

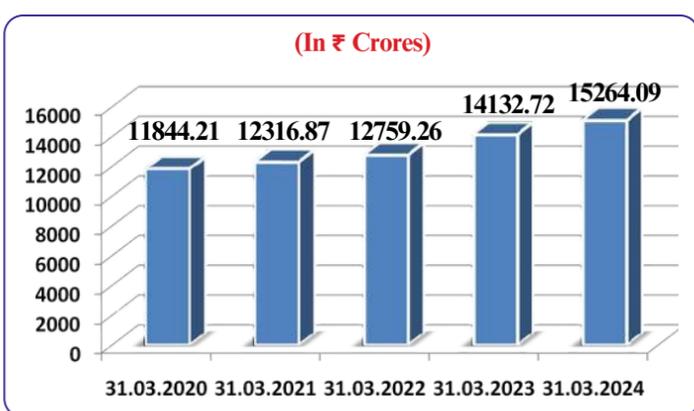
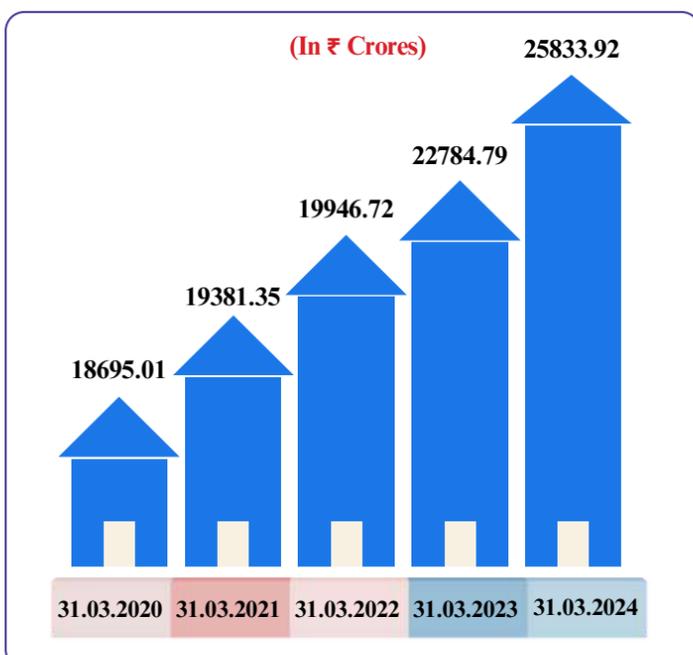


Financial Results for the Year ended 31.03.2024 (Un-audited)

Business Turnover

₹ 25833.92 Crore

up by ₹ 3049.13 Crore
(13.38 %)



Deposits

₹ 15264.09 Crore

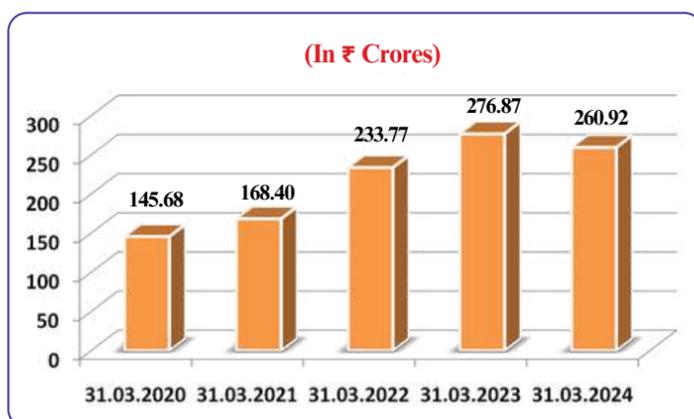
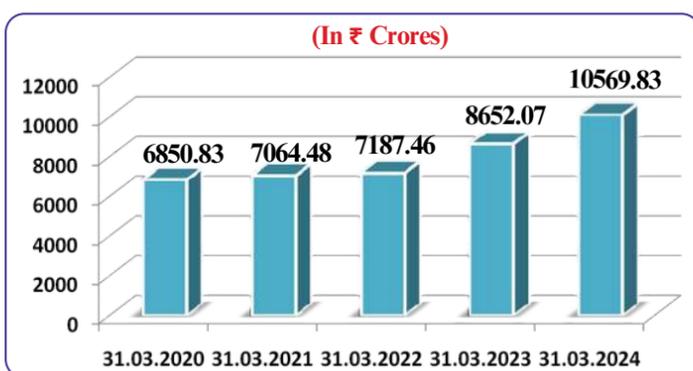
up by ₹ 1131.37 Crore
(8.00 %)



