

YAVATMAL DISTRICT CENTRAL COOP.BANK LTD., YAVATMAL

Notes on Accounts

Sr. No.	Particulars	Amount in Lacs As on 31/03/2024	Amount in Lacs As on 31/03/2023
1	Investments	128,044.88	111,101.02
a	SLR - Investment (Permanent and current Category)	51,922.88	51,857.42
	a) Book Value and Face Value of G-Sec	51,922.88	51,857.42
	b) Market Value of G-Sec	51,655.84	51,410.36
b	Non SLR - Investment	76,122.00	59,243.60
	a) Public Sector Undertaking	-	-
	b) Financial Institution (Pvt. Banks)	14,800.00	15,900.00
	c) Public Sector Banks (MSC Bank)	60,322.00	41,399.00
	d) Mutual Funds/ Bonds	-	944.60
	e) Others (Shares)	1,000.00	1,000.00
	f) Provision held towards Depreciation	0.00	0.00
c	Non Performing Non- SLR	0.00	0.00
2	Advances to Directors, their relatives, Companies/Firms in which they are interested	630.70	624.54
	a) Fund Based	630.70	624.54
	b) Non-Fund Based (Guarantees, L/C, etc.)	0.00	0.00
3	Cost of Deposits		
	a) Average Cost of Deposit	5.42%	5.12%
	b) Interest Paid on Deposit	15445.13	14464.73
	c) Interest Payable on Deposit	5817.13	4156.65
4	Non Performing Asset (NPA)		
	a) Gross NPA	118,763.36	94,449.45
	b) Net NPA (Excluding Provision on Standard Asset)	64,790.81	49,076.90
	c) Percentage of Gross NPA to Total Advances	44.52%	38.62%
	d) Percentage of Net NPAs to Net Advances	30.45%	24.64%
5	Movement of NPA/ Net NPA/ Provision (Increase) - 10340.52		
	Particulars	NPA	Net NPA
	Opening Balance	94449.45	49076.90
	Add: Addition During the Year	57861.13	64790.81
	Less: Reduction During the Year	33547.22	49076.90
	Closing Balance	118763.36	64790.81
			53972.55
6	Profitability		
	a) Interest Income as percentage of Working Fund	7.79%	8.54%
	b) Non-Interest Income as percentage of Working Fund	0.43%	0.53%
	c) Operating Profit as percentage of Working Fund	2.31%	3.11%
	d) Return on Assets	0.13%	0.13%
	e) Business (Deposits + Advances) per Employee	965.30	818.03
	f) Profit per Employee	1.02	0.84
7	Provisions		
	a) Provision on NPAs required to be made	47,043.41	39,957.31
	b) Provision on NPAs actually made	53,972.55	45,372.55
	c) Provision 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.	18,252.62	13,502.21
	d) Provision actually made on Above	18,349.03	13,647.11
	e) Provisions required to be made on depreciation in Investments	26.05	24.91
	f) Provisions actually made on depreciation in Investments	44.34	44.34
8	Movement in Provision		
	Particulars	NPA-Provision	Standard Asset - Pro.
	Opening Balance	45372.55	500.00
	Add: Provision made During the Year	8600.00	0.00
	Less: Provision reversed/ adjusted during the Year	0.00	0.00
	Closing Balance	53972.55	500.00
			1643.36



9	Payment of insurance premium to the DICGC, including arrears, if any.					
	Period	Deposit Asseable	Premium Paid	Date of Payment		
	01-04-2023 to 30-09-2023	279,957.44	198.21	16.05.2023		
	01-10-2023 to 31-03-2024	303,524.56	214.90	16.11.2023		
10	Penalty imposed by RBI for any violation				0.00	0.00
11	Information on extent of arrears in reconciliation of Inter-Bank and Inter-Branch Accounts					
a	Inter Bank Pending Entries					
	Period	Credit Amount	Debit Amount			
	Upto 6 Months	639.86	508.39			
	>6 Months to 1 Year	0.05	0.11			
	>1 Year to 3 Year	18.95	5.45			
	>3 Year to 5 Year	22.80	21.08			
	Above 5 Year	37.12	37.94			
b	Inter Branch Pending Entries					
	Period	Credit Amount	Debit Amount			
	Upto 6 Months	0.00	0.00			
	>6 Months to 1 Year	0.00	0.00			
	>1 Year to 3 Year	0.00	0.00			
	>3 Year to 5 Year	0.00	0.00			
	Above 5 Year	0.00	0.00			
12	Capital to Risk Assets Ratio (CRAR)					
	a) Total Capital Fund			33,171.32	32,004.70	
	b) Risk Weighted Assets			233,643.45	217,633.77	
	c) CRAR %			14.20%	14.71%	
	d) Movement in CRAR (Decrease)			0.51	0.41	
13	Disclosure under DEAF					
	Opening Balance			69.50	40.46	
	Add: Amount Transferred to DEAF			22.01	29.44	
	Less: Amount reimbursed by DEAF for Claim			0.52	0.40	
	Closing Balance in DEAF			90.99	69.50	
14	COVID-19 Disclosure Requirement					
	In terms of RBI circular dated 17 April 2020 on "COVID19 Regulatory Package - Asset Classification and Provisioning"					
	a) Amounts in overdue categories, where the moratorium/deferment was extended					
	b) Amount where asset classification benefits is extended					
	c) Provisions made during the Q4FY2020 and Q1FY2021					
	d) Provisions adjusted during the respective accounting periods against slippages and the residual provisions					

DGM(Banking)

Chief Executive Officer

For, M/S DAVA & Associates.

