

**DEPARTMENT OF COOPERATION AWARD –2023-24
PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY**

APPLICATION SHEET

	General Details	
1	Name of the Society & PACS code	
2	Address	
3	Telephone No.	
4	E-mail	
5	Audit Completed / Non Completed as on 31.03.2024	
6	Audit Classification	
7	Capital Adequacy Ratio (CRAR)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Gross NPA (GNPA)	
13	Net NPA Ratio (NNPA)	
14	Provision Coverage Ratio (PCR)	
15	Yield on Asset (YOA)	

16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset	

	Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Interest Earned to Interest Paid (IEP)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio	

	(GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Interest Income (GRI)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	yes/no
a.	Computerisation	yes/no
b.	Corebanking	yes/no
c.	ATM	yes/no
d.	Others (specify)	yes/no
51	Participation in Govt. Programme	nos
a.	Social Security Pension	yes/no
b.	KSRTC Consortium	yes/no
c.	Muttathe Mulla	Yes/no.
d.	Haritham Sahakaranam	yes/no

e.	Co-operative Expo participation	Yes/no
f.	Others (specify)	yes/no
52	Participation in Co-op Depts./Schemes	
a	Risk Fund	yes/no
b	Deposit Guarentee Scheme	yes/no
c.	Deposit Mobilisation Target Achievement	yes/no
d	OTS	yes/no
e.	Employees Welfare Fund	yes/no
53	Awards & Achievements	
a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
58	% of ARC file cases aganist total loans due	
59	% of EP file cases aganist total loans due	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	PERFORMANCE DURING 2023-24		
	Capital Adequacy Ratio (CRAR)		
1	Above 7%	3	3
	Between 5 - 7 %	2	
	Below 5%	1	
	Below 0	-1	

2	Debt Equity Ratio (DER)		
	Below 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Between 125 – 100 %	1	
	Below 100%	-1	
6	Gross NPA (GNPA)		
	Below 10%	3	3
	Between 10 -15%	2	

	Between 15 – 20 %	1	
	Above 20%	-1	
7	Net NPA Ratio (NNPA)		
	Below 5%	3	3
	Between 5 – 7.5 %	2	
	Between 7.5 – 10 %	1	
	Above 10 %	-1	
8	Provision Coverage Ratio (PCR)		
	Above 30%	3	3
	Between 20-30%	2	
	Between 20-10%	1	
	Below 10%	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	3
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		

	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &bellow	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		

	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Below 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3

	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		
	20% & above	3	
	15% & Above but less than 20%	2	3
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	3
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and below	3	
	4% & below 3%	2	3
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		3

	80% & below	3	
	Between 80-90%	2	
	Between 90-100%	1	
	Above 100%	-1	
28	Interest Earned to Interest Paid (IEP)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	
	0.75-1%	2	3
	0.75-0.50%	1	
	0-0.50%	0	

	Below 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & below	3	
	Between 1.5-3%	2	3
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & bellow	3	
	Between 20-30%	2	3
	20% & below 0%	1	
	Below 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit – Deposit Ratio (CD)		
	80% & above	3	3
	Between 60-80%	2	

	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
38	Growth Rate of GP (GR-GP)		
	10% & above	3	3
	Between 5-10%	2	

	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Interest Income (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and below	4	4
	Above 5%	-1	

43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technology		
	Computerisation	1	4
	corebanking	1	
	ATM	1	
	E-Platform	1	
45	Participation in Government Programmes		
	Social Security Pension	1	5
	KSRTC Pension Consortium	1	
	Muttathe Mulla	1	
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Risk Fund	1	5
	Deposit Guarentee Scheme	1	

	Deposit Mobilisation Target Achievement	1	
	OTS	1	
	Employees Welfare Fund	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	3	3
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		
	A Class for 3 years	4	4
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	% of ARC File cases aganist total loan dues		
	Above 75%	3	3
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

51	% of EP File cases against total loan dues		3
	Above 75%	3	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

DEPARTMENT OF COOPERATION AWARD –2023-24 PRIMARY CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK			
APPLICATION SHEET			
	General Details		
1	Name of the Society		
2	Address		
3	Telephone No.		
4	E-mail		
5	Audit Completed / Non Completed as on 31.03.2024		
6	Audit Classification		
7	Capital Adequacy Ratio (CRAR)		

8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Gross NPA (GNPA)	
13	Net NPA Ratio (NNPA)	
	Provision Coverage Ratio (PCR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	

21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	

34	Interest Earned to Interest Paid (IEP)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	

47	Growth Rate of Interest Income (GRI)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	yes/no
a.	Computerisation	yes/no
b.	Corebanking	yes/no
c.	ATM	yes/no
d.	Others (specify)	yes/no
51	Participation in Govt. Programme	nos
a.	Social Security Pension	yes/no
b.	KSRTC Consortium	yes/no
c.	Muttathe Mulla	Yes/no.
d.	Haritham Sahakaranam	yes/no
e.	Co-operative Expo participation	Yes/no
f.	Others (specify)	yes/no
52	Participation in Co-op Depts./Schemes	
a	Risk Fund	yes/no
b	Deposit Guarentee Scheme	yes/no
c.	Deposit Mobilisation Target Achievement	yes/no
d	OTS	yes/no
e.	Employees Welfare Fund	yes/no
53	Awards & Achievements	

a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
53	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
54	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
55	Status of the Audit defect rectification	Completed/ Non completed
56	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
57	% of ARC file cases aganist total loans due	
58	% of EP file cases aganist total loans due	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
1	Capital Adequacy Ratio (CRAR)		
	Above 7%	3	3
	Between 5 - 7 %	2	
	Below5%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Bellow 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	

	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Betweenw 125 – 100 %	1	
	Below 100%	-1	
6	Gross NPA (GNPA)		
	Below 10%	3	3
	Between 10 -15%	2	
	Between 15 – 20 %	1	
	Above 20%	-1	
7	Net NPA Ratio (NNPA)		
	Below 5%	3	3
	Between 5 – 7.5 %	2	
	Between 7.5 – 10 %	1	
	Above 10 %	-1	
8	Provision Coverage Ratio (PCR)		
	Above 30%	3	3
	Between 20-30%	2	
	Between 20-10%	1	
	Below 10%	-1	

