

PROFILE

&

PROGRESS



**The Rajasthan State Cooperative Bank Ltd.,
Jaipur**

2013-2014

THE RAJASTHAN STATE COOPERATIVE BANK LTD.,
JAIPUR

ABOUT RAJASTHAN

Rajasthan is the largest state of India as far as the area covered is concerned. Rajasthan is situated at the north-western part of India and lies between 23°30' and 30°11' North-latitude and 69°29' and 78°17' East-longitude. Rajasthan shares its North-western and Western boundary with the Indo-Pak International border. The huge portion of the state of Rajasthan is deserted and houses the biggest Indian desert 'The Thar' known as the Maru Kantar. The oldest chain of Fold Mountains 'The Aravali Range' splits the state into two geographical zones- deserts is on the one side and forest belt on the other. Only 9.36% of the total geographical region lies under forest vegetation. Rajasthan with a total geographical area of 3.42 lakh Sq. Km. accounts for about 10% of the total area and about 5.6% of total population of the country. It is situated in the north western part of the country and bounded north by Punjab, north east by Haryana and Uttar Pradesh, east by Madhya Pradesh, south by Gujarat, and west by Pakistan.

ADMINISTRATIVE SET-UP

Districts	33
Divisions	7
Sub-divisions	188
Tehsils	244
Gram Panchyat	9177
Villages (Revenue)	44672

Rajasthan had varying topographic features. The extensive topography includes rocky terrain, rolling sandy dunes, wetlands, barren tracks or land filled with thorny scrubs, river-drained plains, plateaus, ravines and wooded region. The topography of Rajasthan is varied and characterized by hilly and sandy terrain. The Aravali range runs from southwest to northeast through the heart of the state. The region to the West and North West of the Aravali comprises of 12 districts and accounts for 61.11% of geographical area of the State, which is either desert or semi-desert, known as Great Indian 'Thar Desert'. The Thar area is characterized by low and erratic rainfall, extreme temperature, long periods of drought accompanied by high wind velocity and low relative humidity resulting in arid and semi-arid conditions. Like its varying topography, Rajasthan has varying climate. The weather or climate of the Rajasthan can be broadly classified into four distinct seasons i.e. the pre-monsoon, the monsoon, the post- monsoon and the winter. Recurring drought, uneven and scanty rainfall conditions have become regular feature of the state economy. The State has faced many droughts/heavy rains flood in past 2 decades. The state in general is characterized as one of the dry states in the country with wide temperature variation. State is divided into four agro-climatic zones.

- i) Trans Gangetic Plains Region - 2 districts.
- ii) Central Plateau & Hills Region - 21 districts
- iii) Western Plateau & Hills Region - 1 district
- iv) Western Dry Region - 9 districts

About 67% of work force is engaged in agriculture and allied activities. Contribution of Agriculture in Rajasthan State GDP is about 19.88%. In the Rajasthan State 68.89 lakh farmers are operational land holders. Rajasthan is at first position in terms of average size of land holding. For agri-marketing, 130 mandis and 308 sub-yards, 89 warehouses in 31 districts being operated by the Rajasthan State Warehousing Corporation.

The soil in Rajasthan is mainly sandy but alluvial and red soils are also found in some parts of the state. The State is also poor in terms of forest resources. Only above 8% of total geographical area of the state is under forest cover.

STATE PROFILE

- Largest state in the country with total geographical area of 3.42 lakh sq. km.
- 10.41% of the geographical area and nearly 5.66% of population of the country.
- 44672 revenue villages and 39753 inhabited villages in the 33 districts.
- 12 districts in the Western region (61.11% of the state area) is desert / semi-desert, known as The Great Indian ‘Thar’ desert, About 40% of the total population of Rajasthan State live in the Thar desert.
- Divided into 4 agro-climate zones by GoI and 10 sub agro-climatic zones by GoR.

- State population – (2011 Census) – 685 lakh; Rural : 75.11%
- About 67% of the work force is engaged in agriculture and allied activities. Rajasthan literacy rate 66.10 census data 2011.
- Contribution of Agriculture in State GDP (2012-13): 19.88%
- 17.50% of the population – below poverty line (BPL).
- Estimated GSDP for the year 2012-13: at constant (2004-05) prices is Rs. 2,39,913 crore (increase of 5.31% over previous year)
- Per capita income of the State as per economic review 2012-13 at current prices Rs. 60652/-
- Total number of operational land holdings for 2010-11 in the state is 68.89 lac.
- First in the country in terms of average size of land holding (3.06 ha.)
- Major crops- Bajra, Maize, Wheat, Gram, Rapeseed, Mustard; Other crops- Cotton, Spices
- Main producer of spices and condiments in the country.
- Largest producer of Rapeseed, Mustard, Cluster Bean (guar), Moth Bean, Bajra, Cumin, Coriander, Fenugreek, etc.
- Major horticultural crops- Orange, Kinnow, Lime, Aonla, Chillies, Garlic, Coriander, Cumin, Fenugreek, Isabgol, Mehndi, etc.

- Agriculture is primarily rain fed- only 36.42% of GCA and 37.69% of NCA – under irrigation.
- About 61% of the GCA is under Kharif season, largely dependent upon scanty and irregular rain.
- Scarcity of water resources in the state; only 1% share in country's water resources.
- For agri-marketing, 130 Mandis and 308 sub-yards; 89 warehouses in 31 districts being operated by The Rajasthan State Warehousing Corporation.
- 12.50% of the country's livestock population; largest in the country- Animal husbandry contributing to about 13% of the net SDP.
- Major minerals- Feldspar, Limestone, Marble, Gypsum, Granite.

BANKING PROFILE IN RAJASTHAN

- Network of 112 banks with 5733 branches as on 31.03.2013.
- Per Branch village outreach: 7
- Aggregate bank deposits: Rs. 193790 crore, 15.60% growth over 2011-12.
- Aggregate advances outstanding: Rs. 178026 crore, 21.23% growth over 2011-12.
- Aggregate CD ratio: 97.51%, as on 31.3.2013 against the National level of 60%.

- There is no unbanked district/block in the state.

SHORT TERM COOPERATIVE CREDIT STRUCTURE

With a view to cater the seasonal financial requirements for agriculture & other allied activities at state level, The Rajasthan State Cooperative Bank Ltd.(RSCB) was established & registered under Rajasthan Cooperative Societies Act on 14th October, 1953. It is an Apex institution of the District Central Cooperative Banks (DCCBs) functioning in the state. The governance of village level Primary Agriculture Cooperative Societies (PACS), District Central Cooperative Banks & RSCB is ensured by elected board through a democratic election system under the Rajasthan Cooperative Societies Act.

