

THE KANNUR CO-OPERATIVE URBAN BANK LTD, KANNUR -670002

FORM – A

BALANCE SHEET AS ON 31st MARCH 2020

CAPITAL AND LIABILITIES	2019- 2020		2018-2019	PROPERTY AND ASSETS	2019- 2020		2018-2019
	Sub head	Total			Sub head	Total	Total
1. SHARE CAPITAL:				1. CASH			
(i) Authorized Capital				a) In hand	13,123,794.00	13,123,794.00	15,401,214.00
500000 A Class Shares of Rs.100/- each	50,000,000.00			b) In ATM	606,700.00	606,700.00	
2000 B Class Shares of Rs.1000/- each	2,000,000.00			“ With Reserve Bank of India	1,600,000.00		
800000 C Class Shares of Rs.50/- each	40,000,000.00	92,000,000.00	62,000,000.00	“ State Bank of India	4,605,568.93		
(ii)Subscribed Capital				“ State Co-operative Bank	5,419,157.79		
313103 A Class Shares of Rs.100/- each	31,310,300.00			“ District Co-operative Bank	10,440,546.38		

675 B Class Shares of Rs.1000/- each	675,000.00			“ ID B I BANK&Union Bank of india	25,392,917.30	47,458,190.40	37,932,950.21
413569 C Class Shares of Rs.50/- each	20,678,450.00	52,663,750.00	47,181,200.00	i) Current deposits (Federal Bank,Esaf& Axis)	2,753,495.98	2,753,495.98	426,289.31
(iii) Paid up Capital				2. BALANCE WITH OTHER BANKS			
(a) Individuals A Class Share	31,310,300.00			ii) Savings Bank Deposits KDCB,KSCB and Treasury	7,858,638.43	7,858,638.43	13,312,915.63
(b) Govt. Share B Class	675,000.00			iii) Fixed Deposits			
(c) Individuals C Class Share	20,678,450.00	52,663,750.00	47,100,175.00	KDCB ,KSCB,ESAF,SB I,FEDERAL BANK,FINCAR E	188,838,936.00		
2. RESERVE FUND AND OTHER RESERVES				PF KDC Bank	10,318,574.20		
i)Reserve Fund	9,837,200.71			RF KDC Bank	9,403,578.71		

ii) Common Good Fund	109,687.79			Staff Security Invested KDC Bank	704,957.00	209,266,045.91	179,057,265.91
iii) Building Fund	547,243.92			3. MONEY AT CALL AND SHORT NOTICE		-	-
iv) Dividend Equalization Fund	505,758.32			4. INVESTMENTS		-	-
v) Risk Fund for Ind. finance	21,270.90			i) In Central and State Government Securities (Face Value 383820000.00	383,506,816.00	383,506,816.00	321,403,401.00
vi) Bad and Doubtful Debts Reserve	250,603.90			ii) Other trustee securities	0.00		
vii) Reserve for Bonus to employees	22,885.37	11,294,650.91	11,309,650.91	iii) Shares in co.op. Insti. Other than item (5) below.	0.00		
viii) Other Funds & Reserves to be specified				iv) Other investments	0.00	-	

a) Investment Dep.Res.To A/c. GOI 2017	65,200.00			a)State Development Bonds	0.00		
b) Salary paid objected	4,665.00			b) KFC Bonds	0.00		
c) Capital Reserve Fund	102,065.00			c)Shares in Co.op institutions KDC Bank	132,000.00	132,000.00	132,000.00
d) Building Recoupment Fund	2,966,788.00			5. INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND			
e) Land Recoupment Fund	282,061.00			In shares of	0.00		
f) Vehicle Recoupment	923,101.00			i) Central Co-operative Bank	0.00		
g) Modernisation Recoupment fund	2,000,000.00			ii) Primary Agricultural Credit Societies	0.00		
h) Non Performing Assets	33,559,253.00			iii) Other Societies	0.00		
i) Contingent Pro. For Std. Assets	2,684,091.00			6.LOANS & ADVANCES			

j) Land Revaluation Reserve	23,005,439.00			i) Short term loans, Cash Credit, Overdraft and bills discounted			-
k) Res. For S/A (Gold loan auction Loss)	1,302,741.50			Of which secured against.	172,361,398.50		
l) Members Relief fund	0.00			a) Govt. & other approved securities	0.00		
m) Res for Ex-gratia objected	21,229.00			b) Other tangible	0.00		
n) Res. for S/A & S/L Difference	14,254.00			Of the advances amount due from individuals	0.00		
o) Investment fluctuation res. profit on sale of Govt. securities.	48,275.00			Of the advances amount over due	0.00		
p) Res for Adj due to	1,127,180.50			Considered bad and doubtful of recovery.	0.00		
q) Subsidy	327,500.00			ii) Medium term loans			
r) Reserve for Salary objected	308,750.00			of which secured against	162,467,559.40		

