

**The Kodungallur Town Co operative Bank Ltd**  
**Head Office, Kodungallur, Thrissur District, Kerala. PIN: 680664**

**BALANCE SHEET AS ON 31/03/2020**

Amount in Rupees as on 31/03/2019		CAPITAL AND LIABILITIES	Amount in Rupees as on 31/03/2020		Amount in Rupees as on 31/03/2019	PROPERTY AND ASSETS	Amount in Rupees as on 31/03/2020	
		<b>1. CAPITAL</b>			<b>182492088.85</b>	<b>1. CASH</b>		<b>164203089.02</b>
151000000.00	15000000.00	(i) AUTHORISED SHARE CAPITAL	15000000.00			IN HAND AND WITH RESERVE BANK OF INDIA, STATE BANK OF INDIA, NATIONAL BANK, STATE CO OPERATIVE BANK AND CENTRAL CO OPERATIVE BANK		
	1000000.00	1500000 A CLASS SHARES OF Rs.100/- EACH	1000000.00	<b>151000000.00</b>				
		100000 B CLASS SHARES OF Rs.10/- EACH						
	140865080.00	(ii) SUBSCRIBED SHARE CAPITAL	149198355.00			<b>2. BALANCE WITH OTHER BANKS</b>		
		1491983 A CLASS SHARES OF Rs.100/- EACH	149198355.00		99591892.58	(i) CURRENT DEPOSITS	91067682.18	
140939415.00	74335.00	4474 B CLASS SHARES OF Rs.10/- EACH	82665.00	<b>149281020.00</b>	40562641.32	(ii) SAVINGS BANK DEPOSITS	43642843.32	
		7584 B CLASS SHARES OF Rs.5/- EACH	82665.00		511736168.05	(iii) FIXED DEPOSITS	415080294.00	<b>549790819.50</b>
	140865080.00	(iii) AMOUNT CALLED UP	149198355.00		<b>651890701.95</b>			
		1491983 A CLASS SHARES OF Rs.100/- EACH	149198355.00		<b>0.00</b>	<b>3. MONEY AT CALL AND SHORT NOTICE</b>		<b>0.00</b>
	74335.00	4474 B CLASS SHARES OF Rs.10/- EACH	82665.00					
140939415.00	0.00	7584 B CLASS SHARES OF Rs.5/- EACH	82665.00	<b>149281020.00</b>		<b>4. INVESTMENTS</b>		
		LESS CALLS UNPAID	0.00		1857339652.00	(i) IN CENTRAL AND STATE SECURITIES ( At Book Value )	1948015898.00	
		ON (iii) ABOVE HELD BY				FACE VALUE Rs.1936000000.00		
	140939415.00	a) INDIVIDUALS	149281020.00			MARKET VALUE Rs.2110559000.00		
	0.00	b) CO OPERATIVE INSTITUTIONS	0.00		0.00	(ii) OTHER TRUSTEE SECURITIES	0.00	
	0.00	c) STATE GOVERNMENT	0.00	<b>149281020.00</b>		(iii) SHARES IN CO OPERATIVE INSTITUTIONS OTHER THAN ITEM ( 5 ) BELOW	800000.00	
140939415.00					800000.00	(iv) OTHER INVESTMENTS ( To be Specified )	0.00	<b>1948815898.00</b>
		<b>2. RESERVE FUND AND OTHER RESERVES</b>			<b>1858139652.00</b>			
	95646971.22	(i) STATUTORY RESERVE FUND	106224084.22			<b>5. INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND : In shares of:</b>		
	0.00	(ii) AGRICULTURAL CREDIT STABILIZATION FUND	0.00			(i) CENTRAL CO OPERATIVE BANK	0.00	
	24780431.46	(iii) BUILDING FUND	24780431.46			(ii) PRIMARY AGRICULTURAL CREDIT SOCIETIES	0.00	
	443233.64	(iv) DIVIDEND EQUALISATION	443233.64		0.00	(iii) OTHER SOCIETIES	0.00	<b>0.00</b>
	0.00	(v) SPECIAL BAD AND DOUBTFUL DEBT RESERVE	0.00					
	5812202.06	(vi) BAD & DOUBTFUL DEBT RES	5812202.06		<b>0.00</b>	<b>6. ADVANCES</b>		
	1000.00	(vii) INVESTMENT DEPRECIATION	1000.00			(i) SHORT TERM LOANS, CASH CREDIT, OVERDRAFT AND BILLS DISCOUNTED; Of which		
	0.00	(viii) OTHER FUNDS AND RESERVES	0.00			<b>SECURED AGAINST</b>		
	508561.25	1. COMMON GOOD FUND	513110.25			a) GOVT. AND OTHER APPROVED SECURITIES	0.00	
	513917.08	2. PROPAGANDA FUND	519085.08			b) OTHER TANGIBLE SECURITIES OF THE ADVANCES,	1379503925.37	
	166914.00	3. BONUS FUND TO STAFF	166914.00			AMOUNT DUE FROM THE INDIVIDUALS :Rs.1379503925.37		
	1201.17	4. MEDICAL FUND	1201.17			OF THE ADVANCES, AMOUNT OVERDUE :Rs.404643172.00		
	1882162.00	5. STAFF BENEFIT FUND	2174211.00			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs..00		
	120926486.00	6. RESERVE FOR NPA	146926486.00			<b>UNSECURED ADVANCES</b>		
	14363318.00	7. RESERVE FOR PA	14363318.00			OF THE ADVANCES, AMOUNT DUE FROM	242308.00	
	10000.00	8. BANK DEVELOPMENT FUND	10000.00		278462.00	THE INDIVIDUALS :Rs.242308.00		
	301462.70	9. GRATUITY FUND	301462.70			OF THE ADVANCES, AMOUNT OVERDUE :Rs.242308.00		
	396515.00	10. CAPITAL RESERVE	396515.00			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.242308.00		
	324579.60	11. RES FOR BR DEVELOPMENT	324579.60					
	28227343.14	12. INVESTMENT FLUCTUATION RESERVE	46350528.44			(ii) MEDIUM TERM LOANS; Of which		
	1623872.10	13. BUILDING RECOUPMENT FUND	4281198.85			<b>SECURED AGAINST</b>		
	93709200.00	14. REVALUATION RESERVE FOR LAND	93709200.00			a) GOVT. AND OTHER APPROVED SECURITIES		
392239370.42	2600000.00	15. RES.U/S 36 (I) VIII OF IT ACT	3700000.00	<b>450998761.47</b>		b) OTHER TANGIBLE SECURITIES OF THE ADVANCES,	1407681861.00	
		<b>3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND</b>				AMOUNT DUE FROM THE INDIVIDUALS :Rs.1407681861.00		
		FOR SHARE CAPITAL OF :-				OF THE ADVANCES, AMOUNT OVERDUE :Rs.36770047.00		
	0.00	(i) CENTRAL CO OPERATIVE BANK	0.00		1374736785.00	CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs..00		
	0.00	(ii) PRIMARY AGRICULTURAL CREDIT SOCIETIES	0.00	<b>0.00</b>		<b>UNSECURED ADVANCES</b>		
<b>0.00</b>	0.00	(iii) OTHER SOCIETIES	0.00					
		<b>4. DEPOSITS AND OTHER ACCOUNTS</b>						
		(i) FIXED DEPOSITS						

