



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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2025

EXPENDITURE				INCOME			
31.03.2024	SL.No.		31.03.2025	31.03.2024	SL.No.		31.03.2025
18,32,66,371.00	1	Interest Paid to Deposits & Borrowings (See Schedule I of Notes to Accounts)	15,71,53,566.75	23,72,43,256.65	1	Interest and Discount (See Schedule III of Notes to Accounts)	20,29,04,807.20
5,78,99,953.00	2	Salaries, Allowances & Provident Fund	5,50,99,138.00	1,16,023.03	2	Commission	95,097.56
5,32,900.00	3	Directors & Local Committee Members Fees & Allowances	6,29,900.00	0.00	3	Subsidies & Donations	0.00
53,07,702.00	4	Rent, Rate, Taxes and Insurance	20,09,754.00	0.00	4	Income from Non Banking Assets and Profit from such assets	0.00
0.00	5	Law Charges	2,500.00	1,60,13,920.29	5	Other receipts (See Schedule IV of Notes to Accounts)	1,05,53,240.21
3,41,960.50	6	Postage & Telephone	2,41,281.70	4,41,46,310.23	6	Loss	5,38,88,535.23
6,80,500.00	7	Audit Cost	9,77,250.00				
19,11,670.99	8	Depreciation & Repairs to Property	13,90,999.00				
4,85,963.00	9	Printing & Stationery	4,60,058.00				
0.00	10	Loss from Sale of or dealing with Non Banking Asset	0.00				
4,70,92,489.71	11	Other Expenditure (See Schedule II of Notes to Accounts)	4,94,77,232.75				
0.00	12	Provision for Income Tax					
0.00	13	Balance of profit	0.00				
29,75,19,510.20		TOTAL	26,74,41,680.20	29,75,19,510.20		TOTAL	26,74,41,680.20

For The Kaduthuruthy Urban
Co-operative Bank Ltd. No. K-391

Chief Executive Officer

KADUTHURUTHY

17-Jun-2025

Board Member Board Member

Board Member

Board Member

Board Member

Chairman

Board Member

Board Member Board Member

C A Anuradha V. FCA (M No 225883)

Partner

For S Vennugopal & Co
CHARTERED ACCOUNTANTS, FRN 012073S

As per our report of even date attached



31/03/2024				CAPITAL & LIABILITIES			31/03/2025
15,00,00,000.00			1	CAPITAL			15,00,00,000.00
			i)	Authorized Capital			
				1498100 A Class Shares of Rs.100 each			
				1000 B Class Shares of Rs.90 each			
				100 C Class Shares of Rs.1000 each			
9,52,10,700.00	9,52,10,700.00		ii)	Subscribed Capital		9,78,28,525.00	9,78,28,525.00
0.00	0.00			976285 A Class Shares of Rs.100 each		2,520.00	2,520.00
0.00	0.00			28 B Class Shares of Rs.90 each		0.00	0.00
				100 C Class Shares of Rs.1000 each			
9,52,10,700.00	9,52,10,700.00		iii)	Amount Called up		9,78,28,525.00	9,78,28,525.00
0.00	0.00			976285 A Class Shares of Rs.100 each		2,520.00	2,520.00
0.00	0.00			28 B Class Shares of Rs.90 each		0.00	0.00
				100 C Class Shares of Rs.1000 each			
				Less : Calls unpaid	NIL		
				of iii held above by			
9,52,10,700.00	9,52,10,700.00		a)	Individuals		9,78,31,045.00	9,78,31,045.00
			b)	Co-operative Institutions	NIL		
			c)	State Government	NIL		
		2		RESERVE FUND & OTHER RESERVES			
	3,13,92,736.44		i)	Statutory Reserve		3,17,84,552.18	
			ii)	Agricultural (Credit Stabilization Fund)	NIL		
	43,79,470.51		iii)	Building Fund		43,79,470.51	
	3,91,815.74		iv)	Dividend Equalization Fund		0.00	
			v)	Special bad debts reserve	NIL		
			vi)	Bad & Doubtful debts Reserve	NIL		
	29,00,000.00		vii)	Investment fluctuation reserve		29,00,000.00	
	3,67,08,286.29		viii)	Revaluation Reserve		4,59,15,437.03	
			ix)	Other funds & reserves (specify)			
	24,53,400.00		a)	Reserve for building recoup fund		24,53,400.00	
	3,77,099.77		b)	Common good fund		3,77,099.77	
	88,104.96		c)	Capital reserve		88,104.96	
	0.00		d)	Provision for Income tax		0.00	
	57,11,618.00		e)	Contingent provision for standard asset		43,13,524.00	
	8,78,41,602.00		f)	Provision for substandard & doubtful asset		11,50,16,458.00	
	1,41,000.00		g)	Provision for Share with Dist Co-op. Bank		1,41,000.00	
	86,22,611.00		h)	Provision for Leave Salary		86,22,611.00	
	15,09,972.00		i)	Provision for Unsecured Gold Loan		13,65,815.00	
	0.00		j)	Provision for Group Gratuity Insurance Premium		0.00	