Chartered Accountants

FRN: 114157W

CA Vivek Murarka

Partner

MRN: 121167



For, M/S DAVA & Associates.

Chartered Accountants

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Partner

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Additional Information Statement of Notes To Account**1. Regulatory Capital****a) Composition of Regulatory Capital**

Sr. No.	Particulars	(Amount In Crore)	
		Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	289.81	280.14
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	0.00	0.00
iii)	Tier 1 capital (i + ii)	289.81	280.14
iv)	Tier 2 capital	41.90	39.91
v)	Total capital (Tier 1+Tier 2)	331.71	320.05
vi)	Total Risk Weighted Assets (RWAs)	2336.43	2176.34
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	12.40	12.87
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.40	12.87
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.79	1.83
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.20	14.71
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India		
	b) State Government (specify name) [§]	NA	NA
	c) Sponsor Bank [§]		
xiii)	Amount of paid-up equity capital raised during the year	9.67	10.42
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00
xv)	Amount of Tier 2 capital raised during the year, of which: Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	1.99	1.77

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2 Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount In Crore)

	1To14Days	15To28 Days	29To3 Months	3To6 Months	6MonthsT 1Year	1To3 Year	3To5Year	Above5 Year	Total
Deposits ⁹	206.00	34.00	195.00	260.00	570.00	1653.00	50.00	2.00	2970.00
Advances	2304.00	1.00	113.00	0.00	5.00	153.00	25.00	67.00	2668.00
Investments	0.00	0.00	0.00	0.00	0.00	29.00	19.00	481.00	529.00
Borrowings	0.00	0.00	191.00	190.00	52.00	10.00	0.00	0.00	443.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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d) Non-SLR investment portfolio**i) Non-performing non-SLR investments**

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	9.45	11.44
b)	Additions during the year since 1 st April	0.00	0
c)	Reductions during the above period	9.45	1.99
d)	Closing balance	0.00	9.45
e)	Total provisions held	0.44	0.44

ii) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	
(1)	(2)	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs								
b)	FIs								
c)	Banks								
d)	Private Corporates								
e)	Subsidiaries/ Joint Ventures								
f)	Others	0.00	9.45						
g)	Provision held towards depreciation								
	Total *	0.00	9.45						



b) Movement of Provision for Depreciation and Investment Fluctuation Reserve

		(Amount in Crore)	
	Particulars	Current Year	Previous Year
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	0.44	0.19
b)	Add: Provisions made during the year	0.00	0.25
c)	Less: Write off / write back of excess provisions during the year	0.00	0.00
d)	Closing balance	0.44	0.44
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance		
b)	Add: Amount transferred during the year		
c)	Less: Drawdown		
d)	Closing balance		
iii)	Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category		



e) Repo transactions (in face value terms)15

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				



4 Asset Quality**a) Classification of advances and provision held¹⁶**

(Amount in Crore)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub- standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	1501.38	442.59	445.56	56.34	944.49	2445.87
Add: Additions during the year					578.61	
Less: Reductions during the year*					335.47	
Closing balance					1187.63	2667.60
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential ¹⁷ Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held						453.73
Add: Fresh provisions made during the year						86.00
Less: Excess provision reversed/ Write-off loans						0.00
Closing balance of provisions held						539.73



Net NPAs¹⁸					
Opening Balance					490.77
Add: Fresh additions during the year					647.91
Less: Reductions during the year					490.77
Closing Balance					647.91
Floating Provisions					
Opening Balance					0.00
Add: Additional provisions made during the year					0.00
Less: Amount drawn down ¹⁹ during the year					0.00
Closing balance of floating provisions					0.00
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					0.00
Add: Technical/ Prudential write-offs during the year					0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					0.00
Closing balance					0.00

