



THE NILAMBUR CO.OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.

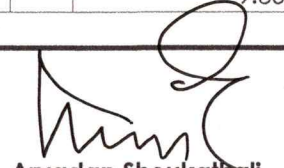
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH -2024

Amount 31.03.2023	Expenditures	SCH NO	Amount 31.03.2024	Amount 31.03.2023	Income	SCH NO	Amount 31.03.2024
565303854.08	1.Interest on deposit & borrowings etc.		645379791.92		1.Interest and Discount		
134671159.80	2.Salaries and Allowances and P.F		130597520.00	977557822.47	Interest on Loans 743711810.30		1018289353.34
520519.00	3.Directors and local committee members,sitting fee, Board meeting expenses, allowances and honararium		592973.00		interest on investments 274577543.04		
24123450.40	4. Rent,Taxes, Insurance, Lighting etc.		24902220.48	460048.80	2.Commission,Exchange and Brokerage		541019.38
100200.00	5. Law charges		192000.00		3.Subsidies and Donations		
311433.86	6 Postage, Telegram and Telephone etc.		285458.86	76629874.94	4.Income from non-banking assets and profits from sale of or dealing with such asset		
1397938.32	7. Audit Cost		1064882.00		5. Other receipts	2	111008642.14
13114069.23	8. Depreciation on & Repairs to property		12161255.42		6.Loss,if any		
2837004.12	9.Stationery, Printing & Advertisement Charges		2898248.77				
8390835.24	10.Other expenses computer		10329077.63				
276823332.82	11. Other expenditures	1	243675776.75				
27053949.34	12.Balance of Profit		57759810.03				
1054647746.21	Total		1129839014.86	1054647746.21	Total		1129839014.86
	Basic & Diluted EPS(FY)	3	22.26				
	Basic & Diluted EPS(PY)		9.83				

Nominal Value per share Rs 100/-


Venkitakrishnan. R
(Chief Executive Officer)


A R Vimalkumar
(General Manager)


Aryadan Shoukathali
(Chairman)


George Parakkal
(Director)


A. Balachandran
(Director)



Place: Nilambur
Date: 24-06-2024

M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 0021165


MOHANDAS ANCHERY FCA
(PARTNER) Mem.No.036726

UDIN : . 24036726BJZWUV7172

SCHEDULE-1

Amount 31.03.2023	Particulars	Amount 31.03.2024
	<u>OTHER EXPENDITURES</u>	
	1.Provisions	
161035176.24	Reserve for Bad and Doubtful Debts	110083590.20
32732472.50	Provision for Investment Depreciation Reserve	
0.00	Provision For Pay Revision	2000000.00
399318.09	Provision on Standard assets	424129.82
813812.42	Provision for Interest Reverted on Moratorium Standard Assets	
3500000.00	Provision For Information Technology	10000000.00
6890165.00	Provision for DA	27490410.52
52363323.00	Provision for Income tax and deferred Tax*	54000000.00
		53970984.00
		29016.00
4000.00	Provision on long pending locker rent Receivable	2000.00
0.00	Provision For Interest Capitalization	12042772.59
257738267.25	Total	216042903.13

Provision for Income Tax and deferred tax*

While computing the deferred tax expense/income the timing difference on (i) the effect of the provision on standard assets,(ii) provision on covid moratorium on NPA & (iii) Opening carrying value of the Fixed assets are not recognized

In case the effect of provisioning on standard assets,NPA,Provision on covid moratorium & timing difference on carrying value of assetts till 31.03.2024 if considered,, the total deferred tax income will increase by Rs 14,12,56,591.60

