| DEPARTMENT OF COOPERATION AWARD -2023-24 PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY APPLICATION SHEET | | | | |
|--|---|--|--|--|
| | | | | |
| 1 | Name of the Society &PACS code | | | |
| 2 | Address | | | |
| | | | | |
| 3 | Telephone No. | | | |
| _ | E-mail | | | |
| | Audit Completed / Non Completed as on 31.03.2024 | | | |
| 6 | Audit Classification | | | |
| 7 | Capital Adequacy Ratio (CRAR) | | | |
| | | | | |
| | Debt Equity Ratio (DER) | | | |
| | | | | |
| 8 | | | | |
| | Debt to Asset Ratio (DAR) | | | |
| | | | | |
| 9 | | | | |
| | Net Own Fund to Working Fund | | | |
| | | | | |
| 10 | Debt Service Ratio (DSR) | | | |
| | Debt Service Ratio (DSR) | | | |
| | | | | |
| 11 | Gross NPA (GNPA) | | | |
| | | | | |
| 12 | | | | |
| | Net NPA Ratio (NNPA) | | | |
| | | | | |
| 13 | | | | |
| | Provision Coverage Ratio (PCR) | | | |
| | | | | |
| 14 | | | | |
| | Yield on Asset (YOA) | | | |
| | | | | |
| 15 | | | | |

| | Cost of Funds (COF) | |
|----|---------------------------------|--|
| | | |
| 16 | Gross Financial Margin (GFM) | |
| | | |
| 17 | | |
| | Return on Asset Ratio (ROA) | |
| 18 | | |
| 10 | Return on Equity Ratio (ROE) | |
| | | |
| 19 | Yield On Advance (YOA) | |
| | TICIU UTI AUVATICE (TUA) | |
| 20 | | |
| | Cost of Deposit (COD) | |
| | | |
| 21 | Net Financial Margin (NFM) | |
| | | |
| 22 | | |
| | Net Margin (NM) | |
| 23 | | |
| | Gross Profit Ratio (GPR) | |
| 24 | Operating Profit (OPR) | |
| 25 | | |
| | | |
| | Net Profit Ratio (NPR) | |
| 26 | Fund Erosion (FE) | |
| 27 | | |
| | | |
| | Fluid Resource Ratio (FRR) | |
| 28 | | |
| | Total Investment to Total Asset | |
| 29 | | |

| | Ratio | |
|------|----------------------------------|--|
| | | |
| | | |
| | | |
| | | |
| | CASA Deposit (CASA) | |
| 30 | | |
| | | |
| | Liquid Asset to Liquid Liability | |
| 31 | | |
| | | |
| | Fixed Asset to Working Capital | |
| 32 | | |
| | | |
| | Cost of Goods Sold Ratio (CGS) | |
| 33 | | |
| - 33 | | |
| | Interest Earned to Interest Paid | |
| | | |
| | (IEP) | |
| 34 | | |
| | | |
| | Establishment to Operating | |
| | Income | |
| 35 | | |
| | | |
| | Contigency to Operating Income | |
| 36 | | |
| | | |
| | Interest Coverage Ratio (ICR) | |
| 37 | | |
| - 57 | Profit – Vloume Ratio (PVR) | |
| | | |
| | | |
| 38 | Break Even Point (BEP) | |
| | | |
| 39 | Credit – Deposit Ratio (CD) | |
| | | |
| | | |
| 40 | | |
| 41 | Growth Rate of Loan Portfolio | |
| • • | | |

| | | 1 |
|------------|----------------------------------|---------|
| | (GRL) | |
| | | |
| | | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| | | |
| 42 | | |
| | Growth Rate of NFM (GR-NFM) | |
| | | |
| 40 | | |
| 43 | Overwith Deterring NMA (OD NMA) | |
| | Growth Rate of NM (GR-NM) | |
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 4- | | |
| 45 | Crowth Data of ND (CD ND) | |
| | Growth Rate of NP (GR-NP) | |
| 46 | | |
| | Growth Rate of Interest Income | |
| 47 | (GRI) | |
| 47 | | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | , , , | |
| 49 | | |
| 49 | Use of Technology | |
| 50 | | yes/no |
| | Computerisation | yes/no |
| a. | | |
| | Corebanking | yes/no |
| b. | | 5007110 |
| | АТМ | yes/no |
| c. | | 5007110 |
| | Others (specify) | yes/no |
| d. | | 5 7 |
| | Participation in Govt. Programme | |
| 51 | | nos |
| | Social Security Pension | yes/no |
| a. | | |
| | KSRTC Consortium | yes/no |
| b. | | |
| | Muttathe Mulla | Yes/no. |
| | Haritham Sahakaranam | · |
| d . | | yes/no |

| e. | Co-operative Expo participation | Yes/no |
|--------|--|--------------------------|
| | Others (specify) | yes/no |
| f. | | |
| | Participation in Co-op Depts./Schemes | |
| | Rrisk Fund | yes/no |
| a b | Deposit Guarentee Scheme | yes/no |
| - | Deposit Mobilisation Target Achievement | yes/no |
| | OTS | yes/no |
| e. | Employees Welfare Fund | yes/no |
| 53 | Awards & Achievements | |
| а | Central Government | Nos |
| b | State Government | Nos |
| c. | Other Institution/Agencies | Nos |
| | Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.) | Nos |
| | Any Enquiry/Inspection Pending Under Section 65,66,68 | yes/no |
| | Status of the Audit defect rectification | Completed/ Non completed |
| | Details of Government Dues | |
| | Share | |
| | Loan | |
| - | Divident | |
| 58 | % of ARC file cases aganist total loans due | |
| | % 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 will be responsible for the same | any mistakes arelocated in itlater on I |
| Unit inspector: | |
| Name: | signature: |
| Assistant Registrar: | |
| Name: | signature: |
| Joint Registrar: | |
| Name: | signature: |

| | PARAMETRES/CRITERIA FOR EVALUATING APPLICATION | | | | |
|-------|--|-------|----------------------|--|--|
| SL.NO | CRITERIA/PARAMETERS | MARKS | MAXIMU M MARKS | | |
| | PERFORMANCE DURING 2023-24 | | | | |
| | Capital Adequacy Ratio (CRAR) | | | | |
| 1 | | | | | |
| | Above 7% | | | | |
| | | 3 | _ | | |
| | Between 5 - 7 % | | | | |
| | | 2 | 3 | | |
| | | 1 | | | |
| | Below5% | | | | |
| | Below 0 | -1 | | | |

| Debt Equity Ratio (DER) | | |
|------------------------------|----|---|
| 2 | | |
| Below 75 - 100 Times | | |
| Between 100 - 125 Times | 3 | |
| Detween 100 - 123 Times | 2 | |
| Between 125 - 150 Times | | 3 |
| | 1 | |
| Above 150 Times | | |
| Debt to Asset Ratio (DAR) | -1 | |
| 3 | | |
| Less than 25 % | 3 | |
| Between 25 - 50 % | 2 | |
| Between 50 - 75 % | | 3 |
| Between 50 - 75 % | 1 | 5 |
| 100% | 0 | |
| Above 100% | -1 | |
| Net Own Fund to Working Fund | | |
| 4 | | 1 |
| Above 3% | 3 | |
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | 3 |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | | L |
| 5 | | |
| 150% and above | 3 | |
| Between 150 – 125 % | 2 | 3 |
| Between125 – 100 % | 1 | |
| Below 100% | -1 | |
| Gross NPA (GNPA) | | |
| 6 | | |
| Below 10% | 3 | 3 |
| Between 10 -15% | 2 | |

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

| Below 10% | 0 | |
|--------------------------------|----|-----|
| Below 0 | -1 | |
| Yield On Advance (YOA) | | |
| 14 | I | |
| 10% and above | 3 | |
| 8% & above but less than 10% | 2 | - 3 |
| 6% & above but less than 8% | 1 | |
| Less than 6% | -1 | |
| | | |
| Cost of Deposit (COD) | | |
| 15 | I | |
| 6% &bellow | 3 | |
| 6% & above but less than 8% | 2 | |
| 8% & above but less than 10% | 1 | 3 |
| 10% & above | -1 | |
| | | |
| | | |
| Net Financial Margin (NFM) | | |
| 16 | | |
| 2% & above | 3 | |
| 1%& above but less than 2% | 2 | 1 |
| 00/8 above but loss than $10/$ | | 3 |
| | 2 | - |
| 0% & above but less than 1% | | |

| | | 1 |
|---------------------------------------|----|---|
| 1% & above | 3 | |
| 0.75% & above but less than 1% | 2 | |
| 0.50% & above but less than 0.75% | 1 | 3 |
| 0% & above but less than0.50% | 0 | |
| Less than 0% | -1 | |
| 18 Gross Profit Ratio (GPR) | | |
| 10% & above | 3 | |
| 5% & more but less than 10% | 2 | |
| Less than 5% | 1 | 3 |
| Less than 0% | -1 | |
| 19 Operating Profit (OPR) | | |
| 25% and above | 3 | |
| 15% & above but less than 25% | 2 | |
| 5% & above but less than 15% | 1 | 3 |
| 0% & above but less than 5% | 0 | 5 |
| Below 0% | -1 | |
| 20 Net Profit Ratio (NPR) | | |
| 5% & Above | 3 | |
| 3% & Above but less than 5% | 2 | |
| 1% & Above but less than 3% | 1 | 3 |
| 0% & Above but less than 1% | 0 | |
| Below 0% | -1 | |
| 21 Fund Erosion (FE) | | |
| NOF > 0 | 3 | 3 |
| NOF < 0 | -1 | 5 |
| 22 Fluid Resource Ratio (FRR) | | |
| 20% | 3 | |
| Between 15-20% | 2 | |
| Between 10-15% | 1 | |
| Between 0-10% | 0 | |
| Less than 0% | -1 | 3 |
| Total Investment to Total Asset Ratio | | 3 |

| | 5% & Above | | 7 |
|----------|-------------------------------------|----|----|
| | 3% & above but less than 5% | 3 | |
| | | 2 | _ |
| | 1% & above but less than 3% | 1 | _ |
| | 0% & above but less than 1% | 0 | _ |
| | Less than 0% | -1 | |
| | CASA Deposit (CASA) | | |
| 24 | | | _ |
| | 20% & above | | |
| | 15% & Above but less than 20% | 3 | - |
| | 15% & Above but less than 20% | | 3 |
| | 10% & above but less than 15% | 2 | _ |
| | | 1 | |
| | Less than 10% | 1 | |
| | | -1 | |
| | Liquid Asset to Liquid Liability | | |
| 25 | | | |
| | 1% & above | | |
| | | 3 | |
| | 0.75% & above but less than 1% | | |
| | 0.50% 8 shows but loss then $0.75%$ | 2 | -3 |
| | 0.50% & above but less than 0.75% | 1 | |
| | 0% and above but less than 0.50% | 1 | _ |
| | | 0 | |
| | Less than 0% | 0 | - |
| | | -1 | |
| | Fixed Asset to Working Capital | | |
| 26 | | | |
| | 3% and below | | |
| | | 3 | 4 |
| | 4% & below 3% | | 3 |
| | 5% and below 4% | 2 | _ |
| | | - | |
| | Above 5% | 1 | - |
| | | -1 | |
| | Cost of Goods Sold Ratio (CGS) | -1 | |
| 27 | | | 3 |
| <u> </u> | | | _ |

| | 80% & below | | 1 |
|----|--|----|---|
| | | 2 | |
| | Between 80-90% | 3 | - |
| | | 2 | |
| | Between 90-100% | 4 | - |
| | | 1 | |
| | Above 100% | 1 | - |
| | | -1 | |
| | Interest Earned to Interest Paid (IEP) | -1 | |
| 28 | | | |
| 20 | 120% and above | | - |
| | | 3 | |
| | Between 110-120% | 0 | - |
| | | 2 | 3 |
| | Between 100-110% | 4 | - |
| | | 1 | |
| | Below 100% | - | - |
| | | -1 | |
| | Establishment to Operating Income | 1 | |
| 29 | | | |
| - | Above 2% | | - |
| | | 3 | |
| | Between 1-2% | - | 1 |
| | | 2 | |
| | Between 0-1% | | 3 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| | 1% & above | | 1 |
| | | 3 | |
| | 0.75-1% | | |
| | | 2 | 3 |
| | 0.75-0.50% | | 1 |
| | | 1 | |
| | 0-0.50% | | 1 |
| | | 0 | |
| | 0-0.50 % | 0 | |

| | Below 0% | |] |
|----|-------------------------------|----|----|
| | | -1 | |
| | Interest Coverage Ratio (ICR) | | |
| 31 | | | 1 |
| | 3% & below | _ | |
| | Between 1.5-3% | 3 | |
| | Detween 1.3-3 % | 2 | 3 |
| | 1.5% & above but less than 3% | 4 | |
| | | 1 | |
| | 0% & below | | - |
| | | -1 | |
| | Profit – Volume Ratio (PVR) | | |
| 32 | 30% & bellow | | - |
| | | 2 | |
| | Between 20-30% | 3 | - |
| | | 2 | 3 |
| | 20% & below 0% | | - |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| 22 | Break Even Point (BEP) | | |
| 33 | 1% & above | | |
| | | 3 | |
| | Between 0.50-1% | 0 | - |
| | | 2 | 2 |
| | Between 0-0.50% | | -3 |
| | | 1 | 4 |
| | 0% | _ | |
| | Below 0% | 0 | - |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | -1 | |
| 34 | | | |
| | 80% & above | | |
| | | 3 | 3 |
| | Between 60-80% | | |
| | | 2 | |

| | Between 40-60% | |] |
|----|-------------------------------|----|---|
| | | 1 | |
| | Below 40% | 1 | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | | |
| 35 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | 3 |
| | | 2 | 3 |
| | Between 0- 5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NFM (GR-NFM) | | |
| 36 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | 3 |
| | | 2 | |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | Overwhe Deter of NIM (OD NIM) | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | 100/ 2 above | | _ |
| | 10% & above | | |
| | Potwoon 5 10% | 3 | |
| | Between 5-10% | 2 | 3 |
| | Between 0-5% | 2 | |
| | | 1 | |
| | Below 0% | 1 | - |
| | | 1 | |
| | Growth Rate of GP (GR-GP) | -1 | |
| 38 | | | |
| 50 | 10% & above | | - |
| | | 3 | 3 |
| | Between 5-10% | 5 | - |
| | | 2 | |
| | | 4 | L |

| | Between 0-5% | | 7 |
|----|--------------------------------------|----|---|
| | | 1 | |
| | Below 0% | 1 | |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | -1 | |
| 39 | | | |
| 35 | 10% & above | | _ |
| | | 3 | |
| | Between 5-10% | 3 | |
| | | 2 | 3 |
| | Between 0-5% | 4 | |
| | | 1 | |
| | Below 0% | 1 | |
| | | 1 | |
| | Growth Rate of Interest Income (GRI) | -1 | |
| 10 | | | |
| 40 | 10% & above | | _ |
| | | 2 | |
| | Between 5-10% | 3 | _ |
| | Detween 5-10% | 0 | 3 |
| | Between 0-5% | 2 | _ |
| | Detween 0-5% | 1 | |
| | Below 0% | 1 | - |
| | | 1 | |
| | Incremental CD Ratio (ICDR) | -1 | |
| | | | |
| 41 | 15% and bellow | | |
| | 15% and bellow | | |
| | Between 10-15% | 3 | |
| | Detween 10-15% | 0 | 3 |
| | | 2 | _ |
| | Between 0-10% | _ | |
| | Palow 0% | 1 | - |
| | Below 0% | - | |
| | Deduction Date of NDA (DNDA) | -1 | |
| | Reduction Rate of NPA (RNPA) | | |
| 42 | F9/ and halaw | | 4 |
| | 5% and below | | 4 |
| | | 4 | 4 |
| | Above 5% | | |
| | | -1 | |

| | Growth Rate of Loan Portfolio (GRL) | | |
|----|---------------------------------------|----|---|
| 43 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Use of Technology | | |
| 44 | | | |
| | Computerisation | | |
| | | 1 | |
| | corebanking | | - |
| | | 1 | 4 |
| | ATM | | - |
| | | 1 | |
| | E-Platform | 1 | _ |
| | | 1 | |
| | Paricipation in Govenment Programmes | 1 | |
| 45 | | | |
| 13 | Social Security Pension | | |
| | | 1 | |
| | KSRTC Pension Consortium | 1 | _ |
| | | 1 | |
| | Muttathe Mulla | 1 | _ |
| | | 1 | 5 |
| | Haritham Sahakaranam | L | - |
| | | 1 | |
| | Co-op Expo Participation | L | - |
| | | 1 | |
| | Others (specify) | 1 | - |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | 1 | |
| 10 | | | |
| 46 | Risk Fund | | - |
| | | | 5 |
| | Deposit Cuerentes Sebama | 1 | 4 |
| | Deposit Guarentee Scheme | | |
| | | 1 | |

| | Deposit Mobilisation Target Achievement | | |
|----|---|---|----|
| | | 1 | |
| | OTS | - | |
| | Employees Welfare Fund | 1 | |
| | | 1 | |
| | Awards & Acievements | | |
| 47 | 3 & Above | | _ |
| | | 3 | |
| | Between 3 to 2 | | -3 |
| | | 2 | _ |
| | Between 2 to 1 | 1 | |
| | Innovative Programmes | 1 | |
| 48 | | | |
| | 5 & above | | |
| | Between 4 to 3 | 3 | -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 aganist total loan dues | 1 | |
| | Above 75% | | |
| | Between 60 – 75% | 3 | 2 |
| | | 2 | 3 |
| | Between 60 – 50% | 1 | |
| | Bellow 50% | 0 | |

