

# 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

Amount in (Lacs)

Sr.No.	Particulars	Amount in (Lacs)
<b>1</b>	<b>Investments only SLR</b>	
a	Permanent Category	
b	Current Category	25332.30
c	Book value & face value of Invest	25332.30
d	Market value of Invest	25332.30
<b>2</b>	<b>Advance to direct directors their relatives, companies/firm in which they are Inverters.</b>	
a	Fund - based.	NIL
b	Non-fund base (Guarantee, LIC etc.)	NIL
<b>3</b>	<b>Cost of deposit - Average cost of deposit</b>	<b>5.92</b>
<b>4</b>	<b>NPAs -</b>	
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%
<b>5</b>	<b>Movement of NPAs</b>	<b>Decrease</b>
<b>6</b>	<b>Probability -</b>	
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



