

THE KADUTHURUTHY URBAN CO-OPERATIVE BANK LTD. HEAD OFFICE KADUTHURUTHY, KOTTAYAM, KERALA - 686 604

	woard Member		Board be miles				
A (M No 225883) Partner			Lagurbia D.	Board	Hember Board Member	THY	KADUTHURUTHY 17-Jun-2025 12 c
	636 575 S. 9		ו ו		h Board Member	e Once	Chies Executive Officer
For S Venugopal & Co	For S Venugopal & Co CHARTERED ACCOUNTANTS, FRN 012073S		and Mombe	Poc	Board Benioe	ewel	
en date attached	As per our report of even date attached		Juny!		Sin Sin	ruthy Urban	For The Kouthurcthy Urban
26,74,41,680.20	TOTAL	0	29,75,19,510.20	26,74,41,680.20	TOTAL		29,75,19,510.20
j		*(,)*:		0.00	Balance of profit	13	0.00
		1 - 4			Provision for Income Tax	12	. 0.00
				4,94,77,232.75	Other Expenditure (See Schedule II of Notes to Accounts)	11	4,70,92,489.71
		- "		0.00	Loss from Sale of or dealing with Non Banking Asset	10	0.00
	2 2	-		4,60,058.00	Printing & Stationery	9	4,85,963.00
			F 1	13,90,999.00	Depreciation & Repairs to Property	8	19,11,670.99
	j.	3		9,77,250.00	Audit Cost	7	6,80,500.00
5,38,88,535.23	Loss	3 6	4,41,46,310.23	2,41,281.70	Postage & Telephone	6	3,41,960.50
1,05,53,240.21	Other receipts (See Schedule IV of Notes to Accounts)	9 5	1,60,13,920.29	2,500.00	Law Charges	5	0.00
0.00	Income from Non Banking Assets and Profit from such assets	4	0.0	20,09,754.00	Rent, Rate, Taxes and Insurance	4.	53,07,702.00
0.00	Subsidies & Donations	3	0.00	6,29,900.00	Directors & Local Committee Members Fees & Allowances	ω	5,32,900.00
95,097.56	Commission)3 2	1,16,023.03	5,50,99,138.00	Salaries, Allowances & Provident Fund	2	5,78,99,953.00
20,29,04,807.20	Interest and Discount (See Schedule III of Notes to Accounts)	35	23,72,43,256.6	15,71,53,566.75	Interest Paid to Deposit& Borrowings (See Schedule I of Notes to Accounts)		18,32,66,371.00
31.03.2025	10.8	SL.No.	31.03.2024	31.03.2025		SL.No.	31.03.2024
	INCC	רואל דיין	- - - - - - - - - - - - - - - - - - -		EXPENDITURE	THE	
	31st March 2025	FNDFD	THE VEAR	LOSS ACCOUNT FOR THE YEAR	PROFIT AND LOSS AC		



THE KADUTHURUTHY URBAN CO-OPERATIVE BANK Ltd. HEAD OFFICE KADUTHURUTHY, KOTTAYAM, KERALA –686 604 BALANCE SHEET AS ON 31 MARCH 2025

