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)

(Rs.in lakhs)

Sr. No.	Annexure	31.03.2024	31.03.2025
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)	6490.79	16320.07
	B) Investment in Treasury Bills	17918.87	15914.15
	C) Investment Others	0.00	0.00
	2) Current Investment		
	Book value	54305.79	52097.20
	Face Value	54048.70	51860.00
	Market Value	52141.95	51243.56
	Total SLR Investment	78715.45	84331.42
	Non-SLR Investments (Shares in Maharashtra SCB)	231.56	231.56
	Fixed Deposits with Other Banks	24671.62	31270.06
	Total Investment	103618.63	115833.04
	(i) Issuer Composition of Non SLR Investments		

Issuer	31.03.2024 Amount	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities	31.03.2025 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	3650.00	0.00	3650.00	0.00	5700.00	0.00	5700.00	0.00
(4) Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(5) Others	21253.18	0.00	21021.62	231.56	25801.62	0.00	25570.06	231.56
(6) Provision held towards depreciation	0.00				0.00			

	31.03.2024	31.03.2025
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

Sr. No.	Annexure	31.03.2024				31.03.2025			
	Total Provisions held	0.00				0.00			
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	233.14	0.00	0.00	0.00	0.00	0.00
	b) Non- fund based (Guarantees L/C. etc.)	….	….	….	….	….	….	….	….
		0.00	0.00	233.14	0.00	0.00	0.00	0.00	0.00
3	Cost of Deposits-Average cost of Deposits.	5.47%				5.68%			
4	NPAs								
	a) Gross NPAs	8503.32				11438.20			
	b) Net NPAs	-20747.35				-21872.35			
	c) Percentage of gross NPAs to total advances	3.52%				4.14%			
	d) Percentage of Net NPAs to net advances	0.00%				0.00%			
5	Movement of NPAs								
	a) NPAS at the begining of year	7956.97				8503.32			
	b) Recovery during the year	2454.48				1982.69			
	c)Addition during the year	3000.83				4917.57			
	d)NPAs at the end of year	8503.32				11438.20			
6	Profitability								
	a) Interest income as a percentage of Avg. working funds	9.06%				9.24%			
	b) Non-interest income as a percentage of Avg. working Funds	0.67%				0.46%			
	c) Operating profits as a percentage of Avg. working funds	2.93%				2.97%			
	d) Return on Assets (Net Profit as a percentage of working Funds)	0.75%				0.90%			
	e) Business (Deposits + Advances) per employee	1195.32				1461.57			
	f) Profit per Employee	5.77				8.39			
7	Provisions								
	a) Provisions on NPAs required to be made	2625.10				3343.09			
	b) Provisions on NPAs actually made	29250.67				33310.55			
	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 account etc.	13.18				176.13			

Sr. No.	Annexure	31.03.2024	31.03.2025
	d) Provisions actualy made in respect of overdue interest taken into income account, gratuity fund, Provident fund and arrears in reconciliation of inter-branch account etc.	111.80	272.73
	e) Provision required to be made on depreciation in investment	2163.84	853.64
	f) Provisions actualy made on depreciation in investments	2982.66	2982.66
8	Movement in Provisions		
	a) Towards NPAs-Provisions		
	Provision at begining of year	22861.49	29250.67
	Additional prov. made during the year	6389.18	4059.88
	Provision at the end of year	29250.67	33310.55
	b) Towards depreciation on investment		
	Provision at begining of year	2982.66	2982.66
	Additional prov. made during the year	0.00	0.00
	Provision at the end of year	2982.66	2982.66
	c) Towards standard assets		
	Provision at begining of year	830.00	900.00
	Additional prov. made during the year	70.00	120.00
	Provision at the end of year	900.00	1020.00
	d) Towards all other items under 7 above		
	Provision at begining of year	111.80	111.80
	Additional prov. made during the year	0.00	160.93
	Provision adjusted during the year	0.00	0.00
	Provision at the end of year	111.80	272.73
9	Payments of insurance premia to the DICGC, including arrears, if any		
	Insurance premium (April to Sept.)	182.06	208.05
	Premium paid on	29-05-2023	29-05-2024
	Insurance premium (Oct. to Mar.)	196.59	217.31
	Premium paid on	29-11-2023	28-11-2024
10	Penalty imposed by RBI for any violation	Nil	2.00 (Sec 20 of B.R.Act)
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

Sr. No.	Annexure	31.03.2024	31.03.2025
	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
12	Level of CRAR		
	a) Total Risk weighted Assets	231357.66	259712.95
	b) Capital fund	25575.66	29315.17
	c) Percentage of CRAR	11.05%	11.29%
13	Amount transfer to DEAF		
	a) Opening Bal. of Amt. tr to DEAF	1381.94	1442.79
	b) Add : Amt tr. To DEAF during the year	167.78	226.08
	c) Less : Amt reimbursed by DEAF towards claims	106.93	49.87
	d) Closing bal. of Amt. tr to DEAF	1442.79	1619.00