



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

BALANCE SHEET AS ON 31 MARCH 2026

PAID
NO. 606575

31-03-2025									31-03-2026
					CAPITAL & LIABILITIES				
	4,21,250.00			k)	Provision for Audit Cost		4,21,250.00		
	5,000.00			l)	Provision for Education Fund		5,000.00		
	1,28,44,486.00			m)	Provision for income on Non Banking Acquisition		71,71,328.00		
	9,00,000.00			n)	Provision for Non Banking Assets		9,00,000.00		
	2,76,266.00			o)	Members Relief Fund		2,76,266.00		
	5,12,132.00			p)	Investment Depreciation Reserve		3,45,344.00		
	0.00			q)	Deferred Tax Liability		38,104.00		
23,39,05,073.45	1,73,902.00			r)	Provision For Special Moratorium		1,73,902.00		20,69,88,896.45
			3		PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT				
				i)	In central Co-op. Bank	NIL			
				ii)	Primary Agrl. Credit Societies	NIL			
				iii)	Other Societies	NIL			
			4		DEPOSIT & OTHER ACCOUNTS				
				i)	Fixed Deposit				
	2,00,67,44,589.00			1	Individuals	1,92,35,04,230.00			
	NIL			2	central Co-op. Bank	NIL			
2,00,99,02,660.00	31,58,071.00			3	Other Societies	30,37,261.00	1,92,65,41,491.00		
			ii)		Savings Bank Deposits				
	19,06,66,376.78			1	Individuals	22,21,71,996.67			
	NIL			2	central Co-op. Bank	NIL			
	19,06,68,189.78			3	Other Societies	1,863.00	22,21,73,859.67		
				iii)	Current Deposits				
	68,91,772.77			1	Individuals	57,38,069.28			
	NIL			2	central Co-op. Bank	NIL			
2,21,59,10,370.51	1,53,39,520.73	84,47,747.96		3	Other Societies	55,98,022.26	1,13,36,091.54	2,16,00,51,442.21	
		NIL		iv)	Money at Call and Short Notice	NIL			
		NIL		v)	Other deposits	NIL			
			5		BORROWINGS				
				i)	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			

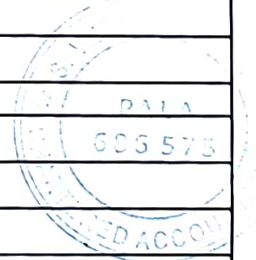
					CAPITAL & LIABILITIES				31-03-2026
31-03-2025				ii)	From State Bank of India				
			a)		Short term loans, Cash Credits & Overdrafts of which secured against				
		NIL		A.	Govt. & Other approved securities	NIL			
		NIL	b)	B.	Other tangible securities	NIL			
					Medium term loans of which secured against				
		NIL		A.	Govt. & Other approved securities	NIL			
		NIL	c)	B.	Other tangible securities	NIL			
					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)	B.	Other tangible securities	NIL			
					Medium term loans of which secured against				
		NIL		A.	Govt. & Other approved securities	NIL			
		NIL	c)	B.	Other long term loans of which secured against	NIL			
					Long term loans of which secured against				
		NIL		A.	Govt. & Other approved securities	NIL			
		NIL	c)	B.	Other long term loans of which secured against	NIL			
					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			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				
13,94,60,161.00	13,94,60,161.00		9		OVERDUE INTEREST RESERVE		11,65,18,066.00	11,65,18,066.00	
			10		INTEREST PAYABLE				
	5,40,48,117.00			a)	Interest Payable on Deposit		6,07,12,578.00		
5,40,48,117.00	0.00		b)		Interest Payable on Borrowings		0.00	6,07,12,578.00	
			11		OTHER LIABILITIES				
	0.00		1		Unclaimed dividend		0.00		
	97,69,804.08		2		Suspense		1,05,66,585.98		
	950.00		3		Share Suspense		0.00		
	12,25,040.00		4		TDS		9,66,102.00		
	10,000.00		5		Legal Fees		0.00		
	55,600.00		6		Co-operative Risk Fund		32,960.00		
	28,625.00		7		Election Deposit		28,625.00		
	5,15,165.00		8		Service Tax / GST		3,95,750.50		
	0.00		9		DEA Fund Payable		3.98		

