

नैनीताल डिस्ट्रिक्ट को-आपरेटिव बैंक लिमिटेड, हल्द्वानी



NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

प्रधान कार्यालय-हल्द्वानी, जिला- नैनीताल

H.O. Haldwani (Distt. Nainital)

पत्रांक **4180-03** / लेखा / सन्तुलन पत्र / 2017-18 दिनांक सितम्बर **07**, 2017

महाप्रबन्धक,
भारतीय रिजर्व बैंक,
ग्रामीण आयोजना एवं ऋण विभाग,
74/1, राजपुर रोड,
गढ़वाल मण्डल विकास निगम भवन, तृतीय तल,
देहरादून -248001

" स्पीड पोस्ट "

विषय :- बैंकिंग विनियमन अधिनियम 1949 की (सहकारी समितियों पर यथा प्रयोज्य) धारा-29 और 31 के अन्तर्गत वर्ष 2016-17 के वार्षिक सन्तुलन पत्र का प्रेषण।

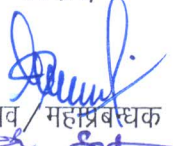
महोदय,

बैंक का वर्ष 2016-17 (31-03-2017) का लेखा परीक्षित सन्तुलन पत्र, लाभ-हानि विवरण पत्र, अतिरिक्त जानकारी एवं लेखा पर टिप्पणी सहित संलग्न कर प्रेषित है।

कृपया पावती स्वीकार करने का कृपा करेंगे।

संलग्नक- यथोक्त।

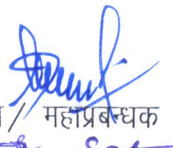
भवदीय,


सचिव/ महाप्रबन्धक

प्रतिलिपि सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित :-

1. प्रबन्ध निदेशक, उत्तराखण्ड राज्य सहकारी बैंक लि0, हल्द्वानी।
2. मुख्य महाप्रबन्धक, राष्ट्रीय कृषि और ग्रामीण विकास बैंक, क्षेत्रीय कार्यालय, होटल सनराईज बिल्डिंग, द्वितीय एवं तृतीय तल, 113/2, राजपुर रोड, देहरादून।
3. निबन्धक, सहकारी समितियों, उत्तराखण्ड, अल्मोड़ा।

संलग्नक- यथोक्त।


सचिव/ महाप्रबन्धक

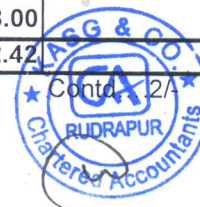
o/c

NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. 1949 under Section 29)


Balance Sheet as on 31st March 2017

As at 31.03.2016		CAPITAL AND LIABILITIES	As at 31.03.2017			
Rs.	P.		Rs.	P.	Rs.	P.
		1. CAPITAL				
5400.00		(a) Individuals	5400.00			
80781750.00		(b) Co-operative Institutions	81394750.00			
0.00		(c) Government	0.00			81400150.00
		2. RESERVE FUNDS & OTHER RESERVES				
298588798.29		(i) Statutory Reserve	298631256.29			
113943395.04		(ii) Agricultural Credit Stabilization Fund)	113943395.04			
80188150.00		(iii) Building Fund	80188150.00			
10500000.00		(iv) Dividend Equalization Fund	10500000.00			
21120.00		(v) Special Bad Debts Reserve	21120.00			
133000000.00		(vi) Bad & doubtful debts Reserve	133000000.00			
215000.00		(vii) Investment Depreciation Reserve	215000.00			
		(viii) Other Funds				
8111266.52		(a) Risk Fund	8111266.52			
12250000.00		(b) Employees Welfare Fund	12250000.00			
615466.50		(c) Rehabilitation Fund	615466.50			
2754981.76		(d) Charity Fund	2703981.76			
8760900.00		(e) National Defence Fund	8760900.00			
7000000.00		(f) Jeep Fund	7000000.00			
26450000.00		(g) Staff House Loan fund	26450000.00			
3225350.00		(h) Society Dev. Fund	3225350.00			
50683008.00		(i) Bank Dev. Fund	50683008.00			
1000000.00		(j) Equity Re.Fund	1000000.00			757298894.11
		3- DEPOSITS ACCOUNTS				
		(i) Fixed Deposits				
2797817402.12		(a) Individuals (RI+Call+Staff	3272632830.99			
0.00		(b) Central Co-operative Banks	0.00			
1126255455.99		(c) Other Societies(Reserve+ sub)	1263075055.99			4535707886.98
		(ii) Savings Bank Deposits				
2634576166.89		(a) Individuals	3105872363.27			
0.00		(b) Central Co-operative Banks	0.00			
242615954.49		(c) Other Societies	183778158.92			3289650522.19
		(iii) Current Deposits				
241656793.67		(a) F.D.Matured but not paid	135130884.67			
60777164.17		(b) Individuals including Staff Security	110337437.60			
8924663.41		(c) Central Co-operative Banks	9854817.80			
13640721.38		(d) Other Societies	19041464.07			274364604.14
						8099723013.31
		4. BORROWINGS				
650000000.00		(i) ST(SAO) Uttarakhand State Coop.Bank	760000000.00			
486600000.00		(b) MT NFS from NABARD	600600000.00			
500.00		(c) S.G.S.Y.	500.00			
1289000.00		PODF NABARD	896200.00			
98667.00		(e) Share Purchase	98667.00			
1843750.00		(f) ICDP	0.00			
608256.00		(g) Loan against FDR UASCB	654793.00			
332687.00		(h) PODF Loan	162687.00			
12460900.00		(i) NCDC	8900500.00			
0.00		(j) CC NABARD				1371313347.00
		5. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA				
2232555.00			6880128.00			6880128.00
9119825223.23		TOTAL C/O	10316615532.42			10316615532.42



