

Uttarakhand State Cooperative Bank Ltd Haldwani
Notes on Accounts
Related to the Balance Sheet as on 31-03-2022

(Rs. In Lacs)

S.N	Particulars	Amount
1	Investment- SLR-	
	current category	
	(a) Book value	20472.21
	(b) Face value	20500.00
	(C) Market value	19391.22
	Permanent Category	
	(a) Book value	100897.58
	(b) Face value	100500.00
	(C) Market value	98587.23
	Non- SLR	
	(a) Book value	5204.06
	(b) Face value	5199.99
	(C) Market value	3825.15
	C NON PERFORMING NON SLR INVESTMENT	
	OP. BALANCE	1489.87
	ADDITION DURING THE YEAR	0.00
	REDUCTION DURING THE ABOVE PERIOD	0.00
	CL. BALANCE	1489.87
	TOTAL PROVISIONS HELD	1489.87
2	Advances to directors, their, relatives companies/ firms in which they are interested.	NIL
	(a) Fund- based	0.00
	(b) Non-fund based (guarantees, L/C etc.	0.00
3	Cost of Deposits- On Average	5.53
4	NPAs	
	(a) Gross NPAs	18222.20
	(b) Net NPAs	11923.27
	(C) Percentage of gross NPAs to total advances (O/S 232791.14)	7.34%
	(d) Percentage of net NPAs to net advances	4.93%
5	Movement of NPAs. 01-04-2021 to 31-03-2022	476.18
6	Profitability.	
	(a) Interest income as a percentage of working funds	5.41%
	(b) Non-interest income as a percentage of working funds.	0.11%
	(C) Operative profit as a percentage of working funds.	0.23%
	(d) Return on Assets.	0.29%
	(e) Business (Deposit + Advances) per employee,	3860.01
	(f) Profit per employee	10.38
7	Provisions	
	(a) Provisions on NPAs Advance required to be made	5345.86
	(b) Provisions on NPAs Advance actually made.	6298.93
	(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.	37.87
	(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.	257.55
	(e) Provisions required to be made on depreciation in investments.	2483.62
	(f) Provisions actually made on depreciation in investments.	2847.20
8	Movement in Provisions	
	(a) Towards NPAs	1682.33
	(b) Toward depreciation on investments.	1108.78
	(c) Toward standars assets.	50.00
	(d) Towards all other items under 7 above.	30.00
9	Payment of insurance premium to the DICGC, Incuding arrears, if any.	15.46
10	Penalty imposed by RBI for any violatíon.	NIL
11	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.	Reconciled upto 31.03.2022

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Investment in Non-SLR instrument by State / Central Co-operative Bank Disclosure Requirements

StCB / CCBs shall make the following disclosures in the ' Note on Accounts , In the balance sheet in respect of their non- SLR investment portfolio :

(i) Issuer Composition of Non SLR Investment

(Rs. In lakh)

No	Issuer	Amount	Extent of ' Below Investment Grade ' Securities	Extent of ' Unrated ' Securities	Extent of ' Unlisted ' Securities
1	2	3	4	5	6
1	PSUs	-	-	-	-
2	Fis	-	-	-	-
3	Public Sector Bank	-	-	-	-
4	Ncd/Bonds	5004.07	-	-	-
5	Mutual Funds	199.99	-	-	-
6	Provision held towards depreciation	1489.87	-	-	-

(ii) Non Performing Non-SLR Investment

Particulars	Amount (Rs. In lakh)
Opening Balance	1489.87
Addition during the year since 1st April	0.00
Reduction during the above period	0.00
Closing balance	1489.87
Total Provision Held	1489.87


Assistant


Manager


A.G.M.


General Manager




1	Non- SLR	
	Fixed Deposit	85,286.21
	Shares In Cooperative Institution	0.25
	Mutual Funds / Ncd, Bonds	5,204.06
	Total	90,490.52
2	Gross NPAs	
	Advance	18,222.20
	Other Assets	8.79
	Total	18,230.99
3	Net NPAs	
	Gross NPA	18,222.20
	Less: Provision Made	6,298.93
	Net NPA	11,923.27
4	Gross Advance	2,48,311.08
	Less: Provision Made	6,298.93
	Net Advance	2,42,012.15
5	Movement of NPAs. 01-04-21 to 31-03-2022	
	Gross NPA as on 31.03.2022	18,222.20
	Less: Gross NPA as on 31.03.2021	17,746.02
	Movement	476.18
6	Computation of Working Fund	
	Total Assets	4,97,072.04
	Less: Total of Contra ad Fixed Assets	
	Other Assets	7,697.77
	Branch Adjustment	0.37
	Fixed Assets	643.91
	Working Fund	4,88,729.99
7	Interest Expense for the year ended on 31.03.2022	20,611.26
	Interest Income for the year ended on 31.03.2022	26,419.17
	NON-Interest Income	514.83
	Working Employees	138
	Profit of the Bank	1,432.87
	Less: Profit on Trading	329.95
	Operating Profit	1,102.92
8	Investment of the Bank as on 31.03.2022	
	Share	0.25
	G-Sec (Book Value)	1,21,369.79
	Mutual Funds And Ncd/Bonds	5,204.06
	Total	1,26,574.10
9	Business of the Bank	
	Advance	2,48,311.08
	Deposit	2,84,370.04
	Total	5,32,681.11
10	Provision for NPA required	
	Provision for Advances	5,345.86
	Provision for Other Assets,	8.79
	Total Provsion required	5,354.65


Assistant


Manager


A.G.M.


General Manager

