

**THE DHARMAJ PEOPLES CO-OP. BANK LTD., DHARMAJ.**  
NEAR TOWER, AT. DHARMAJ – 388430, TA. PETLAD, DIST. ANAND, GUJARAT.

❖ **RBI License No:- UBD G-.437P Dt. 12-08-1985 \* રજી.નંબર : S-10116 તા. : ૧૪-૧૦-૧૯૬૮**

**Financial Year: 2021-2022**

CD Ration	:	28.68%
Low Cost Deposit	:	38.89%
Locker	:	1577
Member	:	6012
Nominal	:	77
Investment	:	4271.41
Reserve & Other- (IDR + BDDR +SEP.BDDR)	:	616.11
Advances	:	1341.95
Unsecured Advances	:	148.63
Deposit	:	4678.35
Average Assets	:	6128.67
Working Capital	:	6280.72
Net Profit	:	97.50
Gross Profit	:	121.00
CRAR	:	34.79 %
Net Worth	:	887.09
No of Depositors	:	6877
No of Borrowers	:	493
No of Staff	:	10
Deaf A/c	:	822
Deaf Amount	:	7.33
Average Cost of Deposit	:	4.27 %
Average Lending Ratio	:	8.98 %
Average Rate of Int.(on Investment)	:	9.48 %
Deposit Per Employee	:	467.84
Advance Per Employee	:	134.20
Profit Per Employee	:	9.75
Business Per Employee (Deposit + Advance)	:	602.03
<b>Credit Exposure Limit :-</b> Individual 15%	:	87.89 Lakh
Tire – 1 Capital Fund 585.91 Group 25%	:	146.48 Lakh
RBI માં DEAF ની મોકલેલ રકમ	:	42613.17
RBI માંથી DEAF ની આવેલ રકમ	:	0.00
Priority Advances	:	918.37 – 74.91 %
Weaker Advances	:	358.57 – 34.55 %
Return on Assets --- Interest on Adv. & Investment (40502) ÷ Format – 4 Ave. Bank Deposit + Inv. + Adv. (550725)	:	7. %