

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 to 2016-17

(Rs. In lakhs)

Sl. No	Name of the CCBS	Membership					Share Capital					Reserve / Other Reserves					Deposit					Borrowings					Investment					Loans & Advances of					Loan issued during the year				
		2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17										
1	Angul	12773	13313	13197	4926.03	5406.03	6049.79	2179.86	3037.76	2997.96	61686.00	68075.24	79746.35	36362.85	41259.63	45189.81	51571.64	57202.63	7487.22	50027.14	56543.66	61117.98	55284.02	62000.20	72023.00																
2	Aska	3149	3149	3149	2642.00	3024.89	3292.71	1123.89	1270.66	1788.14	21030.46	21694.18	22296.33	14979.09	18718.23	22965.24	18028.13	14971.06	16576.22	21192.21	26944.44	31566.07	26633.17	35096.41	39087.07																
3	Balasore	50685	53617	53617	11056.24	12013.66	12624.63	4784.41	8509.97	11248.09	121947.06	137106.32	151131.85	85799.49	88056.84	105623.45	24440.18	24902.04	53294.55	122461.11	133718.76	144927.72	137890.36	156080.71	145092.68																
4	Banki	5505	5673	5673	1809.30	1929.26	2055.99	721.93	761.35	39.85	13324.02	15357.19	18822.09	9001.01	9622.11	11220.09	11440.33	14853.07	16084.46	15193.77	16624.81	18578.38	29178.46	31959.07	42319.39																
5	Bemampur	6350	6388	6388	2316.85	2774.00	2945.51	2210.38	2674.95	2916.55	37375.49	40104.85	40227.30	17966.90	22039.91	24459.93	38745.02	6949.00	12560.39	25509.19	32652.76	36191.88	28170.32	35605.64	36571.37																
6	Bhawaniparna	1860	1846	1846	2139.21	2317.97	2531.26	917.47	1119.47	1227.59	14681.09	16167.79	24546.05	17743.50	19584.91	18445.49	10578.57	10889.79	14069.70	23177.26	28330.19	32127.11	19176.42	21740.17	24446.48																
7	Bolangir	9396	9510	9577	4836.62	5473.96	7715.03	5449.31	5174.93	5174.93	44946.65	49797.71	63578.79	21339.35	26168.83	28458.21	27938.70	23635.54	28628.12	59476.36	70087.55	78284.39	36386.55	42447.97	45920.69																
8	Boudh	7529	7531	7531	2030.55	2249.87	2430.61	1057.13	1090.70	1107.00	14352.76	13672.79	18614.82	15751.01	17570.55	18579.92	11897.65	10719.91	11324.97	23143.22	25188.00	31020.13	23990.42	25841.60	31020.13																
9	Cuttack	21346	21571	21571	12430.91	13778.64	14961.39	1711.40	3794.19	4709.87	95130.39	106352.85	123281.96	84260.12	93075.06	106711.26	87453.43	94210.86	104376.13	106233.88	127582.02	146121.89	144598.52	172478.30	188506.42																
