

**THE KANNUR CO-OPERATIVE URBAN BANK LIMITED NO. 1534**

**Profit and Loss Account for the year ended 31st March 2025**

	Particulars	Schedule	Year Ended on 31-03-2025	Year Ended on 31-03-2024
			₹	₹
<b>I</b>	<b>Income</b>			
	Interest earned	13	14,41,17,393.88	13,90,36,587.06
	Other Income	14	82,58,222.63	55,68,074.39
	<b>Total</b>		<b>15,23,75,616.51</b>	<b>14,46,04,661.45</b>
<b>II</b>	<b>Expenditure</b>			
	Interest expended	15	9,45,65,042.20	8,13,54,612.14
	Operating expenses	16	5,04,51,341.59	5,15,80,625.17
	Provisions and Contingencies	17	-43,54,336.56	6,43,135.49
	<b>Total</b>		<b>14,06,62,047.23</b>	<b>13,35,78,372.80</b>
<b>III</b>	<b>Profit/Loss</b>			
	Net profit/loss (-) for the year		1,17,13,569.28	1,10,26,288.65
	Profit/loss (-) brought forward		1,10,26,288.65	2,15,08,512.67
	<b>Total</b>		<b>2,27,39,857.93</b>	<b>3,25,34,801.32</b>
<b>IV</b>	<b>Appropriations</b>			
	Transfer to statutory reserves		51,24,232.65	2,10,33,427.67
	Transfer to Eduaction Fund		60,000.00	60,000.00
	Transfer to Professional Eduaction Fund		1,00,000.00	1,00,000.00
	Dividend Equalisation Reserve		8,26,691.32	-
	Dividend		55,31,793.00	-
	Transfer to Common Good Fund		1,10,263.00	2,15,085.00
	Transfer to Member Releif Fund		1,00,000.00	1,00,000.00
	Balance Carried over to Balance Sheet		<b>1,25,40,260.60</b>	<b>1,10,26,288.65</b>
	Accounting Policies	18		
	Notes to Accounts	19		

**For and on behalf of the Board of Directors of the  
Kannur Urban Co-operative Bank Limited**

**CHAIRMAN**

**VICE CHAIRMAN**

**PROFESSIONAL DIRECTOR MANAGING DIRECTOR**

Kannur  
19 June 2025

**In terms of our report of even date**

For Thomas and Thomas  
Chartered Accountants  
**Firm Reg No:004396S**

CA K K VIJAYAN, FCA, DISA(ICAI)  
Membership No:222280  
ICAI UDIN:25222280BMGPFW3576