	0.00		j) Provision for Group Gratuity Insurance Premium	0.00	Ŋ
	13,65,815.00		i) Provision for Unsecured Gold Loan	15,09,972.00	
	86,22,611.00		h) Provision for Leave Salary	86,22,611.00	
	1,41,000.00		g) Provision for Share with Dist.Co-op. Bank	1,41,000.00	
1311	11,50,16,458.00		f) Provision for substandard & doubtful asset	8,78,41,602.00	
	43,13,524.00		e) Contingent provision for standard asset	57,11,618.00	
101 686 575	0.00		d) Provision for Income tax	0.00	
1	88,104.96		c) Capital reserve	88,104.96	1
10.1	3,77,099.77		b) Common good fund	3,77,099.77	1
いるとしてい	24,53,400.00		a) Reserve for building recoup fund	24,53,400.00	
			ix) Other funds & reserves (specify)		0.00
	4,59,15,437.03		viii) Revaluation Reserve	3,67,08,286.29	
	29,00,000.00		vii) Investment fluctuation reserve	29,00,000.00	
		NIL	NIL vi) Bad & Doubtful debts Reserve		
		NIL	NIL v) Special bad debts reserve		
	0.00		iv) Dividend Equalization Fund	3,91,815.74	
	43,79,470.51		iii) Building Fund	43,79,470.51	
		NIL.	NIL ii) Agricultural (Credit Stabilization Fund)		
	3,17,84,552.18		i) Statutory Reserve	3,13,92,736.44	
			2 RESERVE FUND & OTHER RESERVES		
		NIL.	NIL c) State Government		
		NI-	NIL b) Co-operative Institutions		1 1
9,78,31,045.00	9,78,31,045.00		a) Individuals	9,52,10,700.00	9,52,10,700.00
			of iii held above by	THE PERSON NAMED IN	
		NIL.	s : Ca		B 20, 150-15
0.00	0.00		100 C Class Shares of Rs.1000 each	0.00	0.00
2,520.00	2,520.00		28 B Class Shares of Rs.90 each	0.00	0.00
9,78,28,525.00	9,78,28,525.00			9,52,10,700.00	9,52,10,700.00
			Ĭ	计图 是作用 一丁	
0.00	0.00		100 C Class Shares of Rs.1000 each	0.00	0.00
2,520.00	2,520.00		28 B Class Shares of Rs.90 each	0.00	0.00
9,78,28,525.00	9,78,28,525.00			9,52,10,700.00	9,52,10,700.00
			ii) Subscribed Capital		
			100 C Class Shares of Rs.1000 each		
			1000 B Class Shares of Rs.90 each	-	
			1498100 A Class Shares of Rs.100 each		
15,00,00,000.00			i) Authorized Capital		15,00,00,000.00
			1 CAPITAL		
31/03/2025			CAPITAL & LIABILITIES		31/03/2024
			BALANCE SHEET AS ON 31 MARCH 2025		

												W. 1 mm	1 2			2,41,12,12,528.96												7. C 2. S 3. S 3	The second of the second			.4	19,85,48,185.71	1	500			The state of the s	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		31/03/2024
																1,37,46,584.32				21,56,40,888.24				2,18,18,25,056.40				3.	and the second second				1,73,902.00	0.00	2,76,266.00	9,00,000.00	1,28,44,486.00	0.00	4,21,250.00	14,14,565.00	
	NIL	NE		NIL	NE		NIL	NIL	NIL					NIL	NIL	64,82,582.56	NIL	72,64,001.76		7,287.00	NIL	21,56,33,601.24		1,14,11,310.00	NIL	2,17,04,13,746.40			NIL	NIL	NIL			×	1 1						4.000
							Ì						5															4	·			ω	-	_	L	┞		\vdash	┡	_	L
⋾	\dashv		c)			(d			-	_	<u></u>	=		ઽ	₹	ω	2	_	.≣	ω	2	1	ii)	3	2	_	i)	_	iii)	ii)	i)		-	<u>a</u>	<u>p</u>	0	2	3	=	<u>S</u>	_
From State Bank of India	B. Other tangible securities	\perp		B. Other tangible securities		Me	Deposit Loan from DCB	B. Other tangible securities	A. Govt. & Other approved securities	-		From reserve Bank of India, State central Co-op. bank	BORROWINGS	Other deposits	Money at Call and Short Notice	Other Societies	central Co-op. Bank		Current Deposits	Other Societies	central Co-op. Bank		Savings Bank Deposits		central Co-op. Bank	Individuals	Fixed Deposit	DEPOSIT & OTHER ACCOUNTS	Other Societies	Primary Agrl. Credit Societies	In central Co-op. Bank	ACCOUNT	Provision For Special Morotorium	Investment Depreciation Reserve		Provision for Non Banking Assets	Provision for income on Non Banking Acquisition	Provision for Education Fund	Provision for Audit Cost	Additional Provision for NPA	CAPITAL & LIABILITIES
	NIL	NIL		NIL	NIL		NIL	NIL	NIC					NIL.	NIL	84,47,747.96	NIL	68,91,772.77		1,813.00	NIL	19,06,66,376.78		31,58,071.00	NIL	2,00,67,44,589.00			NIL	NIL	NIL										
						22.5										1,53,39,520.73				19,06,68,189.78				2,00,99,02,660.00									1,73,902.00	5,12,132.00	2,76,266.00	9,00,000.00	1,28,44,486.00	5,000.00	4,21,250.00	14,14,565.00	
41 in				1000111200	グライ		3	1 1 1 1 2	100	いるとはなった	1000					2,21,59,10,370.51			1		7			, i	- P	G 10		1.					23,39,05,073.45				- 1				31/03/2025

