

The Sindhudurg District Central Co-op. Bank Ltd. Sindhudurg
Notes on Accounts
(Ref. R.B.I. Circular No.RPCD.RF.BC.No.44/07.08.03/05-06 dt. 10/10/2005)

Sr. No.	Annexure	31.03.2025				31.03.2026			
		Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities	Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
1	Investments- (Only SLR)-with break-up under permanent and current category-Under current category								
	a) Book Value and face value of investments								
	b) Market value of investments								
	SLR Investments								
	1) Permanent Investment								
	A) Investment in Govt. Securities (HTM)	16320.07				19854.98			
	B) Investment in Treasury Bills	15914.15				27354.44			
	C) Investment Others	0.00				0.00			
	2) Current Investment								
	Book value	52097.20				58213.00			
	Face Value	51860.00				58310.00			
	Market Value	51243.56				54935.09			
	Total SLR Investment	84331.42				105422.42			
	Non-SLR Investments (Shares in Maharashtra SCB)	231.56				231.56			
	Fixed Deposits with Other Banks	31270.06				43525.15			
	Total Investment	115833.04				149179.13			
	(i) Issuer Composition of Non SLR Investments								
	Issuer	Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities	Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
	(1) PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(3) Public Sector Banks	5700.00	0.00	5700.00	0.00	4800.00	0.00	4800.00	0.00	
(4) Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(5) Others	25801.62	0.00	25570.06	231.56	0.00	38956.71	38725.15	231.56	
(6) Provision held towards depreciation	0.00				0.00				

Sr. No.	Annexure	31.03.2025				31.03.2026			
		ii) Non Performing Non-SLR Investments							
	Opening Balance	0.00				0.00			
	Additions during the year since 1st April	0.00				0.00			
	Reductions during the above period	0.00				0.00			
	Closing Balance	0.00				0.00			
	Total Provisions held	0.00				0.00			
	iii) Sale & transfer from perment category	0.00				0.00			
		Nil				Shifting Date	Face Value	Book Value	Market Value
						29.04.2025	500.00	495.23	497.99
						29.04.2025	500.00	493.40	497.99
						29.04.2025	500.00	491.90	497.99
	29.04.2025					500.00	498.75	500.29	
2	Advance to directors, their relatives, Companies/firms in which they are interested	To Directors		To Directors relatives		To Directors		To Directors relatives	
		Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues	Outstanding	Overdues
	a) Fund based	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Non- fund based (Guarantees L/C. etc.)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Cost of Deposits-Average cost of Deposits.	5.68%				5.71%			
4	NPAs								
	a) Gross NPAs	11438.20				11170.97			
	b) Net NPAs	-21872.35				-30033.14			
	c) Percentage of gross NPAs to total advances	4.14%				3.45%			
	d) Percentage of Net NPAs to net advances	0.00%				0.00%			
5	Movement of NPAs								
	a) NPAS at the begining of year	8503.32				11438.20			
	b) Recovery during the year	1982.69				2798.04			
	c) Addition during the year	4917.57				2530.81			
	d) NPAs at the end of year	11438.20				11170.97			

Sr. No.	<u>Annexure</u>	31.03.2025	31.03.2026
6	Profitability		
	a) Interest income as a percentage of Avg. working funds	9.24%	9.39%
	b) Non-interest income as a percentage of Avg. working Funds	0.46%	0.54%
	c) Operating profits as a percentage of Avg. working funds	2.97%	3.41%
	d) Return on Assets (Net Profit as a percentage of working Funds)	0.90%	1.14%
	e) Business (Deposits + Advances) per employee	1461.57	1878.59
	f) Profit per Employee	8.39	13.09
7	Provisions		
	a) Provisions on NPAs required to be made	3343.09	3465.07
	b) Provisions on NPAs actually made	33310.55	41204.11
	c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident Fund, arrears in reconciliation of inter-branch	176.13	23.52
	d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, Provident fund and arrears in reconciliation of inter-branch account etc.	272.73	119.96
	e) Provision required to be made on depreciation in investment	853.64	3277.91
	f) Provisions actually made on depreciation in investments	2982.66	3277.91
8	Movement in Provisions		
	a) Towards NPAs-Provisions		
	Provision at begining of year	29250.67	33310.55
	Additional prov. made during the year	4059.88	7893.56
	Provision at the end of year	33310.55	41204.11

Sr. No.	Annexure	31.03.2025	31.03.2026
	b) Towards depreciation on investment		
	Provision at beginning of year	2982.66	2982.66
	Additional prov. made during the year	0.00	295.25
	Provision at the end of year	2982.66	3277.91
	c) Towards standard assets		
	Provision at beginning of year	900.00	1020.00
	Additional prov. made during the year	120.00	190.00
	Provision at the end of year	1020.00	1210.00
	d) Towards all other items under 7 above		
	Provision at beginning of year	111.80	272.73
	Additional prov. made during the year	160.93	5.16
	Provision adjusted during the year	0.00	157.93
	Provision at the end of year	272.73	119.96
9	Payments of insurance premia to the DICGC, including arrears, if any		
	Insurance premium (April to Sept.)	208.05	197.26
	Premium paid on	29-05-2024	29-05-2025
	Insurance premium (Oct. to Mar.)	217.31	205.19
	Premium paid on	28-11-2024	26-11-2025
10	Penalty imposed by RBI for any violation	2.00 (Sec 20 of B.R.Act)	0.00
11	Information on extent of arrears in reconciliation of inter bank and inter branch accounts. (Entries pending for more than 6 month)		
	a) Inter Branch Accounts (as per H.O.Book)		
	No. of Dr. Entries	0	0
	Amount of debit entries	0.00	0.00
	No. of Cr. Entries	0	0
	Amount of Credit entries	0.00	0.00
	b) Inter Bank Accounts (as per H.O.Book)		
	No. of Dr. Entries	0	0
	Amount of debit entries	0.00	0.00
	No. of Cr. Entries	0	0
	Amount of Credit entries	0.00	0.00

Sr. No.	<u>Annexure</u>	31.03.2025	31.03.2026
12	Level of CRAR		
	a) Total Risk weighted Assets	259712.95	311503.67
	b) Capital fund	29315.17	37117.71
	c) Percentage of CRAR	11.29%	11.92%
13	Amount transfer to DEAF		
	a) Opening Bal. of Amt. tr to DEAF	1442.79	1619.00
	b) Add : Amt tr. To DEAF during the year	226.08	241.17
	c) Less : Amt reimbursed by DEAF towards claims	49.87	56.32
	d) Closing bal. of Amt. tr to DEAF	1619.00	1803.85