31-03-2025						PROPERTY & ASSETS			31-03-2026
			1			CASH			
14,45,55,788.92	14,45,55,788.92					in hand & with Reserve bank of India, State Bank of India, State Co-op. Bank & Central Co-op. Bank	13,67,18,483.17		13,67,18,483.17
			2			BALANCE WITH OTHER BANKS			
	8,09,17,796.20				i)	Current Deposit			
					ii)	Savings Bank Deposit	9,40,52,066.88		
12,75,13,691.20	4,65,95,895.00				iii)	Fixed Deposit	14,77,06,352.06		24,17,58,418.94
			3			MONEY AT CALL & SHORT NOTICE			
			4			INVESTMENTS			
	59,06,01,755.00				i)	In Central & State Govt. Securities (at book Value)			
						Face Value & Market Value	58,98,52,236.00		
					ii)	Other Trustee Securities (IVP)			
	1,41,000.00				iii)	Share in Co-op. Institutions other than in item 5 below	1,41,000.00		
59,08,42,755.00	1,00,000.00				iv)	Other Investments- Risk fund Investment	1,00,000.00		59,00,93,236.00
			5			INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND			
						In share of			
					i)	Central Co-op. Bank			
					ii)	Primary Agrl. Credit societies			
					iii)	Other societies			
			6			ADVANCES			
					i)	Short term loans, cash credits, overdrafts & bills discounted of which secured against			
						A. Govt. & other approved Securities			
	42,76,64,678.27					B. Other tangible securities of the advances amount due from individuals	46,83,56,691.83		
						Of the above advance amount overdue			
						Considered bad & doubtful	4,72,63,954.00		
					ii)	Medium term loans of which secured against	42,93,489.00		
						A. Govt. & other approved Securities			
						B. Other tangible securities of the advances amount due from individuals			
	29,60,23,964.00					Of the above advance amount overdue	20,38,71,499.70		
						Considered bad & doubtful	9,02,47,384.70		
						Long term loans of which secured against	19,08,58,690.00		
					iii)	A. Govt. & other approved Securities			
						B. Other tangible securities of the advances amount due from individuals			
1,52,14,01,554.24	79,77,12,911.97					Of the above advance amount overdue	70,18,94,678.71		1,37,41,22,870.24
	14,88,56,115.00					Considered bad & doubtful	15,54,20,840.70		
	44,30,20,626.00					INTEREST RECEIVABLE	28,76,03,498.00		
			7		a)	Interest Receivable on Loans & Advances	1,24,42,168.00		



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

WORKING SHEET OF BALANCE SHEET (RESERVE BANK OF INDIA)			
DEPOSITS			
Fixed Deposits			
FD : Individuals	1,65,72,24,888.00		
NRE : F.D	0.00		
N.D.C : Individuals	18,96,38,222.70		
NRE : N.D.C	0.00		
R.D. : Individuals	4,73,54,521.00		
Staff P.F.	2,92,14,598.30		
Staff Security	72,000.00	1,92,35,04,230.00	
FD : Society	30,37,261.00	30,37,261.00	
SAVINGS BANK			
S.B. : Individuals	21,76,35,371.81		
Basic Savings Bank Deposit	1,38,254.50		
NRE : S.B.	0.00		
Matured F.D	40,93,748.00		
S.B. : Inoperative	3,04,622.36	22,21,71,996.67	
S.B. : Society	1,863.00	1,863.00	
CURRENT ACCOUNT			
C.A. : Individuals	57,12,267.28		
C.A : Inoperative	25,802.00		
C.A. : Society	55,98,022.26	1,13,36,091.54	2,16,00,51,442.21
C.A. WITH SBI AND ASSOCIATES			
C.A. with SBI Kaduthuruthy	90,63,077.93		
C.A. with SBI Kothanalloor	16,11,754.09		
C.A. with SBI Velloor	14,99,455.78		
C.A. with SBI Kuruppanthara	17,40,238.92		
C.A. with SBI Arunoottimangalam	1,22,28,341.46	2,61,42,868.18	
CASH IN HAND			
Cash in Hand	1,25,03,489.00	1,25,03,489.00	
C.A. WITH DCB			
C.A. with KSCB Kaduthuruthy	78,30,189.70		
C.A. with KSCB Kuruppanthara	3,07,374.60		
C.A. with KSCB Peruva	40,02,199.00		
C.A. with KSCB Neezhoor	15,29,955.00		
C.A. with KSCB Kottayam	55,846.93		
C.A. with KSCB Kallara	33,04,308.28		
		1,70,29,873.51	
F.D. WITH DCB & other deposits			
F.D. with KSCB Kaduthuruthy	2,00,00,000.00		
F.D. with KSCB Peruva	0.00		
F.D. with I.D.C.B Thodupuzha	0.00		
F.D. with EDCB Piravom	0.00		