31/03/2024					CAPITAL & LIABILITIES			31/03/2025
	14,14,565.00			k)	Additional Provision for NPA		14,14,565.00	
	4,21,250.00			l)	Provision for Audit Cost		4,21,250.00	
	0.00			m)	Provision for Education Fund		5,000.00	
	1,28,44,486.00			n)	Provision for income on Non Banking Acquisition		1,28,44,486.00	
	9,00,000.00			o)	Provision for Non Banking Assets		9,00,000.00	
	2,76,266.00			p)	Members Relief Fund		2,76,266.00	
	0.00			q)	Investment Depreciation Reserve		5,12,132.00	
19,85,48,185.71	1,73,902.00			r)	Provision For Special Moratorium		1,73,902.00	23,39,05,073.45
			3		PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT			
		NIL	i)		In central Co-op. Bank	NIL		
		NIL	ii)		Primary Agrl. Credit Societies	NIL		
		NIL	iii)		Other Societies	NIL		
			4		DEPOSIT & OTHER ACCOUNTS			
			i)		Fixed Deposit			
	2,17,04,13,746.40			1	Individuals	2,00,67,44,589.00		
		NIL		2	central Co-op. Bank	NIL		
	2,18,18,25,056.40	1,14,11,310.00		3	Other Societies	31,58,071.00	2,00,99,02,660.00	
			ii)		Savings Bank Deposits			
		21,56,33,601.24		1	Individuals	19,06,66,376.78		
		NIL		2	central Co-op. Bank	NIL		
	21,56,40,888.24	7,287.00		3	Other Societies	1,813.00	19,06,68,189.78	
			iii)		Current Deposits			
		72,64,001.76		1	Individuals	68,91,772.77		
		NIL		2	central Co-op. Bank	NIL		
				3	Other Societies	84,47,747.96	1,53,39,520.73	2,21,59,10,370.51
2,41,12,12,528.96	1,37,46,584.32	64,82,582.56		iv)	Money at Call and Short Notice	NIL		
		NIL	v)		Other deposits	NIL		
			5		BORROWINGS			
			j)		From reserve Bank of India, State central Co-op. bank			
			a)		Short term loans,Cash Credits & Overdrafts of which secured against			
					A. Govt. & Other approved securities	NIL		
					B. Other tangible securities	NIL		
					Deposit Loan from DCB	NIL		
			b)		Medium term loans of which secured against			
					A. Govt. & Other approved securities	NIL		
					B. Other tangible securities	NIL		
			c)		Long term loans of which secured against			
					A. Govt. & Other approved securities	NIL		
					B. Other tangible securities	NIL		
			ii)		From State Bank of India			

