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ANNUAL REPORT 2020-21

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Better Life

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Better Life

പൊതുയോഗ നോട്ടീസ്

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ബഹുമാന്യ അംഗങ്ങളെ,

ഇരിങ്ങാലക്കുട ടൗൺ സഹകരണ ബാങ്കിന്റെ 103-ാമത് വാർഷിക പൊതുയോഗം 2021 ഡിസംബർ 18-ാം തിയ്യതി ശനിയാഴ്ച്ച ഉച്ചതിരിഞ്ഞ് 3 മണിയ്ക്ക് ഇരിങ്ങാലക്കുട റെയിൽവെസ്റ്റേഷൻ റോഡിലുള്ള ശ്രീനാരായണ ഹാളിൽ (SN Hall) വെച്ച് ബാങ്ക് ചെയർമാൻ ശ്രീ. എം.പി. ജാക്സൻ അവർകളുടെ അദ്ധ്യക്ഷതയിൽ ഇതോടുകൂടി ചേർക്കുന്ന കാര്യപരിപാടികൾ അനുസരിച്ച് കൂടുവാൻ നിശ്ചയിച്ചിരിക്കുന്നു. എല്ലാ എ ക്ലാസ് അംഗങ്ങളേയും ബാങ്കിൽ നിന്നും ലഭിച്ചിട്ടുള്ള തിരിച്ചറിയൽ കാർഡ് സഹിതം യോഗത്തിൽ പങ്കെടുക്കുവാൻ സാദരം ക്ഷണിക്കുന്നു.

ഭരണസമിതിയുടെ ആജ്ഞാനുസരണം
ഒപ്പ്
ടി.കെ. ദിലീപ്കുമാർ
ചീഫ് എക്സിക്യൂട്ടീവ് ഓഫീസർ

ഇരിങ്ങാലക്കുട
30.11..2021

കാര്യപരിപാടി

1. സ്വാഗതം
2. അദ്ധ്യക്ഷപ്രസംഗം
3. 2021 മാർച്ച് 18-ലെ പൊതുയോഗത്തിന്റെ മിനിറ്റ്സ് റിക്കാർഡാക്കൽ
4. 2020-2021 വർഷത്തെ വരവ് - ചെലവ് കണക്ക് അംഗീകരിക്കൽ
5. 2020-2021 വർഷത്തെ ഓഡിറ്റ് റിപ്പോർട്ട് അംഗീകരിക്കൽ
6. 2020-2021 വർഷത്തെ ലാഭവിഭജനം അംഗീകരിക്കൽ
7. 2020-2021 വർഷത്തെ സപ്ലിമെന്ററി ബഡ്ജറ്റ് അംഗീകരിക്കൽ
8. 2022-2023 വർഷത്തെ ബഡ്ജറ്റ് അംഗീകരിക്കൽ.
9. 2021-2022 വർഷത്തേക്കുള്ള സ്റ്റാറ്റ്യൂട്ടറി ഓഡിറ്റർ നിയമനം അംഗീകരിക്കൽ
10. പ്രവർത്തന റിപ്പോർട്ട് അംഗീകരിക്കൽ, അടുത്ത വർഷത്തെ പ്രവർത്തന പദ്ധതികൾ അംഗീകരിക്കൽ.
11. അനൗദ്യോഗിക പ്രമേയങ്ങളും ചോദ്യങ്ങളും
12. അദ്ധ്യക്ഷൻ അനുവദിക്കുന്ന മറ്റു വിഷയങ്ങൾ
13. കൃതജ്ഞത

കുറിപ്പ്:
1. പൊതുയോഗത്തിൽ സംബന്ധിക്കാനെത്തുന്ന അംഗങ്ങൾ ബാങ്കിൽ നിന്നും നൽകിയിട്ടുള്ള ഐഡന്റിറ്റി കാർഡുകൾ കൊണ്ടുവരേണ്ടതാണ്.
2. ചോദ്യങ്ങളും പ്രമേയങ്ങളും 2021 ഡിസംബർ 9ന് വൈകീട്ട് 5 മണിയ്ക്ക് മുമ്പായി ചീഫ് എക്സിക്യൂട്ടീവ് ഓഫീസർക്ക് ലഭിച്ചിരിക്കേണ്ടതാണ്.
3. പൊതുയോഗത്തിന് ബാങ്ക് അംഗങ്ങൾക്ക് ബൈലോ 21 (1) പ്രകാരം നോട്ടീസ് പ്രത്യേകം അയക്കുന്നതല്ല.
4. പൊതുയോഗത്തിന് സമർപ്പിക്കാനുള്ള കണക്കുകളും മറ്റും ബാങ്കിന്റെ വെബ്സൈറ്റായ www.itubank.comലും ഹെഡ്ഓഫീസിലും ബ്രാഞ്ചുകളിലും സഹകരണ സംഘം ജോയിന്റ് രജിസ്ട്രാർ (ജനറൽ) ഓഫീസിലും സഹകരണ സംഘം അസിസ്റ്റന്റ് രജിസ്ട്രാർ (ജനറൽ) ഓഫീസുകളിലും പരസ്യപ്പെടുത്തിയിട്ടുണ്ട്.

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BOARD OF DIRECTORS


ശ്രീ. എം.പി. ജാക്സൻ
ചെയർമാൻ


അഡ്വ. പി.ജെ. തോമസ്
വൈസ് ചെയർമാൻ


ശ്രീ. എൽ.ഡി. ആന്റോ
ഡയറക്ടർ


ശ്രീ. ജസ്റ്റിൻ ജോൺ
ഡയറക്ടർ


ശ്രീ. ടി.ഐ. ജോസഫ്
പ്രൊഫഷണൽ ഡയറക്ടർ


ശ്രീ. പി.പി. തോമസ്
പ്രൊഫഷണൽ ഡയറക്ടർ


ശ്രീ. ടി.വി. ഹരിദാസൻ
ഡയറക്ടർ


ശ്രീമതി. ഫിലോ മാത്യു
ഡയറക്ടർ


ശ്രീമതി. ബേബി ജോസ്
ഡയറക്ടർ


ശ്രീമതി. സുജ സഞ്ജീവ്കുമാർ
ഡയറക്ടർ


ശ്രീ. ഡീൻ ഷഹീദ്
ഡയറക്ടർ


ശ്രീ. കെ.കെ. ചന്ദ്രൻ
ഡയറക്ടർ


ശ്രീ. മഹേഷ് എ.
ഡയറക്ടർ


ശ്രീ. പോൾ കരുമാലിക്കൽ
ഡയറക്ടർ


ശ്രീ. ഷാജു പാറേക്കാടൻ
ഡയറക്ടർ

BOARD OF MANAGEMENT


അഡ്വ. പി.ജെ. തോമസ്
ചെയർമാൻ


ശ്രീ. ടി.ഐ. ജോസഫ്
മെമ്പർ


ശ്രീ. ജസ്റ്റിൻ പൗലോസ്
മെമ്പർ


ശ്രീ. സി.കെ. വിജയകുമാർ
മെമ്പർ


ശ്രീ. കെ.സി. ജോർജ്ജ്
മെമ്പർ

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ടി.കെ. ദിലീപ്കുമാർ
ചീഫ് എക്സിക്യൂട്ടീവ് ഓഫീസർ

പ്രവർത്തന റിപ്പോർട്ട്

മാന്യ മെമ്പർമാരെ,

ബാങ്കിന്റെ 103–ാമത് വാർഷിക റിപ്പോർട്ട് നിറഞ്ഞ ചാരിതാർത്ഥ്യത്തോടെ പൊതുയോഗം മുമ്പാകെ അവതരിപ്പിക്കുകയാണ്. സാമ്പത്തിക രംഗത്തെ സാഹചര്യങ്ങൾ അനുകൂലമല്ലാതിരുന്നിട്ടും മികവാർന്ന പ്രകടനം കാഴ്ചവെയ്ക്കാൻ കഴിഞ്ഞു എന്നത് തികച്ചും ആഹ്ലാദകരമാണ്. ലോകമെമ്പാടും പ്രത്യേകിച്ച് ഇന്ത്യയിൽ ജനജീവിതത്തെ പിടിച്ച് കുലുക്കിയ കോവിഡ് മഹാമാരി ബാങ്കിന്റെ പ്രവർത്തനങ്ങളെ താളം തെറ്റിച്ചുവെങ്കിലും അദമ്യമായ മനക്കരുത്തോടെ അതിനെയെല്ലാം മറികടന്ന് മുന്നേറാൻ സാധിച്ചു വെന്നത് ആശ്വാസകരമാണ്. രാജ്യത്ത് നിലനൽക്കുന്ന കോവിഡ് സാഹചര്യം മൂലമാണ് 2021 സെപ്തംബർ മാസം 30–ാം തിയ്യതിയ്ക്ക് മുൻപായി നടത്തേണ്ടി യിരുന്ന ജനറൽബോഡിയോഗം ഡിസംബർ മാസത്തിലേയ്ക്ക് മാറ്റിവെയ്ക്കേണ്ടി വന്നത്. ഈ പ്രതികൂല സാഹചര്യങ്ങൾ വ്യക്തിഗത ബിസിനസ് വായ്പ വിഭാഗങ്ങളേയും സാരമായി ബാധിച്ചു.

മഹാമാരിമൂലമുള്ള അടച്ചിടലും സുരക്ഷാനിയന്ത്രണങ്ങളും നേരിട്ടുള്ള സേവനങ്ങളിൽ കുറവുവന്നുവെങ്കിലും ബാങ്കിന്റെ ഡിജിറ്റൽ സേവന സംവിധാനങ്ങൾ പൂർണ്ണമായും പ്രവർത്തന സജ്ജമായിരുന്നു. ബാങ്കിന്റെ ബിസിനസ്സ് കണ്ടിന്യൂവിറ്റി പ്ലാനിൽ ഡിജിറ്റൽ ബാങ്കിംഗിന് നൽകിയ മുൻഗണനയും പ്രധാന്യവും ഈ സാഹചര്യത്തിൽ ഏറെ ഗുണകരമായി. സാധാരണയിലുള്ള ബിസിനസ് വളർച്ചാനിരക്ക് നിലനിർത്തുവാൻ കഴിയാതെ വന്നുവെങ്കിലും അറ്റലാഭത്തിൽ വർദ്ധനവ് കൈവരിയ്ക്കുവാൻ കഴിഞ്ഞു. എന്നിരുന്നാലും നിഷ്ക്രിയ ആസ്തിയിലുള്ള വർദ്ധനവ് കാരണം, ഡിവിഡന്റ് വിതരണം

ചെയ്യുന്നതിൽ റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യ ഏർപ്പെടുത്തിയ നിയന്ത്രണങ്ങൾ തുടരുകയാണ്. അർബൻ ബാങ്കുകളെ കുറിച്ച് പഠനം നടത്തി റിപ്പോർട്ട് സമർപ്പിയ്ക്കുന്നതിനായി രൂപീകൃതമായ ശ്രീ. എൻ.എസ്. വിശ്വനാഥന്റെ നേതൃത്വത്തിലുള്ള എക്സപർട്ട് കമ്മിറ്റിയുടെ നിഗമനങ്ങൾക്ക് അനുസൃതമായി പുതിയ നിയന്ത്രണങ്ങളും മാറ്റങ്ങളും അധികം താമസിയാതെ ഈ മേഖലയിൽ നടപ്പിലാക്കപ്പെടുമെന്ന് പ്രതീക്ഷിക്കുന്നു.

