

THE THODUPUZHA URBAN CO-OPERATIVE BANK LTD No.394,
THODUPUZHA, IDUKKI DISTRICT - 685584
BALANCE SHEET AS ON 31st March 2023

Particulars	Sch. No.	Amount in Rupees	
		As on 31-03-2023 (Current Year)	As on 31-03-2022 (Previous Year)
CAPITAL & LIABILITIES			
Capital	1	11,90,24,275	11,89,52,675
Reserves & Surplus	2	20,440,573	(218,605,119)
Deposits	3	1,374,749,071	2,82,29,03,624
Borrowings	4	-	-
Other Liabilities and Provisions	5	1,95,66,34,644	1,26,90,55,738
Total		3,47,08,48,562	3,99,23,06,919
ASSETS			
Cash and Balance with the Reserve Bank of India	6	54,73,640	2,90,26,090
Balances with Banks and Money at Call & Short Notice	7	23,17,35,076	39,07,77,349
Investments	8	1,08,08,76,680	67,85,09,390
Advances	9	1,20,14,03,321	1,88,92,06,015
Fixed Assets	10	3,83,25,070	3,86,86,250
Other Assets	11	91,30,34,775	96,61,01,824
Total		3,47,08,48,562	3,99,23,06,919
Contingent Liabilities	12	1,10,41,342	71,49,703
Bills for collection		-	-
Significant Accounting Policies and Notes to Accounts	Annex -I		

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2023			
Sl. No.	Particulars	Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Income		
	Interest Earned	13	26,70,50,273
	Other Income	14	64,40,185
	Total :		27,34,90,458
II.	Expenditure		
	Interest Expended	15	9,58,66,695
	Operating Expenses	16	4,66,72,170
	Provisions and Contingencies	17	(10,80,94,098)
	Total :		3,44,44,766
III.	Profit / Loss		
	Net Profit / (Loss) for the year		23,90,45,692
	Profit brought forward		-
	Total :		23,90,45,692
IV.	Appropriations		
	Transfer to Capital Reserve		27,37,000
	Education Fund		-
	Dividend		-
	Members Relief Fund		-
	Balance carried over to Balance Sheet		23,63,08,692
	Total :		23,90,45,692
V.	Significant Accounting Policies and Notes to Accounts	Annex -I	

Sch. No. 1 - CAPITAL			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Authorised Capital :		
	80,00,000 Shares of Rs.25/- each		20,00,00,000
	50,00,000 Share of RS 1000/- each		5,00,00,000
	Total		25,00,00,000
II.	Issued, Subscribed :		
	47,40,971 Shares of Rs.25/- each (P.Y. 47,38,107 shares)		11,85,24,275
	500 Shares of Rs.1000/- each		5,00,000
	Total		11,90,24,275
III.	Called-up, & Paid-up Capital :		
	47,40,971 Shares of Rs.25/-each (P.Y. 47,38,107 shares)		11,85,24,275
	500 Shares of Rs.1000/- each		5,00,000
	Less:-Calls Unpaid		-
	Total		11,90,24,275
IV.	Of (iii) above held by :		
	a. Individuals A-Class Shares		11,85,24,275
	b. Co-operative Institutions		-
	c. State Government		5,00,000
	Total (I. to IV.)		11,90,24,275

Sch. No. 2. - RESERVES & SURPLUS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Statutory Reserve :		
	(a) Opening Balance		4,03,87,667
	(b) Additions during the year		-
	(c) Deductions during the year		-
II.	Capital Reserve Fund :		
	(a) Opening Balance		10,14,771
	(b) Additions during the year		27,37,000
	(c) Deductions during the year		-
III.	Revaluation Reserve :		
	(a) Opening Balance		3,76,78,025
	(b) Additions during the year		3,76,78,025
	(c) Deductions during the year		-
IV.	Building Fund :		
	(a) Opening Balance		6,18,71,369
	(b) Additions during the year		6,18,71,369
	(c) Deductions during the year		-
V.	Dividend Equalization Fund :		
	(a) Opening Balance		1,45,52,630
	(b) Additions during the year		1,45,52,630
	(c) Deductions during the year		-
VI.	Branch Building Recoupment Fund		
	(a) Opening Balance		15,49,757
	(b) Additions during the year		15,49,757
	(c) Deductions during the year		-
VII.	Land Recoupment Fund		
	(a) Opening Balance		6,00,000
	(b) Additions during the year		6,00,000
	(c) Deductions during the year		-
VIII.	Other Funds and Reserves: (a to f)		
	(a) Reserve for interest on Housing Loan:		30,00,000
	(b) Opening Balance		30,00,000
	(c) Additions during the year		-
	(d) Deductions during the year		-
	Reserve for K.G. Shaji		3,66,080
	(a) Opening Balance		3,66,080
	(b) Additions during the year		-
	(c) Deductions during the year		-
	Reserve for shares in CS		390
	(a) Opening Balance		390
	(b) Additions during the year		-
	(c) Deductions during the year		-
d.	Harijan Share Reserve		53,041
	(a) Opening Balance		53,041
	(b) Additions during the year		-
	(c) Deductions during the year		-
e.	Common Good Fund		14,223
	(a) Opening Balance		14,223
	(b) Additions during the year		-
	(c) Deductions during the year		-
f.	Profit & Loss Account		(14,33,84,380)
	(a) Opening Balance		(37,96,93,072)
	(b) Appropriation		-
	(c) Current year Profit/(Loss)		23,63,08,692
	Total (I. to VIII.)		2,04,40,573

