

National Bank for Agriculture and Rural Development

Head Office

Plot No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

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National Bank for Agriculture and Rural Development

Department of Supervision

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Ref: NABARD/DO/PSD/PSD/2009/11-1/2012-13

Dated: 21/1/2012

21/1/2012

The Managing Director / Chief Executive Officer
Statutory Cooperative Banks & District Central Coop. Banks

Subject:

Computation of networth of SCBs/CCBs - Revision thereof

You are aware, as per the extant instructions, items such as provisions for Standard Assets, excess provision for diminution in the value of assets etc., made by the State and Central Cooperative Banks, are reckoned while computing Net Worth of the bank.

As the above provisions were less permanent in nature and not considered as core capital, the same was examined by us in consultation with the Reserve Bank of India. It has since been decided to effect the following changes for computation of networth:

- i. Provision of Standard Assets (as per IRAC norms) -- not to be added while computing networth. However, provisions for Standard Assets made in excess of regulatory requirement (as per IRAC norms) can be added while computing networth.
- ii. Provision of NPA made in excess of prescribed requirement, to the extent not adjusted for computation of net NPA, can be added while computing networth.
- iii. While computing networth, "Revaluation Reserves" are to be excluded.

The format for computation of Net Worth is furnished in the Annexure and the revised instructions would come into effect for all the Statutory Inspections conducted with reference to financial position as on 31 March 2012. The Inspecting Officer would calculate the networth as per the revised methodology (including adjustments following his inspection findings) which would be communicated through the inspection reports.

4. You may please advise the statutory auditor to adopt the revised methodology.

5. Please acknowledge receipt of this circular to our RO.

Yours faithfully,

(Sd/- Venkateswara Rao)
Chief General Manager

Encls: As above

For the Director, NABARD
14/01/2012

अनुबंध/Annexure

राज्य सहकारी बैंकों / जिला मध्यवर्ती सहकारी बैंकों की निवल मालियत
की गणना हेतु संशोधित प्रक्रिया

Revised Methodology of Computation of Net Worth of SCBs/DCCBs

31 मार्च की स्थिति में बैंक की निवल मालियत /Net worth as on 31 March -----

(₹ लाख Lakh)

क्र.सं. Sr. No.	विवरण Description	राशि Amount
1	चुक्ता पूँजी (वोट देने का अधिकार रखने वाले नियमित सदस्यों से) Paid up capital (from regular members having voting rights)	
2	जोड़ें : वापिस न करने योग्य सरकारी जमा राशियाँ यदि कोई हो. Add: Non-refundable Govt. Deposits, if any.	
3	जोड़ें : सामान्य / संबद्ध सदस्यों से संग्रहित किया गया अंशदान / वापिस न करने योग्य प्रवेश शुल्क चूंकि यह वापिस न करने योग्य है इसलिए इसे उपयुक्त शीर्ष के अंतर्गत, प्रारक्षित निधि के रूप में अलग से रखा जाए. Add: Contribution / non-refundable admission fees collected from nominal / associate members which is held separately as 'reserves' under an appropriate head since these are non refundable.	
4	जोड़ें : निर्बाध प्रारक्षित निधियाँ Add: Free Reserves	
	(i) सांविधिक प्रारक्षित निधियाँ /Statutory Reserves	
	(ii) कृषि ऋण स्थिरीकरण निधि /Agricultural Credit Stabilisation Fund	
	(iii) भवन निधि /Building Fund	
	(iv) लाभांश समकरण निधि /Dividend Equalisation Fund	
	(v) अन्य कोई निधियाँ जो बाहरी देयताओं की प्रकृति की नहीं है /Other Funds, if any, not in the nature of outside liabilities.	
5	जोड़ें : असंविनित लाभ Add: Undisbursed profit	
6	घटाएं : संचित हानियाँ, Less: Accumulated losses,	
7	घटाएं : अमूर्त आस्तियाँ Less: Intangible Assets	
	31 मार्च की स्थिति में बैंक की निवल मालियत Net worth as on 31 March -----	