ഇന്ത്യൻ സമ്പദ്ഘടനയിൽ 2020–21 വർഷത്തിലുണ്ടായ 7.30 ശതമാനത്തിന്റെ ചുരുക്കം ബാങ്കിംഗ് മേഖലയിൽ ഉണ്ടാക്കിയ അലയൊലികൾ ഇപ്പോഴും നമ്മെ ആശങ്കപ്പെടുത്തുന്നു. 2021–22 സാമ്പത്തികവർഷം 9.50 ശതമാനത്തിന്റെ സാമ്പത്തിക വളർച്ചയുമായി ജി.ഡി.പി.യുടെ തിരിച്ചുവരവ് റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യ പ്രതീക്ഷിക്കുമ്പോൾ വേൾഡ് ബാങ്കിന്റെ അനുമാനം 8.30 ശതമാനം മാത്രമാണ്. പൊതുജന നിക്ഷേപത്തിലുള്ള വർദ്ധനവും വിവിധങ്ങളായ ഉത്തേജന പാക്കേജുകളും സമ്പദ്ഘടനയുടെ വളർച്ചയ്ക്ക് സഹായകരമാകുമെന്ന് കരുതാം. കോവിഡ് വാക്സിനേഷൻ നടത്തുന്നതിലുള്ള വിജയവും വേഗതയും ഇന്ത്യയുടെ സുസ്ഥിരവികസനത്തെ ഊർജ്ജിതമാക്കുമെന്ന് കരുതാം. ബാങ്കുകളുടെ നിഷ്ക്രിയ ആസ്തിയിലുണ്ടായ വർദ്ധനവ് പൊതുവെ ലാഭക്ഷമതയെ ബാധിക്കുന്നുണ്ടെങ്കിലും റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ ലോൺ റെസല്യൂഷൻ പാക്കേജുകൾ ലോൺ തിരിച്ചടവ് നടത്തുന്നതിന് ബുദ്ധിമുട്ടുന്ന ഇടപാടുകാർക്ക് കൈത്താങ്ങാകുമെന്നതിൽ സംശയമില്ല.

പ്രതിസന്ധി ഘട്ടങ്ങളിലെല്ലാം സധൈര്യം ബാങ്കിനെ ഉജ്ജ്വല വിജയങ്ങളിലേക്ക് നയിക്കുന്നതിൽ ചെയർമാൻ ശ്രീ. എം.പി. ജാക്സൻ വഹിക്കുന്ന പങ്ക് അഭിനന്ദനാർഹമാണ്. 15 ഡയറക്ടർമാരുടെ ഒത്തൊരുമയോടെയും പ്രൊഫഷണൽ മനോഭാവത്തോടെയുമുള്ള പ്രവർത്തനം ബാങ്കിന്റെ ഉന്നതിയിലേക്കുള്ള പ്രയാണത്തിന്റെ വേഗത വർദ്ധിപ്പിക്കുന്നു. റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ നിർദ്ദേശാനുസരണം 5 പേരടങ്ങുന്ന BoM രൂപീകരിക്കുകയും ലക്ഷ്യബോധത്തോടെ മികവാർന്ന രീതിയിൽ പ്രവർത്തിച്ച് വരികയും ചെയ്യുന്നു. അഡ്വ. പി.ജെ. തോമസ്, ശ്രീ. ടി.ഐ. ജോസഫ് എന്നിവർ ഇന്റേണൽ മെമ്പർമാരും ശ്രീ. ജസ്റ്റിൻ പൗലോസ്, ശ്രീ. സി.കെ. വിജയകുമാർ, ശ്രീ. കെ.സി. ജോർജ്ജ് എന്നിവർ എക്സ്റ്റേണൽ മെമ്പർമാരുമാണ്. അഡ്വ. പി.ജെ. തോമസ്, BoM ചെയർമാൻസ്ഥാനം വഹിക്കുന്നു. ജീവനക്കാരുടെ സേവനനിരതമായ ഇടപെടലുകൾ ഇടപാടുകാരെ ബാങ്കിലേക്ക് കൂടുതലായി അടുപ്പിക്കുന്നു.

ബാങ്കിന്റെ എല്ലാ ബ്രാഞ്ചുകളിലൂടെയും ഇൻഷൂറൻസ് ഉല്പന്നങ്ങളുടെ വില്പന നല്ല രീതിയിൽ നടത്തിവരുന്നു. ലൈഫ് ഇൻഷൂറൻസ് കമ്പനികളായ ICICI Prudential, LIC, SBI Life, ജനറൽ ഇൻഷൂറൻസ് കമ്പനികളായ Reliance, New India Assurance ഹെൽത്ത് ഇൻഷൂറൻസ് കമ്പനികളായ Star Health, Max Bupa എന്നീ കമ്പനികളുടെ പ്രോഡക്ട്സ് ബാങ്കിൽ നിന്നും നൽകിവരുന്നു. ഇടപാടുകാരുടെ എല്ലാതരം ആവശ്യങ്ങളും ഒരു കുടക്കീഴിൽ ലഭ്യമാക്കുക എന്ന ലക്ഷ്യവും ഇതിലൂടെ സാധ്യമാകുന്നു. ആധുനിക ബാങ്കിംഗ് സൗകര്യങ്ങൾ ലഭ്യമാക്കുന്നതിന്റെ ഭാഗമായി POS Machine കച്ചവട സ്ഥാപനങ്ങളിൽ സ്ഥാപിക്കുന്നതിനുള്ള സൗകര്യവും ലഭ്യമാക്കിയിട്ടുണ്ട്. FASTAG വിതരണ സൗകര്യവും ഇടപാടുകാർക്ക് ഏറെ സൗകര്യപ്രദമാണ്.

നിഷ്ക്രിയ ആസ്തിയിലുള്ള വർദ്ധനവ് ബാങ്കിന്റെ പ്രവർത്തനങ്ങളെ പ്രതികൂലമായി ബാധിക്കാതിരിക്കാൻ ആവശ്യമായ ജാഗ്രത പുലർത്തുന്നു. ബാങ്കിലെ നിക്ഷേപങ്ങൾക്ക് നിയമാനുസൃതമായ DICGC ഇൻഷൂറൻസ് പരിരക്ഷ ലഭ്യമാണ്. ബാങ്കിൽ നിന്നും നൽകിവരുന്ന ലോണുകളുടെ പലിശ നിരക്ക് കുറയ്ക്കുകയും കൂടുതൽ ആകർഷകമാക്കുകയും ചെയ്തു. ബാങ്കിലെ ജീവനക്കാരുടെ പ്രവർത്തനക്ഷമത ഉയർത്തുന്ന തിനാവശ്യമായ ട്രെയിനിങ്ങ് തുടർച്ചയായി നൽകിവരുന്നു. ഗോൾഡ് ഓവർ ഡ്രാഫ്റ്റ് തുടങ്ങിയ ലോൺ ഉല്പന്നങ്ങൾ ഇടപാടുകാർക്ക് ഏറെ സ്വീകാര്യമായി. സൈബർ സെക്യൂരിറ്റിയുടെ ഭാഗമായി ആവശ്യമുള്ള വിപുലമായ ക്രമീകരണങ്ങളും ബാങ്കിൽ ഏർപ്പെടുത്തിയിരിക്കുന്നു.

2021 മാർച്ച് 18-ാം തിയ്യതി നടത്തിയ വാർഷിക പൊതുയോഗം അംഗീകരിച്ച CEO നിയമനം സംബന്ധിച്ച പ്രമേയം റിസർവ്വ് ബാങ്കിന്റെ അനുമതിയ്ക്കായി അയച്ചു നൽകുകയും ആയതിന് റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ അംഗീകാരം ലഭിക്കുകയുമുണ്ടായി. ബാങ്കിന്റെ 2021-22 വർഷത്തെ സ്റ്റാറ്റ്യൂട്ടറി ഓഡിറ്ററായി ചാർട്ടേഡ് അക്കൗണ്ടന്റ് മോഹൻദാസ് & അസോസിയേറ്റ്സിനെ റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ അംഗീകാരത്തോടെ നിയമിക്കുകയുണ്ടായി. ഓഡിറ്റർ നിയമനം സംബന്ധിച്ച് അംഗീകാരത്തിനായി ഈ ജനറൽ ബോഡി മുമ്പാകെ അവതരിപ്പിക്കുന്നു.

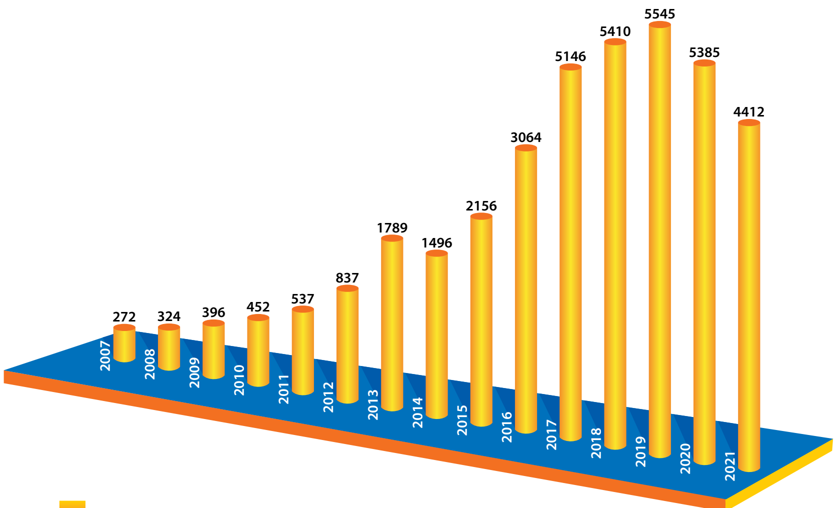
2021 മാർച്ച് 31-ാംതിയ്യതിയിലെ നിലയനുസരിച്ച് ബാങ്കിന്റെ ഓഹരി മൂലധനം 44.12 കോടി രൂപയും A Class മെമ്പർമാരുടെ എണ്ണം 34741 ഉം ആണ്. ബാങ്കിന്റെ മൂലധന പര്യാപ്തത 11.29 ശതമാനമാണ്. അറ്റ നിഷ്ക്രിയ ആസ്തി 7.49 ശതമാനമായി നിലകൊള്ളുന്നു. മൊത്തം ബിസിനസ് 1931.99 കോടി രൂപയും നിക്ഷേപങ്ങൾ 1260.54 കോടി രൂപയും വായ്പ ബാക്കി 671.45 കോടി രൂപയുമാണ്.

