



THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD

(A Scheduled Bank)

Chamrajpet, Bangalore-560018

ABRIDGED BALANCE SHEET & WORKING RESULTS

(Amt. In Lakhs)

PARTICULARS	Previous Year	Current Year
Balance Sheet	31-03-2020	31.03.2021
Capital	65887.32	84588.62
Reserves & Surplus	96530.47	111152.95
Deposits	1089275.70	1186872.79
Borrowings	904379.07	1054303.51
Other Liabilities & Provisions	82651.95	93480.99
Total Liabilities	2238724.51	2530398.86
Cash & Bank Balances	74221.65	66297.68
Investments	516994.00	549120.60
Loans & Advances	1480666.82	1783841.50
Other Assets	166842.04	131139.08
Total Assets	2238724.51	2530398.86
Profit & Loss Account		
Interest Income	137375.08	148276.01
Other Income	1971.69	1569.51
Total Income	139346.77	149845.52
Interest Expenditure	103058.75	108845.95
Other Expenditure	11670.32	10958.49
Total Expenditure	114729.07	119804.44
Net Profit	5100.00	6000.00
Other Working Results		
CD Ratio(%)	74.27%	79.60%
Recovery Performance(%)	95.35%	97.77%
Gross NPAs	55440.90	80892.63
Net NPAs	26822.17	45027.44
% of Gross NPAs to total Advances	3.74%	4.53%
% of Net NPAs to Net Loans	1.85%	2.58%
Capital Adequacy Ratio(%)	10.90%	10.73%
Net Worth	159038.02	193153.76

CHIEF GENERAL MANAGER (F&A)