Loan & Advances

₹ 10569.83 Crore

up by ₹ 1917.76 Crore
(22.17 %)



Gross Profit

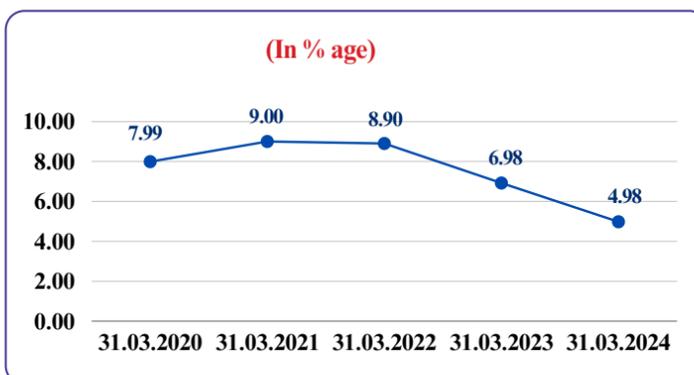
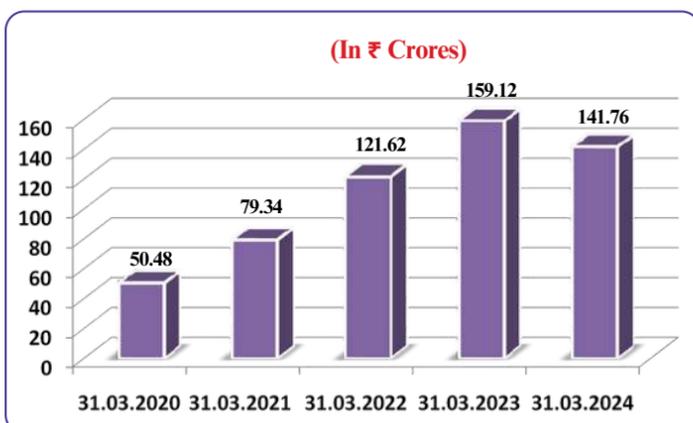
₹ 260.92 Crore

*All HR liabilities w.r.t. revision in pay scale, Pay arrears, revised gratuity, DA arrear paid during the year.

Net Profit

₹ 141.76 Crore

*Additional provision of Rs. 71 Crore done against NPAs.



Gross NPA

4.98 %

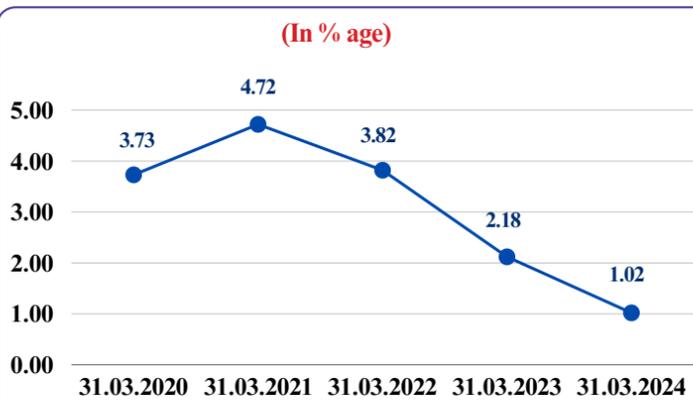
Down by 2.00 %



Net NPA

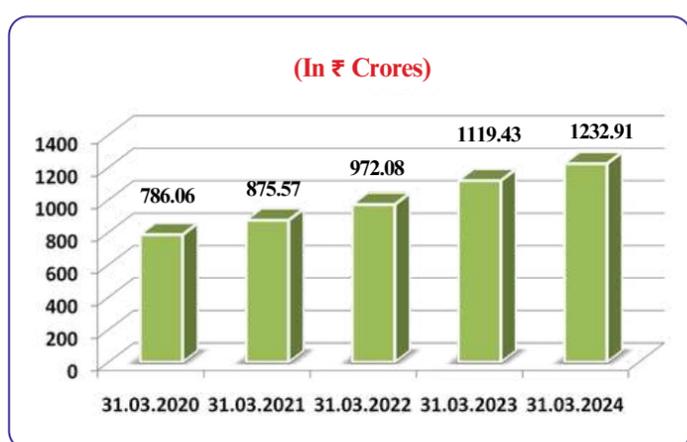
1.02 %

Down by 1.16 %





Financial Results for the Year ended 31.03.2024 (Un-audited)



