

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 & 2015-16

(Rs. In lakhs)

| Sl. No | Name of the CCBs | Membership | | Share Capital | | Reserve / Other Reserves | | Deposit | | Borrowings | | Investment | | Loans & Advances o/s | | Loan issued during the year | |
|--------|------------------|---------------|---------------|-----------------|-----------------|--------------------------|-----------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|-----------------------------|-------------------|
| | | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 1 | Angul | 12773 | 13313 | 4926.03 | 5406.03 | 2179.86 | 3037.76 | 61686.00 | 68075.24 | 36362.85 | 41259.63 | 51571.64 | 57202.63 | 50027.14 | 56543.66 | 55284.02 | 62000.20 |
| 2 | Aska | 3149 | 3149 | 2642.00 | 3024.89 | 1123.89 | 1270.66 | 21030.46 | 21694.18 | 14979.09 | 18718.23 | 18028.13 | 14971.06 | 21192.21 | 26944.44 | 26833.17 | 35096.41 |
| 3 | Balasore | 50685 | 53617 | 11056.24 | 12013.86 | 4784.41 | 8509.97 | 121947.06 | 137106.32 | 85759.49 | 88056.84 | 24440.18 | 24902.04 | 122461.11 | 133718.78 | 137890.36 | 156080.71 |
| 4 | Banki | 5505 | 5673 | 1805.30 | 1929.26 | 721.93 | 761.35 | 13324.02 | 15357.19 | 9001.01 | 9622.11 | 11440.33 | 14853.07 | 15193.77 | 16624.81 | 29178.46 | 31959.07 |
| 5 | Berhampur | 6350 | 6388 | 2316.85 | 2774.00 | 2210.38 | 2674.95 | 37375.49 | 40104.85 | 17966.90 | 22039.91 | 38745.02 | 6949.00 | 25509.19 | 32662.76 | 28170.32 | 35605.64 |
| 6 | Bhawanipatna | 1860 | 1846 | 2139.21 | 2317.97 | 917.47 | 1119.47 | 14681.09 | 16167.79 | 17743.50 | 19584.91 | 10578.57 | 10869.79 | 23177.26 | 28330.19 | 19176.42 | 21740.17 |
| 7 | Bolangir | 9396 | 9510 | 4835.62 | 5473.96 | 5449.31 | 5174.93 | 44946.65 | 49797.71 | 21339.35 | 26168.83 | 27938.70 | 23635.54 | 59476.36 | 70087.55 | 36386.55 | 42447.97 |
| 8 | Boudh | 7529 | 7531 | 2030.55 | 2249.87 | 1057.13 | 1090.70 | 14352.76 | 13672.79 | 15751.01 | 17570.55 | 11897.65 | 10719.91 | 23143.22 | 25188.00 | 23990.42 | 25841.60 |
| 9 | Cuttack | 21346 | 21571 | 12430.91 | 13778.64 | 1711.40 | 3794.19 | 95130.39 | 106352.85 | 84260.12 | 93075.06 | 87453.43 | 94210.86 | 106233.88 | 127582.02 | 144598.52 | 172478.30 |
| 10 | Keonjhar | 14492 | 14761 | 2117.18 | 2516.45 | 997.79 | 1377.51 | 30538.33 | 33235.29 | 18632.89 | 21567.72 | 25076.94 | 37335.16 | 27931.12 | 32081.79 | 30101.21 | 172478.30 |
| 11 | Khurda | 11018 | 12160 | 4008.55 | 5187.99 | 386.49 | 388.90 | 28543.83 | 28652.74 | 29146.84 | 34676.80 | 20920.65 | 17569.98 | 44769.87 | 70895.12 | 51646.41 | 64008.27 |
| 12 | Koraput | 11188 | 11275 | 5472.97 | 6374.56 | 1302.32 | 509.73 | 46631.98 | 48476.03 | 44114.03 | 44219.41 | 49681.78 | 47324.18 | 50877.64 | 60909.21 | 62622.39 | 68887.49 |
| 13 | Mayurbhanja | 3159 | 3159 | 2434.29 | 2954.27 | 481.54 | 494.93 | 26219.20 | 30745.17 | 16751.09 | 18707.04 | 22709.85 | 21215.98 | 28462.86 | 32868.18 | 24198.84 | 27397.89 |
| 14 | Nayagarh | 6429 | 6569 | 3043.54 | 3363.28 | 737.47 | 739.08 | 16271.19 | 16778.38 | 18563.02 | 21703.23 | 15115.36 | 13079.53 | 27423.03 | 30733.98 | 25711.02 | 30138.45 |
| 15 | Sambalpur | 16996 | 17021 | 15282.68 | 16932.97 | 6098.48 | 7433.90 | 87048.90 | 95744.53 | 101647.38 | 105079.00 | 66739.93 | 640914.80 | 139392.60 | 160914.80 | 155271.00 | 166609.62 |
| 16 | Sundergarh | 10703 | 10796 | 4585.80 | 5238.94 | 280.16 | 626.75 | 52368.63 | 57199.70 | 33773.37 | 37045.38 | 48053.17 | 45123.67 | 51105.83 | 59449.59 | 54484.34 | 61864.58 |
| 17 | Puri | 9570 | 8638 | 2163.05 | 2327.36 | -20.23 | 308.81 | 8401.62 | 10651.38 | 11579.10 | 14681.17 | 7590.84 | 7537.71 | 15535.83 | 18466.28 | 24127.19 | 26727.27 |
| | Total | 202148 | 206977 | 83290.77 | 93864.30 | 30419.80 | 39313.59 | 720497.60 | 789812.14 | 577371.04 | 633775.82 | 537982.17 | 1088414.91 | 831912.92 | 984001.16 | 929670.64 | 1201361.94 |
| | OSCB | | | 34473.26 | 37615.61 | 37393.97 | 43791.22 | 652929.34 | 667579.27 | 486753.17 | 475639.28 | 519692.62 | 456231.14 | 727912.09 | 799198.34 | 712557.51 | 805409.46 |