2020-21 വർഷത്തെ ഓഡിറ്റ് റിപ്പോർട്ട്, ലാഭവിഭജനം, ഓഡിറ്റർ നിയമനം അംഗീകരിക്കൽ തുടങ്ങിയവയാണ് ഈ പൊതുയോഗത്തിന്റെ പ്രധാനപ്പെട്ട അജണ്ടകൾ. റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യ, സഹകരണ ഡിപ്പാർട്ട്മെന്റ് എന്നി വിടങ്ങളിലെ ഉദ്യോഗസ്ഥർ നൽകിവരുന്ന വിലയേറിയ നിർദ്ദേശങ്ങൾക്കും, ബാങ്ക് മെമ്പർമാർ നൽകുന്ന സഹായസഹകരണങ്ങൾക്കും, ഇടപാടുകാർ, നാട്ടുകാർ മറ്റ് അഭ്യുദയകാംഷികൾ എന്നിവരുടെ ശക്തമായ പിന്തുണയ്ക്കും ഹൃദയംഗമമായ നന്ദി രേഖപ്പെടുത്തികൊണ്ട് ഈ റിപ്പോർട്ടും കണക്കുകളും പൊതുയോഗത്തിന്റെ അംഗീകാരത്തിനായി സമർപ്പിച്ച് കൊള്ളുന്നു.

ഭരണസമിതിയുടെ ആജ്ഞാനുസരണം

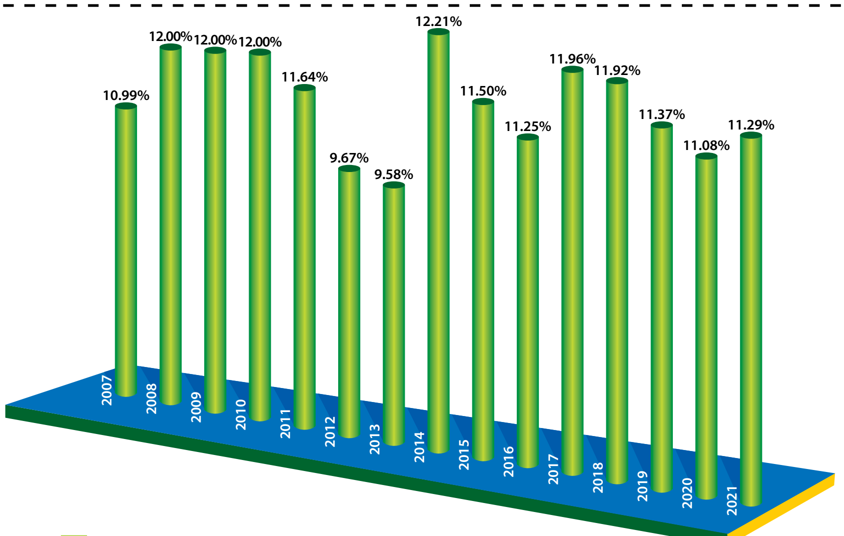
ടി.കെ ദിലീപ്കുമാർ
ചീഫ് എക്സിക്യൂട്ടീവ് ഓഫീസർ

Progress Report of the Bank for the last 15 years

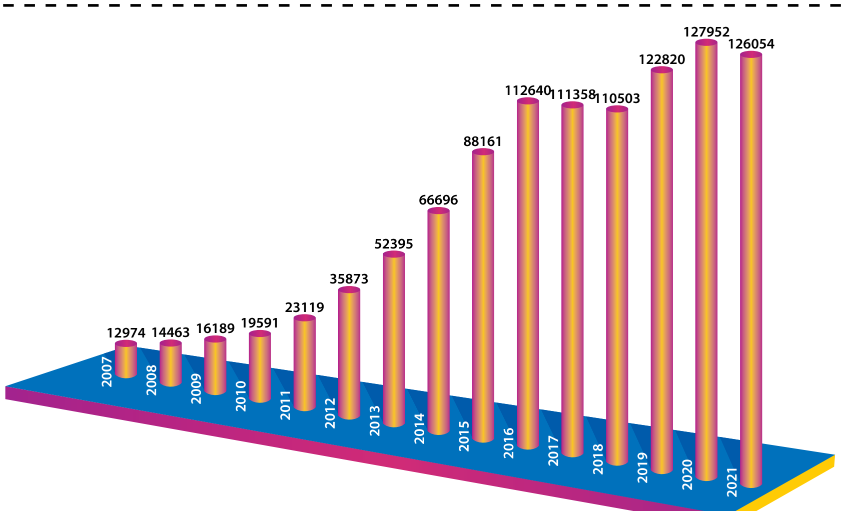


Share Capital

* Figures in lakhs



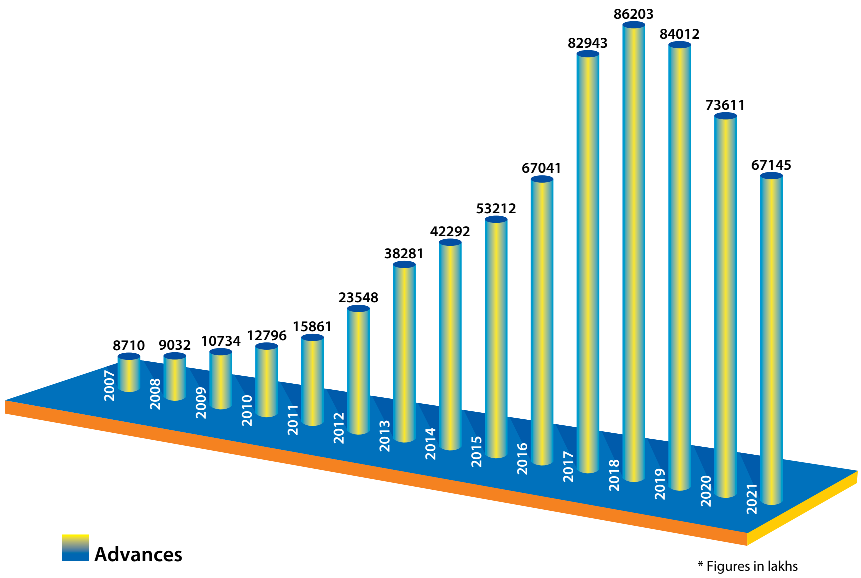
Capital Adequacy



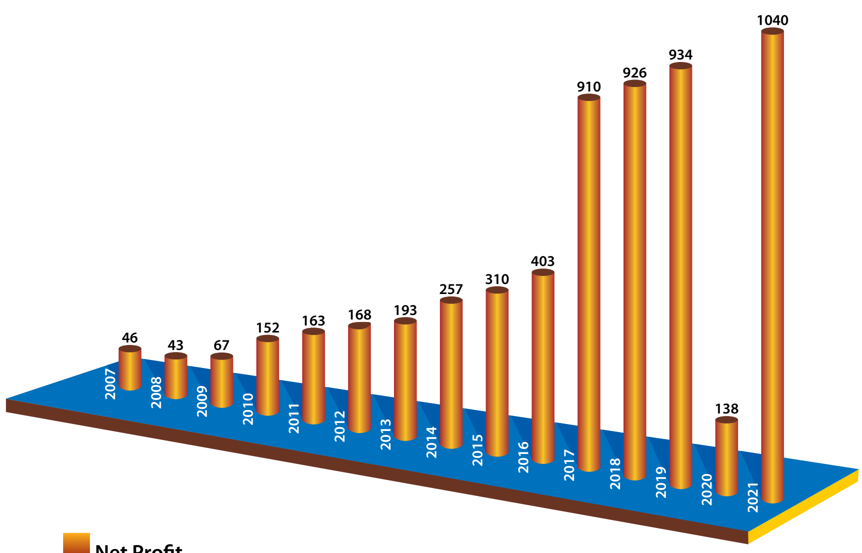
Deposits

* Figures in lakhs

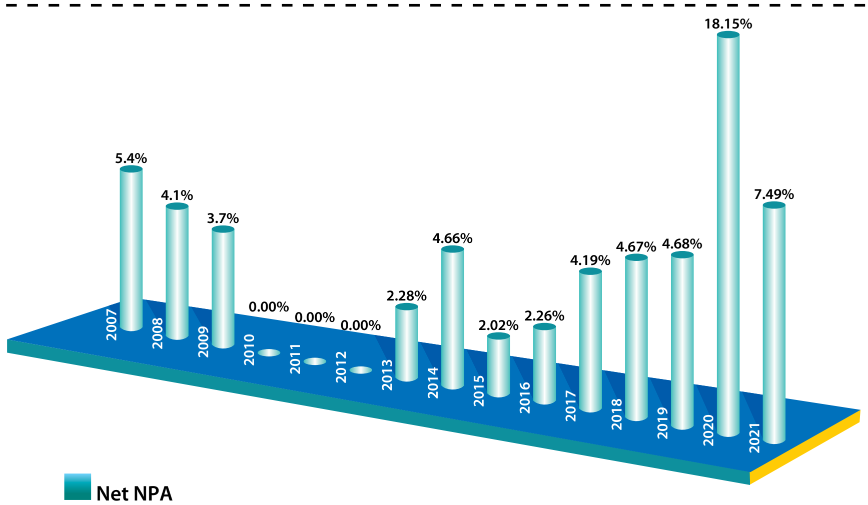
Progress Report of the Bank for the last 15 years



* Figures in lakhs



* Figures in lakhs



Receipts and Disbursements Statement

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
	Amount in Rs.	Amount in Rs.
SHARE CAPITAL		
A-CLASS SHARE	34075800.00	131442900.00
B-CLASS SHARE	7640.00	3520.00
Group Total	**34083440.00**	**131446420.00**
DEPOSITS		
FIXED DEPOSITS		
P.J.D/D.J.D	4347026634.00	4167281630.00
FIXED DEPOSITS	4437285166.00	4862656321.00
RECURRING DEPOSIT	46367858.00	48516050.00
MATURED DEPOSIT	0.00	2479189.00
BALANCE IN DEPOSITS	0.00	8689.00
NRE FIXED DEPOSIT	76217249.00	97615791.00
NRE CASH CERTIFICATE	453701193.00	448709465.00
SB ACCOUNTS		
S.B. ACCOUNTS	6896849888.30	6827917721.77
NRE SB ACCOUNTS	331636394.76	328252412.16
CURRENT ACCOUNTS		
C.D. ACCOUNTS	4671988364.83	4667110651.12
OVERDRAFT CR.	371164.00	597400.00
SPECIAL OVERDRAFT CR	1534.24	1865.00
STAFF OVERDRAFT CR	1901289.84	2054830.25
SME BUSINESS OVERDRAFT CR	29581.00	0.00
Group Total	**21263376316.97**	**21453202015.30**
BORROWINGS		
LOAN TAKEN FROM BANK DEPOSIT	100000000.00	100000000.00
LONG TERM(SUBORDINATED) DEPOSIT		6289929.00
Group Total	**100000000.00**	**106289929.00**
LOANS		
SHORT TERM		
GOLD LOAN	1448527336.00	1347735004.00
OVERDRAFT	1213240907.87	941194174.64
ITU CENTENARY OD	0	5703166.90
SPECIAL OVERDRAFT	10178109.00	5137355.00
BUSINESS CASH CREDIT	1055109440.91	977316715.98
MEDIUM TERM		
S.T. LOAN	277537.00	0.00
M.T. LOAN	4239971.00	2085607.00