9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	3
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	

	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &bellow	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	

	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Bellow 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		3

	1% & above	3	
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and bellow	3	
	4% & bellow 3%	2	3
	5% and bellow 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & bellow	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Interest Earned to Interest Paid (IEP)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	

29	Establishment to Operating Income		
	Above 2%	3	3
	Between 1-2%	2	
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	3
	0.75-1%	2	
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & bellow	3	3
	Between 1.5-3%	2	
	1.5% & above but less than 3%	1	
	0% & bellow	-1	
32	Profit – Volume Ratio (PVR)		
	30% & below	3	3
	Between 20-30%	2	

	20% & below 0%	1	
	Bellow 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	
	Between 0-0.50%	1	3
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Interest Income (GRI)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
44	Use of Technology		
	Computerisation	1	4
	corebanking	1	
	ATM	1	

	E-Platform	1	
45	Participation in Government Programmes		
	Social Security Pension	1	
	KSRTC Pension Consortium	1	
	Muttathe Mulla	1	5
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Risk Fund	1	
	Deposit Guarentee Scheme	1	5
	Deposit Mobilisation Target Achievement	1	
	OTS	1	
	Employees Welfare Fund	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	3	3

	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		
	A Class for 3 years	4	
	A Class for 2 years	3	4
	A Class for 1 year	2	
	B Classification	1	
50	% of ARC File cases against total loan dues		
	Above 75%	3	
	Between 60 – 75%	2	3
	Between 60 – 50%	1	
	Bellow 50%	0	
	% of EP File cases against total loan dues		
	Above 75%	3	
	Between 60 – 75%	2	3
	Between 60 – 50%	1	
	Bellow 50%	0	

DEPARTMENT OF COOPERATION AWARD –2023-24		
URBAN CO-OPERATIVE BANK		
APPLICATION SHEET		
	General Details	
1	Name of the Society	
2	Address	
3	Telephone No.	
4	E-mail	
5	Audit Completed / Non Completed as on 31.03.2024	
6	Audit Classification	
7	Capital Adequacy Ratio (CRAR)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Gross NPA (GNPA)	
13	Net NPA Ratio (NNPA)	
	Provision Coverage Ratio (PCR)	

15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28		

	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Interest Earned to Interest Paid (IEP)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	

40	Credit –Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Interest Income (GRI)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	yes/no
a.	Computerisation	yes/no
b.	Corebanking	yes/no
c.	ATM	yes/no
d.	Others (specify)	yes/no
51	Participation in Govt. Programme	nos
a.	Social Security Pension	yes/no

b.	KSRTC Consortium	yes/no
c.	Muttathe Mulla	Yes/no.
d.	Haritham Sahakaranam	yes/no
e.	Co-operative Expo	Yes/no
f.	Others (specify)	yes/no
52	Participation in Co-op Depts./Schemes	
a	Risk Fund	yes/no
b	Deposit Guarentee Scheme	yes/no
c.	Deposit Mobilisation Target Achievement	yes/no
d	OTS	yes/no
e.	Employees Welfare Fund	yes/no
53	Awards & Achievements	
a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
53	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
54	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
55	Status of the Audit defect rectification	Completed/ Non completed
56	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
57	% of ARC file cases aganist total loans due	

58	% of EP file cases against total loans due	
-----------	---	--

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		

1	Capital Adequacy Ratio (CRAR)		
	Above 7%	3	3
	Between 5 - 7 %	2	
	Below5%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Below 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3

	Between 150 – 125 %	2	
	Betweenw 125 – 100 %	1	
	Below 100%	-1	
6	Gross NPA (GNPA)		
	Below 10%	3	3
	Between 10 -15%	2	
	Between 15 – 20 %	1	
	Above 20%	-1	
7	Net NPA Ratio (NNPA)		
	Below 5%	3	3
	Between 5 – 7.5 %	2	
	Between 7.5 – 10 %	1	
	Above 10 %	-1	
8	Provision Coverage Ratio (PCR)		
	Above 30%	3	3
	Between 20-30%	2	
	Between 20-10%	1	
	Below 10%	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	3
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	

11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &below	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	

16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Below 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	

22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		3
	1% & above	3	
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		3

	3% and below	3	
	4% & below 3%	2	
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & below	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Interest Earned to Interest Paid (IEP)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	

30	Contingency to Operating Income		
	1% & above	3	3
	0.75-1%	2	
	0.75-0.50%	1	
	0-0.50%	0	
	Below 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & below	3	3
	Between 1.5-3%	2	
	1.5% & above but less than 3%	1	
	0% & bellow	-1	
32	Profit – Volume Ratio (PVR)		
	30% & below	3	3
	Between 20-30%	2	
	20% & below 0%	1	
	Below 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	3
	Between 0.50-1%	2	
	Between 0-0.50%	1	

	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above	3	3
	Between 5-10%	2	

	Between 0-5%	1	
	Below 0%	-1	
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Interest Income (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	3
	Between 10-15%	2	

	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technology		
	Computerisation	1	
	corebanking	1	4
	ATM	1	
	E-Platform	1	
45	Paricipation in Govenment Programmes		
	Social Security Pension	1	
	KSRTC Pension Consortium	1	5
	Muttathe Mulla	1	
	Haritham Sahakaranam	1	

	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Risk Fund	1	
	Deposit Guarentee Scheme	1	5
	Deposit Mobilisation Target Achievement	1	
	OTS	1	
	Employees Welfare Fund	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	3	3
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		
	A Class for 3 years	4	4
	A Class for 2 years	3	
	A Class for 1 year	2	

	B Classification	1	
50	% of ARC File cases against total loan dues		3
	Above 75%	3	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
51	% of EP File cases against total loan dues		3
	Above 75%	3	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

DEPARTMENT OF COOPERATION AWARD -2023-24			
EMPLOYEES CO-OPERATIVE SOCIETY			
APPLICATION SHEET			
General Details			
1	Name of the Society		
2	Address		
3	Telephone No.		

