

THE KANNUR CO-OPERATIVE URBAN BANK LTD NO.1534

SCHEDULE 18 : NOTES ON ACCOUNTS

Amount in Schedule forming part of the Financial Statement for the year ended 31st March 2024 are denominated in Rupees in Crore to conform to the extend of RBI guidelines except where stated otherwise.

18.1 Capital Adequacy Ratio :

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sl. No.	Particulars	31st March 2024	31st March 2023
i)	Common Equity Tier 1 capital	5.89	5.79
ii)	Additional Tier 1 capital	7.56	6.26
iii)	Tier 1 capital (i + ii)	13.45	12.05
iv)	Tier 2 capital	1.58	2.99
v)	Total capital (Tier 1+Tier 2)	15.03	15.03
vi)	Total Risk Weighted Assets (RWAs)	76.61	71.05
vii)	Common Equity Tier 1 Ratio (CET 1 as a percentage of RWAs)	7.69%	8.15%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.56%	16.97%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.06%	4.19%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.62%	21.15%
xi)	Percentage of the shareholding of Government	0.17%	0.30%
xii)	Amount of paid-up equity capital raised during the year	0.10	0.17
xiii)	Amount of non-equity Tier 1 capital raised during the year,	-	-
xiv)	Amount of Tier 2 capital raised during the year,	-	-

b) Draw down from Reserves

During the year bank has withdrawn Rs 5,75,825 /- (Previous year Nil) from Investment Fluctuation Reserve and Rs. 8,81,890/- (Previous year Rs.4,69,022/-) from other reserve as the purpose for which the reserve created was duly fulfilled and the reserve is no longer required.

