

**THE NILAMBUR CO-OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.**
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025**

Expenditures	Amount 31.03.2025	Amount 31.03.2024	Income	Amount 31.03.2025	Amount 31.03.2024
1. Interest on deposit & borrowings etc.	70,61,08,828.40	64,53,79,791.92	1. Interest and Discount		
2. Salaries and Allowances and P.F	16,04,04,408.60	13,05,97,520.00	<i>Interest on Loans</i>	70,98,70,722.56	74,37,11,810.30
3. Directors and local committee members fees and allowances	7,01,593.00	5,92,973.00	<i>Interest on investments</i>	29,22,91,763.29	27,45,77,543.04
4. Rent, Taxes, Insurance, Lighting etc.	2,61,93,805.40	2,49,02,220.48	2. Commission, Exchange and Brokerage	4,53,998.97	5,41,019.38
5. Law charges	3,70,500.00	1,92,000.00	3. Subsidies and Donations	-	-
6. Postage, Telegram and Telephone Charges	4,49,740.43	2,85,458.86	4. Income from non-banking assets and profits from sale of or dealing with such asset	-	-
7. Auditor's fees (Refer Note 22)	10,99,100.00	10,64,882.00	5. Other receipts:		
8. Depreciation on & Repairs to property	1,03,52,142.23	1,21,61,255.42	Investment Depreciation Reserve (Reversal)	3,78,69,822.50	2,30,81,862.50
9. Stationery, Printing & Advertisement etc.	32,88,598.83	28,98,248.77	Provision for Covid Moratorium Loans (Reversal)	1,12,24,170.37	4,13,68,728.31
10. Other expenditures:			Provision on long pending locker rent (Reversal)	1,000.00	-
Provision for Bad and Doubtful Debts	46,14,211.04	11,00,83,590.20	Bank Charges	2,56,71,173.49	2,38,67,714.08
Provision on Standard assets	19,725.11	4,24,129.82	ATM transaction fee received	1,45,86,983.17	1,52,68,549.12
Provision for Investment Depreciation Reserve	-	-	Other income	48,11,788.06	74,21,788.13
Provision for Non Banking Assets	27,65,877.50	-	6. Loss, if any	-	-
Provision For Pay Revision	3,63,00,000.00	2,94,90,410.52			
Provision For Information Technology	36,00,000.00	1,00,00,000.00			
Provision for Income tax and deferred Tax	3,53,99,600.00	5,40,00,000.00			
Provision on long pending locker rent receivable	-	2,000.00			
Provision For Interest Capitalization	-	1,20,42,772.59			
Provision For Additional Contingent	1,62,00,000.00	-			
Computer Expenses	94,05,654.48	1,03,29,077.63			
Other Expenses	2,05,66,547.36	2,76,32,873.62			
11. Balance of Profit	5,89,41,090.03	5,77,59,810.03			
<b>Total</b>	<b>1,09,67,81,422.41</b>	<b>1,12,98,39,014.86</b>	<b>Total</b>	<b>1,09,67,81,422.41</b>	<b>1,12,98,39,014.86</b>

Basic and Diluted earning per share (Rs.)

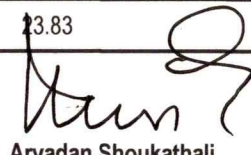
(Refer Note 21)

23.83

22.26

  
**Venkitakrishnan. R**  
 (Chief Executive Officer)

  
**A R Vimalkumar**  
 (General Manager)

  
**Aryadan Shoukathali**  
 (Chairman)

  
**A Gopinathan**  
 (Vice Chairman)

  
**GEORGE PARAKKAL**  
 (Director)

  
**MP. BEENA**  
 (Director)

**As per our report of even date  
For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants  
Firm's Reg No.00014885**
  
