

The Churu Central Co-Operative Bank Ltd. Churu  
ASSET CLASSIFICATION AND PROVISIONING STATEMENT AS ON 31.03.2021

A. Loans and Advances

(Rs. lakh)

A. Classification of Loans and Advances	CATEGORY OF CREDIT FACILITY					Total Amount
	ST SAO	ST OSAO	CC & OD	Bills	Term loans	
I Amt outstanding	22,247.78	185.95	160.16	0.02	3,453.83	26,047.74
II Assets classification						
1 Standard assets: (a) Agri. & SME	21,801.55	-	-	-	1,274.04	23,075.59
(b) Others	-	182.50	47.64	-	615.48	845.62
2 Sub-Standard (UP TO 3 YEARS)	445.08	-	37.95	-	1,064.69	1,547.72
3 Doubtful	-	-	-	-	-	-
i) Secured loans	-	-	-	-	-	-
(a) D1	1.15	-	15.17	-	234.74	251.06
(b) D2	-	-	12.98	-	93.38	106.36
(c) D3	-	-	46.42	-	144.05	190.47
ii) Unsecured loans	-	-	-	-	19.29	19.29
4 LOSS ASSETS	-	3.45	-	0.02	8.16	11.63
5. Total NPA (2+3+4)	446.23	3.45	112.52	0.02	1,564.31	2,126.53
III Provisioning required						
1 Standard assets: (a) Agri. & SME	54.50	-	-	-	3.19	57.69
(b) Others	-	0.73	0.19	-	2.46	3.38
2 Sub-Standard	44.51	-	3.80	-	106.47	154.77
3 Doubtful	-	-	-	-	-	-
i) Secured loans	-	-	-	-	-	-
(a) D1	0.23	-	3.03	-	46.95	50.21
(b) D2	-	-	3.89	-	28.01	31.91
(c) D3	-	-	46.42	-	144.05	190.47
ii) Unsecured loans	-	-	-	-	19.29	19.29
4 LOSS ASSETS	-	3.45	-	0.02	8.16	11.63
IV. Provisioning required to be made (2+3+4)						
(a) Bank's assessment	44.74	3.45	57.14	0.02	352.93	458.28
(b) Auditor's assessment	44.74	3.45	57.14	0.02	352.93	458.28
V. Provision actually made (excluding Standard Asset Provision)						499.17
VI. Difference (IV-V)						40.89
B. Income Recognition						
(i) Total Interest/dividend on loans and advances and investments taken to P&I. Account						2539.24
(ii) Of item (i) above, interest accrued but not due						844.74
(iii) Of item (i) above, overdue interest accrued but not realised						226.95
(iv) Other income taken to P & I. Account but not realised						347.62
(v) Provision required to be made for overdue interest and other income taken to P&I. A/C						226.95
(vi) Provision for overdue interest and other income actually made						423.82
(vii) Differences						196.87

C. Other assets/ Liabilities

(Rs. lakhs)

Particulars	Provision	
	Required	Made
i) Depreciation on investments	0.00	0.01
(a) Govt securities/ bonds, etc.	0.00	0.00
(b) Share in other co-op. institutions	0.00	0.00
(c) Other investments - shares, etc.	0.00	0.00
(d) Repo sold	0.00	0.00
<b>Total of (i)</b>	<b>0.00</b>	<b>0.01</b>
ii) Frauds, embezzlements, etc.	0.00	0.00
iii) Leave encashment etc.		
(a) PF	0.00	0.00
(b) Gratuity	249.63	249.63
(c) Leave Encashment	154.56	154.56
iv) Other liabilities like rent, rates, taxes, etc.	0.00	0.00
v) Contingent/ off-balance sheet exposures	0.00	0.00
vi) Interest on deposits and borrowings outstanding as liability	0.00	0.00
vii) Depreciation on other assets like land, building, furniture, fixtures, etc.	0.00	0.00
<b>Grand total</b>	<b>404.19</b>	<b>404.20</b>
D. (i) Total provision required to be made in Balance Sheet (Items III(4) (C of B) + B(v) + Total of Col.2 of Part C)		1089.42
(ii) Actually made		1327.19
(iii) Deficit (-)		237.77

