

Punjab and Maharashtra Co-op Bank Ltd

IV) DISCLOSURE AS PER RBI GUIDELINES

Sr.No.	Particular	(Rs. In Lakhs)	
		March 31, 2020	March 31, 2019
1	Capital to Risk Asset Ratio(CRAR)	-258.66%	12.62%
2	Movement of CRAR		
	a) Total Capital Funds	(611,713.06)	105,514.96
	b) Risk Weighted Assets	236,493.43	836,352.50
3	Investments		
	a) Face Value	232,078.14	258,521.69
	b) Book Value	232,653.88	258,501.31
	c) Market Value	246,719.99	261,713.94
4	Advances against Real Estate, Construction Business, Housing	306,885.85	98,469.52
5	Advances against Shares & debenture	NIL	NIL
6	Advances of Rs. 4,47,278.26 lakh excluding Capitalised Interest (Previous year Rs.8,38,332.92 lakh) shown in the Balance-sheet includes :		
	Advances to Ex-Director, their relatives, companies/firms in which they were interested		
	a) Fund Based	64.45	29.16
	b) Non-Fund Based	121.58	12.50
7	Cost of Deposits:		
	Average Cost of Deposits	6.90%	7.01%
8	NPAs		
	Gross NPAs	351,888.71	31,524.24
	Net NPAs	51,406.70	18,059.24
9	Movement in NPA		
	Opening Balance	31,524.24	14,800.26
	Add : Additions during the year	332,223.56	30,380.45
	Less : Closed/ Recovered /Written off	11,859.09	13,656.47
	Closing Balance	351,888.71	31,524.24
10	Profitability		
	a) Interest income as a percentage of working funds	4.25%	9.08%
	b) Non- Interest income as a percentage of working funds	0.84%	0.66%
	c) Operating profit as a percentage of working funds	-7.69%	1.84%
	d)Return on Assets (Net Profit(Before Tax) / Average of working funds)	-34.01%	1.29%
	e) Return on Assets (Net Profit(After Tax) / Average of working funds)	-65.11%	0.82%
	f) Business (Deposits+Advances) per employee	903.14	1,102.57
	g) Profit per employee (Before Tax)	(215.24)	8.62
	h) Profit per employee (After Tax)	(412.04)	5.50



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Sr.No.	Particular	March 31, 2020	March 31, 2019
11	Provisions made towards		
	a) NPAs	300,482.00	13,465.00
	b) Depreciation on Investments	26.22	223.26
	c) Standard Assets	559.01	3,352.00
12	Movements in Provision for Advances		
	a) Towards NPAs		
	Opening Balance	13,465.00	7,085.18
	Add: Additions during the year		
	i) Provisions	286,459.48	5,847.48
	ii) BDDR ARC	1,107.52	1,107.52
	Less : Closed / Recovered / Written Off	550.00	575.18
	Bad & Doubtful Debts Provision actually made	300,482.00	13,465.00
	b) Towards Standard Assets		
	Opening Balance	3,352.00	3,057.00
	Add: Additions during the year	67.01	295.00
	Less : Reduction during the year	2,860.00	0.00
	Additional provisions from last years profit		
	Closing Balance	559.01	3,352.00
	**Note :- 5% additional provision for March 2020 (COVID 19 relief) - Rs. 67.01 lakh is included in Standard Assets Provision		
13	Movements in Provision for Investment		
	a) Towards Depreciation on Investments		
	Opening Balance	223.26	1,310.26
	Add: Additions during the year	0.00	0.00
	Less : Reduction during the year	197.04	1,087.00
	Closing Balance	26.22	223.26
	b) Towards Provision for Impaired Assets		
	Opening Balance	45.52	134.65
	Add: Additions during the year	0.00	0.00
	Less : Reduction during the year	43.96	89.13
	Closing Balance	1.56	45.52
	c) Towards Investments Fluctuation Reserve		
	Opening Balance	7,564.64	7,564.64
	Add: Additions during the year	0.00	0.00
	Less : Reduction during the year	0.00	0.00
	Closing Balance	7,564.64	7,564.64
14	Foreign Currency		
	a) Assets	1,750.33	1,663.10
	b) Liabilities	1,750.33	1,663.10
	Payment of insurance premium to the DICGC, including arrears, if any.	1,202.28	1,056.62



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