

THE HISAR DISTRICT CENTRAL COOPERATIVE BANK LTD; HISAR
FININCIAL POSITION AS ON 31.03.2025

Sr.No	Particulars	Actual as on 31.03.2025
1	Own Fund (Total)	160.90
i	Share Capital	97.70
	Of which from State Govt	37.86
ii)	Reserve and other funds/Provisions	54.39
iii)	Accumulated Profits	8.81
2	Deposit (Total)	989.50
i)	Demand Deposit	376.67
ii)	Term deposits	612.83
3	BORROWING Outstanding(total)	420.10
i)	From NABARD	420.10
ii)	From others (Please specify)	0.00
4	Investment (Total)	288.86
i)	SLR	
a)	Govt. Securities	202.37
b)	Others.	0.00
ii)	Non- SLR	86.49
5	Loans issued (Total)	1228.15
i)	S.T. SAO Agri.	1097.00
ii)	S.T. SAO Others.	101.48
iii)	M.T. Agri.	0.00
iv)	M.T. Non Agri.	29.62
i)	Long Term Agri.	0.00
vi)	Long Term Non Agri.	0.05
6	Loans & Advances outstanding (Total)	1297.75
i)	S.T. SAO.Agri.	1172.85
ii)	Agri. Term Loan others.	44.85
iii)	M.T. Agri.	0.00
iv)	M.T. Non Agri.	79.76
v)	Loan Term Agri.	0.29
vi)	Long Term Non Agri.	0.00
	Total Working Capital	1700.44
7	CRAR.	11.74
8	Recovery (%) to demand	59.98
9	Classification of Assets as per Prudential norms	
	Standard	1243.42
	Sub-standard.	11.74
	Doubtful Assets.	42.53
	Loss Assets.	0.06
i)	Total Imparied Assets (NPA)	54.33
ii)	Total Imparied Assets as %age	0.00
a)	To total Assets	3.27

b)	To Total loans outstanding.	4.19
10	Net NPA %.	0.00
	Cost and Margins (as % to average working fund)	
	Average yield on assets.	7.36
	Average cost of funds.	5.23
	Financial Margin (1-2)	2.13
	Misc. Income.	0.20
	Cost of Management.	1.85
	Risk Cost.	0.39
	Net Margin (3+4)- (5-6)	0.10
11	Working results.	
i)	Annual Profit (+)/Loss (-)	(+) 1.67
ii)	Accumulated losses, if any.	0.00
iii)	Accumulated Profits	8.81
G.	Productivity.	
i)	Per employee productivity.	5.95
ii)	Per Branch productivity.	37.79