

CHAMOLI ZILA SAHKARI BANK Ltd HEAD OFFICE GOPESHWAR							
AT A GLANCE (COMPARATIVE CHART)							
AT A GLANCE - Comparative Chart				(FIG IN LAKH)			
	Particulars	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
1	Total Membership	159	159	159	159	159	159
2	Paidup Capital	330.27	349.44	386.55	437.87	489.84	529.33
(a)	Govt. Shares	0.00	0.00	0	0	0	0
(b)	Individual Shares	0.01	0.01	0.01	0.01	0.01	0.01
(c)	ICDP	67.77	57.47	57.47	57.47	57.47	57.47
(d)	Societies Shares	262.49	291.96	329.07	380.39	432.36	471.85
3	Free Reserves	5429.12	6087.76	6125.52	7324.63	7844.16	8398.02
	total reserves	6303.94	6797.33	7283.64	7785.85	8419.8	9299.85
4	Total own Capital	6634.21	7146.77	7670.19	8223.72	8,909.64	9,829.18
5	Total Deposits	79672.14	85469.93	92919.74	96843.41	105921.53	116777.12
(a)	CASA Deposit	48153.44	51149.66	56252.1	57982.26	63008.84	67777.64
(b)	TERM Deposit	31518.70	34320.27	36667.64	38861.15	42912.69	48999.48
6	Borrowings	4609.88	4330.00	7353.34	7178.06	10799.52	10478.19
(a)	S.T (S.A.O)	1300.00	400.00	2100.00	2450.00	2065.00	3000.00
(b)	ICDP	1.88	0.00	22.29	65.43	39.98	35.49
(c)	MTNFS& LTRCF						
	NABARD	3308.00	3930.00	4726.24	4662.63	4026.54	5442.51
(d)	CC FROM OTHERS			504.81	0	4668.00	2000.19
7	Investments	56785.43	58664.44	66229.85	65367.68	76772.81	83616.76
	Average Working						
8	Funds	93829.23	100624.24	106730.06	115443.33	124562.71	136253.94
9	Loan Outstandings	29057.82	33525.66	38486.43	41543.26	44824.67	49480.52
(a)	S.T.agri	2531.31	2995.59	3518.34	3916.66	4343.67	4493.11
(b)	M.T allied agri	2674.67	2901.94	3802.36	4010	4400.67	4995.45
©	Consortium Sugar	3235.55	3407.91	3749.19	2501.24	1707.9	1588.54
(d)	Others (Non Agri)	20616.29	24220.22	27416.54	31115.36	34372.43	38403.42
10	Loan Disbursed(Adv)	29385.34	33724.49	36302.74	37600.96	38924.63	42154.07
(a)	S.T. LOAN agricul	1285.56	1994.27	2458.81	2282.05	2660.96	2289.06
(b)	M.T. LOAN(allied agri	823.16	1419.84	1693.44	1340.34	1930.41	2095.91
©	Consortium Sugar	2028.85	1933.81	2541.05	2215.32	1214.52	1256.75
(d)	Others (Non Agri)	25247.77	28376.57	29609.45	31763.25	33118.74	36512.35
11	Net Profit For the Year	255.94	709.57	448.55	461.22	575.64	901.83
11.i	Profit Before Tax	450.43	1089.52	868.5	747.93	917.61	1402.38
	Gross operating profit before provisions	1064.34	1647.93	1748.50	1587.93	2198.83	2759.01
12	N.P.A (Loans)	3121.61	4462.85	4255.71	4076.13	4116.71	3813.44
12.i	N.P.A. (Others)	1326.50	1359.25	1341.97	1336.02	1335.97	1335.97
12.ii	Total N.P.A.	4448.11	5822.10	5597.68	5412.15	5452.68	5149.41
13	Provision Required to be made for:-	2322.13	2825.78	3370.69	3595.66	4095.66	2878.21
13.i	LOANS	995.63	1471.69	2028.72	2259.64	2759.69	1542.24
13.ii	Others	1326.50	1354.09	1341.97	1336.02	1335.97	1335.97
14	Provision made for:-	2331.52	2833.71	3402.82	3950.73	4745.62	5745.62

14.i	Loans	1005.02	1472.16	2036.16	2586.16	3386.16	4386.16
14.ii	Others	1326.50	1361.55	1366.66	1364.57	1359.46	1359.46
15	Pro. Req. for O.D. Intt.	435.47	358.54	437.60	417.61	557.42	617.99
16	Provision made for O.D. Intt.	435.47	371.78	441.78	441.78	566.78	636.78
17	Provision for Investment	5.16	5.11	5.11	5.11	5.11	5.11
18	Provision For STD. Assets	99.40(100.00)	111.15	136.15	161.15	186.15	186.15
19	% of gross NPA	10.74	13.31	11.06	9.81	9.18	7.71
	%NET NPA	7.55	9.33	6.09	3.82	1.76	0
20	Total C.O.M.	1383.84	1410.46	1564.44	1993.9	2080.05	2265.83
21	% of W.F. to Total C.o.M.	1.53	1.40	1.47	1.73	1.67	1.66
22	Total Branches	29	29	29	32	34	34
23	Working Employees	96	147	147	144	141	137
24	Others Employees	96	26	26	26	28	28
25	Business (Adv+Depo)	137787.78	118995.59	131406.17	138386.67	150746.20	166257.64
26	No. Of PACS	80	73	73	73	73	78
	No. of Mini Banks	80	80	80	80	80	80
27	Total Deposits of Mini Banks	7946.01	9042.84	9253.22	9368.46	10012	10926.151
28	Audit Classification	A	A	A	A	A	A
29	NABARD Classification	B	B	B	B	B	B+
30	K.C.C	26026	26084	19276	20326	21594	21594
31	C.D. Ratio	36.47	39.23	41.42	42.90	42.32	42.37
32	INVESTMENT DEPOSIT RATIO	71.27	68.64	71.28	67.50	72.48	71.60
33	Net-Worth	6650.18	7315.31	7774.91	8648.75	9620.51	10421.99
34	CRAR %	15.84	16.86	15.21	15.92	16.87	16.55
35	Yield	8.32	8.01	7.77	7.33	7.46	8
	Cost	5.39	4.82	4.60	4.02	3.87	4.31
	Margin	2.93	3.19	3.17	3.31	3.59	3.69
36	RETURN ON ASSETS	0.28	0.75	0.41	0.4	0.46	0.66
37	Demand as on 30 June	4186.65	6027.18	6847.39	7596.39	8176.03	8185.51
	Rec. as on 30 june	1317.00	2048.08	2425.24	3377.53	3507.18	3434.19
	Percentage	31.46	33.98	35.42	44.46	42.90	41.95