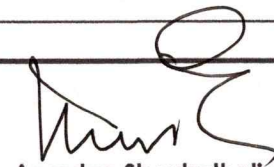


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	2. Other Expenditure		
1909997.16	a) Contingency		2947244.85
154664.00	b) Guest expenses		130480.00
102405.00	c) Subscription for daily		91025.00
292000.00	d) Affiliation fee		15000.00
31700.00	e) Deposit mobilisation expenses		40850.00
82570.35	f) Commission paid		80789.51
34280.00	g) General body expenses		122510.00
376334.68	h) Vehicle maintainance expenses		383759.81
408466.94	i) Branch shifting and opening expenses		0.00
644946.00	j) Goi amortaisation expense		639946.00
6970.00	k) Income tax paid		0.00
12824.00	l) Members Accident Death Insurance		29040.00
8977.77	m) Loss on sale of fixed assets		0.00
4042977.20	n) Atm transaction fee paid		3540729.94
378489.38	o) Generator maintanance		287378.54
1819199.42	p) Goods and service tax -igst- itc		3529122.81
281760.00	q) Flash transaction fee		1671966.00
68423.97	r) Credit information agency fee and exp		162958.37
1677614.04	s) Goods and service tax -cgst&sgst- itc		2449652.57
3800.00	t) Atm compensation paid		0.00
3527.00	u) Stamp duty on mutual fund investments		44375.00
390186.66	v) Training Fees		458766.00
1573592.00	w) Daily Collection Agents Commission		2649777.00
4779360.00	x) Loan collection expenses		8350237.00
0.00	y) Loss on Elimination Impired		7265.22
19085065.57	TOTAL		27632873.62
276823332.82	Grand total		243675776.75


Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalkumar
 (General Manager)


Aryadan Shoukathali
 (Chairman)


George Parakkal
 (Director)


A. Balachandran
 (Director)

M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
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MOHANDAS ANCHERY FCA
 (PARTNER) Mem.No.036726

UDIN : . 24036726BJZWUV7172

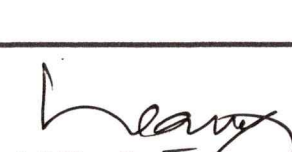
Place: Nilambur
 Date: 24-06-2024



SCHEDULE-2

Amount 31.03.2023	Particulars	Amount 31.03.2024
	Provisions removed	
0.00	Investment and Depreciation Reserve Removed	23081862.50
29054062.89	Provision for Moratorium 2.0 removed	40554915.89
0.00	Provision for Interest Reverted on Moratorium Standard Assets removed	813812.42
29054062.89		64450590.81
	Total	
	Other Receipts	
21137786.80	a) Bank Charges	23867714.08
1012.00	b) Entrance fee	1364.00
386200.00	c) Miscellaneous income	1019240.00
10.00	d) NSN agents commission (received)	0.00
133708.00	e) Nominal shares	235855.00
1185001.00	f) Rent for lockers	1197000.00
870250.00	g) Profit from sale of govt. securities	700750.00
70166.10	h) Profit on sale of fixed assets	238843.13
15143895.15	i) Atm transaction fee received	15268549.12
8647783.00	j) Income tax refund received	2823342.00
	k) Interest Received on Income tax refund	1205394.00
47575812.05	Total	46558051.33
76629874.94	Grand total	111008642.14


Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalkumar
 (General Manager)


Aryadan Shoukathali
 (Chairman)


George Parakkal
 (Director)


A. Balachandran
 (Director)



M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
 ICAI FRN 0021165
 THRISSUR-1


MOHANDAS ANCHERY FCA
 (PARTNER) Mem.No.036726
 UDIN : . 24036726BJ2WUV 7172


Place: Nilambur
 Date: 24-06-2024

SCHEDULE-3

Amount 31.03.2023	Particulars	Amount 31.03.2024
	Earnings per share (EPS)	
	The following reflects the profit and share data used in the basic and diluted EPS computations:	
	Total operations for the year	
2,70,53,949.34	Profit/(loss) after tax	5,77,59,810.03
2,70,53,949.34	Net profit/(loss) for the calculation of basic EPS(A)	5,77,59,810.03
27,53,332.00	Weighted average number of equity shares in calculating basic EPS (B)	25,95,216.90
0.00	Effect of dilution	0.00
27,53,332.00	Weighted average number of equity shares in calculating Diluted EPS (C)	25,95,216.90
9.83	Earnings per share (Basic) (A/B)	22.26
9.83	Earnings per share (Diluted) (A/C)	22.26


Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalakumar
 (General Manager)


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A. Balachandran
 (Director)



Place: Nilambur
 Date: 24-06-2024

M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS & ASSOCIATES
 ICAI FRN 002116S



MOHANDAS ANCHERY FCA
 (PARTNER) Mem.No.036726
 UDIN : . 24036726BJZWUV7172



THE NILAMBUR CO.OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.


