

## APPENDIX NO. I

### BASIC STATISTICAL TABLES

**TABLE NO. 5.1**  
**CLASSIFICATION OF INTEREST RECEIVED**  
(Rupees in lakhs)

Year	Loans and Advances	Investments	Branch Adjustments	Total
2001-02	10520.80	2476.19	9880.96	22877.95
2002-03	11693.18	2724.94	10741.13	25159.25
2003-04	11466.15	2405.72	11461.75	25333.62
2004-05	8731.06	2417.50	10409.04	21557.60
2005-06	9639.08	2805.24	8678.99	21123.31
<b>Total</b>	<b>52050.27</b>	<b>12829.59</b>	<b>51171.87</b>	<b>116051.73</b>

Sources: Interest income statement of the bank 2001-02 to 2005-06

**TABLE NO. 5.2**  
**CLASSIFICATION OF INTEREST PAID**  
(Rupees in lakhs)

Year	Deposits	Borrowings	Branch Adjustment	Total
2001-02	7352.72	1787.79	9880.96	19021.47
2002-03	7738.81	2750.36	10741.13	21230.30
2003-04	7625.02	2363.09	11461.75	21449.86
2004-05	7671.55	1190.20	10409.04	19270.79
2005-06	7476.57	1005.84	8678.99	17161.40
<b>Total</b>	<b>37864.67</b>	<b>9097.28</b>	<b>51171.87</b>	<b>98133.82</b>

Sources: Interest cost statement of the bank 2001-02 to 2005-06

**TABLE NO. 5.3  
COMPUTATION OF OWNED FUNDS**

The owned funds of the bank include the share capital, free reserves (less provision), credit balance in profit and loss account, less losses.

(Rupees in lakhs)

Item	2001-02	2002-03	2003-04	2004-05	2005-06
<b>Share Capital</b>	3586.80	4153.86	4406.87	4569.98	4706.31
<b>Free Reserves</b>	2432.12	2932.29	3296.00	3591.79	3622.73
<b>Credit balance in profit &amp; loss A/c</b>	384.44	321.48	87.61	-----	-----
<b>Total(a)</b>	6403.36	7407.63	7790.48	8161.77	8329.04
<b>Less Accumulated Losses (b)</b>	-----	-----	-----	1335.11	1787.64
<b>Owned Funds (a-b)</b>	6403.36	7407.63	7790.48	6826.66	6541.40

Sources: Annual reports of the bank 2001-02 to 2005-06

**TABLE NO.5.4  
COMPUTATION OF WORKING CAPITAL**

Working capital is the total capital employed by the bank. It consists of paid up share capital, reserves, deposits, borrowings and other liabilities. In other words, working capital is nothing but the total of the balance sheet i.e. total of any one side of the balance sheet minus contra items.

(Rupees in Lakhs)

<b>LIABILITIES</b>	2001-02	2002-03	2003-04	2004-05	2005-06
<b>Share Capital</b>	3586.80	4153.86	4406.87	4569.98	4706.31
<b>Reserves funds and other reserves</b>	9485.54	12362.31	16202.93	18254.45	19660.22
<b>Deposits</b>	84138.88	94747.81	100455.10	111636.19	123206.89
<b>Borrowings</b>	25993.33	24891.10	17938.22	15021.90	17935.21
<b>Contra entries</b>	333.16	328.30	228.96	323.57	430.00
<b>Other liabilities</b>	4623.83	4334.24	3788.82	4732.93	6101.59
<b>Total</b>	128161.54	140817.62	143020.90	154539.02	172040.22

Sources : Annual reports of the bank 2001-02 to 2005-06.

(Rupees in Lakhs)

Assets	2001-02	2002-03	2003-04	2004-05	2005-06
Cash	3439.71	3824.73	5390.27	4344.45	4785.73
Investments	24376.54	26071.55	26385.10	49554.73	57563.30
Loans and Advances	96896.96	107263.27	107817.17	95409.27	104423.51
Fixed Assets	775.39	524.50	443.28	691.46	583.06
Contra Entries	333.16	328.30	228.96	323.57	430.00
Other Assets	2339.78	2805.27	2756.12	4215.54	4254.62
<b>Total</b>	<b>128161.54</b>	<b>140817.62</b>	<b>13020.90</b>	<b>154539.02</b>	<b>172040.22</b>

Sources : Annual reports of the bank 2001 -02 to 2005 -06

### WORKING CAPITAL

(Rupees in lakes)

Year	2001-02	2002-03	2003-04	2004-05	2005-06
Total amount of Balance-Sheets	128161.54	140817.62	143020.90	154539.02	172040.22
Less : Contra Entries	333.16	328.30	228.96	323.57	430.00
<b>Working Capital</b>	<b>127828.38</b>	<b>140489.32</b>	<b>142791.94</b>	<b>154215.45</b>	<b>171610.22</b>