NET WORK

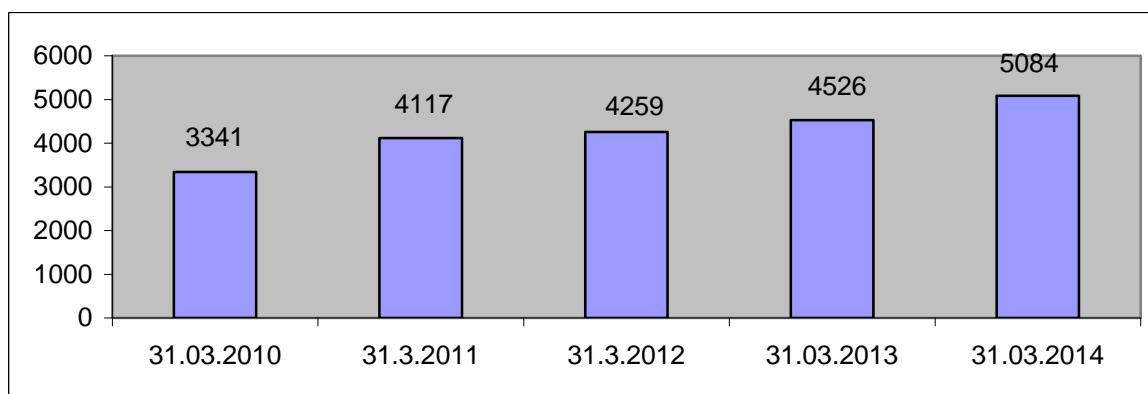
In order to achieve the objectives of the Cooperatives, an extensive net-work is available to cater the needs of rural masses at their door-step with a three tier short-term cooperative credit delivery system.

- a) At the Apex level, Rajasthan State Cooperative Bank (RSCB) with its 5 Regional and 11 Branches in the State.
- b) At the District level 29 DCCBs covering 33 Districts of the State having 423 Branches.
- c) At the grass-root level 6088 PACS/LAMPS which covers 100% of the geographical area of the state.

PRIMARY AGRI. COOPERATIVE CREDIT SOCIETIES (PACS)

PACS are the backbone of Short-term Cooperative Credit Structure (STCCS). Out of 6088 PACS/LAMPS in the state, 5084 PACS are having the status of Mini Bank and collecting deposits from their members. Estimated level of total deposits of these Mini Banks is Rs.2011.41 crore as on 31.3.2014.

Number of Mini Banks

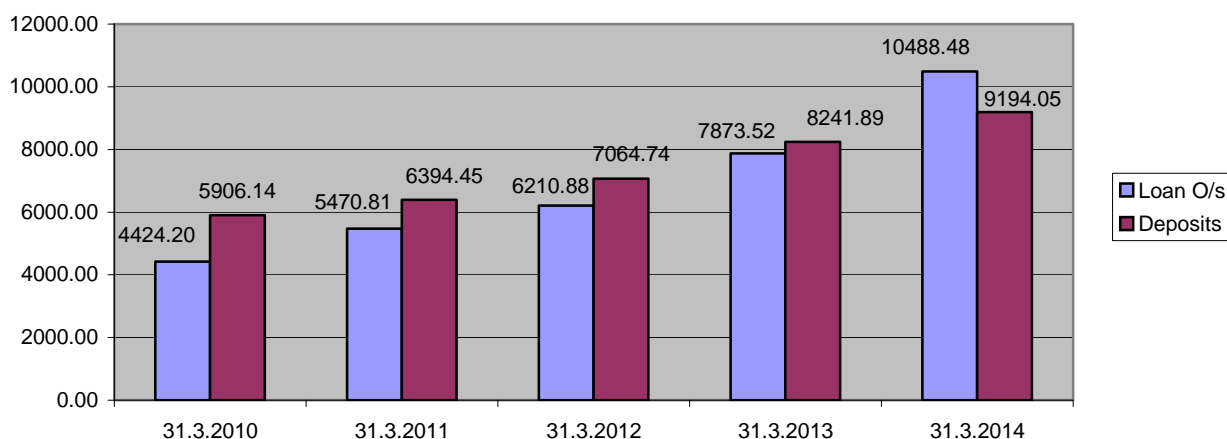


DISTRICT CENTRAL COOPERATIVE BANKS

DCCBs are the linkage part between the PACS and the Apex Bank and performing the responsibility of Central Financing Agency.

The total area of 33 districts of Rajasthan is at present covered by 29 DCCBs, who serve as the intermediary in agricultural refinance, through their 423 branches. DCCBs have issued loan & advances of Rs. 18351.07 crore in the year 2013-14.

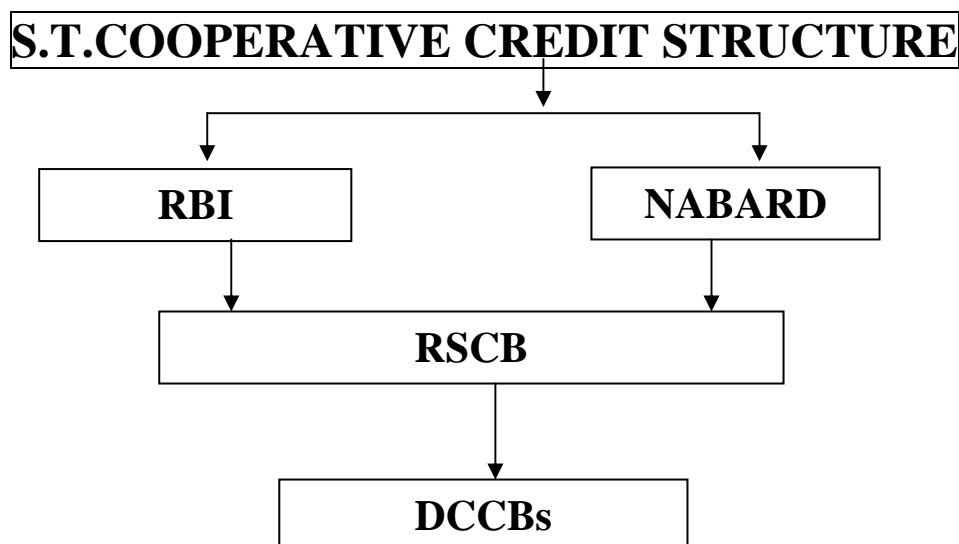
**Loan Outstanding and Deposits of the DCCBs
(Rs. in crores)**

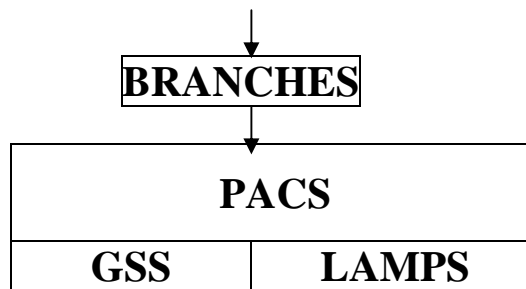


**THE RAJASTHAN STATE COOPERATIVE BANK
(APEX BANK)**

RSCB has successfully completed almost six decades of services to the state of Rajasthan in general and to the rural and farming community in particular.