F.D.LOAN	314813202.00	390744023.00
NRE FDLOAN	4718265.00	23594500.00
R.D LOAN	4350506.00	3058722.00
STAFF VEHICLE LOAN	1013233.00	200000.00
SPECIAL H.P.LOAN		
LONG TERM		
STAFF HOUSE LOAN	2539167.00	4330333.00
STAFF OVERDRAFT	161307393.80	179744056.81
L.T.LOAN	953475567.03	477985409.00
ITU CENTENARY L.T.LOAN	722343.00	240039000.00
STAFF CAR LOAN	1314220.00	0.00
HOUSE LOAN	114707475.75	64952230.00
PREMIUM HOUSING LOAN	0	1750000.00
EDUCATION LOAN	894194.00	190731.00
BUSINESS LOAN	293905981.20	267301658.00
SME BUSINESS LOAN	550838.00	6195425.00
Group Total	**5585885687.56**	**4939258111.33**
INTEREST ON LOANS		
M.T. LOAN INTEREST	1749245.00	
M.T. LOAN PENAL INTEREST	74434.00	
L.T. LOAN INTEREST	375906347.07	
L.T. LOAN PENAL INTEREST	2748674.00	
S.T. LOAN INTEREST	95541.00	
S.T. LOAN PENAL INTEREST	5632.00	
F.D. LOAN INTEREST	10700088.00	
R.D. LOAN INTEREST	276148.00	
O.D. INTEREST	304612598.50	
SP. OD INTEREST	3481108.00	
STAFF O.D INTEREST	3883947.00	
GOLD LOAN INTEREST	33536831.00	
GOLD LOAN PENAL INTEREST	1532393.00	
STAFF HOUSE LOAN INTEREST	1016607.00	
STAFF VEHICLE LOAN INTEREST	194009.00	
LATE FEE / INTEREST RECEIVED	73960.00	
HOUSE LOAN INTEREST	48716662.46	
HOUSE LOAN PENAL INTEREST	62336.00	
BUSINESS LOAN INTEREST	166187821.20	
BUSINESS LOAN OVDUE INTEREST	1038469.00	
SPECIAL H.P.LOAN INTEREST	13596.00	
BCC INTEREST	120408567.00	
STAFF CAR LOAN INTEREST	260010.00	
EDUCATION LOAN INTEREST	190731.00	
SME BUSINESS LOAN INTEREST	639091.00	
Group Total	**1077404846.23**	**0.00**
INTEREST ON INVESTMENTS		
INTEREST ON INVESTMENTS	360154212.25	

T.D.C.B.RF.INTEREST	1598.00	0.00
Group Total	**360155810.25**	**0.00**
INTEREST ON DEPOSITS		
P.J.D/ D.J.D INTEREST		458076816.00
F.D. INTEREST		493892445.00
R.D. INTEREST		6555108.00
S.B. INTEREST		16161541.00
Group Total	**0.00**	**974685910.00**
INTERST ON BORROWINGS		
INTERST ON BORROWINGS.	**0.00**	4520540.00
INTEREST ON LOAN FROM T.D.C.B	**0.00**	35097.00
Group Total	**0.00**	**4555637.00**
ESTABLISHMENT CHARGES		
SALARY	0.00	77376434.00
EXGRATIA/BONUS	0.00	1878800.00
DAILY WAGES	0.00	18670550.00
P.F. CONTRIBUTION	0.00	8643636.00
S.W.F. CONTRIBUTION	0.00	171526.00
L.W.F. CONTRIBUTION	0.00	5634.00
E.D.L.I. CONTRIBUTION	0.00	135603.00
P.F. ADMINISTRATION CHARGE	0.00	371516.00
GRATUVITY PREMIUM	0.00	86825.00
STAFF TRAINING	0.00	14500.00
STAFF SPECTACLE ALLOWANCE	0.00	4800.00
Group Total	**0.00**	**107359824.00**
PROFIT ON SALE OF NON-BANKING ASSETS	**9116.00**	**0.00**
MISCELLANEOUS RECEIPTS/EXPENSES		
LEGAL FEE	4000.00	2582850.00
TAXI FARE	308442.00	308365.00
CAR EXPENSES	6284.00	669399.38
MISCELLANEOUS EXPENSES	25300.00	9911219.82
COMMITTEE SITTING FEE	0.00	596400.00
ADVT CHARGES	200.00	4521569.00
TELEPHONE	42933.00	4132398.81
WATER & ELECTRICITY	0.00	6550932.60
POSTAGE	33750.00	672305.50
REPAIRS	7992.54	709788.31
RATES AND TAXES	0.00	465073.00
COOLIE & TRANSPORTING	0.00	198593.00
BRANCH OFFICES RENT	3192700.00	12539364.10
STUDY TOUR	0.00	1515329.00
BOOKS & PERIODICALS	460.00	187829.00
AUDIT COST	0.00	1569710.00
SALE OFFICER COST	0.00	856826.00

G.B & ELECTION	0.00	339500.00
CASH AWARD TO STUDENTS	0.00	285926.78
T.A. & D.A	0.00	380856.00
INTERIOR DECORATION CONSULTATION FEE	0.00	935168.00
PRESIDENTS HONORARIUM	0.00	110000.00
A.M.C. OF VARIOUS EQUIPMENTS	0.00	4097390.12
LABOUR REGISTRATION FEE	0.00	415.00
INCOME TAX (BANK)	0.00	16892151.50
PETTY CONSTRUCTION,REPAIR	0.00	83040.00
DELEGATION FEE	0.00	1000.00
SUBSCRIPTION FEES	1800.00	110839.00
ELECTRICAL INSPECTION SCRUTINY FEE	0.00	17875.00
SERVICE TAX (ROUND OFF DIFF)	69.66	13.26
SWEEPER ALLOWANCE	0.00	2139364.00
SECURITY GUARDS CONTRACT AMOUNT	0.00	4255708.00
FESTIVAL ALLOWANCE	0.00	410660.00
SERVICE CHARGES	3140.00	6040.00
VICE CHAIRMANS HONORARIUM	0.00	55000.00
INCOME TAX FILING FEE	0.00	59000.00
ATM SERVICE FEES	0.00	1737994.00
STAMP DUTY	0.00	29498.72
FMR ACCOUNT	0.00	4395150.00
K.S.E.B SECURITY INTEREST	25134.00	0.00
A.R.C OTHER CHARGES	52852.00	0.00
ENTRANCE FEE	7370.00	0.00
WRITING FEE	3656.00	1186.00
LOCKER RENT	1617450.00	0.00
COMMISSION	279664.00	87487.13
NOTICE CHARGE	99363.00	0.00
PRINTING & STATIONERY	1004262.94	2647674.07
INSURANCE	106640.00	16998766.00
SERVICE TAX	0.00	640367.00
PROFIT/LOSS ON SALE OF GOI SECURITIES	246732931.67	0.00
SARFAESI DEMAND NOTICE EXPENSES	6505984.00	0.00
SARFAESI POSSESSION NOTICE EXPENSES	16886724.00	0.00
SARFAESI ADVT EXPENSES (POSSESSION)	1980973.00	0.00
LOAN PROCESSING FEE	6916140.00	650076.80
ATM INTERCHANGE FEE	5885510.00	324732.30
SARFAESI VALUVATION FEE	2400.00	0.00
SARFAESI SALE NOTICE EXPENSES	523828.00	0.00
SARFAESI ADVERTISEMENT EXPENSES (SALE)	1189561.00	0.00
SARFAESI DEMAND NOTICE ADVERTISEMENT	482737.00	0.00
SARFAESI OTHER CHARGES	22251.00	0.00
IMPS INTERCHANGE FEE	794.14	0.00
GOODS AND SERVICE TAX (GST)	8465192.73	13551461.16
CESS	405927.17	431267.59

MMS INTERCHANGING FEE	35.30	0.00
NACH INTERCHANGING FEE	464.03	10.87
ICICI PRUDENTIAL LIFE INSURANCE	450999.00	0.00
Group Total	**303275915.18**	**119663570.82**
STAFF SECURITY INVESTMENT		
WITHDRAWAL OF STAFF SECUIRITY	**3000.00**	
REPAYMENT OF STAFF SECUIRITY		**3000.00**
INVESTMENT		
R.F.INVESTMENT		
R.F.INVESTED	173850000.00	223850000.00
TDCB PF ACCOUNT		5339.00
Group Total	**173850000.00**	**223855339.00**
OTHER INVESTMENTS		
GOVT. OF INDIA SECURITIES	2888033561.95	2355591703.70
MUTUAL FUND	2560179609.06	2560179609.06
Group Total	**5448213171.01**	**4915771312.76**
UNDISTRIBUTED PROFIT	**0.00**	**13847496.56**
FUNDS & RESERVES		
RESERVE FUND	44504303.75	0.00
BUILDING FUND	10395017.60	0.00
COMMON GOOD FUND	0.00	94490.00
DEATH FUND	0.00	37500.00
EDUCATION FUND	60000.00	60000.00
STAFF WELFARE FUND (BANK)	0.00	4832325.00
PROFESSIONAL EDUCATION FUND	692374.83	22006474.83
MEMBER BENEFIT FUND	100000.00	600000.00
Group Total	**55751696.18**	**27630789.83**
RESERVES & PROVISIONS		
CAPITAL RESERVE FUND	0.00	0.00
BUILDING RECOUPMENT FUND	0.00	2083325.43
RESERVE FOR BAD & DOUBTFUL LOANS	0.00	812319.88
PROVISION FOR STAFF PAY REVISION	56800000.00	5000000.00
CONTIGENT PROVISION AGAINST STANDARD ASSET	0.00	559423.90
ADDITIONAL RESERVE FOR NPA	286156668.00	0.00
RESERVE FOR OVERDUE INTEREST ON NPA	462313676.37	537541063.02
DEPRECIATION FUND	14401220.98	0.00
PROVISION FOR INCOMETAX	60000000.00	0.00
PROVISION FOR HOUSELOAN INTEREST	9743332.00	0.00
PROVISION FOR RENT RECEIVABLE	0.00	3005992.00
BUILDING RECOUPMENT FUND (H.O)	0.00	7826846.36
INVESTMENT FLUCTUATION RESERVE	36843898.00	0.00
MEDICAL BENEFIT RECOUPMENT FUND	0.00	10529000.00
RESERVE FOR DEPRECIATION ON INVESTMENTS	0.00	36843898.00
OVERDRAFT INTEREST RESERVE	359068413.16	359068413.16
Group Total	**1285327208.51**	**963270281.75**

