

## One Page Report (Yearly)

1	Name of the Society	
2	Registration No & Date	
3	Address	
4	E - mail	
5	Contact Number	
6	Chairman Name & Contact No	
7	Name of CEO/Secretary & Contact No	
8	Area of Operation	
9	Total Members	
10	Number of Branches	

### Financial Position as on 31st March, 2022 (Yearly MIS)

		Amount (Rs. In lakhs)	
1	Capital		
	a) Paid up Share Capital		
	b) Working Capital		
2	Reserve Fund & Other Funds		
	a) Reserve fund		
	b) Building fund		
	c) Other funds		
3	Deposits	No.	Amount
	a) Total Deposits		
	b) CASA (Current A/c + Saving A/c) Deposits		
	c) Deposits below 50,000/-		
	d) Deposits above 50,000/-		
4	Loan & Advances		
	a) Total Loans & Advances		
	b) Out of that Personal Guaranttee Loans		

5	Investment	Amount	Percentage
	a) Total Investments		
	b) C.R.R.		
	c) S.L.R.		
	d) Other Investments		
6	Overdues		
7	N.P.A.		
	a) Gross NPA		
	b) Net NPA		
8	Profit / Loss		
	a) Profit (amount)		
	b) Loss if any (amount)		
9	Branches		
	a) Total branches		
	b) No. of branches in profit		
	c) No. of branches in loss for last 3 years		
	d) Per employee bussiness		
10	Ratios in Percentage		
	a) Average C.D. ratio		
	b) Cost of management		
	c) Average Borrowing Rate (ABR)		
	d) Average Lending Rate (ALR)		
	e) Gross margin (ALR - ABR)		
	f) Net margin (= Gross margin - Cost of management)		
	g) Gross N.P.A.		
	h) Net N.P.A.		
11	a) Last year Audit Report Submission Date		
	b) Audit Classification		
	c) Audit Rectification Submission Date		

**Hints - (For Annual Return (MIS) Financial Position as on 31, March)**

Point No.	Particulars	Explanation
1	Capital	
	a) Paid up Share Capital	Subscribed / Paidup share capital as on 31, March 20 <b>22</b> .
	b) Working Capital	Total of Balance sheet - Contra - losses (if any)
3	Deposits	
	b) CASA Deposits	Current A/c + Saving A/c Deposits
4	Loan & Advances	
	b) Out of that Personal Guarantee Loans	Means unsecured loan amount outstanding as on 31 March
5	Investment	
	b) C.R.R.	Maintained as per Section 144 9A of the Act
	c) S.L.R.	Maintained as per Section 144 10 A of the Act
7	N.P.A.	
	a) Gross NPA	Gross NPA Amount / Total Outstanding Loan (Gross Advances) * 100
	b) Net NPA	Gross NPA Amount - Provision for Gross NPA Amount / Gross Advances - Provisions for NPA amount * 100
9	Branches	
	d) Per employee bussiness	Means Total Deposits + Total Loan and Advances / No. of Employees
10	Ratios in Percentage	
	a) Average C.D. ratio	Sum of Monthwise C.D. Ratio / 12 CD Ratio = (Loans - Owned funds available for lending) / Total Deposits * 100 Owned funds available for lending = (owned funds as per formula) - (investment in movable & immovable property + investment in shares of other societies + reserve funds)
	b) Cost of management	(Administrative + Management Expences) / Average working Capital Total of P&L account -
	c) Average Borrowing Rate (ABR)	(Interest Paid on Deposits & Borrowings / Average Deposit & Borrowings during the Year) * 100
	d) Average Lending Rate (ALR)	(Interest Received from loan & Insventment / Average Deposit & Borrowings during the Year) * 101
	e) Gross margin	ALR - ABR
	f) Net margin	Gross margin - Cost of management

### MIS (Monthly Return)

1	C.D. Ratio (%)		
2	Overdues (%)		
3	Total Deposits at the end of month (amount)		
	a) C.R.R. (amount & %)	Required	Maintained
	b) S.L.R. (amount & %)	Required	Maintained
4	Profit (+) / Loss (-) (amount)		

Hints - MIS Monthly		
Point No.	Particulars	Explanation
1	C.D. Ratio (%)	CD Ratio = (Loans - Owned funds available for lending) / Total Deposits * 100 Owned funds available for lending = (owned funds as per formula) - (investment in movable & immovable property + investment in shares of other societies + reserve funds)
2	Overdues (%)	Overdue Amount / Outstanding loan Amount * 100
3	C.R.R.	Maintained as per Section 144 9A of the Act
	S.L.R.	Maintained as per Section 144 10 A of the Act

**(Monthly) MIS Classification :**

Sr.No.	Particulars	%	Marks	
1	C.D. Ratio	60 - 70 %	40	
		55 - 60 %	30	
		< 55 %	0	
		70 - 80 %	30	
		> 80 %	0	
2	Overdues %	< 5 %	30	
		5 - 10 %	20	
		10 - 15 %	10	
		> 15 %	0	
		> 1 %	5	
3	C.R.R.	< 1%	0	
		> 25 %	5	
		< 25 %	0	
4	S.L.R.	> 25 %	5	
		< 25 %	0	
		> 25 %	0	
4	Profit / Loss	Net Profit	20	
		Loss	0	
		Classification	Marks Obtained above 75%	Class A
		50 - 75 %	Class B	
		25 - 50 %	Class C	
		> 25 %	Class D	