Looking at the area of Rajasthan State, RSCB has converted its regional offices into regional branches and presently five regional branches are catering the financial needs of DCCBs situated in their area of operation.





OUR MISSION

Our corporate mission is to become a strong and competitive Cooperative Banking Network, which offers innovative financial products along with varied range of services to serve rural masses with rejuvenated short-term cooperative credit structure to serve the people of Rajasthan.

PRIORITIES

1. To issue Kisan Credit Card to all eligible farmers.
2. To inculcate thrift habits in rural areas by mobilizing rural savings through PACS/MINI Banks and branches of DCCBs.
3. To start AADHAR based services for the customers.
4. Computerisation of PACS earmarked for the first phase in the state.
5. To release farmers from the clutches of moneylenders by providing cheaper and timely institutional credit.
6. To increase investment credit to farmers to create/enhance capital formation in the state.
7. To promote Farmer's Club & SHGs ensuring credit linkage of maximum number of SHGs & special efforts for women SHGs.
8. To bring about technological changes in the Short-Term Cooperative Credit Structure.

9. To enhance corporate image of cooperative banking in general and Apex Bank in particular.
10. To serve the rural masses through Mini banks in 4000 Bharat Nirman Rajeev Gandhi Seva Kendra's constructed at Gram Panchayat Level.

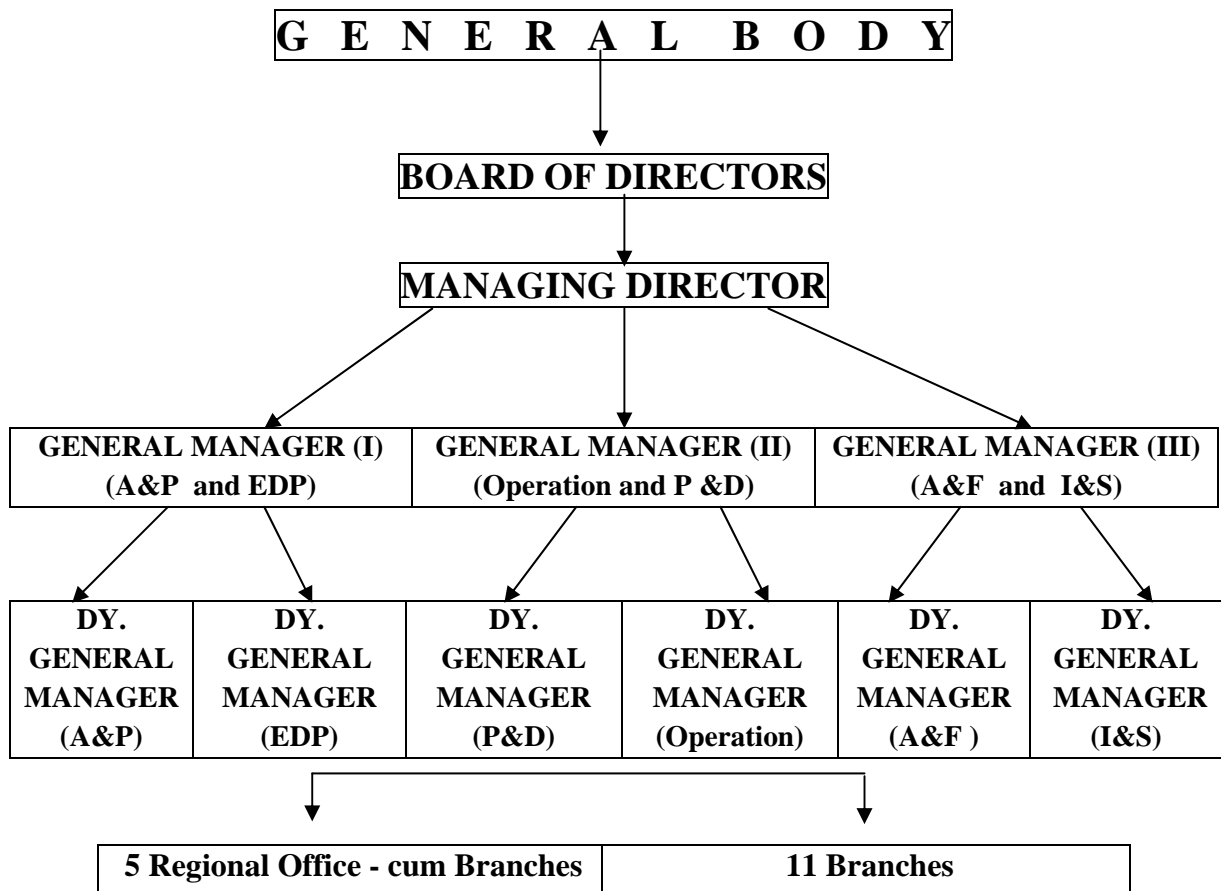
RSCB'S ORGANISATIONAL SET-UP

At present Board of Directors is functional in The Rajasthan State Cooperative Bank, which has been constituted after due election process. The Chairperson presides over board meetings. The Chief Executive Officer of the bank is designated as Managing Director and shall be responsible for the general administration of the bank subject to the control of the Board of Directors. There are three General Managers and six Dy. General Managers for different departments in Head Office to assist M.D. in day-to-day management. The bank has six major departments at HO level, which are:

- Administration & Personnel (A&P)
- Operation (Opr.)
- Planning & Development (P&D)
- Accounts & Finance (A&F)
- Inspection & Supervision (I&S)
- Electronic Data Processing (EDP)

Banks Regional offices viz; Jaipur, Kota, Udaipur, Jodhpur and Bikaner are functioning with a view to keep a close watch on District Central Cooperative Banks within their area of operation. Regional Offices have also started banking business as full-fledged regional branches. Banks' remaining 11 branches are functioning in the municipal area of the Jaipur city.

ORGANISATIONAL SET-UP



LICENCE

Banking License granted to Rajasthan State Co-operative Bank and all 29 DCCB's by RBI. Hence Rajasthan State Co-operative Bank is having status of Scheduled and Licensed bank.