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 & 2015-16

(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 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 |
| 1 | 2 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 |
| 1 | Angul | 3856.32 | 4073.54 | 7.71 | 7.20 | 3955.54 | 527.38 | 115365.05 | 126785.58 | 757.94 | 973.96 | 0.66 | 0.77 | 603.7 | 734.75 | 90 | 105 |
| 2 | Aska | 1378.51 | 1339.27 | 6.50 | 4.97 | 1186.09 | 684.06 | 43995.44 | 49260.87 | 590.57 | 438.44 | 1.34 | 0.89 | 430.35 | 282.32 | 27 | 34 |
| 3 | Balasore | 10648.02 | 13611.75 | 8.70 | 10.18 | 6260.50 | 1282.94 | 248775.25 | 272213.29 | 1856.53 | 1540.18 | 0.75 | 0.57 | 1856.52 | 1083.7 | 191 | 181 |
| 4 | Banki | 3372.01 | 3401.78 | 22.19 | 20.46 | 3391.72 | 3420.19 | 29824.71 | 33025.78 | 313.98 | 339.31 | 1.05 | 1.03 | 254.65 | 264.15 | 86 | 98 |
| 5 | Berhampur | 2125.38 | 3462.65 | 8.33 | 10.60 | 2212.46 | 1132.83 | 68536.93 | 77583.23 | 1040.74 | 1033.93 | 1.52 | 1.33 | 925.88 | 887.5 | 97 | 95 |
| 6 | Bhawanipatna | 2512.05 | 2597.18 | 10.84 | 9.17 | 918.64 | 454.57 | 39072.73 | 43742.59 | 687.55 | 774.09 | 1.76 | 1.77 | 607.99 | 631.91 | 185 | 178 |
| 7 | Bolangir | 8218.99 | 9063.69 | 13.82 | 12.93 | 11302.76 | 12831.17 | 90084.52 | 101266.13 | 1074.64 | 1300.71 | 1.19 | 1.28 | 605.49 | 684.49 | 210 | 204 |
| 8 | Boudh | 1935.24 | 2186.17 | 8.36 | 8.68 | 1530.75 | 1421.29 | 36692.26 | 39839.80 | 412.88 | 347.22 | 1.13 | 0.87 | 286.12 | 271.23 | 29 | 68 |
| 9 | Cuttack | 4463.77 | 4761.43 | 4.20 | 3.73 | 4033.00 | 3812.05 | 215884.99 | 241029.69 | 1842.01 | 1904.90 | 0.85 | 0.79 | 1463.95 | 1272.38 | 217 | 218 |
| 10 | Keonjhar | 2580.40 | 2816.54 | 9.24 | 8.78 | 1813.22 | 3246.67 | 58601.38 | 65780.75 | 777.24 | 648.70 | 1.33 | 0.99 | 596.83 | 430.6 | 87 | 82 |
| 11 | Khurda | 3923.01 | 4156.73 | 8.76 | 5.86 | 2773.16 | 202.85 | 69705.88 | 76665.35 | 633.87 | 749.36 | 0.91 | 0.98 | 492.76 | 540.48 | 148 | 145 |
| 12 | Koraput | 2492.07 | 2866.76 | 4.90 | 4.71 | 5974.14 | 1487.27 | 109166.25 | 113128.65 | 944.44 | 964.55 | 0.87 | 0.85 | 788.44 | 741.52 | 193 | 191 |
| 13 | Mayurbhanja | 3499.16 | 3608.78 | 12.29 | 10.98 | 2753.23 | 224.03 | 55131.17 | 60826.95 | 647.11 | 630.62 | 1.17 | 1.04 | 509.87 | 449.15 | 119 | 111 |
| 14 | Nayagarh | 1874.04 | 1756.55 | 6.83 | 5.72 | 1184.99 | 707.46 | 44263.58 | 49651.33 | 411.11 | 558.81 | 0.93 | 1.13 | 326.4 | 454.45 | 129 | 127 |
| 15 | Sambalpur | 14113.86 | 14110.95 | 10.13 | 8.77 | 11002.39 | 1321.59 | 234177.72 | 251671.84 | 1822.34 | 1964.45 | 0.78 | 0.78 | 1515.11 | 1573.26 | 219 | 215 |
| 16 | Sundergarh | 5136.44 | 4717.46 | 10.05 | 7.94 | 4347.35 | 761.58 | 107404.40 | 117839.24 | 695.55 | 967.95 | 0.65 | 0.82 | 537.41 | 755.91 | 111 | 115 |
| 17 | Puri | 695.73 | 845.08 | 4.48 | 4.58 | 1850.20 | 99.18 | 22111.10 | 27956.28 | 358.15 | 486.73 | 1.62 | 1.74 | 293.54 | 325.5 | 120 | 113 |
| | Total | 72825.00 | 79376.31 | 8.75 | 8.07 | 66490.14 | | 1588793.36 | 1748267.35 | 14866.65 | 15623.91 | 0.94 | 0.89368 | 12095.01 | 11383.3 | 2258 | |
| | OSCB | 20735.76 | 19351.14 | 2.85 | 2.42 | 19094.85 | 19034.40 | 1279900.47 | 1295528.65 | 4921.47 | 5176.19 | 38.35 | 0.40 | 4075.66 | 3697.83 | 230 | 210 |

