

**THE VIJAYAPURA DCC BANK LTD., VIJAYAPURA****Abrides Balance Sheet and Working results**

Rs in lakhs

	<b>Previous Year 31.03.2022</b>	<b>Current Year 31.03.2023</b>
<b>Balance Sheet</b>		
Capital	15029.32	16585.60
Reserve & Surplus	29905.62	33146.95
Deposits	288749.00	319290.36
Borrowings	80451.89	90109.20
Other Liabilities	14814.23	17066.54
<b>Total Liabilities</b>	<b>428950.06</b>	<b>476198.65</b>
Cash and Bank Balance	12101.10	15430.25
Inter Bank Deposits	78075.00	84735.10
Investments	49581.66	53983.91
Loans and Advances	257657.60	288998.35
Fixed Assets	3537.80	3475.40
Other Assets	27996.90	29575.64
<b>Total Assets</b>	<b>428950.06</b>	<b>476198.65</b>
<b>Profit &amp; Loss Account</b>		
Interest Income	27581.43	28725.92
Other Income	1104.11	904.41
<b>Total Income</b>	<b>28685.54</b>	<b>29630.33</b>
Interest Expenditure	18692.71	19665.72
Other Expenditure	8697.88	8534.32
<b>Total Expenditure</b>	<b>27390.58</b>	<b>28200.04</b>
Profit	1294.95	1430.29
<b>Other Working Results</b>		
CD Ratio (%)	89.23	90.51
Recovery performance (%)	90.10	89.79
Gross NPAs	16611.11	17937.69
Net NPAs	3425.24	2033.73
% of Gross NPAs to total advances	6.45	6.21
% of net NPAs to net loans	1.40	0.74
Capital Adequacy ratio (%)	12.28	11.78
Net Worth	25398.80	27928.10



**CHIEF EXECUTIVE OFFICER**