

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

BALANCE SHEET AS ON 31/03/2021

Amount in Rupees as on 31/03/2020		CAPITAL AND LIABILITIES	Amount in Rupees as on 31/03/2021		Amount in Rupees as on 31/03/2020	PROPERTY AND ASSETS	Amount in Rupees as on 31/03/2021	
		1. CAPITAL			164203089.02	1. CASH		195037245.83
151000000.00	15000000.00	(i) AUTHORISED SHARE CAPITAL	15000000.00			IN HAND AND WITH RESERVE BANK OF INDIA, STATE		
	1000000.00	1500000 A CLASS SHARES OF Rs.100/- EACH	15000000.00	151000000.00		BANK OF INDIA, NATIONAL BANK, STATE CO OPERATIVE		
		100000 B CLASS SHARES OF Rs.10/- EACH	1000000.00			BANK AND CENTRAL CO OPERATIVE BANK		
	149198355.00	(ii) SUBSCRIBED SHARE CAPITAL	151883710.00			2. BALANCE WITH OTHER BANKS		
		1518837 A CLASS SHARES OF Rs.100/- EACH	151883710.00		91067682.18	(i) CURRENT DEPOSITS	92270447.37	
149281020.00	82665.00	5571 B CLASS SHARES OF Rs.10/- EACH	93635.00	151977345.00	43642843.32	(ii) SAVINGS BANK DEPOSITS	81559877.32	
		7584 B CLASS SHARES OF Rs.5/- EACH	93635.00		415080294.00	(iii) FIXED DEPOSITS	590277515.62	764107840.31
	149198355.00	(iii) AMOUNT CALLED UP	151883710.00		549790819.50	3. MONEY AT CALL AND SHORT NOTICE		0.00
		1518837 A CLASS SHARES OF Rs.100/- EACH	151883710.00		0.00	4. INVESTMENTS		
	82665.00	5571 B CLASS SHARES OF Rs.10/- EACH	93635.00			(i) IN CENTRAL AND STATE SECURITIES (At Book Value)	1894874733.00	
149281020.00	0.00	7584 B CLASS SHARES OF Rs.5/- EACH	93635.00		1948015898.00	FACE VALUE Rs.1886000000.00		
		LESS CALLS UNPAID	0.00	151977345.00		MARKET VALUE Rs.2056591600.00		
		ON (iii) ABOVE HELD BY				(ii) OTHER TRUSTEE SECURITIES	0.00	
	149281020.00	a) INDIVIDUALS	151977345.00			(iii) SHARES IN CO OPERATIVE INSTITUTIONS OTHER	800000.00	
	0.00	b) CO OPERATIVE INSTITUTIONS	0.00			THAN ITEM (5) BELOW	800000.00	
	0.00	c) STATE GOVERNMENT	0.00	151977345.00		(iv) OTHER INVESTMENTS (To be Specified)	0.00	1895674733.00
149281020.00		2. RESERVE FUND AND OTHER RESERVES			1948815898.00	5. INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY		
	106224084.22	(i) STATUTORY RESERVE FUND	112192241.22			STATE PARTNERSHIP FUND : In shares of:		
	0.00	(ii) AGRICULTURAL CREDIT STABILIZATION FUND	0.00			(i) CENTRAL CO OPERATIVE BANK	0.00	
	24780431.46	(iii) BUILDING FUND	32280431.46			(ii) PRIMARY AGRICULTURAL CREDIT SOCIETIES	0.00	
	443233.64	(iv) DIVIDEND EQUALISATION	443233.64			(iii) OTHER SOCIETIES	0.00	0.00
	0.00	(v) SPECIAL BAD AND DOUBTFUL DEBT RESERVE	0.00		0.00	6. ADVANCES		
	5812202.06	(vi) BAD & DOUBTFUL DEBT RES	5812202.06			(i) SHORT TERM LOANS, CASH CREDIT, OVERDRAFT		
	1000.00	(vii) INVESTMENT DEPRECIATION	1000.00			AND BILLS DISCOUNTED; Of which		
	0.00	(viii) OTHER FUNDS AND RESERVES	0.00			SECURED AGAINST		
	513110.25	1. COMMON GOOD FUND	513110.25			a) GOVT. AND OTHER APPROVED SECURITIES	0.00	
	519085.08	2. PROPAGANDA FUND	519085.08			b) OTHER TANGIBLE SECURITIES OF THE ADVANCES,	1740720721.80	
	166914.00	3. BONUS FUND TO STAFF	166914.00			AMOUNT DUE FROM THE INDIVIDUALS :Rs.1740720721.80		
	1201.17	4. MEDICAL FUND	1201.17			OF THE ADVANCES, AMOUNT OVERDUE :Rs.713621934.56		
	2174211.00	5. STAFF BENEFIT FUND	1978621.00			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.3559857.00		
	146926486.00	6. RESERVE FOR NPA	164826486.00			UNSECURED ADVANCES		
	14363318.00	7. RESERVE FOR PA	14363318.00			OF THE ADVANCES, AMOUNT DUE FROM	229308.00	
	10000.00	8. BANK DEVELOPMENT FUND	10000.00			THE INDIVIDUALS :Rs.229308.00		
	301462.70	9. GRATUITY FUND	301462.70			OF THE ADVANCES, AMOUNT OVERDUE :Rs.229308.00		
	396515.00	10. CAPITAL RESERVE	396515.00		242308.00	CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.229308.00		
	324579.60	11. RES FOR BR DEVELOPMENT	324579.60			(ii) MEDIUM TERM LOANS; Of which		
	46350528.44	12. INVESTMENT FLUCTUATION RESERVE	46350528.44			SECURED AGAINST		
	4281198.85	13. BUILDING RECOUPMENT FUND	5380738.00			a) GOVT. AND OTHER APPROVED SECURITIES		
	93709200.00	14. REVALUATION RESERVE FOR LAND	93709200.00			b) OTHER TANGIBLE SECURITIES OF THE ADVANCES,	1379924844.00	
	3700000.00	15. RES.U/S 36 (I) VIII OF IT ACT	4200000.00	483770867.62		AMOUNT DUE FROM THE INDIVIDUALS :Rs.1379924844.00		
450998761.47		3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND				OF THE ADVANCES, AMOUNT OVERDUE :Rs.41761786.00		
		FOR SHARE CAPITAL OF :-				CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.9041874.00		
	0.00	(i) CENTRAL CO OPERATIVE BANK	0.00		1407681861.00	UNSECURED ADVANCES		
	0.00	(ii) PRIMARY AGRICULTURAL CREDIT SOCIETIES	0.00	0.00				
	0.00	(iii) OTHER SOCIETIES	0.00					
0.00		4. DEPOSITS AND OTHER ACCOUNTS						
		(i) FIXED DEPOSITS						