Rs.	P.	CAPITAL AND LIABILITIES	Rs.	P.	Rs.	P.
9119825223.23		B/F	10316615532.42		10316615532.42	
10627259.74		6. BRANCH ADJUSTMENT	223614.70		223614.70	
23616853.00		7. (a) OVERDUE INTEREST RESER	23616853.00			
1198000.00		(b) INVESTMENT FLUCTUATION	1198000.00			
906000.00		(c) INVESTMENT DEPRECIATION	906000.00		25720853.00	
10766059.71		8. INTEREST PAYABLE	11957026.29		11957026.29	
		9. OTHER LIABILITIES				
2841990.80		(i) Debit Note	12348328.85			
6651118.37		(ii) Banker chq./ Draft Payable/Pay or	6416333.21			
186310.00		(iii) Dividend Payable	186310.00			
8636340.00		(iv) Provision for Standard Assets	8636340.00			
35000000.00		(v) Provision for Rural Development	35000000.00			
78293585.31		(vi) Sundry creditors	76302083.44			
7245451.50		(vii) Pacs Deposit. G. Fund	7595299.00			
6684698.45		(viii) Unclaimed liability	6724706.15			
6813886.80		(ix) Misc. liability	14268047.85		167477448.50	
		10. PROFIT & LOSS				
1357716.57		Undistributed Profit	1357716.57			
38720613.85		Profit as per last Balance Sheet	53156524.29		54514240.86	
9359371107.33		TOTAL	10576508715.77		10576508715.77	

For Nainital District Co-Operative Bank Ltd.


(V.K. Joshi)
S.O.(Acctt.)


(A.K. Verma)
D.G.M.(A/C)


(B.C. Pandey)
Secy/Gen.Manager


(R.S. Rawat)
Director


(M.S. Dangwal)
Vice-Chairman


(R.S. Negi)
Chairman

Place : Haldwani
Date : 24/05/2017

As per our Audit Report dated 22/08/2017 attached.

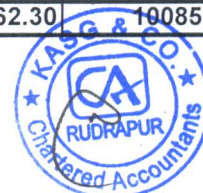


NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. 1949 under Section 29)

