



THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.,

(A Scheduled Bank)

Chamarajpet, Bengaluru - 560018

ABRIDGED BALANCE SHEET & WORKING RESULTS

(Amt. in Lakhs)

PARTICULARS	Previous Year	Current Year
BALANCE SHEET	31.03.2023	31.03.2024
Capital	95801.30	99936.10
Reserves & Surplus	154669.40	164005.69
Deposits	1265412.29	1334789.67
Borrowings	1480596.77	1627172.85
Other Liabilites & Provisions	69758.06	95525.48
Total Liabilites	3066237.82	3321429.79
Cash & Bank Balance	43563.93	148153.13
Investments	548616.53	682862.30
Loans & Advances	2444345.10	2472042.69
Other Assets	29712.26	18371.67
Total Assets	3066237.82	3321429.79
Profit & Loss Account		
Interest Income	194487.93	217801.26
Other Income	784.54	2544.05
Total Income	195272.47	220345.31
Interest Expenditure	129420.69	169626.83
Other Expenditure	13562.66	13080.34
Total Expenditure	142983.35	182707.17
Net Profit	11000.00	6500.00
Other Working Results		
CD Ratio(%)	89.01%	83.46%
Recovery Performance (%)	98.06%	97.60%
Gross NPAs	107670.83	113557.75
Net NPAs	42421.28	62413.62
% of Gross NPAs Total Advance	4.40%	4.59%
% of Net NPAs to Net Loans	1.78%	2.59%
Capital Adequacy Ratio (%)	11.37%	10.81%
Net Worth	220335.34	233775.00

Chief Executive Officer