s) Reserve for Bonus objected	294,500.00	69,037,093.00	40,118,699.00	a) Govt. & other approved securities	0.00		
3. PRINCIPLE SUBSIDIARY STATE PARTNERSHIP FUND A/C				b) Other tangible securities	0.00		
For Share Capital of:-	0.00	0.00	0.00	of the advances amount due from individuals	0.00		
i) Central Co-operative Banks	0.00	0.00	0.00	of the advances amount over due	0.00		
ii) Primary agricultural credit societies	0.00	0.00	0.00	considered bad and doubtful of recovery.	0.00		
iii) Other Societies	0.00	0.00	0.00	iii) Long term loans			
4. DEPOSITS AND OTHER ACCOUNTS				Of which secured against	482,721,600.90	817,550,558.80	809,495,551.24
(i) Fixed Deposits				a) Govt. & other approved securities	0.00		
a) Individuals	1,108,236,696.56		1,049,577,707.09	b) Other tangible securities	0.00		
b) Central Co-operative Banks	0.00	0.00	0.00	of the advances amount due from individuals	0.00		

c) Other Societies	3,353,233.00		4,008,189.00	of the advances amount over due	0.00		
d) P F& Security deposit	13,727,456.20		12,397,776.20	considered bad and doubtful of recovery.	0.00		
(ii) Savings Bank Deposits				7. INTEREST RECEIVABLE			
a) Individuals	206,786,310.37		181,175,863.73	Not overdue	6,531,130.00		
b) Central Co-operative Banks	0.00	0.00	0.00	Over due Interest on Loan Considered bad and doubtful of recovery	25,103,946.00		
c) Other Societies	0.00	0.00	191,007.75	Interest on Investments	3,164,795.00		
(iii) Current Deposits				Interest on Govt. Security	5,440,943.00	40,240,814.00	31,088,460.00
a) Individuals	16,853,588.67	0.00	7,932,846.94	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS	95,056.00	95,056.00	305,056.00
b) Central Co-operative Banks	0.00	0.00	0.00	9. BRANCH ADJUSTMENTS		-	
c) Other Societies	877,765.25	0.00	1,215,440.00	10. PREMISES LESS DEPRECIATION			

iv) Money at call and short notice.	0.00	0.00	0.00	1) Building Original Cost: Rs.2966788.00 Less Depreciation Rs.1177494.00	1,789,294.00	1,789,294.00	1,865,797.00
		1,349,835,050.05	1,256,498,830.71	2) Land	23,287,500.00	23,287,500.00	5,775,000.00
5. BORROWINGS				11. FURNITURE AND FIXTURES			
6. BILLS FOR COLLECTION BEING BILL RECEIVABLE AS PER CONTRA	95,056.00	95,056.00	305,056.00	Original Cost: Rs.19397142.33 Less: Depreciation reserve Rs.14449467.33	4,947,675.00		
7. BRANCH ADJUSTMENTS	0.00	0.00	0.00	Motor Vehicle: Rs.923101.00 Less: Depreciation reserve Rs.307700.00	615,401.00	5,563,076.00	7,605,635.00
8. OVER DUE INTEREST RESERVE	25,103,946.00	25,103,946.00	20,175,080.00	12. OTHER ASSETS			
9. INTEREST PAYABLE	39,631,095.00	39,631,095.00	41,333,822.00	Adj. heads due to	4,403,308.92		
10. OTHER LIABILITIES				TDS Advance paid	0.00		

i) Dividend Payable	1,058,069.00			Deposit with KSEB, Kannur	42,330.00		
ii) Suspense Adjusting Heads due by	2,014,979.50			Deposit with BSNL, Kannur	6,300.00		
iii) Prov. for Terminal leave surrender	3,632,002.00			Other Asset(NSC)	5,000.00	4,456,938.92	6,795,028.88
iv) Prov. for Bonus to employees	719,915.00			13. NON-BANKING ASSETS acquired in Satisfaction of claims	8,333,303.00	8,333,303.00	
v) Prov. for CA's Audit fees	179,742.00						
vi) Prov. for Estt.& Contingencies	411,115.00						
vii) Prov. for Income tax	6,977,638.00						
viii) Education fund	60,000.00						
ix)Prov. Gratuity Insurance	0.00						
x) TDS Payable (Interest)	876,139.00						

xi)Provision for Affiliation	4500.00						
xii)TDS payable Commission	28220.0						
xiii)Estt.Contn g. Balance	211,355.00	16,173,674.50	18,840,691.22				
11.Profit and Loss Accounts							
Profit as per the last balance sheet	0.00	0.00	0.00	Loss as per the last balancesheet	0.00	0.00	0.00
Total	1,563,834,315.46	1563834315.46	1,435,682,004.84	Total	1,566,022,221.44	1,566,022,221.44	1,430,596,564.18
Add Profit for the year b/f the Profit & Loss Accounts	2187905.98	2187905.98	0.00	Less Loss for the year b/f the Profit & Loss Accounts	0.0	0.0	5085440.66
Grand Total	1,566,022,221.44	1,566,022,221.44	1,435,682,004.84	Grand Total	1,566,022,221.44	1,566,022,221.44	1,435,682,004.84
12. CONTINGENT LIABILITIES							
i) Outstanding Liabilities for guarantees issued							

ii) Others- Unclaimed Deposits Transferred to DEAF	1,815,842.83	1,815,842.83	1,287,284.99				
The corresponding figures (to be nearest rupee, if so desired) for the year immediately preceding the year to which the balance sheet relates should be shown in separate columns							
KANNUR				<u>AUDITORS REPORT</u>			
21/09/2020	As per our report of even date attached separately						