

MIZORAM COOPERATIVE APEX BANK LTD
HEAD OFFICE; AIZAWL

BALANCE SHEET AND PROFIT & LOSS ACCOUNT

(figure in lakh)

PARTICULARS	PREVIOUS YEAR	CURRENT YEAR
	31.03.2014	31.03.2015
BALANCE SHEET		
Capital	181.87	182.10
Reserves & Surplus	1583.52	1965.45
Deposits	49587.19	51715.01
Borrowings	1541.15	2708.83
Other Liabilities	4049.59	4570.39
Total Liabilities	56943.32	61141.78
Cash and Bank balances	6341.41	8869.53
Investments	13367.56	12006.16
Loans and advances	34127.93	36594.14
Other assets	3106.42	3671.95
Total Assets	56943.32	61141.78
Profit & Loss Account		
Interest Income	4973.87	5170.86
Other Income	156.53	189.79
Total Income	5130.40	5360.65
Interest Expenditure	2658.77	2845.03
Other Expenditure	2089.70	2215.83
Total Expenditure	4748.47	4970.86
Profit/Loss	(+)381.93	(+)389.79
Other Working Results		
CD Ratio(%)	68.82%	70.76%
Recovery Performance(%)	61.29%	78.26%
Gross NPAs	4087.02	4337.30
Net NPAs	3044.19	3283.92
% of Gross NPAs to total advances	11.98%	11.85%
% of net NPAs to net loans	8.92%	8.97%
Capital adequacy ratio (%)	7.19%	8.00%
Net Worth	2258.90	2638.28