Net Worth

₹ 1232.91 Crore
up by 10.14 %



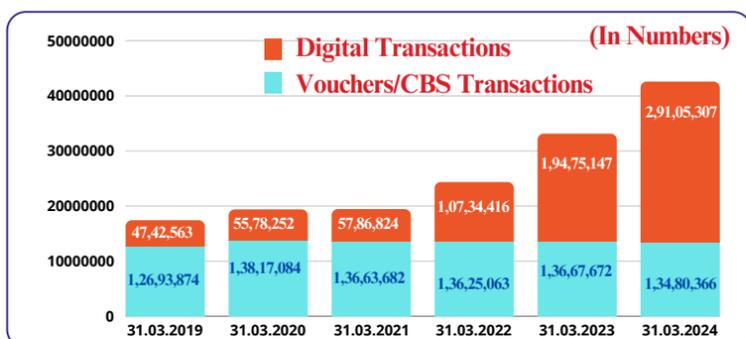
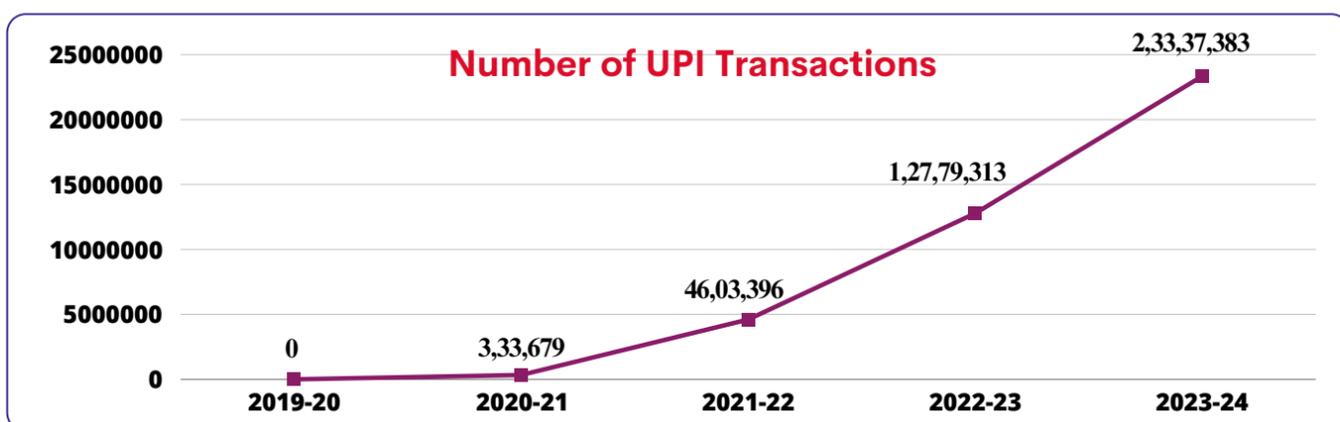
CRAR

31.03.2023 17.34 %
31.12.2023 19.24 %
up by 1.90 %



Per Employee Business

31.03.2023 ₹ 13.10 Crore
31.03.2024 ₹ 13.86 Crore
up by 5.80 %



PFMS Transactions during FY 2023-24

No. of Transactions - 53,692
Amount - ₹ 245 Crore

DMA Transactions during FY 2023-24

No. of Transactions - 15382
Amount - ₹ 200 Crore

% age of e-Txns: 27.20% 28.76% 29.75% 44.07% 58.76% 68.34%

Total amount of Digital Transactions during FY 2023-24 ₹ 6412.57 Crore

Provision Coverage Ratio (PCR)