Ratios ²⁰ (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	44.52	38.62
Net NPA to Net Advances	30.45	24.64
Provision coverage ratio PCR	45.45	48.04



b) Sector-wise Advances and Gross NPAs 31.03.2024

Sr. No	Sector*	(Amount in crore)			(Amount in crore)		
		Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector²¹						
a)	Agriculture and allied activities	2296.46	1081.21	47.08	2062.34	841.69	40.81
b)	Advances to industries sector eligible as priority sector lending	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total (i)	2296.46	1081.21	47.08	2062.34	841.69	40.81
ii)	Non-priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	165.58	82.83	50.02	165.43	79.18	47.86
d)	Personal loans	205.56	23.59	11.48	218.10	23.62	10.83
	Sub-total (ii)	371.14	106.42	61.50	383.53	102.80	58.69
	Total (i + ii)	2667.60	1187.63	44.52	2445.87	944.49	38.62



ii) Details of accounts subjected to restructuring 2024

(Amount in crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	240	884	--	--	--	--	--	--	240	884
	Gross Amount (* crore)	6.50	37.56	--	--	--	--	--	--	6.50	37.56
	Provision held (* crore)	0.02	0.09	--	--	--	--	--	--	0.02	0.09
Sub- standard	Number of borrowers	244	351	--	--	--	--	--	--	244	351
	Gross Amount (* crore)	17.32	26.60	--	--	--	--	--	--	17.32	26.60
	Provision held (* crore)	1.73	2.67	--	--	--	--	--	--	1.73	2.67
Doubtful	Number of borrowers	1189	1296	--	--	--	--	--	--	1189	1296
	Gross Amount (* crore)	92.00	80.40	--	--	--	--	--	--	92.00	80.40
	Provision held (* crore)	67.50	50.10	--	--	--	--	--	--	67.50	50.10
Total	Number of borrowers	1673	2531	--	--	--	--	--	--	1673	2531
	Gross Amount (* crore)	115.82	144.56	--	--	--	--	--	--	115.82	144.56
	Provision held (* crore)	69.25	52.86	--	--	--	--	--	--	69.25	52.86



b) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported	5	9
Amount involved in fraud (• crore)	7.85	6.13
Amount of provision made for such	7.93	6.23
Amount of Unamortised provision	0.0	0.0

5 Exposures**a) Exposure to real estate sector**

Category	Current year	Previous Year
i) Direct exposure a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
a) Residential Mortgages –	66.50	69.18
b) Commercial Real Estate –	0.00	0.00
c) Investments in Mortgage-Backed Securities	0.00	0.00
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure	66.50	69.18



d) Unsecured advances

(Amount In crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	0.00	2.75
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	--	--
Estimated value of such intangible securities	--	--



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(ii) Central Co-operative Banks

(Amount In crore)

SR. No.	Exposure to	Current year			Previous Year		
		Gross Exposure (* crore)	Advances (* crore)	Out of which gross non-performing advances (* crore)	Gross Exposure (* crore)	Advances (* crore)	Out of which gross non-performing advances (* crore)
1.	Primary Agricultural Credit Societies (PACs) – on lending		2285.62	1073.32	0.00	2049.29	832.79
2.	PACs- other exposure		0.69	0.50	0.00	0.86	0.60
3.	Other credit societies		85.98	3.81	0.00	84.32	3.15
4.	Other non-credit co- operative societies		67.04	66.49	0.00	67.77	67.06
5.	Companies		0.00	0.00	0.00	0.00	0.00
6.	Public Sector Undertakings		0.00	0.00	0.00	0.00	0.00

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6) Concentration of deposits, advances, exposures and NPAs**a) Concentration of deposits**

(Amount in Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	289.01	298.33
Percentage of deposits of twenty largest depositors to total deposits of the bank	9.73	11.01

b) Concentration of advances*

(Amount in crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	80.92	82.35
Percentage of advances to twenty largest borrowers to total advances of the bank	3.03	3.37

d) Concentration of NPAs

(Amount in Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	116.94	92.79
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	9.85	9.82



10 Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Crore)

Sr.	Particulars	Current	Previous
i)	Opening balance of amounts transferred to DEA Fund	0.69	0.40
ii)	Add: Amounts transferred to DEA Fund during the year	0.22	0.30
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.01
iv)	Closing balance of amounts transferred to DEA Fund	0.91	0.69

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11 Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman³⁹

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	19	9
3.	Number of complaints disposed during the year	19	9
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0



b) Top five grounds40 of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	19	100	0	0
Total	0	19	100	0	0
Previous Year					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	41	100	0	0
Total	0	41	100	0	0



e) Provisions and contingencies

(Amount in Crore)

Sr.No	Provisions and contingencies	Current Year	Previous Year
	Provision debited to Profit and Loss Account	0.00	0.00
i)	Provisions for NPI	556.16	468.31
ii)	Provision towards NPA	0.00	0.00
iii)	Provision made towards Income tax	0.00	0.00
iv)	Other Provisions and Contingencies (with details)	176.66	132.10

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Sr.No	Provisions and contingencies	Current Year	Previous Year
	Provision debited to Profit and Loss Account	0.00	0.00
i)	Provisions for NPI	556.16	468.31
ii)	Provision towards NPA	0.00	0.00
iii)	Provision made towards Income tax	0.00	0.00
iv)	Other Provisions and Contingencies (with details)	176.66	132.10

g) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	4.13	4.02
ii)	Arrears in payment of DICGC premium	0.00	0.00

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DGM(Banking)


Chief Executive Officer



For, M/S D A V A & Associates.
Chartered Accountants
FRN : 114157W


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Partner
MRN: 121167