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

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

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

| | Cost of Deposit (COD) | |
|----|--|--|
| 21 | | |
| | Net Financial Margin (NFM) | |
| 22 | Net Margin (NM) | |
| | | |
| 23 | Gross Profit Ratio (GPR) | |
| 24 | | |
| 25 | Operating Profit (OPR) | |
| | Net Profit Ratio (NPR) | |
| 26 | | |
| 27 | Fund Erosion (FE) | |
| | Fluid Resource Ratio (FRR) | |
| 28 | | |
| | Total Investment to Total Asset Ratio | |
| 29 | | |
| | CASA Deposit (CASA) | |
| 30 | | |
| 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) | |
|----|---|--|
| 34 | | |
| 35 | Establishment to Operating Income | |
| | | |
| 36 | Contigency to Operating Income | |
| 37 | Interest Coverage Ratio (ICR) | |
| | Profit – Vloume Ratio (PVR) | |
| | | |
| | | |
| 38 | | |
| | Break Even Point (BEP) | |
| 39 | | |
| | Credit – Deposit Ratio (CD) | |
| | | |
| | | |
| 40 | Growth Rate of Loan Portfolio | |
| | Growin Rate of Loan Portiolo | |
| | (GRL) | |
| | | |
| 41 | | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| | | |
| 42 | | |
| | Growth Rate of NFM (GR-NFM) | |
| | | |
| 43 | | |
| | Growth Rate of NM (GR-NM) | |
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| | | |
| 45 | Crowth Data of ND (CD ND) | |
| _ | Growth Rate of NP (GR-NP) | |
| 46 | | |

| | Growth Rate of Interest Income | |
|----------|--|---|
| | (GRI) | |
| 47 | | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | | |
| 49 | | |
| 50 | Use of Technology | yes/no |
| | Computerisation | yes/no |
| a. | I I I I I I I I I I I I I I I I I I I | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| | Corebanking | yes/no |
| b. | | yes/110 |
| | АТМ | yes/no |
| c. | | , , , , , , , , , , , , , , , , , , , |
| | Others (specify) | yes/no |
| d. | | |
| | Participation in Govt. Programme | nos |
| 51 | | |
| | Social Security Pension | yes/no |
| a. | KSRTC Consortium | vas / no |
| b. | | yes/no |
| | Muttathe Mulla | Yes/no. |
| | Haritham Sahakaranam | yes/no |
| | | |
| d. | | |
| e. | Co-operative Expo participation | Yes/no |
| | Others (specify) | yes/no |
| f. | Participation in Oc. an | |
| | Participation in Co-op Depts./Schemes | |
| 52 | ····· | |
| | Rrisk Fund | yes/no |
| a | | · · · |
| | Deposit Guarentee Scheme | yes/no |
| b | | |
| | Deposit Mobilisation Target Achievement | yes/no |
| c. | | |
| | OTS | yes/no |
| d | | 100/20 |
| - | Employees Welfare Fund | yes/no |
| е. ГО | Awards & Achievements | |
| 53 | | |

| a | Central Government | Nos |
|----|--|--------------------------|
| Ŀ | State Government | Nos |
| c | Other Institution/Agencies | Nos |
| 53 | Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.) | Nos |
| | Any Enquiry/Inspection Pending Under Section 65,66,68 | yes/no |
| 54 | | |
| 55 | Status of the Audit defect rectification | Completed/ Non completed |
| 56 | Details of Government Dues | |
| a | Share | |
| b | Loan | |
| с | 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 APPL | ICATION | |
|-------|---|---------|----------------------|
| SL.NC | CRITERIA/PARAMETERS | MARKS | MAXIMU M MARKS |
| | Performance During 2023-2024 | | |
| | Capital Adequacy Ratio (CRAR) | | |
| 1 | | 1 | |
| | Above 7% | | |
| | Between 5 - 7 % | 3 | _ |
| | Between 5 - 7 % | 0 | |
| | | 2 | 3 |
| | Below5% | I | |
| | | | |
| | Below 0 | -1 | |
| | Debt Equity Ratio (DER) | | |
| 2 | 2 Bellow 75 - 100 Times | | |
| | Bellow 75 - 100 Times | 3 | |
| | Between 100 - 125 Times | 3 | _ |
| | | 2 | |
| | Between 125 - 150 Times | | - 3 |
| | | 1 | |
| | Above 150 Times | | |
| | | -1 | |
| | Debt to Asset Ratio (DAR) | | |
| 3 | | | |
| | Less than 25 % | 3 | |
| | Between 25 - 50 % | 2 | |
| | Between 50 - 75 % | | 3 |
| | | 1 | |
| | 100% | 0 | |
| | 1 | L Ž | _ |

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

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

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

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

| | 1% & above | | 7 |
|----|--|----|---|
| | | 3 | |
| | 0.75% & above but less than 1% | 3 | - |
| | | 2 | |
| | 0.50% & above but less than 0.75% | | _ |
| | | 1 | |
| | 0% and above but less than 0.50% | 1 | - |
| | | 0 | |
| | Less than 0% | 0 | |
| | | -1 | |
| | Fixed Asset to Working Capital | -1 | |
| 26 | | | |
| 20 | 3% and bellow | | - |
| | | 2 | |
| | 4% & bellow 3% | 3 | - |
| | | | 3 |
| | 5% and bellow 4% | 2 | - |
| | | 1 | |
| | Above 5% | 1 | - |
| | | 1 | |
| | Cost of Goods Sold Ratio (CGS) | -1 | |
| 27 | Cost of Coods Sold Natio (CCS) | | |
| 27 | 80% & bellow | | - |
| | | 2 | |
| | Between 80-90% | 3 | - |
| | | | 3 |
| | Between 90-100% | 2 | - |
| | Detween 30-100 /8 | 1 | |
| | Above 100% | 1 | - |
| | | 1 | |
| | Interest Formed to Interest Roid (IER) | -1 | |
| 20 | Interest Earned to Interest Paid (IEP) | | |
| 28 | 120% and above | | - |
| | | | |
| | Between 110-120% | 3 | _ |
| | | | 3 |
| | Between 100-110% | 2 | - |
| | | _ | |
| | Polow 100% | 1 | - |
| | Below 100% | _ | |
| | | -1 | |

| | Establishment to Operating Income | | |
|----|-----------------------------------|----|----|
| 29 | | | |
| | Above 2% | | - |
| | | 3 | |
| | Between 1-2% | | |
| | | 2 | -3 |
| | Between 0-1% | | 3 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| | 1% & above | | |
| | | 3 | _ |
| | 0.75-1% | | |
| | | 2 | -3 |
| | 0.75-0.50% | | |
| | | 1 | _ |
| | 0-0.50% | | |
| | | 0 | _ |
| | Bellow 0% | | |
| | Interest Coverage Datis (ICD) | -1 | |
| 24 | Interest Coverage Ratio (ICR) | | |
| 31 | 3% & bellow | | _ |
| | | | |
| | Between 1.5-3% | 3 | - |
| | Detween 1.3-3% | 0 | 3 |
| | 1.5% & above but less than 3% | 2 | _ |
| | 1.5% & above but less than 5% | 1 | |
| | 0% & bellow | 1 | - |
| | | -1 | |
| | Profit – Volume Ratio (PVR) | -1 | |
| 32 | | | |
| 52 | 30% & below | | - |
| | | 3 | 3 |
| | Between 20-30% | 5 | - |
| | | 2 | |
| | | 4 | |

| | 20% & below 0% | | 1 |
|----|------------------------------|----|---|
| | | 1 | |
| | Bellow 0% | L | |
| | | -1 | |
| | Break Even Point (BEP) | -1 | |
| 33 | | | |
| 55 | 1% & above | | - |
| | | 3 | |
| | Between 0.50-1% | - | |
| | | 2 | |
| | Between 0-0.50% | | 3 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | | | |
| | 80% & above | | |
| | | 3 | |
| | Between 60-80% | | 3 |
| | | 2 | 5 |
| | Between 40-60% | | |
| | | 1 | |
| | Below 40% | | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | | |
| 35 | | | _ |
| | 10% & above | | |
| | | 3 | - |
| | Between 5-10% | _ | 3 |
| | Between 0 5% | 2 | - |
| | Between 0- 5% | | |
| | Below 0% | 1 | - |
| | | 1 | |
| | Growth Rate of NFM (GR-NFM) | -1 | |
| 26 | | | |
| 36 | 10% & above | | 3 |
| | | 2 | |
| | | 3 | J |

| | | 1 | 7 |
|----|--------------------------------------|----|----|
| | Between 5-10% | 0 | |
| | Between 0-5% | 2 | _ |
| | Detween 0-3% | | |
| | Below 0% | 1 | _ |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | 1 | - |
| | | 1 | |
| | Crowth Data of CD (CD CD) | -1 | - |
| | Growth Rate of GP (GR-GP) | | |
| 38 | | | _ |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | 2 |
| | | 2 | 3 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | - |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | -1 | |
| - | | | |
| 39 | 10% % above | | _ |
| | 10% & above | | |
| | | 3 | _ |
| | Between 5-10% | | 3 |
| | | 2 | 5 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | - |
| | | -1 | |
| | Growth Rate of Interest Income (GRI) | 1 | + |
| 40 | | | |
| 40 | 10% & above | | -3 |
| | | | |
| | | 3 | |

| | Between 5-10% | | 1 |
|----|-------------------------------------|----|---|
| | Detween 5-10% | 2 | |
| | Between 0-5% | Z | _ |
| | | 1 | |
| | Below 0% | 1 | _ |
| | | -1 | |
| | Incremental CD Ratio (ICDR) | -1 | |
| 41 | | | |
| 41 | 15% and bellow | | - |
| | | 3 | |
| | Between 10-15% | 3 | _ |
| | | 2 | 3 |
| | Between 0-10% | Z | - |
| | | 1 | |
| | Below 0% | 1 | - |
| | | | |
| | Reduction Rate of NPA (RNPA) | -1 | |
| 42 | Reduction rate of NFA (RNFA) | | |
| 42 | 5% and bellow | | _ |
| | | | 4 |
| | Above 5% | 4 | _ |
| | ADOVE 5% | | |
| | Growth Rate of Loan Portfolio (GRL) | -1 | |
| | GIOWIN HALE OF LOAN FOILIOID (GHL) | | |
| 43 | 10% & above | | - |
| | | | |
| | Between 5-10% | 3 | - |
| | Detween 5-10% | | 3 |
| | Detwoon 0 E% | 2 | - |
| | Between 0-5% | | |
| | Bellow 0% | 1 | - |
| | | _ | |
| | | -1 | |
| | Use of Technology | | |
| 44 | Computariantian | | - |
| | Computerisation | | |
| | | 1 | 4 |
| | corebanking | | |
| | | 1 | 4 |
| | ATM | | |
| | | 1 | |

| | E-Platform | | ٦ |
|----------|---|----------|----|
| | | 1 | |
| | Paricipation in Govenment Programmes | 1 | |
| 45 | r ancipation in Government i rogrammes | | |
| 45 | Social Socurity Donaion | | |
| | Social Security Pension | | |
| | | 1 | _ |
| | KSRTC Pension Consortium | | |
| | | 1 | |
| | Muttathe Mulla | | 5 |
| | | 1 | 5 |
| | Haritham Sahakaranam | | |
| | | 1 | |
| | Co-op Expo Participation | | |
| | | 1 | |
| | Others (specify) | 1 | - |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | 1 | |
| | Failidipation in Co-op Depats/Schemes | | |
| 46 | | | _ |
| | Risk Fund | | |
| | | 1 | |
| | Deposit Guarentee Scheme | | |
| | | 1 | -5 |
| | Deposit Mobilisation Target Achievement | | 5 |
| | | 1 | |
| | OTS | | |
| | | 1 | |
| | Employees Welfare Fund | 1 | |
| | | 1 | |
| | Awards & Acievements | 1 | |
| 4- | | | |
| 47 | 2. 8. Abovo | | - |
| | 3 & Above | | |
| | | 3 | -3 |
| | Between 3 to 2 | | ľ |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Innovative Programmes | | |
| 48 | | | |
| <u> </u> | 5 & above | | -3 |
| | | 3 | |
| | | 3 | |

| | Between 4 to 3 | | ٦ |
|----|---|---|---|
| | | 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 aganist total loan dues | | |
| | Above 75% | 3 | |
| | Between 60-75% | 2 | 3 |
| | Between 60-50% | 1 | - |
| | Bellow 50% | 0 | |
| | % of EP File cases aganist 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 | | | | | |
| | | | | | | |
| | Tolophono No | | | | | |
| _ | Telephone No. | | | | | |
| 4 | E-mail | | | | | |
| 5 | Audit Completed / Non Completed as on 31.03.2024 | | | | | |
| 6 | Audit Classification | | | | | |
| 7 | Capital Adequacy Ratio (CRAR) | | | | | |
| | | | | | | |
| | Debt Equity Ratio (DER) | | | | | |
| | | | | | | |
| 8 | | | | | | |
| | Debt to Asset Ratio (DAR) | | | | | |
| | | | | | | |
| 9 | | | | | | |
| | Net Own Fund to Working Fund | | | | | |
| | | | | | | |
| 10 | | | | | | |
| | Debt Service Ratio (DSR) | | | | | |
| | | | | | | |
| 11 | | | | | | |
| | Gross NPA (GNPA) | | | | | |
| | | | | | | |
| 12 | | | | | | |
| | Net NPA Ratio (NNPA) | | | | | |
| | | | | | | |
| 13 | | | | | | |
| | Provision Coverage Ratio (PCR) | | | | | |
| | | | | | | |

| 1 | | I |
|----|------------------------------|---|
| | | |
| | Yield on Asset (YOA) | |
| | | |
| | | |
| 15 | | |
| | Cost of Funds (COF) | |
| | | |
| 16 | | |
| 10 | Gross Financial Margin (GFM) | |
| | | |
| | | |
| 17 | | |
| | Return on Asset Ratio (ROA) | |
| | | |
| 18 | | |
| 10 | Return on Equity Ratio (ROE) | |
| | | |
| | | |
| 19 | | |
| | Yield On Advance (YOA) | |
| | | |
| | | |
| 20 | Cost of Deposit (COD) | |
| | | |
| | | |
| 21 | | |
| | Net Financial Margin (NFM) | |
| | | |
| | | |
| 22 | Net Margin (NM) | |
| | | |
| | | |
| 23 | | |
| | Gross Profit Ratio (GPR) | |
| 24 | | |
| | Operating Profit (OPR) | |
| 25 | | |
| | | |
| | | |
| | Net Profit Ratio (NPR) | |
| 26 | | |
| | Fund Erosion (FE) | |
| 27 | , | |
| | | |
| 28 | | |
| | | |

| | Fluid Resource Ratio (FRR) | |
|----|---|--|
| | | |
| | Total Investment to Total Asset Ratio | |
| 29 | | |
| 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 | Contigency to Operating Income | |
| 37 | Interest Coverage Ratio (ICR) | |
| | Profit – Vloume Ratio (PVR) | |
| 38 | | |
| 39 | Break Even Point (BEP) | |

| 40 | | Credit – Deposit Ratio (CD) | 1 |
|---|------------|----------------------------------|--------|
| Growth Rate of Loan Portfolio (GRL) 41 Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology vgs/no Computerisation ycs/no Corebanking ycs/no ATM ycs/no Others (specify) ycs/no ATM ycs/no Striel Security Pension nos | | | |
| Growth Rate of Loan Portfolio (GRL) 41 Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology vgs/no Computerisation ycs/no Corebanking ycs/no ATM ycs/no Others (specify) ycs/no ATM ycs/no Striel Security Pension nos | | | |
| (GRL) | 40 | | |
| 41 Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NFM (GR-NFM) 44 Growth Rate of CP (GR-NP) 45 Growth Rate of CP (GR-CP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 GRIV 48 Horemental CD Ratio (ICDR) 49 Growth Rate of NPA (RNPA) 49 Growth Rate of NPA (RNPA) 40 Yes/no Computerisation yes/no Corebanking yes/no Corebanking yes/no Corebanking yes/no ATM yes/no Chers (specify) yes/no ATM yes/no ATM yes/no Attricipation in Govt. Programme nos Social Security Pension Nos | | Growth Rate of Loan Portfolio | |
| 41 Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NFM (GR-NFM) 44 Growth Rate of CP (GR-NP) 45 Growth Rate of CP (GR-CP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 GRIV 48 Horemental CD Ratio (ICDR) 49 Growth Rate of NPA (RNPA) 49 Growth Rate of NPA (RNPA) 40 Yes/no Computerisation yes/no Corebanking yes/no Corebanking yes/no Corebanking yes/no ATM yes/no Chers (specify) yes/no ATM yes/no ATM yes/no Attricipation in Govt. Programme nos Social Security Pension Nos | | | |
| Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of QP (GR-QP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no Corebanking yes/no ATM yes/no Others (specify) yes/no Others (specify) yes/no 9 Incs | | (GRL) | |
| Growth Rate of Deposit (GRD) 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of QP (GR-QP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no Corebanking yes/no ATM yes/no Others (specify) yes/no Others (specify) yes/no 9 Incs | | | |
| 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 Growth Rate of Interest Income (GRI) 48 Horemental CD Ratio (ICDR) 49 Computerisation 50 Use of Technology vgs/no yes/no Corebanking yes/no 0 Others (specify) 0 Others (specify) 9 Nos | 41 | | |
| 42 Growth Rate of NFM (GR-NFM) 43 Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 Growth Rate of Interest Income (GRI) 48 Horemental CD Ratio (ICDR) 49 Computerisation 50 Use of Technology vgs/no yes/no Corebanking yes/no 0 Others (specify) 0 Others (specify) 9 NTM 7 Others (specify) 9 NTM | | Growth Rate of Deposit (GRD) | |
| Growth Rate of NFM (GR-NFM) Growth Rate of NM (GR-NM) Growth Rate of NM (GR-NM) Growth Rate of GP (GR-GP) Growth Rate of NP (GR-NP) Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) Reduction Rate of NPA (RNPA) Growth Rate of NPA (RNPA) | | | |
| Growth Rate of NFM (GR-NFM) Growth Rate of NM (GR-NM) Growth Rate of NM (GR-NM) Growth Rate of GP (GR-GP) Growth Rate of NP (GR-NP) Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) Reduction Rate of NPA (RNPA) Growth Rate of NPA (RNPA) | | | |
| 43 Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 Growth Rate of NPA (RNPA) 49 Computerisation 50 Use of Technology vgs/no Corebanking vgs/no ATM 0 Others (specify) vgs/no Incest (Specify) 9 Social Security Pension | 42 | | |
| Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no b. ATM yes/no c. Others (specify) yes/no Computerisation in Govt. Programme S1 NOS | | Growth Rate of NFM (GR-NFM) | |
| Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no b. ATM yes/no c. Others (specify) yes/no Computerisation in Govt. Programme S1 NOS | | | |
| Growth Rate of NM (GR-NM) 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no b. ATM yes/no c. Others (specify) yes/no Computerisation in Govt. Programme S1 NOS | 42 | | |
| 44 Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 (GRI) 48 Horemental CD Ratio (ICDR) 49 Growth Rate of NPA (RNPA) 50 Use of Technology vgs/no computerisation ygs/no ygs/no 6 ygs/no 6 NTM vgs/no NTM 0 Others (specify) ygs/no NTM 7 NTM 0 Participation in Govt. Programme 51 NOS | - 73 | Growth Bate of NM (GR-NM) | |
| Growth Rate of GP (GR-GP) 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology vgs/no Computerisation yes/no 50 Corebanking vgs/no Corebanking vgs/no NTM 0thers (specify) yes/no 0thers (specify) yes/no 10 Participation in Govt. Programme 1005 Nos | | | |
| 45 Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) 47 Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 Computerisation 50 Use of Technology vgs/no yes/no 6 Corebanking vgs/no Yes/no 6 Others (specify) vgs/no Incertification in Govt. Programme 50 Participation in Govt. Programme 1005 Nos | 44 | | |
| Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no c. Others (specify) yes/no c. Participation in Govt. Programme Social Security Pension | | Growth Rate of GP (GR-GP) | |
| Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no c. Others (specify) yes/no c. Participation in Govt. Programme Social Security Pension | | | |
| Growth Rate of NP (GR-NP) 46 Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation yes/no c. Corebanking yes/no c. Others (specify) yes/no c. Participation in Govt. Programme Social Security Pension | 45 | | |
| 46 Growth Rate of Interest Income 47 (GRI) Incremental CD Ratio (ICDR) 48 - 49 Reduction Rate of NPA (RNPA) 49 - 50 Use of Technology yes/no - 6 - 6 - 70 Computerisation yes/no - 6 - 7 Others (specify) 9 - 9 - 9 - 9 - 9 - 9 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 | | Growth Bate of NP (GB-NP) | |
| Growth Rate of Interest Income (GRI) Incremental CD Ratio (ICDR) 48 Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 Vse of Technology 50 Use of Technology ves/no computerisation a ves/no corebanking ves/no b. ATM ATM ves/no c. Others (specify) d. Participation in Govt. Programme 50 Social Security Pension | | | |
| 47 (GRI) Incremental CD Ratio (ICDR) 48 Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 Incremental CD Ratio (ICDR) 50 Vse of Technology 50 Use of Technology 6 Ves/no 6 Incremental CD Ratio (ICDR) 6 Ves/no 6 Ves/no 6 Ves/no 7 Others (specify) 9 Ves/no 6 Ves/no 7 Others (specify) 9 Ves/no 1005 Social Security Pension | 46 | | |
| 47 Incremental CD Ratio (ICDR) 48 | | Growth Rate of Interest Income | |
| Incremental CD Ratio (ICDR) 48 Reduction Rate of NPA (RNPA) 49 50 Use of Technology yes/no Computerisation a Corebanking yes/no ATM Others (specify) yes/no ATM Social Security Pension | 47 | (GRI) | |
| 48 | | Incremental CD Batio (ICDB) | |
| 49 Reduction Rate of NPA (RNPA) 50 Use of Technology yes/no Computerisation yes/no a. Corebanking yes/no b. ATM yes/no c. Others (specify) yes/no d. Participation in Govt. Programme nos 51 Social Security Pension nos | | | |
| 49 Reduction Rate of NPA (RNPA) 50 Use of Technology yes/no Computerisation yes/no a. Corebanking yes/no b. ATM yes/no c. Others (specify) yes/no d. Participation in Govt. Programme nos 51 Social Security Pension nos | | | |
| 49 | 48 | | |
| 50 Use of Technology yes/no Computerisation yes/no a. Corebanking Corebanking yes/no b. ATM ATM yes/no c. Others (specify) Joint Security Pension nos | | Reduction Rate of NPA (RNPA) | |
| 50 Use of Technology yes/no Computerisation yes/no a. Corebanking Corebanking yes/no b. ATM ATM yes/no c. Others (specify) Joint Security Pension nos | | | |
| 50 Use of Technology yes/no Computerisation yes/no a. Corebanking Corebanking yes/no b. ATM ATM yes/no c. Others (specify) Joint Security Pension nos | 49 | | |
| S0 Ves/no a. Computerisation b. Corebanking ATM yes/no c. Others (specify) Joint Context (specify) yes/no ATM yes/no Social Security Pension Inos | | Use of Technology | |
| a. Corebanking b. Ves/no ATM Ves/no c. Others (specify) Others (specify) Ves/no d. Participation in Govt. Programme 51 nos | 50 | | |
| Corebanking yes/no b. ATM ATM yes/no c. Others (specify) Others (specify) yes/no d. Participation in Govt. Programme 51 nos | | Computerisation | yes/no |
| b. yes/no ATM yes/no c. Others (specify) yes/no d. Participation in Govt. Programme nos | a. | Construction of | |
| ATM yes/no c. Others (specify) yes/no d. Participation in Govt. Programme nos | | Corebanking | yes/no |
| c. Others (specify) d. yes/no Participation in Govt. Programme nos 51 Social Security Pension | b . | | |
| Others (specify) yes/no d. Participation in Govt. Programme 51 Social Security Pension | | ATM | yes/no |
| d. Participation in Govt. Programme 51 nos | c . | | |
| d. Participation in Govt. Programme 51 nos | | Others (specify) | yes/no |
| 51 nos | d. | | |
| 51 Social Security Pension | | Participation in Govt. Programme | |
| Social Security Pension | 51 | | nos |
| a. yes/no | | | |
| | a. | <u> </u> | yes/no |