HIGH LIGHTS AND IPSO-FACTO

YEAR 2013-14

- RSCB assisted the State Govt. in providing interest free crop loan to the farmers subject to timely repayment.
- Total average business increased by 36.39% to a level of Rs. 12137.74 crore as on 31.03.2014 from Rs. 8899.17 crore as on 31.03.2013.
- RSCB registered Rs.15.13 Crore net profit in 2013-14.
- RSCB registered an annual growth of 27.09 % in own fund as well as 38.21 % in share capital.
- RSCB registered an annual growth of 37.95 % in loan outstanding.
- RSCB registered an annual growth of 32.11 % in average working fund.
- The level of recovery against demand (Principal) stood at 99.59 %.
- Per employee average productivity was to the tune of Rs. 49.34 Crore and per branch average business was Rs. 758.61 Crore.
- RSCB has established India's first currency chest in the cooperative sector which is operative at Tonk Road branch of the Bank.
- Total income of RSCB increased by 24.32% to a level of Rs. 767.57 crore as on 31.03.2014 from Rs. 617.41 crore as on 31.03.2013.

- RSCB has registered annual growth of 24.61% in interest income to a level of Rs. 766.80 crore as on 31.03.2014 from Rs. 615.38 crore as on 31.03.2013.
- CD ratio as on 31.03.2013 was 136.20% has increased to 171.15% as on 31.03.2014.
- RSCB has been awarded by NCUI for its worthy contribution in the field of cooperative in India, by financing 26 lac farmers of the state in the year 2012-13.
- RSCB has also been awarded by NAFSCOB as the runner up for the Overall Performance Award for the year 2012-13 under the category of 3-tier structure. In addition to this Narlai PACS serving in Pali district of Rajasthan is awarded first under Subhash Yadav Award by NAFSCOB for the year 2012-13.

OBJECTIVES

According to the Byelaws main objectives of RSCB are as under

- To promote the economic interest of the members of the bank in accordance with cooperative principles.
- To serve as a balancing center for all cooperative banks & societies of the State.
- To grant loans to cooperative institutions registered or deemed to be registered under the Act and other members enrolled as per provisions of the Byelaws.
- To lend money or grant overdrafts to, or open cash credit for, depositors and members of the bank's staff on the security of:-

- i) Fixed deposits,
 - ii) Government securities, and
 - iii) Other securities approved by the Registrar, also grant clean overdrafts to depositors, who are at least nominal members according to the rules framed by the Board.
- To undertake inland exchange business by collecting or discounting bills of exchange and hundies or to issue demand drafts. The discounting of bills shall be for those who are at least nominal members according to rules framed by the Board.
 - To receive for safe custody securities, ornaments and valuables.
 - To buy and sell for the legitimate investment of surplus funds, securities of the Govt. of Rajasthan or other securities as specified in clauses (a), (b), (c) and (d) of section 20 of the Indian Trusts Act, 1882 and to act as agent for cooperative institutions for the purchase and sale of such securities.
 - To open branches where necessary, in its area of operation to following the procedure applicable therefore on the bank, and
 - To open, establish, maintain & operate currency chest & small coin depots in such terms and conditions, as may be required by the RBI Act, 1934 and to enter into all administrative or other arrangements for undertaking such functions with Reserve Bank of India.

- Generally to undertaking such activities as may be conducive to the attaining of the above objects.

OTHER ACTIVITIES :

1) KISAN CREDIT CARD

In the State of Rajasthan, the crop loans are being disbursed in the cash credit form with introduction of Kisan Credit Card (KCC) Scheme. At present all crop loans are being disbursed under KCC. Upto Rs. 1,50,000/- without charge on land and above this limit under KMY.

The State Govt. has also taken keen interest to see that more and more KCC are issued to the eligible farmers of the state. Short-term cooperative credit structure of the state has issued 39.99 lac KCC up to 31st March, 2014.

2) DIVERSIFIED LOAN SCHEMES

Ever reducing margin on agricultural lending made diversification need of the time. Consequent to this concept several loan schemes were launched from time to time keeping in view the requirement of general public of the state by Apex Bank. Most of the schemes have been adopted by DCCBs, some of them are as under: -

- Personal Loans.
- Vehicle Loans.
- Working capital finance to the existing & new industrial units.
- Cash Credit limits.
- Krishak Mitra Yojana

- House Loan Scheme
- Vyavasayik Parisar Loan Scheme.
- Swarojgar Credit Card Scheme.
- Gyan Sagar (Education) loan scheme.
- Financing against N.S.Cs & Securities.
- Avika Sahkari Credit Card Scheme for Sheep rearing.
- Viswas Yojna for handicapped persons.
- Loan against property- mortgage loan/limit.

3) ISO CERTIFICATION

- RSCB has implemented ISO 9001: 2008 QMS standards in its HO, Tonk Road and Nehru Bazar branch. ISO 9001: 2008 certification has been received for the HO, Tonk Road and Nehru Bazar branch.

4) CREATING INNOVATIVE FINANCIAL PRODUCT FOR THE POOREST OF THE POOR (SELF HELP GROUPS):

Under the micro-credit system promoted by Short Term Cooperative Credit Structure in the State, the DCCBs/PACS have been playing the role of facilitators to organize Self Help Groups specially the women clientele to address their common socio-economic needs by pooling their resources to make available small interest bearing loans to their members. This process helps them in inculcating saving habits and imbibes the essentials of financial intermediation including prioritization of needs, setting terms & conditions, accounts keeping & building financial discipline by handling resources of a size beyond their individual capacities.

These groups are graduated to be linked with DCCBs/PACS. Since beginning of the SHG-Pilot project 78541 new SHGs have been formed of which 75208 SHGs were benefited by providing cumulative credit of Rs 43772.64 lac up to 31.03.2014.

Besides this interest subvention is being provided by the State Govt. for Women SHGs since July 2010. Under this scheme 50% interest subvention against the interest rate levied by bankers is provided to those credit linked SHGs who repay loan installments in time, so for (up to 31.3.2014) 28778 SHGs are being benefited by providing Rs.2.56 crore interest subvention.

State govt. is also providing financial assistance to impart vocational training to the credit linked SHGs since 2007-08. So far 34237 women are being benefited with the cumulative financial assistance of about Rs. 68.52 lac (upto 2013-14).

5) CROP INSURANCE SCHEME:-

The Agriculture Deptt. Of GoR issues notifications for implementation of Crop Insurance Schemes in the State. During Rabi 2013-14, Modified National Agriculture Insurance Scheme (NAIS) was implemented in 12 districts. In remaining 21 districts WBCIS was implemented by selected Insurance Companies. During Kharif 2014, Modified NAIS is to be implemented in 12 districts viz. Barmer, Chittorgarh, Sawai Madhopur, Pratapgarh, Rajsamand, Bhilwara, Jhunjhunu, Tonk, Ajmer, Jaisalmer, Jalore & Pali. In remaining 21 districts WBCIS will be implemented.