**Hariprasad B**  
 Partner | Mem.No. 238467

**UDIN : 25238467BMLBW05626**  
 Date : 21-06-2025


**Earnings per share (EPS)**

Particulars	Amount 31.03.2025	Amount 31.03.2024
The following reflects the profit and share data used in the basic		
<b>Total operations for the year</b>		
Profit/(loss) after tax	5,89,41,090	5,77,59,810
<b>Net profit/(loss) for the calculation of basic EPS(A)</b>	5,89,41,090	5,77,59,810
Weighted average number of equity shares in calculating basic EPS (B)	24,72,963	25,95,217
Effect of dilution	-	-
Weighted average number of equity shares in calculating Diluted EPS (C)	24,72,963	25,95,217
Earnings per share (Basic) (A/B)	23.83	22.26
Earnings per share (Diluted) (A/C)	23.83	22.26



**THE NILAMBUR CO.OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.**
**BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2025**

CAPITAL AND LIABILITIES	As on 31-03-2025	As on 31-03-2024	PROPERTY AND ASSETS	As on 31-03-2025	As on 31-03-2024
<b>1. CAPITAL</b>			<b>1. CASH</b>		
<b>i) Authorised Share Capital</b>			In hand and with Reserve Bank of India, state Co.op Bank and Central Co.op. Banks	<b>71,25,09,211.84</b>	<b>64,09,25,967.58</b>
3498000 A Class Shares of Rs.100/- each	34,98,00,000.00	34,98,00,000.00			
200 B Class Shares of Rs. 1000/- each by State Government	2,00,000.00	2,00,000.00			
	<b>35,00,00,000.00</b>	<b>35,00,00,000.00</b>	<b>2. BALANCE WITH OTHER BANKS</b>		
<b>ii) Subscribed Capital</b>			i) Current Deposits	19,53,13,700.28	12,55,48,686.42
2451632 A Class Shares of Rs.100/- each	24,51,63,200.00	25,34,43,800.00	ii) Savings Bank deposits	-	-
B class Shares of Rs. 1000/- each	-	-	iii) Fixed Deposits	1,73,02,00,482.39	1,61,89,07,320.88
	<b>24,51,63,200.00</b>	<b>25,34,43,800.00</b>		<b>1,92,55,14,182.67</b>	<b>1,74,44,56,007.30</b>
<b>iii) Amount Paidup</b>			<b>3. MONEY AT CALL AND SHORT NOTICE</b>	-	-
2451632 A Class Shares of Rs.100/- each	24,51,63,200.00	25,34,43,800.00			
B class Shares of Rs. 1000/- each	-	-	<b>4. INVESTMENTS</b>		
	<b>24,51,63,200.00</b>	<b>25,34,43,800.00</b>	i) In Central and state Govt. Securities (at Book value)	2,66,48,57,985.00	2,68,24,80,931.00
<b>of (iii) above held by:</b>			Face value 266,29,11,000.00		
a) Individuals	24,51,63,200.00	25,34,43,800.00	Market value 262,51,33,255.39		
b) Co-operative institutions	-	-	ii) Other trustee securities	-	-
c) State Government	-	-	iii) Shares in Co.op. institutions other than in item No.( 5) below	1,85,000.00	1,85,000.00
	<b>24,51,63,200.00</b>	<b>25,34,43,800.00</b>	iv) Other investments		
			a) Investments in Mutual Funds	-	-
<b>2. RESERVE FUND AND OTHER RESERVES</b>				<b>2,66,50,42,985.00</b>	<b>2,68,26,65,931.00</b>
i) Statutory Reserve Fund	22,14,79,516.39	20,70,39,563.88	<b>5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND</b>	-	-
ii) Agricultural(Credit Stabilization Fund)	-	-			
iii) Building Fund	9,23,66,678.80	8,71,68,295.90	<b>6. ADVANCES</b>		
iv) Dividend Equalisation Fund (Refer note 16)	-	30,620.17	i) Short term loans, Cash credits, overdrafts and bills discounted	3,91,79,82,525.37	4,00,99,19,829.31
v) Professional Education Fund	2,50,79,220.30	2,50,79,220.30	<b>Of which secured against</b>		
vi) Investment Depreciation Reserve	1,63,06,762.50	5,41,76,585.00	A) Government and other approved securities		
vii) Other Funds and reserves			B) Other tangible securities		
(a) Member's relief fund	10,54,569.00	9,54,569.00	Of the advances amount due from individuals		
(b) Capital Reserve	49,73,845.44	47,42,267.53	Of the advances amount overdue		
(c) Common Good Fund	6,06,015.99	1,46,267.89	Considered bad and Doubtful of recovery		
(d) Risk Fund for industrial financing	34,862.95	34,862.95			
(e) Investment Fluctuation Reserve	8,43,18,148.13	8,17,34,878.02			
(f) Asset Recoupment Reserve	1,92,85,745.19	1,92,85,745.19			
	<b>46,55,05,364.69</b>	<b>48,03,92,875.83</b>			