10	Keonjhar	14492	14761	14761	2117.18	2516.45	2760.88	997.79	1377.51	1408.69	30538.33	33235.29	37823.83	18632.89	21657.72	22556.69	25076.94	37335.16	31657.12	27931.12	32081.79	33632.41	30101.21	23146.88	37335.81																
11	Khurda	11018	12160	12150	4008.55	5187.99	5583.75	386.49	388.90	389.09	28543.83	28652.74	35935.46	29146.84	34676.80	36992.49	20920.65	17569.98	27281.07	44769.87	70895.12	53149.03	51646.41	64008.27	57216.82																
12	Koraput	11188	11275	11275	5472.97	6374.56	7044.64	1302.32	509.73	11430.09	46631.98	48476.03	46663.38	44114.03	44219.41	45802.36	49681.78	47324.18	40424.35	50877.64	60909.21	68621.39	62622.39	68887.49	79781.88																
13	Mayurbhanja	3159	11035	11794	2434.29	2954.27	3907.84	481.54	494.93	783.85	26219.20	30745.17	31295.28	16751.09	18707.04	22322.78	22709.65	21215.98	24538.38	28462.86	32868.18	37129.52	24198.84	27397.69	30513.70																
14	Nayagarh	6429	6569	6569	3043.54	3363.28	3738.02	737.47	739.08	740.81	16271.19	16778.38	19813.73	18563.02	21703.23	23963.42	15115.36	13079.53	17450.89	27423.03	30733.96	34030.95	25711.02	30138.45	34294.09																
15	Sambalpur	16996	17021	17078	15282.68	16932.97	18772.52	6098.48	7433.90	6225.48	87048.90	95744.53	123689.40	101647.38	105079.00	113346.02	66739.93	640914.80	92393.45	139392.60	160914.80	171907.63	155271.00	166609.62	185915.38																
16	Sunderganj	10703	10796	10591	4585.80	5238.94	6387.34	280.16	626.75	875.89	52388.63	57199.70	66380.04	33773.37	37045.38	40718.50	48053.17	45123.67	56658.05	51105.83	59449.59	64272.98	54484.34	61864.58	64623.85																
17	Puri	9570	8838	8638	2163.05	2327.36	2425.30	-20.23	880.62	1086.02	8401.62	10651.38	9671.92	11579.10	14681.17	15721.52	7590.84	7537.71	7570.76	15535.83	18466.28	20083.20	24127.19	26727.27	27620.98																
	Total	202148	214853	215405	83290.77	93884.30	105227.21	30419.80	39885.40	54149.90	720497.60	788812.14	913518.58	577371.04	633775.82	701997.18	537982.17	1088414.91	627335.83	831912.92	984001.16	1062062.66	929670.64	1052030.52	1142289.74																
	OSCB				34473.26	37615.61	43543.87	37393.97	43791.22	94289.27	652929.34	661579.27	752791.93	486753.17	475639.28	760365.65	519692.62	456231.14	683634.22	727912.09	79198.34	883381.44	712557.51	805409.46	1358246.13																

