

# Sindhudurg District Central Co-op. Bank Ltd. Sindhudurg

## Notes on Accounts

(Ref. R.B.I. Circular No.RPCD.RF.BC.No.44/07.08.03/05-06 dt. 10/10/2005)

Rs in lakhs

	<u>Annexure</u>	31.03.2020				31.03.2021			
1	Investments- (Only SLR)-with break-up under permanent and current category- Under current category with the following								
	a) Book Value and face value of								
	b) Market value of investments								
	<u>SLR Investments</u>								
	1) Permanent Investment								
	A) Investment in Govt. Securities	4592.38				5559.40			
	B) Investment in Treasury Bills	0.00				3493.50			
	C) Investment Others	0.00				0.00			
	2) Current Investment								
	Book	34825.99				40830.67			
	Face	34200.00				40600.00			
	Market	35379.85				40285.60			
	Total SLR Investment	39418.37				49883.57			
	<u>Non-SLR Investments</u>	29130.90				29339.38			
	Total Investment	68549.27				79222.95			
	<u>Non Performing Non-SLR Investments</u>								
	Opening Balance	0.00				0.00			
	Additions since 1st April	0.00				545.07			
	Reduction Since 1st April	0.00				0.00			
Closing Balance	0.00				545.07				
Total Provisions held	0.00				751.50				
2	Advance to directors, their relatives, Companies/firms in which they are interested	To Directors		To Directors relatives		To Directors		To Directors relatives	
		Outstandi	Overdues	Outstand	Overdu	Outstandi	Overdues	Outstand	Overdu
	a) Fund based	352.52	26.47	363.46	53.91	636.51	11.65	317.99	46.08
	b) Non- fund based (Guarantees L/C. etc.)	....	....	....	....	....	....	....	....
		352.52	26.47	363.46	53.91	636.51	11.65	317.99	46.08
3	Cost of Deposits-Average cost of Deposits.	5.99%				5.51%			
4	NPAs								
	a) Gross NPAs	9146.22				8038.42			
	b) Net NPAs	-938.52				-5676.83			
	c) Percentage of gross NPAs to total	5.25%				4.36%			
	d) Percentage of Net NPAs to net advances	0.00%				0.00%			
5	Movement of NPAs								
	a) NPAs at the begining of year	4927.98				9146.22			
	b) Recovery during the year	1320.42				4078.91			
	c) Addition during the year	5538.66				2971.11			
	d) NPAs at the end of year	9146.22				8038.42			
6	Profitability								
	a) Interest income as a percentage of Avg. working funds	9.48%				9.23%			
	b) Non-interest income as a percentage of Avg. working Funds	0.77%				0.57%			
	c) Operating profits as a percentage of Avg. working funds	2.23%				2.39%			