| | KSRTC Consortium | yes/no |
|----|--|--------------------------|
| b. | | |
| | Muttathe Mulla | Yes/no. |
| | Haritham Sahakaranam | yes/no |
| | | |
| d. | | |
| e. | Co-operative Expo | Yes/no |
| | Others (specify) | yes/no |
| f. | | |
| | Participation in Co-op Depts./Schemes | |
| 52 | Depts., Senemes | |
| 54 | Rrisk Fund | yes/no |
| а | | yes/110 |
| | Deposit Guarentee Scheme | yes/no |
| ъ | - | 5 7 |
| | Deposit Mobilisation Target | yes/no |
| c. | Achievement | 5 7 |
| | OTS | yes/no |
| đ | | |
| | Employees Welfare Fund | yes/no |
| e. | Awards & Achievements | |
| 53 | | |
| а | Central Government | Nos |
| | State Government | Nos |
| b | | |
| | Other Institution/Agencies | Nos |
| C. | • | NY |
| | Innovative programmes; (Agriculture, Business, Marketing, | Nos |
| 53 | IT, Social Culture etc.) | |
| 00 | Any Enquiry/Inspection Pending | yes/no |
| | Under Section 65,66,68 | 5 7 |
| 54 | | |
| | Status of the Audit defect | Completed/ Non completed |
| 55 | rectification | |
| 56 | Details of Government Dues | |
| a | Share | |
| b | Loan | |
| ~ | Divident | |
| с | | |
| | % of ARC file cases aganist total loans due | |
| 57 | | |

| | % of EP file cases aganist total | |
|----|----------------------------------|--|
| 58 | 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 | MAXIMU M MARKS | | |
| | Performance During 2023-2024 | | | | |

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

| Between 150 – 125 % | 2 | |
|--------------------------------|----|---|
| Betweenw 125 – 100 % | 1 | |
| Below 100% | -1 | |
| Gross NPA (GNPA) | | |
| 6 | | |
| Below 10% | 3 | |
| Between 10 -15% | 2 | |
| Between 15 – 20 % | 1 | 3 |
| Above 20% | -1 | |
| Net NPA Ratio (NNPA) | | |
| 7 | | |
| Below 5% | 3 | |
| Between 5 – 7.5 % | 2 | 0 |
| Between 7.5 – 10 % | 1 | 3 |
| Above 10 % | -1 | |
| Provision Coverage Ratio (PCR) | | |
| 8 | | |
| Above 30% | 3 | |
| Between 20-30% | 2 | 3 |
| Between 20-10% | 1 | 3 |
| Below 10% | -1 | |
| Yield on Asset (YOA) | | |
| 9 | | - |
| 6% and above | 3 | |
| Between 4-6% | 2 | 3 |
| Between 2-4% | 1 | |
| Below 2% | -1 | |
| Cost of Funds (COF) | | |
| 10 | | |
| Below 6% | 3 | |
| Between 6-7% | 2 | 3 |
| Between 7-8% | 1 | |
| Above 8% | -1 | |

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

| 16 | | |
|-----------------------------------|----|---|
| 2% & above | 3 | |
| 1%& above but less than 2% | 2 | |
| 0% & above but less than 1% | 1 | |
| Less than 0% | -1 | |
| Net Margin (NM) | 1 | |
| 17 | | |
| 1% & above | 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 | |
| 5% & more but less than 10% | 2 | |
| Less than 5% | 1 | |
| Less than 0% | -1 | |
| 19 Operating Profit (OPR) | | |
| 25% and above | 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% & 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 | ; |

| 2 | $_2$ Fluid Resource Ratio (FRR) | | |
|----|---------------------------------------|----|----|
| | 20% | 3 | |
| | Between 15-20% | 2 | |
| | Between 10-15% | 1 | |
| | Between 0-10% | 0 | |
| | Less than 0% | -1 | 3 |
| | Total Investment to Total Asset Ratio | | |
| 23 | 5% & Above | | _ |
| | 3% & above but less than 5% | 3 | _ |
| | 1% & above but less than 3% | 2 | 3 |
| | | 1 | _ |
| | 0% & above but less than 1% | 0 | _ |
| | Less than 0% | -1 | |
| 24 | CASA Deposit (CASA) | | |
| 24 | 20% & above | | _ |
| | | 3 | |
| | 15% & Above but less than 20% | | |
| | | 2 | 3 |
| | 10% & above but less than 15% | | |
| | Less than 10% | 1 | - |
| | | -1 | |
| | Liquid Asset to Liquid Liability | | |
| 25 | | | |
| | 1% & above | | |
| | 0.75% & above but less than 1% | 3 | _ |
| | 0.75% & above but less than 1% | 2 | |
| | 0.50% & above but less than 0.75% | | -3 |
| | | 1 | |
| | 0% and above but less than 0.50% | | |
| | Less there 0% | 0 | 4 |
| | Less than 0% | 1 | |
| | Fixed Asset to Working Capital | -1 | |
| 26 | | | 3 |

| | 3% and below | | 1 |
|----|--|------|---|
| | | | |
| | 4% & below 3% | 3 | - |
| | 4 /0 & DEIUW 3 /0 | | |
| | | 2 | - |
| | 5% and below 4% | | |
| | | 1 | - |
| | Above 5% | | |
| | | -1 | |
| | Cost of Goods Sold Ratio (CGS) | | |
| 27 | | | |
| | 80% & below | | |
| | | 3 | |
| | Between 80-90% | | 1 |
| | | 2 | 3 |
| | Between 90-100% | 4 | |
| | | - | |
| | Above 100% | 1 | - |
| | Above 100% | | |
| | | -1 | |
| | Interest Earned to Interest Paid (IEP) | | |
| 28 | | | _ |
| | 120% and above | | |
| | | 3 | |
| | Between 110-120% | | |
| | | 2 | 3 |
| | Between 100-110% | | - |
| | | 1 | |
| | Below 100% | 1 | - |
| | | 1 | |
| | Establishment to Operating Income | -1 | |
| 20 | | | |
| 29 | | | - |
| | Above 2% | | |
| | | 3 | - |
| | Between 1-2% | | |
| | | 2 | 3 |
| | Between 0-1% | | 5 |
| | | 1 | |
| | 0% | | 1 |
| | | 0 | |
| | Below 0% | | 1 |
| | | -1 | |
| l | | 1 -1 | I |

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

| | 0% | | 7 |
|----|------------------------------|----|---|
| | 070 | 0 | |
| | Below 0% | 0 | _ |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | -1 | |
| 34 | | | |
| 54 | 80% & above | | - |
| | | 3 | |
| | Between 60-80% | 3 | |
| | | 2 | 3 |
| | Between 40-60% | 4 | - |
| | | 1 | |
| | Below 40% | 1 | |
| | | 1 | |
| | Growth Rate of Deposit (GRD) | -1 | |
| 25 | | | |
| 35 | 10% & above | | - |
| | | 2 | |
| | Between 5-10% | 3 | - |
| | | 0 | 3 |
| | Between 0- 5% | 2 | - |
| | Detween 0- 5% | 1 | |
| | Below 0% | 1 | - |
| | | 1 | |
| | Growth Rate of NFM (GR-NFM) | -1 | |
| 20 | | | |
| 36 | 10% & above | | - |
| | 10 % & 2000 | 2 | |
| | Between 5-10% | 3 | _ |
| | Detween 5-10% | 0 | 3 |
| | Between 0-5% | 2 | - |
| | | | |
| | Below 0% | 1 | - |
| | | | |
| | Growth Pata of NM (CP NM) | -1 | |
| 26 | Growth Rate of NM (GR-NM) | | |
| 36 | 10% & above | | _ |
| | | | 3 |
| | Between 5-10% | 3 | _ |
| | | | |
| | | 2 | |

| | Between 0-5% | | 7 |
|----------|--------------------------------------|----|---|
| | Detween 0-3 % | 1 | |
| | Below 0% | 1 | |
| | | -1 | |
| | Growth Rate of GP (GR-GP) | -1 | |
| 38 | | | |
| 50 | 10% & above | | - |
| | | 3 | |
| | Between 5-10% | 5 | - |
| | | 2 | 3 |
| | Between 0-5% | 4 | _ |
| | | 1 | |
| | Below 0% | 1 | - |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | -1 | |
| 39 | | | |
| 35 | 10% & above | | _ |
| | | 3 | |
| | Between 5-10% | 5 | - |
| | | 2 | 3 |
| | Between 0-5% | 4 | _ |
| | | 1 | |
| | Below 0% | 1 | |
| | | -1 | |
| | Growth Rate of Interest Income (GRI) | | |
| 40 | | | |
| 10 | 10% & above | | |
| | | 3 | |
| | Between 5-10% | 0 | |
| | | 2 | 3 |
| | Between 0-5% | 4 | 1 |
| | | 1 | |
| | Below 0% | | 1 |
| | | -1 | |
| | Incremental CD Ratio (ICDR) | | |
| 41 | | | |
| <u> </u> | 15% and bellow | | 1 |
| | | 3 | 3 |
| | Between 10-15% | | 1 |
| | | 2 | |
| L | | 4 | |

| | Between 0-10% | | 7 |
|-----|---------------------------------------|----------|---|
| | | 1 | |
| | Below 0% | 1 | - |
| | | -1 | |
| - | Reduction Rate of NPA (RNPA) | -1 | |
| 42 | | | |
| 42 | 5% and bellow | | _ |
| | | 1 | 4 |
| - | Above 5% | 4 | _ |
| | | -1 | |
| - | Growth Rate of Loan Portfolio (GRL) | -1 | |
| 42 | | | |
| 43 | 10% & above | | _ |
| | | | |
| | Between 5-10% | 3 | - |
| | | | 3 |
| | Between 0-5% | 2 | - |
| | Between 0-5% | _ | |
| | Below 0% | 1 | _ |
| | | | |
| | | -1 | |
| | Use of Technology | | |
| 44 | Computerisation | | _ |
| | Computerisation | 1 | |
| | corebanking | 1 | _ |
| | COLEDATIKITY | 1 | 4 |
| | ATM | 1 | _ |
| | ATM | _ | |
| | E-Platform | 1 | _ |
| 1 | | - | |
| | Paricipation in Covernment Programmer | 1 | |
| 4 - | Paricipation in Govenment Programmes | | |
| 45 | Social Socurity Panajon | | _ |
| | Social Security Pension | _ | |
| | KCDTC Dension Consertium | 1 | _ |
| | KSRTC Pension Consortium | | 5 |
| | | 1 | _ |
| | Muttathe Mulla | | |
| | Levither Schokerszer | 1 | _ |
| | Haritham Sahakaranam | | |
| | | 1 | |

| | Co-op Expo Participation | | 7 |
|----|---|---|----|
| | | 1 | |
| | Others (specify) | | - |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | | |
| 46 | | | |
| | Risk Fund | | - |
| | | 1 | |
| | Deposit Guarentee Scheme | | _ |
| | | 1 | _ |
| | Deposit Mobilisation Target Achievement | | -5 |
| | | 1 | |
| | OTS | | |
| | | 1 | |
| | Employees Welfare Fund | | 1 |
| | | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | | |
| | | 3 | |
| | Between 3 to 2 | | -3 |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Innovative Programmes | | |
| 48 | | | |
| | 5 & above | | |
| | | 3 | 2 |
| | Between 4 to 3 | | -3 |
| | | 2 | |
| | Between 2 to 1 | | |
| L | | 1 | |
| | | | |
| L | | | |
| 49 | Audit Classification | | |
| | A Class for 3 years | | 1 |
| | | 4 | -4 |
| | A Class for 2 years | 3 | |
| | A Class for 1 year | | 1 |
| | | 2 | |

| | B Classification | 1 |] |
|----|---|---|---|
| 50 | % of ARC File cases aganist total loan dues | | |
| | Above 75% | 3 | |
| | Between 60-75% | 2 | 3 |
| | Between 60-50% | 1 | |
| | Bellow 50% | 0 | |
| 51 | % of EP File cases aganist total loan dues | | |
| | Above 75% | 3 | |
| | Between 60-75% | 2 | 3 |
| | Between 60-50% | 1 | |
| | Bellow 50% | 0 | 1 |

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

| | Return on Equity Ratio (ROE) | |
|----|----------------------------------|--|
| | | |
| 10 | | |
| 19 | Yield On Advance (YOA) | |
| | field Off Advance (FOA) | |
| | | |
| 20 | | |
| | Cost of Deposit (COD) | |
| | | |
| 21 | | |
| | Net Financial Margin (NFM) | |
| | | |
| 22 | | |
| | Net Margin (NM) | |
| | | |
| 23 | | |
| | Gross Profit Ratio (GPR) | |
| 24 | | |
| | Operating Profit (OPR) | |
| 25 | | |
| | | |
| | Net Profit Ratio (NPR) | |
| 26 | | |
| 26 | Fund Erosion (FE) | |
| | | |
| 27 | | |
| | | |
| | Fluid Resource Ratio (FRR) | |
| 28 | | |
| | | |
| | Total Investment to Total Asset | |
| | Ratio | |
| | | |
| 29 | | |
| | | |
| | CASA Deposit (CASA) | |
| 30 | | |
| 30 | | |
| | Liquid Asset to Liquid Liability | |
| | | |
| 31 | | |

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

| | Growth Rate of NM (GR-NM) | |
|-----------|--|------------------|
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 46 | | |
| | Growth Rate of Interest Income | |
| 47 | (GRI) | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | | |
| 49 | The Constant of the second sec | |
| 50 | Use of Technology | yes/no |
| | Computerisation | yes/no |
| a. | Corebanking | |
| b. | | yes/no |
| D. | ATM | yes/no |
| c. | | |
| | Others (specify) | yes/no |
| d. | Participation in Govt. Programme | |
| 51 | | nos |
| | Social Security Pension | yes/no |
| a. | | |
| 1 | KSRTC Consortium | yes/no |
| b. | Muttathe Mulla | Yes/no. |
| | Haritham Sahakaranam | yes/no |
| | | |
| d. | | No. / |
| e. | Co-operative Expo Others (specify) | Yes/no yes/no |
| f. | | |
| | Participation in Co-op | |
| | Depts./Schemes | |
| 52 | Rrisk Fund | ves/po |
| a | | yes/no |
| | | 1 |

| | Deposit Guarentee Scheme | yes/no |
|----|--|--------------------------|
| ł | | |
| с | Deposit Mobilisation Target Achievement | yes/no |
| | OTS | yes/no |
| | Employees Welfare Fund | yes/no |
| e | Awards & Achievements | |
| 53 | Central Government | Nos |
| | State Government | Nos |
| k | | |
| 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 EVALUATIN | IG APPLICATION | 1 |
|-------|-----------------------------------|----------------|----------------------|
| SL.NO | | MARKS | MAXIMU M MARKS |
| | Performance During 2023-2024 | | |
| | Capital Adequacy Ratio (CRAR) | | |
| 1 | | | |
| | Above 7% | | |
| | | 3 | |
| | Between 5 - 7 % | | |
| | | 2 | 3 |
| | | 1 | |
| | Below5% | | |
| | Below 0 | -1 | - |
| | Debt Equity Ratio (DER) | | |
| 2 | | | |
| | Bellow 75 - 100 Times | | |
| | | 3 | |
| | Between 100 - 125 Times | | |
| | | 2 | - 3 |
| | Between 125 - 150 Times | | 5 |
| | | 1 | |
| | Above 150 Times | | |
| | | -1 | |
| | Debt to Asset Ratio (DAR) | | |
| 3 | | | |
| | Less than 25 % | 3 | |
| | Between 25 - 50 % | 2 | 1 |
| | | Z | - |
| | Between 50 - 75 % | 1 | 3 |
| | 100% | | 1 |
| | 100% | 0 | 4 |
| | Above 100% | -1 | |
| | Net Own Fund to Working Fund | | |
| 4 | | | |

| Above 3% | 3 | |
|--------------------------------|----|---|
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | | • |
| 5 | | 1 |
| 150% and above | 3 | |
| Between 150 – 125 % | 2 | |
| Betweenw 125 – 100 % | 1 | |
| Below 100% Gross NPA (GNPA) | -1 | |
| 6 Bolow 10% | | [|
| Below 10% | 3 | |
| Between 10 -15% | 2 | |
| Between 15 – 20 % | 1 | |
| Above 20% | -1 | |
| Net NPA Ratio (NNPA) | | |
| Below 5% | 3 | |
| Between 5 – 7.5 % | 2 | |
| Between 7.5 – 10 % | 1 | |
| Above 10 % | -1 | |
| Provision Coverage Ratio (PCR) | | |
| Above 30% | 3 | |
| Between 20-30% | 2 | |
| Between 20-10% | 1 | |
| Below 10% | -1 | |

| 6% and above | 3 | |
|-------------------------------|----|---|
| Between 4-6% | 2 | 3 |
| Between 2-4% | 1 | |
| Below 2% | -1 | |
| Cost of Funds (COF) | | |
| | | |
| Below 6% | 3 | |
| Between 6-7% | 2 | 3 |
| Between 7-8% | 1 | |
| Above 8% | -1 | |
| Gross Financial Margin (GFM) | | |
| 11 | | |
| 4% and above | 3 | |
| Between 3-4% | 2 | 3 |
| Between 1-3% | 1 | 0 |
| Below 1% | -1 | |
| Return on Asset Ratio (ROA) | | |
| 12 | | |
| Above 0.75% | 3 | |
| Between 0.50-0.75% | 2 | 3 |
| Between 0-0.50% | 1 | 0 |
| Below 0 | -1 | |
| Return on Equity Ratio (ROE) | | |
| 13 | | |
| Above 20% | 3 | |
| Between 15-20% | 2 | |
| Between 10-15% | 1 | 3 |
| Below 10% | | |
| Below 0 | -1 | |
| Yield On Advance (YOA) | -1 | |
| 14 | | |
| 10% and above | 3 | |
| 8% & above but less than 10% | 2 | 3 |
| 6% & above but less than 8% | | _ |
| 070 & above but iess than 070 | 1 | |

