

THE FATEHABAD CENTRAL COOPERATIVE BANK LTD., FATEHABAD

ANNEXURE- III-IV

DAP/MOU-Review of Financial Performance vis-à-vis Targets Achieved under Key Parameters and projections for coming year i.e. 2019-2020

Name of the Bank: The Fatehabad Central Cooperative Bank Ltd; Fatehabad.

Year ending : 31.03.2019

(Rs. In lakh)

Sr. No.	Particulars	Actuals for previous year 31.03.2018	Targets for the year 2018-2019	Actuals for year ending 31.03.2019	Increase/shortfall over Targets	%age of achievement over targets	Projections for 2019-2020
OWNED FUND							
1(a)	Share Capital	4070.33	4100.00	6023.39	1923.39	146.91	6100.00
a(i)	Of which from State Govt.	1808.00	1700.00	3760.00	2060.00	221.18	3700.00
(b)	Reserve and other funds/Provisions	1656.16	1670.00	1664.52	-5.48	99.67	1675.00
(c)	Capital Conrtable Deposit Account	2861.87	2861.87	2861.87	0.00	100.00	2861.87
	Gross Total	8588.36	8631.87	10549.78	1917.91	122.22	10636.87
(d)	Undistributed profits/Losses	-2437.03	-2237.03	-3150.88	-913.85	140.85	-2900.88
	TOTAL	6151.33	6394.84	7398.90	1004.06	115.70	7735.99
RESOURCES MOBILISED							
2(a)	Demand Deposit						
(i)	Current Deposit	1062.91	2000.00	748.05	-1251.95	37.40	900.00
(ii)	Saving Deposit	11466.27	14000.00	13870.09	-129.91	99.07	16700.00
(b)	Term Depsit	13256.03	14000.00	14302.77	302.77	102.16	17100.00
	Deposit Outstanding (Total)	25785.21	30000.00	28920.91	-1079.09	96.40	34700.00
3	Borrowings O/standing (Total)	30054.88	31600.00	29511.10	-2088.90	93.39	29000.00
3A	Of which from NABARD	22600.00	24000.00	22700.00	-1300.00	94.58	22000.00
RESOURCE DELOYMENT							
4	Investments						
(a)	SLR	5184.44	6300.00	5514.35	-785.65	87.53	6940.00
(b)	Others	799.82	800.00	4101.82	3301.82	512.73	2000.00
	TOTAL	5984.26	7100.00	9616.17	2516.17	135.44	8940.00
5 LOAN ISSUED							
(a)	ST (SAO)	40914.95	42000.00	40156.67	-1843.33	95.61	44000.00
(b)	ST Others	497.33	800.00	557.05	-242.95	69.63	800.00
(c)	C.C.All Type	13826.56	16000.00	13213.69	-2786.31	82.59	14500.00
(d)	MT Agri.& Allied	557.25	1000.00	154.33	-845.67	15.43	200.00
(e)	MT NA Others	5101.16	3000.00	967.56	-2032.44	32.25	2000.00
(f)	LT	0.00	0.00		0.00	0.00	
	Total	60897.25	62800.00	55049.30	-7750.70	87.66	61500.00
6 LOANS AND ADVANCES OUTSTANDING							
(a)	ST (SAO)	37555.27	40000.00	39784.91	-215.09	99.46	44000.00
(b)	ST Others	264.03	400.00	350.65	-49.35	87.66	500.00
(c)	C.C.All Type	5925.89	7000.00	7378.99	378.99	105.41	8000.00
(d)	MT Agri.& Allied	1457.55	2000.00	1314.07	-685.93	65.70	1500.00
(e)	MT NA Others	8902.41	9500.00	7643.01	-1856.99	80.45	9000.00
(f)	LT- Staff Housing	0.30	0.00		0.00	#DIV/0!	
	Total	54105.45	58900.00	56471.63	-2428.37	95.88	63000.00
7	Recovery Performance (%)						
(a)	Total Demand	57322.22	58000.00	60990.05	2990.05	105.16	61000.00
(b)	Total Collection	37383.46	40000.00	37912.34	-2087.66	94.78	40000.00
(c)	Total Overdues	19938.76	18000.00	23077.71	5077.71	128.21	21000.00
	Recovery Performance (%)	65.22	68.97	62.16	-6.80	90.13	65.57
8	of which Overdues over 3 years	2802.90	2500.00	2868.16	368.16	114.73	2500.00
9	Total Impaired Assets (NPA)	4661.53	4000.00	9633.90	5633.90	240.85	8200.00
10	Total Impaired Assets as a % to Total Loan Outstanding	8.62	6.79	17.06	10.27	251.20	13.02
11	Provision for NPA	2695.50	2700.00	3631.50	931.50	134.50	3631.50
12	Net NPA	1966.03	1300.00	6002.40	4702.40	461.72	4568.50
13	Net NPA as %ge to toal Loan os	3.82	2.31	11.36	9.05	491.08	7.70
14	Profit	187.10	200.00	-713.85	-913.85	-356.93	250.00
15	Accumulated Profit	-2437.03	2237.03	-3150.88	-5387.91	-140.85	-2900.88
16	CD Ratio	209.83	196.33	195.26	-1.07	99.45	181.56
17	CRAR	10.82%	11.00%	12.59%			11.93%
18 COST AND MARGINS							

	Total Working Funds (Average)	62934.81	68378.00	66932.68	-1445.32	97.89	74181.87
(a)	Average Cost of Funds	4.29	4.56	4.32	-0.24	94.74	4.15
(b)	Average Yield on Assets	7.30	7.08	6.70	-0.38	94.70	6.32
(c)	Financial Margin	3.01	2.52	2.38	-0.14	94.63	2.17
(d)	Cost of Management	2.48	2.27	2.10	-0.17	92.42	1.90
(e)	Risk Cost	0.27	0.03	1.42	1.39	0.00	0.00
(f)	Misc.Income	0.04	0.07	0.06	-0.01	92.42	0.07
(g)	Net Margin	0.30	0.29	-1.07	-0.78	-367.76	0.34
19	Break Even Level*	56718.25	60426.95	96867.85	36440.89	160.31	62624.54
20	No. of Staff	187	200.00	178	-22	89.00	170
21	No. of Branches	29	29	29	0	100.00	29
22	PRODUCTIVITY						
(a)	Per Branch	2754.85	3065.52	2944.57	-120.95	96.05	3368.97
(b)	Per Staff	427.22	444.50	479.73	35.23	107.93	574.71
23	Branches in profit-No.	11	15	4	-11	26.67	10
24	Branches in profit-Amt.	495.55	500.00	145.52	-354.48	29.10	450.00
25	Branches in Loss-No.	18	14	25	11	178.57	19
26	Branches in Loss-Amt.	308.45	300.00	859.37	559.37	286.46	200.00
27	No. of PACS	31	31	31	0.00	100.00	31
28	PACS in Profit (No.) Accumulated	6	7		-7	0.00	7
29	PACS in Profit (Amt.)	484.21	500.00		-500.00	0.00	500.00
30	PACS in Loss (No.) Accumulated	25	24		-24	0.00	24
31	PACS in Loss (Amt.)	11730.34	11600.00		-11600.00	0.00	11600.00
32	Imbalance no. of PACS	2	0		0	#DIV/0!	0
33	Imbalance amount	1423.11	0		0.00	#DIV/0!	0