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<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT</b>				ii) Medium term Loans	87,95,128.99	1,08,87,180.49
<b>4. DEPOSITS AND OTHER ACCOUNTS</b>				<b>Of which secured against</b>		
<b>i) Fixed deposits</b>				A) Government and other approved securities		
a) Individuals	766,54,58,671.63	8,37,37,60,155.63	8,18,90,63,038.63	B) Other tangible securities		
b) Central Co.op. banks		-	-	Of the advances amount due from individuals		
c) Other Societies	70,83,01,484.00	-	-	Of the advances amount overdue		
<b>ii) Savings Deposits</b>				Considered bad and Doubtful of recovery		
a) Individuals	19,85,951,232.85	1,98,59,51,232.85	2,02,60,92,797.58	iii) Long Term Loans	2,90,18,09,971.58	2,91,52,00,425.80
b) Central Co.op. banks		-	-	<b>Of which secured against</b>		
c) Other Societies	0.00	-	-	A) Government and other approved securities		
<b>iii) Current Deposits</b>				B) Other tangible securities		
a) Individuals	11,33,82,917.62	14,70,42,421.52	16,44,84,996.82	Of the advances amount due from individuals		
b) Central Co.op. banks		-	-	Of the advances amount overdue		
c) Other Societies	33,65,95,03.90	-	-	Considered bad and Doubtful of recovery		
<b>iv) Money at call and short Notice</b>					<b>6,82,85,87,625.94</b>	<b>6,93,60,07,435.60</b>
		<b>10,50,67,53,810.00</b>	<b>10,37,96,40,833.03</b>	<b>7. INTEREST RECEIVABLE</b>		
<b>5. BORROWINGS</b>				a) Interest on Standard Assets (Loans)	6,42,13,275.66	5,88,53,325.75
<b>i) From the Reserve bank of India/ State/ Central Co.op Bank</b>				b) Overdue Interest	33,51,26,042.43	29,07,89,342.25
a) Short term Loans, Cash Credits and Overdrafts		-	-	Considered bad and Doubtful of recovery		
b) Medium Term Loans		-	-	c) Interest on investments	5,87,58,149.59	5,63,73,541.00
c) Long Term Loans		-	-		<b>45,80,97,467.68</b>	<b>40,60,16,209.00</b>
d) Loans from Other sources		-	-	<b>8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA</b>		
		-	-		-	-
<b>6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA</b>				<b>9. BRANCH ADJUSTMENTS</b>		
		-	-	<b>10. PREMISES LESS DEPRECIATION</b>		
<b>7. BRANCH ADJUSTMENTS</b>				(i) Building Less Depreciation	3,62,60,001.78	3,74,13,910.96
		-	-	(ii) Immovable Land	1,10,000.00	1,10,000.00
<b>8. OVERDUE INTEREST RESERVE</b>					<b>3,63,70,001.78</b>	<b>3,75,23,910.96</b>
a) NPA Interest		<b>33,51,26,042.43</b>	<b>29,07,89,342.25</b>	<b>11. FURNITURE &amp; FIXTURES AND OTHERS</b>		
<b>9. INTEREST PAYABLE</b>				(i) Furniture & Fixtures Less Depreciation	1,46,28,857.00	1,88,97,102.72
		<b>20,21,62,205.08</b>	<b>23,49,12,873.05</b>	(ii) Air Conditioner Less Depreciation	1,74,715.67	1,46,016.58
				(iii) Vehicle Less Depreciation	2.00	2.00
				(iv) Computer Less Depreciation	49,80,998.93	62,81,072.73
				(v) Library Less Depreciation	3,052.79	3,284.16
					<b>1,97,87,626.39</b>	<b>2,53,27,478.19</b>