Balance Sheet as on 31st March 2017

As at 31.03.2016		PROPERTY AND ASSETS	As at 31.03.2017			
Rs.	P.		Rs.	P.	Rs.	P.
		1. CASH				
104212088.19		(a)Cash In Hand	97670631.12			
11584900.00		(b)Cash at ATM	2071300.00			99741931.12
		2. Balance with other Banks Current A/c				
13684578.47		i. U.SCB	7970648.47			
53711447.53		ii. SBI	29696635.09			
176217724.51		iii. Nationalized Bank	159745505.30			
105772175.63		iv. Other Banks	187204089.71			384616878.57
		3. Call Deposit Nationalized Banks				
		4. INVESTMENTS				
750041557.00		i. Fixed Deposit Nationalized Banks	183400000.00			
1036637077.00		ii. Other Bank FDR	1415458127.00			
1060828051.00		iii. In Central and State Govt. Securities(at book value)	2113866361.00			
		Market Value Rs.				
		iv. Other trustee Securities (PSU BOND)				
7245000.00		v. Shares in other Co-operative Institutions	7245000.00			
68300000.00		vi. Shares in Co-operative Apex Banks(USCB)	68300000.00			
2388663025.00		vii. F.D.R. in State Coop. Bank Ltd.	2393477350.00			6181746838.00
		5. ADVANCE:				
		i. Short-term loans, Cash Credits, Overdraft				
1108927511.52		a. ST Crop Loan	1201750304.00			
6342435.76		b. Cash Credit / Over Draft (Society)	4330504.93			
439563054.00		c. C.C. Sugar Mill	458329545.00			
140087479.14		d. C.C. Traders	152395368.04			
29252517.08		e. C.C. S.C.C.	28993839.47			
3955801.85		f. C.C. Karmchari Rin Yojna	23560824.52			
3116900.00		g. C.C. Loan Against Prorerty	2472430.50			
115262982.00		f. Other S.T. Loans	132389135.68			2004221952.14
		ii. Medium Term Loans				
3973507.00		a. MT C-15	2956552.00			
14296619.95		b. MT Sahbhagita	7548115.80			
16643332.90		c. MT SMD	26777753.42			
495695.00		d. MT General	791464.00			
211601897.34		e. CDL	189717521.92			
113170753.72		f. Vehicle Loan	134652019.04			
470603774.03		g. House Loan	513588809.40			
4577435.00		h. Education Loan	5168382.00			
33011123.06		i. Tractor Loan	27478489.04			
46704283.84		j. VCSG Yojna	43206625.94			
10487037.32		k. Horticulture Loan	9837723.32			
10979016.38		l. SHG	10539345.38			
264196498.95		m. Term Loan Sugar Mills	352319234.55			
42351325.22		n. M.T. Salary Earner Society	40503664.87			
9234330.88		o. M.T. S.C.C.	8205243.48			
34602855.83		p. Other MT Loans	42230218.31			1415521162.47
		Total Loan Advance				3419743114.61
8910335792.10		TOTAL C/F	10085848762.30			10085848762.30

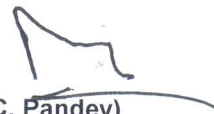


Rs.	P.	PROPERTY AND ASSETS	Rs.	P.	Rs.	P.
8910335792.10		B/F	10085848762.30		10085848762.30	
44977341.76		6. (a) INTEREST RECEIVABLE on Advance of which Overdue	50285459.40			
159158779.12		(b) Intt. Receivable on Investments	157930757.47		208216216.87	
2232555.00		7. BILL RECEIVABLE BEING BILLS SENT FOR COLLECTION AS PER CONTRA	6880128.00		6880128.00	
0.00		8. BRANCH ADJUSTMENT			0.00	
2371989.80		9.PREMISES LESS DEPRECIATION	2212019.80		2212019.80	
31562686.09		10. FURNITURE AND FIXTURES LESS DEPRECIATION	31603980.73		31603980.73	
		11. OTHER ASSETS (TO BE SPECIFIED)				
130099.12		a. Cheque Returned	130099.12			
126839.00		b. Meter Security	186416.56			
2400722.36		c. Misc. Dues from Societies	7462193.76			
939613.12		d. Stationery in Stock	1104222.87			
2032858.00		e. Vehicle A/c	1727929.00			
198249577.06		f. Sundry Debtors A/c	219103340.47			
4852254.80		g. Misc. ASSETS	12033406.29		241747608.07	
9359371107.33		TOTAL	10576508715.77		10576508715.77	

For Nainital District Co-Operative Bank Ltd.


(V.K. Joshi)
S.O.(Acctt.)


(A.K. Verma)
D.G.M.(A/C)


(B.C. Pandey)
Secy/Gen. Manager

Place : Haldwani
Date : 24/05/2017


(R.S.Rawat)
Director


(M.S.Dangwal)
Vice-Chairman


(R. S.Negi)
Chairman

As per our audit report dated 22/08/2017 attached.



NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

Statement of Profit and Loss Account for the Year Ended 31st March 2017

Year Ended 31-03-2016 Rs.	EXPENDITURE	Year Ended 31-03-2017 Rs.	Year Ended 31-03-2016 Rs.	INCOME	Year Ended 31-03-2017 Rs.
454982399.97	1.(a) Interest on Deposit	485256797.34	451418787.42	1(a) Interest on Investments	472551124.97
57373440.36	(b) Interest on Borrowings	57190794.00	279316203.92	1(b) Interest on loans & Advances	295085660.46
126888341.38	2. Salaries and Allowances and Provident Fund	170953946.21	7402300.00	1(c) Dividend received	6213100.00
402181.00	3. Director's and local Committee Member's Allowances(TA, DA)	246387.00	4502092.08	2. Commission Exchange and Brokerage.	5771136.42
14210348.19	4. Rent, Taxes, Insurance, Lighting etc.	16164609.54		3. Subsidies and Donations	6200000.00
871035.00	5. Law Charges.	678031.00	0.00		
533272.20	6. Postage, Telegrams and Telephone Charges.	578833.31			
178990.00	7. Auditor's Fees.	240950.00	3378747.69	4. Other Receipts.	3662538.39
9123491.61	8. Depreciation	8640570.21			
1778679.53	9. Stationery, Printing and Advertisement etc.	2772522.64			
21955338.02	10. Repairs & Maintenance	3966694.18			
57720613.85	11. Other Expenditure	20924241.37			
746018131.11	12. Profit before tax	21869183.44			
	TOTAL	789483560.24	746018131.11	TOTAL	789483560.24
57720613.85	14. Profit before tax	21869183.44			
19000000.00	15. Provision for Income Tax	7433273.00			
38720613.85	16. Net Profit After Tax	14435910.44			

For Nainital District Co-Operative Bank Ltd.

(V.K. Joshi) S.O.(Acctt.)
 (A.K. Verma) D.G.M.(A/C)
 (B.C. Pandey) Secy/Gen. Manager
 (R.S. Rawat) Director
 (M.S. Dangwal) Vice-Chairman
 (R. S. Negi) Chairman

Place : Haldwani
 Date : 24/05/2017
 General Instructions - The corresponding figures (To the nearest Rupee if so desired) for the year immediately preceding to which the balance sheet relates should be shown in separate columns.

As per own Audit Report dt. 22/08/2017 attached.



REVENUE STATEMENT A-II

For the Year Ended 31st March 2017

NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

RECEIPTS	RS	P.	DISBURSEMENTS	Rs.	P.
SHARE RECEIVED		613000.00	SHARE REPAID		0.00
BORROWING TAKEN FROM		1596886297.00	BORROWING REPAID TO		1378806710.00
Individuals		11682401293.62	Individuals		10708939910.43
Central Bank			Central Bank		
Primary Societies			Primary Societies		
Government			Government		
Others			Others		
LENDINGS RECEIVED		2619517430.68	LENDINGS MADE TO		2899083326.52
FROM			Individuals		
Individuals			Central Bank		
Central Bank			Primary Societies		
Primary Societies			Government		
Government			Others(intt deposit)		541256624.76
Others			INVESTMENT MADE		24891775945.45
INVESTMENT WITHDRAWN		23986672835.02	Expenses Paid		
			Interest Paid (borrowing)		
INCOME REALISED LOAN			Dividend & Bonus to Members		0.00
Dividend Received		0.00	Stocks bought		10420431.06
Interest Received INV.		479992246.62	Cost of Management		216526240.25
Interest on Advance		283441983.82	Fund Disbursed		51000.00
Sale of Goods		10519455.67	Other items Disbursed		
Fund Received		42458.00	(a) By Writing off Rs.		8640570.21
Other items Received		41441773131.40	(b) Otherwise Rs		41462414430.22
(a) By forfeiture			(c) Of which Disbursed by		
(b) Otherwise			Distribution of Profit Rs.		
Total Income Realised			Total Expenses Paid.Rs.		
Total Receipts of the year			Total Disbursement of the year		
Opening Balance		115796988.19	Closing Balance		99741931.12
Grand Total of Receipts		82217657120.02	Grand Total of Disbursements		82217657120.02

Certified that the figures above are correct and correspond with the books of the Society/Bank.

0.00

For Nainital District Co-Operative Bank Ltd.

(V.K.Joshi)
S.O.(Acctt.)