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

| | Below 0% | -1 | |
|----|---------------------------------------|----|-----|
| | | | |
| 2 | ₀ Net Profit Ratio (NPR) | | |
| | 5% & Above | 3 | |
| | 3% & Above but less than 5% | 2 | |
| | 1% & Above but less than 3% | 1 | 3 |
| | 0% & Above but less than 1% | 0 | |
| | Bellow 0% | -1 | |
| 2 | ¹ Fund Erosion (FE) | | |
| | NOF > 0 | 3 | - 3 |
| | NOF < 0 | -1 | 0 |
| 2 | $_2$ Fluid Resource Ratio (FRR) | | |
| | 20% | 3 | |
| | Between 15-20% | 2 | |
| | Between 10-15% | 1 | 1 |
| | Between 0-10% | 0 | |
| | Less than 0% | -1 | 3 |
| | Total Investment to Total Asset Ratio | | |
| 23 | | | |
| | 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 | _ |
| | CASA Deposit (CASA) | | |
| 24 | | | |
| | 20% & above | | |
| | | 3 | |
| | 15% & Above but less than 20% | | 3 |
| | | 2 | 5 |
| | 10% & above but less than 15% | | |
| | Less than 10% | 1 | 4 |
| | Less man 10% | - | |
| | Liquid Asset to Liquid Liability | -1 | |
| 25 | | | 3 |

| | 1% & above | | 7 |
|----|--|----|---|
| | | 3 | |
| | 0.75% & above but less than 1% | 3 | - |
| | | 2 | |
| | 0.50% & above but less than 0.75% | 4 | - |
| | | 1 | |
| | 0% and above but less than 0.50% | 1 | _ |
| | | 0 | |
| | Less than 0% | 0 | |
| | | -1 | |
| | Fixed Asset to Working Capital | -1 | |
| 26 | | | |
| 20 | 3% and below | | - |
| | | 2 | |
| | 4% & below 3% | 3 | |
| | | 0 | 3 |
| | 5% and below 4% | 2 | - |
| | | 1 | |
| | Above 5% | 1 | - |
| | | 1 | |
| | Cost of Goods Sold Ratio (CGS) | -1 | |
| 27 | | | |
| 27 | 80% & below | | - |
| | | 2 | |
| | Between 80-90% | 3 | - |
| | | 0 | 3 |
| | Between 90-100% | 2 | - |
| | Detween 30-100 /8 | 1 | |
| | Above 100% | 1 | - |
| | | 1 | |
| | Interest Farned to Interest Raid (IER) | -1 | |
| 20 | Interest Earned to Interest Paid (IEP) | | |
| 28 | 120% and above | | - |
| | | | |
| | Between 110-120% | 3 | _ |
| | | | 3 |
| | Between 100-110% | 2 | - |
| | | _ | |
| | Polow 100% | 1 | - |
| | Below 100% | _ | |
| | | -1 | |

| | Establishment to Operating Income | | |
|----|-----------------------------------|----|----|
| 29 | | | |
| | Above 2% | | |
| | | 3 | |
| | Between 1-2% | | |
| | | 2 | -3 |
| | Between 0-1% | | |
| | 0% | 1 | _ |
| | 0 % | 0 | |
| | Below 0% | 0 | |
| | | -1 | |
| | Contigency to Operating Income | -1 | |
| 30 | | | |
| | 1% & above | | |
| | | 3 | |
| | 0.75-1% | | |
| | | 2 | -3 |
| | 0.75-0.50% | | 3 |
| | | 1 | |
| | 0-0.50% | | |
| | | 0 | _ |
| | Bellow 0% | | |
| | Interest Coverage Datis (ICD) | -1 | |
| 24 | Interest Coverage Ratio (ICR) | | |
| 31 | 3% & below | | _ |
| | | 3 | |
| | Between 1.5-3% | 3 | - |
| | | 2 | 3 |
| | 1.5% & above but less than 3% | | - |
| | | 1 | |
| | 0% & below | | |
| | | -1 | |
| | Profit – Vloume Ratio (PVR) | | |
| 32 | | | |
| | 30% & below | | 3 |
| | | 3 | |
| | Between 20-30% | | |
| | | 2 | |

| | 20% & below 0% | | 7 |
|----|------------------------------|----|----|
| | | 1 | |
| | Bellow 0% | 1 | - |
| | | -1 | |
| | Break Even Point (BEP) | -1 | |
| 22 | | | |
| 33 | 1% & above | | - |
| | | 2 | |
| | Between 0.50-1% | 3 | - |
| | | | |
| | Between 0-0.50% | 2 | -3 |
| | Detween 0-0.30 % | 1 | |
| | 0% | 1 | - |
| | | ~ | |
| | Below 0% | 0 | - |
| | | | |
| | Cradit - Dapasit Ratio (CD) | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | 80% & above | | - |
| | | | |
| | Between 60-80% | 3 | _ |
| | Detween 60-60% | 2 | 3 |
| | Between 40-60% | 2 | - |
| | Between 40-00% | | |
| | Below 40% | 1 | - |
| | | | |
| | Crowth Rate of Deposit (CRD) | -1 | |
| 25 | Growth Rate of Deposit (GRD) | | |
| 35 | 10% & above | | - |
| | 10% & above | | |
| | Between 5-10% | 3 | - |
| | | | 3 |
| | Between 0- 5% | 2 | - |
| | | - | |
| | Below 0% | 1 | - |
| | | | |
| | Growth Rate of NFM (GR-NFM) | -1 | |
| 26 | | | |
| 36 | 10% & above | | 3 |
| | | 2 | |
| | | 3 | |

| | Between 5-10% | | |
|----|--------------------------------------|----|----|
| | | 2 | |
| - | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | | | |
| | 10% & above | | |
| | | 3 | _ |
| | Between 5-10% | | 3 |
| | | 2 | 0 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of GP (GR-GP) | | |
| 38 | 12 | | _ |
| | 10% & above | | |
| | | 3 | _ |
| | Between 5-10% | | 3 |
| | | 2 | Ŭ |
| | Between 0-5% | | |
| | | 1 | _ |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | | |
| 39 | | | _ |
| | 10% & above | | |
| | | 3 | _ |
| | Between 5-10% | | 3 |
| | | 2 | |
| | Between 0-5% | | |
| | | 1 | _ |
| | Bellow 0% | | |
| | | -1 | |
| | Growth Rate of Interest Income (GRI) | | |
| 40 | | | -3 |
| | 10% & above | | 5 |
| | | 3 | |

| Between 0-5% 1 Bellow 0% -1 Incremental CD Ratio (ICDR) -1 11 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow 4 Above 5% -1 10% & above 3 Between 0-5% 1 Between 0-5% 1 Use of Technology -1 Use of Technology -1 4 ATM | | Between 5-10% | | 7 |
|---|----|-------------------------------------|----------|---|
| Between 0-5% 1 Bellow 0% -1 Incremental CD Ratio (ICDR) -1 1 15% and bellow 3 Between 10-15% 2 3 Between 0-10% 1 1 Bellow 0% -1 1 Reduction Rate of NPA (RNPA) -1 4 Above 5% -1 4 Above 5% -1 4 10% & above 3 3 Between 0-5% -1 3 Between 0-5% 1 3 Between 0-5% 1 4 Computerisation -1 4 ATM 1 4 | | | 0 | |
| Image: select of the select | | Between 0-5% | Z | _ |
| Bellow 0% -1 Incremental CD Ratio (ICDR) -1 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow -1 42 -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 4 Computerisation Corebanking 1 ATM 1 | | | 1 | |
| Incremental CD Ratio (ICDR) -1 41 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 S% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 Between 5-10% 2 Between 0-5% 1 Between 0-5% 1 Use of Technology -1 Use of Technology 1 ATM 1 | | Bellow 0% | 1 | _ |
| Incremental CD Ratio (ICDR) 41 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 S% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 10% & above 3 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 Computerisation Correbanking 1 ATM 1 | | | _1 | |
| 41 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 Reduction Rate of NPA (RNPA) 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 10% & above 3 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 Computerisation 1 Correbanking 1 ATM 1 | | Incremental CD Ratio (ICDR) | 1 | |
| 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Bellow 0% -1 42 -1 42 -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 -1 Computerisation 1 ATM 1 | 41 | | | |
| Between 10-15% 2 3 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 43 -1 Between 5% -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology 4 Computerisation 1 corebanking 1 ATM 1 | | 15% and bellow | | _ |
| Between 10-15% 2 3 Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 43 -1 Between 5% -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology 4 Computerisation 1 corebanking 1 ATM 1 | | | 3 | |
| Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 Between 5-10% 3 Between 0-5% 1 Between 0-5% -1 Use of Technology 1 44 -1 ATM 1 | | Between 10-15% | 0 | _ |
| Between 0-10% 1 Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 -1 ATM 1 | | | 2 | 3 |
| Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 1 Use of Technology -1 44 1 Computerisation 1 ATM 1 | | Between 0-10% | | _ |
| Bellow 0% -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 1 Use of Technology -1 44 1 Computerisation 1 ATM 1 | | | 1 | |
| Reduction Rate of NPA (RNPA) 4 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 10% & above 3 Between 5-10% 2 Between 0-5% 1 Use of Technology -1 44 1 Computerisation 1 Corebanking 1 ATM 1 | | Bellow 0% | | |
| Reduction Rate of NPA (RNPA) 4 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 10% & above 3 Between 5-10% 2 Between 0-5% 1 Use of Technology -1 44 1 Computerisation 1 Corebanking 1 ATM 1 | | | -1 | |
| 42 | | Reduction Rate of NPA (RNPA) | | |
| Above 5% -1 43 -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 44 -1 Computerisation 1 corebanking 1 ATM 1 | 42 | | | |
| Above 5% -1 43 -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 1 Computerisation 1 corebanking 1 ATM 1 | | 5% and bellow | | |
| Image: style="text-align: center;">-1 Growth Rate of Loan Portfolio (GRL) 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology 44 Computerisation 1 corebanking 1 ATM | | | 4 | 4 |
| Growth Rate of Loan Portfolio (GRL) | | Above 5% | | _ |
| 43 10% & above 3 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 44 -1 Computerisation 1 corebanking 1 ATM 1 | | | -1 | |
| 10% & above 3 Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 1 Computerisation 1 1 1 ATM 1 | | Growth Rate of Loan Portfolio (GRL) | | |
| Between 5-10% 3 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 1 Computerisation 1 corebanking 1 1 1 | 43 | | | |
| Between 5-10% 2 Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 1 Computerisation 1 1 4 Corebanking 1 1 1 | | 10% & above | | |
| Between 0-5% 1 Bellow 0% -1 Use of Technology -1 Computerisation 1 corebanking 1 ATM 1 | | | 3 | |
| Between 0-5% 1 Bellow 0% -1 Use of Technology -1 44 1 Computerisation 1 1 1 ATM 1 | | Between 5-10% | | |
| Image: state of the state o | | | 2 | 3 |
| Bellow 0% -1 Use of Technology 44 Computerisation 1 4 ATM ATM | | Between 0-5% | | |
| -1 Use of Technology 44 Computerisation 1 corebanking 1 ATM | | | 1 | |
| Use of Technology 44 Computerisation 1 corebanking 1 ATM | | Bellow 0% | | |
| 44 Computerisation 1 4 Corebanking 1 ATM | | | -1 | |
| Computerisation 1 4 Corebanking 1 ATM | | Use of Technology | | |
| corebanking 1 4 ATM 1 | 44 | | | |
| Corebanking 4 ATM | | Computerisation | | |
| ATM | | | 1 | 4 |
| ATM | | corebanking | | + |
| | | | 1 | |
| | | АТМ | | |
| | | | 1 | |

| | E-Platform | | ٦ |
|----|---|----------|----|
| | | 1 | |
| | Paricipation in Govenment Programmes | 1 | |
| 45 | r ancipation in Govenment i rogrammes | | |
| 45 | Secial Security Dension | | |
| | Social Security Pension | | |
| | | 1 | _ |
| | KSRTC Pension Consortium | | |
| | | 1 | |
| | Muttathe Mulla | | 5 |
| | | 1 | 5 |
| | Haritham Sahakaranam | | |
| | | 1 | |
| | Co-op Expo Participation | | |
| | | 1 | |
| | Others (specify) | - | _ |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | 1 | |
| | r ai licipation in 60-0p Depats/Schemes | | |
| 46 | Risk Fund | | _ |
| | RISK FUND | | |
| | | 1 | _ |
| | Deposit Guarentee Scheme | | |
| | | 1 | -5 |
| | Deposit Mobilisation Target Achievement | | 5 |
| | | 1 | |
| | OTS | | |
| | | 1 | |
| | Employees Welfare Fund | | _ |
| | | 1 | |
| | Awards & Acievements | 1 | |
| 47 | | | |
| 47 | 3 & Above | | - |
| | | | |
| | | 3 | -3 |
| | Between 3 to 2 | | |
| | | 2 | _ |
| | Between 2 to 1 | | |
| | | 1 | |
| | Innovative Programmes | | |
| 48 | | | |
| | 5 & above | | -3 |
| | | 3 | |
| L | | 5 | |

| | Between 4 to 3 | | 7 |
|----|---|---|---|
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Audit Classification | | |
| 49 | | | _ |
| | 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 aganist total loan dues | | |
| | Above 75% | 3 | |
| | Between 60-75% | 2 | 3 |
| | Between 60-50% | 1 | |
| | Bellow 50% | 0 | |
| 51 | % of EP File cases aganist total loan dues | | |
| | Above 75% | 3 | |
| | Between 60-75% | 2 | 3 |
| | Between 60-50% | 1 | |
| | Bellow 50% | 0 | 1 |

| DEPARTMENT OF COOPERATION AWARD -2023-24 EDUCATIONAL CO-OPERATIVE SOCIETY | | | |
|--|--|--|--|
| APPLICATION SHEET | | | |
| | General Details | | |
| 1 | Name of the Society | | |
| 2 | Address | | |
| • | Telephone No. | | |
| • | 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 | | |
| | Debt Service Ratio (DSR) | | |
| 12 | Stock Turnover Ratio(STR) | | |

| | Fixed Assets Turnover | |
|----|------------------------------|--|
| | Ratio(FTR) | |
| | | |
| 13 | | |
| 10 | Capital Turnover Ratio(CTR) | |
| | | |
| | | |
| | Yield on Asset (YOA) | |
| 15 | | |
| 15 | Cost of Funds (COF) | |
| | | |
| 16 | | |
| | Gross Financial Margin (GFM) | |
| 17 | | |
| | Return on Asset Ratio (ROA) | |
| | | |
| 18 | Return on Equity Ratio (ROE) | |
| | neturn on Equity natio (NOE) | |
| 19 | | |
| | Yield On Advance (YOA) | |
| | | |
| 20 | Cost of Deposit (COD) | |
| | | |
| 21 | | |
| | Net Financial Margin (NFM) | |
| | | |
| 22 | Net Margin (NM) | |
| | | |
| 23 | | |
| | Gross Profit Ratio (GPR) | |
| 24 | Operating Profit (OPR) | |
| 25 | | |

| 06 | Net Profit Ratio (NPR) | |
|----|--|--|
| 26 | | |
| 27 | Fund Erosion (FE) | |
| 28 | Fluid Resource Ratio (FRR) | |
| | Total Investment to Total Asset Ratio | |
| 29 | | |
| 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) | |
| 34 | Establishment to Operating Income | |
| 36 | Contigency to Operating Income | |

| | Interest Coverage Patia (ICP) | |
|-----|--|-----|
| | Interest Coverage Ratio (ICR) | |
| 37 | $D_{ij} = f_{ij}^{ij} + \lambda f_{ij}^{ij} = D_{ij} + f_{ij}^{ij} = D_{ij} + f_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} = D_{ij}^{ij} + D_{ij}^{ij} = D_{ij}^{ij} =$ | |
| | Profit – Vloume Ratio (PVR) | |
| | | |
| 38 | | |
| | Break Even Point (BEP) | |
| 39 | | |
| | Credit – Deposit Ratio (CD) | |
| | | |
| 40 | | |
| -+0 | Growth Rate of Loan Portfolio | |
| | | |
| | (GRL) | |
| | | |
| 41 | | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| 42 | | |
| | Growth Rate of NFM (GR-NFM) | |
| | | |
| | | |
| 43 | Growth Rate of NM (GR-NM) | |
| | | |
| 44 | Orecath Deterring (OD (OD OD) | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 46 | | |
| 47 | Growth Rate of Revenue (GRR) | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| | | |
| 48 | Reduction Rate of NPA (RNPA) | |
| | | |
| 40 | | |
| 49 | Number of Students | |
| 50 | | |
| 51 | Number of Courses | |
| | Participation in Govt. Programme | 200 |
| 52 | | nos |
| | I | |

| a | Haritham Sahakaranam | yes/no | | | |
|-------|--|----------------|---|---------|--|
| t | Co-operative Expo | | Yes/no | | |
| | Others (specify) | | | | |
| | | | | | |
| | Participation in Co-op | | | | |
| | Depts./Schemes | | | | |
| 53 | Co. anomativo Employeos nonsion | | | | |
| | Co-operative Employees pension | | yes/no | | |
| · · | Employees Welfare Fund | | <u>j 00 / 110</u> | | |
| | 1 5 | | | | |
| | | | | | |
| | | yes/no | | | |
| b | | | | | |
| | Awards & Achievements | | | | |
| 54 | | | | | |
| á | Central Government | | Nos | | |
| | State Government | | Nos | | |
| k | | | | | |
| | Other Institution/Agencies | | Nos | | |
| c | | | | | |
| | Innovative programmes; (Agriculture, Business, Marketing, | | Nos | | |
| 55 | IT, Social Culture etc.) | | | | |
| 55 | Any Enquiry/Inspection Pending | | yes/no | | |
| | Under Section 65,66,68 | | <i>Jccjnccj<i>nccc<i>jncccj<i>nncccj<i>ncccj<i>nncccj<i>nncccj<i>nncccj<i>nncccj<i>nnccccj<i>nncccc<i>jnnccc<i>cjnnccc<i>cjnncccc<i>cjnncccc<i>cjnnccc<i>cc</i></i></i></i></i></i></i></i></i></i></i></i></i></i></i></i></i> | | |
| 56 | | | | | |
| | Status of the Audit defect | Completed | / Non con | npleted | |
| 57 | rectification | | | | |
| 58 | Details of Government Dues | | | | |
| а | Share | | | | |
| | Loan | | | | |
| b | | | | | |
| с | Divident | | | | |
| | I | | | | |
| | PARAMETRES/CRITERIA FOR | EVALUATING APP | LICATION | | |
| | · · · · · · · · · · · · · · · · · · · | | | MAXIMUM | |
| SL.NO | CRITERIA/PARAMETER | S | MARKS | MARKS | |
| | Performance During 2023-2024 | | | | |
| | Net Own Fund to Asset (OFA) | | | | |
| | | | | | |
| 1 | Above 5% | | | | |
| | | | 2 | 3 | |
| | | | 3 | J I | |