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 & 2015-16

(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 2014-15) | | | |
|--------|------------------|-----------------------|----------------|-----------------|------------|---------------------|-----------------|----------------|----------------|------------------|-----------------|--------------------|------------------|------------------------------|------------------|------------------|-----------|
| | | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 | Demand | Collection | Balance | % age |
| 1 | 2 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |
| 1 | Angul | 1241.26 | 1063.93 | 17 | 17 | 6571.36 | 6571.36 | 237.71 | 136.26 | | | 9012.43 | 9333.54 | 60025.61 | 48965.38 | 11060.23 | 82 |
| 2 | Aska | 1563.80 | 1241.84 | 15 | 15 | 2814.84 | 2814.84 | 85.67 | 112.24 | 448.75 | 336.52 | 3193.38 | 3842.38 | 33408.67 | 24864.09 | 8544.58 | 74 |
| 3 | Balasore | 1279.62 | 1350.32 | 30 | 30 | 8146.94 | 8146.94 | 335.25 | 603.00 | | | 5991.68 | 17508.14 | 145031.66 | 131815.37 | 13216.29 | 91 |
| 4 | Banki | 331.60 | 291.00 | 11 | 11 | 2592.53 | 2592.53 | 220.27 | 41.99 | 920.46 | 878.41 | 1604.58 | 1799.76 | 33631.77 | 29481.44 | 4150.33 | 88 |
| 5 | Berhampur | 648.30 | 661.94 | 23 | 23 | 2734.12 | 2734.12 | 95.46 | 105.65 | | | 4648.02 | 4976.65 | 38113.13 | 25969.37 | 12143.76 | 68 |
| 6 | Bhawanipatna | 204.64 | 212.69 | 17 | 17 | 2226.96 | 2226.96 | 131.33 | 144.86 | 442.57 | 297.71 | 2612.64 | 3189.32 | 26250.19 | 14951.50 | 11298.69 | 57 |
| 7 | Bolangir | 497.25 | 511.88 | 21 | 21 | 4972.52 | 4972.52 | 100.98 | 158.77 | 4812.37 | 4653.6 | -102.94 | 5875.21 | 50009.11 | 26552.34 | 23456.77 | 53 |
| 8 | Boudh | 1292.96 | 551.41 | 11 | 11 | 3408.73 | 3408.73 | 24.89 | 25.87 | | | 2757.28 | 39779.67 | 28277.64 | 27212.86 | 1064.78 | 96 |
| 9 | Cuttack | 927.95 | 923.69 | 38 | 38 | 5299.06 | 5299.06 | 581.39 | 1018.58 | | | 14076.78 | 19625.27 | 142110.71 | 131728.94 | 10381.77 | 93 |
| 10 | Keonjhar | 672.06 | 713.04 | 15 | 15 | 3897.96 | 3897.96 | 99.78 | 205.06 | | | 3346.75 | 3772.81 | 35818.76 | 24312.79 | 11505.97 | 68 |
| 11 | Khurda | 495.36 | 505.61 | 18 | 18 | 4072.98 | 4072.98 | 22.46 | 88.12 | | | 4677.77 | 5800.70 | 56779.62 | 48232.41 | 8547.21 | 85 |
| 12 | Koraput | 505.23 | 510.52 | 17 | 17 | 5735.86 | 5735.86 | 102.29 | 121.95 | | | 7172.83 | 7027.41 | 76650.15 | 57000.58 | 19649.57 | 74 |
| 13 | Mayurbhanja | 459.51 | 492.63 | 15 | 15 | 3645.47 | 3645.47 | 11.70 | 7.37 | 273.06 | 265.69 | 2325.25 | 2831.85 | 28799.64 | 21128.46 | 7671.18 | 73 |
| 14 | Nayagarh | 338.71 | 344.05 | 12 | 12 | 3641.19 | 3641.19 | 66.23 | 85.57 | | | 3841.08 | 4412.76 | 28038.13 | 25576.10 | 2462.03 | 91 |
| 15 | Sambalpur | 1033.98 | 1053.22 | 34 | 34 | 6660.04 | 6660.04 | 625.38 | 2189.96 | 6571.13 | 4381.16 | 12150.05 | 16429.34 | 152812.12 | 120762.96 | 32049.16 | 79 |
| 16 | Sundergarh | 932.20 | 899.78 | 15 | 15 | 6898.30 | 6898.30 | 184.77 | 204.68 | | | 4839.47 | 5610.16 | 66806.42 | 47499.87 | 19306.55 | 71 |
| 17 | Puri | 199.48 | 211.84 | 13 | 13 | 1841.34 | 1841.34 | 210.40 | 310.55 | 882.35 | 571.81 | 2353.28 | 2611.13 | 23962.77 | 21138.07 | 2824.70 | 88 |
| | Total | 12623.93 | 11539 | 322 | 322 | 75160.21 | 75160.21 | 3135.96 | 5560.48 | 14350.69 | 11384.90 | 84500.33 | 154426.10 | 1026526.10 | 827192.53 | 199333.57 | 81 |
| | OSCB | 4817.68 | 6575.44 | 14 | 14 | 84997.69 | 98631.53 | 1560.98 | 1665.93 | | | 49821.86 | 59840.09 | 490859.88 | 479022.75 | 11837.13 | 98 |

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2014-15 & 2015-16

(Rs. In lakhs)

