

THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER		
Balance Sheet of Co-Operative Banks - Disclosure of Additional Information		
ANNEXURE		
31.03.2022		
Sr.No.	Particulars	Amount (In Rs.) (In Lacs)
1	<b>Investments SLR</b>	
a	Permanent Category	25132.30
b	Current Category	NIL
c	Book value & face value of Invest	25132.30
d	Market value of Invest	25132.30
	<b>Investment Non SLR</b>	
	<b>Permanent Category</b>	<b>2433.00</b>
a.	Share in Co-Op. Institue	2433.00
	<b>Current Category</b>	<b>14344.17</b>
a.	LIC	0.00
b.	Commercial Bank	0.00
c	Apex Bank ( Call) and FDR	14344.17
	<b>Advance to directors, their relatives, companies/firm in which they are Interested</b>	
2		
a	Fund - based.	NIL
b	Non-fund base (Guarantee, L/C etc.)	NIL
3	<b>Cost of deposits - Average cost of deposits</b>	<b>5.66</b>
4	<b>NPAs -</b>	
a	Gross NPA.	4212.32
b	Net NPAs	2240.65
c	Percentage of gross NPAs to total advances and	4.41%
d	Percentage of net NPAs to net advances	2.40%
5	<b>Movement of NPAs</b>	<b>Decrease</b>
6	<b>Probability -</b>	
a	Interest Income as a percentage of working funds	3.43%
b	Non interest income as a percentage of working funds	0.13%
c	Operating profit as a percentage of working funds	0.69%
d	Return on assets	3.43
e	Business (Deposit+Advances) per employee	2474.82
f	Profit per employee	14.84
7	<b>Provisions -</b>	
a	Provision on NPAs required to be made	1621.61
b	Provision on NPAs actually made	1971.67
	Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	674.31
c		
	Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	875.00
d		
e	Provision required to be made on deprecation in investments	-
f	Provision actually made on deprecation in investments	4.86
8	<b>Movements in provisions</b>	
a	Towards NPAs	Increase
b	Towards deprecation in investments	-
c	Towards standard assets	Increase
d	Towards all other item under 7 above	-
	<b>Payment of Insurance premium to the DICGC including arrears (if any)</b>	
9		155.71
10	<b>Penalty imposed by RBI for any violation.</b>	
11	<b>Information of extent of arrear in reconciliation of inter bank and inter branch accounts.</b>	

Managing Director

Administrator

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