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<b>10. OTHER LIABILITIES</b>			<b>12. OTHER ASSETS</b>		
(i) Provision for NPA	58,11,60,454.29	57,65,46,243.25	(i) Advance Income Tax	6,50,02,881.00	6,00,00,154.00
(ii) Provision for Standard Assets	4,05,43,942.68	2,43,24,217.57	(ii) Others	2,05,62,828.79	2,18,01,875.37
(iii) Provision for Covid Moratorium Loans	7,21,99,103.18	8,34,23,273.55		<b>8,55,65,709.79</b>	<b>8,18,02,029.37</b>
(iv) Provision for Income tax	3,90,85,139.26	5,66,69,570.26	<b>13. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS</b>		
(v) Provision For Pay Revision	7,34,54,779.52	3,71,54,779.52		<b>26,99,157.50</b>	<b>26,99,157.50</b>
(vi) Provision for Information Technology	1,71,00,000.00	1,35,00,000.00			
(vii) Provision For Interest Capitalization	-	1,20,42,772.59			
(viii) Other provisions and liabilities	3,29,76,470.72	2,74,21,017.53			
	<b>85,65,19,889.65</b>	<b>83,10,81,874.27</b>			
<b>11. PROFIT AND LOSS</b>					
Profit as per last balance sheet	8,71,62,528.07	4,02,42,555.90			
Less Appropriations (Refer Note 23)	-2,31,90,781.53	-1,08,39,837.86			
Add Appropriations of DEF (Refer note 16)	30,620.17	-			
Add profit for the year brought from the P&L Account	5,89,41,090.03	5,77,59,810.03			
	<b>12,29,43,456.74</b>	<b>8,71,62,528.07</b>			
<b>TOTAL</b>	<b>12,73,41,73,968.59</b>	<b>12,55,74,24,126.50</b>	<b>Total</b>	<b>12,73,41,73,968.59</b>	<b>12,55,74,24,126.50</b>
<b>CONTINGENT LIABILITIES</b>					
i) Outstanding Liabilities for guaranties issued	Nil	Nil			
ii) Others (RBI DEAF)	1,38,10,325.45	1,30,77,413.56			

  
Venkitakrishnan. R  
(Chief Executive Officer)

  
A R Vimalkumar  
(General Manager)


  
Aryadan Shoukathali  
(Chairman)

  
A Gopinathan  
(Vice Chairman)

  
(Director)  
**GEORGE PARAKKAL**

  
(Director)  
**MP. BEENA**

As per our report of even date  
For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants  
Firm's Reg No.0001488S