				0 00	EO OO OEO EA
5	66,300.00		10 State Life Insurance and Group Insurance	68,900.00	
	0.00		9 DEA Fund Payable	1.81	
115	5,15,165.00		8 Service Tax / GST	5,99,563.00	
	28,625.00		7 Election Deposit	28,625.00	
121	55,600.00		6 Co-operative Risk Fund	2,44,145.00	
171	10,000.00		5 Legal Fees	12,000.00	
1001	12,25,040.00		4 TDS	15,64,593.00	
1.05/	950.00		3 Share Suspense	0.00	
MAIN OPAL	97,69,804.08		2 Suspense	34,78,828.73	
	0.00		1 Unclaimed dividend	0.00	
			11 OTHER LIABILITIES		
5,40,48,117.00	0.00		b) Interest Payable on Borrowings	0.00	6,11,06,243.00
	5,40,48,117.00		a) Interest Payable on Deposit	6,11,06,243.00	
		11	10 INTEREST PAYABLE		
13,94,60,161.00	13,94,60,161.00		9 OVERDUE INTEREST RESERVE	9,74,93,072.00	9,74,93,072.00
			8 BRANCH MASK ADJUSTMENT		
0.00	0.00		7 BRANCH ADJUSTMENT	0.00	0.00
0.00	0.00		6 AS PER CONTRA	0.00	0.00
0.00	0.00		a) Long Term Deposit (L.T.D.)	0.00	0.00
		NIL	NIL iv) Loans from other sources, (sources and securities to be specified)		
		NIL	NIL B. Other tangible securities		
		NIL	NIL A. Govt. & Other approved securities		
			c)		
		NIL	B.		
		NIL			
			(b)		
		NIL			
		NIL	NIL A. Govt. & Other approved securities		
e Sa			a) short term loans, Cash Credits & Overdratts of which		T P
			iii) From State Govt.		
		NIL	NIL B. Other tangible securities		
		NIL	NIL A. Govt. & Other approved securities		
			c) Long term loans of which secured against		
		NIL			
		NIL			
			(b)		
		NIL			
		NIL	NIL A. Govt. & Other approved securities		J 4 2
			a) Short term loans, Cash Credits & Overdrafts of which secured against		
01/00/2020			(2) 25 8 1-25 1-1-1		04/00/2027

WTS 4

7.9, 7.9, 7.00.00			TOTAL		33 44 306 00
41 47 405 00	71,77,700.00		2 DEAF Account	33,44,306.00	33,44,306.00
41 47 405 00	41 47 405 00		(
	Z.		1 Outstanding Liabilities for guarantees issued	Nil	Nil
			CONTINGENT LIABILITIES		
1,00,01,01,1000			TOTAL		2,82,54,21,075.98
2 65 51 54 455 58			רניטט וויניאוסעט ווינימו רניטט	4,41,40,010.20	4,41,40,510.25
-9,80,34,845.46	0.00		loss : Pravious Year loss	4 41 46 310 23	4 44 46 340 33
1	-5,50,00,555.5		Add : Undistributed profit during the year		
	C 20 00 E2E 22			0.00	
	-4,41,46,310.23	_	Profit for the year brought from the Profit & Loss Account	0.00	
	0.00		Less : Appropriations	1,30,277.71	20
	200		Profit as per last balance sheet	1,30,2//./1	
	0.00			72 2:20 00 7	
			12 PROFIT & LOSS ACCOUNT		
					21/00/2024
31/03/2025			CARITAL & LIARTITTIES		21/02/2024

For The Kaduthuruthy Urban b-operative Bank Ltd. No. K 399 Chief Executive Officer Seme

Board Member

KADUTHURUTHY 17-Jun-2025

Board Member

Board Member

Board Member

Board Member

Board Member

Board Member

Board Me

Sand Chairman

CHARTERED ACCOUNTANTS, FRN 012073S As per our report of even date attached
For S Venugopal & Co