Sources: Annual reports of the bank 2001-02 to 2005-06

### TABLE NO. 5.5. COMPUTATION OF PROFITABILITY OF THE BANK

The profitability of the bank work out as (Spread – Burden – Financial Leverages)

**Spread** = Interest received on advances & investment – Interest paid on deposits and borrowings.

**Burden** = Cost of management – Non interest income.

**Financial Leverages** = Provision on standard assets, Non Performing Assets and market risk i.e. depreciation in the value of securities held if any

(Rupees in lakes)

Items	2001-02	2002-03	2003-04	2004-05	2005-06
1) Interest received	12996.99	14418.12	13871.87	11148.56	12444.32
2) Interest paid	9140.51	10489.17	9988.11	8861.75	8482.41
3) Spread (1-2)	3856.48	3928.95	3883.76	2286.81	3961.91
4) Cost of Management	2942.73	3089.69	3224.52	2686.31	2954.67
5) Non Interest Income	357.51	392.34	293.38	274.41	213.75
6) Burden (4-5)	2585.02	2697.35	2931.14	2411.90	2740.92
7) Financial Leverages	225.00	400.00	840.00	1210.00	1673.46
8) Gross Profit (+) / Gross Loss (-) (3 - 6 - 7)	+1046.46	+831.60	+112.62	-1335.09	-452.47
9) Provisions	180.00	50.00	25.00	0.06	0.06
10) Profit (+) / Loss(-) (8 - 9)	+866.46	+781.60	+87.62	-1335.15	-452.53

Sources: Annual Reports of the bank 2001-02 to 2005-06

**TABLE NO. 5.6**  
**COMPUTATION OF WORKING FUNDS**

Working funds is nothing but the aggregate of balance sheet items excluding.

- 1) Contra items
- 2) Intangible assets (like accumulated losses & overdue interest reserves etc.)
- 3) Fixed assets (like land & bundling, Furniture & fixtures, Plant & machinery etc.)
- 4) Branch adjustment (if the account is happens to be shown on both sides of the balance sheet, taking into account only the net balance.)

(Rupees in lakes)

Items	2001-02	2002-03	2003-04	2004-05	2005-06
Total of B/S (a)	128161.54	140817.62	143020.90	154539.02	172040.22
Less :Contra Items	333.16	328.30	228.96	323.57	430.00
Accumulated Losses	-----	-----	-----	1335.11	1787.64
Over due Interest Reserve	4296.01	6281.61	8909.52	9635.98	9337.35
Fixed Assets	775.39	524.50	443.28	691.46	583.06
Branch Adjustment	628.64	854.27	869.73	843.72	906.71
Total (b)	6633.20	7988.68	10451.49	12829.84	13044.76
Total Working Funds (a -b)	122128.34	132828.94	132569.41	141709.18	158995.46

Sources: Annual reports of the bank 2001-02 to 2005-06

**TABLE NO : 5.7**  
**POSITION OF NON PERFORMMING ASSETS AND PROVISIONS**  
(Rupees in lakhs)

Year	NPAs (a)	NPAs(b) provision	Net NPAs (c=a-b)	OIP (d)	Total Provision (e=b+d)
2001 -02	5308.08	2757.41	2550.67	4296.01	7053.42
2002 -03	7704.24	3157.41	4546.83	6281.61	9439.02
2003 -04	10963.89	3997.41	6966.48	8909.52	12906.93
2004 -05	13718.80	5207.41	8511.39	9635.98	14843.39
2005 -06	23345.32	6880.87	16464.45	9337.35	16218.22
<b>Total</b>	<b>61040.33</b>	<b>22000.51</b>	<b>39039.82</b>	<b>38460.47</b>	<b>60460.98</b>

Sources : NPA Statements of the bank 2001 -02 to 2005 -06

**TABLE NO : 5.8**  
**COMPUTATION OF CURRENT ASSETS AND CURRENT**  
**LIABILITIES**

(Rupees in lakhs)

Current Liabilities	2001-02	2002-03	2003-04	2004-05	2005-06
<b>DE POSITS</b>					
<b>Term</b>	22690.48	21926.06	16292.48	24294.41	27678.38
<b>Current</b>	9002.07	10396.12	11265.11	11435.48	15002.56
<b>Saving</b>	16185.00	17778.16	18034.23	21642.57	31331.73
<b>Borrowings</b>	12096.07	6652.93	3522.88	207.55	1310.19
<b>Branch Adjustment</b>	628.64	854.27	869.73	843.72	906.71
<b>Interest Payable</b>	1821.66	1700.88	1695.46	2286.26	2497.33
<b>Other Current Liabilities</b>	814.80	622.29	617.30	1116.47	694.06
<b>Total</b>	<b>63238.72</b>	<b>59929.91</b>	<b>52297.19</b>	<b>61826.46</b>	<b>79420.96</b>