Sch. No. 3. - DEPOSITS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Fixed Deposits	I.	
	i. From Individuals		78,11,13,148
	ii. From Central Co-op. Banks		-
	iii. From Other Societies		31,95,67,144
II.	Saving Bank Deposits	II.	
	i. From Individuals		25,17,15,655
	ii. From Central Co-op. Banks		-
	iii. From Other Societies		4,339,972

Sch. No. 4. - BORROWINGS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Borrowings in India		
	From the RBI and State & Central Co-operative Banks:		-
	From the State Bank of India:		-
	From the State Government:		-
	Loans from other sources		-
	Total (I. to IV.)		-
Sch. No. 5. - OTHER LIABILITIES AND PROVISIONS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Bills Payable (as per Contra)		-
II.	Inter-Office Adjustments (Net)		-
III.	Interest Payable	IV	3,94,27,919
IV.	Overdue Interest Reserve		46,45,12,922
V.	Unclaimed Dividends		-
VI.	Others (including Provisions)	V	1,45,26,93,803
	Total (I. to VI.)		1,95,66,34,644
Sch. No. 6. - CASH AND BALANCE WITH THE RESERVE BANK OF INDIA			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Cash in Hand (Foreign Currency Notes - 0)		54,73,640
II.	Balances with Reserve Bank of India		-
	Total (I. and II.)		54,73,640
Sch. No. 7. - BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I	Balances with other Banks:		
	(a) Current Deposits	VI	16,64,29,118
	(b) Savings Bank Deposits	VII	2,21,03,630
	(c) Fixed Deposits	VIII	4,32,02,328
II	Money at Call and Short Notice:		
	(a) with Banks		-
	(b) with Other Institutions		-
	Total (I. and II.)		23,17,35,076
Sch. No. 8. - INVESTMENTS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	In Central and State Government Securities		
	at Book Value:		1,08,08,66,290
	(a) Central & State Government Securities		1,08,08,66,290
II.	In other Approved Securities		-
III.	In shares in Co-operative institutions (other than out of Principal/Subsidiary State Partnership Fund)		10,390
IV.	In Debentures and Bonds		-
V.	Other Investments:		
	Total (I. to V.)		1,08,08,76,680
Sch. No. 9 - ADVANCES			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I	(a) Bills Purchased and Discounted	IX	40,33,10,432
	(b) Cash Credits, Overdrafts, and Loans repayable on Demand		-
	(c) Medium Term Loans	X	7,58,452
	(d) Long Term Loans	XI	79,73,34,437
	Total		1,20,14,03,321
II	(a). Secured by Tangible Assets		1,20,14,03,321
	(b). Secured by Bank/Government Guarantees		-
	(c). Unsecured		-
	Total		1,20,14,03,321
III	Advances in India		
	(a) Priority Sector		593,767,000
	(b) Public Sector		-
	(c) Banks		-
	(d) Others		60,76,36,321
	Total		1,20,14,03,321
Sch. No. 10. - FIXED ASSETS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Premises (Land & Building)		
	(a) At WDV as on 31st March of the preceding year		3,86,86,250
	(b) Additions during the year		-
	(c) Deductions during the year		-
	(d) Total Cost (a and b minus c)		3,86,86,250
	(e) Less: Depreciation for the year		3,61,180
	(f) Total (d minus e)		3,83,25,070
II.	Furniture & Fixtures		
	(a) At WDV as on 31st March of the preceding year		17,00,050
	(b) Additions during the year		-
	(c) Deductions during the year		-
	(d) Total Cost (a and b minus c)		17,00,050
	(e) Less: Depreciation for the year		17,00,050
	(f) Total (d minus e)		-
III	Vehicle		
	(a) At WDV as on 31st March of the preceding year		94,737
	(b) Additions during the year		-
	(c) Deductions during the year		-
	(d) Total Cost (a and b minus c)		94,737
	(e) Less: Depreciation for the year		94,737
	(f) Total (d minus e)		-
	Total (I. to III.)		3,83,25,070
Sch. No. 11. - OTHER ASSETS			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Inter-Office Adjustments (Net)		-
II.	Interest Accrued	XII	48,46,45,081
III.	Tax Paid in advance/Tax deducted at source		7,07,40,007
IV.	Non-Banking Assets acquired in satisfaction of Claims	XIII	35,55,80,262
V.	Stationery and Stamps		-
VI.	Others	XIV	20,69,426
	Total (I. to VI.)		91,30,34,775
Sch. No. 12. - CONTINGENT LIABILITIES			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Claims against the bank not acknowledged as Debts		34,60,770
II.	Guarantees given on behalf of constituents in India		50,70,000
III.	Other items for which the bank is contingently liable		
	(a) Balance in DEAF Account on 01-04-2022		22,34,203
	Transfer to DEAF during the year		2,76,369
	Amount claimed during the year		-
	Balance in DEAF Account on 31-03-2023		25,10,572
	Total (I. to III.)		1,10,41,342
Sch. No. 13. Interest Earned			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Interest/Discount on advances/bills	i.	21,29,65,584
II.	Income on Investments	ii.	5,27,76,122
III.	Interest on balances with the RBI & other inter-bank funds	iii.	(14,97,270)
IV.	Others	iv.	2,805,837

