

Uttarakhand State Cooperative Bank Ltd. Haldwani

NPA & Provision Detail 2022-23

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%	1,34,569.49	Nil	Nil	
Investment	0%	1,25,487.69	2953.99	3279.19	325.20
Advances					
Standard (Non agri)	0.40%	71184.20	284.74	341.25	56.52
Standard (Agri)	0.25%	204899.89	512.25	512.25	0.00
Sub Total		276084.09	796.99	853.50	56.52
Sub standard	10%	2748.94	274.89	308.61	33.72
Doubtful 1	20%	4536.15	907.23	1170.50	263.27
Doubtful 2	30%	2903.34	871.00	980.00	109.00
Doubtful 3	100%	3289.09	3289.09	3450.98	161.89
Doubtful Unsecured	100%	0.00	0.00	0.00	0.00
UNRECOVERED CAPITALISED INTEREST	100%	865.98	865.98	992.33	126.35
Sub Total		14343.50	6208.19	6902.42	694.23
Total Loans		290427.59	7005.18	7755.92	750.75
Other assets o/s over six month (NABARD)	100%	8.75	8.75	80.00	71.25
Over due interest					
SCB	100%	24.50	24.50	77.55	53.05
Gross NPA		14343.50	6208.19	6902.42	765.48

Assistant

Manager

A.G.M.

General Manager



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 2023

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		290427.59							
A. Standard Assets									
1. Agricultural		204899.89		0.25	512.25	1003.50	-150.00	853.50	
2. Non- Agricultural		71184.20		0.40	284.74				
B. Non- performing Assets									
1. Sub- Std.		2748.94		10.00	274.89				
2. Doudtful									
i) Overdue above 3 year and upto 4 year									
a) Unsecured									
b) Secured		4536.15		20.00	907.23				
ii) Overdue over 4 year but not exceeding 6 year									
a) Unsecured									
b) Secured		2903.34		30.00	871.00	6,298.92	603.50	6902.42	
iii) Overdue exceeding 6 year									
a) Unsecured					0.00				
b) Secured		3289.09		100.00	3289.09				
Total Doudtful Assets (i+ii+iii)(a+b)		10728.58			5067.32				
3. Loss Assets		0.00		100.00	0.00				
4. Unrec.Capitalised Intt		865.98		100.00	865.98				
Gross NPAs (B1+B2+B3)		14343.50			6208.19	6298.92	603.50	6902.42	

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Position of net Advances / Net NPAs

		31-03-23
Sr. No.	Particulars	
1	Gross Advances	290427.59
2	Gross NPAs	14343.50
3	Gross NPAs as a Percentage to gross advances.	4.94
4	Deductions.	-
	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)	6902.42
		283525.17
6	Net Advance [1(-)4(-)5]	7441.08
7	Net NPAs [2(-)4(-)5]	2.62
8	Net NPAs as percentage of net advance.	

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 General Manager




Name of the Bank : Uttarakhand State Cooperative Bank Ltd. Haldwani
Detail of Non- Performing Assets (NPA) as at the end of March 2023

(Rs. In Lacs)

Sr. No.	Particulars	Loan & Advances	Other Assets
I	Total loans and advances outstanding	290427.59	0
II	Classification of the above :		
	1. Standard	276084.09	
	2. Sub- Standard	2748.94	
	3. Doubtful	10728.58	
	Out of Total Doubtful		
	(a) Category - D1	4536.15	
	(b) Category - D2	2903.34	
	(c) Category - D3	3289.09	
	4. Loss Assets	0.00	
	5. Unrec. Capitalised Intt	865.98	
III	Total NPA (2)+(3)+(4) of ii	14343.50	
IV	Percentage of NPA to total loans and advance (% of iii to i).	4.94	
V	Provision required to be made for NPA.	6208.19	0
VI	Provision actually made against (v).	6902.42	0.00

Assistant


 Manager


 A.G.M.


 General Manager