55.41%

31.03.2020



49.92%

31.03.2021



59.39%

31.03.2022



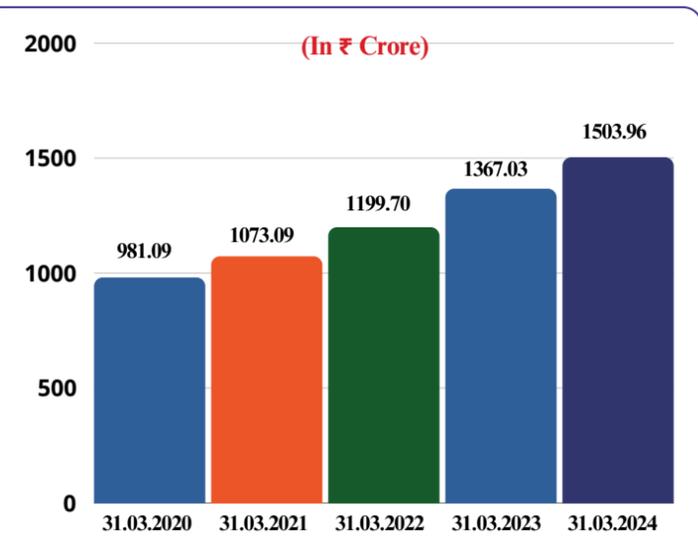
70.26%

31.03.2023



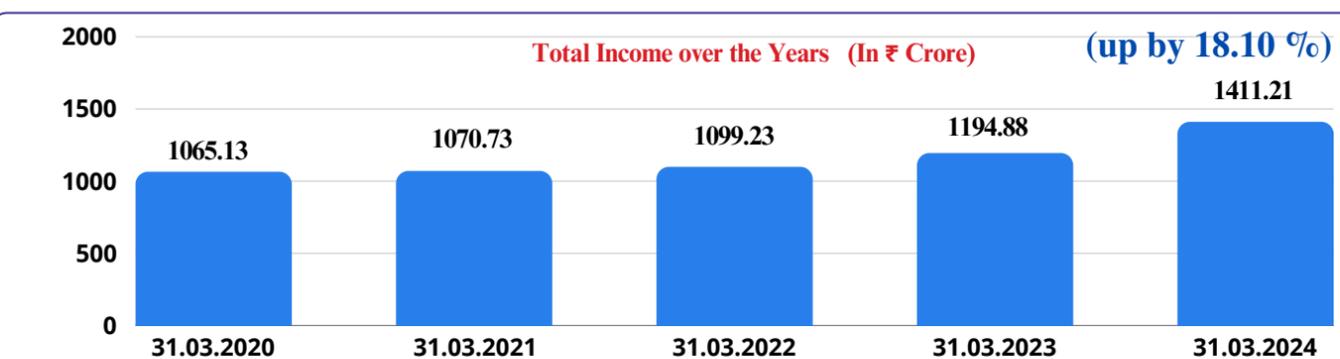
83.00%

31.03.2024



Reserves & Surplus

₹ 1503.96 Crore
up by 10.02 %





hpscb
(Scheduled Bank)

The Himachal Pradesh State Co-operative Bank Ltd.
(Head Office- The Mall Shimla-1)



HR initiatives taken by the Management for welfare of Bank employees during **2023-24**



1. Entire pay arrear amounting to Rs. 77.44 Crore on revision of pay scale was granted to the employees by FY 2023-24.

2. Annual Incentive (bonus/ex-gratia) of 41 days was paid to the employees.

3. DA arrear amounting to Rs. 4.10 crore paid to employees of the Bank.

4. Revision of special increment of JAIIB/CAIIB/CPCB/CTFC on revised pay scale.

5. Historic promotions of around 542 employees in almost all cadres.

6. 172 Daily Wagers were regularized to the post of Peon.

7. 10 eligible contract employees appointed on compassionate grounds were regularized.

8. 61 Assistant Managers were recruited through IBPS and 6 Junior Clerks were appointed on compassionate grounds.

9. Initiation of recruitment process for filling up 254 vacant posts of Junior Clerks (under direct recruitment and LDR quota) through IBPS.

Award for Good Performers

In order to incentivize the best branches who are good performers in business are awarded with Certificate & letter of appreciation on monthly basis. As a token of appreciation, the photographs of staff members of concerned branches are uploaded on Bank's website and facebook page on monthly basis.



(Special Performance Award & Recognition for Key Contributors (SPARK-2023))

Bank's Annual Function

The Bank has organized its annual event (Special Performance Award & Recognition for Key Contributors (SPARK-2023)) to celebrate and recognize the special efforts of branches on 11.06.2023 which was graced by Hon'ble Chief Minister and Deputy Chief Minister of HP.



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