Reserve Fund with KSCB	3,17,84,552.18		
Staff P.F. with KSCB	2,91,85,700.30		
Staff Security with KSCB	72,000.00	8,10,42,252.48	
F D. WITH SBI AND ASSOCIATES			
F.D. with SBI Arunoottimangalam	0.00	0.00	
F.D. WITH K.S.C.B			
F.D. with KSCB TVM	0.00	0.00	13,67,18,483.17
F D With Other Banks			
F D With ESSAF S F Bank	4,50,25,315.06		
FD With IDBI Kottayam	7,20,673.00		
FD With Axis Bank			
FD With Federal Bank	9,19,60,364.00		
FD With Union Bank of India	0.00		
FD With Indian Bank	0.00		
FD With Canara Bank	0.00		
FD With South Indian Bank	1,00,00,000.00	14,77,06,352.06	14,77,06,352.06
Other Investments			
Risk Fund Investment	1,00,000.00	1,00,000.00	1,00,000.00
C.A. WITH OTHER BANKS			
C.A. with Federal Bank Muttuchira	83,69,506.12		
C.A. with South Indian Bank Kdy.	32,12,697.20		
C.A. with Axis Bank Kottayam	2,80,34,564.53		
C.A. with Axis Bank CTS-Kottayam	72,59,429.46		
C.A. with Axis Bank RTGS-Kottayam	68,07,121.77		
C.A. with IDBI Kottayam	2,33,72,564.16		
C.A. with IDBI Kottayam ATM	40,71,664.07		
C.A. with ICICI Bank Piravom	0.00		
C.A. with Union Bank of India	43,19,150.71		
C.A. with Indian Bank Ltd	2,45,824.00		
C.A. with Canara Bank	18,17,010.00		
C .A with ESSAF SF Bank	65,42,534.86	9,40,52,066.88	
LOANS & ADVANCES			
	PRINCIPAL	OVERDUES	Doubtful Asset
Short Term Loans			
S.T. Secured Loan	0.00	0.00	0.00
S.T. Unsecured Loan	10,000.00	10,000.00	10,000.00
UFOD Loans	85,000.00	85,000.00	85,000.00
Gold Loan	33,75,17,214.00	3,53,34,240.00	0.00
C.C. Secured	7,68,63,159.83	1,18,15,027.00	41,78,802.00
C.C. Unsecured	19,687.00	19,687.00	19,687.00
Loans on Deposit	5,38,61,631.00	0.00	0.00
Total	46,83,56,691.83	4,72,63,954.00	42,93,489.00
Medium Term Loans			
M.T. Secured Loans	20,31,22,505.70	8,94,98,390.70	19,01,09,696.00
M.T. Unsecured Loan	7,48,994.00	7,48,994.00	7,48,994.00
Total	20,38,71,499.70	9,02,47,384.70	19,08,58,690.00
Long Term Loan			

L.T. Loan	64,24,19,440.00	1,79,09,502.00	9,24,51,319.00
Staff Loan	5,94,75,238.71	0.00	0.00
Total	70,18,94,678.71	1,79,09,502.00	9,24,51,319.00
Grand Total	1,37,41,22,870.24	15,54,20,840.70	28,76,03,498.00
ADVANCES			
Staff P.F Loan	0.00		
Advance	11,800.00		
Interest on IDBI	0.00		
Festival Advance	4,77,200.00		4,89,000.00
Land & Pemises	4,93,31,522.93		
Less : Depreciation	46,29,590.19	4,47,01,932.74	
Furniture & Fixtures	4,01,32,595.28		
Less : Depreciation	3,99,75,368.28	1,57,227.00	
Office Equipment	1,19,519.64		
Less : Depreciation	1,19,519.64	0.00	
Library Books	34,327.15		
Less : Depreciation	32,122.15	2,205.00	
Vehicle	10,95,351.04		
Less : Depreciation	10,95,351.04	0.00	