

ADDITIONAL NOTES ON ACCOUNTS

Sl No	PARTICULARS	31/03/2020 (in Lakhs)	31/03/2019 (in Lakhs)
1	Capital to Risk Asset Ratio(CRAR in Percentage)	10.73	9.01
2	Movement of CRAR(Basic Point) Risk Weighted Assets	7,929.00	7,089.89
3	Value of Investment:		
	(i)Book Value	3,835.06	3,214.04
	(ii)Face Value	3,838.20	3,294.20
	(iii)Market Value	-	-
	(iv)Details of Issuer composition of non- SLR investments and non performing non- SLR Investments.	NIL	NIL
4	Advances against Real Estate,Construction Business,Housing	1,685.89	2,011.40
5	Advances against Shares &Debentures	NIL	NIL
6	Advances to Directors,their relatives,companies/firms in which they are		
	(i) Fund Based	NIL	NIL
	(ii) Non fund based	NIL	NIL
7	Average cost of deposits (in %)	7.62	7.56
8	NPA:		
	(i)Gross NPAs	1,465.27	1,068.19
	(ii)Net NPAs	1,129.68	838.20
9	Movement in NPA:		
	Opening Balance	1,068.19	1,239.41
	Add:Addition during the year	936.97	584.78
	Less:Closed/Recovered/Written off	539.89	756.00
	Closing Balance	1,465.27	1,068.19
10	Profitability:		
	(i)Interest income as a percentage of working funds (in %)	9.39	9.58
	(ii)Non interest income as a percentage of working funds (in %)	0.28	0.25
	(iii)Operating profit as a percentage of Working funds (in %)	0.74	0.70
	(iv)Return on assets [Net Profit/Average of working funds] (in %)	0.50	0.23
	(v)Business(Deposits+Advances) per employee	774.07	712.41
	(vi)Profit per Employee(After Tax)	2.7	1.07
11	(i)Provision on NPA Required to be made	335.59	229.99
	(ii)Provision on NPA actually made	335.59	229.99
	(iii)Provisions required to be made on Depreciation in investments		
	(iv)Provision actually made on depreciation in investments		
12	Movements in Provisions		
	a)Towards NPA:		
	Opening Balance	229.99	199.02
	Add: Addition/Fresh Provisions	105.60	30.97
	Less: Provisions Removed	-	-
	Closing Balance	335.59	229.99
	b) Towards Standard Assets		
	Opening Balance	28.1	25.65
	Add: Addition / Fresh Provisions	-	2.45
	Less :Provisions Removed	1.26	-
	Closing Balance	26.84	28.10
	c) Towards Depreciation in Investments		

	Opening Balance		0.65	0.65
	Add: Addition/Fresh Provisions		-	-
	Less: Provisions Removed		-	-
	Closing Balance		0.65	0.65
13	Foreign Currency Assets and Liabilities		NIL	NIL
14	Payment of Insurance Premium to the DICGC including arrears ,if any (Paid)		13.25	14.34
15	Penalty Imposed by RBI		NIL	NIL
16	Restructured Accounts		NIL	NIL

17	Fixed Asset Valuation/Revaluation					<u>(` in Lakhs)</u>
	Particulars	Date of Purchase	Original Cost	Date of Revaluation	Amount of Revaluation	Revalued Amount
	Land (10.5 Cents)	10/07/1987	2.82	31.03.2020	230.05	232.87

	Details of Transfer to DEAF Account			<u>(` in Lakhs)</u>
			Current year	Previous year
	Opening balance of amounts transferred to DEAF		12.87	12.51
	Add: Amounts transferred to DEAF during the year		5.29	0.36
	Less: Amounts reimbursed by DEAF towards claims		-	-
	Closing balance of amounts transferred to DEAF		18.16	12.87

General Manager Chairman Director Director Chartered Accountant

Place : KANNUR

Date : 21/09/2020