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4591182861.00	a) INDIVIDUALS	4915187537.00		OF THE ADVANCES, AMOUNT DUE FROM	249249605.43
0.00	b) CENTRAL CO OPERATIVE BANK	0.00		THE INDIVIDUALS :Rs.249249605.43	
0.00	c) OTHER SOCIETIES	0.00		OF THE ADVANCES, AMOUNT OVERDUE :Rs.34572938.00	
	(ii) SAVINGS BANK DEPOSITS			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.12750974.00	
778655412.39	a) INDIVIDUALS	884560968.09			
0.00	b) CENTRAL CO OPERATIVE BANK	0.00			
0.00	c) OTHER SOCIETIES	0.00			
	(iii) CURRENT DEPOSITS				
85551090.62	a) INDIVIDUALS	103568376.27			
0.00	b) CENTRAL CO OPERATIVE BANK	0.00			
0.00	c) OTHER SOCIETIES	0.00			
5455389364.01	(iv) MONEY AT CALL AND SHORT NOTICE	5903316881.36			
	5. BORROWINGS			(iii) LONG TERM LOANS; Of which	
	(i) FROM THE RESERVE BANK OF INDIA/NATIONAL/ STATE/CENTRAL CO OPERATIVE BANKS			SECURED AGAINST	
	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	3324560121.41	b) OTHER TANGIBLE SECURITIES OF THE ADVANCES,	286525599.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		AMOUNT DUE FROM THE INDIVIDUALS :Rs.286525599.00	
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST			OF THE ADVANCES, AMOUNT OVERDUE :Rs.1811338.00	
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.169947.00	
0.00	B) OTHER TANGIBLE SECURITIES	0.00	153585487.00	UNSECURED ADVANCES	
	c) LONG TERM LOANS OF WHICH SECURED AGAINST			OF THE ADVANCES, AMOUNT DUE FROM	0.00
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		THE INDIVIDUALS :Rs.0.00	
0.00	B) OTHER TANGIBLE SECURITIES	0.00		OF THE ADVANCES, AMOUNT OVERDUE :Rs.0.00	
	(ii) FROM THE STATE BANK OF INDIA			CONSIDERED BAD AND DOUBTFUL OF RECOVERY Rs.0.00	
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	2295159.00	7. INTEREST RECEIVABLE	
0.00	B) OTHER TANGIBLE SECURITIES	0.00	0.00	Of which Overdue considered bad and doubtful	
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST			of recovery Rs.131884488	215155968.00
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00			
0.00	B) OTHER TANGIBLE SECURITIES	0.00		8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	3897714.15
	c) LONG TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		9. BRANCH ADJUSTMENTS	0.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		10. PREMISES	137549505.57
	(iii) FROM THE STATE GOVERNMENT			Less DEPRECIATION	10803775.03
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST				126745730.54
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	119013658.00	11. FURNITURE AND FIXTURES	
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(i) FURNITURE AND FIXTURES	22784182.10
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST			(ii) COMPUTER AND ELECTRONIC ITEMS	34393132.60
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	48507553.01
	c) LONG TERM LOANS OF WHICH SECURED AGAINST				11570063.69
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	8042853.77	12. OTHER ASSETS	
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(i) DEFERED TAX ASSET	11954009.80
	(iii) FROM THE STATE GOVERNMENT			(ii) DUE FROM RBI DEA FUND ACCOUNT	2013.00
	a) SHORT TERM LOANS,CASH CREDIT AND OVERDRAFTS OF WHICH SECURED AGAINST			(iii) INTEREST RECEIVABLE ON INVESTMENTS	28868818.00
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00		(iv) STAFF SECURITY AT TDC BANK	872371.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00		(vii) SUSPENSE ASSETS	106671625.79
	b) MEDIUM TERM LOANS OF WHICH SECURED AGAINST				
0.00	A) GOVERNMENT AND OTHER APPROVED SECURITIES	0.00	155096102.39	13. NON BANKING ASSET ACQUIRED IN SATISFACTION OF CLAIMS (Stating Mode OF Valuation)	148368837.59
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	0.00		0.00
0.00	B) OTHER TANGIBLE SECURITIES	0.00			