C A Anuradha V. FCA (M No 225883) Partner

686575

		1 21 25 390 00	n a) Interest Receivable on Loans & Advances	1 51 88 362 00		
			7			St
	44,30,20,626.00	24,02,32,782.00		6,43,01,443.00	25,93,75,863.00	
	14,88,56,115.00	1,66,26,634.00	Of the above advance amount overdue	95,15,302.00	12,22,02,503.00	
1,52,14,01,554.24	79,77,12,911.97		B. Other tangible securities of the advances amount due from individuals		79,65,21,019.60	1,69,00,19,751.82
1000 NG000		NF.		NIL		
(n)			iii) Long term loans of which secured against			
TEN /		19,85,28,581.00	0 Considered bad & doubtful	19,49,40,433.00		
וווו מפה הצה		10,65,79,850.00	Of the above advance amount overdue	9,55,48,129.00		
100/	29,60,23,964.00		B. Other tangible securities of the advances amount due from individuals		41,27,89,952.00	
いるがん		NIC		NIL		
			ii) Medium term loans of which secured against			
		42,59,263.00		1,33,987.00		(A) (B)
		2,56,49,631.00	Of the above advance amount overdue	1,71,39,072.00		
	42,76,64,678.27		due from individuals		48,07,08,780.22	
		NIF		NIL		B 50
			discounted of which secured against			1000
			;			
			6			
		NIL	ii)	NIC		
		NIL	3	NI.		
		NIL	;;	N.		
			In share of			
			5 SUBSIDIARY STATE PARTNERSHIP FUND			
59,08,42,755.00	1,00,000.00		iv) Other Investments- Risk fund investment		1,00,000.00	59,15,92,274.00
50 00 40 755 00	1,41,000.00		iii) Share in Co-op. Institutions other than in item 5 below		1,41,000.00	
		NIC	ii)	NIL		
	59,06,01,755.00		i) Face Value & Market Value	-	59,13,51,274.00	
			4 INVESTMENTS			A Comment
		NIC	3	NIL		2
12,/5,13,691.20	4,65,95,895.00		iii) Fixed Deposit		10,06,56,193.00	16,26,58,510.43
		NIL	ii)	NIL		
	8,09,17,796.20		i) Current Deposit		6,20,02,317.43	
			2 BALANCE WITH OTHER BANKS			
14,45,55,788.92	14,45,55,788.92		In nand & with Reserve bank of India, State bank of India, State Co-op. Bank & Central Co-op. Bank		15,00,81,483.79	15,00,81,483.79
			1 CASH			
			†			01/00/101

V. FCA (M No	C A Anuradha V. FCA (M No 225883)	686 575 S	er Soard Momber Board Member	RUTHY and Member	KADUTHURUTHY 17-Jun-2025
t of even date attached	As per our report of even date attached For S Venugopal & Co		and Mymber back mound Member	thy Urban d. No. K-399	For The Y Juthuruthy Urban Co-carrye Bank Dt. No. K-39 Chief Executive Officer
2,65,51,54,455.58		,			
	0.00		TOTAL	0.00	2.82.54.21.075.98
5,53,86,885.00	0,00,00,000.00				
	7 63 86 885 00			6,25,49,685.00	6,25,49,685.00
	18,73,747.00		14 NON BANKING ASSETS ACCITIBED IN		
	46,753.00	N. Carlotte	n) I DS Adjustment	18.73.747.00	77,29,853.94
	1,286.43	7 < 0.0508/8	-	0.00	
	33,481.05	100 March 100 Ma	I) GST ITC	38,561.71	0
	6.00.000 00		j) Advance Tax	37,57,502.23	
	13.65.815.00		i) Unsecured Gold Loan	15,09,972.00	
	78 400 00			4,29,300.00	¥ 1
	79 184 00		e)		
	0 00	10.95.351.04		0.00	0.00
	4,000.00	10 95 351 04	0)		
	2 886 00	31 461 15		3,527.00	3,527.00
	0.00	34 327 15	b)	w. T.	
	0.00	1 19 519 64		0.00	0.00
		1 19 519 64	1,19,519.64 a) Office Equipment		
			13		7
	4,06,682.00	3.97.25.913.28		7,98,721.00 3,9	7,98,721.00
		4,01,32,595.28	4.01,01,409.28 12 FURNITURE & FIXTURES	4,0	
4,50,21,607.74	4,50,21,607.74	43,09,915.19	39,10,640.19 Less : Depreciation	3,62,13,732.00 3	3,62,13,732.00
		4,93,31,522.93	4,01,24,372.19 11 LAND & PREMISES	4,0	
			10 BRANCH ADJUSTMENT (MASK)		
		NIL	NIL 9 BRANCH ADJUSTMENT		
	0.00		COLLECTION AS PER CONTRA	0.00	0.00
	9		•	0.00	0.00
		N _L			
16,49,43,959.00		13,94,60,161.00	(b	9,7	12,37,73,537.00
		40,04,582.00	c)		
		93.53.826.00	1,10,92,103.00 b) Interest Receivable on Investments	1,1	
31/03/2025			PROPERTY & ASSETS		31/03/2024