	4	E-mail	
	5	Audit Completed / Non Completed as on 31.3.2024	
6		Audit Classification	
7		Capital Adequacy Ratio (CRAR)	
	8	Debt Equity Ratio (DER)	
	9	Debt to Asset Ratio (DAR)	
	10	Net Own Fund to Working Fund	
	11	Debt Service Ratio (DSR)	
	12	Gross NPA (GNPA)	
	13	Net NPA Ratio (NNPA)	
		Provision Coverage Ratio (PCR)	
	15	Yield on Asset (YOA)	
	16	Cost of Funds (COF)	
	17	Gross Financial Margin (GFM)	
	18	Return on Asset Ratio (ROA)	

19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	

32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Interest Earned to Interest Paid (IEP)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	

44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Interest Income (GRI)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	yes/no
a.	Computerisation	yes/no
b.	Corebanking	yes/no
c.	ATM	yes/no
d.	Others (specify)	yes/no
51	Participation in Govt. Programme	nos
a.	Social Security Pension	yes/no
b.	KSRTC Consortium	yes/no
c.	Muttathe Mulla	Yes/no.
d.	Haritham Sahakaranam	yes/no
e.	Co-operative Expo	Yes/no
f.	Others (specify)	yes/no
52	Participation in Co-op Depts./Schemes	
a	Rrisk Fund	yes/no

	b	Deposit Guarantee Scheme	yes/no
	c.	Deposit Mobilisation Target Achievement	yes/no
	d	OTS	yes/no
	e.	Employees Welfare Fund	yes/no
53		Awards & Achievements	
	a	Central Government	Nos
	b	State Government	Nos
	c.	Other Institution/Agencies	Nos
53		Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
54		Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
55		Status of the Audit defect rectification	Completed/ Non completed
56		Details of Government Dues	
	a	Share	
	b	Loan	
	c	Divident	
57		% of ARC file cases against total loans due	
58		% of EP file cases against total loans due	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
1	Capital Adequacy Ratio (CRAR)		
	Above 7%	3	3
	Between 5 - 7 %	2	
	Below5%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Bellow 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		

	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Betweenw 125 – 100 %	1	
	Below 100%	-1	
6	Gross NPA (GNPA)		
	Below 10%	3	3
	Between 10 -15%	2	
	Between 15 – 20 %	1	
	Above 20%	-1	
7	Net NPA Ratio (NNPA)		
	Below 5%	3	3
	Between 5 – 7.5 %	2	
	Between 7.5 – 10 %	1	
	Above 10 %	-1	
8	Provision Coverage Ratio (PCR)		
	Above 30%	3	3
	Between 20-30%	2	
	Between 20-10%	1	
	Below 10%	-1	
9	Yield on Asset (YOA)		

	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		3
	Below 6%	3	
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		3
	4% and above	3	
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		3
	Above 0.75%	3	
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		3
	Above 20%	3	
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		3
	10% and above	3	
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	

	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &below	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	

	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Bellow 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		3

	1% & above	3	
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and below	3	
	4% & below 3%	2	3
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & below	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Interest Earned to Interest Paid (IEP)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	

29	Establishment to Operating Income		
	Above 2%	3	3
	Between 1-2%	2	
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	3
	0.75-1%	2	
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & below	3	3
	Between 1.5-3%	2	
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & below	3	3
	Between 20-30%	2	

	20% & below 0%	1	
	Bellow 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
40	Growth Rate of Interest Income (GRI)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Bellow 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Bellow 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
44	Use of Technology		
	Computerisation	1	4
	corebanking	1	
	ATM	1	

	E-Platform	1	
45	Participation in Government Programmes		
	Social Security Pension	1	
	KSRTC Pension Consortium	1	
	Muttathe Mulla	1	5
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Risk Fund	1	
	Deposit Guarentee Scheme	1	5
	Deposit Mobilisation Target Achievement	1	
	OTS	1	
	Employees Welfare Fund	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	3	3

	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		
	A Class for 3 years	4	4
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	% of ARC File cases against total loan dues		
	Above 75%	3	3
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
51	% of EP File cases against total loan dues		
	Above 75%	3	3
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

**DEPARTMENT OF COOPERATION AWARD –2023-24
EDUCATIONAL CO-OPERATIVE SOCIETY**

APPLICATION SHEET

	General Details	
1	Name of the Society	
2	Address	
3	Telephone No.	
4	E-mail	
5	Audit Completed / Non Completed as on 31.03.2024	
6	Audit Classification	
7	Net Own Fund to Asset(OFA)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Stock Turnover Ratio(STR)	

13	Fixed Assets Turnover Ratio(FTR)	
	Capital Turnover Ratio(CTR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	

26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	

37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Number of Students	
51	Number of Courses	
52	Participation in Govt. Programme	nos

	a	Haritham Sahakaranam	yes/no
	b	Co-operative Expo	Yes/no
	c	Others (specify)	
53		Participation in Co-op Depts./Schemes	
	a	Co-operative Employees pension fund	yes/no
	b.	Employees Welfare Fund	yes/no
54		Awards & Achievements	
	a	Central Government	Nos
	b	State Government	Nos
	c.	Other Institution/Agencies	Nos
55		Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
56		Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
57		Status of the Audit defect rectification	Completed/ Non completed
58		Details of Government Dues	
	a	Share	
	b	Loan	
	c	Divident	
PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS		MARKS
	Performance During 2023-2024		
	Net Own Fund to Asset (OFA)		
1	Above 5%		3
			3

	Between 3 - 5 %	2	
	Bellow3%	1	
	Bellow 0	-1	
2	Debt Equity Ratio (DER)		
	Bellow 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Betweenw 125 – 100 %	1	
	Bellow 100%	-1	

