

THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER

Balance sheets of co-operative banks - Disclosure of additional information
ANNEXURE (Notes on accounts)

31.03.2019

Sr. No.	Particulars	Amount in (Lacs)
1	Investment only SLR	
a	Permanent Category	
b	Current Category	25332.30
c	Book value & face value of Invest	25332.30
d	Market value of Invest	25332.30
2	Advance to direct directors their relatives, companies/firm in which they are Inverters.	
a	Fund - based.	NIL
b	Non-fund base (Guarantee, LIC etc.)	NIL
3	Cost of deposit - Average cost of deposit	5.92
4	NPAs -	
a	Gross NPA.	5273.73
b	Net NPAs	3758.70
c	Percentage of gross NPA to advances	6.25%
d	Percentage of net NPA to net advances	4.46%
5	Movement of NPAs	Decrease
6	Probability -	
a	Interest Income as a percentage of working funds	4.54
b	Non interest income as a percentage of working fund	0.08%
c	Operational profit as a percentage of working fund	0.67%
d	Return on assets	4.54
e	Business (Deposit Advancement) per employee	1845.47
f	Profit per employee	11.05
7	Provisions -	
a	Provision on NPAs required to be made	2286.28
b	Provision on NPAs actually made	2814.03
c	Provision required to be made in respect of OD init. taken into income accounts, gratuity fund, provided fund and arrear in recompilation of inter branch account	673.69
d	Provision actually made in respect of overdue interest taken into income account, gratuity fund, provided fund and arrear in recompilation of inter branch account.	725.00
e	Provision required to be made on depreciation in investments	
f	Provision actually made on depreciation in investments.	4.86
8	Movements in provisions	
a	Towards NPAs	51.00
b	Towards depreciation in investments	
c	Towards standard assets.	
d	Towards all other item under 7 above	
9	Payment of Insurance premium to the DICGC including arrears (if any)	131.39
10	Penalty imposed by RBI for any violation.	
11	Information of extant of arrear in reconciliation of inter bank and inter branch accounts.	

Managing Director

sd/-
Administrator