Ratnagiri District Central Co-op. Bank Ltd., Ratnagiri.
"Notes on Accounts" as on 31 March 2026

Sr.	Particulars		₹ in Lakh
1	Investments – (Only SLR) – With break-up under permanent & Current Category		
		Permanent	25778.07
		Current	25815.10
	Under Current Category with the following break up		
	a) Book Value & Face Value of Investment		25815.10
	b) Market Value of Investment		23754.50

I) Issuer Composition of non SLR Investment

No.	Issuer	Amount	Extent of Private Place-ment	Extent Below invest - ment grade securities already invested	Extent of ' unrated ' securities already invested	Extent Of unlisted Securities
1	PS Us	--	--	--	--	--
2	(A) Central /State Govt. Undertaking					
	(1) MSRDC Bonds	-	-	-	-	-
	(2) Debt Mutual Fund	-	-	-	-	-
	(3) Premium Held of Maturity Govt. Security	-	-	-	-	-
	(B) Other					
	(1) MSC Bank Shares	100.03	-	-	100.03	100.03
	(2) Company / Societies shares	-	-	-	-	-
	(3) Jana Small Finance Bank	2000.00	-	-	2000.00	2000.00
	(4) FDR with IDBI Bank	21965.92	-	-	21965.92	21965.92
	(5) FDR with MSC Bank	13800.00	-	-	13800.00	13800.00
	(6) Ratnakar Bank	9000.00	-	-	9000.00	9000.00
	(7) Indusind Bank	501.00	-	-	501.00	501.00
	(8) AU Small Finance Bank	2000.00	-	-	2000.00	2000.00
	(9) CSB Bank	4803.00	-	-	4803.00	4803.00
	(10) DCB Bank	6005.00			6005.00	6005.00
	TOTAL (1+2)	60174.95	-	-	60174.95	60174.95
	Provision held towards Fluctuation Fund					734.24

II) Non Performing non SLR Investments	
Particulars	Amount
Opening Balance	--
Additions during the Year since 1 st April	--
Reduction during the above period	--
Closing Balance	--
Total Provisions held	--

(₹ in Lakh)

2.	Advances to directors, their relatives, companies / firm in which they are interested a) Fund-based b) Non fund based (guarantees, L/C etc)	 Nil Nil
3.	Cost of deposits - Average cost of deposits	5.93%
4.	**N.P.A.s** a) Gross NPAs b) Net NPAs c) Percentage of gross NPAs to total advances d) Percentage of net NPAs to net advances	 7562.50 -- 3.03% 0.00%
5.	Movement of NPAs	+ 1165.72
6.	**Profitability** a) Interest income as a percentage of working funds b) Non Interest income as a percentage of working funds c) Operating profit as a percentage of working funds d) Return on Assets e) Business (Deposits + Advances) Per Employee f) Profit per employee	 8.74 0.63 0.87 9.37 1058.84 6.51
7.	**Provision** a) Provisions on NPAs required to be made b) Provisions on NPAs actually made c) Provisions required to be made in respect of overdue interest taken in to income account, gratuity fund, provident fund, arrears in reconciliation of inter branch account. etc. d) Provision actually made in respect of overdue interest taken in to income account, gratuity fund, and provident fund arrears in reconciliation of inter branch account. e) Provision required to be made on Fluctuation Fund in investments. f) Provision actual made on Fluctuation Fund in investments.	 7562.50 8481.59 358.25 358.25 1290.76 734.24
8)	**Movement in Provisions** a) Towards NPAs b) Towards Fluctuation Fund on investments. c) Towards standard assets. d) Towards all other items under 7 above.	 1800.00 -- 200.00 --
9)	Payment of Insurance premium to the DICGC, Including arrears, if any.	407.39
10.	Penalty imposed by RBI for any violation.	NIL
11.	Information on extant of arrears in reconciliation of Inter bank Inter branch account	 -- --
12	C.R.A.R. AS ON 31st March 2026	10.89%