6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	
	Bellow 4 times	1	
	Bellow 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3
	Between 4 – 2 times	2	
	Less than 2 times	1	
	Bellow 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	3
	Between 3 – 5 Times	2	
	Bellow 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Bellow 2%	-1	
10	Cost of Funds (COF)		
	Bellow 6%	3	3
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3

	Between 3-4%	2	
	Between 1-3%	1	
	Bellow 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Bellow 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Bellow 10%	0	
	Bellow 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &bellow	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3

	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Bellow 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3

	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		
	5% & Above	3	
	3% & above but less than 5%	2	3
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		
	20% & above	3	
	15% & Above but less than 20%	2	3
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	3
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and bellow	3	3

	4% & bellow 3%	2	
	5% and bellow 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & bellow	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Bellow 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Bellow 0%	-1	
30	Contingency to Operating Income		3

	1% & above	3	
	0.75-1%	2	
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & bellow	3	
	Between 1.5-3%	2	3
	1.5% & above but less than 3%	1	
	0% & bellow	-1	
32	Profit – Volume Ratio (PVR)		
	30% & bellow	3	
	Between 20-30%	2	3
	20% & bellow 0%	1	
	Bellow 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	

	Bellow 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Bellow 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Bellow 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	

	Bellow 0%	-1	
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	

	Bellow 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
44	Number of Students		
	1000 and above	3	3
	Between 1000 - 50	2	
	Below 500	1	
45	Participation in Govenment Programmes		
	Haritham Sahakaranam	1	3
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Employees Welfare Fund	1	3
	Co-operative pension Fund	1	

	Others (Specify)	1	
47	Awards & Acievements		3
	3 & Above	3	
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		3
	5 & above	3	
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		4
	A Class for 3 years	4	
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	Number of courses		4
	Above 10	4	
	Between 10-5	2	
	Below 5	1	
51	Result for the year		4
	Between 100 & 80%	4	
	Between 80 –60 %	3	
	Between 60 –45%	2	
	Below 45%	1	

52	Employment provided to members		3
	100 days and more	3	
	Between 100 - 50	2	
	Below 50 days	1	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

DEPARTMENT OF COOPERATION AWARD -2023-24	
VANITHA CO-OPERATIVE SOCIETY	
APPLICATION SHEET	
	General Details

1	Name of the Society		
2	Address		
3	Telephone No.		
4	E-mail		
5	Audit Completed / Non Completed as on 31.03.2024		
6	Audit Classification		
7	Net Own Fund to Asset(OFA)		
8	Debt Equity Ratio (DER)		
9	Debt to Asset Ratio (DAR)		
10	Net Own Fund to Working Fund		
11	Debt Service Ratio (DSR)		
12	Stock Turnover Ratio(STR)		
13	Fixed Assets Turnover Ratio(FTR)		
	Capital Turnover Ratio(CTR)		
15	Yield on Asset (YOA)		
16	Cost of Funds (COF)		

17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	

30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio	

	(GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	
	Computerisation	Yes/no
	Corebanking	Yes/no
	ATM	Yes/no
	Others (specify)	
51	Participation in Govt. Programme	nos
a	Social Security Pension	
b	Haritham Sahakaranam	yes/no
c	Muttathe Mulla	Yes/no
d	Co-operative Expo	Yes/no
e	Others (specify)	
52	Participation in Co-op Depts./Schemes	

a	Co-operative Employees pension fund	yes/no
b.	Employees Welfare Fund	yes/no
c	Risk Fund	Yes/no
d	Deposit Guarentee Scheme	Yes/no
e	OTS	Yes/no
53	Awards & Achievements	
a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
58	% of ARC file cases aganist total loans due	
59	% of EP file cases aganist total loans due	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
	Net Own Fund to Asset (OFA)		
1			
	Above 5%	3	3
	Between 3 - 5 %	2	
	Below3%	1	
	Below 0	-1	

2	Debt Equity Ratio (DER)		
	Bellow 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Between 125 – 100 %	1	
	Below 100%	-1	
6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	

	Below 4 times	1	
	Below 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3
	Between 4 – 2 times	2	
	Less than 2 times	1	
	Below 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	3
	Between 3 – 5 Times	2	
	Below 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	3
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		

	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Bellow 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &bellow	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		

	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Below 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3

	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		
	20% & above	3	
	15% & Above but less than 20%	2	3
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	3
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and below	3	
	4% & below 3%	2	3
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		3

	80% & below	3	
	Between 80-90%	2	
	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	
	0.75-1%	2	3
	0.75-0.50%	1	
	0-0.50%	0	

	Below 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & below	3	
	Between 1.5-3%	2	3
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & below	3	
	Between 20-30%	2	3
	20% & below 0%	1	
	Below 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	3
	Between 60-80%	2	

	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above		
	Between 5-10%		3
	Between 0-5%		
	Below 0%		
38	Growth Rate of GP (GR-GP)		
	10% & above	3	3
	Between 5-10%	2	

	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Bellow 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	

43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technologies		
	Computerisation	1	4
	corebanking	1	
	ATM	1	
	E-Platform	1	
45	Participation in Govenment Programmes		
	Haritham Sahakaranam	1	5
	Co-op Expo Participation	1	
	Social Security pension	1	
	Muttathe Mulla	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Employees Welfare Fund	1	6
	Risk Fund	1	
	Deposit Guarentee Scheme	1	

	OTS	1	
	Co-operative pension Fund	1	
	Others (Specify)	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	5	5
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		
	A Class for 3 years	4	
	A Class for 2 years	3	4
	A Class for 1 year	2	
	B Classification	1	
50	Employment provided to members		
	100 days and more	5	5
	Between 100 - 50	2	
	Below 50 days	1	
51	% of ARC File cases aganist total loan dues		
	Above 75%	4	4
	Between 60 – 75%	2	
	Between 60 – 50%	1	

	Bellow 50%	0	
52	% of EP File cases aganist total loan dues		4
	Above 75%	4	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

DEPARTMENT OF COOPERATION AWARD –2023-24 SC/ST CO-OPERATIVE SOCIETY			
APPLICATION SHEET			
	General Details		
1	Name of the Society		
2	Address		
3	Telephone No.		
4	E-mail		
5	Audit Completed / Non Completed as on 31.03.2024		
6	Audit Classification		

