

**THE KODUNGALLUR TOWN CO OPERATIVE BANK LTD, KODUNGALLUR, THRISSUR**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 st MARCH 2022**

PARTICULARS	SCHEDULE	As on 31.03.2022	As on 31.03.2021
		(Current Year)	(Previous Year)
		Rs.	Rs.
<b>I. INCOME</b>			
Interest earned	<b>13</b>	656818903.60	565141183.95
Other Income	<b>14</b>	19148827.57	44237921.63
<b>TOTAL</b>		<b>675967731.17</b>	<b>609379105.58</b>
<b>II EXPENDITURE</b>			
Interest expended	<b>15</b>	359207546.00	373952703.33
Operating expenses	<b>16</b>	152029172.69	172931386.25
Provisions & contingencies		154588071.15	52313233.15
<b>TOTAL</b>		<b>665824789.84</b>	<b>599197322.73</b>
<b>III PROFIT/LOSS</b>			
Net profit/Loss (-) for the year		10142941.33	10181782.85
Profit/Loss (-) brought forward			
<b>Total</b>		<b>675967731.17</b>	<b>609379105.58</b>
<b>IV APPROPRIATIONS</b>			
Transfer to statutory reserves		2535735.00	2545446.00
Transfer to other reserves		0.00	0.00
Transfer to Government/ proposed dividend		667147.00	669089.00
		<b>3202882.00</b>	<b>3214535.00</b>
<b>Balance carried to Balance Sheet</b>		<b>6940059.33</b>	<b>6967247.85</b>

Notes on Accounts 17

Signature to schedules 1 To 17

(sd)  
Sanal Chacko  
General Manager

(sd)  
P Ramankutty  
Board Member

(sd)  
V A Kochumoideen  
Vice Chairman

(sd)  
V K Balachandran  
Chairman

**As per our Report of even date**  
**For Jayan and Krishnankutty**  
Chartered Accountants (Reg. No.01295S)

Place : Kodungallur  
Date : 21/06/2022

(sd)  
**JAYAN M (Partner)**  
**Membership No. 19488**