6) PERSONAL ACCIDENTAL INSURANCE SCHEME

Personal Accidental Insurance Scheme has been introduced in the state through M/S United India Insurance Company with an objective to provide financial security to its loanee members, customers, depositors & staff members at a nominal premium against the accidental losses. During the period from 1-04-2013 to 31-03-2014 total insured persons were 1296382 and premium amount Rs 1.05 crore was paid to insurance company. 200 claims were sanctioned amounting to Rs 1.00 crore. Claims under consideration are 40 amounting to Rs 20.00 lac.

7) GROUP LIFE INSURANCE

Life Insurance coverage is provided to all Loanees on compulsory basis. It is optional for depositors & employees. The coverage for loanees is up to Loan outstanding at the time of becoming member of the scheme or Rs. Ten lac whichever is less. MOU was signed on 14 March, 2012 with L.I.C, as per approval of GOR for implementation of the scheme.

Under the scheme so far premium of Rs. 35.16 crore of 1823091 loanees from 1.04.2013 to 15.01.2014 remitted to L.I.C. So far 10027 claims amounting to Rs 40.62 crore are passed by LIC. 923 claims were rejected & remaining 1016 claims were pending of Rs. 2.54 crore.

8) NREGA labourers Accounts:-

Basic Savings Bank Deposit Accounts (No Frill Accounts) of about 46 lac NREGA labourers of the state are opened by STCCS and prompt payment of wages through these accounts is being done.

RSCB & DCCB Computerization

RSCB Computerization:

- Core Banking Solution has been implemented in all sixteen branches.
- Electronic Financial Switch has been installed in the bank's Data Center. ATMs have been installed in 12 branches of the bank. Bank's ATM network has been integrated with the BANCS ATM network. The process of integration with National Financial Switch is in progress. IIN number for the RuPay debit card has been received from National payment Corporation of India.
- Bank has obtained direct membership of RTGS/NEFT. RTGS/NEFT facilities are operational in bank.
- SMS alerts facility is being provided by the bank for the transactions done by the customers in their accounts.
- Bank has implemented the billdesk facility for the bill payment services using bank's ATM card. Bank customers can pay utility bills like electricity, phone, water etc. online.

- The facility of account statement by e-mail to the customers is operational in the bank.
- Bank's own website is hosted from the bank's Data Center at Jaipur. It has been decided to enhance the website with information of the DCCBs as well. In this regard information is being sought from DCCBs.
- Bank has its own e-mail server installed in Bank's Data Center. E-mail facility is available for the HO & branches of the bank.
- The bank has received the CIBIL membership. Credit reports of the Loanee are generated during loan appraisal process to ensure quality of loans.
- Bank has received the membership of CCIL. It is proposed to start the money at call, treasury business soon.
- It is proposed to start the Internet and mobile banking facility soon.

DCCB Computerization:

- The common and centralized data center for RSCB and all DCCBs is created at RSCB, Jaipur. 450 branches out of 454 branches including head offices of DCCBs have been migrated on CBS Platform.
- The Pilot testing of SMS alerts & statement of accounts by e-mail is completed.

- ATM interface testing is in progress, after which ATM shall be installed on the pilot basis in five DCCBs. DCCBs ATM network shall be integrated with the National Financial Switch of National Payment Corporation of India.
- It has been decided to render the RTGS/NEFT facility to DCCBs customers under the sub-membership of RSCB. In this direction, IFSC codes have been received from RBI for all branches of the DCCBs.
- The process of initiating DCCB's Website, E-mail, Treasury, Internet & mobile banking facilities etc. is in progress and shall be started soon.

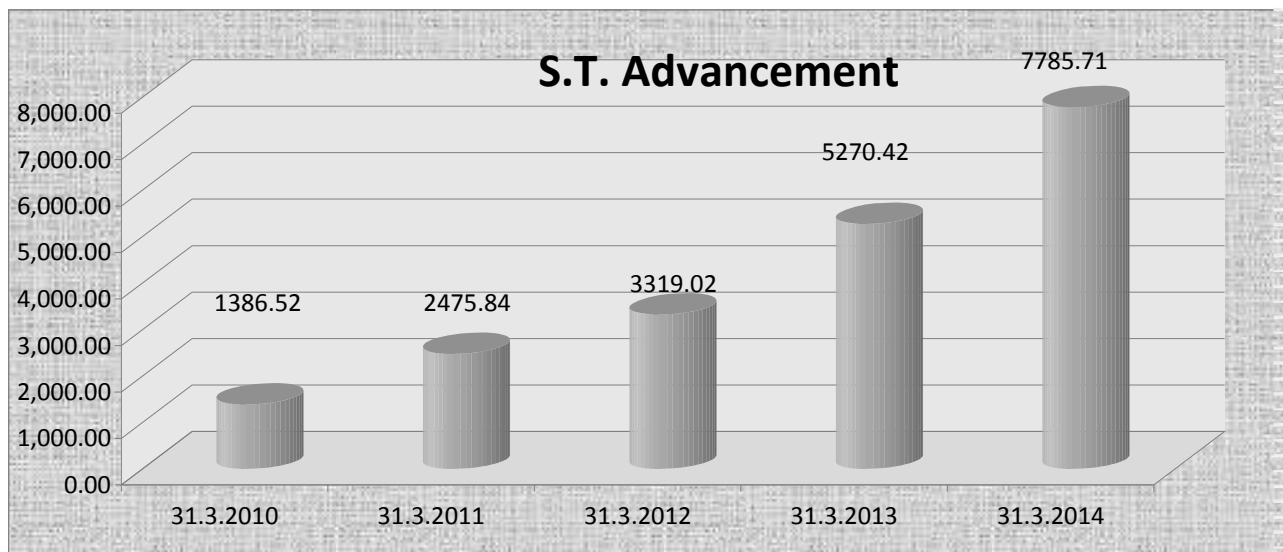
Programme for the year 2014-15 of the Bank

- 1 To refinance Rs.8000.00 crore under Short-Term (SAO) for crop loans.
- 2 To disburse Rs.150.00 crore under various schemes of Medium-Term (Farm Sector & Non-farm Sector) including Government Sponsored Programmes.
- 3 Formation of Women Self Help Group and empower women economically and socially through linkages with bank credit.
- 4 To attain the deposit level of Rs.5750.00 crore by the end of year 2014-15.
- 5 To achieve the total loan outstanding level of Rs. 8500.00 crore.
- 6 To attain the level of Rs.15000.00 crore in working capital of the bank.
- 7 To start Internet and mobile banking services by the bank.
- 8 To start AADHAR based customer services.
- 9 Computerisation of Primary Agricultural Societies earmarked for the first phase in the state.
- 10 To complete the recruitment process on vacant posts.
- 11 To prepare banking manual for better disposal of work.

