



# The Meghalaya Co-operative Apex Bank Ltd.

## A Scheduled Bank

Head Office: Mahatma Gandhi Road, Shillong, Meghalaya – 793001

### Abridged Balance Sheet and Working Results of the Bank

(₹ in Lakh)

Particulars	Position as on	Position as on	Position as on
Balance Sheet	31-03-2019	31-03-2020	31-03-2021
Capital	939.31	953.01	958.12
Reserves & Surplus	14110.84	15212.85	16388.06
Deposits	265676.69	281298.91	309681.39
Borrowings	5405.10	5006.86	4457.63
Other Liabilities	35665.71	36597.98	39168.76
<b>Total Liabilities</b>	<b>321797.65</b>	<b>339069.61</b>	<b>370653.96</b>
Cash and Bank balances	21473.25	21272.54	27228.56
Investments	148355.45	134292.06	156747.67
Loans and Advances	135333.27	167119.44	168777.29
Other Assets	16635.68	16385.57	17900.44
<b>Total Assets</b>	<b>321797.65</b>	<b>339069.61</b>	<b>370653.96</b>
<b>Profit &amp; Loss Account</b>			
Interest Income	21686.72	23658.34	23821.35
Other Income	1163.15	1304.28	1579.94
<b>Total Income</b>	<b>22849.87</b>	<b>24962.62</b>	<b>25401.29</b>
Interest Expenditure	13641.01	13953.47	13601.53
Other Expenditure	8183.62	9881.58	10596.19
<b>Total Expenditure</b>	<b>21824.63</b>	<b>23835.05</b>	<b>24197.72</b>
<b>Other Working Results</b>			
CD Ratio (%)	50.94%	59.41%	54.50%
Recovery performance (%)	22.05%	22.11%	23.90%
Gross NPAs	11594.42	12357.61	12195.97
Net NPAs	5293.65	5271.32	4071.22
% of gross NPAs to total advances	8.57%	7.39%	7.23%
% of net NPAs to net loans	3.91%	3.29%	2.53%
Capital adequacy ratio (%)	19.10%	23.44%	20.55%
Net Worth	15050.15	16065.86	17346.17

Sd/-

(O.E.J. NONGBRI)

**MANAGING DIRECTOR**