

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


**Financial Position of Satara D.C.C.Bank Ltd., Satara ( Audited (06-08-22)**


( ₹in lakhs)

Sr. No.	Particulars	As on 31-3-2018	As on 31-3-2019	As on 31-3-2020	As on 31-3-2021	As on 31-3-2022
1	Share Capital	16601.84	19657.24	22381.90	23097.29	26228.69
2	Total reserves	32828.85	34901.85	38054.14	43909.90	51851.46
3	Own Fund (1+ 2)	<b>49430.69</b>	<b>54559.09</b>	<b>60436.04</b>	<b>67007.19</b>	<b>78080.15</b>
4	Free reserves	28705.68	31029.78	33789.04	40437.60	44397.64
5	NPA provisions	1274.34	1356.98	1415.64	1350.58	1027.99
6	Deposits	656576.07	700035.16	762228.60	857756.58	912203.32
7	Total borrowing	111781.82	82425.10	79760.86	72166.78	94255.96
8	Investment	332668.20	237125.22	317128.90	397569.51	519431.38
9	Loans issued	365754.31	473419.36	480697.02	525931.03	534573.93
10	Loans & advances	445312.98	530562.37	524517.27	556276.14	511281.30
11	Interest on Advances	38717.68	46407.65	52218.92	51011.23	50247.75
12	Return on Investment	17915.67	17863.74	18364.49	24082.79	22860.60
13	Interest on Deposit	37197.47	38987.89	41700.72	44998.59	42883.09
14	Interest on Borrowing	4457.35	7890.69	8447.28	6743.72	3639.83
15	Income Tax paid	1936.61	2117.66	2389.80	2477.63	2552.40
16	% of recovery (June )	--	-	-	-	-
	A) Agril	98.13	94.40	96.61	96.61	97.05
	B) Non-agril	96.58	97.21	95.83	96.77	96.93
17	C) Total	98.06	94.53	96.59	96.61	97.05
18	% of total over dues to total o/s(March )	1.06	1.62	1.13	1.39	0.99
19	Working capital as on	833894.66	854811.71	919619.80	1017894.15	1105060.56
20	<b>Average</b> Working capital	684709.25	770500.32	830990.49	955279.27	986480.32
21	Working profit	3500.00	3850.00	4600.00	6500.00	6700.00
22	Per branches business <b>Average</b>	3444.99	3976.76	3865.95	4266.13	4427.35
23	<b>Per employee Business Average</b>	582.73	699.66	807.26	921.44	986.35
24	Per employee Business As on Date	685.25	795.98	872.37	991.61	1033.01
25	Net worth	48040.02	50211.07	59159.22	69472.29	80966.68
26	Total Branches	272	272	308	308	307
27	Total employees	1608	1546	1475	1426	1378
28	Dependency ( % )	17.02	11.77	10.46	8.41	10.33
29	Liquidity ( % )	47.41	27.30	27.60	26.10	26.10
30	CD Ratio (%)NABARD	67.82	75.79	68.81	64.85	56.05
31	NPA					
	A - Standard Assets	444017.63	529807.04	523305.07	555327.02	510276.71
	B-Sub Std. Assets	829.94	131.71	637.67	493.71	636.14
	C- Doubtful Assets	465.41	623.62	574.53	455.41	368.45
	D-Loss Assets	--	--			
	Total NPA	1295.35	755.33	1212.20	949.12	1004.59
32	Book Value of Assets	834292.21	855095.02	919619.80	1017894.15	1105060.56
33	Realigible Value of Assets	829472.64	850377.39	913860.96	1011394.15	1103451.02
34	Outside Liabilities	786680.46	797054.47	854998.83	936995.71	1013197.22
35	Imbalance Societies	5	12	26	26	18
36	Imbalance Amounts	146.17	375.23	591.19	748.75	539.75



Sr. No.	Particulars	As on 31-3-2018	As on 31-3-2019	As on 31-3-2020	As on 31-3-2021	As on 31-3-2022
37	Current Deposits	42603.60	47596.82	32876.59	28785.48	39558.25
38	Saving Deposits	241601.88	256163.66	269496.65	292886.08	305380.23
39	Fixed Deposits	372370.59	396274.68	459855.36	536085.02	567264.84
40	Casa Deposits	284205.48	303760.48	302373.24	321671.56	344938.48
41	Casa Deposits %	43.28%	43.39%	39.67	37.50	37.81
42	NPA Gross	0.29%	0.14%	0.23	0.17	0.20
43	NPA Net	0%	0%	0%	0%	0%
44	Yield on Assets	8.27	8.34	8.49	7.86	7.38
45	Cost of Funds	6.08	6.08	6.03	5.42	4.72
46	Financial Margin ( * ) 1	2.19	2.26	2.46	2.44	2.66
47	Cost of Management to Working funds ( * ) 4	1.38	1.52	1.56	1.38	1.44
48	Risk Cost ( * ) 3	0	0.05	-	0.01	0
49	Misc. income to working Funds ( * ) 2	0.12	0.19	0.17	0.14	0.25
50	Net Margin	0.93	0.98	1.07	1.19	1.47
51	Cost of Deposits	6.73	6.35	6.25	5.70	5.13
52	Cost of Borrowing	6.60	8.76	9.76	8.15	5.76
53	C.R.A.R.	<b>11.09</b>	<b>10.57</b>	<b>11.99</b>	<b>13.11</b>	<b>14.23</b>
54	Per Staff Deposit + Adv As on Date	685.25	795.98	872.37	991.61	1033.01
55	Per Branch Dep.+Adv. As on Date	4051.06	4524.26	4177.74	4591.01	4636.76
56	Salary per Staff	4.03	5.42	6.10	6.17	6.89
57	Profit per Branch	12.87	14.15	14.93	21.10	21.82
58	Staff per Branch	6	6	5	5	5
59	PACS in profit	719	876	760	867	913
60	PACS in loss	234	77	193	86	43
61	Audit Class	"A"	"A"	"A"	"A"	"A"
62	Cash Reserve Ratio Avg.	4.30	4.30	4.65	3.40	4.25
63	Return on Assets	0.51	0.50	0.55	0.68	0.68

  
Accountant  
(Accounts)

  
Dy. Manager  
(Accounts)