INTEREST PAYABLE	846537923.00	**832423347.08**
Group Total	**846537923.00**	**832423347.08**
FURNITURE & FIXTURES		
FURNITURE & FIXTURES	0.00	13480399.78
COMPUTER SYSTEMS & ACCESSORIES	0.00	8523721.47
Group Total	**0.00**	**22004121.25**
DIVIDEND	**0.00**	**10189450.00**
BANK ACCOUNTS		
FIXED DEPOSITS		
T.D.C.B. FIXED DEPOSIT	260089384.00	335089384.00
S.I.B. FIXED DEPOSIT	150000000.00	50000000.00
IDBI FIXED DEPOSIT	99000000.00	70000000.00
ESAF FIXED DEPOSIT	569507830.00	344603573.00
KSCB FIXED DEPOSIT	5000000.00	0.00
FINCARE SMALL FINANCE BANK FIXED DEPOSIT	530395000.00	511395000.00
HDFC FIXED DEPOSIT	60000000.00	0.00
INDUS IND BANK FIXED DEPOSIT	0.00	550000000.00
S.B.I FIXED DEPOSIT	310000000.00	40000000
Group Total	**1983992214.00**	**1901087957.00**
CURRENT DEPOSITS		
S.B.I. CD ACCOUNT NO.10307101780	872087436.50	1022957671.08
S.B.T. C.D. ACCOUNT NO. 57069906127	25004758.60	20040322.20
K.S.C.B MASK C.D.NO.998.179.20497	141.01	141.01
FEDERAL BANK C.D. ACCOUNT NO. 31197	21888122.16	1862239.00
S.I.B. C.D. ACCOUNT NO.0028073000000781	111572763.53	120994672.00
T.D.C.B. C.D. A/C.10702026187 (Old No:6)	285338138.00	280013959.00
K.S.C.B. CD ACCOUNT NO. 10-105-20031	6029603.00	5364486.00
S.B.T. C.D A/C 57069906116 (NADA BR)	649.00	0.00
T.D.C.B C.D A/C (NADA BR)-10702026325	0.00	20504.00
T.D.C.B C.D A/C (MAIN BR-TCR)10701058950	1000000.00	0.00
HDFC BANK C.D A/C (DD) -00570380000541	63847204.00	65500350.00
ICICI CD A/C IJK 021705000807	366549784.58	432985207.59
STATE BANK OF INDIA-30315183530,THRISSUR	7041640.50	6275710.00
FEDERAL BANK MUMBAI CD 10990200083228	3962119858.18	3962049517.56
HDFC A/C 03470380000172(RTGS) - HDFC INBB	1867340763.30	1895418768.78
T.D.C.B C.D A/C (MALA) 80001946234	3007800.00	2000000.00
S.B.T.CD A/C NO.67175494242 (THALORE)	3000660.00	0.00
T.D.C.B CD A/C (KODAKARA)80001968054	8000114.00	4000057.00
S.B.I AMBALLOOR A/C No- 32225977733	3022777.50	0.00
S.B.I CHALAKUDY A/C NO -32227675061	44854073.10	59900000.00
S.B.T. CD A/C NO 67201056367 (KORATTY)	649.00	0.00
T.D.C.B CD A/C (KATTOOR) 80003055315	4500000.00	0.00
R.B.I. CD A/C 38637401001	19161485043.45	19195313613.35
BANK OF MAHARASHTRA (60135371384)	1537001973.64	1546840874.70

T.D.C.B KODALY - 8000570881	4000000.00	3000000.00
IDBI CD A/C 1434102000000541	4617915090.50	4605189263.99
ESAF SMALL FINANCE BANK	462600047.20	490707365.20
FINCARE CD A/C	82395000.00	107456122.00
INDUSIND BANK CD 201004025260	550000000.00	550000000.00
Group Total	**34071604090.75**	**34377890844.46**
INTEREST RECEIVABLE		
INTEREST RECEIVABLE	571615766.02	496246065.03
INTEREST RECEIVABLE ON INVESTEMENT	116510840.76	116802034.97
Group Total	**688126606.78**	**613048100.00**
ADJUSTMENT HEADS DUE TO		
STAFF FESTIVAL ADVANCE	4923770.00	4906430.00
RENT RECEIVABLE	3267852.00	236910.00
ADVANCE A/C	698391.00	673391.00
B/C BEING B/R AS PER CONTRA	6990432.00	7000432.00
DAILY WAGES PAID OBJECTED	13298850.00	0.00
STUDY TOUR OBJECTED	1515329.00	0.00
COMPUTER OBJECTED	3566025.47	0.00
FURNITURE OBJECTED	13173797.00	0.00
STAFF PAY REVISION ARREAR ADVANCE	0.00	10500000.00
HO ACCOUNT	2021164841.39	2453223835.84
MEDICAL BENEFIT SCHEME	10529000.00	0.00
INTERIOR DECORATION CONSULTATION FEE [DUE TO]	935168.00	0.00
INSURANCE PREMIUM RECEIVABLE [IFFCO-TOKIO]	1101258.00	1031479.00
ADVANCE INCOME TAX (BANK)	0.00	60000000.00
DEAF ASSET A/C	735119.10	1038777.16
MISCELLANEOUS EXPENSES OBJECTED	74250.00	0.00
TDS AMOUNT POSTED	141544.00	73767.00
T.A & D.A OBJECTED	249175.00	2275.00
LEGAL FEE OBJECTED	1514100.00	0.00
GRATUITY OBJECTED	86861.00	0.00
DEAF RECEIVABLE FROM RBI	655.00	722880.10
SALARY OBJECTED	4376296.00	0.00
CLEARING SUSPENCE	1516492679.29	1516492691.29
RTGS/NEFT SUSPENCE	975095492.53	975092547.53
RTGS/NEFT DEFAULT HEAD	2500.00	2500.00
MY BANK SUSPENCE HEAD	905376.00	948637.00
EFT SETTLEMENT ACCOUNT(RTGS/NEFT)	21248502763.46	21248502763.46
ELECTRONIC TAG COLLECTION(FASTAG)	658940.00	701000.00
Group Total	**25830000465.24**	**26281150316.38**
A.T.M.CASH	**1577906100.00**	**1573467600.00**
C.V.M	**2270.00**	
ADJUSTING HEADS DUE BY		
EMPLOYEES PROVIDEND FUND	17405569.00	17422446.00
STAFF WELFARE FUND	334620.00	335920.00
STAFF L.W.F	19863.00	20990.00

M.O/SUSPENSE ACCOUNT	6841864.83	9040380.46
STAFF L.I.C	920655.00	928506.90
RECOVERY FROM STAFF	2112963.00	1978065.00
EARNEST MONEY DEPOSIT	30000.00	30000.00
SUNDRIES PAYABLE	56236.76	309367.18
PAY ORDER A/C	82866179.20	82939687.30
B/R BEING B/C AS PER CONTRA	7000432.00	6990432.00
IFFCO-TOKIO INSURANCE	1531251.00	1597877.00
GRATUITY PAYMENT	6234075.00	6024319.00
TDS (DEPOSIT INT)	16090500.00	13652758.00
RISK FUND	988412.00	774663.00
RISK FUND CLAIMS RECEIVED	1098614.00	1098614.00
DEAF LIABILITY A/C	718473.75	77768.86
AUTHORISED OFFICER -SARFAESI	1120225800.00	1119732352.90
PRADHAN MANTRI SURAKSHA BIMA YOJANA	4284.00	4404.00
PRADHAN MANTRI JEEVAN JYOTHI BIMA YOJANA	24750.00	21839.00
AUDIT COST PAYABLE	438000.00	414000.00
GST ADJUSTMENT HEAD	697929.34	543569.34
TDS(CASH WDWL EXCD 1 CRORE)	685287.00	614101.30
GST COLLECTED	4077458.28	10375118.28
CESS COLLECTED	319941.00	562326.00
RISK FUND (ADDITIONAL)	2312015.00	2524439.00
RISK FUND GST	221057.00	152357.00
Group Total	**1273256230.16**	**1278166301.52**
N.B.A.(ACQUIRED IN SATISFACTION OF CLAIMS)		
NON BANKING ASSETS	**8618284.00**	**1120225800.00**
BRANCH ACCOUNT	1043643945.00	1043643945.00
INTERBRANCH ACCOUNT	24345400158.70	24345400158.70
Group Total	**25389044103.70**	**25389044103.70**
DD SCHEME	65218189.00	65218189.00
	65218189.00	**65218189.00**
TOTAL	**127421642684.52**	**127444755767.74**
OPENING/CLOSING BALANCE	**261784044.01**	**238670960.79**
GRAND TOTAL	**127683426728.53**	**127683426728.53**

Profit & Loss Account

31.03.2020. Rs.	EXPENDITURE	31.03.2021. Rs.	31.03.2020. Rs.	INCOME	31.03.2021. Rs.
1088337727.08	1. a) Interest on deposits, borrowings etc.	993321025.92	1463441560.78	1.Interest and discounts	1437709536.35
	1. b) Interest on Loans from T.D.C.B.	35097.00			
109455967.00	2. Salaries, allowances and provident fund	164159824.00	436645.00	2.Commission,exchange and brokerage	279664.00
				3.Subsidies and donations	
812400.00	3. Directors and local committee	761400.00		4.a) Income from Non banking assets and	
	members fees and allowances			profit from sale or dealing with such	9116.00
86862942.57	4. Rent, taxes, insurance, lighting etc.	67897935.23		assets.	
3091750.00	5. Law charges	2582850.00		b) Profit on sale of fixed assets	
4903218.44	6. Postage, telegram and telephone charges	4782436.61	104299900.79	5) Other Receipts	313797095.96
1831100.00	7. Auditors fees	1593710.00			
16284513.30	8. Depreciation on and repairs to property	15194049.29			
12713885.54	9. Stationery,printing and advertisement etc	7169243.07			
	10. Loss from sale of or dealing with				
	non-banking assets.				
230037106.08	11. Other expenditure	390328030.79			
13847496.56	12. Balance of Profit	103969810.40			
1568178106.57	**Grand Total**	**1751795412.31**	**1568178106.57**	**Grand Total**	**1751795412.31**

Balance Sheet
Capital & Liabilities

31.03.2020	CAPITAL & LIABILITIES	31.03.2021	
Rs.	**1. CAPITAL**	Rs.	Rs.
1050000000.00	(i) Authorised Capital		1050000000.00
1000000000.00	10000000 Shares of Rs.100/-each-A	1000000000.00	
40000000.00	4000000 shares of Rs.10/-each-B	40000000.00	
10000000.00	10000 shares of Rs.1000/-each-C	10000000.00	
	(ii) Subscribed Capital		
538515400.00	4411483 shares of Rs.100/-each	441148300.00	
4230.00	835 shares of Rs.10/-each	8350.00	
538519630.00	(iii). Amount Called up.		**441156650.00**
538515400.00	4411483 shares of Rs.100/-each	441148300.00	
	less calls unpaid		
4230.00	835 shares of Rs.10/-each	8350.00	
	less calls unpaid of (III)above ,held by		
538519630.00	(a) Individuals	441156650.00	
	(b) Co-operative Institutions.		
	(C) State Government		
1658689088.19	**2. RESERVES AND SURPLUS**		**2012893086.97**
206079238.93	(i) Statutory Reserve	250583542.68	
29515154.19	(iii) Building Fund	39910171.79	290493714.47
	(iv) Dividend Equalisation Fund		
	(v) Special Bad Debts Reserve		
	(vi) Bad&Doubtful Debts Reserve		
	(a) Reserve for Bad&Doubtful Debts.		
360231373.60	(b) Provision for Bad & Doubtful Loans	359419053.72	
226750718.07	(c) Provision for Additional NPA	512907386.07	872326439.79
36843898.00	(a) Provision for Depreciation on Govt.Secuirities	0.00	
	(vii) Other Funds&Reserves		
1924523.57	(a) Common Good Fund	1830033.57	
	(b) Bonus Fund (for Employees)		
696754.92	(c) Death Fund(for members)	659254.92	
141483339.00	(d) Provision for future contigencies	141483339.00	
	(e) Provision for House loan interest	9743332.00	
6391989.35	(f) Capital Reserve Fund	6391989.35	
22047754.00	(g Provision for Bad&Doubtful Assets	22047754.00	
9910171.79	(h) Building Recoupment Fund	0.00	
22179031.37	(i) Contingent Provision against Standard Assets	21619607.47	
10529000.00	(j) Medical Benefit Scheme Recoupment Fund	0.00	

