

Five year progressive data of Cooperative Banks

Almora Zila Sahkari Bank Ltd. Almora					Rupees in Lakh	
S.No.	Particulars	2019-20	2020-21	2021-22	2022-23	2023-24
1	No of Branches	26	26	31	31	31
2	No of PACS	98	98	98	98	98
3	No of Mini Banks	107	107	107	107	107
4	Deposit of Mini Banks	5249.32	4959.24	4903.76	4893.70	4886.47
5	Share Capital	570.2	672.94	717.74	749.16	810.87
6	Reserves	5423.64	5960.06	6366.18	6678.21	7594.14
7	Owned Capital (5+6)	5993.84	6633	7083.92	7427.37	8405.01
8	Total A/c (Deposit only)	170839	176993	185985	195786	200610
9	Total Deposit	66051.75	71284.21	78128.88	82211.85	87980.06
10	CASA Deposit	36850.67	39260.37	46086.77	47208.9	49118.73
11	CASA %	55.79	55.08	58.99	57.42	55.83
12	Loan Disbursed	14239.56	15337.49	18174.62	24941.75	26282.10
13	Loan Outstanding	20609.76	24534.35	29452.31	33680.59	37796.18
14	Borrowings	9855.77	15493.48	17594.41	18744.34	19045.52
15	Investment	57000.6	63935.71	66518.3	69026.27	72217.35
16	I.D. Ratio	86.30	89.69	85.14	83.96	82.08
17	CD Ratio	31.20	34.39	37.68	40.97	42.96
18	CRAR	14.07	12.51	12.69	18.90	17.74
19	Networth	5315.09	4876.45	7201.88	8121.09	-
20	Working Capital	84801.89	96104.15	106075.83	112132.56	119626.25
21	Total Income	5521.81	6181.92	6891.21	7296.97	8378.89
22	Total Expenditure	5111.3	5581.97	6091.94	6222.25	6978.46
23	Gross Profit	410.51	599.95	799.27	1074.72	1400.43
24	Net Profit	266.93	379.95	519.52	545.72	710.43
25	Gross NPA (Amount)	1882.43	1518.29	1447.14	1346.07	1246.17
26	Net NPA (Amount)	0	0	0	0	0
27	Gross NPA %	9.13	6.19	4.92	4.00	3.30
28	Net NPA %	0	0	0	0	0
29	NPA Recovery (Amount)	192.35	420.93	165.77	164.64	177.39
30	NPA Recover %	18.10	22.36	10.92	11.38	13.00
31	Cost of Management (Amount)	1321.59	1812.72	2179.17	2117.30	2217.29
32	Cost of Management % (Working Capital)	1.56	1.89	2.05	1.89	1.85
33	Cost of Management % (Gross Income)	23.93	29.32	31.62	29.01	26.46
34	Total Member Societies	90507	104448	109374	88819	93204
35	Intrest Overdue + Capital Intt	251.16	346.39	340.89	386.09	-
36	Total Business	86661.51	95800.38	107564.07	115892.44	125776.24
37	Business per Branch	3333.14	3684.63	3469.81	3738.47	4057.30
38	Business Per Employee	825.35	967.68	1120.46	949.94	1048.14
39	Profit Per Employee	3.91	6.06	8.33	8.81	11.67
40	Average Working Capital	79075.04	88556.27	96531.74	100319.60	108362.48
41	Recovery Percentage	86.80	91.11	90.62	91.46	58.35
42	Total No of Staff	105	99	96	122	120
43	Audit Category	A	A	A	A	-
44	Return On Assets	0.34	0.43	0.54	0.55	0.66