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	
1	Investments 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	6.05
4	NPAs -	0.00
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%
	Movement of NPAs	Decrease
5		
6	Probability -	
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

f	Profit per employee	9.66
7	Provisions –	
a	Provision on NPAs required to be made	2525.77
b	Provision on NPAs actually made	3153.22
С	Provision required to be made in respect of OD intt. taken into income accounts, gratuity fund, provided fund, arrears in reconciliation of inter branch account.	
		645.46
	Provision actually made in respect of overdue interest taken into income account, gratuity fund, provided fund and arrear in recompilation of interbranch account	
		725.00
d e	Provision required to be made on deprecation in investments	
C	1 Tovision required to be made on deprecation in investments	_
f	Provision actually made on deprecation in investments.	-
		4.86
8	Movements in provisions	
	Towards NPAs	
а		309.98
b	Towards deprecation in investments	
В	Towards standard assets.	-
С	Towards all other item under 7 above	
d		
	Payment of Insurance premium to the DICGC including arrears (if any)	
9	any)	122.47
	Penalty imposed by RBI for any violation.	
10		-
11	Information of extent of arrear in reconciliation of inter bank and inter branch accounts.	_
11	I	-
	sd/-	sd/-
		Administrator