

THE SATARA DISTRICT CENTRAL CO-OP. BANK LTD., SATARA

Financial Position

(Audited)
(Rs.in lakhs)

| Sr. No. | Particulars | As on 31-3-2015 | As on 31-3-2016 | As on 31-3-2017 | As on 31-3-2018 | As on 31-3-2019 |
|---------|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| 1 | Share Capital | 12342.79 | 14524.71 | 15957.75 | 16601.84 | 19657.24 |
| 2 | Total reserves | 28422.50 | 28321.77 | 30226.84 | 32828.85 | 34901.85 |
| 3 | Free reserves | 23009.76 | 24863.46 | 27051.55 | 28705.68 | 31029.78 |
| 4 | Capital Fund (1 + 3) | 35352.55 | 39388.17 | 43009.30 | 45307.52 | 50687.02 |
| 5 | NPA provisions | 1033.12 | 1198.30 | 1454.24 | 1274.34 | 1356.98 |
| 6 | Deposits | 449474.19 | 524682.20 | 590014.62 | 656576.07 | 700035.16 |
| 7 | Total borrowing | 64515.75 | 86515.10 | 76892.00 | 111781.82 | 82425.10 |
| 8 | Investment | 181406.87 | 226774.47 | 290469.78 | 332668.20 | 237125.22 |
| 9 | Loans issued | 310595.98 | 354577.74 | 351438.32 | 365754.31 | 473419.36 |
| 10 | Loans & advances | 350538.39 | 402423.96 | 386298.18 | 445312.98 | 530562.37 |
| 11 | Interest on Advances | 30954.44 | 38001.79 | 38455.32 | 38717.68 | 46407.65 |
| 12 | Return on Investment | 13579.31 | 12504.11 | 16661.42 | 17915.67 | 17863.74 |
| 13 | Interest on Deposit | 25931.85 | 30446.88 | 35777.45 | 37197.47 | 38987.89 |
| 14 | Interest on Borrowing | 3123.29 | 3469.19 | 3738.65 | 4457.35 | 7890.69 |
| 15 | Staff Salary | 6691.65 | 6830.156 | 6583.79 | 6492.00 | 8392.98 |
| 16 | Other Est. Expenses | 3057.68 | 3543.48 | 2817.39 | 2988.35 | 3394.81 |
| 17 | Cost of Management | 9749.33 | 10373.63 | 9401.18 | 9480.35 | 11787.79 |
| 18 | Income Tax paid | 1402.40 | 1683.11 | 2024.55 | 1936.61 | 2117.66 |
| 19 | % of recovery (June) | -- | -- | --- | - | - |
| | A) Agril | 99.50 | 98.13 | 95.12 | 98.13 | 94.40 |
| | B) Non-agril | 94.91 | 95.74 | 95.04 | 96.58 | 97.21 |
| | C) Total | 98.31 | 97.96 | 95.12 | 98.06 | 94.53 |
| 20 | % of total over dues to total o/s(March) | 0.40 | 2.16 | 2.22 | 1.06 | 1.62 |
| 21 | Working capital as on | 574676.96 | 676324.32 | 734701.03 | 833894.66 | 854811.71 |
| 22 | Average Working capital | 500520.32 | 569305.13 | 641986.41 | 684709.25 | 770500.32 |
| 23 | Working profit | 2500.00 | 3300.00 | 4000.00 | 3500.00 | 3850.00 |
| 24 | Per branches business | 2564.55 | 3026.78 | 3287.68 | 3444.99 | 3976.76 |
| 25 | Per employee Business Average | 489.51 | 608.48 | 692.68 | 582.73 | 699.66 |
| 26 | Per employee Business As on Date | 561.41 | 685.22 | 756.25 | 685.25 | 795.98 |
| 27 | Net worth | 39212.41 | 40688.80 | 44130.72 | 48040.02 | 50211.07 |
| 28 | Total Branches | 272 | 272 | 272 | 272 | 272 |
| 29 | Total employees | 1425 | 1353 | 1291 | 1608 | 1546 |
| 30 | CD Ratio (%)co-op. | 61.36 | 56.48 | 49.10 | 47.46 | 60.64 |
| 31 | Dependency (%) | 14.35 | 16.48 | 13.03 | 17.02 | 11.77 |
| 32 | Liquidity (%) | 50.00 | 55.10 | 59.00 | 47.41 | 27.30 |
| 33 | CD Ratio (%) NABARD | 77.98 | 76.69 | 65.47 | 67.82 | 75.79 |
| 34 | NPA | | | | | |
| | A - Standard Assets | 349518.07 | 400953.25 | 384868.01 | 444017.63 | 529807.04 |
| | B-Sub Std. Assets | 130.25 | 623.49 | 572.32 | 829.94 | 131.71 |
| | C- Doubtful Assets | 890.07 | 847.22 | 857.85 | 465.41 | 623.62 |
| | D-Loss Assets | - | -- | -- | -- | -- |
| | Total NPA | 1020.32 | 1470.71 | 1430.17 | 1295.35 | 755.33 |
| 35 | Book Value of Assets | 576357.52 | 677495.36 | 735559.72 | 834292.21 | 855095.02 |
| 36 | Realigible Value of Assets | 571713.73 | 670898.26 | 730520.10 | 829472.64 | 850377.39 |
| 37 | Outside Liabilities | 521743.35 | 620517.99 | 676332.15 | 786680.46 | 797054.47 |
| 38 | Imbalance Societies | 1 | 2 | 6 | 5 | 12 |
| 39 | Imbalance Amounts | 139.24 | 233.68 | 247.42 | 146.17 | 375.23 |