Sch. No. 14 - Interest Expended			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Interest on Deposits	i.	9,55,78,564
II.	Interest on RBI/ Inter bank borrowing		-
III.	Others		-
IV.	Interest on Borrowings	ix	2,88,131
	Total (I. to IV.)		9,58,66,695
Sch. No. 15 - Operating Expenses			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Payments to, and Provisions for Employees	x	2,98,43,996
II.	Rent, Taxes, and Lighting	xi	20,77,605
III.	Printing and Stationery	xii	215,165
IV.	Advertisement and Publicity	xiii	4,38,436
V.	Depreciation on Bank's Property		361,180
VI.	Directors' Fees, Allowances, and Expenses	xiv	4,39,715
VII.	Auditors' Fees and Expenses	xv	1,70,000
VIII.	Legal Charges	xvi	10,95,298
IX.	Postages, Telegrams, Telephones, etc.	xvii	2,29,253
X.	Repairs and Maintenance	xviii	11,81,118
XI.	Insurance	xix	39,63,360
XII.	Other Expenditure	xx	66,57,044
XIII.	Bad Debts		-
	Total (I. to XIII.)		4,66,72,170
Sch. No. 16 - Provisions and Contingencies			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Provision for Standard Assets		(18,66,366)
II.	Provision for Non Performing Assets (NPA)		(10,49,01,615)
III.	Provision for Income Tax		3,45,65,840
IV.	Provision for Leave Surrender		22,81,608
V.	Provision for Matured FD		(41,02,659)
VI.	Provision for Non Banking Asset		-
VII.	Provision for Restructured Loans		(3,40,70,906)
	Total (I. to VII.)		(10,80,94,098)

Sch. No. 17 - Provisions and Contingencies			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Provision for Standard Assets		(18,66,366)
II.	Provision for Non Performing Assets (NPA)		(10,49,01,615)
III.	Provision for Income Tax		3,45,65,840
IV.	Provision for Leave Surrender		22,81,608
V.	Provision for Matured FD		(41,02,659)
VI.	Provision for Non Banking Asset		-
VII.	Provision for Restructured Loans		(3,40,70,906)
	Total (I. to VII.)		(10,80,94,098)

Sch. No. 18 - Provisions and Contingencies			
Sl.No.	Particulars	Sub-Sch. No.	Amount in Rupees
			31-03-2023 (Current Year)
I.	Provision for Standard Assets		(18,66,366)
II.	Provision for Non Performing Assets (NPA)		(10,49,01,615)
III.	Provision for Income Tax		3,45,65,840
IV.	Provision for Leave Surrender		22,81,608
V.	Provision for Matured FD		(41,02,659)
VI.	Provision for Non Banking Asset		-
VII.	Provision for Restructured Loans		(3,40,70,906)