  
Hariprasad B  
Partner | Mem.No. 238467

UDIN : 25238467BMLBW05626  
21-06-2025



Particulars	31-Mar-25	31-Mar-24
<b>ASSETS</b>		
<b>CASH</b>		
Cash In hand and with RBI etc	71,25,09,212	64,09,25,968
	<b>71,25,09,212</b>	<b>64,09,25,968</b>
<b>BALANCE WITH OTHER BANKS</b>		
Balance with bank - Current Deposits	19,53,13,700	12,55,48,686
Balance with bank - Savings Bank deposits	-	-
Balance with bank - Fixed Deposits	1,73,02,00,482	1,61,89,07,321
	<b>1,92,55,14,183</b>	<b>1,74,44,56,007</b>
<b>INVESTMENTS</b>		
Investment in Central and state Govt. Securities	2,66,48,57,985	2,68,24,80,931
Investment in Other trustee securities	-	-
Investment in Shares in Co.op. institutions	1,85,000	1,85,000
Investments in Mutual Funds	-	-
	<b>2,66,50,42,985</b>	<b>2,68,26,65,931</b>
<b>ADVANCES</b>		
Advances - Short term loans, Cash credits, overdrafts	3,91,79,82,525	4,00,99,19,829
Advances - Medium term Loans	87,95,129	1,08,87,180
Advances - Long Term Loans	2,90,18,09,972	2,91,52,00,426
	<b>6,82,85,87,626</b>	<b>6,93,60,07,436</b>
<b>INTEREST RECEIVABLE</b>		
Interest Receivable - Standard Assets ( Loans)	6,42,13,276	5,88,53,326
Interest Receivable - NPA	33,51,26,042	29,07,89,342
Interest Receivable - Investment	5,87,58,150	5,63,73,541
	<b>45,80,97,468</b>	<b>40,60,16,209</b>
<b>PREMISES LESS DEPRECIATION</b>		
PPE - Building	3,62,60,002	3,74,13,911
PPE - Land	1,10,000	1,10,000
	<b>3,63,70,002</b>	<b>3,75,23,911</b>
<b>FURNITURE &amp; FIXTURES LESS DEPRECIATION</b>		
PPE - Furniture	1,46,28,857	1,88,97,103
PPE - AC	1,74,716	1,46,017
PPE - Vehicle	2	2
PPE - Computer	49,80,999	62,81,073
PPE - Library	3,053	3,284
	<b>1,97,87,626</b>	<b>2,53,27,478</b>
<b>OTHER ASSETS</b>		
Other Assets - Advance Income Tax	6,50,02,881	6,00,00,154
	<b>6,50,02,881</b>	<b>6,00,00,154</b>
<b>Others</b>		
Other Assets - Suspense asset (mis) ho	2,21,794	8,43,705

Other Assets - Suspense asset festival advance to staff	28,38,220	19,85,000
Other Assets - Suspense asset (mis) branches	18,004	57,60,125
Other Assets - Suspense asset (fringe benefit tax adv	1,62,288	1,62,288
Other Assets - Suspense asset deaf recievable	1,140	-
Other Assets - Susp asset atm -offus receivable	7,91,300	28,08,700
Other Assets - Susp asset -dbt receivable	55,372	2,03,785
Other Assets - Sus.asset - flash receivable	78,50,975	35,89,182
Other Assets - Suspense asset gst- tds	-	-
Other Assets - Income Tax refund receivable	2,07,740	2,07,740
Other Assets - Deferred tax asset	33,96,668	27,96,268
Other Assets - Suspense Asset - Recovery NBA	33,07,845	32,90,345
Other Assets - CGST/SGST paid on inward supplies	10,30,783	84,448
Other Assets - IGST paid on inward supplies	6,73,700	62,290
Other Assets - Rent for Locker	7,000	8,000
Other Assets - Gratuity (Excess of contribution over liability)	-	-
Other Assets - Leave Encashment (Excess of contribution ov	-	-
Other Assets - Others	-	-
	<b>2,05,62,829</b>	<b>2,18,01,875</b>
<b>NON-BANKING ASSETS</b>		
Non-Banking Assets	26,99,158	26,99,158
	<b>26,99,158</b>	<b>26,99,158</b>
<b>Total Assets</b>	<b>12,73,41,73,969</b>	<b>12,55,74,24,127</b>
<b>CAPITAL AND LIABILITIES</b>		
Subscribed & Paid up Capital	24,51,63,200	25,34,43,800
	<b>24,51,63,200</b>	<b>25,34,43,800</b>
<b>PROFIT AND LOSS</b>		
Profit as per last balance sheet	8,71,62,528	4,02,42,556
Less appropriations	-2,31,90,782	-1,08,39,838
Add: Transfer from DER (one time transfer)	30,620	-
Add profit for the year brought from the Profit and Loss Acc	5,89,41,090	5,77,59,810
	<b>12,29,43,457</b>	<b>8,71,62,528</b>
<b>RESERVE FUND AND OTHER RESERVES</b>		
Other reserves - Statutory Reserve Fund	22,14,79,516	20,70,39,564
Other reserves - Agricultural(Credit Stabilization Fund)	-	-
Other reserves - Building Fund	9,23,66,679	8,71,68,296
Other reserves - Dividend Equalisation Fund	-	30,620
Other reserves - Professionals education fund	2,50,79,220	2,50,79,220
Other reserves - Investment and Depreciation Reserve	1,63,06,763	5,41,76,585
Other reserves - Member's relief fund	3,54,569	3,54,569
Other reserves - Statutory Member's relief fund	7,00,000	6,00,000
Other reserves - Capital Reserve	49,73,845	47,42,268
Other reserves - Common Good Fund	6,06,016	1,46,268
Other reserves - Risk Fund for industrial financing	34,863	34,863
Other reserves - Investment Fluctuation Reserve	8,43,18,148	8,17,34,878
Other reserves - Building Recoupment Reserve	20,37,079	20,37,079
Other reserves - Vehicle recoupment fund reserve	13,42,241	13,42,241

