

THODUPUZHA URBAN CO-OPERATIVE BANK LTD. NO. 394, THODUPUZHA THODUPUZHA, IDUKKI DISTRICT-685584

BALANCE SHEET AS ON 31-03-2025

Particulars	Sch. No.	Amount in Rupees	
		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
CAPITAL & LIABILITIES			
Capital	1	11,90,24,275	11,90,24,275
Reserves & Surplus	2	4,67,13,586	3,42,67,972
Deposits	3	1,06,17,08,441	1,34,66,33,107
Borrowings	4	-	-
Other Liabilities and Provisions	5	1,76,08,93,816	1,88,40,08,706
Total		2,98,83,40,118	3,38,39,34,060
ASSETS			
Cash and Balance with the Reserve Bank of India	6	1,97,65,467	31,73,615
Balances with Banks and Money at Call & Short Notice	7	24,53,93,161	33,15,03,194
Investments	8	91,91,21,540	1,17,99,71,182
Advances	9	73,27,81,214	89,12,31,952
Fixed Assets	10	3,84,05,693	3,79,63,890
Other Assets	11	1,03,28,73,042	94,00,90,227
Total		2,98,83,40,118	3,38,39,34,060
Contingent Liabilities	12	2,58,67,177	2,52,08,577
Bills for collection		-	-
Significant Accounting Policies and Notes to Accounts	Annex -1		

As per our report of even date attached.

For J A B & Associates For The Thodupuzha Urban Co-operative Bank Ltd. No. 394
Chartered Accountants
Firm Registration No.0152398

Sd/- Sd/- Sd/-
CA. Ajesh Jose, FCA Partner V.V. Mathai Chairman Sree Kumar R Managing Director
M.No. 232288 UDIN:- 25232288BMIGCB5954
Thodupuzha 27-06-2025

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025

Particulars	Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Income			
Interest Earned	13	17,13,95,170	19,21,22,240
Other Income	14	15,24,958	36,28,537
Total :		17,29,20,128	19,57,50,777
II. Expenditure			
Interest Expended	15	7,58,20,876	6,61,65,756
Operating Expenses	16	6,78,68,227	11,62,62,117
Provisions and Contingencies	17	91,82,700	(5,04,495)
Total :		15,28,71,804	18,19,23,378
III. Profit / Loss			
Net Profit / (Loss) for the year		2,00,48,324	1,38,27,399
Profit brought forward		-	-
Total :		2,00,48,324	1,38,27,399
IV. Appropriations			
Transfer to Capital Reserve		40,09,665	-
Transfer to Statutory Reserve		-	-
Dividend		-	-
Members Relief Fund		-	-
Additional Provisions for NPA		-	85,00,000
Balance carried over to Balance Sheet		1,60,38,659	53,27,399
Total :		2,00,48,324	1,38,27,399
Significant Accounting Policies and Notes to Accounts	Annex -1		

As per our report of even date attached.

For J A B & Associates For The Thodupuzha Urban Co-operative Bank Ltd. No. 394
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Thodupuzha 27-06-2025

Sch. No. 1 - CAPITAL

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Authorised Capital :			
80,00,000 Shares of Rs.25/- each		20,00,00,000	20,00,00,000
50,00,000 Share of Rs.1000/- each		5,00,00,000	5,00,00,000
Total		25,00,00,000	25,00,00,000
II. Issued, Subscribed :			
47,40,971 Shares of Rs.25/- each (P.Y. 47,40,971 shares)		11,85,24,275	11,85,24,275
500 Shares of Rs.1000/- each		5,00,000	5,00,000
Total		11,90,24,275	11,90,24,275
III. Called-up, & Paid-up Capital :			
47,40,971 Shares of Rs.25/- each (P.Y. 47,10,971 shares)		11,85,24,275	11,85,24,275
500 Shares of Rs.1000/- each		5,00,000	5,00,000
Less: Calls Unpaid		-	-
Total		11,90,24,275	11,90,24,275
IV. Of (iii) above held by :			
a. Individuals A-Class Shares		11,85,24,275	11,85,24,275
b. Co-operative Institutions		5,00,000	5,00,000
c. State Government		-	-
Total (I. to IV.)		11,90,24,275	11,90,24,275