(A.K. Verma)
D.G.M.(A/C)

(B.C. Pandey)
Secy/Gen. Manager

Place : Haldwani
Date : 24/05/2017

(R.S.Rawat)
Director

(M.S.Dangwal)
Vice-Chairman

(R. S.Negi)
Chairman

As per our Audit Report dated 22/05/2017 attached



Nainital District Co-operative Bank Ltd., Haldwani
Notes on Accounts

(Enclosed along with Balance sheet) As on 31-03-2017

S.N.	Particulars	Amount
1-	Investments-SLR-	
	Permanent Category-	44463.68
	Current category	
	(a) Book value	609.75
	(b) Face value	600.00
	(c) Market value	641.22
	Non- SLR-	
	(a) Book value	16744.04
	(b) Face value	16744.04
	(c) Market value	16741.89
2-	Advances to directors, their relatives, companies / firms in which they are interested.	
	(a) Fund- based	0.00
	(b) Non-fund based (guarantees, L/c, etc.	0.00
3-	Cost of Deposits- Average cost of Deposit.	6.27
4-	NPAs.	
	(a) Gross NPAs.	1247.56
	(b) Net NPAs.	0.00
	(b) Percentage of gross NPAs.to total advances and	3.65
	(d) percentage of net NPAs to net advances	0.00
5-	Movement of NPAs.	118.78
6-	Profitability.	
	(a) Interest income as a percentage of working funds.	7.26
	(b) Non-interest income as a percentage of working funds.	0.21
	(c) Operating profit as a percentage of working funds.	0.21
	(d) Return on Assets.	7738.50
	(e) Business (Deposits+ Advances) per employee.	665.87
	(f) Profit per employee.	1.26
7-	Provisions	
	(a) Provisions on NPAs required to be made	726.63
	(b) Provisions on NPAs actually made.	1330.21
	(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 accounts etc.	65.60
	(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.	236.17
	(e) Provisions required to be made on depreciation in investments	2.15
	(f) Provisions actually made on depreciation in investments	11.21
8-	Movement in Provisions	
	(a) Towards NPA s	0.00
	(b) Towards depreciation on investments.	0.00
	(c) Towards standard assets.	0.00
	(d) Towards all other items under 7 above.(OD Intt.)	0.00
9-	Payment of insurance premium to the DICGC, including arrears, if any.	86.19
10-	Penalty imposed by RBI for any violation.	Nil
11-	Information on extent of arrears in reconciliation of inter- bank and inter-branch accounts.	Up to date

Deputy General Manager (Acctt.)
Nainital Distt. Coop.Bank Ltd.,
Haldwani (Nainital)

Secretary/ General Manager
Nainital Distt. Coop.Bank Ltd.,
Haldwani (Nainital)

NAINITAL DISTRICT COOPERATIVE BANK LTD., HALDWANI (NAINITAL)

Capital Funds, Risk Assets / Exposures and Risk Assets Ratio

PART-A CAPITAL FUNDS AND RISK ASSETS RATIO

Sr. No.	Items	Book Value as on 31.03.2017
1	Capital Funds	
A-	Tier I- Capital element	
a)	Paid up share capital	814.00
b)	Statutory reserves	2986.31
c)	Capital reserves	0.00
d)	Other disclosed free reserves	2046.31
e)	Surplus in profit & Loss A/c	545.14
	TOTAL	6391.76
	Less intangible assets and losess	
	TOTAL	
B-	Tier II- Capital element	
a)	Undisclosed reserve	0.00
b)	Revaluation reserves	0.00
c)	General prov/ and loss reserves (1.25% of c)	585.82
d)	Investment fluctuation reserves / funds	11.98
	TOTAL - B	597.80
C-	GRAND TOTAL (A+B)	6989.56
2	RISK ASSETS	
a)	Adjusted value of funded risk assets on balance sheet items (Part- B)	46865.89
b)	Adjusted value of non-funded and off balance sheet items (Part- C)	0.00
c)	Total risk weighted assets (Part A+B)	46865.89
	Percentage of capital funds to risk weighted assets (I-C : II-C)	14.91%