**THE RAJASTHAN STATE CO-OPERATIVE BANK LTD;
JAIPUR**

S.T. (AGRI.) ADVANCEMENT

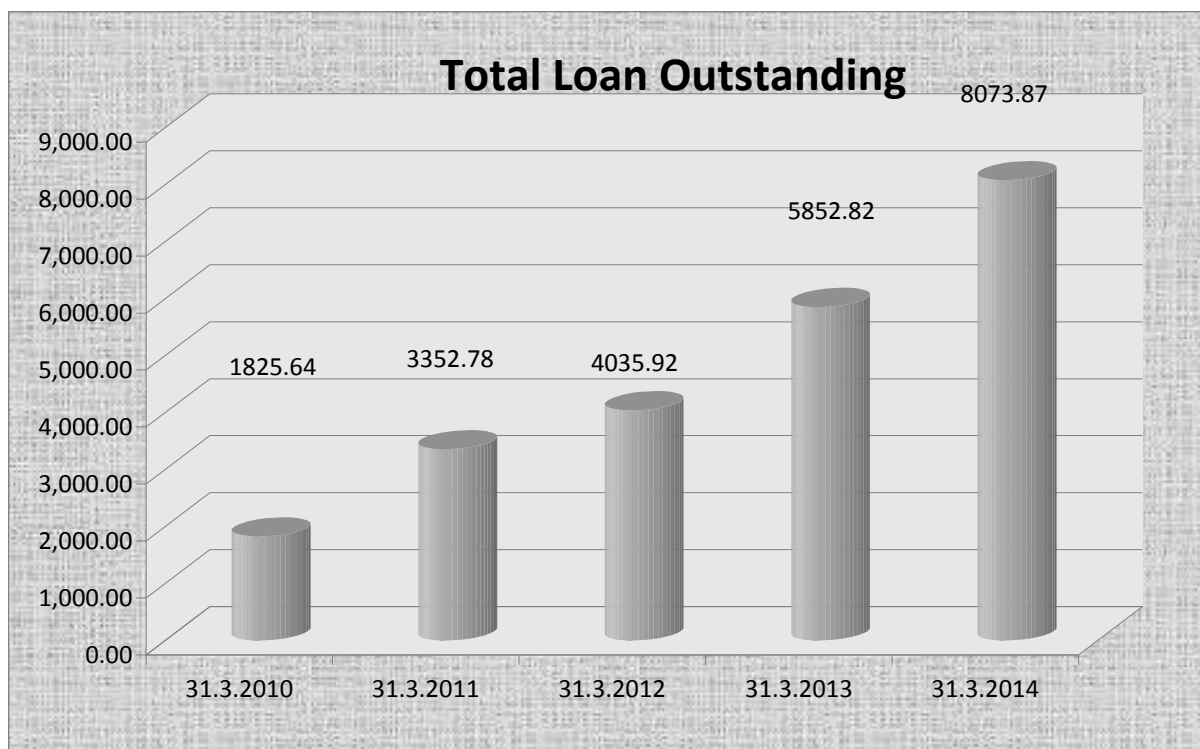
(Rs. in Crores)



**THE RAJASTHAN STATE CO-OPERATIVE BANK LTD;
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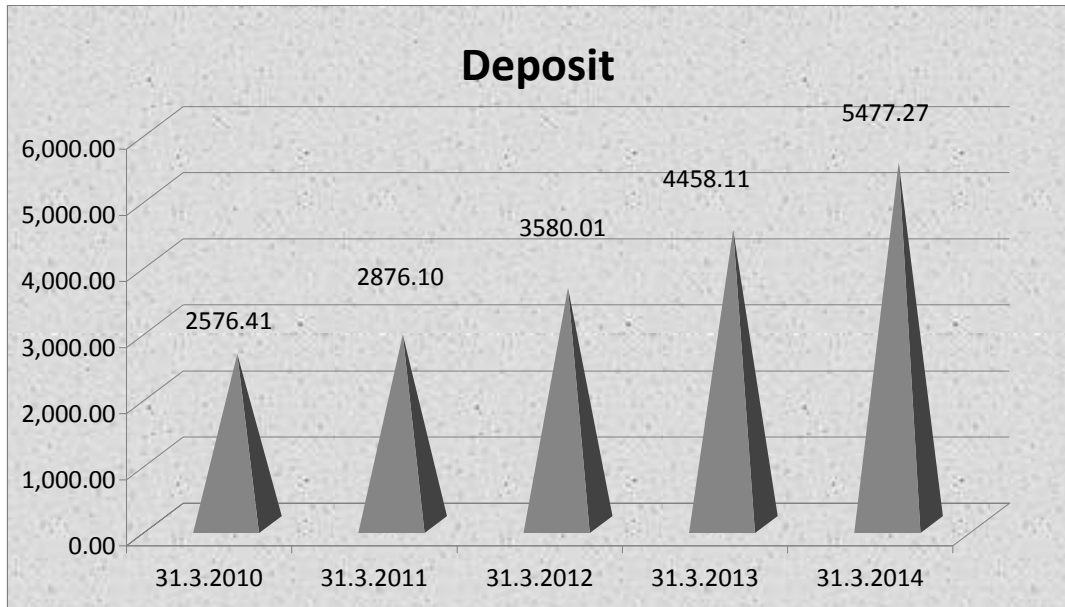
TOTAL LOANS OUTSTANDING

(Rs in Crores)



