

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

**Financial Position of Satara D.C.C.Bank Ltd., Satara (Audited )**

( ₹ in lakhs)

Sr. No.	Particulars	As on 31-3-2019	As on 31-3-2020	As on 31-3-2021	As on 31-3-2022	As on 31-3-2023
1	Share Capital	19657.24	22381.90	23097.29	26228.69	28705.13
2	Total reserves	34901.85	38054.14	43909.90	51851.46	61756.39
3	Own Fund (1+ 2)	<b>54559.09</b>	<b>60436.04</b>	<b>67007.19</b>	<b>78080.15</b>	<b>90461.52</b>
4	Free reserves	31029.78	33789.04	40437.60	44397.64	49916.55
5	NPA provisions	1356.98	1415.64	1350.58	1027.99	840.02
6	Deposits	700035.16	762228.60	857756.58	912203.32	989097.91
7	Total borrowing	82425.10	79760.86	72166.78	94255.96	115902.43
8	Investment	237125.22	317128.90	397569.51	519431.38	599995.94
9	Loans issued	473419.36	480697.02	525931.03	534573.93	515976.83
10	Loans & advances	530562.37	524517.27	556276.14	511281.30	542979.80
11	Interest on Advances	46407.65	52218.92	51011.23	50247.75	48446.66
12	Return on Investment	17863.74	18364.49	24082.79	22860.60	30729.67
13	Interest on Deposit	38987.89	41700.72	44998.59	42883.09	44473.98
14	Interest on Borrowing	7890.69	8447.28	6743.72	3639.83	3717.12
15	Income Tax paid	2117.66	2389.80	2477.63	2552.40	2908.83
16	% of recovery (June )	-	-	-	-	-
	A) Agril	94.40	96.61	96.61	97.05	98.34
	B) Non-agril	97.21	95.83	96.77	96.93	99.34
17	C) Total	94.53	96.59	96.61	97.05	98.34
18	% of total over dues to total o/s(March )	1.62	1.13	1.39	0.99	1.04
19	Working capital as on	854811.71	919619.80	1017894.15	1105060.56	1224629.42
20	<b>Average</b> Working capital	770500.32	830990.49	955279.27	986480.32	1072170.29
21	Working profit	3850.00	4600.00	6500.00	6700.00	7815.80
22	Per branches business <b>Average</b>	3976.76	3865.95	4266.13	4427.35	4648.05
23	<b>Per employee Business Average</b>	699.66	807.26	921.44	986.35	1069.68
24	Per employee Business As on Date	795.98	872.37	991.61	1033.01	1148.48
25	Net worth	50211.07	59159.22	69472.29	80966.68	90749.80
26	Total Branches	272	308	308	307	307
27	Total employees	1546	1475	1426	1378	1334
28	Dependency ( % )	11.77	10.46	8.41	10.33	11.72
29	Liquidity ( % )	27.30	27.60	26.10	26.10	23.70
30	CD Ratio (%)NABARD	75.79	68.81	64.85	56.05	54.90
31	NPA					
	A - Standard Assets	529807.04	523305.07	555327.02	510276.71	541588.01
	B-Sub Std. Assets	131.71	637.67	493.71	636.14	1222.62
	C- Doubtful Assets	623.62	574.53	455.41	368.45	169.17
	D-Loss Assets	--				
	Total NPA	755.33	1212.20	949.12	1004.59	1391.79
32	Book Value of Assets	855095.02	919619.80	1017894.15	1105060.56	1224629.42
33	Realigible Value of Assets	850377.39	913860.96	1011394.15	1103451.02	1220362.02
34	Outside Liabilities	797054.47	854998.83	936995.71	1013197.22	1126706.62
35	Imbalance Societies	12	26	26	18	18
36	Imbalance Amounts	375.23	591.19	748.75	539.75	405.61

Sr. No.	Particulars	As on 31-3-2019	As on 31-3-2020	As on 31-3-2021	As on 31-3-2022	As on 31-3-2023
37	Current Deposits	47596.82	32876.59	28785.48	39558.25	42556.92
38	Saving Deposits	256163.66	269496.65	292886.08	305380.23	342143.09
39	Fixed Deposits	396274.68	459855.36	536085.02	567264.84	604397.90
40	Casa Deposits	303760.48	302373.24	321671.56	344938.48	384700.01
41	Casa Deposits %	43.39%	39.67	37.50	37.81	38.89
42	NPA Gross	0.14%	0.23	0.17	0.20	0.26
43	NPA Net	0%	0%	0%	0%	0%
44	Yield on Assets	8.34	8.49	7.86	7.38	7.39
45	Cost of Funds	6.08	6.03	5.42	4.72	4.50
46	Financial Margin ( * ) 1	2.26	2.46	2.44	2.66	2.89
47	Cost of Management to Working funds (*) 4	1.52	1.56	1.38	1.44	1.66
48	Risk Cost (*) 3	0.05	-	0.01	0	0
49	Misc. income to working Funds (*)2	0.19	0.17	0.14	0.25	0.33
50	Net Margin	0.98	1.07	1.19	1.47	1.56
51	Cost of Deposits	6.35	6.25	5.70	5.13	4.90
52	Cost of Borrowing	8.76	9.76	8.15	5.76	5.98
53	C.R.A.R.	<b>10.57</b>	<b>11.99</b>	<b>13.11</b>	<b>14.23</b>	<b>14.38</b>
54	Per Staff Deposit + Adv As on Date	795.98	872.37	991.61	1033.01	1148.48
55	Per Branch Dep.+Adv. As on Date	4524.26	4177.74	4591.01	4636.76	4990.48
56	Salary per Staff	5.42	6.10	6.17	6.89	7.64
57	Profit per Branch	14.15	14.93	21.10	21.82	25.46
58	Staff per Branch	6	5	5	5	4
59	PACS in profit	876	760	867	913	940
60	PACS in loss	77	193	86	43	15
61	Audit Class	"A"	"A"	"A"	"A"	"A"
62	Cash Reserve Ratio Avg.	4.30	4.65	3.40	4.25	4.97
63	Return on Assets	0.50	0.55	0.68	0.68	0.73

  
**Dy. Manager**  
 ( Accounts )