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PART-B RISK-WEIGHTED ASSETS ON BALANCE SHEET ITEMS

Sr. No.	Description of assets	Risk weight (%)	Book value of Assets as on 31.03.2017	Total risk wighted Assets as on 31-03-2017 (adjusted value)
1	Cash in hand	0.00	997.42	0.00
2	Balance with			0.00
a)	RBI	0.00	0.00	0.00
b)	Bank (Current Account)	20.00	3846.17	769.23
3	Money at call and short notices	0.00	0.00	0.00
4	All claims on Banks (FD,CD and Bonds etc.)	22.50	39923.36	8982.76
5	Investments			0.00
a)	Investment in Govt. & trustee secs.	2.50	21138.66	528.47
b)	Investment in bonds/ debentures of financial institution	20.00	0.00	0.00
c)	All other investment	102.50	755.45	774.34
6	Loans and Advances			0.00
a)	Advances guarenteed by Govt. of india	0.00	0.00	0.00
b)	Advances guarenteed by state Govt.	0.00	0.00	0.00
c)	Loans granted to public sector govt.	100.00	0.00	0.00
d)	Loans granted to public state govt.	100.00	0.00	0.00
e)	Housing finance (Fully secured)	50.00	5008.12	2504.06
f)	Housing finance-other	0.00	0.00	0.00
g)	Consumer Loan including persoal loan	125.00	1875.76	2344.70
h)	Others	100.00	26528.54	26528.54
i)	Advances guaranteed by DICGC/ ECGC	50.00	0.00	0.00
j)	Advances to staff	20.00	310.97	62.19
k)	Advances against LIC Policies, IVP, KVP,NSC, and Depos	0.00	474.04	0.00
7	Fixed assets (net of depreciation)	100.00	338.16	338.16
8	Other Assets			0.00
a)	Tax deducted at source (Contra Item)	0.00	0.00	0.00
b)	Interest due on Govt. Securities	0.00	466.20	0.00
c)	Accrued interest on CRR Balance and claims on RBI	0.00	0.00	0.00
d)	All other assets (including branch adjustments. Non-banking asstes, interest accrued on non-guaranteed loans etc.)	100.00	4033.44	4033.44
	TOTAL OF PART - B		105696.29	46865.89


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PART-C : OFF - BALANCE SHEET ITEMS

Sl. No.	Description of off - balance sheet item	Value	Credit conversion factor (CCF) in %	Risk Weight %	Total Risk Weighted assets
1	Financial guarantees/ letter of credit serving as financial guarantee	0.00	100.00	100.00	0
2	Performance guarantees/ letters of credit relating to a particular transac.	0.00	50.00	100.00	0
3	Documentary latter of credit	0.00	20.00	100.00	0

Note- Cash margins/ deposits (including credit balance in current or other accounts which are not earmarked for specific purpose and free from Lien as also provision towards less or depreciation. Where held could be deducted from the assets or off - balance sheet exposure before applying the risk weight or credit conversion factor.


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Notes on Accounts

(Enclosed along with Balance sheet) As on 31-03-2017

S.N.	Particulars	Amount
1-	Investments-SLR-	
	Permanent Category-	44463.68
	Current category	
	(a) Book value	609.75
	(b) Face value	600.00
	(c) Market value	641.22
	Non- SLR-	
	(a) Book value	16744.04
	(b) Face value	16744.04
	(c) Market value	16741.89
2-	Advances to directors, their relatives, companies / firms in which they are interested.	
	(a) Fund- based	0.00
	(b) Non-fund based (guarantees, L/c, etc.	0.00
3-	Cost of Deposits- Average cost of Deposit.	6.27
4-	NPAs.	
	(a) Gross NPAs.	1247.56
	(b) Net NPAs.	0.00
	(b) Percentage of gross NPAs.to total advances and	3.65
	(d) percentage of net NPAs to net advances	0.00
5-	Movement of NPAs.	118.78
6-	Profitability.	
	(a) Interest income as a percentage of working funds.	7.26
	(b) Non-interest income as a percentage of working funds.	0.21
	(c) Operating profit as a percentage of working funds.	0.21
	(d) Return on Assets.	7738.50
	(e) Business (Deposits+ Advances) per employee.	665.87
	(f) Profit per employee.	1.26
7-	Provisions	
	(a) Provisions on NPAs required to be made	726.63
	(b) Provisions on NPAs actually made.	1330.21
	(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 accounts etc.	65.60
	(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.	236.17
	(e) Provisions required to be made on depreciation in investments	2.15
	(f) Provisions actually made on depreciation in investments	11.21
8-	Movement in Provisions	
	(a) Towards NPA s	0.00
	(b) Towards depreciation on investments.	0.00
	(c) Towards standard assets.	0.00
	(d) Towards all other items under 7 above.(OD Intt.)	0.00
9-	Payment of insurance premium to the DICGC, including arrears, if any.	86.19
10-	Penalty imposed by RBI for any violation.	Nil
11-	Information on extent of arrears in reconciliation of inter- bank and inter-branch accounts.	Up to date

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