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 to 2016-17

(Rs. In lakhs)

Sl. No	Name of the CCBS	NPA			% of NPA to Loan & adv. O/s		Provision			Working Capital			Cost of Management			% of COM to WC			Salary & Allowances		No. of Employees				
		2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17			
1	Angul	3856.32	4073.54	4224.46	7.71	7.20	6.91	3965.54	527.38	1998.18	115365.05	126786.58	145073.18	757.94	973.96	1005.38	0.66	0.77	0.69	603.7	734.75	796.11	90	105	128
2	Aska	1378.51	1339.27	1188.92	6.50	4.97	3.77	1186.09	684.06	1287.41	43995.44	49260.87	54531.23	590.57	438.44	698.85	1.34	0.89	1.28	430.35	282.32	345.87	27	34	82
3	Balasore	10648.02	13611.75	11417.36	8.70	10.18	7.88	6260.50	1282.94	3024.69	248775.25	272213.29	307986.30	1866.53	1540.18	2453.68	0.75	0.57	0.80	1866.52	1083.7	1809.76	191	181	249
4	Banki	3372.01	3401.78	3401.36	22.19	20.46	18.31	3391.72	3420.19	3466.33	29824.71	33025.78	37987.32	313.98	339.31	412.85	1.05	1.03	1.09	254.65	284.15	312.9	86	98	91
5	Berhampur	2125.38	3462.65	3085.53	8.33	10.60	8.53	2212.46	1132.83	852.51	68536.93	77583.23	80756.15	1040.74	1033.93	872.61	1.52	1.33	1.08	925.88	887.5	684.04	97	95	152
6	Bhawanipatna	2512.05	2597.18	3118.04	10.84	9.17	9.71	918.64	454.57	467.11	39072.73	43742.59	53025.20	687.55	774.09	832.99	1.76	1.77	1.57	607.99	631.91	709.59	185	178	185
7	Bolangir	8218.99	9063.69	9158.86	13.82	12.93	11.70	11302.76	12831.17	7455.33	90084.52	101266.13	119199.30	1074.64	1300.71	1139.40	1.19	1.28	0.96	605.49	684.49	873.34	210	204	191
8	Boudh	1935.24	2186.17	2621.89	8.36	8.68	8.45	1530.75	1421.29	1182.18	36692.26	39839.80	46993.52	412.88	347.22	434.79	1.13	0.87	0.93	286.12	271.23	329.41	29	68	57
9	Cuttack	4463.77	4761.43	5533.14	4.20	3.73	3.79	4033.00	3812.05	2200.38	215884.99	241029.69	269403.85	1842.01	1904.90	2394.28	0.85	0.79	0.89	1463.95	1272.38	1486.11	217	218	212
10	Keonjhar	2580.40	2816.54	2550.51	9.24	8.78	7.82	1813.22	3246.67	3445.26	58601.38	65780.75	70614.66	777.24	648.70	901.05	1.33	0.99	1.28	596.83	430.6	635.08	87	82	96
11	Khorda	3923.01	4156.73	5223.65	8.76	5.86	9.83	2773.16	202.85	756.83	69705.68	76665.35	88250.30	633.87	749.36	727.68	0.91	0.98	0.82	492.76	540.48	536.67	148	145	139
12	Koraput	2492.07	2866.76	3438.46	4.90	4.71	5.01	5974.14	1487.27	2161.87	109166.25	113128.65	116306.23	944.44	964.55	1124.61	0.87	0.85	0.97	788.44	741.52	896.71	193	191	183
13	Mayurbhanja	3499.16	3608.78	3883.84	12.29	10.98	10.46	2753.23	3676.42	1010.41	55131.17	60826.95	68193.28	647.11	630.62	743.65	1.17	1.04	1.09	509.87	449.15	496.58	119	111	123
14	Nayagarh	1874.04	1756.55	1728.94	6.83	5.72	5.08	1184.99	707.46	1115.00	44263.58	49651.33	54850.14	411.11	558.81	462.31	0.93	1.13	0.84	326.4	454.45	462.31	129	127	77
15	Sambalpur	14113.86	14110.95	13440.82	10.13	8.77	7.82	11002.39	1321.59	38.01	234177.72	291671.84	296276.10	1822.34	1964.45	2226.74	0.78	0.78	0.75	1515.11	1573.26	1657.69	219	215	218
16	Sundargarh	5136.44	4717.46	5515.86	10.05	7.94	8.58	4347.35	761.58	570.05	107404.40	117839.24	133216.43	695.55	967.95	1197.58	0.65	0.82	0.90	537.41	755.91	920.8	111	115	124
17	Puri	695.73	845.08	729.49	4.48	4.58	3.58	1850.20	99.18	218.46	22111.10	27956.28	31285.90	358.15	486.73	539.97	1.62	1.74	1.73	293.54	325.5	406.79	120	113	121
	Total	72825.00	79376.31	80261.13	8.75	8.07	7.31	66490.14	37069.50	31250.01	1588793.36	1748267.35	1972949.09	14866.65	15623.91	18167.42	0.94	0.89		12095.01	11383.3	13359.76	2258	2280	2428
	OSCB	20735.76	19351.14	18611.44	2.85	2.42	2.11	19094.85	19034.40	21019.94	1279900.47	1295528.65	1652820.89	4921.47	5176.19	7648.76	0.38	0.40	0.46	4075.66	3697.83	4187.69	230	210	195

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 to 2016-17

(Rs. In lakhs)

