

# NAINITAL DISTRICT CO-OPERATIVE BANK LTD. HALDWANI

## PROGRESS AT A GLANCE

(Rs. IN LACS )

S. No.	PARTICULARS	31-3-10	31-3-11	31-3-12	31-3-13	31-3-14
1.	SHARE CAPITAL	308.24	523.96	531.16	570.79	710.68
2.	RESERVES	3780.82	5315.13	5315.96	5323.17	6669.20
3.	OWNED CAPITAL	4089.06	5839.09	5847.12	5893.96	7379.88
4.	DEPOSITS	63291.95	59809.23	54799.58	56142.79	61370.61
5.	BORROWINGS	465.85	4324.31	6753.81	6793.83	10115.84
6.	a. PROFIT OF THE YEAR (Before Tax)	<b>733.76</b>	<b>741.51</b>	<b>755.46</b>	<b>806.74</b>	<b>797.91</b>
	b. PROFIT OF THE YEAR (After Tax)	<b>507.03</b>	<b>512.38</b>	<b>522.06</b>	<b>560.55</b>	<b>551.39</b>
7.	WORKING CAPITAL	71314.72	72760.77	71183.61	74744.51	82479.09
8.	GROSS INCOME	5645.18	5395.52	5804.69	6546.34	7161.27
9.	COST OF MANAGEMENT	<b>769.50</b>	<b>896.25</b>	<b>1173.20</b>	<b>1248.20</b>	<b>1431.64</b>
10.	LOAN OUTSTANDING	15612.35	18420.26	20114.08	22866.41	25584.50
11.	ADVANCE MADE DURING THE YEAR	20948.68	24138.32	22745.39	25154.16	29089.58
12.	INVESTMENT					
	a. Govt. Security	4510.85	4726.89	4700.69	4674.48	3674.01
	b. Commercial Bank	23561.07	17684.89	16056.50	19241.47	15599.09
	c. S.C.B.	13328.12	11733.70	10915.69	12002.02	17695.78
	d. D.C.B.+ Other Banks F.D.R.	6210.50	10684.16	11196.56	7493.00	11568.54
	e. Kribhco Share	5.00	5.00	5.00	5.00	5.00
	f. Iffico Share	150.00	150.00	150.00	150.00	150.00
	g. Apex Bank Share	110.00	141.00	268.00	583.00	683.00
	h. NABARD/PSU Bond	0.00	-	-	-	-
	i. Other Shares	4.25	4.25	4.25	2.25	2.25
	Total	47879.79	45129.89	43296.69	44151.22	49377.67
13.	<b>PERCENTAGE ANALYSIS</b>					
	<b>A- OWNED CAPITAL</b>	7.54	8.97	9.08	9.68	9.63
	a) % of Share Capital	92.46	91.03	90.92	90.32	90.37
	b) % of Reserves					
	<b>B- WORKING CAPITAL</b>	5.73	8.03	8.21	7.89	8.95
	a) % of owned Capital	88.75	82.20	76.98	75.11	74.41
	b) % of Deposit	0.65	5.94	9.49	9.09	12.26
	c) % of Borrowings	0.71	0.73	0.73	0.75	0.67
	d) % of Profits	4.16	3.10	4.59	7.16	3.71
	e) % of Other Liabilities					
14.	<b>COST OF MANAGEMENT</b>	13.63	16.61	20.21	19.07	19.99
	a) as% to Gross Income	1.08	1.23	1.65	1.67	1.74
	b) as % to Working Capital					
15.	<b>LENDING OUTSTANDING</b>	9.52	9.17	10.79	5.58	4.52
	% of NPA to Total O/S					
16.	<b>RECOVERY -</b>	<b>82.57</b>	<b>74.82</b>	<b>75.16</b>	<b>76.31</b>	<b>83.93</b>
	a) % of Agrl. Loan to Demand ( March)	<b>92.22</b>	<b>87.89</b>	<b>90.33</b>	<b>93.94</b>	<b>92.66</b>

	<b>b) % of Agrl. Loan to Demand (June)</b>											
17.	<b>% OF COST OF DEPOSIT</b>				6.78	5.92	6.40	6.87	7.51			
18.	<b>% OF BORROWING RATE</b>				5.29	6.15	5.72	5.75	5.54			
19.	<b>% OF INVESTMENT RATE</b>				8.82	8.21	9.29	9.98	9.49			
20.	<b>% OF LENDING RATE</b>				10.29	9.61	10.20	10.42	10.39			
21.	<b>N.P.A. (31-3 )</b>				<b>1486.09</b>	<b>1689.97</b>	<b>2170.81</b>	<b>1275.56</b>	<b>1156.36</b>			
22.	<b>C.D. RATIO excluding Bank Deposit</b>				<b>41.78</b>	<b>42.07</b>	<b>42.13</b>	<b>43.87</b>	<b>45.00</b>			
23.	<b>AUDIT CLASSIFICATION</b>				<b>A</b>	<b>A</b>	<b>A</b>	<b>A</b>				
24.	<b>Provision required for NPA</b>				<b>282.14</b>	<b>315.64</b>	<b>450.88</b>	<b>344.68</b>	<b>473.15</b>			
25.	<b>Provision made for NPA</b>				<b>1196.97</b>	<b>1220.21</b>	<b>1220.21</b>	<b>1220.21</b>	<b>1280.21</b>			
26.	<b>Interest Overdue +Cap.Intt.</b>				<b>124.37</b>	<b>133.03</b>	<b>167.71</b>	<b>236.17</b>	<b>184.66</b>			
27.	<b>Provision for O/D Interest</b>				<b>131.77</b>	<b>136.77</b>	<b>181.77</b>	<b>236.17</b>	<b>236.17</b>			
28.	<b>Total No. of Branches</b>				<b>25</b>	<b>25</b>	<b>28</b>	<b>28</b>	<b>29</b>			
29.	<b>Total No. of Staff</b>				<b>124</b>	<b>126</b>	<b>121</b>	<b>144</b>	<b>141</b>			
30.	<b>Business Per Branch</b>				<b>3156.17</b>	<b>3129.17</b>	<b>2675.48</b>	<b>2821.76</b>	<b>2998.45</b>			
31.	<b>Business Per Employee</b>				<b>636.33</b>	<b>620.87</b>	<b>619.12</b>	<b>548.68</b>	<b>616.70</b>			
32.	<b>Classification of membership</b>											
a.	<b>Individual</b>				<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>		
b.	<b>State Government</b>				<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>			
c.	<b>Societies</b>				<b>231</b>	<b>234</b>	<b>241</b>	<b>250</b>	<b>250</b>			
	<b>PACS</b>	<b>Mkg.S ocy.</b>	<b>Farming Socy</b>	<b>Salary Earners Socy.</b>	<b>C.C. Store</b>	<b>Coop. Cane Socy.</b>	<b>Coop . Milk Unio n</b>	<b>Soya been Coop.Socy</b>	<b>Industrial Coop. Socy</b>	<b>Other Coop. Socy.</b>	<b>Total</b>	
	<b>53</b>	<b>8</b>	<b>11</b>	<b>37</b>	<b>16</b>	<b>1</b>	<b>1</b>	<b>10</b>	<b>23</b>	<b>90</b>	<b>250</b>	