Other reserves - Provision for(Bolero) vehicle recoupment res	7,21,702	7,21,702
Other reserves - Computer recoupment reserve	1,19,71,018	1,19,71,018
Other reserves - Pothukal br.Locker recoupment reserve	1,76,000	1,76,000
Other reserves - WDR Eve Br. Counter recoupment reserve	7,02,750	7,02,750
Other reserves - VKD Br. Counter recoupment reserve	7,74,955	7,74,955
Other reserves - Trikalngode/Chungathara Br.counter recoup	15,60,000	15,60,000
	<b>46,55,05,365</b>	<b>48,03,92,876</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>		
Deposits - Fixed	8,37,37,60,156	8,18,90,63,039
Deposits - Savings	1,98,59,51,233	2,02,60,92,798
Deposits - Current	14,70,42,422	16,44,84,997
Deposits - Money at call and short Notice	-	-
	<b>10,50,67,53,810</b>	<b>10,37,96,40,833</b>
<b>OVERDUE INTEREST RESERVE</b>		
Overdue Interest Reserve	33,51,26,042	29,07,89,342
	<b>33,51,26,042</b>	<b>29,07,89,342</b>
<b>INTEREST PAYABLE</b>		
Interest Payable on Deposits	20,21,62,205	23,49,12,873
	<b>20,21,62,205</b>	<b>23,49,12,873</b>
<b>OTHER LIABILITIES</b>		
Other Liabilities - Provision for NPA	58,11,60,454	57,65,46,243
Other Liabilities - Contingent provision against standard asse	2,43,43,943	2,43,24,218
Other Liabilities - Additional Contingent provision	1,62,00,000	-
Other Liabilities - Special 10 % provision for Covid Moratorium	5,43,597	5,43,597
Other Liabilities - Special Provision for moratorium 2.0 loans	7,16,55,506	8,28,79,676
Other Liabilities - Provision for Income tax	3,90,85,139	5,66,69,570
Other Liabilities - Provision For Pay Revision	3,15,00,000	20,00,000
Other Liabilities - Provision for DA	4,19,54,780	3,51,54,780
Other Liabilities - Provision for Information Technology	1,71,00,000	1,35,00,000
Other Liabilities - Provision For Interest Capitalization	-	1,20,42,773
Other Liabilities - Reserve for Shares in Other Co-operative In	30,000	30,000
Other Liabilities - Provision for suspense assett (Fringe benef	1,62,288	1,62,288
Other Liabilities - Provision on old suspense asset balances	1,000	1,000
Other Liabilities - Provision on long pending locker rent Recei	7,000	8,000
Other Liabilities - Provision on Interest Receivable on NBA	60,07,003	32,41,125
Other Liabilities - Provision for Non Banking assets	-	-
Other Liabilities - Dividend to Members	77,66,266	79,01,284
Other Liabilities - Suspense liability -mis	1,39,278	4,50,290
Other Liabilities - Suspense liability-tds (deposits)	14,32,121	14,13,064
Other Liabilities - Share suspense h.o.	15,41,100	25,81,625
Other Liabilities - Gratuity paid to staff	7,58,195	12,10,430
Other Liabilities - Suspense liability ho mem risk fund	9,85,414	6,97,514
Other Liabilities - Suspense liability ho service tax	18,79,742	17,61,936
Other Liabilities - Suspense liability atm	22,100	1,02,300
Other Liabilities - Susp liability- atm issuer payable	13,100	2,01,400
Other Liabilities - Suspense liability - dbt	68,811	62,098

