

The Churu Central Co-Operative Bank Ltd. Churu
ASSET CLASSIFICATION AND PROVISIONING STATEMENT AS ON 31.03.22

(Rs. lakh)

A. Loans and Advances

A. Classification of Loans and Advances	CATEGORY OF CREDIT FACILITY					Total Amount
	ST SAO	ST OSAO	CC & OD	Bills	Term loans	
I. Amt. outstanding	24,210.58	286.35	185.03	0.02	2,950.78	27,632.76
II. Assets classification						
1. Standard assets: (a) Agri. & SME	24,162.65	-	-	-	1,130.56	25,293.21
(b) Others	-	283.20	72.93	-	493.32	849.45
2. Sub- Standard (UP TO 3 YEARS)	43.15	-	27.74	-	691.35	762.24
3. Doubtful	-	-	-	-	-	-
i) Secured loans	-	-	-	-	-	-
(a) D1	4.78	-	10.23	-	264.29	279.30
(b) D2	-	-	13.90	-	181.37	195.27
(c) D3	-	-	57.08	-	165.24	222.32
ii) Unsecured loans	-	-	-	-	6.21	6.21
4. Loss Assets	-	3.15	3.15	0.02	18.44	24.76
5. Total NPA (2+3+4)	47.93	3.15	112.10	0.02	1,326.90	1,490.10
III. Provisioning required						
1. Standard assets: (a) Agri. & SME	60.41	-	-	-	2.83	63.23
(b) Others	-	1.13	0.29	-	1.97	3.40
2. Sub- Standard	4.32	-	2.77	-	69.14	76.22
3. Doubtful	-	-	-	-	-	-
i) Secured loans	-	-	-	-	-	-
(a) D1	0.96	-	2.05	-	52.86	55.86
(b) D2	-	-	4.17	-	54.41	58.58
(c) D3	-	-	57.08	-	165.24	222.32
ii) Unsecured loans	-	-	-	-	6.21	6.21
4. Loss Assets	-	3.15	3.15	0.02	18.44	24.76
IV. Provisioning required to be made (2+3+4)						
(a) Bank's assessment	4.32	3.15	69.22	0.02	355.18	431.89
(a) Auditor's assessment	5.27	3.15	69.22	0.02	366.29	443.96
V. Provision actually made (excluding Standard Asset Provision)						499.17
VI. Difference (IV-V)						55.22
B. Income Recognition						
(i) Total Interest/dividend on loans and advances and investments taken to P&L Account						2727.28
(ii) Of item (i) above, interest accrued but not due						772.73
(iii) Of item (i) above, overdue interest accrued but not realised						252.99
(iv) Other income taken to P & L Account but not realised.						288.16
(v) Provision required to be made for overdue interest and other income taken to P&L A/C						252.99
(vi) Provision for overdue interest and other income actually made.						407.15
(vii) Differences						154.16

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
Total of (i)	0.00	0.01
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	196.36	196.36
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,	0.00	0.00
Grand total	445.99	446.00
D. (i) Total provision required to be made in Balance Sheet (Items III(4) (Col.8) + B(v) + Total of Col.2 of Part C)	1142.94	
(ii) Actually made	1352.32	
(iii) Deficit (-)	209.39	

