

**THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER**

Balance sheets of co-operative banks - Disclosure of additional information

ANNEXURE

**31.03.2020****Amount in (Lacs)**

| Sr.No.   | Particulars   |                 |
|----------|---|-----------------|
| <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>6.05</b>     |
| <b>4</b> | <b>NPAs -</b>   |                 |
| a        | Gross NPA.  | 5311.37         |
| b        | Net NPAs  | 3557.22         |
| c        | Percentage of gross NPA to advances   | 9.22%           |
| d        | Percentage of net NPA to net advances   | 6.18%           |
|          | <b>Movement of NPAs</b>   | <b>Decrease</b> |
| <b>5</b> |   |                 |
| <b>6</b> | <b>Probability -</b>  |                 |
| a        | Interest Income as a percentage of working funds  | 2.38            |
| b        | Non interest income as a percentage of working fund   | 0.06%           |
| c        | Operational profit as a percentage of working fund  | 0.49%           |
| d        | Return on assets  | 2.38            |
| e        | Business (Deposit Advancement) per employee   | 1763.67         |

