

THE TAMILNADU INDUSTRIAL COOPERATIVE BANK LTD.



No.36, South Canal Bank Road,
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Abridged Balance Sheet and Working Results

(Rs. in Lakh)

Particulars	Previous Year	Current Year
	31.03.2015	31.03.2016
Balance Sheet		
Paid-up Capital	629.98	827.61
Free Reserves	1745.44	4174.56
Provisions	3161.49	2579.37
Deposits	99483.61	100583.85
Borrowings	144.25	141.91
Other Liabilities	7396.12	7551.88
Undisbursed Profit	2838.93	207.21
Total Liabilities	115399.82	116066.39
Cash and Bank Balances	5528.10	6578.41
Investments	50567.54	60999.40
Loans and Advances	53867.27	43753.99
Other Assets	5436.91	4734.59
Total Assets	115399.82	116066.39
Profit & Loss Account		
Interest Income	12377.49	11416.40
Other Income	161.40	156.07
Total Income	12538.89	11572.47
Interest Expenditure	9395.10	8774.17
Other Expenditure	2353.57	2190.94
Total Expenditure	11748.67	10965.11
Net Profit after Tax	790.22	607.37
Other Working Results		
CD Ratio (%)	54.15%	43.50%
Gross NPAs	3376.51	3463.23
Net NPAs	1273.32	1399.22
% of Gross NPAs to Total Advances	6.27%	7.92%
% of Net NPAs to Net Loans	2.46%	3.36%
Capital Adequacy Ratio(%)	11.97%	14.67%
Net Worth	5325.64	6008.01