7	Net Own Fund to Asset(OFA)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Stock Turnover Ratio(STR)	
13	Fixed Assets Turnover Ratio(FTR)	
	Capital Turnover Ratio(CTR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	

20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	

33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	

44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	
	Computerisation	Yes/no
	Corebanking	Yes/no
	ATM	Yes/no
	Others (specify)	
51	Participation in Govt. Programme	nos
a	Social Security Pension	
b	Haritham Sahakaranam	yes/no
c	Muttathe Mulla	Yes/no
d	Co-operative Expo	Yes/no
e	Others (specify)	
52	Participation in Co-op Depts./Schemes	
a	Co-operative Employees pension fund	yes/no
b.	Employees Welfare Fund	yes/no
c	Risk Fund	Yes/no
d	Deposit Guarentee Scheme	Yes/no
e	OTS	Yes/no
53	Awards & Achievements	
a	Central Government	Nos

b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
58	% of ARC file cases against total loans due	
59	% of EP file cases against total loans due	
60	Totoal employment provided to members	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
1	Net Own Fund to Asset (OFA)		
	Above 5%	3	3
	Between 3 - 5 %	2	
	Below3%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Bellow 75 - 100 Times	3	3
	Between 100 - 125 Times	2	

	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Between 125 – 100 %	1	
	Below 100%	-1	
6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	
	Below 4 times	1	
	Bellow 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3

	Between 4 – 2 times	2	
	Less than 2 times	1	
	Bellow 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	
	Between 3 – 5 Times	2	3
	Below 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		
	6% and above	3	
	Between 4-6%	2	3
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	
	Between 6-7%	2	3
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	
	Between 3-4%	2	3
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	
	Between 0.50-0.75%	2	3
	Between 0-0.50%	1	
	Below 0	-1	

13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &bellow	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	

	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Bellow 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		
	5% & Above	3	3
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	

	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		
	20% & above	3	
	15% & Above but less than 20%	2	3
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	3
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and below	3	
	4% & below 3%	2	3
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & below	3	3
	Between 80-90%	2	

	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	
	0.75-1%	2	3
	0.75-0.50%	1	
	0-0.50%	0	
	Below 0%	-1	
31	Interest Coverage Ratio (ICR)		3

	3% & bellow	3	
	Between 1.5-3%	2	
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & below	3	
	Between 20-30%	2	3
	20% & below 0%	1	
	Bellow 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	

35	Growth Rate of Deposit (GRD)		3
	10% & above	3	
	Between 5-10%	2	
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		3
	10% & above	3	
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		3
	10% & above	3	
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
38	Growth Rate of GP (GR-GP)		3
	10% & above	3	
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	

39	Growth Rate of NP (GR-NP)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	3
	Between 10-15%	2	
	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technologies		
	Computerisation	1	
	corebanking	1	4
	ATM	1	
	E-Platform	1	
45	Participation in Govenment Programmes		
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	
	Social Security pension	1	5
	Muttathe Mulla	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Employees Welfare Fund	1	
	Risk Fund	1	
	Deposit Guarentee Scheme	1	6
	OTS	1	
	Co-operative pension Fund	1	

	Others (Specify)	1	
47	Awards & Acievements		3
	3 & Above	3	
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		5
	5 & above	5	
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		4
	A Class for 3 years	4	
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	Employment provided to members		4
	100 days and more	4	
	Between 100 - 50	2	
	Below 50 days	1	
51	% of ARC File cases aganist total loan dues		3
	Above 75%	3	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
52	% of EP File cases aganist total loan dues		3
	Above 75%	3	

	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
53	Employment Provided to members		
	100 days and more	3	3
	Between 50 – 100 days	2	
	Below 50 days	1	

DEPARTMENT OF COOPERATION AWARD –2023-24 HOSPITAL CO-OPERATIVE SOCIETY			
APPLICATION SHEET			
	General Details		
1	Name of the Society		
2	Address		
3	Telephone No.		
4	E-mail		
5	Audit Completed / Non Completed as on 31.03.2024		
6	Audit Classification		

7	Net Own Fund to Asset(OFA)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Stock Turnover Ratio(STR)	
13	Fixed Assets Turnover Ratio(FTR)	
	Capital Turnover Ratio(CTR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	

20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	

33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	

44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	
	Computerisation	Yes/no
	Corebanking	Yes/no
	ATM	Yes/no
	Others (specify)	
51	Participation in Govt. Programme	nos
a	Social Security Pension	
b	Haritham Sahakaranam	yes/no
c	Muttathe Mulla	Yes/no
d	Co-operative Expo	Yes/no
e	Others (specify)	
52	Participation in Co-op Depts./Schemes	
a	Co-operative Employees pension fund	yes/no
b.	Employees Welfare Fund	yes/no
c	Risk Fund	Yes/no
d	Deposit Guarentee Scheme	Yes/no
e	OTS	Yes/no
53	Awards & Achievements	
a	Central Government	Nos

b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
58	Number of OPs	
59	Number of IPs	
60	Number of Beds	
61	Number of camps conducted	
62	Number of Doctors	
63	Super speciality	Yes/no

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar: Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
	Net Own Fund to Asset (OFA)		
1			
	Above 5%	3	3
	Between 3 - 5 %	2	
	Below3%	1	
	Below 0	-1	
	Debt Equity Ratio (DER)		
2			
	Below 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
	Debt to Asset Ratio (DAR)		
3			
	Less than 25 %	3	3

	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Between 125 – 100 %	1	
	Below 100%	-1	
6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	
	Below 4 times	1	
	Below 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3
	Between 4 – 2 times	2	
	Less than 2 times	1	
	Below 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	3

	Between 3 – 5 Times	2	
	Below 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		3
	Below 6%	3	
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Bellow 0	-1	

14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &below	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	

19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Bellow 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	

	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	3
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and bellow	3	
	4% & bellow 3%	2	3
	5% and bellow 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & bellow	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	3