| Sr. No. | Particulars | As on 31-3-2015 | As on 31-3-2016 | As on 31-3-2017 | As on 31-3-2018 | As on 31-3-2019 |
|---------|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| 40 | Current Deposits | 45380.47 | 44228.18 | 35580.02 | 42603.60 | 47596.82 |
| 41 | Saving Deposits | 157706.00 | 191810.11 | 213095.44 | 241601.88 | 256163.66 |
| 42 | Fixed Deposits | 246387.72 | 288643.91 | 341339.16 | 372370.59 | 396274.68 |
| 43 | Casa Deposits | 203086.47 | 236038.29 | 248675.46 | 284205.48 | 303760.48 |
| 44 | Casa Deposits % | 45.18% | 44.98% | 42.14% | 43.28% | 43.39% |
| 45 | NPA Gross | 0.29% | 0.37% | 0.37% | 0.29% | 0.14% |
| 46 | NPA Net | 0% | 0% | 0% | 0% | 0% |
| 47 | Yield on Assets | 8.90 | 8.86 | 8.60 | 8.27 | 8.34 |
| 48 | Cost of Funds | 5.80 | 5.94 | 6.16 | 6.08 | 5.80 |
| 49 | Financial Margin (*) 1 | 3.10 | 2.92 | 2.44 | 2.19 | 2.54 |
| 50 | Cost of Management to Working funds (*) 4 | 1.95 | 1.82 | 1.46 | 1.38 | 1.52 |
| 51 | Risk Cost (*) 3 | 0.05 | 0.05 | 0.00 | 0 | 0.05 |
| 52 | Misc. income to working Funds (*)2 | 0.10 | 0.10 | 0.12 | 0.12 | 0.19 |
| 53 | Net Margin | 1.20 | 1.15 | 1.10 | 0.93 | 1.16 |
| 54 | Cost of Deposits | 6.74 | 6.85 | 6.92 | 6.73 | 6.35 |
| 55 | C.R.A.R. | 10.83 | 10.55 | 11.82 | 11.09 | 10.57 |
| 56 | Per Staff Deposit + Adv | 489.51 | 608.48 | 692.68 | 582.73 | 699.66 |
| 57 | Per Branch Dep.+Adv. | 2564.55 | 3026.78 | 3287.68 | 3444.99 | 3976.76 |
| 58 | Salary per Staff | 4.70 | 5.04 | 5.10 | 4.03 | 5.42 |
| 59 | Profit per Branch | 9.19 | 12.13 | 14.70 | 12.87 | 14.15 |
| 60 | Staff per Branch | 5 | 5 | 5 | 6 | 6 |
| 61 | PACS in profit | 794 | 818 | 734 | 719 | 876 |
| 62 | PACS in loss | 157 | 135 | 219 | 234 | 77 |
| 63 | Audit Class | "A" | "A" | "A" | "A" | "A" |
| 64 | Cash Reserve Ratio Avg. | 4.30 | 4.10 | 4.20 | 4.20 | 4.30 |
| 65 | Return on Assets | 0.50 | 0.58 | 0.62 | 0.51 | 0.50 |