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4263137656.00	a) INDIVIDUALS	4591182861.00		OF THE ADVANCES, AMOUNT DUE FROM THE INDIVIDUALS :Rs.244504377.04	244504377.04
0.00	b) CENTRAL CO OPERATIVE BANK	0.00		OF THE ADVANCES, AMOUNT OVERDUE :Rs.37539785.00	
0.00	c) OTHER SOCIETIES	0.00		CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.11947376.00	
	(ii) SAVINGS BANK DEPOSITS				
778150158.42	a) INDIVIDUALS	778655412.39			
0.00	b) CENTRAL CO OPERATIVE BANK	0.00			
0.00	c) OTHER SOCIETIES	0.00			
	(iii) CURRENT DEPOSITS				
122018335.49	a) INDIVIDUALS	85551090.62			
0.00	b) CENTRAL CO OPERATIVE BANK	0.00			
0.00	c) OTHER SOCIETIES	0.00			
5163306149.91	(iv) MONEY AT CALL AND SHORT NOTICE	5455389364.01			
	<b>5. BORROWINGS</b>			<b>(iii) LONG TERM LOANS; Of which</b>	
	(i) FROM THE RESERVE BANK OF INDIA/NATIONAL/ STATE/CENTRAL CO OPERATIVE BANKS			<b>SECURED AGAINST</b>	
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST			a) GOVT. AND OTHER APPROVED SECURITIES	
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	2962440372.10	b) OTHER TANGIBLE SECURITIES OF THE ADVANCES, AMOUNT DUE FROM THE INDIVIDUALS :Rs.292627650.00	292627650.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		OF THE ADVANCES, AMOUNT OVERDUE :Rs.1728464.00	
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.17616.00	
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		<b>UNSECURED ADVANCES</b>	
0.00	B) OTHER TANGIBLE SECURITIES	0.00	114592270.00	OF THE ADVANCES, AMOUNT DUE FROM THE INDIVIDUALS :Rs.0.00	0.00
	c) LONG TERM LOANS OF WHICH SECURED AGAINST			OF THE ADVANCES, AMOUNT OVERDUE :Rs.0.00	
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.0.00	
0.00	B) OTHER TANGIBLE SECURITIES	0.00			
	(ii) FROM THE STATE BANK OF INDIA				
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST			<b>7. INTEREST RECEIVABLE</b>	
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		Of which Overdue considered bad and doubtful of recovery Rs.131884488	153585487.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00			
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		<b>8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA</b>	2295159.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00			
	c) LONG TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		<b>9. BRANCH ADJUSTMENTS</b>	0.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		<b>10. PREMISES</b>	128778389.03
	(iii) FROM THE STATE GOVERNMENT			Less DEPRECIATION	9764731.03
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST				119013658.00
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	119233139.00	<b>11. FURNITURE AND FIXTURES</b>	
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(i) FURNITURE AND FIXTURES	16965150.95
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST			(ii) COMPUTER AND ELECTRONIC ITEMS	33443697.77
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		(iii) MOTOR CAR	2900302.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		Less DEPRECIATION	45266296.95
	c) LONG TERM LOANS OF WHICH SECURED AGAINST				8042853.77
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		<b>12. OTHER ASSETS</b>	
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(i) DEFFERED TAX ASSET	13527571.00
	(iii) FROM THE STATE GOVERNMENT			(ii) DUE FROM RBI DEA FUND ACCOUNT	8656.00
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST			(iii) INTEREST RECEIVABLE ON INVESTMENTS	26433352.00
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		(iv) STAFF SECURITY AT TDC BANK	897371.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(vii) SUSPENSE ASSETS	114229152.39
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		<b>13. NON BANKING ASSET ACQUIRED IN SATISFACTION OF CLAIMS ( Stating Mode OF Valuation )</b>	155096102.39
0.00	B) OTHER TANGIBLE SECURITIES	0.00			0.00
	c) LONG TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00			
0.00	B) OTHER TANGIBLE SECURITIES	0.00			