| Sl. No | Name of the CCBs | Recovery (Interest 2014-15) | | | | Recovery (Principal 2015-16) | | | | Recovery (Interest 2015-16) | | | | Audit Classification | | Imbalance | | CRAR | |
|--------|------------------|-----------------------------|-----------------|-----------------|-----------|------------------------------|------------------|------------------|-----------|-----------------------------|-----------------|-----------------|-----------|----------------------|----------|-----------------|----------|-------------|-------------|
| | | Demand | Collection | Balance | % age | Demand | Collection | Balance | % age | Demand | Collection | Balance | % age | 2014-15 | 2015-16 | 2014-15 | 2015-16 | 2014-15 | 2015-16 |
| 1 | 2 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 |
| 1 | Angul | 4503.03 | 2966.31 | 1536.72 | 66 | 62216.90 | 55128.52 | 7088.38 | 89 | 5517.59 | 3679.81 | 1837.78 | 67 | A | A | -2459.04 | -4349.66 | 12.87 | 12.87% |
| 2 | Aska | 3427.67 | 1947.50 | 1480.17 | 57 | 28145.32 | 23870.14 | 4275.18 | 85 | 3499.36 | 1969.37 | 1529.99 | 56 | B | A | 2709.90 | 3861.08 | 12.62 | 12.51% |
| 3 | Balasure | 9709.25 | 9008.73 | 700.52 | 93 | 156417.45 | 132849.36 | 23568.09 | 85 | 11894.75 | 11061.06 | 833.69 | 93 | A | A | 11058.05 | 9810.60 | 12.49 | 12.12% |
| 4 | Banki | 1746.32 | 1285.58 | 460.74 | 74 | 33725.11 | 30528.03 | 3197.08 | 91 | 1402.72 | 954.20 | 448.52 | 68 | B | B | 997.85 | 784.83 | 10.09 | 10.22% |
| 5 | Berhampur | 2517.22 | 1660.28 | 856.94 | 66 | 31644.18 | 26329.89 | 5314.29 | 83 | 2994.91 | 2314.38 | 680.53 | 77 | A | A | 2847.42 | 2837.75 | 11.98 | 12.55% |
| 6 | Bhawanipatna | 3035.73 | 1775.98 | 1259.75 | 59 | 28093.10 | 15973.80 | 12119.30 | 57 | 3751.74 | 2211.31 | 1540.43 | 59 | B | A | -1090.19 | -1568.09 | 8.28 | 10.35% |
| 7 | Bolangir | 8518.36 | 4935.46 | 3582.90 | 58 | 55954.52 | 28370.96 | 27583.56 | 51 | 9159.42 | 4596.66 | 4562.76 | 50 | B | B | 7123.52 | 7071.92 | 7.69 | 8.66% |