Sources : Annual reports of the bank 2001 -02 to 2005 -06

(Rupees in lakhs)

Current Assets	2001-02	2002-03	2003-04	2004-05	2005-06
<b>Cash</b>	3439.71	3824.73	5390.27	4344.45	4785.73
<b>Investments</b>	20300.00	22400.00	22400.00	45500.00	49425.00
<b>Loans and Advances</b>	71065.73	70129.55	65548.01	44931.68	53690.19
<b>Interest Receivables</b>	1695.33	1909.99	1927.13	2415.66	1863.18
<b>Other Receivables</b>	32.00	41.38	39.94	19.24	20.54
<b>Total</b>	<b>96532.77</b>	<b>98305.65</b>	<b>95305.35</b>	<b>97211.03</b>	<b>109784.64</b>

Sources : Annual reports of the bank 2001 -02 to 2005 -06

**TABLE NO .5.9**  
**CLASSIFICATION OF DEMAND AND TIME LIABILITIES**  
(Rupees in

lakes)

Year	Total Demand Liabilities	Total time liabilities	Total Demand and Time Liabilities
2001-02	13677.73	64939.50	78617.23
2002-03	17037.11	69605.10	86642.21
2003-04	17261.31	72486.63	89747.94
2004-05	18689.64	80143.16	98832.80
2005-06	27498.96	85992.69	113491.65
<b>Total</b>	<b>94164.75</b>	<b>373167.08</b>	<b>467331.83</b>

Sources: Liquidity register of the bank 2001-02 to 2005-06

**TABLE NO 5.10**  
**CALCULATION OF BEAK EVEN POINT**

The Bank Even Point (BEP) can be work out as with the following formula:

$$\text{BEP} = \text{FC} / \text{CR}$$

$$\text{CR} = \text{AR} - \text{VC per unit}$$

Where, i) FC – Fixed Cost (cost of management)

ii) VC – Variable Cost (total interest cost)

iii) CR – Contribution ratio

iv) TR – Total Revenue (total interest income plus non interest income)

v) OP – output (loans & Investments)

vi) AR – Average Revenue.

$$\text{AR} = \text{TR} / \text{OP}$$

$$\text{VC per unit} = \text{VC} / \text{OP}$$

(Rupees in lakhs)

Items	2001-02	2002-03	2003-04	2004-05	2005-06
1) TR	13354.70	14810.46	14165.25	11422.97	12658.07
2) OP	121273.50	133334.82	134202.27	144964.00	161986.81
3) AR(1/2)	0.1101	0.1111	0.1056	0.0788	0.0781
4) VC	9140.51	10489.17	9988.11	8861.75	8482.41
5) VC Per unit (4/2)	0.0754	0.0787	0.0744	0.0611	0.0524
6)CR (3-5)	0.0347	0.0324	0.0312	0.0177	0.0257
7)FC	2942.73	3089.69	3224.52	2686.31	2954.67
8) BEP (7/6)	84804.90	95360.80	103350.00	151768.93	114967.70

Sources: Annual reports of the bank 2001-02 to 2005-06

**TABLE NO 5.11 :**  
**CLASSIFICATION OF OVERDUES**

(Rupees in lakhs)

Item	2001-02	2002-03	2003-04	2004-05	2005-06
1) Agriculture	1097.14	1149.88	4563.56	2728.02	3869.60
Short term					
Medium	99.32	249.75	2062.67	1633.48	2240.00
Long term	16.18	21.23	340.00	288.30	818.55
Total (a)	1212.64	1420.86	6966.23	4649.80	6928.15
2) Non Agriculture					
Sugar factories	995.74	1046.12	2071.51	3446.05	3239.67
Other	5597.41	7463.23	8681.96	9420.81	10609.77
Individual	1498.34	3023.48	4763.06	4845.41	4655.33
Total (b)	8091.49	11532.83	15516.53	17712.27	18504.77
Grand Total (a+b)	9304.13	12953.69	22482.76	22362.07	25432.92

Sources: Overdue register of the bank 2001-02 to 2005-6

**TABLE NO .5.12**  
**PERCENTAGE OF AFFILIAD CO-OPERATIVE**  
**SOCITIES TO TOTAL CO-OPERATIVE SOCIETIES IN THE DISTRICT**

<b>Year</b>	<b>Total Societies in District (A)</b>	<b>Societies Members of the Bank (B)</b>	<b>Societies Non Members of the Bank</b>	<b>Percentage of B to A</b>
2001-02	4553	3401	1152	75
2002-03	4834	3524	1310	73
2003-04	5146	3626	1520	70
2004-05	5523	3700	1823	67
2005-06	5729	3769	1960	66

Sources: District Deputy Registrar office of the Sangli, 2001-02 to 2005-6