



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	31.03.2024	31.03.2025
Capital	99936.10	98244.00
Reserves & Surplus	164005.69	164266.63
Deposits	1334789.67	1427504.62
Borrowings	1627172.85	1699751.68
Other Liabilites & Provisions	95525.48	118737.43
Total Liabilites	3321429.79	3508504.36
Cash & Bank Balance	148153.13	278689.55
Investments	682862.30	544058.16
Loans & Advances	2472042.69	2669239.23
Other Assets	18371.67	16517.42
Total Assets	3321429.79	3508504.36
Profit & Loss Account		
Interest Income	217801.26	228453.58
Other Income	2544.05	4303.99
Total Income	220345.31	232757.57
Interest Expenditure	169626.83	181447.22
Other Expenditure	13080.34	14281.07
Total Expenditure	182707.17	195728.29
Net Profit	6500.00	6700.00
Other Working Results		
CD Ratio(%)	83.46%	85.35%
Gross NPAs	113557.75	141128.44
Net NPAs	62413.62	80880.47
% of Gross NPAs Total Advance	4.59%	5.29%
% of Net NPAs to Net Loans	2.59%	3.12%
Capital Adequacy Ratio (%)	10.81%	10.59%
Net Worth	233775.00	249481.18


Chief Executive Officer