	Between 110-120%	2	
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	
	Between 1-2%	2	3
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	
	0.75-1%	2	3
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & bellow	3	
	Between 1.5-3%	2	3
	1.5% & above but less than 3%	1	
	0% & bellow	-1	

32	Profit – Volume Ratio (PVR)		
	30% & below	3	3
	Between 20-30%	2	
	20% & below 0%	1	
	Below 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	3
	Between 0.50-1%	2	
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit – Deposit Ratio (CD)		
	80% & above	3	3
	Between 60-80%	2	
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0- 5%	1	

	Bellow 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above		
	Between 5-10%		3
	Between 0-5%		
	Below 0%		
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	3
	Between 5-10%	2	
	Between 0-5%	1	

	Below 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Bellow 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Bellow 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
44	No. Of Ops per year		5

	3 lakhs and above	5	
	Between 3 –2 lakhs	4	
	Between 2 –1 lakhs	2	
	Below 1 lakhs	1	
45	Participation in Govenment Programmes		
	Haritham Sahakaranam	1	3
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		
	Employees Welfare Fund	1	4
	Risk Fund	1	
	Co-operative pension Fund	1	
	Others (Specify)	1	
47	Awards & Acievements		
	3 & Above	3	3
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		
	5 & above	5	5
	Between 4 to 3	2	

	Between 2 to 1	1	
49	Audit Classification		4
	A Class for 3 years	4	
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	Number of lps per year		4
	Above 30,000	4	
	Between 30000 - 20000	3	
	Between 20000 - 10000	2	
	Below 10000	1	
51	Number of beds		4
	Above 500	4	
	Between 500 - 300	3	
	Between 300 - 100	2	
	Bellow 100	1	
52	Camp conducted		4
	Above 10	3	
	Between 10 - 5	2	
	Below 5	1	
53	Regular Staff		4
	Above 1000	4	
	Between 1000 - 500	3	
	Between 500 - 250	2	
	Below 250	1	

**DEPARTMENT OF COOPERATION AWARD –2023-24
MARKETING CO-OPERATIVE SOCIETY**

APPLICATION SHEET

	General Details	
1	Name of the Society	
2	Address	
3	Telephone No.	
4	E-mail	
5	Audit Completed / Non Completed as 31.03.2024	
6	Audit Classification	
7	Net Own Fund to Asset(OFA)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	

11	Debt Service Ratio (DSR)	
12	Stock Turnover Ratio(STR)	
13	Fixed Assets Turnover Ratio(FTR)	
	Capital Turnover Ratio(CTR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	

23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	
28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	

35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	
39	Break Even Point (BEP)	
40	Credit – Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	

49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	
	Computerisation	Yes/no
	Corebanking	Yes/no
	Others (specify)	
51	Participation in Govt. Programme	nos
a	Haritham Sahakaranam	yes/no
b	Co-operative Expo	Yes/no
c	Others (specify)	
52	Participation in Co-op Depts./Schemes	
a	Co-operative Employees pension fund	yes/no
b.	Employees Welfare Fund	yes/no
c	Risk Fund	Yes/no
d	Deposit Guarentee Scheme	Yes/no
e	OTS	Yes/no
53	Awards & Achievements	
a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	

b	Loan	
c	Divident	
58	% of ARC file cases aganist total loans due	
59	% of EP file cases aganist total loans due	
60	Number of Own brand products	
61	Whether having export trade	

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION			
SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
1	Net Own Fund to Asset (OFA)		
	Above 5%	3	3
	Between 3 - 5 %	2	
	Below3%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Below 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	

4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	
5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Between 125 – 100 %	1	
	Below 100%	-1	
6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	
	Below 4 times	1	
	Below 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3
	Between 4 – 2 times	2	
	Less than 2 times	1	
	Below 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	3
	Between 3 – 5 Times	2	
	Below 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		

	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		3
	Below 6%	3	
	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		3
	4% and above	3	
	Between 3-4%	2	
	Between 1-3%	1	
	Bellow 1%	-1	
12	Return on Asset Ratio (ROA)		3
	Above 0.75%	3	
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		3
	Above 20%	3	
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Below 0	-1	
14	Yield On Advance (YOA)		3
	10% and above	3	
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	

	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &below	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	
	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	

	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Below 0%	-1	
21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		3

	1% & above	3	
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	
26	Fixed Asset to Working Capital		
	3% and bellow	3	
	4% & bellow 3%	2	3
	5% and bellow 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & bellow	3	
	Between 80-90%	2	3
	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	
	Between 110-120%	2	3
	Between 100-110%	1	
	Below 100%	-1	

29	Establishment to Operating Income		
	Above 2%	3	3
	Between 1-2%	2	
	Between 0-1%	1	
	0%	0	
	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	3
	0.75-1%	2	
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & bellow	3	3
	Between 1.5-3%	2	
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & bellow	3	3
	Between 20-30%	2	

	20% & below 0%	1	
	Bellow 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	
	Between 0.50-1%	2	3
	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above		
	Between 5-10%		3
	Between 0-5%		
	Below 0%		
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	3

	Between 5-10%	2	
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	
	Between 10-15%	2	3
	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technologies		
	Computerisation	1	
	corebanking	1	3
	E-Platform	1	

45	Participation in Govenment Programmes		3
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		6
	Employees Welfare Fund	1	
	Risk Fund	1	
	Deposit Guarentee Scheme	1	
	OTS	1	
	Co-operative pension Fund	1	
	Others (Specify)	1	
47	Awards & Acievements		3
	3 & Above	3	
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		5
	5 & above	5	
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		4

	A Class for 3 years	4	
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	Export Trade business –foreign income earned by the society		
	Above 75 lakhs	5	5
	Between 75 – 50 lakhs	4	
	Between 50 - 25	2	
	Below 25	1	
51	For technology developed or adoption of advanced Technology for quality production	2	2
52	% of ARC File cases against total loan dues		
	Above 75%	3	3
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
53	% of EP File cases against total loan dues		
	Above 75%	3	3
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