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0.00		0.00	0.00	14. PROFIT AND LOSS ACCOUNT	0.00
0.00	(iv) LOANS FROM OTHER SOURCES	0.00			
5925642.52	<b>6. BILLS FOR COLLECTION BEING</b> BILLS RECEIVABLE AS PER CONTRA	2295159.00			
0.00	<b>7. BRANCH ADJUSTMENTS</b>	0.00			
83034904.00	<b>8. OVERDUE INTEREST RESERVE</b> OF NON PERFORMING ASSETS	113212238.00			
102829407.00	<b>9. INTEREST PAYABLE</b>	108792433.00			
	<b>10. OTHER LIABILITIES</b>				
3256331.00	(i) PROVISION FOR TAXATION	32644314.00			
16009431.00	(ii) UNCLAIMED DIVIDEND	17881835.00			
0.00	(iii) DEFERRED TAX LIABILITY	0.00			
765710.00	(iv) SUNDRIES PAYABLE	877469.00			
8255045.33	(v) SUSPENSE	8899648.18			
87911459.76	(vi) RESERVE FOR SUSPENSE ASSET AND OTHER PROVISIONS	76261101.43			
	<b>11. PROFIT AND LOSS ACCOUNT</b>				
	a) PROFIT AS PER LAST BALANCE SHEET	20283397.69			
	b) LESS APPROPRIATIONS				
	1) Common Good Fund	292049.00			
	2) Propaganda Fund	292049.00			
	3) dividend to Members	13124843.00			
	4) Investment Fluctuation Reserve	5844334.69			
	5) Building Fund	0.00			
	6) Staff Benefit Fund	292049.00			
	7) Member's Relief Fund	438073.00			
0.00	Total of b)	20283397.69			
29204854.69	c) CURRENT YEAR PROFIT	30440993.61			
	d) LESS APPROPRIATIONS				
7301214.00	1) Statutory Reserve Fund	7610248.00			
60000.00	2) Co operative Education Fund	60000.00			
1460243.00	3) Professional Education Fund	1522050.00			
	4) Investment Fluctuation Reserve	12278850.61			
100000.00	5) Government Member Relief Fund	100000.00			
8921457.00	Total of (d)	21571148.61			
20283397.69	BALANCE OF PROFIT (a - b + c - d)	8869845.00			
	<b>12. CONTINGENT LIABILITIES</b>				
0.00	(i) OUTSTANDING LIABILITIES FOR GUARENTEES ISSUED	0.00			
0.00	(ii) OTHERS	0.00			

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8227091.22	UNCLAIMED LIABILITIES TRANSFERRED TO DEAF (DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME 2014,SECTION 26 A OF BR ACT 1949) BANK GUARANTEE CONTRA  ( SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS - SHEDULE 1 )	10289948.13	500000.00	10789948.13				
5996469746.30	<b>GRAND TOTAL</b>		<b>6425403188.09</b>	5996469746.30		<b>GRAND TOTAL</b>		<b>6425403188.09</b>

(sd)  
**Sanal Chacko**  
 General Manager

(sd)  
**K G Sivanandan**  
 Chairman

(sd)  
**P Ramankutty**  
 Vice Chairman

(sd)  
**U K Dinesan**  
 Board Member

**As per our Report of even date  
 For Surendran and Company  
 Chartered Accountants (Reg. No.004253S)**

Place : Kodungallur  
 Date : 11/09/2020

(sd)  
**V SURENDRAN**  
 Membership No. 022840