THE BALANCE SHEET AS ON 31 ST MARCH 2024

Amount 31.03.2023	Total 31.03.2023	Capital and Liabilities	SCH NO	Amount 31.03.2024	Total 31.03.2024
		1. CAPITAL			
		<i>i) Authorised Share Capital</i>			
349800000.00		3498000 A Class Shares of Rs.100/- each		349800000.00	
200000.00	350000000.00	200 B Class Shares of Rs. 1000/- each by State Government		200000.00	350000000.00
		<i>ii) Subscribed Capital</i>			
270110100.00	270110100.00	2534438 A Class Shares of Rs.100/- each B class Shares of Rs. 1000/- each		253443800.00 0.00	253443800.00
		<i>iii) Amount Paidup</i>			
270110100.00	270110100.00	2534438 A Class Shares of Rs.100/- each B class Shares of Rs. 1000/- each		253443800.00 0.00	253443800.00
		of (iii) above held by:			
270110100.00	270110100.00	a) Individuals b) Co-operative institutions c) State Government		253443800.00	253443800.00
		2. RESERVE FUND AND OTHER RESERVES			
200276076.55		i) Statutory Reserve Fund		207039563.88	
		ii) Agricultural(Credit Stabilization Fund)			
85815598.43		iii) Building Fund		87168295.90	
30620.17		iv) Dividend Equalisation Fund		30620.17	
23726522.83		v) Professionals education fund		25079220.30	
77258447.50		vi) Investment and Depreciation Reserve		54176585.00	
788522194.15	1175629459.63	vii) Other Funds and reserves	4	914001860.56	1287496145.81
		3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND			
	1445739559.63	Page Total C/d			1540939945.81



	1445739559.63	Page Total B/f		1540939945.81
		4. DEPOSITS AND OTHER ACCOUNTS		
7930470248.00		i) Fixed deposits	8189063038.63	
		a) Individuals 7528262473.63		
		b) Central Co.op. banks		
		c) Other Societies 660800565.00		
		ii) Savings Deposits	2026092797.58	
1955411222.25		a) Individuals 2026092797.58		
		b) Central Co.op. banks		
		c) Other Societies 0.00		
170055701.23		iii) Current Deposits	164484996.82	
		a) Individuals 111421345.76		
		b) Central Co.op. banks		
		c) Other Societies 53063651.06		
	10,05,59,37,171.48	iv) Money at call and short Notice		10,37,96,40,833.03
		5. BORROWINGS		
		i) From the Reserve bank of India/ State/ Cental Co.op Bank		
		a) Short term Loans, Cash Credits and OverDrafts Nil		
		b) Medium Term Loans Nil		
		c) Long Term Loans Nil		
		d) Loans from Other sources Nil		
0.00	0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		0.00
		7. BRANCH ADJUSTMENTS		
		8. OVERDUE INTEREST RESERVE		
296024539.63	296024539.63	a) NPA Interest	290789342.25	290789342.25
149594037.18	149594037.18	9. INTEREST PAYABLE	234912873.05	234912873.05
44820754.79	44820754.79	10. OTHER LIABILITIES	23978604.29	23978604.29
			5	
		11. PROFIT AND LOSS		
22592972.88		Profit as per last balance sheet	40242555.90	
9404366.32		Less appropriations	10839837.86	
27053949.34	40242555.90	Add profit for the year brought from the Profit and Loss Accounts	57759810.03	87162528.07
	12032358618.61	TOTAL		12557424126.50
		CONTINGENT LIABILITIES		
Nil		i) Outstanding Liabilities for guaranties issued	Nil	
12586384.84	12586384.84	ii) Others (RBI DEAF)	13077413.56	13077413.56