Other Liabilities - Susp liability-pos issuer payable	93,873	1,77,531
Other Liabilities - Sus.liability - flash payable	96,75,225	56,57,361
Other Liabilities - Suspense liability for cash withdrawal above	-	1,42,312
Other Liabilities - Susp liab- billdesk payable	3,254	5,976
Other Liabilities - Sus.liability - CERSAI	-	-
Other Liabilities - Susp liab-recovery-insurance and valuation	-	-
Other Liabilities - Susp Liab NEFT-RTGS and POS	5,13,522	4,92,483
Other Liabilities - Audit cost(CO-OP DEPARTMENT)	-	-
Other Liabilities - Audit cost(CA)	7,08,000	7,08,000
Other Liabilities - Audit Fee(Tax)	4,13,000	4,13,000
Other Liabilities - Audit fee (EDP)	1,30,000	-
Other Liabilities - Lighting Charges	16,878	-
Other Liabilities - Telephone Charges	530	-
Other Liabilities - Gratuity Liability	3,94,123	-
Other Liabilities - Lease Encashment Liability	2,14,648	-
Other Liabilities - Others	-	-
	<b>85,65,19,890</b>	<b>83,10,81,874</b>
<b>Total Liabilities</b>	<b>12,73,41,73,969</b>	<b>12,55,74,24,127</b>
<b>Interest and Discount</b>		
Interest on Loans	70,45,10,772.65	77,43,82,065
Interest Accrued (Loans) - Closing	6,42,13,276	5,88,53,326
Interest Accrued (Loans) - Opening	-5,88,53,326	-8,95,23,581
	<b>70,98,70,723</b>	<b>74,37,11,810</b>
Interest on investments	28,99,07,154.70	26,93,55,604
Interest Accrued (Investment) - Closing	5,87,58,149.59	5,63,73,541.00
Interest Accrued (Investment) - Opening	-5,63,73,541	-5,11,51,601.88
	<b>29,22,91,763</b>	<b>27,45,77,543</b>
	<b>1,00,21,62,486</b>	<b>1,01,82,89,353</b>
Commission,Exchange and Brokerage	4,53,998.97	5,41,019
	<b>4,53,999</b>	<b>5,41,019</b>
<b>Other Receipts</b>		
<b>(i) Provisions removed</b>		
Prov for Investment Depreciation Reserve	3,78,69,822.50	2,30,81,863
Provision for Moratorium 2.0 (P&L)	1,12,24,170.37	4,05,54,916
Provision for Interest Reverted on Moratorium Standard Asse	-	8,13,812
Provision On Long Pending Locker Rent (P&L)	1,000.00	-
	<b>4,90,94,993</b>	<b>6,44,50,591</b>
<b>(ii) Others</b>		
Bank Charges	2,56,71,173.49	2,38,67,714
Atm transaction fee received	1,45,86,983.17	1,52,68,549