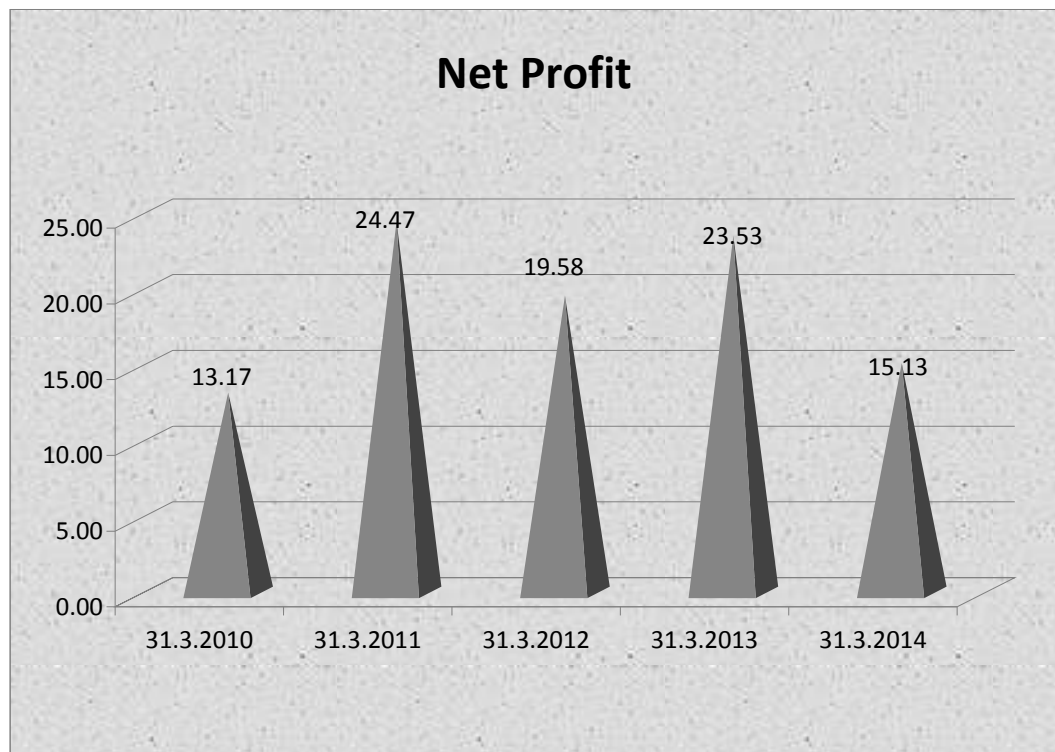
**THE RAJASTHAN STATE CO-OPERATIVE BANK LTD;
JAIPUR**
DEPOSITS

(Rs in Crores)



**THE RAJASTHAN STATE CO-OPERATIVE BANK LTD;
JAIPUR**
NET PROFIT

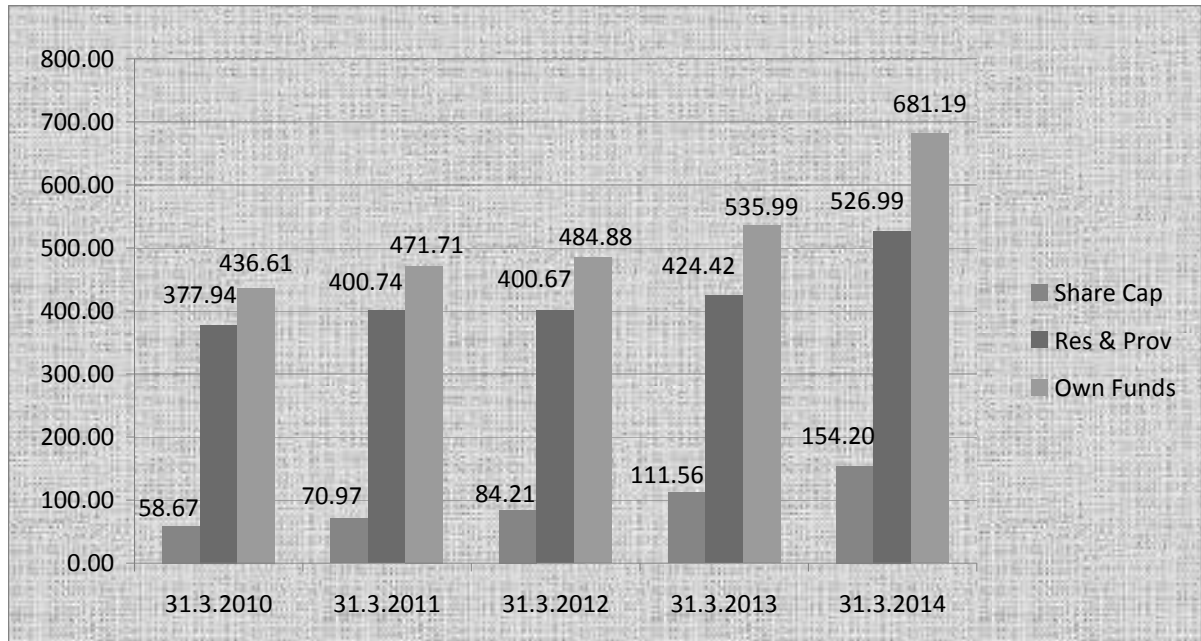
(Rs in Crores)



THE RAJASTHAN STATE CO-OPERATIVE BANK LTD; JAIPUR

SHARE CAPITAL, RESERVES & PROVISIONS AND OWN FUNDS

(Rs in Crores)



THE RAJASTHAN STATE COOPERATIVE BANK LTD., JAIPUR						
Progress of Apex Bank during last 5 years at a glance						
(Rs. in Crore)						
S.No.	Items	31.03.2010	31.03.2011	31.03.2012	31.03.2013	31.03.2014
1	2	3	4	5	6	7
1	No. of Branches	13	13	16	16	16
2	No. of DCCBs/PACS	29/5259	29/5389	29/5673	29/5799	29/6088
3	No. of Members	87	87	40	40	40
4	No. of Employees	230	227	274	257	246
5	Share Capital	58.67	70.97	84.21	111.56	154.20
6	Reserves & Provisions	377.94	400.74	400.67	424.42	526.99
7	Deposits	2576.41	2876.10	3580.01	4458.11	5477.27
8	Borrowings Outstanding	1677.35	2876.95	3610.59	5362.47	8188.51
9	Loans & Advances Issued	1742.20	3412.37	3721.33	5647.69	8588.15
10	Advances Outstanding	1825.64	3352.78	4035.92	5852.82	8073.87
11	Investments	2643.39	2619.35	3490.59	4336.20	5873.75
12	SLR	711.13	694.67	818.00	1116.98	1285.74
13	Non-SLR	1932.26	1924.68	2672.59	3219.22	4588.01
14	Working Capital	4727.88	6295.28	7784.07	10545.54	14443.53
15	Average Working Capital	4020.24	5348.23	6979.41	9039.76	11942.01
16	Total Income	280.39	337.48	460.51	617.41	767.57
17	Total Expenditure	267.22	313.01	440.93	593.88	752.44
18	Net Profit	13.17	24.47	19.58	23.53	15.13
19	Salary & Allowances	9.85	11.95	16.83	18.41	18.74
20	Other Expenses	5.16	7.25	7.79	13.80	14.71
21	Total COM	15.01	19.20	24.62	32.21	33.45
22	Total Overdue (Principal)	39.80	23.86	82.90	62.32	21.99
23	%of Recovery to Demand	97.07	98.44	96.85	98.26	99.59
24	Average Deposit	2266.95	2650.05	3034.94	3767.65	4476.41
25	Average Advance O/s	1748.39	2589.08	3782.13	5131.52	7661.33
26	Average Business	4015.34	5239.13	6817.07	8899.17	12137.74
27	Per Branch Deposit	174.38	203.85	189.68	235.48	279.78
28	Per Branch Advances	134.49	199.16	236.38	320.72	478.83
29	Per Branch Business	308.87	403.01	426.07	556.20	758.61
30	Per Employee Business	17.46	23.08	24.88	34.63	49.34
31	Cost of Deposit(%)	8.26	6.91	8.35	8.84	8.73
32	Cost of Borrowings(%)	4.30	4.34	4.53	4.59	4.66
33	Yield on Advances(%)	6.13	5.78	5.61	5.47	5.42
34	Yield on Investment(%)	8.46	7.47	8.55	9.31	8.94
35	Return on Funds(%)	6.96	6.30	6.59	6.81	6.42
36	Cost of Funds(%)	6.02	5.22	5.79	6.02	5.91
37	Financial Margin(%)	0.94	1.08	0.80	0.79	0.51
38	Misc. Income(%)	0.01	0.01	0.01	0.02	0.01