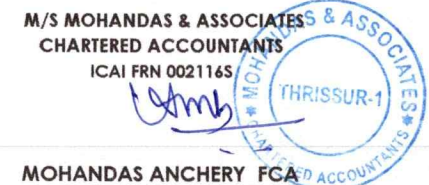

Venkitakrishnan. R
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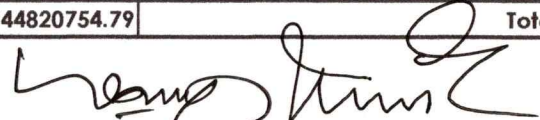
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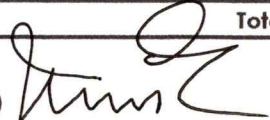
MOHANDAS ANCHERY FCA
(PARTNER) Mem.No.036726
UDIN : 24036726 BJZJUV7172

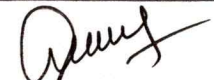
SCHEDULE-5

Amount 31.03.2023	Total 31.03.2023	PARTICULARS	Amount 31.03.2024	Total 31.03.2024
		OTHER LIABILITIES		
		1. Adjusting Heads Due By:		
8145226.00		a) Dividend to Members	7901284.00	
3550487.89		b) Suspense liability -mis	450290.00	
915731.80		c) Suspense liability-tds (deposits)	1413063.69	
1257550.00		d) Share suspense h.o.	2581625.00	
758195.00		e) Gratuity paid to staff	1210430.00	
652087.00		f) Suspense liability ho mem risk fund	697514.00	
1526244.32		g) Suspense liability ho service tax	1761936.13	
73400.00		h) Suspense liability atm	102300.00	
344300.00		i) Susp liability- atm issuer payable	201400.00	
68567.00		j) Suspense liability - dbt	62098.00	
318083.18		k) Susp liability-pos issuer payable	177531.49	
26078964.60		l) Sus.liability - flash payable	5657361.45	
0.00		m) Suspense liability for cash withdrawal above 1 crore	142312.00	
0.00		n) Susp liab- billdesk payable	5976.00	
413.00		o) Sus.liability - CERSAI	0.00	
10505.00		p) Susp liab-recovery-insurance and valuation	0.00	
0.00		q) Susp Liab NEFT-RTGS and POS	492482.53	
	43699754.79			22857604.29
		2.Establishment and contingencies due		
0.00		a) Audit cost(CO-OP DEPARTMENT)	0.00	
708000.00		b) Audit cost(CA)	708000.00	
413000.00		c) Audit Fee(Tax)	413000.00	
0.00	1121000.00	d) Audit fee (EDP)	0.00	1121000.00
	44820754.79	Total		23978604.29


 Venkitakrishnan. R
 (Chief Executive Officer)


 A R Vimalkumar
 (General Manager)


 Aryadan Shoukathali
 (Chairman)


 George Parakkal
 (Director)

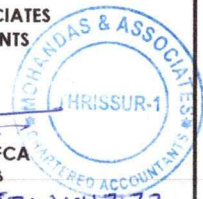

 A. Balachandran
 (Director)



Place: Nilambur
 Date: 24-06-2024

M/S MOHANDAS & ASSOCIATES
 CHARTERED ACCOUNTANTS
 ICAI FRN 002116S

 MOHANDAS ANCHERY FCA
 (PARTNER) Mem. No. 036726
 UDIN : 24036726BJZWUV7172





THE NILAMBUR CO.OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.

