

**The 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)

Sr. No.	<u>Annexure</u>	31.03.2023				31.03.2024			
1	Investments- (Only SLR)-with break-up under permanent and current category-Under current								
	a) Book Value and face value of investments								
	b) Market value of investments								
	<b>SLR Investments</b>								
	1) Permanent Investment								
	A) Investment in Govt. Securities (HTM)	5491.39				6490.79			
	B) Investment in Treasury Bills	3978.13				17918.87			
	C) Investment Others	0.00				0.00			
	2) Current Investment								
	Book value	55856.12				54305.79			
	Face Value	55660.00				54048.70			
	Market Value	52873.46				52141.95			
	Total SLR Investment	65325.64				78715.45			
	<b>Non-SLR Investments</b>	24661.95				24903.18			
	<b>Total Investment</b>	89987.59				103618.63			
	(i) Issuer Composition of Non SLR Investments								
	Issuer	Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities	Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
	(1) PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(2) FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(3) Public Sector Banks	4482.10	0.00	4482.10	0.00	3650.00	0.00	3650.00	0.00
	(4) Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(5) Others	20179.85	0.00	19948.29	231.56	21253.18	0.00	21021.62	231.56
	(6) Provision held towards depreciation	0.00				0.00			
	<b>ii) Non Performing Non-SLR Investments</b>								
	<b>Opening Balance</b>	0.00				0.00			
	<b>Additions during the year since 1st April</b>	0.00				0.00			

Sr. No.	<u>Annexure</u>	31.03.2023				31.03.2024				
		To Directors		To Directors relatives		To Directors		To Directors relatives		
		Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues	
	Reductions during the above period	0.00				0.00				
	Closing Balance	0.00				0.00				
	Total Provisions held	0.00				0.00				
2	Advance to directors, their relatives, Companies/firms in which they are interested	To Directors		To Directors relatives		To Directors		To Directors relatives		
		Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues	
		a) Fund based	144.28	0.00	658.02	0.00	0.00	0.00	233.14	0.00
		b) Non- fund based (Guarantees L/C. etc.)	....	....	....	....	....	....	....	....
		144.28	0.00	658.02	0.00	0.00	0.00	233.14	0.00	
3	Cost of Deposits-Average cost of Deposits.	4.84%				5.47%				
4	NPAs									
	a) Gross NPAs	7956.97				8503.32				
	b) Net NPAs	-14904.52				-20747.35				
	c) Percentage of gross NPAs to total advances	3.56%				3.52%				
	d) Percentage of Net NPAs to net advances	0.00%				0.00%				
5	Movement of NPAs									
	a) NPAs at the begining of year	9612.92				7956.97				
	b) Recovery during the year	4319.63				2454.48				
	c)Addition during the year	2663.68				3000.83				
	d)NPAs at the end of year	7956.97				8503.32				
6	Profitability									
	a) Interest income as a percentage of Avg. working funds	9.23%				9.06%				
	b) Non-interest income as a percentage of Avg. working Funds	0.41%				0.67%				
	c) Operating profits as a percentage of Avg. working funds	2.96%				2.93%				
	d) Return on Assets (Net Profit as a percentage of working Funds)	0.66%				0.75%				
	e) Business (Deposits + Advances) per employee	1007.94				1195.32				
	f) Profit per Employee	4.21				5.77				
7	Provisions									
	a) Provisions on NPAs required to be made	2608.69				2625.10				
	b) Provisions on NPAs actually made	22861.49				29250.67				

Sr. No.	<u>Annexure</u>	31.03.2023	31.03.2024
	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.	11.95	13.18
	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.	111.80	111.80
	e) Provision required to be made on depreciation in investment	2982.65	2163.84
	f) Provisions actually made on depreciation in investments	2982.66	2982.66
8	<b>Movement in Provisions</b>		
	<b>a) Towards NPAs-Provisions</b>		
	Provision at beginning of year	17915.62	22861.49
	Additional prov. made during the year	4945.87	6389.18
	Provision at the end of year	22861.49	29250.67
	<b>b) Towards depreciation on investment</b>		
	Provision at beginning of year	1530.00	2982.66
	Additional prov. made during the year	1452.66	0.00
	Provision at the end of year	2982.66	2982.66
	<b>c) Towards standard assets</b>		
	Provision at beginning of year	820.00	830.00
	Additional prov. made during the year	10.00	70.00
	Provision at the end of year	830.00	900.00
	<b>d) Towards all other items under 7 above</b>		
	Provision at beginning of year	111.80	111.80
	Additional prov. made during the year	0.00	0.00
	Provision adjusted during the year	0.00	0.00
	Provision at the end of year	111.80	111.80
9	<b>Payments of insurance premia to the DICGC, including arrears, if any</b>		
	Insurance premium (April to Sept. )	170.69	182.06
	Premium paid on	27-05-22	29-05-23
	Insurance premium ( Oct. to Mar.)	168.68	196.59

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	Premium paid on	29//11/2022	29-11-23
10	Penalty imposed by RBI for any violation	Nil	Nil
11	Information on extent of arrears in reconciliation of inter bank and inter branch accounts. (Entries pending for more than 6 month)		
	a) Inter Branch Accounts (as per H.O.Book)		
	No. of Dr. Entries	0	0
	Amount of debit entries	0.00	0.00
	No. of Cr. Entries	0	0
	Amount of Credit entries	0.00	0.00
	b) Inter Bank Accounts (as per H.O.Book)		
	No. of Dr. Entries	0	0
	Amount of debit entries	0.00	0.00
	No. of Cr. Entries	0	0
	Amount of Credit entries	0.00	0.00
12	Level of CRAR		
	a) Total Risk weighted Assets	211669.82	231357.66
	b) Capital fund	22928.65	25575.66
	c) Percentage of CRAR	10.83%	11.05%
13	Amount transfer to DEAF		
	a) Opening Bal. of Amt. tr to DEAF	1177.79	1381.94
	b) Add : Amt tr. To DEAF during the year	270.45	167.78
	c) Less : Amt reimbursed by DEAF towards claims	66.30	106.93
	d) Closing bal. of Amt. tr to DEAF	1381.94	1442.79