	<b><u>Annexure</u></b>	<b>31.03.2020</b>	<b>31.03.2021</b>
	<b>d) Return on Assets (Net Profit as a percentage of working Funds)</b>	<b>0.52%</b>	<b>0.52%</b>
	<b>e) Business (Deposits + Advances) per</b>	<b>682.13</b>	<b>761.89</b>
	<b>f) Profit per Employee</b>	<b>2.22</b>	<b>2.58</b>
<b>7</b>	<b>Provisions</b>		
	<b>a) Provisions on NPAs required to be made</b>	<b>4264.56</b>	<b>4425.71</b>
	<b>b) Provisions on NPAs actually made</b>	<b>10084.74</b>	<b>13715.25</b>
	<b>c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident Fund, arrears in reconciliation of inter-branch account etc.</b>	<b>958.57</b>	<b>906.22</b>
	<b>d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, Provident fund and arrears in reconciliation of inter-branch account etc.</b>	<b>1060.11</b>	<b>1007.71</b>
	<b>e) Provision required to be made on depreciation in investment</b>	<b>0.00</b>	<b>545.07</b>
	<b>f) Provisions actually made on depreciation in investments</b>	<b>651.50</b>	<b>751.50</b>
<b>8</b>	<b>Movement in Provisions</b>		
	<b>a) Towards NPAs-Provisions</b>		
	<b>Provision at beginning of year</b>	<b>6122.20</b>	<b>10084.74</b>
	<b>Additional prov. made during the year</b>	<b>3962.54</b>	<b>3630.51</b>
	<b>Provision at the end of year</b>	<b>10084.74</b>	<b>13715.25</b>
	<b>b) Towards depreciation on investment</b>		
	<b>Provision at beginning of year</b>	<b>1551.50</b>	<b>651.50</b>
	<b>Additional prov. made during the year</b>	<b>-900.00</b>	<b>100.00</b>
	<b>Provision at the end of year</b>	<b>651.50</b>	<b>751.50</b>
	<b>c) Towards standard assets</b>		
	<b>Provision at beginning of year</b>	<b>575.00</b>	<b>635.00</b>
	<b>Additional prov. made during the year</b>	<b>60.00</b>	<b>80.00</b>
	<b>Provision at the end of year</b>	<b>635.00</b>	<b>715.00</b>
	<b>d) Towards all other items under 7 above</b>		
	<b>Provision at beginning of year</b>	<b>574.85</b>	<b>1060.11</b>
	<b>Additional prov. made during the year</b>	<b>485.26</b>	<b>-52.40</b>
	<b>Provision adjusted during the year</b>	<b>0.00</b>	<b>0.00</b>
	<b>Provision at the end of year</b>	<b>1060.11</b>	<b>1007.71</b>
<b>9</b>	<b>Payments of insurance premia to the DICGC, including arrears, if any</b>		
	<b>Insurance premium (April to Sept.)</b>	<b>112.20</b>	<b>147.41</b>
	<b>Premium paid on</b>	<b>27/05/2019</b>	<b>27/05/2020</b>
	<b>Insurance premium ( Oct. to Mar.)</b>	<b>114.36</b>	<b>155.62</b>
	<b>Premium paid on</b>	<b>26/11/2019</b>	<b>20/11/2020</b>
<b>10</b>	<b>Penalty imposed by RBI for any violation</b>	<b>Nil</b>	<b>Nil</b>
<b>11</b>	<b>Information on extent of arrears in reconciliation of inter bank and inter branch accounts. (Entries pending for</b>		
	<b>a) Inter Branch Accounts (as per H.O.Book)</b>		
	<b>No. of Dr. Entries</b>	<b>0</b>	<b>0</b>

	<b><u>Annexure</u></b>	<b>31.03.2020</b>	<b>31.03.2021</b>
	<b>Amount of debit entries</b>	<b>0.00</b>	<b>0.00</b>
	<b>No. of Cr. Entries</b>	<b>0</b>	<b>0</b>
	<b>Amount of Credit entries</b>	<b>0.00</b>	<b>0.00</b>
	<b>b) Inter Bank Accounts (as per H.O.Book)</b>		
	<b>No. of Dr. Entries</b>	<b>0</b>	<b>0</b>
	<b>Amount of debit entries</b>	<b>0.00</b>	<b>0.00</b>
	<b>No. of Cr. Entries</b>	<b>0</b>	<b>0</b>
	<b>Amount of Credit entries</b>	<b>0.00</b>	<b>0.00</b>
<b>12</b>	<b>Level of CRAR</b>		
	<b>a) Total Risk weighted Assets</b>	<b>163367.45</b>	<b>174060.35</b>
	<b>b) Capital fund</b>	<b>16522.27</b>	<b>18620.62</b>
	<b>c) Percentage of CRAR</b>	<b>10.11%</b>	<b>10.70%</b>
<b>13</b>	<b>Amount transfer to DEAF</b>		
	<b>a) Opening Bal. of Amt. tr to DEAF</b>	<b>550.98</b>	<b>613.28</b>
	<b>b) Add : Amt tr. To DEAF during the year</b>	<b>80.53</b>	<b>171.69</b>
	<b>c) Less : Amt reimbursed by DEAF towards</b>	<b>18.23</b>	<b>38.66</b>
	<b>d) Closing bal. of Amt. tr to DEAF</b>	<b>613.28</b>	<b>746.31</b>

**Gen.Manager (Accounts )**

**Dy.Chief Executive Officer**

**Chief Executive Officer**