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

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

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

| 1%& above but less than 2% | 2 | |
|-----------------------------------|----|---|
| 0% & above but less than 1% | 1 | |
| Less than 0% | -1 | |
| Net Margin (NM) | | |
| 17 | | |
| 1% & above | 3 | |
| 0.75% & above but less than 1% | 2 | |
| 0.50% & above but less than 0.75% | 1 | 3 |
| 0% & above but less than0.50% | 0 | |
| Less than 0% | -1 | |
| 18 Gross Profit Ratio (GPR) | | |
| 10% & above | 3 | |
| 5% & more but less than 10% | 2 | |
| Less than 5% | 1 | 3 |
| Less than 0% | -1 | |
| 19 Operating Profit (OPR) | | |
| 25% and above | 3 | |
| 15% & above but less than 25% | 2 | |
| 5% & above but less than 15% | 1 | 3 |
| 0% & above but less than 5% | 0 | |
| Below 0% | -1 | |
| 20 Net Profit Ratio (NPR) | | |
| 5% & Above | 3 | |
| 3% & Above but less than 5% | 2 | |
| 1% & Above but less than 3% | 1 | 3 |
| 0% & Above but less than 1% | 0 | |
| Bellow 0% | -1 | |
| 21 Fund Erosion (FE) | | |
| NOF > 0 | 3 | 3 |
| NOF < 0 | -1 | 5 |
| 22 Fluid Resource Ratio (FRR) | | |
| 20% | 3 | 3 |

| 1 | Between 15-20% | | |
|----|---|----|----|
| | | 2 | - |
| - | Between 10-15% | 1 | - |
| | Between 0-10% | 0 | - |
| | Less than 0% Total Investment to Total Asset Ratio | -1 | |
| 23 | | | |
| | 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 | |
| | CASA Deposit (CASA) | | |
| 24 | 20% & above | | _ |
| | | 3 | |
| | 15% & Above but less than 20% | | |
| | | 2 | 3 |
| | 10% & above but less than 15% | | |
| | | 1 | _ |
| | Less than 10% | -1 | |
| | Liquid Asset to Liquid Liability | -1 | |
| 25 | | | |
| | 1% & above | | |
| | | 3 | 4 |
| | 0.75% & above but less than 1% | | |
| | 0.50% & above but less than 0.75% | 2 | -3 |
| | | 1 | |
| | 0% and above but less than 0.50% | | - |
| | | 0 | 4 |
| | Less than 0% | 1 | |
| | Fixed Asset to Working Capital | -1 | |
| 26 | | | 2 |
| | 3% and bellow | | -3 |
| | | 3 | |

| | 4% & bellow 3% | |] |
|----|-----------------------------------|----------|---|
| | | 2 | |
| | 5% and bellow 4% | 4 | |
| | | 1 | |
| | Above 5% | - | |
| | | -1 | |
| | Cost of Goods Sold Ratio (CGS) | - | |
| 27 | | | |
| | 80% & bellow | | |
| | | 3 | |
| | Between 80-90% | | |
| | | 2 | 3 |
| | Between 90-100% | | |
| | | 1 | |
| | Above 100% | 1 | |
| | | -1 | |
| | Revenue to Cost of Revenue (RCR) | -1 | |
| 28 | | | |
| 20 | 120% and above | | |
| | | 3 | |
| | Between 110-120% | 5 | |
| | | 2 | 3 |
| | Between 100-110% | <u> </u> | |
| | | 1 | |
| | Bellow 100% | 1 | |
| | | -1 | |
| | Establishment to Operating Income | -1 | |
| 29 | | | |
| 25 | Above 2% | | |
| | | 3 | |
| | Between 1-2% | 5 | |
| | | 0 | |
| | Between 0-1% | 2 | 3 |
| | | 1 | |
| | 0% | 1 | |
| | | 0 | |
| | Bellow 0% | 0 | |
| | | -1 | |
| | Contigency to Operating Income | -1 | |
| 20 | | | 3 |
| 30 | | |] |

| | 1% & above | | |
|----|-------------------------------|----|--|
| | | 3 | |
| | 0.75-1% | 5 | |
| | | 2 | |
| | 0.75-0.50% | 4 | |
| | | 1 | |
| | 0-0.50% | 1 | |
| | | 0 | |
| | Bellow 0% | | |
| | | -1 | |
| | Interest Coverage Ratio (ICR) | - | |
| 31 | | | |
| | 3% & bellow | | |
| | | 3 | |
| | Between 1.5-3% | | |
| | | 2 | 3 |
| | 1.5% & above but less than 3% | | |
| | | 1 | |
| | 0% & bellow | | |
| | | -1 | |
| | Profit – Vloume Ratio (PVR) | | |
| 32 | | | |
| | 30% & bellow | | |
| | | 3 | |
| | Between 20-30% | | 3 |
| | | 2 | 3 |
| | 20% & bellow 0% | | |
| | | 1 | |
| | Bellow 0% | | |
| | | -1 | |
| | Break Even Point (BEP) | | |
| 33 | | | |
| | 1% & above | | |
| | | 3 | |
| | Between 0.50-1% | | 3 |
| | | 2 | , The second sec |
| | Between 0-0.50% | | |
| | | 1 | |
| | 0% | | |
| | | 0 | |

| | Bellow 0% | |] |
|----|------------------------------|----|---|
| | | -1 | |
| | Credit – Deposit Ratio (CD) | -1 | |
| 34 | | | |
| 54 | 80% & above | | |
| | | 3 | |
| | Between 60-80% | 5 | |
| | | 2 | 3 |
| | Between 40-60% | 4 | |
| | | 1 | |
| | Bellow 40% | 1 | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | -1 | |
| 35 | | | |
| 55 | 10% & above | | - |
| 1 | | 3 | |
| | Between 5-10% | 3 | |
| | | 2 | 3 |
| | Between 0- 5% | | |
| | | 1 | |
| | Bellow 0% | 1 | |
| | | 1 | |
| | Growth Rate of NFM (GR-NFM) | -1 | |
| 36 | | | |
| 50 | 10% & above | | |
| | | 2 | |
| | Between 5-10% | 3 | |
| | Detween 5-10% | 0 | 3 |
| | Between 0-5% | 2 | |
| | | 1 | |
| | Bellow 0% | 1 | |
| | | 1 | |
| | Growth Rate of NM (GR-NM) | -1 | |
| 26 | | | |
| 36 | 10% & above | | |
| | | | |
| | Between 5-10% | 3 | 3 |
| | | | |
| | Potwoon 0 5% | 2 | |
| | Between 0-5% | | |
| | | 1 | J |

| | Bellow 0% | | 1 |
|----|------------------------------|-----|---|
| | | -1 | |
| | Growth Rate of GP (GR-GP) | -1 | |
| 20 | | | |
| 38 | 10% & above | | - |
| | | | |
| | Between 5-10% | 3 | - |
| | Between 2-10% | | 3 |
| | D | 2 | - |
| | Between 0-5% | | |
| | | 1 | - |
| | Bellow 0% | | |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | | |
| 39 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0-5% | | - |
| | | 1 | |
| | Bellow 0% | | - |
| | | -1 | |
| | Growth Rate of Revenue (GRI) | -1 | |
| 10 | | | |
| 40 | 10% & above | | - |
| | 10% & above | | |
| | Between 5-10% | 3 | - |
| | Between 2-10% | | 3 |
| | | 2 | - |
| | Between 0-5% | | |
| | | 1 | |
| | Bellow 0% | | |
| | | -1 | |
| | Incremental CD Ratio (ICDR) | | |
| 41 | | | |
| | 15% and bellow | | |
| | | 3 | 2 |
| | Between 10-15% | | 3 |
| | | 2 | |
| | Between 0-10% | | 1 |
| | | 1 | |
| L | | · · | J |

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

| | Others (Specify) | | |
|----------|-----------------------|---|----|
| | | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | 3 | |
| | Between 3 to 2 | | 3 |
| | | 2 | |
| | Between 2 to 1 | | |
| | Innovative Programmes | 1 | |
| 48 | innovative riogrammes | | |
| | 5 & above | | |
| | | 3 | -3 |
| | Between 4 to 3 | | 0 |
| | Between 2 to 1 | 2 | - |
| | | 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 | Number of courses | | |
| | Above 10 | | |
| | Between 10-5 | 4 | 4 |
| | Below 5 | 2 | - |
| 51 | Result for the year | 1 | |
| 21 | Between 100 & 80% | | - |
| | Between 80 – 60 % | 4 | 4 |
| | | 3 | - |
| <u> </u> | Between 60 – 45% | 2 | - |
| | Below 45% | 1 | |

| 52 | Employment provided to members | | |
|----|--------------------------------|---|---|
| | 100 days and more | 3 | 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

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

| 1 | | |
|----|---------------------------------|--|
| | Gross Financial Margin (GFM) | |
| | Gross Financial Margin (GFM) | |
| | | |
| 17 | | |
| | Return on Asset Ratio (ROA) | |
| | | |
| 18 | | |
| | Return on Equity Ratio (ROE) | |
| | | |
| 19 | | |
| | Yield On Advance (YOA) | |
| | | |
| 20 | | |
| | Cost of Deposit (COD) | |
| | | |
| 21 | | |
| | Net Financial Margin (NFM) | |
| | 3 () | |
| 22 | | |
| 44 | Net Margin (NM) | |
| | | |
| | | |
| 23 | Gross Profit Ratio (GPR) | |
| | | |
| 24 | Operating Profit (OPR) | |
| 25 | Operating Front (OFR) | |
| | | |
| | Not Drofit Datia (NDD) | |
| | Net Profit Ratio (NPR) | |
| 26 | Fund Francism (FF) | |
| | Fund Erosion (FE) | |
| 27 | | |
| | | |
| | Fluid Resource Ratio (FRR) | |
| 28 | | |
| | | |
| | Total Investment to Total Asset | |
| | Ratio | |
| | | |
| | | |
| 29 | | |

| 30 | CASA Deposit (CASA) | |
|----|--------------------------------------|--|
| 31 | Liquid Asset to Liquid Liability | |
| 32 | Fixed Asset to Working Capital | |
| 33 | Cost of Goods Sold Ratio (CGS) | |
| 33 | Revenue to Cost of Revenue(RCR) | |
| 34 | | |
| 05 | Establishment to Operating Income | |
| 35 | Contigency to Operating Income | |
| 37 | Interest Coverage Ratio (ICR) | |
| | Profit – Vloume Ratio (PVR) | |
| 38 | Break Even Point (BEP) | |
| 39 | Credit –Deposit Ratio (CD) | |
| 40 | | |
| 41 | Growth Rate of Loan Portfolio | |
| | | |

| | (GRL) | |
|----|---------------------------------------|--------|
| | | |
| | | |
| | | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| 42 | | |
| - | Growth Rate of NFM (GR-NFM) | |
| | · · · · · · · · · · · · · · · · · · · | |
| 43 | | |
| 43 | Growth Rate of NM (GR-NM) | |
| | | |
| 44 | Growth Bata of CP (CP CP) | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 46 | | |
| 47 | Growth Rate of Revenue (GRR) | |
| | Incremental CD Ratio (ICDR) | |
| | х , , | |
| 48 | | |
| 70 | Reduction Rate of NPA (RNPA) | |
| | | |
| 49 | | |
| _ | Use of Technology | |
| 50 | | |
| | Computerisation | |
| | | Yes/no |
| | Corebanking | Yes/no |
| | ATM | Yes/no |
| | Others (specify) | |
| | | |
| 51 | Participation in Govt. Programme | nos |
| | Social Security Pension | |
| | Haritham Sahakaranam | yes/no |
| - | Muttathe Mulla | 5 / |
| - | Co-operative Expo | Yes/no |
| a | Others (specify) | Yes/no |
| е | (speeny) | |
| | Participation in Co-op | |
| | Depts./Schemes | |
| 52 | | |
| | | |

| | Co-operative Employees pension fund | yes/no |
|--------------------|--|------------------------------------|
| a | Employees Welfare Fund | |
| b. | | yes/no |
| c | Risk Fund | Yes/no |
| đ | 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 |
| | Any Enquiry/Inspection Pending | 1 |
| 55 | Under Section 65,66,68 | yes/no |
| 55 56 | | Ves/no Completed/ Non completed |
| | Under Section 65,66,68 Status of the Audit defect | |
| 56 | Under Section 65,66,68 Status of the Audit defect rectification | |
| 56 57 | Under Section 65,66,68 Status of the Audit defect rectification Details of Government Dues | |
| 56 57 a | Under Section 65,66,68 Status of the Audit defect rectification Details of Government Dues Share | |
| 56 57 a | Under Section 65,66,68 Status of the Audit defect rectification Details of Government Dues Share Loan | |
| 56 57 a b | Under Section 65,66,68 Status of the Audit defect rectification Details of Government Dues Share Loan | Completed/ Non completed |

The above details submitted by me are true and correct

President/Secretary

signature:

Name:

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:

Г

Name:

signature

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

| Debt Equity Ratio (DER) | | |
|--------------------------------|----|----------|
| 2 | | |
| Bellow 75 - 100 Times | 3 | |
| Between 100 - 125 Times | | |
| Between 125 - 150 Times | 2 | 3 |
| Detween 123 - 150 Times | 1 | |
| Above 150 Times | -1 | |
| Debt to Asset Ratio (DAR) | -1 | |
| Less than 25 % | 3 | |
| Between 25 - 50 % | 2 | 3 |
| Between 50 - 75 % | 1 | 3 |
| 100% | 0 | |
| Above 100% | -1 | |
| Net Own Fund to Working Fund 4 | | |
| Above 3% | 3 | |
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | 3 |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | | |
| 5 150% and above | 3 | |
| Between 150 – 125 % | 2 | 2 |
| Between125 – 100 % | 1 | 3 |
| Below 100% | -1 | |
| Stock Turnover Ratio (STR) | | |
| Above 6 times | 3 | o |
| Between 4 – 6 times | 2 | 3 |

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

| Below 10% | 0 | |
|------------------------------|----|---|
| Below 1076 | 0 | |
| Bellow 0 | -1 | |
| Yield On Advance (YOA) | | |
| 14 | | |
| 10% and above | 3 | |
| 8% & above but less than 10% | 2 | 3 |
| 6% & above but less than 8% | 1 | 0 |
| Less than 6% | -1 | |
| | | |
| Cost of Deposit (COD) | | |
| 15 | | |
| 6% &bellow | 3 | |
| 6% & above but less than 8% | 2 | |
| 8% & above but less than 10% | 1 | 3 |
| 10% & above | -1 | |
| | | |
| | | |
| Net Financial Margin (NFM) | | |
| 16 | | |
| 2% & above | 3 | |
| 1%& above but less than 2% | 2 | |
| 0% & above but less than 1% | 1 | 3 |
| Less than 0% | | |

| 1% & above | 3 | |
|---------------------------------------|-------|---|
| 0.75% & above but less than 1% | 2 | |
| 0.50% & above but less than 0.75% | 1 | 3 |
| 0% & above but less than0.50% | 0 | |
| Less than 0% | -1 | |
| 18 Gross Profit Ratio (GPR) | · _ · | |
| 10% & above | 3 | |
| 5% & more but less than 10% | 2 | _ |
| Less than 5% | 1 | 3 |
| Less than 0% | -1 | |
| 19 Operating Profit (OPR) | | |
| 25% and above | 3 | |
| 15% & above but less than 25% | 2 | |
| 5% & above but less than 15% | 1 | 3 |
| 0% & above but less than 5% | 0 | 5 |
| Below 0% | -1 | |
| 20 Net Profit Ratio (NPR) | | |
| 5% & Above | 3 | |
| 3% & Above but less than 5% | 2 | |
| 1% & Above but less than 3% | 1 | 3 |
| 0% & Above but less than 1% | 0 | |
| Below 0% | -1 | |
| 21 Fund Erosion (FE) | | |
| NOF > 0 | 3 | 3 |
| NOF < 0 | -1 | 0 |
| 22 Fluid Resource Ratio (FRR) | 11 | |
| 20% | 3 | |
| Between 15-20% | 2 | |
| Between 10-15% | 1 | |
| Between 0-10% | 0 | |
| Less than 0% | -1 3 | 3 |
| Total Investment to Total Asset Ratio | | |

| | 5% & Above | 3 | |
|----|-----------------------------------|----|---|
| | 3% & above but less than 5% | 2 | |
| | 1% & above but less than 3% | 1 | |
| - | 0% & above but less than 1% | | |
| - | Less than 0% | 0 | |
| | CASA Deposit (CASA) | -1 | |
| 24 | | | |
| | 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 | | |
| 25 | 1% & above | 3 | |
| | 0.75% & above but less than 1% | 2 | |
| | 0.50% & above but less than 0.75% | 1 | 3 |
| | 0% and above but less than 0.50% | 0 | |
| | Less than 0% | -1 | |
| 26 | Fixed Asset to Working Capital | | |
| 20 | 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 |

| | | T | 1 1 |
|----|-----------------------------------|----|-----|
| | 80% & below | | |
| | | 3 | |
| | Between 80-90% | | |
| | | 2 | |
| | Between 90-100% | | - |
| | | | |
| | | 1 | - |
| | Above 100% | | |
| | | -1 | |
| | Revenue to Cost of Revenue (RCR) | | |
| 28 | | | |
| 20 | 120% and above | | - |
| | | | |
| | | 3 | |
| | Between 110-120% | | |
| | | 2 | 3 |
| | Between 100-110% | 4 | - |
| | | | |
| | | 1 | |
| | Below 100% | | |
| | | -1 | |
| | Establishment to Operating Income | - | |
| | | | |
| 29 | | | - |
| | Above 2% | | |
| | | 3 | |
| | Between 1-2% | | - |
| | | 0 | |
| | | 2 | 3 |
| | Between 0-1% | | |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Polow 0% | 0 | - |
| | Below 0% | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| | 1% & above | | |
| | | _ | |
| | | 3 | |
| | 0.75-1% | | |
| | | 2 | 3 |
| | 0.75-0.50% | | |
| | | | |
| | | 1 | |
| | 0-0.50% | | |
| | | 0 | |
| L | | 1 | - I |

| | Below 0% | |] |
|----|-------------------------------|----|---|
| | | -1 | |
| | Interest Coverage Ratio (ICR) | 1 | |
| 31 | | | |
| - | 3% & below | | - |
| | | 3 | |
| | Between 1.5-3% | | |
| | | 2 | 3 |
| | 1.5% & above but less than 3% | | - |
| | | 1 | |
| | 0% & below | | |
| | | -1 | |
| | Profit – Volume Ratio (PVR) | | |
| 32 | | | |
| | 30% & below | | |
| | | 3 | |
| | Between 20-30% | | |
| | | 2 | 3 |
| | 20% & below 0% | | |
| | | 1 | |
| | Below 0% | | - |
| | | -1 | |
| | Break Even Point (BEP) | | |
| 33 | | | |
| | 1% & above | | |
| | | 3 | |
| | Between 0.50-1% | | |
| | | 2 | 3 |
| | Between 0-0.50% | | 5 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | | | |
| | 80% & above | | 3 |
| | | 3 | S |
| | Between 60-80% | | |
| | | 2 | |
| | | | |

| | Between 40-60% | | 1 1 |
|----|------------------------------|----|-----|
| | Detween 40-00% | | |
| | Below 40% | 1 | - |
| | Below 40% | | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | | |
| 35 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0- 5% | 4 | - |
| | | | |
| | Data 00/ | 1 | - |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NFM (GR-NFM) | | |
| 36 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | 5 | - |
| | | 0 | 3 |
| | Detucer 0. E% | 2 | - |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | | | |
| | 10% & above | | |
| | | | |
| | Between 5-10% | | - |
| | Detween 5-10% | | 3 |
| | | | - |
| | Between 0-5% | | |
| | | | |
| | Below 0% | | |
| | | | |
| | Growth Rate of GP (GR-GP) | | |
| 38 | | | |
| 50 | 10% & above | | |
| | | | 3 |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | |
| | | | |