Entrance fee	892.00	1,364
Miscellaneous income	15,02,556.00	10,19,240
NSN agents commission (received)	10.00	-
Nominal shares	2,62,660.00	2,35,855
Rent for lockers	11,61,338.00	11,97,000
Profit from sale of govt. securities	4,19,500.00	7,00,750
Profit on sale of fixed assets	1,37,910.10	2,38,843
Income tax refund received	-	28,23,342
Interest Received on Income tax refund	4,00,160.00	12,05,394
Loan Penal Charges	9,26,761.96	-
	<b>4,50,69,945</b>	<b>4,65,58,051</b>
	<b>9,41,64,938</b>	<b>11,10,08,642</b>
<b>Total income</b>	<b>1,09,67,81,422</b>	<b>1,12,98,39,015</b>
<b>Expenditures</b>		
Interest on deposit & borrowings etc.	73,88,59,496.37	56,00,60,956
Interest Accrued (Deposits) - Closing	20,21,62,205.08	23,49,12,873.05
Interest Accrued (Deposits) - Opening	-23,49,12,873	-14,95,94,037.18
	<b>70,61,08,828</b>	<b>64,53,79,792</b>
Salaries and Allowances and P.F	16,04,04,408.60	13,05,97,520
Board meeting expenses	7,01,593.00	5,92,973
Rent, Taxes, Insurance, Lighting etc.	2,61,93,805.40	2,49,02,220
Law charges	3,70,500.00	1,92,000
Postage, Telegram and Telephone etc.	4,49,740.43	2,85,459
Audit Cost	10,99,100.00	10,64,882
Depreciation on & Repairs to property	1,03,52,142.23	1,21,61,255
Stationery, Printing & Advertisement Charges	32,88,598.83	28,98,249
Other expenses computer	94,05,654.48	1,03,29,078
	<b>21,22,65,543</b>	<b>18,30,23,636</b>
<b>OTHER EXPENDITURES</b>		
<b>Provisions</b>		
Provision for Bad and Doubtful Debts	46,14,211.04	11,00,83,590
Provision for Investment Depreciation Reserve	-	-
Provision for Non Banking Assets	26,99,157.50	-
Provision For Pay Revision (P&L)	2,95,00,000.00	20,00,000
Provision on Standard assets	19,725.11	4,24,130
Provision on Interest Receivable on NBA	66,720.00	-
Provision For Information Technology	36,00,000.00	1,00,00,000
Provision for DA	68,00,000.00	2,74,90,411
Provision for Income tax and deferred Tax	3,53,99,600.00	5,40,00,000
Provision on long pending locker rent Receivable	-	2,000
Provision For Interest Capitalization	-	1,20,42,773
Provision For Additional Contingent	1,62,00,000.00	-
	<b>9,88,99,414</b>	<b>21,60,42,903</b>

<b>Other Expenditure</b>		
Contingency	39,01,242.23	29,47,245
Guest expenses	1,77,851.00	1,30,480
Subscription for daily	97,844.00	91,025
Affiliation fee	1,44,600.00	15,000
Deposit mobilisation expenses	23,280.00	40,850
Commission paid	1,13,265.62	80,790
General body expenses	32,650.00	1,22,510
Vehicle maintainance expenses	3,37,982.49	3,83,760
Branch shifting and opening expenses	-	-
Goi amortaisation expense	8,89,946.00	6,39,946
Income tax paid	-	-
Members Accident Death Insurance	40,720.00	29,040
Loss on sale of fixed assets	2,138.56	-
Atm transaction fee paid	19,13,529.64	35,40,730
Generator maintainance	3,87,475.36	2,87,379
Goods and service tax -igst- itc	18,69,246.56	35,29,123
Flash transaction fee	9,50,000.00	16,71,966
Credit information agency fee and exp	2,14,598.08	1,62,958
Goods and service tax -cgst&sgst- itc	7,49,861.39	24,49,653
Atm compensation paid	-	-
CKYC Wallet Charges	10,000.00	-
Stamp duty on mutual fund investments	1,28,500.43	44,375
Training Fees	3,60,623.00	4,58,766
Daily Collection Agents Commission	25,96,050.00	26,49,777
Monetary Penalties	50,000.00	-
Loan collection expenses Court Cost	8.00	-
Loan collection expenses	55,75,135.00	83,50,237
Loss on Elimination impaired	-	7,265
	<b>2,05,66,547</b>	<b>2,76,32,874</b>
<b>Total Expense</b>	<b>1,03,78,40,332</b>	<b>1,07,20,79,205</b>
<b>Profit</b>	<b>5,89,41,090</b>	<b>5,77,59,810</b>