

THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER		
Balance Sheet of Co-Operative Banks - Disclosure of Additional Information		
31.03.2024		
Sr.No.	Particulars	Amount (In Lacs.)
1	Investments SLR	
a	Permanent Category	25832.30
b	Current Category	NIL
c	Book value & face value of Invest	25832.30
d	Market value of Invest	25832.30
	Investment Non SLR	
	Permanent Category	2433.00
a.	Share in Co-Op. Institute	2433.00
	Current Category	49110.57
a.	NABARD	1020.46
b.	Commercial Bank	0.00
c	Apex Bank (Call) and FDR	48090.11
2	Advance to directors, their relatives, companies/firm in which they are Interested	
a	Fund - based.	NIL
b	Non-fund base (Guarantee, L/C etc.)	NIL
3	Cost of deposits - Average cost of deposits	5.77
4	NPAs -	
a	Gross NPA.	3760.19
b	Net NPAs	240.56
c	Percentage of gross NPAs to total advances and	4.92%
d	Percentage of net NPAs to net advances	0.31%
5	Movement of NPAs	Decrease
6	Probability -	
a	Interest Income as a percentage of working funds	6.63%
b	Non interest income as a percentage of working funds	0.27%
c	Operating profit as a percentage of working funds	1.30%
d	Return on assets	6.63
e	Business (Deposit+Advances) per employee	3010.25
f	Profit per employee	10.63
7	Provisions -	
a	Provision on NPAs required to be made	2076.41
b	Provision on NPAs actually made	4086.63



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.	956.12
d	Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	1275.00
e	Provision required to be made on deprecation in investments	-
f	Provision actually made on deprecation in investments	4.86
8	Movements in provisions	
a	Towards NPAs	Increase
b	Towards deprecation in investments	-
c	Towards standard assets	unchanged
d	Towards all other item under 7 above	-
9	Payment of Insurance premium to the DICGC including arrears (if any)	157.31
10	Penalty imposed by RBI for any violation.	-
11	Information of extent of arrear in reconciliation of inter bank and inter branch accounts.	-

Managing Director

Saket
Kalani



Administrator