

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	Annexure	31/03/2017		31/03/2018	
		To Directors	To Directors relatives	To Directors	To Directors relatives
1	Investments- (Only SLR)-with break-up under permanent and current category-Under current category with the following break-up				
	a) Book Value and face value of investments				
	b) Market value of investments				
	<u>SLR Investments</u>				
	1) Permanent Investment				
	A) Investment in Govt. Securities (HTM)			5587.50	
	B) Investment in Treasury Bills			1458.61	
	C) Investment Others			0.00	
	2) Current Investment				
	Book value			38574.39	
	Face Value			38500.00	
	Market			37022.98	
	Total SLR Investment			45620.50	
	Non-SLR Investments			19629.37	
	Total Investment			59926.40	
<u>Non Performing Non-SLR Investments</u>					
Opening Balance			24.05		
Additions since 1st April			0.00		
Reduction Since 1st April			24.05		
Closing Balance			0.00		
Total Provisions held			0.00		
2	Advance to directors, their relatives, Companies/firms in which they are interested				
	a) Fund based				
	b) Non-fund based (Guarantees L/C. etc.)				
		289.96	5.66	338.94	3.94
	
		289.96	5.66	338.94	3.94
		198.54	0.26	15.49
	
		198.54	0.26	15.49	292.54
					3.94



3	Cost of Deposits-Average cost of Deposits, NPAs	6.50%	6.13%
4	a) Gross NPAs	3267.17	3890.89
	b) Net NPAs	-1152.88	-569.01
	c) Percentage of gross NPAs to total advances	3.08%	2.98%
	d) Percentage of Net NPAs to net advances	0.00%	0.00%
5	Movement of NPAs		
	a) NPAs at the beginning of year	3224.59	3267.17
	b) Recovery during the year	1004.59	743.94
	c) Addition during the year	1047.17	1367.66
	d) NPAs at the end of year	3267.17	3890.89
6	Profitability		
	a) Interest income as a percentage of Avg. working funds	9.42%	9.49%
	b) Non-interest income as a percentage of Avg. working Funds	0.53%	0.39%
	c) Operating profits as a percentage of Avg. working funds	1.21%	1.79%
	d) Return on Assets (Net Profit as a percentage of working Funds)	0.52%	0.55%
	e) Business (Deposits + Advances) per employee	408.18	484.28
	f) Profit per Employee	1.35	1.62
7	Provisions		
	a) Provisions on NPAs required to be made	2015.15	2339.35
	b) Provisions on NPAs actually made	4420.05	4459.90
	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.	238.16	257.22
	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.	308.26	346.26
	e) Provision required to be made on depreciation in investment	0.00	1551.41
	f) Provisions actually made on depreciation in investments	60.00	1551.50



8	Movement in Provisions			
	a) Towards NPAs-Provisions			
	Provision at beginning of year	4046.19		4420.05
	Additional prov. made during the year	373.86		39.85
	Provision at the end of year	4420.05		4459.90
	b) Towards depreciation on investment			
	Provision at beginning of year	60.00		60.00
	Additional prov. made during the year	0.00		1491.50
	Provision at the end of year	60.00		1551.50
	c) Towards standard assets			
	Provision at beginning of year	385.61		400.00
	Additional prov. made during the year	14.39		100.00
	Provision at the end of year	400.00		500.00
	d) Towards all other items under 7 above			
	Provision at beginning of year	366.36		308.26
	Additional prov. made during the year	87.11		38.00
	Provision adjusted during the year	-145.21		0.00
	Provision at the end of year	308.26		346.26
9	Payments of insurance premia to the DICGC, including arrears, if any			
	Insurance premium (April to Sept.)	77.67		86.63
	Premium paid on	27/05/2016		29/05/2017
	Insurance premium (Oct. to Mar.)	80.32		91.94
	Premium paid on	28/11/2016		27/11/2017
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			
	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	103045.67	125284.23
	b) Capital fund	11650.40	12908.65
	c) Percentage of CRAR	11.31%	10.30%
13	Amount transfer to DEAF		
	a) Opening Bal. of Amt. tr to DEAF	434.16	427.97
	b) Add : Amt tr. To DEAF during the year	34.50	85.07
	c) Less : Amt reimbursed by DEAF towards	40.69	8.88
	d) Closing bal. of Amt. tr to DEAF	427.97	504.16



[Signature]

Manager (Accounts)

[Signature]

Chief Executive Officer