THE BALANCE SHEET AS ON 31 ST MARCH 2024

Amount 31.03.2023	Total 31.03.2023	Property and Assets	SCH NO	Amount 31.03.2024	Total 31.03.2024
		1. CASH			
	61,43,84,565.86	In hand and with Reserve bank of India, state Co.op bank and Central Co.op. banks			640925967.58
		2. BALANCE WITH OTHER BANKS			
78700083.88		i) Current Deposits		125548686.42	
0.00		ii) Savings Bank deposits		0.00	
1137720129.55	1216420213.43	iii) Fixed Deposits		1618907320.88	1,74,44,56,007.30
		3. MONEY AT CALL AND SHORT NOTICE			
		4. INVESTMENTS			
2708418877.00		i) In Central and state Govt. Securities (at Book value)		2682480931.00	
		Face value		2682911000.00	
		Market value		2560635855.06	
		ii) Other trustee securities		Nil	
185000.00		iii) Shares in Co.op. institutions other than in item No.(5) below		185000.00	
		iv) Other investments			
	2708603877.00	a) Investments in Mutual Funds		0.00	2682665931.00
		5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY			
		STATE PARTNERSHIP FUND			
		6. ADVANCES			
3859742846.84		i) Short term loans, Cash credits, overDrafts and bills discounted		4009919829.31	
		Of which secured against			
		A) Government and other approved securities		Nil	
	4539408656.29				5068047905.88

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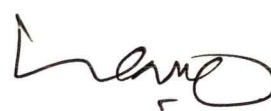
	4539408656.29	Page Total B/f			5068047905.88
		B) Other tangible securities			
		Of the advances amount due from individuals			
		Of the advances amount overdue			
		Considered bad and Doubtful of recovery			
12441963.26		ii) Medium term Loans		10887180.49	
		Of which secured against			
		A) Government and other approved securities	Nil		
		B) Other tangible securities	Nil		
		Of the advances amount due from individuals			
		Of the advances amount overdue			
		Considered bad and Doubtful of recovery			
3001368034.58		iii) Long Term Loans		2,91,52,00,425.80	
		Of which secured against			
		A) Government and other approved securities	Nil		
		B) Other tangible securities	Nil		
		Of the advances amount due from individuals			
		Of the advances amount overdue			
		Considered bad and Doubtful of recovery			
	6873552844.68				6936007435.60
		7. INTEREST RECEIVABLE			
89523580.68		a) Interest on Standard Assets (Loans)		58853325.75	
296024539.63		b) Overdue Interest		290789342.25	
		Considered bad and Doubtful of recovery			
51151601.88	436699722.19	c) Interest on investments		56373541.00	406016209.00
0.00	0.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		0.00	0.00
		9. BRANCH ADJUSTMENTS			
		10. PREMISES LESS DEPRECIATION			
38567820.13		Building Less Depreciation		37413910.96	
110000.00	38677820.13	Immovable Land		110000.00	37523910.96
	11888339043.29	Page Total C/d			12447595461.44

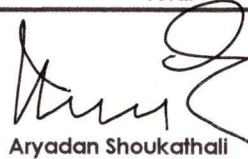



SCHEDULE-6

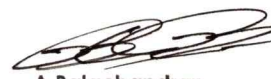
Amount 31.03.2023	Total 31.03.2023	PARTICULARS	Amount 31.03.2024	Total 31.03.2024
		OTHER ASSETS		
		1. Adjusting Heads Due To:		
714294.00		a) Suspense asset (mis) ho	843705.00	
1295900.00		b) Suspense asset festival advance to staff	1985000.00	
18004.00		c) Suspense asset (mis) branches	5760125.00	
80001380.00		d) Suspense asset (income tax advance remitted)	60000154.00	
162288.00		e) Suspense asset (fringe benefit tax adv	162288.00	
3919800.00		f) Susp asset atm -offus receivable	2808700.00	
170621.85		g) Susp asset -dbt receivable	203785.04	
13631624.98		h) Sus.asset - flash receivable	3589181.53	
827521.34		i) Suspense asset gst- tds	0.00	
207740.00		j) Income Tax refund receivable	207740.00	
2825283.56		k) Deferred tax asset	2796267.56	
3289945.24		l) Suspense Asset - Recovery NBA	3290345.24	
0.00		m) CGST/SGST paid on inward supplies	84448.00	
0.00		n)IGST paid on inward supplies	62290.00	
	107064402.97			81794029.37
		2.Miscellaneous Income Due		
6000.00	6000.00	a) Rent for Locker	8000.00	8000.00
	107070402.97	Total		81802029.37


Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalkumar
 (General Manager)


Aryadan Shoukathali
 (Chairman)


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A. Balachandran
 (Director)



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