| 8 | Boudh | 1645.32 | 1283.66 | 361.66 | 78 | 26715.31 | 22233.54 | 4481.77 | 83 | 2623.38 | 2067.52 | 555.86 | 79 | B | B | -1798.54 | -2282.24 | 12.86 | 12.13% |
| 9 | Cuttack | 11485.18 | 9389.00 | 2096.18 | 82 | 161603.67 | 150016.15 | 11587.52 | 93 | 11703.33 | 9562.10 | 2141.23 | 82 | A | A | 11815.30 | 15743.88 | 11.78 | 12.86% |
| 10 | Keonjhar | 2500.45 | 1844.60 | 655.85 | 74 | 36639.74 | 30734.96 | 5904.78 | 84 | 3167.24 | 2565.29 | 601.95 | 81 | A | A | -99.53 | -874.96 | 10.14 | 10.17% |
| 11 | Khurda | 3656.54 | 2888.02 | 768.52 | 79 | 61140.15 | 55610.57 | 5529.58 | 91 | 4311.76 | 3452.39 | 859.37 | 80 | A | A | -235.45 | -303.10 | 9.75 | 10.51% |
| 12 | Koraput | 5093.43 | 3978.56 | 1114.87 | 78 | 83434.54 | 58855.93 | 24578.61 | 71 | 6104.57 | 4650.76 | 1453.81 | 76 | A | A | -1398.78 | -2162.80 | 11.76 | 11.71% |
| 13 | Mayurbhanja | 3600.26 | 2573.31 | 1026.95 | 71 | 32327.84 | 22992.52 | 9335.32 | 71 | 4062.58 | 2675.25 | 1387.33 | 66 | C | B | -2171.57 | -3845.07 | 7.09 | 7.92% |
| 14 | Nayagarh | 2126.58 | 1807.77 | 318.81 | 85 | 29171.26 | 26827.49 | 2343.77 | 92 | 2003.90 | 1747.01 | 256.89 | 87 | A | A | -1410.00 | -1601.41 | 12.72 | 13.03% |
| 15 | Sambalpur | 10734.09 | 7993.02 | 2741.07 | 74 | 150361.67 | 126960.63 | 23401.04 | 84 | 13972.73 | 10819.35 | 3153.38 | 77 | B | A | -2209.48 | -2810.25 | 8.11 | 10.19% |
| 16 | Sundergarh | 6831.01 | 3962.45 | 2868.56 | 58 | 65333.64 | 53520.61 | 11813.03 | 82 | 7707.45 | 4452.49 | 3254.96 | 58 | B | A | 440.26 | 1058.51 | 8.42 | 9.06% |
| 17 | Puri | 1000.73 | 745.76 | 254.97 | 75 | 28220.51 | 22961.32 | 5259.19 | 81 | 1291.90 | 1060.55 | 231.35 | 82 | B | A | -725.60 | -1615.13 | 12.08 | 12.54% |
| | Total | 82131.17 | 60045.99 | 22085.18 | 73 | 1071144.91 | 883764.42 | 187380.49 | 83 | 95169.33 | 69839.50 | 25329.83 | 73 | | | 23394.12 | | | |
| | OSCB | 33362.92 | 29770.42 | 3592.50 | 89 | 585354.71 | 573236.61 | 12118.10 | 98 | 45451.51 | 42038.71 | 3412.80 | 92 | A | A | | | 8.57 | 9.20 |