39	Total (%)	0.95	1.09	0.81	0.81	0.52
40	Salary & Allowances %	0.24	0.22	0.25	0.21	0.16
41	Other Expenses%	0.13	0.14	0.11	0.15	0.12
42	Cost of Management(%)	0.37	0.36	0.36	0.36	0.28
43	Risk Cost(%)	0.04	0.06	0.04	0.04	0.02
44	Income Tax (%)	0.18	0.22	0.13	0.15	0.09
45	Net Margin (%)	0.35	0.46	0.28	0.26	0.13
46	Dividend Declared(%)	4.53	8.00	5.15	NIL	ND
47	Total Assets	4727.88	6309.74	7784.07	10545.54	14443.53
48	Impaired Loan Assets	33.24	36.41	33.62	51.65	26.50
49	Impaired Loan Assets as % to Total Assets	0.70	0.58	0.43	0.49	0.18
50	Impaired Loan Assets as % to Total Loan Outstanding	1.82	1.09	0.83	0.88	0.33

THE RAJASTHAN STATE CO-OPERATIVE BANK LTD; JAIPUR						
PROGRESS OF DCCBS DURING LAST 5 YEARS AT A GLANCE						
<i>(Rs.in crores)</i>						
S. No.	Items	31-03-2010	31-03-2011	31-03-2012	31-03-2013	31-03-2014
1	2	3	4	5	6	7
1	No. of Branches (excluding H.O.)	407	409	414	417	423
2	No. of PACS	5259	5389	5673	5799	6088
3	No. of Members	9755	9698	9774	9896	10125
4	No. of Employees	2287	2227	2401	2286	2185
5	Share Capital	237.86	273.71	314.13	398.86	504.10
6	Total Reserves & Provisions	533.68	602.36	670.23	897.50	972.15
7	Deposits	5906.14	6394.45	7064.74	8241.89	9194.05
8	Borrowings Outstanding	1540.70	2958.76	3829.03	5734.84	7867.68
9	Loans & Advances Issued	4919.35	6970.85	8680.10	12616.41	18351.07
10	Total Loans Outstanding	4424.20	5470.81	6210.88	7873.52	10488.48
11	Investments	3049.40	3888.69	4517.66	5623.45	6048.74
12	Net Working Capital	8497.66	10522.76	12192.13	15496.20	18818.52
13	Total Income	587.56	732.43	886.62	1110.02	1331.35
14	Salary & Allowances	94.47	116.06	133.48	155.39	156.21
15	%of Salary & Allowance to Average Working Capital	1.24	1.24	1.20	1.13	0.89
16	Other Expenses	26.45	35.81	41.49	46.81	66.87
17	%of Other Expenses to Avg. Wkg. Capital	0.35	0.38	0.37	0.34	0.38
18	Total Expenditure	535.48	642.07	785.75	985.90	1275.28
19	Net Profit	17.97	23.01	34.75	50.08	-15.41
20	Total Overdues	866.69	1386.95	1644.24	1298.58	1630.27
21	Average Borrowings	1461.52	2095.92	3447.90	4820.62	7479.12
22	Average Investments	2486.73	3396.95	3690.60	4304.40	4814.48
23	Average working Fund	7645.93	9354.40	11126.33	13710.96	17639.91
24	Average Deposits	5156.48	6049.08	6410.19	7343.83	8429.27

25	Average Advances	4496.01	5262.95	6720.45	8364.31	11654.02
26	Average Business	9652.49	11312.03	13130.64	15708.14	20083.29
27	Cost of Deposit(%)	6.49	6.35	6.78	7.26	7.88
28	Cost of Borrowings(%)	5.46	5.05	5.11	5.19	5.19
29	Yield on Advances(%)	8.20	9.01	8.35	8.31	7.51
30	Yield on Investment(%)	8.26	7.10	8.36	9.18	9.07
31	Return on Funds(%)	7.51	7.65	7.82	7.96	7.44
32	Cost of Funds(%)	5.42	5.24	5.49	5.72	5.96
33	Financial Margin(%)	2.08	2.41	2.33	2.24	1.48
34	Misc. Income	13.63	17.05	16.98	19.31	19.03
35	Misc. Income in %	0.18	0.18	0.15	0.14	0.11
36	Total of (s.no. 33+35) (%)	2.26	2.59	2.48	2.38	1.59
37	Cost of Management(%)	1.58	1.62	1.57	1.47	1.27
38	Operative Margin (%)	0.68	0.97	0.91	0.91	0.32
39	Risk Cost((%)	0.31	0.52	0.42	0.35	0.28
40	Tax Payable (in %)	0.14	0.20	0.17	0.19	0.12
41	Net Margin (%)	0.24	0.25	0.31	0.37	-0.08
42	Per Branch Deposit	12.67	14.79	15.48	17.61	19.93
43	Per Branch Advances	11.05	12.87	16.23	20.06	27.55
44	Per Branch Business	23.72	27.66	31.72	37.67	47.48
45	Per Employee Business	4.22	5.08	5.47	6.87	9.19
46	Non-earning Assets to Working Funds (%)	9.38	8.01	6.99	7.60	7.76
47	%age of Borrowings to Advances	32.51	39.82	51.30	57.63	64.18
48	Cost of Management to Total Income (%)	20.58	20.74	19.09	18.22	16.76
49	Cost of Management to Total Expenses (%)	22.58	23.65	26.37	20.51	17.49
50	Per Employee Cost of Management	0.05	0.07	0.07	0.09	0.10
51	%age NPA(loans) to Working Funds	5.39	3.44	2.68	2.09	1.88
52	CD ratio %	87.19	87.00	104.84	113.90	138.26
53	% of Investment to Deposits	48.23	56.16	57.57	58.61	57.12
54	Classification of Loan Assets	4424.20	5470.81	6040.18	7873.52	10488.48
	a) Standard	3965.81	5097.35	5710.26	7545.35	10135.08
	b) Sub-standard	316.49	212.48	159.55	151.29	137.89
	c) Doubtful Assets	120.84	140.64	152.01	154.29	187.18
	d) Loss Assets	21.06	20.34	18.36	22.59	28.33
	e) Total Impaired Assets	458.39	373.46	329.92	328.17	353.40
	f) Impaired Assets as % to total loan o/s	10.36	6.83	5.31	4.17	3.37