31.03.2020	CAPITAL & LIABILITIES		31.03.2021
32500000.00	(k) Investment Fluctuation Reserve Fund	69343898.00	
342000000.00	(l) Provision for Income Tax	402000000.00	
21314100.00	(m) Professional Education fund	0.00	
	(n) Provision for Fringe Benefit Tax	0.00	
174853724.40	(o) Revaluation Reserve	174853724.40	
5000000.00	(p) Provision for Staff Pay Revision	0.00	
3005992.00	Provision for Rent receivable	0.00	
4832325.00	(r) Staff Welfare Fund	0.00	
600000.00	(s) Member Benefit Fund	100000.00	850072932.71
	3.PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP		
	FUND ACCOUNT		
	For sharecapital of		
	(i) Central Co-operative Banks		
	(ii) Primary Agricultural Credit Societies		
	(iii) Other Societies		
12795219894.03	**4.DEPOSITS AND OTHER ACCOUNTS.**		**12605394195.70**
	(i) Fixed Deposits		11906890070.75
9679936951.75	(a) Individuals	9613450652.75	
	(b) Central Co-operative Banks		
2493622154.00	(c) Other Societies	2293439418.00	
	(ii) Savings Bank Deposits		585595535.64
512221286.10	(a) Individuals	582851711.99	
	(b)Central Co-operative Banks		
1058100.41	(c) Other Societies	2743823.65	
	(iii) Current deposits		112908589.31
71796178.62	(a) Individuals	67015744.93	
	(b) Central Co-operative Banks		
36585223.15	(c) Other Societies	45892844.38	
	(iv) Money at call &short notice		
52122576.00	**5. BORROWINGS**		**45832647.00**
	(i)From the Reserve Bank of India/National Bank/		
	State/Central Co-operative Bank:		
	(a). Short term loans,Cash Credits and Overdrafts		
	of which secured against :		
	(A) Government and other approved securities.		
	(B) Other tangible Secuirities		
	(b) Medium Term loans of which secured against		
	(A) Government and other approved secuirities.		
	(B) Other tangible Secuirities		
	(c) Long Term Loans: Of which secured against :		
	(A) Government and other approved securities.		
	(B) Other tangible Securities		
	(ii)From the State Bank of India		
	(a).Short term loans,Cash Credits and Overdrafts		

31.03.2020	CAPITAL & LIABILITIES	31.03.2021	
	Of which secured against :		
	(A) Government and other approved securities.		
	(B)Other tangible Securities		
	(b)Medium Term loans of which secured against		
	(A) Government and other approved securities.		
	(B)Other tangible Secuirities		
	(c)Long Term Loans: of which secured against :		
	(A) Government and other approved securities.		
	(B)Other tangible Securities		
	(iii) From the State Government		
	(a)Short term loans,Cash Credits and Overdrafts		
	of which secured against :		
	(A) Government and other approved securities.		
	(B)Other tangible Secuirities		
	(b) Medium Term loans of which secured against		
	(A) Government and other approved securities.		
	(B)Other tangible Securities		
	(c)Long Term Loans: of which secured against :		
	(A) Government and other approved securities.		
	(B)Other tangible Securities		
	(iv).Loans from other sources.		
52122576.00	Long Term(Subordinated)Deposits .	45832647.00	
	6.BILLS FOR COLLECTION BEING BILLS RECEIVABLE		
	AS PER CONTRA	10000.00	**10000.00**
	7.BRANCH ADJUSTMENTS		
537541063.02	**8.OVERDUE INTEREST RESERVE**	462313676.37	**462313676.37**
832423347.08	**9.INTEREST PAYABLE**	846537923.00	**846537923.00**
70583667.76	**10.OTHER LIABILITIES**		**111317569.85**
	(i). Bills Payable		
33732030.00	(ii) Unclaimed Dividends.	23542580.00	
35781770.58	(iii)Suspense(Adjusting Heads due by)	30137253.09	
309367.18	(iv).Sundries	56236.76	
	(v) Salary payable	56800000.00	
414000.00	(v) Audit Cost Payable	438000.00	
346500.00	5. Staff Secuirity Deposit	343500.00	
13847496.56	**11. Profit and Loss**		**103969810.40**
93448308.24	Profit as per last Balancesheet	13847496.56	
93448308.24	Less Appropriations	13847496.56	
13847496.56	Add.Profit for the year brought from P/LA/C.	103969810.40	
	TOTAL		
5597676.05	Contingent Liabilities.	6238380.94	
	(i) Outstanding Liabilities for guarantees issued		
5597676.05	(ii) Others-Deaf Account	6238380.94	
16498946762.64	**TOTAL**		**16629425559.29**

Balance Sheet
Property & Assets

31.03.2020	PROPERTY & ASSETS	31.03.2021	
Rs.		Rs.	Rs.
1418053535.87	**1. CASH**		**1379128076.18**
297973034.01	In hand	270419180.79	
	And with Reserve Bank,National		
	Bank,State Bank of India,State Co-operative		
1120080501.86	Bank and Central Co-operative Bank.		1108708895.39
1408937286.40	**2. BALANCES WITH OTHER BANKS**		**1693693728.58**
57754058.40	(i) Current deposits		196414757.58
	(ii)Savings Bank deposits		
1351183228.00	(iii)Fixed deposits		1497278971.00
	3.MONEY AT CALL AND SHORT NOTICE		
3090462931.97	**4. INVESTMENTS**		**2558021073.73**
	(i) In Central and State Government		
3089337931.97	securities(at book value)	2556896073.73	
	Facevalue Rs.2551661000/-		
	MarketValue Rs.2488017780.80/-		
	(ii) Other Trustee Securities		
	(iii)Shares in Co-operative institututions.		
1125000.00	other than in item (5) below.	1125000.00	
	(iv) Other investments		
	5. SUBSIDIARY STATE PARTNERSHIP FUND		
	In shares of		
	(i) Central Co-operative Banks		
	(ii) Primary Agricultural Credit Societies		
	(iii) Other Societies		
7361164199.07	**6. ADVANCES**		**6714536622.84**
	(i)Short term Loans,Cash Credits,		
	Overdrafts and bills discounted of which secured against		
	(a)Government and other approved securities		
	(b)Other tangible securities.		
	of the advances amount due from		
	Individuals-Rs.2683174558.92		
	of the advances,amount overdue		
	Rs.542007732 considered bad and		
3133143936.18	doubtful of recovery.	2683174558.92	
	(ii) Medium Term Loans of which secured against		
	(a)Government and other approved securities		

31.03.2020	PROPERTY & ASSETS	31.03.2021	
	(b)Other tangible securities.		
	of the advances amount due from		
	individuals-Rs.240326254.00		
	of the advances,amount overdue Rs.35026830.00		
150056116.00	considered bad and doubtful of recovery.	240326254.00	
	(iii) Long Term Loans of which secured against		
	(a)Government and other approved securities		
	(b)Other tangible secuirities. of the advances amount due from		
	Individuals-Rs.3791035809.92		
	of the advances,amount overdueRs.160007646.00		
	considered bad and doubtful of		
4077964146.89	recovery-	3791035809.92	
571615766.02	**7. INTEREST RECEIVABLE**	496246065.03	**496246065.03**
	of which overdueRs.462313676.37/-		
	considered bad and doubtful of recovery.		
	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION	10000.00	**10000.00**
	as per contra		
	9. BRANCH ADJUSTMENTS.		
	10. PREMISES	217397243.40	
200575283.68	LESS DEPRECIATION	18188266.18	**199208977.22**
	11. FURNITURE&FIXTURES	163140335.80	
17837188.47	LESS DEPRECIATION	144711393.07	**18428942.73**
508494830.16	**12. OTHER ASSETS**		**536738815.98**
	(a)Tangible and Intangible Asset(Due to)	418251812.01	418251812.01
378187137.40	Less.Depreciation		
	Deferred Tax Asset		1448059.00
130307692.76	Total Receivables		117038944.97
116510840.76	(b)Interest Receivable on Investment	116802034.97	
3267852.00	(c)Rent Receivable	236910.00	
10529000.00	(d) Medical Benefit Scheme		
	13. NON- BANKING ASSETS ACQUIRED IN SATISFACTION OF		
1921805741.00	**CLAIMS (Stating mode of valuation)**	3033413257.00	**3033413257.00**
16498946762.64	**TOTAL**		**16629425559.29**

Profit Appropriation 2020-21

Item	Amount Rs. Ps.
Reserve Fund	103719982.19
Education Fund	60000.00
Building Fund	89828.21
Member Benefit Fund	100000.00
Total	**103969810.40**

Other Receipts on Income side of P&L A/C.

Sl. No.	DESCRIPTION	AMOUNT in Rs.
1	ENTRANCE FEE	7370.00
2	WRITING FEE	3656.00
3	BRANCH OFFICE RENT	3192700.00
4	LOCKER RENT	1592500.00
5	NOTICE CHARGE	99363.00
6	MISCELLANEOUS INCOME	25300.00
7	PRINTING & STATIONERY	1004262.94
8	PROFIT/LOSS ON SALE OF GOI SECURITIES	246732931.67
9	SARFAESI DEMAND NOTICE EXPENSE	6505984.00
10	SARFAESI POSSESSION NOTICE EXPENSE	16886724.00
11	SARFAESI ADVERTISEMENT EXPENSE (POSSESSION)	1980973.00
12	LOAN PROCESSING FEE	6916140.00
13	ATM INTERCHANGE FEE	5885510.00
14	SARFAESI VALUVATION FEE	2400.00
15	SARFAESI SALE NOTICE EXPENSE	523828.00
16	SARFAESI ADVERTISEMENT EXPENSE (SALE)	1189561.00
17	SARFAESI DEMAND NOTICE ADVERTISEMENT EXPENSE	482737.00
18	SARFAESI OTHER CHARGES	22251.00
19	IMPS INTERCHANGE FEE	794.14
20	MMS INTERCHANGE FEE	35.30
21	NACH INTERCHANGE FEE	464.03
22	ICICI PRUDENTIAL LIFE INSURANCE	450999.00
23	GOODS AND SERVICE TAX (GST)	8465192.73
24	CESS	405927.17
25	LEGAL FEE	4000.00
26	TAXI FARE	308442.00
27	REPAIRS	7992.54
28	CAR EXPENSES	6284.00
29	ADVERTISEMENT CHARGES	200.00
30	INSURANCE	106640.00
31	TELEPHONE	42933.00
32	BOOKS& PERIODICALS	460.00
33	POSTAGE	33750.00
34	SUBSCRIPTION FEE	1800.00
35	SERVICE TAX (ROUND OFF DIFF)	69.66
36	SERVICE CHARGES	3140.00
37	A.R.C OTHER CHARGES	52852.00
38	KSEB DEPOSIT INTEREST RECEIVED	25134.00
39	CONTIGENT PROVISION AGAINST STANDARD ASSET RELEASED	559423.90
40	PROVISION FOR BAD & DOUBTFUL LOANS RELEASED	812319.88
41	PROVISION FOR STAFF PAY REVISION RELEASED	5000000.00
42	PROVISION FOR RENT RECEIVABLE RELEASED	3005992.00
43	PROVISION FOR DEFERRED TAX ASSET	1448059.00
	TOTAL	**313797095.96**

Other Expenditure on Expenditure side of P&L A/C.