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

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

| | OTS | | |
|----|---|---|----|
| | 013 | 1 | |
| | Co-operative pension Fund | | - |
| | | 1 | - |
| | Others (Specify) | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | | |
| | Between 3 to 2 | 3 | -3 |
| | between 3 to 2 | 2 | |
| | Between 2 to 1 | | - |
| | | 1 | |
| | Innovative Programmes | | |
| 48 | 5 & above | | - |
| | | 5 | |
| | Between 4 to 3 | | 5 |
| - | | 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 | |
| | Between 60-75% | 2 | 4 |
| | Between 60-50% | 1 | |

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

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

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

| 33 | Cost of Goods Sold Ratio (CGS) | |
|----|--|--|
| | Revenue to Cost of Revenue(RCR) | |
| 34 | | |
| 35 | Establishment to Operating Income | |
| 36 | Contigency to Operating Income | |
| 37 | Interest Coverage Ratio (ICR) | |
| 38 | Profit – Vloume Ratio (PVR) | |
| 39 | Break Even Point (BEP) | |
| 10 | Credit – Deposit Ratio (CD) | |
| 40 | Growth Rate of Loan Portfolio (GRL) | |
| 41 | Growth Rate of Deposit (GRD) | |
| 42 | Growth Rate of NFM (GR-NFM) | |
| 43 | | |

| | Growth Rate of NM (GR-NM) | |
|---------|---|----------------------------|
| | | |
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 40 | | |
| 46 | Growth Rate of Revenue (GRR) | |
| 47 | · · · · · · · · · · · · · · · · · · · | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | , , , | |
| 49 | | |
| | Use of Technology | |
| 50 | | |
| | Computerisation | |
| | | Yes/no |
| | Corebanking | Yes/no |
| | АТМ | Yes/no |
| | Others (specify) | |
| | | |
| | Participation in Govt. Programme | nos |
| 51 | | 1105 |
| | Social Security Pension | |
| ~ | Haritham Sahakaranam | yes/no |
| - | Muttathe Mulla | Yes/no |
| d | Co-operative Expo | Yes/no |
| | Others (specify) | |
| · · | | |
| e | | |
| e | Participation in Co-op | |
| | | |
| 52 | Participation in Co-op Depts./Schemes | |
| 52 | Participation in Co-op | yes/no |
| 52 a | Participation in Co-op Depts./Schemes Co-operative Employees pension | |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund | yes/no yes/no |
| 52 a | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund | |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund | yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme | yes/no Yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme OTS | yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme | yes/no Yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme OTS Awards & Achievements | yes/no Yes/no Yes/no |

| | State Government | Nos |
|----|--|--------------------------|
| b | | |
| | Other Institution/Agencies | Nos |
| C. | | |
| 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 | |
| | Divident | |
| с | | |
| 58 | % of ARC file cases aganist total loans due | |
| 59 | % of EP file cases aganist 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:

| | | N |
|--------------------------------|---|--|
| PARAMETRES/CRITERIA FOR EVALU. | ATING APPLICATIO | 11 |
| | | |
| CRITERIA/PARAMETERS | MARKS | MAXIMUM MARKS |
| Performance During 2023-2024 | · | |
| Net Own Fund to Asset (OFA) | | |
| | | |
| Above 5% | | |
| | 3 | |
| Between 3 - 5 % | | |
| | | 3 |
| Below3% | 1 | |
| | | |
| Below 0 | -1 | |
| | | |
| Pollow 75 100 Timos | | |
| | | |
| Between 100 - 125 Times | <u>خ</u> | 3 |
| | 2 | |
| | CRITERIA/PARAMETERS Performance During 2023-2024 Net Own Fund to Asset (OFA) Above 5% Between 3 - 5 % Below3% Below3% Below 0 Debt Equity Ratio (DER) | Performance During 2023-2024 Net Own Fund to Asset (OFA) Above 5% 3 Between 3 - 5 % 2 Below3% 1 Below 0 -1 Debt Equity Ratio (DER) 3 Bellow 75 - 100 Times 3 Between 100 - 125 Times 3 |

| Between 125 - 150 Times | | |
|------------------------------|----|---|
| | 1 | |
| Above 150 Times | | |
| | -1 | |
| Debt to Asset Ratio (DAR) | | |
| 3 | | |
| Less than 25 % | 3 | |
| Between 25 - 50 % | 2 | |
| Between 50 - 75 % | 1 | 3 |
| 100% | 0 | |
| Above 100% | -1 | |
| Net Own Fund to Working Fund | | |
| 4 | | |
| Above 3% | 3 | |
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | 3 |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | | |
| 5 | | |
| 150% and above | 3 | |
| Between 150 – 125 % | 2 | 3 |
| Between125 – 100 % | 1 | 5 |
| Below 100% | -1 | |
| Stock Turnover Ratio (STR) | | |
| 6 | | |
| Above 6 times | 3 | |
| Between 4 – 6 times | 2 | 3 |
| | 1 | |
| Below 4 times | | |
| Bellow 0 | -1 | |
| Debtors Turnover Ratio | | |
| 7 | | |
| Above 4 times | 3 | 3 |

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

| Return on Equity Ratio (ROE) | | |
|----------------------------------|------|---|
| 13 | | |
| Above 20% | 3 | |
| Between 15-20% | 2 | - |
| Between 10-15% | 1 | 3 |
| Below 10% | 0 | |
| Below 0 | -1 | - |
| Yield On Advance (YOA) 14 | | • |
| 10% and above | 3 | |
| 8% & above but less than 10% | 2 | |
| 6% & above but less than $8%$ | 1 | 3 |
| Less than 6% | -1 | |
| Cost of Deposit (COD) | | |
| 15 | | |
| 6% &bellow | 3 | |
| 6% & above but less than 8% | 2 | |
| 8% & above but less than 10% | 1 | 3 |
| 10% & above | -1 | - |
| Net Financial Margin (NFM) | | |
| 16 2% & above | 3 | |
| 1%& above but less than 2% | 2 | _ |
| 0% & above but less than 1% | 1 | 3 |
| Less than 0% | -1 | |
| Net Margin (NM) | | |
| 1% & above | 3 | |
| 0.75% & above but less than 1% | 2 | 3 |
| 0.50% & above but less than 0.75 | 5% 1 | |
| | | |

| | 0% & above but less than0.50% | 0 | |
|----|---------------------------------------|----|-----|
| | Less than 0% | -1 | |
| 18 | ₃ Gross Profit Ratio (GPR) | | |
| | 10% & above | 3 | |
| | 5% & more but less than 10% | 2 | |
| | Less than 5% | 1 | 3 |
| | Less than 0% | -1 | |
| 10 | Operating Profit (OPR) | | |
| | 25% and above | 3 | |
| | 15% & above but less than 25% | 2 | |
| | 5% & above but less than 15% | 1 | 3 |
| | 0% & above but less than 5% | 0 | . J |
| | Below 0% | -1 | |
| | | | |
| 20 | DNet Profit Ratio (NPR) | 1 | |
| | 5% & Above | 3 | |
| | 3% & Above but less than 5% | 2 | |
| | 1% & Above but less than 3% | 1 | 3 |
| | 0% & Above but less than 1% | 0 | |
| | Bellow 0% | -1 | |
| 21 | 1 Fund Erosion (FE) | 1 | |
| | NOF > 0 | 3 | 3 |
| | NOF < 0 | -1 | , C |
| 22 | 2 Fluid Resource Ratio (FRR) | | |
| | 20% | 3 | |
| | Between 15-20% | 2 | |
| | Between 10-15% | 1 | |
| | Between 0-10% | 0 | |
| | Less than 0% | -1 | 3 |
| 3 | Total Investment to Total Asset Ratio | | |
| | 5% & Above | 3 | 3 |
| | 3% & above but less than 5% | 2 | |
| | | 4 |] |

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

| | Between 90-100% | | 1 |
|----|-----------------------------------|----|---|
| | Detween 50-100 % | - | |
| | Above 100% | 1 | |
| | | | |
| | | -1 | |
| | Revenue to Cost of Revenue (RCR) | | |
| 28 | | | |
| | 120% and above | | |
| | | 3 | |
| | Between 110-120% | | |
| | | 2 | 3 |
| | Between 100-110% | 4 | |
| | | | |
| | Dalaw 1000/ | 1 | |
| | Below 100% | | |
| | | -1 | |
| | Establishment to Operating Income | | |
| 29 | | | |
| | Above 2% | | |
| | | 3 | |
| | Between 1-2% | 0 | |
| | | 0 | |
| | Between 0-1% | 2 | 3 |
| | Detween 0-1% | | |
| | | 1 | - |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| 50 | 1% & above | | |
| | | 2 | |
| | 0.75.1% | 3 | - |
| | 0.75-1% | | |
| | | 2 | 3 |
| | 0.75-0.50% | | 0 |
| | | 1 | |
| | 0-0.50% | | |
| | | 0 | |
| | Below 0% | | 1 |
| | | -1 | |
| | Interest Coverage Patia (ICP) | -1 | |
| | Interest Coverage Ratio (ICR) | | 3 |
| 31 | | | |

| | 3% & bellow | |] |
|----|-------------------------------|----|---|
| | | 3 | |
| | Between 1.5-3% | 5 | |
| | | 2 | |
| | 1.5% & above but less than 3% | | |
| | | 1 | |
| | 0% & below | | |
| | | -1 | |
| | Profit – Volume Ratio (PVR) | | |
| 32 | | | |
| | 30% & below | | |
| | | 3 | |
| | Between 20-30% | | 3 |
| | | 2 | - |
| | 20% & below 0% | | |
| | Bellow 0% | 1 | |
| | Bellow 0% | | |
| | Break Even Point (BEP) | -1 | |
| 22 | Dieak Even Foint (DEF) | | |
| 33 | 1% & above | | |
| | | 3 | |
| | Between 0.50-1% | 5 | |
| | | 2 | |
| | Between 0-0.50% | | 3 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | | | |
| | 80% & above | | |
| | | 3 | |
| | Between 60-80% | | 3 |
| | | 2 | |
| | Between 40-60% | | |
| | Polow 40% | 1 | |
| | Below 40% | - | |
| | | -1 | |

| Growth Rate of Deposit (GRD) | |
|------------------------------|---|
| 35 | |
| 10% & above | - |
| 3 | |
| Between 5-10% | - |
| | 3 |
| Between 0- 5% | - |
| | |
| | _ |
| Below 0% | |
| -1 | |
| Growth Rate of NFM (GR-NFM) | |
| 36 | |
| 10% & above | |
| 3 | |
| Between 5-10% | - |
| 2 | 3 |
| Between 0-5% | |
| | |
| Below 0% | - |
| | |
| -1 | |
| Growth Rate of NM (GR-NM) | |
| 36 | - |
| 10% & above | |
| 3 | |
| Between 5-10% | 3 |
| 2 | 5 |
| Between 0-5% | |
| 1 | |
| Below 0% | 1 |
| -1 | |
| Growth Rate of GP (GR-GP) | |
| 38 | |
| 10% & above | - |
| | |
| Between 5-10% | - |
| | 3 |
| 2 Detween 0.5% | 4 |
| Between 0-5% | |
| 1 | |
| Below 0% | |
| -1 | |

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

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

| | Others (Specify) | | |
|----|---|---|----|
| | | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | | |
| | Between 3 to 2 | 3 | -3 |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| 40 | Innovative Programmes | | |
| 48 | 5 & above | | _ |
| | | 5 | |
| | Between 4 to 3 | | -5 |
| | | 2 | _ |
| | Between 2 to 1 | 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 | 4 | 4 |
| | Between 100 - 50 | 2 | |
| | Below 50 days | 1 | |
| 51 | % of ARC File cases aganist total loan dues | | |
| | Above 75% | 3 | 1 |
| | Between 60 – 75% | 2 | 3 |
| | Between 60-50% | 1 | |
| | Bellow 50% | 0 | |
| 52 | % of EP File cases aganist total loan dues | | 2 |
| | Above 75% | 3 | -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 COOPEI HOSPITAL CO-OP | | |
|---|---|----------|--|
| | APPLICATI | ON 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) | |
|----|------------------------------|--|
| | Debt Equity Ratio (DER) | |
| | | |
| 8 | Debt to Asset Ratio (DAR) | |
| | | |
| 9 | Net Own Fund to Working Fund | |
| | Net Own Fund to Working Fund | |
| 10 | | |
| | Debt Service Ratio (DSR) | |
| 11 | | |
| | Stock Turnover Ratio(STR) | |
| 12 | | |
| | Fixed Assets Turnover | |
| | Ratio(FTR) | |
| | | |
| 13 | Capital Turnover Ratio(CTR) | |
| | | |
| | Viold on Accest (VOA) | |
| | Yield on Asset (YOA) | |
| 15 | | |
| | Cost of Funds (COF) | |
| 16 | | |
| | Gross Financial Margin (GFM) | |
| 17 | | |
| | Return on Asset Ratio (ROA) | |
| 18 | | |
| 10 | Return on Equity Ratio (ROE) | |
| 19 | | |

| | Yield On Advance (YOA) | |
|-----|----------------------------------|--|
| | | |
| 20 | | |
| | Cost of Deposit (COD) | |
| | | |
| | | |
| 21 | | |
| | Net Financial Margin (NFM) | |
| | | |
| 22 | | |
| | Net Margin (NM) | |
| | gar (carry | |
| | | |
| 23 | | |
| | Gross Profit Ratio (GPR) | |
| 24 | | |
| 25 | Operating Profit (OPR) | |
| 23 | | |
| | | |
| | Not Profit Patia (NPP) | |
| | Net Profit Ratio (NPR) | |
| 26 | | |
| | Fund Erosion (FE) | |
| 27 | | |
| | | |
| | Fluid Resource Ratio (FRR) | |
| 0.0 | | |
| 28 | | |
| | | |
| | Total Investment to Total Asset | |
| | Ratio | |
| | | |
| | | |
| 29 | | |
| | | |
| | CASA Deposit (CASA) | |
| 30 | | |
| | | |
| | Liquid Asset to Liquid Liability | |
| | | |
| 31 | | |
| | | |
| | Fixed Asset to Working Capital | |
| 32 | | |
| | | |

| 33 | Cost of Goods Sold Ratio (CGS) | |
|----|--|--|
| | Revenue to Cost of Revenue(RCR) | |
| 34 | | |
| 35 | Establishment to Operating Income | |
| 36 | Contigency to Operating Income | |
| 37 | Interest Coverage Ratio (ICR) | |
| 38 | Profit – Vloume Ratio (PVR) | |
| 39 | Break Even Point (BEP) | |
| 10 | Credit – Deposit Ratio (CD) | |
| 40 | Growth Rate of Loan Portfolio (GRL) | |
| 41 | Growth Rate of Deposit (GRD) | |
| 42 | Growth Rate of NFM (GR-NFM) | |
| 43 | GIOWIII NALE UI INFIVI (GM-INFIVI) | |

| | Growth Rate of NM (GR-NM) | |
|---------|---|----------------------------|
| | | |
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 40 | | |
| 46 | Growth Rate of Revenue (GRR) | |
| 47 | · · · · · · · · · · · · · · · · · · · | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | , , , | |
| 49 | | |
| | Use of Technology | |
| 50 | | |
| | Computerisation | |
| | | Yes/no |
| | Corebanking | Yes/no |
| | АТМ | Yes/no |
| | Others (specify) | |
| | | |
| | Participation in Govt. Programme | nos |
| 51 | | 1105 |
| | Social Security Pension | |
| ~ | Haritham Sahakaranam | yes/no |
| - | Muttathe Mulla | Yes/no |
| d | Co-operative Expo | Yes/no |
| | Others (specify) | |
| · · | | |
| e | | |
| e | Participation in Co-op | |
| | | |
| 52 | Participation in Co-op Depts./Schemes | |
| 52 | Participation in Co-op | yes/no |
| 52 a | Participation in Co-op Depts./Schemes Co-operative Employees pension | |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund | yes/no yes/no |
| 52 a | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund | |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund | yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme | yes/no Yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme OTS | yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme | yes/no Yes/no Yes/no |
| 52 | Participation in Co-op Depts./Schemes Co-operative Employees pension fund Employees Welfare Fund Risk Fund Deposit Guarentee Scheme OTS Awards & Achievements | yes/no Yes/no Yes/no |

| . | State Government | Nos |
|----|--|--------------------------|
| | 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 | |
| с | Divident | |
| 58 | Number of OPs | |
| 59 | Number of IPs | |
| 60 | Number of Beds | |
| 61 | Number of camps conducted | |
| 62 | Number of Docters | |
| 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:

Assistant Registrar:

Name:

signature:

Joint Registrar: Name:

signature:

٦

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

| Between 25 - 50 % | 2 | |
|--|---|---|
| Between 50 - 75 % | 1 | |
| 100% | 0 | |
| Above 100% | -1 | |
| Net Own Fund to Working Fund | | |
| Above 3% | 3 | |
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | 3 |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | I | |
| 150% and above | 3 | |
| Between 150 – 125 % | 2 | 2 |
| | _ | 3 |
| Between125 – 100 % | 1 | 0 |
| Below 100% | 1 -1 | |
| Below 100% Stock Turnover Ratio (STR) | | |
| Below 100% Stock Turnover Ratio (STR) | -1 | |
| Below 100% Stock Turnover Ratio (STR) Above 6 times | -1 | 3 |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 | 1 -1 3 2 | |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio | 1 -1 3 2 1 | |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio | 1 -1 3 2 1 | |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio | 1 1 3 2 1 -1 | 3 |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio Above 4 times | 1 3 2 1 -1 -1 3 | |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio Above 4 times Between 4 – 2 times Less than 2 times Below 0 | 1 1 2 1 1 -1 3 2 | 3 |
| Below 100% Stock Turnover Ratio (STR) Above 6 times Between 4 – 6 times Below 4 times Below 0 Debtors Turnover Ratio Above 4 times Between 4 – 2 times Less than 2 times | -1 3 2 1 -1 -1 3 2 1 2 1 1 | 3 |

| 2 | |
|-------|---|
| 1 | |
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| 2 | 3 |
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| 2 | 0 |
| 1 | 3 |
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| 10% and above | 3 | |
|---|----|---|
| 8% & above but less than 10% | 2 | |
| 6% & above but less than 8% | 1 | 3 |
| Less than 6% | -1 | |
| Cost of Deposit (COD) | | |
| 5 6% &below | | |
| | 3 | |
| 6% & above but less than 8% | 2 | 3 |
| 8% & above but less than 10% | 1 | 0 |
| 10% & above | -1 | |
| Net Financial Margin (NFM) 6 2% & above | | |
| 1%& above but less than 2% | 3 | |
| 0% & above but less than 1% | 2 | 3 |
| Less than 0% | -1 | |
| Net Margin (NM) | -1 | |
| 7 1% & above | 3 | |
| 0.75% & above but less than 1% | 2 | |
| 0.50% & above but less than 0.75% | 1 | 3 |
| 0% & above but less than0.50% | 0 | |
| Less than 0% | -1 | |
| ₈ Gross Profit Ratio (GPR) | | |
| 10% & above | 3 | |
| | 2 | |
| 5% & more but less than 10% | Z | 3 |

| 0.5% and above | ^ | |
|---------------------------------------|----|-----|
| 25% and above | 3 | - |
| 15% & above but less than 25% | 2 | 4 |
| 5% & above but less than 15% | 1 | - 3 |
| 0% & above but less than 5% | 0 | _ |
| Below 0% | -1 | _ |
| 20 Net Profit Ratio (NPR) | | |
| 5% & Above | 3 | |
| 3% & Above but less than 5% | 2 | |
| 1% & Above but less than 3% | 1 | 3 |
| 0% & Above but less than 1% | 0 | |
| Bellow 0% | -1 | |
| 21 Fund Erosion (FE) | | |
| NOF > 0 | 3 | - 3 |
| NOF < 0 | -1 | 0 |
| 22 Fluid Resource Ratio (FRR) | | 1 |
| 20% | 3 | |
| Between 15-20% | 2 | |
| Between 10-15% | 1 | |
| Between 0-10% | 0 | |
| Less than 0% | -1 | 3 |
| 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 | |
| CASA Deposit (CASA) | | |
| | | |
| 20% & above | | 3 |
| 15% & Above but less than 20% | 3 | _ |
| | 2 | |

| | 10% & above but less than 15% | | 1 1 |
|----|-----------------------------------|----------|-----|
| | | 1 | |
| | Less than 10% | 1 | - |
| | | | |
| | | -1 | |
| | Liquid Asset to Liquid Liability | | |
| 25 | | | |
| | 1% & above | | |
| | | 3 | |
| | 0.75% & above but less than 1% | | |
| | | 2 | |
| | 0.50% & above but less than 0.75% | | 3 |
| | | 1 | |
| | 0% and above but less than 0.50% | | |
| | | 0 | |
| | Less than 0% | 0 | |
| | | | |
| | Fixed Accet to Marking Ocritel | -1 | |
| | Fixed Asset to Working Capital | | |
| 26 | | | |
| | 3% and bellow | | |
| | | 3 | |
| | 4% & bellow 3% | | |
| | | 2 | 3 |
| | 5% and bellow 4% | | |
| | | 1 | |
| | Above 5% | | |
| | | -1 | |
| | Cost of Goods Sold Ratio (CGS) | -1 | |
| 27 | | | |
| 27 | | | - |
| | 80% & bellow | | |
| | | 3 | |
| | Between 80-90% | | 3 |
| | | 2 | 0 |
| | Between 90-100% | | |
| | | 1 | |
| | Above 100% | | 1 |
| | | -1 | |
| | Revenue to Cost of Revenue (RCR) | 1 | |
| 28 | | | |
| 20 | 120% and above | | 3 |
| | | | |
| | | 3 | J |

| | Between 110-120% | | 1 1 |
|------------|-----------------------------------|----|-----|
| | | | |
| . <u> </u> | Detween 100 1100/ | 2 | |
| | Between 100-110% | | |
| | | 1 | |
| | Below 100% | | |
| | | -1 | |
| | Establishment to Operating Income | | |
| 29 | | | |
| | Above 2% | | |
| | | 3 | |
| | Between 1-2% | | - |
| | | 2 | |
| | Between 0-1% | | 3 |
| | | 1 | |
| | 0% | 1 | - |
| | 070 | 0 | |
| | Below 0% | 0 | - |
| | | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| | 1% & above | | |
| | | 3 | |
| | 0.75-1% | | |
| | | 2 | |
| | 0.75-0.50% | | 3 |
| | | 1 | |
| | 0-0.50% | | - |
| | | 0 | |
| | Bellow 0% | 0 | - |
| | | -1 | |
| | Interest Coverage Ratio (ICR) | -1 | |
| | | | |
| 31 | | | |
| 1 | 3% & bellow | | |
| | | 3 | |
| | Between 1.5-3% | | 3 |
| | | 2 | Ĕ |
| | 1.5% & above but less than 3% | | |
| 1 | | 1 | |
| | 0% & bellow | | |
| 1 | | -1 | |
| L | 1 | | |

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

| | Bellow 0% | | 1 |
|----|-----------------------------|----|---|
| | | | |
| | | -1 | |
| | Growth Rate of NFM (GR-NFM) | | |
| 36 | | | - |
| | 10% & above | | |
| | | 3 | _ |
| | Between 5-10% | | 3 |
| | | 2 | 5 |
| | Between 0-5% | | - |
| | | 1 | |
| | Below 0% | _ | - |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | -1 | |
| 26 | | | |
| 36 | 10% & above | | 4 |
| | | | |
| | | | |
| | Between 5-10% | | 3 |
| | | | Č |
| | Between 0-5% | | |
| | | | |
| | Below 0% | | |
| | | | |
| | Growth Rate of GP (GR-GP) | | |
| 38 | | | |
| 50 | 10% & above | | - |
| | | 2 | |
| | Between 5-10% | 3 | - |
| | | | 3 |
| | | 2 | - |
| | Between 0-5% | | |
| | | 1 | |
| | Bellow 0% | | |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | | |
| 39 | | | |
| | 10% & above | | - |
| | | 3 | |
| | Between 5-10% | 5 | 3 |
| | | 0 | |
| | Potwoon 0 5% | 2 | - |
| | Between 0-5% | | |
| | | 1 | |

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

| | 2 Jolyba and above | | 1 |
|----|---------------------------------------|---|---|
| | 3 lakhs and above | | |
| | | 5 | |
| | Between 3-2 lakhs | | |
| | | 4 | |
| | Between 2–1 lakhs | | - |
| | | | |
| | | 2 | |
| | Below 1 lakhs | | |
| | | 1 | |
| | Paricipation in Govenment Programmes | | |
| 45 | | | |
| 45 | | | - |
| | Haritham Sahakaranam | | |
| | | 1 | 2 |
| | Co-op Expo Participation | 1 | 3 |
| | | 1 | |
| | Others (apacifu) | | 4 |
| | Others (specify) | | |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | | |
| 46 | | | |
| 40 | Freedowaaa Welfowa Freed | | - |
| | Employees Welfare Fund | | |
| | | 1 | |
| | Risk Fund | | |
| | | 1 | 4 |
| | Co. enerotivo noncion Evred | 1 | - |
| | Co-operative pension Fund | | |
| | | 1 | |
| | Others (Specify) | | |
| | | 1 | |
| | Awards & Acievements | 1 | |
| | Awarus & Aclevements | | |
| 47 | | | |
| | 3 & Above | | |
| | | 3 | |
| | Between 3 to 2 | | 3 |
| | Delween 5 to 2 | | |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Innovative Programmes | 1 | |
| 1 | | | |
| 48 | | | |
| | 5 & above | | _ |
| | | 5 | 5 |
| | Between 4 to 3 | 5 | 1 |
| 1 | | | |
| | | 2 |] |
| | | | |

| | Between 2 to 1 | | 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 | Number of lps per year | | |
| | Above 30,000 | 4 | _ |
| | Between 30000 - 20000 | 3 | 4 |
| | Between 20000 - 10000 | 2 | - |
| | Below 10000 | 1 | - |
| 51 | Number of beds | | |
| | Above 500 | 4 | |
| | Between 500 - 300 | 3 | 4 |
| | Between 300 - 100 | 2 | |
| | Bellow 100 | 1 | |
| 52 | Camp conducted | | |
| | Above 10 | 3 | 4 |
| | Between 10 - 5 | 2 | |
| | Below 5 | 1 | - |
| 53 | Regular Staff | | |
| | Above 1000 | 4 | - |
| | Between 1000 - 500 | 3 | 4 |
| | Between 500 - 250 | 2 | |
| | Below 250 | 1 | |

| | DEPARTMENT OF COOPERATION AWARD –2023-24 MARKETING CO-OPERATIVE SOCIETY | | |
|----|--|----------|--|
| | APPLICATI | ON SHEET | |
| | General Details | | |
| 1 | Name of the Society | | |
| 2 | Address | | |
| | | | |
| 3 | Telephone No. | | |
| 4 | E-mail | | |
| | Audit Completed / Non Completed as 31.03.2024 | | |
| 6 | Audit Classification | | |
| 7 | Net Own Fund to Asset(OFA) | | |
| 8 | Debt Equity Ratio (DER) | | |
| | Debt to Asset Ratio (DAR) | | |
| 9 | Not Own Fund to Marking Fund | | |
| | Net Own Fund to Working Fund | | |
| 10 | | | |

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

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

| | Establishment to Operating | |
|-----|--------------------------------|--|
| | Income | |
| 35 | | |
| | Contigency to Operating Income | |
| 36 | contigency to operating income | |
| | | |
| | Interest Coverage Ratio (ICR) | |
| 37 | | |
| | Profit – Vloume Ratio (PVR) | |
| 38 | | |
| | Break Even Point (BEP) | |
| 39 | | |
| | Credit – Deposit Ratio (CD) | |
| | | |
| 40 | Growth Rate of Loan Portfolio | |
| | (GRL) | |
| | | |
| 41 | | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| 42 | Growth Rate of NFM (GR-NFM) | |
| | | |
| 43 | | |
| | Growth Rate of NM (GR-NM) | |
| 44 | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| | Growth Rate of NP (GR-NP) | |
| 46 | Orouth Data of Deverse (ODD) | |
| 47 | Growth Rate of Revenue (GRR) | |
| | Incremental CD Ratio (ICDR) | |
| 48 | | |
| -10 | | |

| | Paduation Pata of NDA (DNDA) | |
|----|------------------------------------|--------------------------|
| | Reduction Rate of NPA (RNPA) | |
| | | |
| 49 | | |
| | Use of Technology | |
| 50 | | |
| | Computerisation | |
| | | Yes/no |
| | Corebanking | Yes/no |
| | Others (specify) | |
| | | |
| | | |
| | Participation in Govt. Programme | |
| 51 | | nos |
| a | Haritham Sahakaranam | yes/no |
| | Co-operative Expo | |
| 1 | | Vec /pe |
| b | | Yes/no |
| | Others (specify) | |
| С | | |
| | Participation in Co-op | |
| | Depts./Schemes | |
| 52 | | |
| | Co-operative Employees pension | |
| a | fund | yes/no |
| b. | Employees Welfare Fund | yes/no |
| | Risk Fund | |
| с | | Yes/no |
| đ | Deposit Guarentee Scheme | Yes/no |
| | OTS | Yes/no |
| C | Awards & Achievements | 100/110 |
| 53 | nwarus & nemevements | |
| 53 | Control Covernment | |
| а | Central Government | Nos |
| | State Government | Nos |
| b | | |
| | Other Institution/Agencies | Nos |
| c. | | |
| | Innovative programmes; | Nos |
| | (Agriculture, Business, Marketing, | |
| 54 | IT, Social Culture etc.) | |
| | Any Enquiry/Inspection Pending | yes/no |
| | Under Section 65,66,68 | |
| 55 | | |
| | Status of the Audit defect | Completed/ Non completed |
| 56 | rectification | |
| 57 | Details of Government Dues | |
| 51 | Share | |
| a | Share | |
| | | |

| b | Loan | |
|----|--|--|
| | Divident | |
| с | | |
| 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:

| SL.NO | CRITERIA/PARAMETERS | MARKS | MAXIMUM MARKS |
|-------|------------------------------|-------|------------------|
| | Performance During 2023-2024 | | |
| 1 | Net Own Fund to Asset (OFA) | | |
| - | Above 5% | | |
| | | 3 | |
| | Between 3 - 5 % | | |
| | | 2 | 3 |
| | Below3% | 1 | |
| | Below 0 | -1 | |
| | Debt Equity Ratio (DER) | | |
| 2 | | | Г |
| | Below 75 - 100 Times | | |
| | Between 100 - 125 Times | 3 | |
| | Detween 100 - 120 miles | 2 | |
| | Between 125 - 150 Times | | 3 |
| | | 1 | |
| | Above 150 Times | | |
| | | -1 | |
| | Debt to Asset Ratio (DAR) | | |
| 3 | | | |
| | Less than 25 % | 3 | |
| | Between 25 - 50 % | 2 | |
| | Between 50 - 75 % | 1 | 3 |
| | 100% | 0 | |
| | Above 100% | -1 | |

| Above 3% | 3 | |
|--|----|---|
| Between 2-3 % | 2 | |
| Between 1-2 % | 1 | 3 |
| 0% | 0 | |
| Less than 0 | -1 | |
| Debt Service Ratio (DSR) | | |
| 150% and above | 3 | |
| Between 150 – 125 % | 2 | 3 |
| Between 125 – 100 % | 1 | 0 |
| Below 100% Stock Turnover Ratio (STR) | -1 | |
| Above 6 times Between $4 - 6$ times | 3 | |
| | | |
| Between 4 – 6 times | 2 | 3 |
| Below 4 times | | |
| Below 0 Debtors Turnover Ratio | -1 | |
| | | |
| Above 4 times | 3 | |
| Between 4 – 2 times | 2 | 0 |
| Less than 2 times | 1 | 3 |
| Below 0 | -1 | |
| Fixed Asset Turnover Ratio (FTR) | | |
| Less than 5 Times | 3 | 3 |
| Between 3 – 5 Times | 2 | |
| Below 3 times | 1 | |
| Less than 0 | -1 | |

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

| Less than 6% | -1 | |
|-----------------------------------|----|---|
| | | |
| Cost of Deposit (COD) | | |
| 6% &below | 3 | |
| 6% & above but less than 8% | | |
| 8% & above but less than 10% | 2 | 3 |
| 10% & above but less than 10% | 1 | |
| | -1 | |
| Net Financial Margin (NFM) | | |
| 16 2% & above | 3 | |
| 1%& above but less than 2% | 2 | |
| 0% & above but less than 1% | 1 | 3 |
| Less than 0% | -1 | |
| Net Margin (NM) | | |
| 1% & above | 3 | |
| 0.75% & above but less than 1% | 2 | |
| 0.50% & above but less than 0.75% | 1 | 3 |
| 0% & above but less than0.50% | 0 | |
| Less than 0% | -1 | |
| .8 Gross Profit Ratio (GPR) | | |
| 10% & above | 3 | 3 |
| 5% & more but less than 10% | 2 | |
| Less than 5% | 1 | |
| Less than 0% | -1 | |
| 9 Operating Profit (OPR) | | |
| 25% and above | 3 | |
| 15% & above but less than 25% | 2 | 3 |
| 5% & above but less than 15% | 1 | 3 |
| 0% & above but less than 5% | 0 | |

| | Below 0% | -1 | |
|----|---------------------------------------|----|-----|
| | | | |
| 2 | ₀ Net Profit Ratio (NPR) | | |
| | 5% & Above | 3 | |
| | 3% & Above but less than 5% | 2 |] |
| | 1% & Above but less than 3% | 1 | 3 |
| | 0% & Above but less than 1% | 0 | |
| | Below 0% | -1 | |
| 2 | $_1$ Fund Erosion (FE) | | |
| | NOF > 0 | 3 | - 3 |
| | NOF < 0 | -1 | Ŭ |
| 2 | $_2$ Fluid Resource Ratio (FRR) | | 1 |
| | 20% | 3 | |
| | Between 15-20% | 2 | |
| | Between 10-15% | 1 | |
| | Between 0-10% | 0 | _ |
| | Less than 0% | -1 | 3 |
| | Total Investment to Total Asset Ratio | | |
| 23 | | | |
| | 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 | - |
| | CASA Deposit (CASA) | -1 | |
| 24 | | | |
| | 20% & above | | - |
| | | 3 | |
| | 15% & Above but less than 20% | | 3 |
| | | 2 | 5 |
| | 10% & above but less than 15% | | |
| | Loop them 100/ | 1 | 4 |
| | Less than 10% | | |
| | Liquid Asset to Liquid Liability | -1 | |
| 25 | LIQUIN ASSEL IN LIQUIN LIADIILY | | 3 |

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

| | Establishment to Operating Income | | |
|----|-----------------------------------|----|---|
| 29 | | | |
| | Above 2% | | |
| | | 3 | |
| | Between 1-2% | | |
| | | 2 | 3 |
| | Between 0-1% | | 5 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | - |
| | 1% & above | | |
| | 0.75.44 | 3 | - |
| | 0.75-1% | | |
| | | 2 | 3 |
| | 0.75-0.50% | | - |
| | | 1 | - |
| | 0-0.50% | | |
| | | 0 | - |
| | Bellow 0% | | |
| | Interest Coverage Datis (ICD) | -1 | |
| | Interest Coverage Ratio (ICR) | | |
| 31 | 3% & bellow | | |
| | | | |
| | Potwoon 15 2% | 3 | |
| | Between 1.5-3% | | 3 |
| | 1.5% & above but less than 3% | 2 | |
| | 1.5% & above but less than 5% | | |
| | 0% & below | 1 | |
| | | 1 | |
| | Profit – Volume Ratio (PVR) | -1 | |
| 32 | | | |
| 52 | 30% & bellow | | |
| | | 3 | 3 |
| | Between 20-30% | 3 | |
| | | 2 | |
| | | 4 | J |

| | 20% & bellow 0% | | 1 1 |
|----|------------------------------|----|-----|
| | | 1 | |
| | Bellow 0% | 1 | |
| | | 1 | |
| | Prook Even Point (PED) | -1 | |
| | Break Even Point (BEP) | | |
| 33 | 1% & above | | |
| | 1% & above | | |
| | | 3 | |
| | Between 0.50-1% | | |
| | | 2 | 3 |
| | Between 0-0.50% | | 0 |
| | | 1 | |
| | 0% | | |
| | | 0 | |
| | Below 0% | | |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | | | |
| | 80% & above | | |
| | | 3 | |
| | Between 60-80% | | |
| | | 2 | 3 |
| | Between 40-60% | | |
| | | 1 | |
| | Below 40% | | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | 1 | |
| 35 | | | |
| 55 | 10% & above | | |
| | | 3 | |
| | Between 5-10% | 3 | |
| | | | 3 |
| | Between 0- 5% | 2 | |
| | | | |
| | Polow 0% | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NFM (GR-NFM) | | |
| 36 | | | 3 |
| | 10% & above | | - |
| | | 3 |] |
| | | | |

| | Between 5-10% | | 1 1 |
|----|------------------------------|----------|-----|
| | Detween 5-10% | 0 | |
| | | 2 | - |
| | Between 0-5% | | |
| | | 1 | - |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | | | |
| | 10% & above | | |
| | | | |
| | Between 5-10% | | |
| | | | 3 |
| | Between 0-5% | | - |
| | | | |
| | Below 0% | | - |
| | | | |
| | | | |
| | Growth Rate of GP (GR-GP) | | |
| 38 | | | - |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | 2 |
| | | 2 | 3 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | _ | |
| | | -1 | |
| | Growth Rate of NP (GR-NP) | 1 | |
| 39 | | | |
| 59 | 10% & above | | |
| | | <u> </u> | |
| | Detuces 5 10% | 3 | - |
| | Between 5-10% | | 3 |
| | | 2 | - |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Growth Rate of Revenue (GRI) | | |
| 40 | | | |
| | 10% & above | | 3 |
| | | 2 | |
| | | 3 | J |

