

**THE MEGHALAYA COOPERATIVE APEX BANK LTD.,**  
**HEAD OFFICE, SHILLONG - 793001**

**Audited Abridged Balance Sheet and Working Results of the Bank**

(Rs. in Lakh)

<b>Particulars</b>	<b>Position as on</b>	<b>Position as on</b>	<b>Position as on</b>
<b>Balance Sheet</b>	<b>31/03/2015</b>	<b>31/03/2016</b>	<b>31/03/2017</b>
Capital	796.21	856.79	919.80
Reserves & Surplus	12179.56	11252.26	11497.52
Deposits	169084.53	185809.61	225999.67
Borrowings	3671.04	3865.37	4475.37
Other Liabilities	22772.26	25930.21	29023.16
<b>Total Liabilities</b>	<b>208503.60</b>	<b>227714.24</b>	<b>271915.52</b>
Cash and bank balances	10672.24	10566.48	17336.96
Investments	93728.12	98873.71	133853.03
Loans and advances	93134.67	105745.07	106792.85
Other Assets	10968.57	12528.98	13932.68
<b>Total Assets</b>	<b>208503.60</b>	<b>227714.24</b>	<b>271915.52</b>
<b>Profit &amp; Loss Account</b>			
Interest Income	15079.55	16778.01	19042.61
Other Income	1512.35	1134.37	1083.80
<b>Total Income</b>	<b>16591.90</b>	<b>17912.38</b>	<b>20126.41</b>
Interest Expenditure	9406.41	10735.84	11763.92
Other Expenditure	6236.80	6926.07	7555.25
<b>Total Expenditure</b>	<b>15643.21</b>	<b>17661.91</b>	<b>19319.17</b>
	948.69	250.47	807.24
<b>Other Working Results</b>			
CD Ratio (%)	55.08%	56.91%	47.25%
Recovery performance (%)	30.23%	28.14%	19.29%
Gross NPAs	7659.01	8259.01	9916.02
Net NPAs	4092.02	4063.94	5043.39
% of gross NPAs to total advances	8.22%	7.83%	9.29%
% of net NPAs to net loans	4.39%	3.86%	4.72%
Capital adequacy ratio (%)	27.23%	23.17%	18.98%
Net Worth	13924.46	12359.52	13224.56

Sd/-

**MANAGING DIRECTOR**