Sl. No	Name of the CCBS	Per Employee Business			No. of Branches			Per Branch Business			Profit/Loss			Accumulated Loss			Net Worth (+ or -)			Recovery (Principal 2015-16)			
		2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	Demand	Collection	Balance	% age
1	2	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
1	Angul	1063.52	1028.07	1100.50	17	17	17	5442.73	5442.73	8286.14	237.71	136.26	135.18				9012.43	9333.54	10117.49	62216.90	55128.52	7088.38	89
2	Aska	1132.27	1300.02	656.86	15	15	15	2340.03	2340.03	3590.82	85.67	112.24	161.36	448.75	336.52	175.16	3193.38	3842.38	4787.64	28145.32	23870.14	4275.18	85
3	Balasore	1215.03	1132.33	1188.99	30	30	30	7209.16	7209.16	9868.65	335.25	603.00	1061.01				5991.68	17508.14	17350.11	156417.45	132849.36	23668.09	85
4	Banki	371.61	324.08	411.00	11	11	11	2533.70	2533.70	3400.04	220.27	41.99	40.65	920.46	878.41	837.76	1604.58	1799.76	1967.56	33725.11	30528.03	3197.08	91
5	Berhampur	586.83	617.08	502.75	23	23	23	2802.47	2802.47	3511.14	95.46	105.65	180.55				4648.02	4976.65	5240.32	31644.18	26329.89	5314.29	83
6	Bhawanipatna	166.99	172.40	306.34	17	17	17	1876.14	1876.14	3333.72	131.33	144.86	300.98	442.57	297.71		2612.64	3189.32	3819.96	28093.10	15973.80	12119.30	57
7	Bolangir	937.07	441.76	742.74	21	21	21	4417.60	4417.60	6448.33	100.98	158.77	665.55	4812.37	4653.60	3988.05	-102.94	5875.21	9037.86	55954.52	28370.96	27583.56	51
8	Boudh	726.51	1152.39	577.15	11	11	11	3038.12	3038.12	4561.65	24.89	25.87	47.42				2757.28	39779.67	3632.25	26715.31	22233.54	4481.77	83
9	Cuttack	772.15	814.85	1270.77	38	38	38	4653.24	4653.24	7089.57	581.39	1018.58	921.43				14076.78	19625.27	19671.26	161603.67	150016.15	11587.52	93
10	Keonjhar	603.34	631.08	734.00	15	15	15	3660.25	3660.25	4697.08	99.78	205.06	118.73				3346.75	3772.81	4034.25	36639.74	30734.96	5904.78	84
11	Khurda	964.95	443.36	640.91	18	18	18	3845.38	3845.38	4949.13	22.46	88.12	78.80				4677.77	5800.70	6234.44	61140.15	55610.57	5529.58	91
12	Koraput	609.99	521.49	773.72	17	17	17	5920.45	5920.45	6404.71	102.29	121.95	126.74				7172.83	7027.41	8859.08	83434.54	58855.93	24578.61	71
13	Mayurbhanja	530.35	418.93	556.30	15	15	15	3323.53	3323.53	4561.65	11.70	7.37	54.05	273.06	265.69	211.64	2325.25	2831.85	4303.10	32327.84	22992.52	9335.32	71
14	Nayaganj	635.25	325.01	708.48	12	12	12	3493.86	3493.86	4487.05	66.23	85.57	37.95				3841.08	4412.76	4656.94	29171.26	26827.49	2343.77	92
15	Sambalpur	852.45	906.95	1355.95	34	34	34	5841.79	5841.79	8694.03	625.38	2189.96	2924.51	6571.13	4381.16	1456.65	12150.05	16429.34	21187.77	150361.67	126960.63	23401.04	84
16	Sunderganj	880.71	833.11	731.07	15	15	15	6165.00	6165.00	6043.53	184.77	204.68	287.22				4839.47	5610.16	7424.69	65333.64	53520.61	11813.03	82
17	Puri	332.56	160.74	248.39	13	13	13	1483.74	1483.74	2311.93	210.40	310.55	241.12	882.35	571.81	330.68	2353.28	2611.13	2857.81	28220.51	22961.32	5259.19	81
	Total	12381.58	11223.64	12505.92	322	322	322	67647.18	67647.18	92239.17	3135.96	5560.48	7833.25	14350.69	11384.90	6999.94	84500.33	154426.10	135182.53	1071144.91	883764.42	187380.49	83
	OSCB	4817.68	5173.77	8390.63	14	14	14	35715.88	35715.88	84997.69	1665.98	1665.93	1769.82				49821.86	59840.09	68857.04	585354.71	573236.61	12118.10	98

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 to 2016-17

Annexure - X

(Rs. In lakhs)