Sl No.	Description	Amount
1	TAXI FARE	308,365.00
2	CAR EXPENSES	669,399.38
3	MISCELLANEOUS EXPENSES	9,911,219.82
4	COOLIE & TRANSPORTING	198,593.00
5	STUDY TOUR	1,515,329.00
6	SWEEPER ALLOWANCE	2139364.00
7	BOOKS & PERIODICALS	187,829.00
8	SALE OFFICER COST	856,826.00
9	G.B & ELECTION	339500.00
10	T.A. & D.A	380,856.00
11	A.M.C. OF VARIOUS EQUIPMENTS	4,097,390.12
12	SUBSCRIPTION FEES	110,839.00
13	ELECTRICAL INSPECTION SCRUTINY FEE	17,875.00
14	SECURITY GUARDS CONTRACT AMOUNT	4,255,708.00
15	NACH INTERCHANGE FEE	10.87
16	FESTIVAL ALLOWANCE	410660.00
17	SERVICE CHARGES	6,040.00
18	WRITING FEE	1,186.00
19	FMR ACCOUNT	4,395,150.00
20	ATM SERVICE FEES	1,737,994.00
21	CASH AWARD TO STUDENTS	285,926.78
22	DELEGATION FEE	1,000.00
23	STAMP DUTY	29,498.72
24	INTERIOR DECORATION CONSULTATION FEES	935168.00
25	SERVICE TAX ROUND OFF	13.26
26	COMMISSION	87487.13
27	LOAN PROCESSING FEE	650076.80
28	ATM INTERCHANGE FEE	324732.30
29	PREMIUM AMORTISED ON INVESTMENTS20-21	573993.61
30	PROVISION FOR INCOME TAX	60000000.00
31	PROVISION FOR HOUSE LOAN INTEREST	9743332.00
32	PROVISION FOR ADDL NPA	286156668.00
TOTAL		**390,328,030.79**

Expenditure In P&L A/C - Provisions & Contingencies 31.03.2021

Sl.No.	DETAILS	Rs. Ps.
1	Provision for IncomeTax	60000000.00
2	Provision for Additional NPA	286156668.00
3	Provision for House loan Interest	9743332.00
	Group Total	**355900000.00**

Supplementary Budget 2020-21

Sr.No.	Particulars	Budget Amount	Actual Expense	Excess amount paid
1	Miscellaneous Expense	6000000.00	9911219.82	3911219.82
	TOTAL	**6000000.00**	**9911219.82**	**3911219.82**

Presenting before the General Body Meeting for approval as per Agenda 9

The approval for appointment of M/s.Mohandas & Associates, Chartered Accountants,IIIrd Floor, "Sree Residency", Press Club Road,Thrissur-1(Membership no.36726,Firm No.02116S) as Statutory Auditor of the Bank for the financial year 2021-22 .

Other Assets

Sl. No.	Description	Amount Rs. Ps.
1	K.S.E.B Security Deposit	790280.00
2	Telephone Deposit	16371.00
3	Advance Income Tax(Bank)	399385785.00
4	T.D.S. amount posted	156490.00
5	Clearing suspense	47177.45
6	My bank suspense Head	18215.00
7	Electronic Tag Collection (Fast Tag)	80073.52
8	Risk Fund additional	212424.00
9	Deaf Asset Account	6238380.94
10	Deaf Receivable from RBI	722225.10
11	Advance NPCI TDS	696.00
12	Pan Service Agent Code	83694.00
13	Staff pay revision arrear advance	10500000.00
	Total	**418251812.01**
1	Interest Receivable on Investments	116802034.97
2	Rent Receivable	236910.00
	Total	**117038944.97**
1	Deferred Tax Asset	1448059.00
	Total	**1448059.00**
	GRAND TOTAL	**536738815.98**

Other Liabilities

Sl.No.	Description	Amount Rs. Ps.
1	UNCLAIMED DIVIDEND	**23542580.00**
2	SUSPENSE(Adjusting Heads due by)	
a	Employee Provident Fund	1479415.90
b	Staff Welfare Fund	37400.00
c	Security Deposit	328295.94
d	Staff Festival Advance	7740.00
e	M.O Suspense A/c	3089571.61
f	Pay Order A/c	277383.00
g	Earnest Money Deposit	119500.00
h	Nada Building Security	648000.00
i	IFFCO-Tokio Insurance	170902.00
j	Additional Security Deposit	239732.00
k	Authorised Officer,Sarfaesi	7208458.70
l	TDS (deposit interest)	3968653.00
m	Riskfund	380281.00
n	Risk Fund Claims Received	90.00
o	Risk Fund GST	68700.00
p	Staff LIC	70064.00
q	Recovery from Staff	134898.00
r	Staff Labour Welfare Fund	205.00
s	TDS(Cash withdrawal exceed 1 crore)	77620.00
t	Gratuity Payment	631364.00
u	Pradhan Manthri Surak sha Bima Yojana	2832.00
v	Pradhan Manthri Jeevan Jyothi Bima Yojana	4313.00
w	RTGS/NEFT Suspense	2945.00
x	Deaf Liability A/C	6238380.94
y	Auction/Sale of Fixed Asset	368390.00
z	Insurance Premium Receivable(IFFCO-TOKIYO)	65373.00
za	GST Adjustment Head	154360.00
zb	GST Collected	4042444.00
zc	Cess Collected	319941.00
	Total	**30137253.09**
3	SUNDRIES PAYABLE	56236.76
4	AUDIT COST PAYABLE	438000.00
5	SALARY PAYABLE	56800000.00
6	STAFF SECUIRITY DEPOSITS	343500.00
	Total	**57637736.76**
	GRAND TOTAL	**111317569.85**

Independent Auditors Report

To
The Members,
The Irinjalakuda Town Co-Operative Bank Ltd.,
Tana South, Irinjalakuda, Thrissur-680 121

Report on the financial statements

We have audited the accompanying financial statements of **THE IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD**, which comprise the Balance Sheet as at **March 31, 2021**, the statement of Profit and Loss account and Cash Flow statement for the year ended, and a summary of significant accounting policies and other explanatory information.

Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the said financial statements give the information required by Kerala Co-operative Department and Reserve Bank of India as in the prescribed manner.

(a) In the case of the Balance Sheet, of the state of affairs of the Bank as at **March 31, 2021**;

(b) In the case of the statement of Profit and Loss, of the **PROFIT** for the year ended on that date; and

(c) In the case of the cash flow statement, of the Cash Flows for the year ended on that date.

Basis for Opinion

We have conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI.Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the provisions of the Banking Regulation Act, 1949 and the guidelines issued by the Reserve Bank of India. This responsibility includes maintenance of adequate accounting records for safe guarding the assets of the Bank and preventing and detecting frauds and other irregularities ,selection and appropriate accounting policies ,making judgments and estimates that are reasonable and prudent and design , implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records ,relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

An audit involves performing procedures to obtain audit evidence, about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Statement of the Profit & Loss have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949.

As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949, we report that:

(a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and found them satisfactory;

(b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

Further, as required by section 143(3) of the Act, we report that:

a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books ;
c) The Balance Sheet, Statement of Profit and Loss account and the Cash Flow statement dealt with by this report are in agreement with the Books of account and returns;
d) The transactions of the Bank which have come to our notice have been within the powers of the Bank;
e) The Accounting Standards adopted by the Bank are consistent with those laid down by Accounting Principles generally accepted in India so far as applicable to Banks and comply with the accounting standards issued by Institute Of Chartered Accountants Of India;

Place: Thrissur
Date: 19-08-2021
UDIN: 21019763AAAAEM4609

For C.KRISHNAKUMAR & Co.
Chartered Accountants

C.KRISHNAKUMAR
B.COM.FCA,DISA (ICAI)
PROPRIETOR
MEMBERSHIP NO.19763
Firm Registration No.004934S

Significant Accounting Policies Followed By the Bank Forming Part of Balance Sheet and Profit and Loss Account

The Irinjalakuda Town Co-operative Bank Ltd was incorporated on 16th February 1918 as a Co-operative Society. The Society operates as a Bank under RBI License No: UBDKER 0006 P. ITUB is governed by the Banking Regulation Act 1949 and other applicable Acts/ Regulations.

1. Basis of Accounting :-

The accounts are prepared on accrual basis under the historical cost convention and conforms to statutory provisions, practices prevailing in the Banking Industries and guidelines issued by the Reserve Bank of India for Banks.

The preparation of Financial statements requires the management to make estimates and assumptions in reported amount of assets and liabilities (including contingent liabilities) as of that date of the financial statement and the reported income and expenses during this period. Management believes that the estimates and assumptions used in the preparation of the financial statement are prudent and reasonable. Actual results could differ from these estimates.

2. Revenue recognition:-

(a) Interest income is recognized on accrual basis except in the case of Non- performing Assets where it is recognized upon realization as per RBI guidelines.

(b) Dividends on Investments are accounted on cash basis at the time of actual receipt.

(c) Audit cost to Statutory auditors includes Rs 235000/- relating to the financial year 2018-19 and Rs.24000/- relating to the financial year 2019-20.

3. Investments :-

Investments in approved Central and State Government Securities are carried at their acquisition cost and any diminution, other than temporary, in the value of such securities is provided for. Investments are classified under Held to Maturity Rs.24047.93 lakhs and Available for sale Rs 1521.03 lakhs.

Premium paid on purchase of securities classified under Held to Maturity is amortized over the remaining period of maturity of the securities.

4. Advances :-

(a). Advances are classified into standard, sub-standard, doubtful and loss asset in accordance with the Reserve Bank of India guidelines.

(b). Provision for non performing advances is made in accordance with the Reserve bank of India guidelines. In addition, the bank adopts an approach to provisioning that is based on past experience, evaluation of securities and other related factors.

(c). In accordance with the Reserve Bank of India guidelines, the bank creates general provisions in respect of standard assets at the rate of 0.4%.