| Image: Set ween 0-5% 1 Between 0-5% 1 Below 0% -1 Incremental CD Ratio (ICDR) -1 1 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 Setween 0-10% 1 Below 0% -1 Below 0% -1 Setween 0-10% 1 Below 0% -1 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 | | Between 5-10% | | י ר |
|--|----------|-------------------------------------|----|-----|
| Between 0-5% 1 Below 0% -1 Incremental CD Ratio (ICDR) -1 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow -1 5% and bellow -1 6 -1 5% and bellow -1 42 -1 5% and bellow -1 4 Above 5% 10% & above -1 8etween 0-5% -1 Between 0-5% 1 Use of Technologies -1 4 Computerisation 1 Corebanking 1 E-Platform 1 | | Between 5-10% | | |
| Image: select of the select | | | 2 | _ |
| Below 0% -1 Incremental CD Ratio (ICDR) -1 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 S% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 Between 0-5% -1 Between 0-5% 1 Between 0-5% 1 Use of Technologies -1 Use of Technologies -1 Computerisation 1 Corebanking 1 E-Platform 1 | | Between 0-5% | | |
| Incremental CD Ratio (ICDR) -1 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow 4 Above 5% -1 10% & above -1 Between 0-5% 1 Use of Technologies 1 Computerisation 1 Computerisation 1 E-Platform 1 | | | 1 | - |
| Incremental CD Ratio (ICDR) 3 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Between 0-10% -1 Reduction Rate of NPA (RNPA) -1 42 -1 S% and bellow 4 Above 5% -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Use of Technologies -1 44 -1 Use of Technologies -1 Computerisation 1 1 3 Computerisation 1 1 1 2 3 | | Below 0% | | |
| 41 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 42 -1 Reduction Rate of NPA (RNPA) -1 42 -1 5% and bellow 4 Above 5% -1 41 10% & above 10% & above 3 Between 0-5% 1 Between 0-5% 1 Between 0-5% 1 Between 0-5% 1 Use of Technologies -1 44 Computerisation 1 Computerisation 1 E-Platform 1 | | | -1 | |
| 15% and bellow 3 Between 10-15% 2 Between 0-10% 1 Below 0% -1 Peduction Rate of NPA (RNPA) -1 42 5% and bellow 4 Above 5% -1 10% & above -1 43 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 3 Between 5-10% 2 3 Between 0-5% 1 -1 Use of Technologies 1 -1 44 Computerisation 1 3 E-Platform 1 1 | | Incremental CD Ratio (ICDR) | | |
| Image: state of the state | 41 | | | |
| Between 10-15% 2 Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Between 0-5% -1 Use of Technologies -1 Use of Technologies 1 Computerisation 1 Corebanking 1 E-Platform 1 | | 15% and bellow | | |
| Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 5% and bellow 4 Above 5% -1 Image: Constraint of Loan Portfolio (GRL) -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Between 0-5% 1 Use of Technologies 1 Computerisation 1 Corebanking 1 E-Platform 1 | | | 3 | |
| Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 42 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Between 0-5% 1 Use of Technologies 1 Computerisation 1 Corebanking 1 E-Platform 1 | | Between 10-15% | | |
| Between 0-10% 1 Below 0% -1 Reduction Rate of NPA (RNPA) -1 42 5% and below 4 Above 5% -1 4 Above 5% -1 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Between 0-5% 1 Use of Technologies 1 44 Computerisation 1 Corebanking 1 E-Platform 1 | | | 2 | 3 |
| Image: state of the state | | Between 0-10% | | |
| Below 0% -1 42 -1 42 -1 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies 1 Computerisation 1 corebanking 1 E-Platform 1 | | | 1 | |
| Image: state of NPA (RNPA) -1 42 5% and bellow 4 Above 5% -1 43 -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies 1 Computerisation 1 Corebanking 1 E-Platform 1 | | Below 0% | 1 | - |
| Reduction Rate of NPA (RNPA) 4 42 5% and bellow 4 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies 1 Computerisation 1 corebanking 1 E-Platform 1 | | | 1 | |
| 42 Image: state of a | | Poduction Pate of NPA (PNPA) | -1 | |
| 5% and bellow 4 4 Above 5% -1 43 -1 Growth Rate of Loan Portfolio (GRL) -1 43 10% & above 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 1 Computerisation 1 corebanking 1 E-Platform 1 | | neduction hate of NFA (hinrA) | | |
| Above 5% -1 Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 10% & above 3 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 1 Computerisation 1 corebanking 1 E-Platform 1 | 42 | | | - |
| Above 5% -1 Growth Rate of Loan Portfolio (GRL) -1 43 -1 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 1 Computerisation 1 Corebanking 1 E-Platform 1 | | 5% and bellow | | 4 |
| Image: space of the system o | | | 4 | - |
| Growth Rate of Loan Portfolio (GRL) 43 10% & above 3 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 1 Computerisation 1 corebanking 1 E-Platform 1 | | Above 5% | | |
| 43 Image: Constraint of the second secon | | | -1 | |
| 10% & above 3 Between 5-10% 2 Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 1 Computerisation 1 1 1 E-Platform 1 | | Growth Rate of Loan Portfolio (GRL) | | |
| Image: second | 43 | | | |
| Between 5-10% 2 Between 0-5% 1 Below 0% 1 Juse of Technologies -1 Computerisation 1 Corebanking 1 E-Platform 1 | | 10% & above | | |
| 23Between 0-5%111Below 0%-1-1-1Use of Technologies-1441Computerisation111corebanking111E-Platform1 | | | 3 | |
| Between 0-5% 1 Below 0% -1 Use of Technologies -1 Computerisation 1 Corebanking 1 E-Platform 1 | | Between 5-10% | | |
| Between 0-5% 1 Below 0% -1 Use of Technologies -1 44 -1 Computerisation 1 1 1 corebanking 1 E-Platform 1 | | | 2 | 3 |
| Image: state in the state in | | Between 0-5% | | |
| Below 0% -1 Use of Technologies Computerisation Corebanking E-Platform | | | 1 | |
| 44 -1 44 Use of Technologies 44 -1 Computerisation 1 1 1 Corebanking 1 E-Platform 1 | | Below 0% | 1 | - |
| Use of Technologies 44 Computerisation 1 corebanking 1 E-Platform | | | 1 | |
| 44 Computerisation 1 1 corebanking 1 E-Platform 1 | | Lise of Technologies | -1 | |
| Computerisation 1 1 1 corebanking 1 E-Platform 1 | | | | |
| image: corebanking 1 3 image: corebanking 1 1 image: corebanking 1 1 | 44 | Computariantian | | |
| corebanking 1 E-Platform | | Computensation | | |
| E-Platform | <u> </u> | | 1 | 3 |
| E-Platform | | corebanking | | |
| | | | 1 | |
| | | E-Platform | | |
| | | | 1 | |

| | Paricipation in Govenment Programmes | | |
|----|---------------------------------------|----------|----|
| 45 | | | |
| | Haritham Sahakaranam | | |
| | | 1 | -3 |
| | Co-op Expo Participation | 1 | 0 |
| | Others (specify) | | - |
| | Others (specify) | 1 | |
| | Participation in Co-op Depats/Schemes | 1 | |
| 46 | | | |
| _ | Employees Welfare Fund | | - |
| | | 1 | |
| | Risk Fund | | |
| | | 1 | _ |
| | Deposit Guarentee Scheme | | 6 |
| | 070 | 1 | - |
| | OTS | | |
| | Co-operative pension Fund | 1 | - |
| | | 1 | |
| | Others (Specify) | 1 | - |
| | | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | | |
| | | 3 | -3 |
| | Between 3 to 2 | | |
| | Between 2 to 1 | 2 | - |
| | | 1 | |
| | Innovative Programmes | <u>1</u> | |
| 48 | | | |
| _ | 5 & above | | 1 |
| | | 5 | F |
| | Between 4 to 3 | | -5 |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Audit Classification | | |
| 49 | | | 4 |

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

| 1 | DEPARTMENT OF COOPEI MISCELLANEOUS/LABOUR CONT | RATION AWARD –2023-24 TRACT CO-OPERATIVE SOCIETY | |
|----|---|---|--|
| | APPLICATI | ON SHEET | |
| | General Details | | |
| 1 | Name of the Society | | |
| _ | 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) | | |
| | Debt Equity Ratio (DER) | | |
| 8 | | | |
| | Debt to Asset Ratio (DAR) | | |
| | | | |
| 9 | | | |
| | Net Own Fund to Working Fund | | |
| 10 | | | |
| 10 | Debt Service Ratio (DSR) | | |
| | | | |
| 11 | | | |
| | Stock Turnover Ratio(STR) | | |
| | | | |
| 12 | | | |
| | Fixed Assets Turnover | | |
| | Ratio(FTR) | | |
| | | | |
| | | | |
| 13 | | | |

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

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

| | 1 | |
|----|----------------------------------|--------|
| | | |
| | Break Even Point (BEP) | |
| | bleak Event ont (bei) | |
| 39 | | |
| | Credit – Deposit Ratio (CD) | |
| | | |
| 40 | | |
| | Growth Rate of Loan Portfolio | |
| | (GRL) | |
| | () | |
| | | |
| 41 | Crowth Data of Dapasit (CDD) | |
| | Growth Rate of Deposit (GRD) | |
| | | |
| 42 | | |
| | Growth Rate of NFM (GR-NFM) | |
| | | |
| 43 | | |
| | Growth Rate of NM (GR-NM) | |
| 44 | | |
| | Growth Rate of GP (GR-GP) | |
| | | |
| 45 | | |
| 10 | Growth Rate of NP (GR-NP) | |
| 46 | | |
| _ | Growth Rate of Revenue (GRR) | |
| 47 | | |
| | Incremental CD Ratio (ICDR) | |
| | | |
| 48 | | |
| | Reduction Rate of NPA (RNPA) | |
| | | |
| 49 | | |
| 50 | Use of Technology | |
| 50 | Computerisation | |
| | Computerisation | Yes/no |
| | Corebanking | Yes/no |
| | Others (specify) | |
| | | |
| | | |
| | Participation in Govt. Programme | nos |
| 51 | | 1105 |

| a | Haritham Sahakaranam | yes/no |
|----------|--|--------------------------|
| | Co-operative Expo participation | |
| b | | Yes/no |
| | Others (specify) | |
| C | | |
| 52 | Participation in Co-op Depts./Schemes | |
| 54 | Co-operative Employees pension | |
| a | fund | yes/no |
| b. | Employees Welfare Fund | yes/no |
| C | Risk Fund | Yes/no |
| đ | Deposit Guarentee Scheme | Yes/no |
| e | OTS | Yes/no |
| | Awards & Achievements | |
| 53 | | |
| а | Central Government | Nos |
| b | State Government | Nos |
| | Other Institution/Agencies | Nos |
| C. | | |
| 54 | Innovative programmes; (Agriculture, Business, Marketing, IT, Social Culture etc.) | Nos |
| 55 | Any Enquiry/Inspection Pending Under Section 65,66,68 | yes/no |
| 55 | Status of the Audit defect rectification | Completed/ Non completed |
| 57 | Details of Government Dues | |
| <u>а</u> | Share | |
| | Loan | |
| b | Divident | |
| | Divident | |
| с | | |
| | 0/ of ADO file energy amount total | |
| 58 | % of ARC file cases aganist total loans due | |
| 58 59 | | |

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

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

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

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

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

| 2 | 1 Fund Erosion (FE) | | |
|----|---------------------------------------|----|----|
| | NOF > 0 | 3 | 3 |
| | NOF < 0 | -1 | 5 |
| 22 | 2 Fluid Resource Ratio (FRR) | | |
| | 20% | 3 | |
| | Between 15-20% | 2 | |
| | Between 10-15% | 1 | |
| | Between 0-10% | 0 | |
| | Less than 0% | -1 | 3 |
| | Total Investment to Total Asset Ratio | | |
| 3 | | | |
| | 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 | 1 |
| | Less than 0% | -1 | |
| | CASA Deposit (CASA) | | |
| 24 | | | |
| | 20% & above | | |
| | | 3 | _ |
| | 15% & Above but less than 20% | | 3 |
| | 10% & above but less than 15% | 2 | _ |
| | | 1 | |
| | Less than 10% | 1 | _ |
| | | -1 | |
| | Liquid Asset to Liquid Liability | | |
| 25 | | | |
| | 1% & above | | |
| | | 3 | _ |
| | 0.75% & above but less than 1% | | |
| | 0.50% & above but less than 0.75% | 2 | -3 |
| | 0.00% & above but less that 0.70% | 1 | |
| | 0% and above but less than 0.50% | | - |
| | | 0 | |
| | Less than 0% | | 1 |
| | | -1 | |

| | Fixed Asset to Working Capital | | |
|----|-----------------------------------|----|-----|
| 26 | | | |
| | 3% and below | | |
| | | 3 | |
| | 4% & below 3% | | 3 |
| | | 2 | 3 |
| | 5% and below 4% | | |
| | | 1 | |
| | Above 5% | | |
| | | -1 | |
| | Cost of Goods Sold Ratio (CGS) | | |
| 27 | | | _ |
| | 80% & below | | |
| | | 3 | |
| | Between 80-90% | | 3 |
| | | 2 | 0 |
| | Between 90-100% | | |
| | | 1 | _ |
| | Above 100% | | |
| | | -1 | |
| | Revenue to Cost of Revenue (RCR) | | |
| 28 | | | _ |
| | 120% and above | | |
| | Between 110-120% | 3 | |
| | Between 110-120% | | 3 |
| | Between 100-110% | 2 | - |
| | Between 100-110% | | |
| | Below 100% | 1 | - |
| | | 1 | |
| | Establishment to Operating Income | -1 | |
| 20 | | | |
| 29 | Above 2% | | - |
| | | 3 | |
| | Between 1-2% | 3 | - |
| | | 0 | 3 |
| | Between 0-1% | 2 | - |
| | | 1 | |
| | 0% | 1 | - |
| | | 0 | |
| | | |] I |

| | Below 0% | |] |
|----------|--------------------------------|----|---|
| | | -1 | |
| | Contigency to Operating Income | | |
| 30 | | | |
| | 1% & above | | |
| | | 3 | |
| | 0.75-1% | | |
| | 0.75-0.50% | 2 | 3 |
| | 0.75-0.50% | 1 | |
| | 0-0.50% | | - |
| | | 0 | |
| | Bellow 0% | | |
| | | -1 | |
| | Interest Coverage Ratio (ICR) | | |
| 31 | | | |
| | 3% & bellow | | |
| | Between 1.5-3% | 3 | |
| | Between 1.5-5% | 2 | 3 |
| | 1.5% & above but less than 3% | | - |
| | | 1 | |
| | 0% & below | | - |
| | | -1 | |
| | Profit – Volume Ratio (PVR) | | |
| 32 | | | |
| | 30% & bellow | | |
| | Between 20-30% | 3 | |
| | Between 20-30% | 2 | 3 |
| | 20% & below 0% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Break Even Point (BEP) | | |
| 33 | | | |
| | 1% & above | | 3 |
| | Between 0.50-1% | 3 | |
| | | | |
| <u> </u> | | 2 | J |

| | Between 0-0.50% | | 1 1 |
|----------|------------------------------|----|-----|
| | Detween 0-0.30 % | 1 | |
| | 0% | 1 | - |
| | 0% | | |
| | | 0 | - |
| | Below 0% | | |
| | | -1 | |
| | Credit – Deposit Ratio (CD) | | |
| 34 | | | - |
| | 80% & above | | |
| | | 3 | |
| | Between 60-80% | | 3 |
| | | 2 | 5 |
| | Between 40-60% | | |
| | | 1 | |
| | Below 40% | | |
| | | -1 | |
| | Growth Rate of Deposit (GRD) | | |
| 35 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | 5 | - |
| | | 2 | 3 |
| | Between 0- 5% | 4 | - |
| | | 1 | |
| | Below 0% | 1 | - |
| | | | |
| | | -1 | |
| | Growth Rate of NFM (GR-NFM) | | |
| 36 | | | - |
| | 10% & above | | |
| | | 3 | - |
| | Between 5-10% | | 3 |
| | | 2 | S |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | |] |
| | | -1 | |
| | Growth Rate of NM (GR-NM) | | |
| 36 | | | |
| | 10% & above | | 3 |
| | | | |
| <u> </u> | | | J |

| | Between 5-10% | | 1 1 |
|----------|------------------------------|----|-----|
| | | | |
| | Between 0-5% | | |
| | Detween 0-5% | | |
| | Dolow 00/ | | |
| | Below 0% | | |
| | | | |
| | Growth Rate of GP (GR-GP) | | |
| 38 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0-5% | | - |
| | | 1 | |
| | Below 0% | 1 | |
| | | 1 | |
| | Growth Rate of NP (GR-NP) | -1 | |
| | GIOWIII NALE OF NF (GN-NF) | | |
| 39 | | | - |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | 3 |
| | | 2 | 5 |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| - | Growth Rate of Revenue (GRI) | | |
| 40 | | | |
| -0 | 10% & above | | |
| | | 2 | |
| | Between 5-10% | 3 | |
| | | | 3 |
| | | 2 | |
| | Between 0-5% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Incremental CD Ratio (ICDR) | | |
| 41 | | | |
| <u> </u> | 15% and bellow | | 3 |
| | | 3 | |
| | | 3 | J |

| | Between 10-15% | | 1 1 |
|----|---------------------------------------|----------|-----|
| | | | |
| | Detween 0 10% | 2 | - |
| | Between 0-10% | | |
| | | 1 | |
| | Below 0% | | |
| | | -1 | |
| | Reduction Rate of NPA (RNPA) | | |
| 42 | | | |
| | 5% and bellow | | |
| | | 4 | 4 |
| | Above 5% | | |
| | | 1 | |
| | Crowth Data of Loop Dartfalia (CDL) | -1 | |
| | Growth Rate of Loan Portfolio (GRL) | | |
| 43 | | | |
| | 10% & above | | |
| | | 3 | |
| | Between 5-10% | | |
| | | 2 | 3 |
| | Between 0-5% | | - |
| | | 1 | |
| | Below 0% | 1 | - |
| | | | |
| | | -1 | |
| | Use of Technologies | | |
| 44 | | | |
| | Computerisation | | |
| | | 1 | 2 |
| | corebanking | | 3 |
| | | 1 | |
| | E-Platform | | |
| | | 1 | |
| | Paricipation in Govenment Programmes | 1 | |
| | | | |
| 45 | | | |
| | Haritham Sahakaranam | | |
| | | 1 | 3 |
| | Co-op Expo Participation | 1 | |
| | | - | |
| | Others (specify) | | |
| | | 1 | |
| | Participation in Co-op Depats/Schemes | <u>⊥</u> | |
| 10 | | | 6 |
| 46 | | | J |

| | Employees Welfare Fund | | |
|----|-------------------------------------|---|---|
| | | 1 | |
| | Risk Fund | | |
| | | 1 | |
| | Deposit Guarentee Scheme | | |
| | OTS | 1 | |
| | | 1 | |
| | Co-operative pension Fund | | |
| | | 1 | |
| | Others (Specify) | 1 | |
| | Awards & Acievements | | |
| 47 | | | |
| | 3 & Above | | |
| | Between 3 to 2 | 3 | 3 |
| | | 2 | |
| | Between 2 to 1 | | |
| | | 1 | |
| | Innovative Programmes | | |
| 48 | 5 & above | | |
| | | 5 | |
| | Between 4 to 3 | | 5 |
| | | 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 | Total employment provied to members | | |
| | 100 days and more | 3 | 3 |
| | Between 50 -100 | 2 | |
| L | | | J |

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