

**Uttarakhand State Cooperative Bank Ltd Haldwani**  
**Notes on Accounts**  
**Related to the Balance Sheet as on 31-03-2023**

		(Rs. In Lacs)
S.N	Particulars	Amount
<b>1</b>	<b>Investment- SLR-</b>	
	current category	
	(a) Book value	23384.13
	(b) Face value	23500.00
	(C) Market value	21937.37
	Permanent Category	
	(a) Book value	97400.25
	(b) Face value	97000.00
	(C) Market value	92155.01
	<b>Non- SLR</b>	
	(a) Book value	4703.06
	(b) Face value	4699.99
	(C) Market value	3195.83
	<b>C NON PERFORMING NON SLR INVESTMENT</b>	
	OP. BALANCE	1489.87
	ADDITION DURING THE YEAR	27.75
	REDUCTION DURING THE ABOVE PERIOD	0.00
	CL. BALANCE	1517.62
	TOTAL PROVISIONS HELD	1517.62
<b>2</b>	<b>Advances to directors, their, relatives companies/ firms in which they are interested.</b>	NIL
	(a) Fund- based	0.00
	(b) Non-fund based (guarantees, L/C etc.	0.00
<b>3</b>	<b>Cost of Deposits- On Average</b>	5.97
<b>4</b>	<b>NPAs</b>	
	(a) Gross NPAs	14343.50
	(b) Net NPAs	7441.08
	(C) Percentage of gross NPAs to total advances	4.94%
	(d) Percentage of net NPAs to net advances	2.62%
<b>5</b>	<b>Movement of NPAs. 01-04-2022 to 31-03-2023</b>	(3,878.69)
<b>6</b>	<b>Profitability.</b>	
	(a) Interest income as a percentage of working funds	5.45%
	(b) Non-interest income as a percentage of working funds.	0.02%
	(C) Operative profit as a percentage of working funds.	0.24%
	(d) Return on Assets.	0.23%
	(e) Business (Deposite + Advances) per employee,	4795.88
	(f) Profit per employee	10.28
<b>7</b>	<b>Provisions</b>	
	(a) Provisions on NPAs Advance required to be made	6208.19
	(b) Provisions on NPAs Advance actually made.	6902.42
	(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.	33.25
	(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.	157.55
	(e) Provisions required to be made on depreciation in investments.	2953.99
	(f) Provisions actually made on depreciation in investments.	2964.38
<b>8</b>	<b>Movement in Provisions</b>	
	(a) Towards NPAs	603.50
	(b) Toward depreciation on investments.	137.99
	(c) Toward standars assets.	-150.00
	(d) Towards all other items under 7 above.	0.00
<b>9</b>	<b>Payment of insurance premium to the DICGC, Incuding arrears, if any.</b>	16.00
<b>10</b>	<b>Penalty imposed by RBI for any violation.</b>	NIL
<b>11</b>	<b>Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.</b>	Reconciled upto 31.03.2023

*Boanl*

*Chin*

*Abel*

*Devi*



**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	4503.07	-	-	-
5	Mutual Funds	199.99	-	+	-
6	Provision held towards depreciation	1517.62	-	-	-

**(ii) Non Performing Non-SLR Investment**

Particulars	Amount (Rs. In lakh)
Opening Balance	1489.87
Addition during the year since 1st April	27.75
Reduction during the above period	0.00
Closing balance	1517.62
Total Provision Held	1517.62

Assistant

Manager

A.G.M.

General Manager



1	<b>Non- SLR</b>	
	Fixed Deposit	1,10,635.18
	Shares In Cooperative Institution	0.25
	Mutual Funds /Ncd,Bonds	4,703.06
	<b>Total</b>	<b>1,15,338.49</b>

2	<b>Gross NPAs</b>	
	Advance	14,343.50
	Other Assets	8.75
	<b>Total</b>	<b>14,352.26</b>

3	<b>Net NPAs</b>	
	Gross NPA	14,343.50
	Less: Provision Made	6,902.42
	<b>Net NPA</b>	<b>7,441.08</b>

4	<b>Gross Advance</b>	<b>2,90,427.59</b>
	Less: Provision Made	6,902.42
	<b>Net Advance</b>	<b>2,83,525.16</b>

5	<b>Movement of NPAs. 01-04-22to 31-03-2023</b>	
	Gross NPA as on 31.03.2023	14,343.50
	Less:Gross NPA as on 31.03.2022	18,222.19
	<b>Movement</b>	<b>(3,878.69)</b>

6	<b>Computation of Working Fund</b>	
	Total Assets	5,69,834.63
	<b>Less: Total of Contra ad Fixed Assets</b>	
	Other Assets	12,525.47
	Branch Adjustment	1.28
	Fixed Assets	617.81
	<b>Working Fund</b>	<b>5,56,690.08</b>

7	<b>Interest Expense for the year ended on 31.03.2023</b>	<b>25,304.10</b>
	<b>Interest Income for the year ended on 31.03.2023</b>	<b>30,339.39</b>
	<b>NON-Interest Income</b>	<b>98.13</b>
	<b>Working Employees</b>	<b>130</b>
	<b>Profit of the Bank</b>	<b>1,335.77</b>
	<b>Less: Profit on Trading</b>	<b>9.88</b>
	<b>Operating Profit</b>	<b>1,325.89</b>

8	<b>Investment of the Bank as on 31.03.2023</b>	
	Share	0.25
	G-Sec (Book Value)	1,20,784.38
	Mutual Funds And Ncd/Bonds	4,703.06
	<b>Total</b>	<b>1,25,487.69</b>

9	<b>Business of the Bank</b>	
	Advance	2,90,427.59
	Deposit	3,33,036.96
	<b>Total</b>	<b>6,23,464.55</b>

10	<b>Provision for NPA required</b>	
	Provision for Advances	6,208.19
	Provision for Other Assets	8.75
	<b>Total Provsion required</b>	<b>6,216.94</b>

Assistant

Manager

A.G.M.

General Manager