Sl. No	Name of the CCBS	Recovery (Interest 2015-16)					Recovery (Principal 2016-17)					Recovery (Interest 2016-17)					Audit Classification			Imbalance			CRAR			
		Demand	Collection	Balance	% age		Demand	Collection	Balance	% age		Demand	Collection	Balance	% age		2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	
1		73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	87	88	89	90	91	92				
2																										
1	Angul	5517.59	3679.81	1837.78	67	74205.51	67083.35	7122.16	90	8248.06	5119.90	3128.16	62	A	A	A	2459.04	4349.66	4559.00	12.87	12.87%	13.53%				
2	Aska	3499.36	1969.37	1529.99	56	32784.17	29997.67	2786.50	92	3366.09	1899.09	1467.00	56	B	A	A	2709.90	3861.08	5096.15	12.62	12.51%	13.63%				
3	Balasore	11894.75	11061.06	833.69	93	171992.61	140347.08	31645.53	82	12372.94	11155.49	1217.45	90	A	A	A	11058.05	9810.60	10382.22	12.49	12.12%	18.32%				
4	Banki	1402.72	954.20	448.52	68	45671.13	40352.61	5318.52	88	1773.27	1286.71	486.56	73	B	B	B	784.83	997.85	1384.62	10.09	10.22%	10.24%				
5	Berhampur	2994.91	2314.38	680.53	77	44924.03	29711.75	15212.28	66	3278.98	2326.78	952.20	71	A	A	A	2847.42	2837.75	4439.42	11.98	12.55%	12.08%				
6	Bhawanipatna	3751.74	2211.31	1540.43	59	38824.75	20013.02	18811.73	52	4958.12	2982.96	1975.16	60	B	A	A	1090.19	1568.09	1759.71	8.28	10.35%	14.28%				
7	Bolangir	9159.42	4596.66	4562.76	50	64667.14	37799.91	26867.23	58	12044.73	6312.96	5731.77	52	B	B	B	7123.52	7071.92	7047.35	7.69	8.66%	12.01%				
8	Boudh	2623.38	2067.52	555.86	79	30779.14	22127.07	8652.07	72	6326.30	2574.62	3751.68	41	B	B	A	1798.54	2282.24	3092.44	12.86	12.13%	11.47%				
9	Cuttack	11703.33	9562.10	2141.23	82	183302.01	169621.85	13680.16	93	15007.56	12541.69	2465.87	84	A	A	A	11815.30	15743.88	15164.23	11.78	12.86%	11.61%				
10	Keonjhar	3167.24	2565.29	601.95	81	50888.49	35399.70	15488.79	70	2960.62	2323.61	637.01	78	A	A	A	99.53	874.96	1047.03	10.14	10.17%	10.26%				
11	Khurda	4311.76	3452.39	859.37	80	70584.88	57235.30	13349.58	81	5610.64	4035.68	1574.96	72	A	A	A	235.45	303.10	377.04	9.75	10.51%	11.36%				
12	Koraput	6104.57	4650.76	1453.81	76	104887.84	72069.71	32818.13	69	5404.71	5251.03	153.68	97	A	A	A	1398.78	2162.80	703.92	11.76	11.71%	11.61%				
13	Mayurbhanja	4062.58	2675.25	1387.33	66	35503.61	28004.50	7499.11	79	4428.86	3339.98	1086.88	75	C	B	B	2171.57	3845.07	4477.69	7.09	7.92%	11.03%				
14	Nayagarh	2003.90	1747.01	256.89	87	36673.21	30959.29	4713.92	87	2224.51	1900.39	324.12	85	A	A	A	1410.00	1601.41	2053.49	12.72	13.03%	12.42%				
15	Sambalpur	13972.73	10819.35	3153.38	77	201468.84	163285.28	38183.56	81	14110.02	10372.15	3737.87	74	B	A	B	2173.05	2810.25	4329.95	8.11	10.19%	11.80%				
16	Sundergarh	7707.45	4452.49	3254.96	58	82238.13	58948.37	23289.76	72	8378.41	4885.29	3513.12	58	B	A	A	440.26	1058.51	3043.55	8.42	9.06%	10.08%				
17	Puri	1291.90	1060.55	231.35	82	26058.72	24188.06	1870.66	93	1545.82	1283.03	252.79	84	B	A	A	725.60	1615.13	2071.57	12.08	12.54%	12.87%				
	Total	95169.33	69839.50	25329.83	73	1294454.21	1027144.52	267309.69	79	112037.64	79581.36	32456.28	71				50341.03	62794.30	71069.38							
	OSCB	45451.51	42038.71	3412.80	92	634429.26	622139.95	12289.39	98	29840.54	26534.32	3306.22	89	A	A	A				8.57	9.20	9.21				