5. Fixed Assets :-

(a) The fixed assets are stated at historical cost less accumulated depreciation

(b) There has not been any revaluation of fixed assets during the financial year.

(c) Depreciation is charged over the estimated useful life of an asset at rates prescribed in the various circulars issued by the Registrar of Co-operative Society.

6 . Transactions involving foreign exchange :- NIL

7. Employee Benefits :-

(a) Provident Fund: Eligible employees are covered under a defined contribution plan. The contribution made by the Bank to the Employees Provident Fund Account is charged to Profit and Loss Account.

(b) Pension Fund: There is no separate Pension Fund.

(c) Gratuity: Eligible employees are covered under the Group Gratuity Life Assurance Scheme of Life Insurance Corporation of India and the premium paid to LIC is charged to Profit and Loss Account.

(d) Compensation for absence on Privilege/Sick/ Casual leave: The employees of the Bank are entitled to compensate absence on account of privilege/sick/casual leave as per leave rules. No provision is made on this account.

8. Segment Reporting : -

Business segments have been identified and reported taking into account, the target customer profile, the nature of the products and services, the differing risks and returns, the organization structure, the internal business reporting system and guidelines issued by RBI vide notification dated April 18th ,2007.

9. Earnings per share :-

The Bank reports the Basic Earning per share in accordance with Accounting Standard 20. Basic EPS has been computed by dividing Net profit for the year by number of equity shares outstanding at the end of the year. As there are no potential Equity shares, diluted EPS has not been computed.

10. Taxes on income :-

Income tax expenses comprise current tax and deferred tax. Provision for Current tax is made after taking into account the benefits admissible under the provisions of the Income Tax Act 1961. Deferred tax assets and liabilities are not recognized in the Profit and Loss Account of the Bank.

11. Impairment of Assets :-

The Bank assesses at each Balance sheet date whether there is any indication of any asset being impaired. Impairment loss, if any is provided in the Profit and Loss. Account to the extent the carrying amount of assets exceeds their realizable value

12. Accounting for provisions, contingent liabilities and contingent assets :-

Deaf Account Paid Rs.6238380.94 is shown as contingent liabilities.

13. Net Profit :-

Net profit is arrived at after provisions for contingencies, which include provisions for;

(a) Depreciation on investments

(b) Standard assets and non-performing advances and investments

(c) Taxation in accordance with statutory requirements.

Place:Thrissur
Date: 19.08.2021

For C.KRISHNAKUMAR & Co.
Chartered Accountants

C.KRISHNAKUMAR
B.COM.FCA,DISA (ICAI)
PROPRIETOR
MEMBERSHIP NO.19763
Firm Registration No.004934S

Budget Estimate for 2022-23

Receeipts	Amount	Payments	Amount
Interest from Advances	3730000000.00	Printing & Stationery	11000000.00
Interest on Investments	818200000.00	Branch Building Rent	25250000.00
Entrance Fee	286000.00	Locker Rent	127000.00
Writing Fee	464000.00	Commission	340000.00
Loan Processing Fee	51546000.00	Adverisement Charges	36000000.00
Notice Charge (Postage)	280000.00	Subscription fees	105,000.00
Taxi Fare	574000.00	Miscellaneous (Tea, Coffee)	25000000.00
Stationery Charge	1700000.00	Water & Electricity	21310000.00
Locker Rent	3600000.00	Repair	2500000.00
Commission	1000000.00	Coolie & Transporting	700000.00
Miscellaneous Income	650000.00	Chairman/Vice Chairman Honorarium	360000.00
Goods and Service Tax(GST)	20186000.00	Petty Construction Repair	1000000.00
Cess	1200000.00	T.A. & D.A.	5000000.00
ARC other charges	100000.00	Newspapers/Weekly	200000.00
Sarfaesi Demand Notice Expense	13000000.00	Rates&Taxes	3200000.00
Sarfaesi Posession Notice Expense	30000000.00	Income Tax	180000000.00
Sarfaesi Advertisement Expense (Posession)	7000000.00	Centralised Payment System(IFTAS)	1500000.00
Sarfaesi Valuation fee	50000.00	ATM Service fees	3500000.00
Sarfaesi Sale Notice Expense	4000000.00	Car expenses	1800000.00
Sarfaesi Advertisement Expense (Sale)	5000000.00	Interior Decoration Consult. fees	200000.00
Sarfaesi Demand Notice Advertisement	1400000.00	Books and Periodicals	520000.00
Sarfaesi other charges	70000.00	Election Inspection Scrutiny fee	50000.00
ATM Inter Change fee	10000000.00	Income tax filing fee	125000.00
POS Interchange fee	300000.00	Interest on Incometax	400000.00
IMPS Interchange fee	50000.00	Goods and Service Tax(GST)	87500000.00
MMS Interchange fee	50000.00	Cess	1500000.00
NACH Interchange fee	50000.00	Property Expense	1079000.00
ICICI Prudential life Insurance	2000000.00	Opening of Branches	4000000.00
SBI life Insurance	2000000.00	General Insurance	31500000.00
LIC	2000000.00	Sale Officer Cost	1500000.00
Starhealth	1000000.00	Deposit Mobilisation	800000.00
Reliance	1000000.00	AMC (Machines)	22500000.00
New India Assurance	1000000.00	General Body/ Election	900000.00
Total	**4709756000.00**	Co-op. Week Celebration	300000.00
Payments	**Amount**	Cash Award	600000.00
Interest on Deposits	2972500000.00	Delegation Fee	145000.00
Interest Subsidy	61800000.00	Interest on Bank Loans	5000000.00
Salary and Other expenditures	225000000.00	Postage, Notice Charge	2500000.00
Ex-gratia/Bonus	4000000.00	Staff Training	5000000.00
Contingent Charges	29520000.00	Study Tour	1220000.00
Daily Wages	10000000.00	Service Tax	2500000.00
Writing Fee	400000.00	Donation	1000000.00
Legal Fee	10000000.00	Reserve for Depreciation,	
Administration Fee	500000.00	Doubtful Assets/Loans	652100000.00
Committee Sitting Fee	1000000.00	Service Charges	320000.00
Audit Fee	4685000.00	NACH Interchange Fee	5000.00
Labour Registration Fee	20000.00	Staff selection	1000000.00
Affiliation Fee	25000.00	Clearing house	1200000.00
Telephone Charge	7500000.00	**Total**	**4474856000.00**
Taxi Fare	1500000.00	Expected Profit	234900000.00
Car Repair/Fuel	2050000.00	**Grand Total**	**4709756000.00**

'Notes on accounts' to the Balance Sheet

Sl.No	Description		
i)	**Capital to Risk Asset Ratio as on 31.03.2021**		**11.29%**
ii)	**Movement of CRAR (i.e.CRAR as on Balance Sheet date for current year 31.03.2021)**		11.29%
	CRAR as on 31.03.2020		11.08%
iii)	**Investments:**		
	a) Face value of Investments		25516.61 lakhs
	b) Book value of Investments		25568.96 lakhs
	c) Market value of Investments		24880.18 lakhs
	Non SLR Investments		
	Shares with other Co-operative Institution		0.11 crores.
	Non performing non SLR Investments		NIL
iv)	**Advances against real estate- construction business,housing**		NIL
v)	**Advances against Shares& Debentures**		NIL
vi)	**Advances to directors, their relatives,companies/firms in which they are interested**		
	a) Fund- based		NIL
	b) Non-fund based (Guarantee,L/C etc)		NIL
vii)	**Cost of Deposits**		
	Average cost of deposits		7.75%
viii)	**NPAs:**		
	a) Gross NPAs (31.03.2021)		Rs.13096.35 lakhs (19.50%)
	b) Net NPAs		Rs.4373.09 lakhs (7.49%)
ix)	**Movement in NPAs**	**31.03.2021 Rs.**	**31.03.2020 Rs.**
	a) Gross NPAs	13096.35 lakhs (19.50%)	18164.06 lakhs (24.68%)
	b) Net NPAs	4373.09 lakhs (7.49%)	12294.24 lakhs (18.15%))
x)	**Profitability:**		
	a) Interest income as a percentage of working fund		8.99%
	b) Non-interest income as a percentage of working fund		1.96%
	c) Operational profit as a percentage of working fund		2.81%
	d) Return on Assets		0.63%
	e) Business(Deposits+Advances) per employee		1772.47 lakhs.
	f) Profit per employee		9.54 lakhs.

xi) Provision towards NPAs, Depreciation in Investment, Standard Assets as on 31.03.2021

Provision towards NPAs	8723.26 lakhs
Depreciation in Investments	0
Standard Assets	216.20 lakhs

xii) Movement in provisions	**Rs.31.03.2021**	**Rs.31.03.2020**
a) NPAs	8723.26 lakhs	5869.82 lakhs
b) Depreciation on Investment	-	368.44 lakhs
c) Standard Assets	216.20 lakhs	221.79 lakhs

xiii) Foreign currency Assets & Liabilities (if applicable)		
a) Assets		NIL
b) Liabilities		NIL
c) NRE Fixed Deposits		Rs.80.84 Crores
d) NRE Savings Bank		Rs.2.01 Crores

xiv) Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation

a) Amount paid Rs.193.45 lakhs

b) Balance to be paid NIL

xv) Penalty imposed by RBI Rs. 50 lakhs

xvi) Restructured Accounts NIL

UCBs are required to disclose in their published Annual Balance Sheets, under "Notes on Accounts", information relating to

number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the format givenbelow. in lakhs

Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers	NIL		
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			

xvii) Movement of Deaf Accounts

	31.03.2021 - Rs.	31.03.2020 - Rs.
a) Opening Balance of amounts transferred to DEAF	59.35 lakhs	51.17 lakhs
b) Add: Amount transferred to DEAF during the year	10.26 lakhs	8.18 lakhs
c) Less: Amounts reimbursed by DEAF towards claims		
d) Closing balance of amounts transferred to DEAF	69.61 lakhs	59.35 lakhs

Place:Thrissur
Date: 19.08.2021

For C.KRISHNAKUMAR & Co.
Chartered Accountants

C.KRISHNAKUMAR
B.COM.FCA,DISA (ICAI)
PROPRIETOR, MEMBERSHIP NO.19763
Firm Registration No.004934S

Better Banking Achievements

Inauguration of ICICI Prudential Insurance Business Launching by Chairman - Sri. M.P. Jackson

Chairman - Sri. M.P. Jackson, Vice Chairman - Adv. P.J. Thomas and CEO - Sri. T.K. Dileepkumar with ICICI Prudential Officials

Vice Chairman - Adv. P.J. Thomas and CEO - Sri. T.K. Dileepkumar and ICICI Prudential Officials with Business Excellence Award Winners

Inauguration of Star Health Insurance Business Launching by CEO -Sri. T.K. Dileepkumar

Handing over of MoU with Star Health Insurance Company

Life Insurance Company staff training programme inauguration

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KATTOOR Ph: 0480 -2870779 ● **KARUVANNUR** Ph: 0480 -2886279 ● **KODALY** Ph: 0480-2743179 ● **ALOOR** Ph: 0480 -2720679 ● **ANNAMANADA** Ph: 0480 - 2773879
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