

Uttarakhand State Cooperative Bank Ltd. Haldwani

NPA & Provision Detail 2021-22

Nature of assets	Rate of provision	Amount o/s	Provision required as per norms	Provision provided in financial statements	Short & Excess
Cash & bank balance of	0%	1,08,024.53	Nil	Nil	
Investment	0%	1,26,574.10	2598.65	3096.02	497.37
Advances					
Standard (Non agri)	0.40%	57392.35	229.57	571.76	342.19
Standard (Agri)	0.25%	172696.53	431.74	431.74	0.00
Sub Total		230088.88	661.31	1003.50	342.19
Sub standard	10%	11000.15	1100.02	1408.62	308.60
Doubtful 1	20%	2566.92	513.38	567.00	53.62
Doubtful 2	30%	1318.10	395.43	530.00	134.57
Doubtful 3	100%	1944.70	1944.70	2400.98	456.28
Doubtful Unsecured	100%	0.00	0.00	0.00	0.00
UNRECOVERED CAPITALISED INTEREST	100%	1392.33	1392.33	1392.33	0.00
Sub Total		18222.20	5345.86	6298.93	953.07
Total Loans		248311.08	6007.17	7302.42	1295.26
Other assets o/s over six month (NABARD)	100%	8.79	8.79	80.00	71.21
Over due interest					
SCB	100%	29.08	29.08	177.55	148.47
Gross NPA		18222.20	5345.86	6298.93	1024.27


Assistant


Manager


A.G.M.


General Manager


KASG & CO. ★
Chartered Accountants

PROFORMA

Name of the Bank :- Uttarakhand State Cooperative Bank Ltd. Haldwani

Classification of Assets and Provisioning made

Against Non- performing Assets as on 31st March 2022

Classification of Assets	No. of A/Cs	Amt Outstanding	% of Col. 3 to Total Loans outstanding	Provision required to be made		Existing provision at the beginning of the year	Provision made during the year under report	Total provisions at the end of the year	Remark
				%	Amount				
1	2	3	4	5	6	7	8	9	11
Total Loans Advances of which		248311.08							
A. Standard Assets									
1. Agricultural		172696.53		0.25	431.74	953.50	50.00	1003.50	
2. Non- Agricultural		57392.35		0.40	229.57				
B. Non- performing Assets									
1. Sub- Std.		11000.15		10.00	1100.02				
2. Doudtful									
i) Overdue above 3 year and upto 4 year									
a) Unsecured									
b) Secured		2566.92		20.00	513.38				
ii) Overdue over 4 year but not exceeding 6 year									
a) Unsecured									
b) Secured		1318.10		30.00	395.43	4,616.60	1682.33	6298.93	
iii) Overdue exceeding 6 year									
a) Unsecured					0.00				
b) Secured		1944.70		100.00	1944.70				
Total Doudtful Assets (i+ii+iii)(a+b)		5829.72			2853.51				
3. Loss Assets		0.00		100.00	0.00				
4.Unrec.Capitalised Intt		1392.33		100.00	1392.33				
Gross NPAs (B1+B2+B3)		18222.20			5345.86	4616.60	1682.33	6298.93	


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A.G.M.


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Position of net Advances / Net NPAs



Sr. No.	Particulars	31/03/22
1	Gross Advances	248311.08
2	Gross NPAs	18222.20
3	Gross NPAs as a Percentage to gross advances.	7.34
4	Deducations.	
	Balance in Interest Suspense A/C/ OIR*	-
	DICGC/ECGC Claims received & kept in suspense A/C	-
	Total Deduction	
5	Total NPA Provision held (BDDR Special BDDR appropriation)	6298.93
6	Net Advance [1(-)4(-)5]	242012.15
7	Net NPAs [2(-)4(-)5]	11923.27
8	Net NPAs as percentage of net advance.	4.93


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Name of the Bank : Uttarakhand State Cooperative Bank Ltd. Haldwani
Detail of Non- Performing Assets (NPA) as at the end of March 2022

(Rs. In Lacs)

Sr. No.	Particulars	Loan & Advances	Other Assets
I	Total loans and advances outstanding	248311.08	0
II	Classification of the above :		
	1. Standard	230088.88	
	2. Sub- Standard	11000.15	
	3. Doubtful	5829.72	
	Out of Total Doubtful		
	(a) Category - D1	2566.92	
	(b) Category - D2	1318.10	
	(c) Category - D3	1944.70	
	4. Loss Assets	0.00	
	5.Unrec.Capitalised Intt	1392.33	
III	Total NPA (2)+(3)+(4) of ii	18222.20	
IV	Percentage of NPA to total loans and advance (% of iii to i).	7.34	
V	Provision required to be made for NPA.	5345.86	0
VI	Provision actually made against (v).	6298.93	0.00


Assistant


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General Manager