DEPARTMENT OF COOPERATION AWARD -2023-24 MISCELLANEOUS/LABOUR CONTRACT CO-OPERATIVE SOCIETY		
APPLICATION SHEET		
	General Details	
1	Name of the Society	
2	Address	
3	Telephone No.	
4	E-mail	
5	Audit Completed / Non Completed as on 31.03.2024	
6	Audit Classification	
7	Net Own Fund to Asset(OFA)	
8	Debt Equity Ratio (DER)	
9	Debt to Asset Ratio (DAR)	
10	Net Own Fund to Working Fund	
11	Debt Service Ratio (DSR)	
12	Stock Turnover Ratio(STR)	
13	Fixed Assets Turnover Ratio(FTR)	

	Capital Turnover Ratio(CTR)	
15	Yield on Asset (YOA)	
16	Cost of Funds (COF)	
17	Gross Financial Margin (GFM)	
18	Return on Asset Ratio (ROA)	
19	Return on Equity Ratio (ROE)	
20	Yield On Advance (YOA)	
21	Cost of Deposit (COD)	
22	Net Financial Margin (NFM)	
23	Net Margin (NM)	
24	Gross Profit Ratio (GPR)	
25	Operating Profit (OPR)	
26	Net Profit Ratio (NPR)	
27	Fund Erosion (FE)	

28	Fluid Resource Ratio (FRR)	
29	Total Investment to Total Asset Ratio	
30	CASA Deposit (CASA)	
31	Liquid Asset to Liquid Liability	
32	Fixed Asset to Working Capital	
33	Cost of Goods Sold Ratio (CGS)	
34	Revenue to Cost of Revenue(RCR)	
35	Establishment to Operating Income	
36	Contingency to Operating Income	
37	Interest Coverage Ratio (ICR)	
38	Profit – Volume Ratio (PVR)	

39	Break Even Point (BEP)	
40	Credit –Deposit Ratio (CD)	
41	Growth Rate of Loan Portfolio (GRL)	
42	Growth Rate of Deposit (GRD)	
43	Growth Rate of NFM (GR-NFM)	
44	Growth Rate of NM (GR-NM)	
45	Growth Rate of GP (GR-GP)	
46	Growth Rate of NP (GR-NP)	
47	Growth Rate of Revenue (GRR)	
48	Incremental CD Ratio (ICDR)	
49	Reduction Rate of NPA (RNPA)	
50	Use of Technology	
	Computerisation	Yes/no
	Corebanking	Yes/no
	Others (specify)	
51	Participation in Govt. Programme	nos

a	Haritham Sahakaranam	yes/no
b	Co-operative Expo participation	Yes/no
c	Others (specify)	
52	Participation in Co-op Depts./Schemes	
a	Co-operative Employees pension fund	yes/no
b.	Employees Welfare Fund	yes/no
c	Risk Fund	Yes/no
d	Deposit Guarentee Scheme	Yes/no
e	OTS	Yes/no
53	Awards & Achievements	
a	Central Government	Nos
b	State Government	Nos
c.	Other Institution/Agencies	Nos
54	Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.)	Nos
55	Any Enquiry/Inspection Pending Under Section 65,66,68	yes/no
56	Status of the Audit defect rectification	Completed/ Non completed
57	Details of Government Dues	
a	Share	
b	Loan	
c	Divident	
58	% of ARC file cases aganist total loans due	
59	% of EP file cases aganist total loans due	
60	Total non-credit business	

61	Total employment provided to members	
----	---	--

The above details submitted by me are true and correct

President/Secretary

Name:

signature:

Verified and found correct and if any mistakes are located in it later on I will be responsible for the same

Unit inspector:

Name:

signature:

Assistant Registrar:

Name:

signature:

Joint Registrar:

Name:

signature:

PARAMETRES/CRITERIA FOR EVALUATING APPLICATION	

SL.NO	CRITERIA/PARAMETERS	MARKS	MAXIMUM MARKS
	Performance During 2023-2024		
1	Net Own Fund to Asset (OFA)		
	Above 5%	3	3
	Between 3 - 5 %	2	
	Below3%	1	
	Below 0	-1	
2	Debt Equity Ratio (DER)		
	Below 75 - 100 Times	3	3
	Between 100 - 125 Times	2	
	Between 125 - 150 Times	1	
	Above 150 Times	-1	
3	Debt to Asset Ratio (DAR)		
	Less than 25 %	3	3
	Between 25 - 50 %	2	
	Between 50 - 75 %	1	
	100%	0	
	Above 100%	-1	
4	Net Own Fund to Working Fund		
	Above 3%	3	3
	Between 2-3 %	2	
	Between 1-2 %	1	
	0%	0	
	Less than 0	-1	

5	Debt Service Ratio (DSR)		
	150% and above	3	3
	Between 150 – 125 %	2	
	Betweenw 125 – 100 %	1	
	Below 100%	-1	
6	Stock Turnover Ratio (STR)		
	Above 6 times	3	3
	Between 4 – 6 times	2	
	Below 4 times	1	
	Bellow 0	-1	
7	Debtors Turnover Ratio		
	Above 4 times	3	3
	Between 4 – 2 times	2	
	Less than 2 times	1	
	Bllow 0	-1	
8	Fixed Asset Turnover Ratio (FTR)		
	Less than 5 Times	3	3
	Between 3 – 5 Times	2	
	Below 3 times	1	
	Less than 0	-1	
9	Yield on Asset (YOA)		
	6% and above	3	3
	Between 4-6%	2	
	Between 2-4%	1	
	Below 2%	-1	
10	Cost of Funds (COF)		
	Below 6%	3	3