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0.00	(iv) LOANS FROM OTHER SOURCES	0.00	0.00	14. PROFIT AND LOSS ACCOUNT	0.00
2295159.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	3897714.15			
0.00	7. BRANCH ADJUSTMENTS	0.00			
113212238.00	8. OVERDUE INTEREST RESERVE OF NON PERFORMING ASSETS	177065840.00			
108792433.00	9. INTEREST PAYABLE	103381447.00			
	10. OTHER LIABILITIES				
32642216.00	(i) PROVISION FOR TAXATION	46342216.00			
17881835.00	(ii) UNCLAIMED DIVIDEND	11659754.00			
0.00	(iii) DEFERRED TAX LIABILITY	1168199.70			
877469.00	(iv) SUNDRIES PAYABLE	904491.00			
8901746.18	(v) SUSPENSE	62004991.23			
136564367.61	(vi) RESERVE FOR SUSPENSE ASSET AND OTHER PROVISIONS	64751216.43	186830868.36		
	11. PROFIT AND LOSS ACCOUNT				
	a) PROFIT AS PER LAST BALANCE SHEET	8869845.00			
	b) LESS APPROPRIATIONS				
	1) Common Good Fund	304410.00			
	2) Propaganda Fund	304410.00			
	3) dividend to Members	0.00			
	4) Investment Fluctuation Reserve	0.00			
	5) Building Fund	7500000.00			
	6) Staff Benefit Fund	304410.00			
	7) Member's Relief Fund	456615.00			
0.00	Total of b)	8869845.00			
30440993.61	c) CURRENT YEAR PROFIT	10181782.85			
	d) LESS APPROPRIATIONS				
7610248.00	1) Statutory Reserve Fund	2545446.00			
60000.00	2) Co operative Education Fund	60000.00			
1522050.00	3) Professional Education Fund	509089.00			
12278850.61	4) Investment Fluctuation Reserve	0.00			
100000.00	5) Government Member Relief Fund	100000.00			
21571148.61	Total of (d)	3214535.00			
8869845.00	BALANCE OF PROFIT (a - b + c - d)	6967247.85			
	12. CONTINGENT LIABILITIES				
0.00	(i) OUTSTANDING LIABILITIES FOR GUARENTEES ISSUED	0.00			
0.00	(ii) OTHERS	0.00			

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10789948.13		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)	13678720.78 0.00	13678720.78					
6425403188.09		GRAND TOTAL		7017208211.34	6425403188.09		GRAND TOTAL		7017208211.34

Sd/-
K Mohanan
 Chief Executive Officer

Sd/-
Sanal Chacko
 General Manager

Sd/-
V K Balachandran
 Chairman

Sd/-
V A Kochumoideen
 Vice Chairman

Sd/-
P Ramankutty
 Board Member

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

Place : Kodungallur
 Date : 18/08/2021

(sd)
V SURENDRAN
 Membership No. 022840