उत्तराखण्ड़ राज्य सहकारी बैंक लि0 प्र0का0हल्द्वानी

बैंक की प्रगति की एक झलक

(लाख रुपये में) (लाख रुपये में)

क्र0सं0		विवरण	2008—09	2009—10	2010—11	2011—12	2013—14	2014—15	2015—16	2016—17	2017.18	2018.19	2019.20	2020.21
1	1	हिस्सा धन (Share Capital)	410.79	352.41	366.50	336.55	6515.08	6638.41	6743.87	6903.87	7265.87	7606.62	7756.62	8056.62
2	2	सुरक्षित एवं अन्य कोष (Reserve)	1570.57	1718.48	2783.97	2956.75	4660.95	5693.91	6193.17	8813.83	8815.09	9725.91	13006.59	14350.77
3	3	निजी कोष (Owen Fund 1+2)	1981.36	2070.89	3150.47	3293.30	**11176.03**	**12332.32**	**12937.04**	**15717.70**	**16080.96**	**17332.53**	**20763.21**	**22407.39**
4	4	निजी पूँजी (Own Capital 3+11)	2638.92	3013.78	3561.62	4272.61	**11889.81**	**13247.82**	**13633.10**	**16423.74**	**17350.75**	**18641.38**	**20988.07**	**23502.86**
5	5	निक्षेप (Deposit)	22406.23	27285.47	30886.25	34515.62	148929.92	125880.63	134011.10	136434.03	138240.91	186548.00	204253.90	215957.85
6	6	उधार प्राप्तियां (Borrowing)	1021.20	158.73	2881.19	5432.87	80885.32	84008.98	87882.19	116192.45	123848.21	146268.70	131637.58	172697.45
7	7	कार्यशील पूँजी (Working Capital)	26725.60	31040.25	38110.96	45017.43	242533.66	223814.83	236917.11	269946.51	279219.38	352114.97	357651.98	414205.89
8	8	लगा ऋण (Loans Outstanding)	10172.21	12320.51	14045.87	16116.84	91932.91	103911.80	128164.19	155958.34	165896.01	192746.93	199961.94	232791.14
9	9	विनियोजन (Investment)	13905.84	16345.07	21070.09	25965.36	40799.00	34597.08	36398.45	39716.32	52692.47	58680.09	55836.47	85076.35
10	10	वर्ष का लाभ/हानि (Profit/Loss)	(+)558.89	(+)285.33	(+)337.59	(+)396.82	713.78	915.50	696.06	706.04	1269.79	1308.85	224.86	1095.47
11	11	संकलित लाभ (Accumulated Profit)	657.56	942.89	411.15	979.31	713.78	915.50	696.06	706.04	1269.79	1308.85	224.86	1095.47
12	12	Average Cost of Deposit	5.02	5.29	5.17	5.25	7.36	7.14	7.50	8.02	7.96	7.96	8.45	6.81
13	13	Average Cost of Borrowing									5.43	5.43	5.82	5.01
14	14	**Total average cost**	**5.12**	**5.18**	**5.09**	**5.38**					**6.82**	**6.82**	**7.37**	**6.06**
15	15	Average Yield on Loan & Advance	10.72	10.05	10.41	10.39	8.02	8.09	8.45	7.27	7.99	7.99	8.71	7.23
16	16	Average Yield on Investment	9.55	8.58	7.59	8.34					7.49	7.49	9.20	7.11
17	17	**Total average Yield**	**10.02**	**9.32**	**8.69**	**9.11**					**7.79**	**7.79**	8.90	7.16
18	18	सी0डी0 रेशो (CD Ratio)	44.80	44.26	45.47	50.37	**61.73**	**82.55**	**95.64**	**114.31**	**120.01**	**103.32**	**97.90**	**107.79**
19	19	CRAR	8.65	10.51	10.55	12.75	9.41	9.71	11.96	10.39	11.75	11.88	11.34	10.54
20	20	Gross NPA	1357.83	1970.70	1953.84	2579.91	2170.98	2557.31	2767.44	3433.16	8058.00	7783.79	18603.37	17746.02
21	21	Net NPA	675.90	1229.77	1177.91	1673.98	0.00	361.33	571.46	223.55	4639.39	4365.18	14374.76	13129.42
22	22	Provision Req. for NPA					1977.80	1893.58	2134.34	2198.48	2590.47	2522.49	3845.43	4441.91
23	23	Provision Made for NPA					2195.98	2195.98	2195.98	3209.61	3418.61	3418.61	4228.61	4616.60
24	24	Provision for OD Intt.					869.86	869.86	869.86	919.86	1294.86	1294.86	1294.86	1494.87
25	25	% Gross NPA to Total Loan Outtstanding	13.35	15.99	13.91	16.00	2.36	2.46	2.16	2.20	4.86	4.04	9.30	7.62
26	26	% Net NPA to Total Loan Outstanding	6.64	9.98	8.38	10.38	0.00	0.36	0.45	0.15	2.80	2.31	7.34	5.75
27	27	% of COM to working capital	1.86	1.31	1.97	2.13	**0.20**	**0.27**	**0.35**	**0.32**	**0.00**	**0.37**	**0.46**	**0.40**
28	28	Misll. Income								59.25	0.00	304.43	985.75	389.29
29	29	Cost of Management					476.91	607.70	828.88	865.98	0.00	1297.32	1660.48	1671.70
30	30	**Total Business**					**240862.83**	**229792.43**	**262175.29**	**292392.37**	**304136.92**	**379294.93**	**404215.84**	**448748.99**
31	31	No of Branch with H.O.					15	15	15	15	15	15	15	15
32	32	No. of Bank Empolyee					83	87	97	115	123	121	125	125
33	33	**Per Branch Business**					**16057.52**	**15319.50**	**17478.35**	**19492.82**	**20275.79**	**25286.33**	**26947.72**	**29916.60**
34	34	**Per Empolyee Business**					**2901.96**	**2641.29**	**2702.84**	**2542.54**	**2472.66**	**3134.67**	**3233.73**	**3589.99**
35	35	No of DCB					10	10	10	10	10	10	10	10

36	36	DCB Deposit									130583.79	176769.43	192738.02	
37	37	No. of Profit Branch								10	14	15	15	14
38	38	No of Loss Branch								5	1	0	0	1
39	39	Net Worth	0.00	0.00	0.00	0.00						14865.20	13933.90	15706.71
40	**40**	**Yield Per Employee/Yield on Employee**					**8.60**	**10.52**	**7.18**	**6.14**	**10.32**	**10.82**	**1.80**	**8.76**