	Between 6-7%	2	
	Between 7-8%	1	
	Above 8%	-1	
11	Gross Financial Margin (GFM)		
	4% and above	3	3
	Between 3-4%	2	
	Between 1-3%	1	
	Below 1%	-1	
12	Return on Asset Ratio (ROA)		
	Above 0.75%	3	3
	Between 0.50-0.75%	2	
	Between 0-0.50%	1	
	Below 0	-1	
13	Return on Equity Ratio (ROE)		
	Above 20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Below 10%	0	
	Bellow 0	-1	
14	Yield On Advance (YOA)		
	10% and above	3	3
	8% & above but less than 10%	2	
	6% & above but less than 8%	1	
	Less than 6%	-1	
15	Cost of Deposit (COD)		
	6% &below	3	3
	6% & above but less than 8%	2	
	8% & above but less than 10%	1	

	10% & above	-1	
16	Net Financial Margin (NFM)		
	2% & above	3	3
	1%& above but less than 2%	2	
	0% & above but less than 1%	1	
	Less than 0%	-1	
17	Net Margin (NM)		
	1% & above	3	3
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% & above but less than 0.50%	0	
	Less than 0%	-1	
18	Gross Profit Ratio (GPR)		
	10% & above	3	3
	5% & more but less than 10%	2	
	Less than 5%	1	
	Less than 0%	-1	
19	Operating Profit (OPR)		
	25% and above	3	3
	15% & above but less than 25%	2	
	5% & above but less than 15%	1	
	0% & above but less than 5%	0	
	Below 0%	-1	
20	Net Profit Ratio (NPR)		
	5% & Above	3	3
	3% & Above but less than 5%	2	
	1% & Above but less than 3%	1	
	0% & Above but less than 1%	0	
	Below 0%	-1	

21	Fund Erosion (FE)		
	NOF > 0	3	3
	NOF < 0	-1	
22	Fluid Resource Ratio (FRR)		
	20%	3	3
	Between 15-20%	2	
	Between 10-15%	1	
	Between 0-10%	0	
	Less than 0%	-1	
23	Total Investment to Total Asset Ratio		3
	5% & Above	3	
	3% & above but less than 5%	2	
	1% & above but less than 3%	1	
	0% & above but less than 1%	0	
	Less than 0%	-1	
24	CASA Deposit (CASA)		3
	20% & above	3	
	15% & Above but less than 20%	2	
	10% & above but less than 15%	1	
	Less than 10%	-1	
25	Liquid Asset to Liquid Liability		
	1% & above	3	
	0.75% & above but less than 1%	2	
	0.50% & above but less than 0.75%	1	
	0% and above but less than 0.50%	0	
	Less than 0%	-1	

26	Fixed Asset to Working Capital		
	3% and below	3	3
	4% & below 3%	2	
	5% and below 4%	1	
	Above 5%	-1	
27	Cost of Goods Sold Ratio (CGS)		
	80% & below	3	3
	Between 80-90%	2	
	Between 90-100%	1	
	Above 100%	-1	
28	Revenue to Cost of Revenue (RCR)		
	120% and above	3	3
	Between 110-120%	2	
	Between 100-110%	1	
	Below 100%	-1	
29	Establishment to Operating Income		
	Above 2%	3	3
	Between 1-2%	2	
	Between 0-1%	1	
	0%	0	

	Below 0%	-1	
30	Contingency to Operating Income		
	1% & above	3	
	0.75-1%	2	3
	0.75-0.50%	1	
	0-0.50%	0	
	Bellow 0%	-1	
31	Interest Coverage Ratio (ICR)		
	3% & bellow	3	
	Between 1.5-3%	2	3
	1.5% & above but less than 3%	1	
	0% & below	-1	
32	Profit – Volume Ratio (PVR)		
	30% & bellow	3	
	Between 20-30%	2	3
	20% & below 0%	1	
	Below 0%	-1	
33	Break Even Point (BEP)		
	1% & above	3	3
	Between 0.50-1%	2	

	Between 0-0.50%	1	
	0%	0	
	Below 0%	-1	
34	Credit –Deposit Ratio (CD)		
	80% & above	3	
	Between 60-80%	2	3
	Between 40-60%	1	
	Below 40%	-1	
35	Growth Rate of Deposit (GRD)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0- 5%	1	
	Below 0%	-1	
36	Growth Rate of NFM (GR-NFM)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
36	Growth Rate of NM (GR-NM)		
	10% & above		3

	Between 5-10%		
	Between 0-5%		
	Below 0%		
38	Growth Rate of GP (GR-GP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
39	Growth Rate of NP (GR-NP)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
40	Growth Rate of Revenue (GRI)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
41	Incremental CD Ratio (ICDR)		
	15% and bellow	3	3

	Between 10-15%	2	
	Between 0-10%	1	
	Below 0%	-1	
42	Reduction Rate of NPA (RNPA)		
	5% and bellow	4	4
	Above 5%	-1	
43	Growth Rate of Loan Portfolio (GRL)		
	10% & above	3	
	Between 5-10%	2	3
	Between 0-5%	1	
	Below 0%	-1	
44	Use of Technologies		
	Computerisation	1	
	corebanking	1	3
	E-Platform	1	
45	Participation in Government Programmes		
	Haritham Sahakaranam	1	
	Co-op Expo Participation	1	3
	Others (specify)	1	
46	Participation in Co-op Depats/Schemes		6

	Employees Welfare Fund	1	
	Risk Fund	1	
	Deposit Guarentee Scheme	1	
	OTS	1	
	Co-operative pension Fund	1	
	Others (Specify)	1	
47	Awards & Acievements		3
	3 & Above	3	
	Between 3 to 2	2	
	Between 2 to 1	1	
48	Innovative Programmes		5
	5 & above	5	
	Between 4 to 3	2	
	Between 2 to 1	1	
49	Audit Classification		4
	A Class for 3 years	4	
	A Class for 2 years	3	
	A Class for 1 year	2	
	B Classification	1	
50	Total employment provied to members		3
	100 days and more	3	
	Between 50 -100	2	

	Below 50	1	
51	For technology developed or adoption of advanced Technology for quality production	2	2
52	% of ARC File cases against total loan dues		4
	Above 75%	4	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	
53	% of EP File cases against total loan dues		4
	Above 75%	4	
	Between 60 – 75%	2	
	Between 60 – 50%	1	
	Bellow 50%	0	