				CAPITAL & LIABILITIES					31/03/2025
31/03/2024									
			a)	Short term loans, Cash Credits & Overdrafts of which secured against	NIL				
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			b)	Medium term loans of which secured against					
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			c)	Long term loans of which secured against					
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			iii)	From State Govt.					
			a)	Short term loans, Cash Credits & Overdrafts of which secured against					
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			b)	Medium term loans of which secured against					
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			c)	Long term loans of which secured against					
		NIL	A.	Govt. & Other approved securities	NIL				
		NIL	B.	Other tangible securities	NIL				
			iiv)	Loans from other sources, (sources and securities to be specified)	NIL				
0.00	0.00		a)	Long Term Deposit (L.T.D.)		0.00		0.00	
0.00	0.00	6		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		0.00		0.00	
0.00	0.00	7		BRANCH ADJUSTMENT		0.00		0.00	
		8		BRANCH MASK ADJUSTMENT					
9,74,93,072.00	9,74,93,072.00	9		OVERDUE INTEREST RESERVE		13,94,60,161.00		13,94,60,161.00	
		10		INTEREST PAYABLE					
	6,11,06,243.00		a)	Interest Payable on Deposit		5,40,48,117.00			
6,11,06,243.00	0.00		b)	Interest Payable on Borrowings		0.00		5,40,48,117.00	
		11		OTHER LIABILITIES					
	0.00		1	Unclaimed dividend		0.00			
	34,78,828.73		2	Suspense		97,69,804.08			
	0.00		3	Share Suspense		950.00			
	15,64,593.00		4	TDS		12,25,040.00			
	12,000.00		5	Legal Fees		10,000.00			
	2,44,145.00		6	Co-operative Risk Fund		55,600.00			
	28,625.00		7	Election Deposit		28,625.00			
	5,99,563.00		8	Service Tax / GST		5,15,165.00			
	1.81		9	DEA Fund Payable		0.00			
	68,900.00		10	State Life Insurance and Group Insurance		66,300.00			
59,96,656.54	0.00		11	Employees Pension Fund		3,63,050.00		1,20,34,534.08	

31/03/2024					PROPERTY & ASSETS			31/03/2025
			1		CASH			
15,00,81,483.79	15,00,81,483.79				in hand & with Reserve bank of India, State Bank of India, State Co-op. Bank & Central Co-op. Bank		14,45,55,788.92	14,45,55,788.92
			2		BALANCE WITH OTHER BANKS			
	6,20,02,317.43			i)	Current Deposit		8,09,17,796.20	
				ii)	Savings Bank Deposit	NIL		
16,26,58,510.43	10,06,56,193.00			iii)	Fixed Deposit		4,65,95,895.00	12,75,13,691.20
			3		MONEY AT CALL & SHORT NOTICE	NIL		
			4		INVESTMENTS			
	59,13,51,274.00			i)	In Central & State Govt. Securities (at book Value)		59,06,01,755.00	
					Face Value & Market Value			
		NIL		ii)	Other Trustee Securities (IVP)	NIL		
	1,41,000.00			iii)	Share in Co-op. Institutions other than in Item 5 below		1,41,000.00	
59,15,92,274.00	1,00,000.00			iv)	Other Investments- Risk fund investment		1,00,000.00	59,08,42,755.00
			5		INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND			
					In share of			
		NIL		i)	Central Co-op. Bank	NIL		
		NIL		ii)	Primary Agrl. Credit societies	NIL		
		NIL		iii)	Other societies	NIL		
			6		ADVANCES			
				i)	Short term loans, cash credits, overdrafts & bills discounted of which secured against			
		NIL			A. Govt. & other approved Securities	NIL		
48,07,08,780.22					B. Other tangible securities of the advances amount due from individuals		42,76,64,678.27	
		1,71,39,072.00			Of the above advance amount overdue	2,56,49,631.00		
		1,33,987.00			Considered bad & doubtful	42,59,263.00		
				ii)	Medium term loans of which secured against			
		NIL			A. Govt. & other approved Securities	NIL		
	41,27,89,952.00				B. Other tangible securities of the advances amount due from individuals		29,60,23,964.00	
		9,55,48,129.00			Of the above advance amount overdue	10,65,79,850.00		
		19,49,40,433.00			Considered bad & doubtful	19,85,28,581.00		
				iii)	Long term loans of which secured against			
		NIL			A. Govt. & other approved Securities	NIL		
					B. Other tangible securities of the advances amount due from individuals		79,77,12,911.97	1,52,14,01,554.24
1,69,00,19,751.82	79,65,21,019.60				Of the above advance amount overdue	1,66,26,634.00	14,88,56,115.00	
	12,22,02,503.00	95,15,302.00			Considered bad & doubtful	24,02,32,782.00	44,30,20,626.00	
	25,93,75,863.00	6,43,01,443.00	7		INTEREST RECEIVABLE			
		1,51,88,362.00		a)	Interest Receivable on Loans & Advances	1,21,25,390.00		