Sch. No. 2 - RESERVES & SURPLUS

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Statutory Reserve :			
(a) Opening Balance		4,43,97,331	4,03,87,667
(b) Additions during the year		4,03,87,667	4,03,87,667
(c) Deductions during the year		40,09,665	-
Total		8,47,84,663	8,11,83,001
II. Capital Reserve Fund :			
(a) Opening Balance		37,51,771	37,51,771
(b) Additions during the year		-	-
(c) Deductions during the year		-	-
Total		37,51,771	37,51,771
III. Revaluation Reserve :			
(a) Opening Balance		3,85,75,315	3,76,78,025
(b) Additions during the year (Revaluation of buildings)		3,76,78,025	3,76,78,025
(c) Deductions during the year		37,72,290	28,75,000
Total		7,84,21,050	7,81,30,050
IV. Building Fund :			
(a) Opening Balance		7,64,23,999	7,64,23,999
(b) Additions during the year		6,18,71,369	1,45,52,630
(c) Deductions during the year		-	-
Total		13,82,95,368	9,10,02,629
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		-	-
Total		1,45,52,630	1,45,52,630
VI. Branch Building Recoupment Fund			
(a) Opening Balance		15,49,757	15,49,757
(b) Additions during the year		15,49,757	15,49,757
(c) Deductions during the year		-	-
Total		31,19,514	31,19,514
VII. Land Recoupment Fund			
(a) Opening Balance		6,00,000	6,00,000
(b) Additions during the year		6,00,000	6,00,000
(c) Deductions during the year		-	-
Total		12,00,000	12,00,000
VIII. Other Funds and Reserves: (a to f)			
Total		(11,85,84,588)	(12,61,23,247)
a. Reserve for interest on Housing Loan:			
(a) Opening Balance		30,00,000	30,00,000
(b) Additions during the year		30,00,000	30,00,000
(c) Deductions during the year		-	-
Total		60,00,000	60,00,000
b. Reserve for K.G. Shaji			
(a) Opening Balance		3,66,080	3,66,080
(b) Additions during the year		3,66,080	3,66,080
(c) Deductions during the year		-	-
Total		7,32,160	7,32,160
c. Reserve for shares in CS			
(a) Opening Balance		390	390
(b) Additions during the year		390	390
(c) Deductions during the year		-	-
Total		780	780
d. Harijan Share Reserve			
(a) Opening Balance		53,041	53,041
(b) Additions during the year		53,041	53,041
(c) Deductions during the year		-	-
Total		1,06,082	1,06,082
e. Common Good Fund			
(a) Opening Balance		14,223	14,223
(b) Additions during the year		14,223	14,223
(c) Deductions during the year		-	-
Total		28,446	28,446
f. Additional Provision for NPA			
(a) Opening Balance		-	85,00,000
(b) Additions during the year		85,00,000	-
(c) Deductions during the year		-	-
Total		85,00,000	85,00,000
g. Profit & Loss Account			
(a) Opening Balance		(12,20,18,322)	(13,80,56,981)
(b) Appropriation		(13,80,56,981)	(14,33,84,380)
(c) Current year Profit/(Loss)		1,60,38,659	53,27,399
Total (I. to VIII.)		4,67,13,586	3,42,67,972

Sch. No. 3 - DEPOSITS

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Fixed Deposits			
i. From Individuals		91,30,94,123	1,12,01,35,020
ii. From Central Co-op. Banks		62,51,06,691	77,18,14,736
iii. From Other Societies		28,79,87,432	34,83,20,284
Total		1,82,61,882	2,24,04,340
II. Saving Bank Deposits			
i. From Individuals		13,84,04,726	21,08,86,258
ii. From Central Co-op. Banks		13,77,38,370	21,07,25,524
iii. From Other Societies		6,66,356	1,60,734
Total		28,27,899	42,76,718
III. Current Deposits			
i. From Individuals		1,02,09,591	1,56,11,829
ii. From Central Co-op. Banks		16,74,794	59,49,286
iii. From Other Societies		85,34,797	96,62,543
Total		2,04,19,182	3,12,13,658
IV. Money at Call and Short Notice			
Total (I. to IV.)		1,06,17,08,441	1,34,66,33,107

Sch. No. 4 - BORROWINGS

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
Borrowings in India			
I. From the RBI and State & Central Co-operative Banks:		-	-
II. From the State Bank of India:		-	-
III. From the State Government:		-	-
IV. Loans from other sources		-	-
Total (I. to IV.)		-	-

Sch. No. 5 - OTHER LIABILITIES AND PROVISIONS

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Interest Payable	IV	3,38,33,025	3,98,91,542
II. Overdue Interest Reserve		56,48,72,826	48,88,85,695
III. Bank DEAF Scheme (Inoperative)		-	4,30,794
IV. Others (including Provisions)	V	1,15,75,73,461	1,33,22,57,195
V. Salary Arrears Payable		46,14,504	2,25,43,480
Total (I. to V.)		1,76,08,93,816	1,88,40,08,706

Sch. No. 6 - CASH AND BALANCE WITH THE RESERVE BANK OF INDIA

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Cash in Hand (Foreign Currency Notes - 0)		1,97,65,467	31,73,615
II. Balances with Reserve Bank of India		-	-
Total (I. and II.)		1,97,65,467	31,73,615

Sch. No. 7 - BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. Balances with other Banks:			
(a) Current Deposits	VI	11,65,73,195	26,43,31,023
(b) Savings Bank Deposits	VII	2,53,18,001	2,38,95,536
(c) Fixed Deposits	VIII	10,35,01,965	4,33,65,635
II. Money at Call and Short Notice:			
(a) with Banks		-	-
(b) with Other Institutions		-	-
Total (I. and II.)		24,53,93,161	33,15,03,194

Sch. No. 8 - INVESTMENTS

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. In Central and State Government Securities			
at Book Value:		91,91,11,150	1,17,99,60,792
(a) Central & State Government Securities		91,91,11,150	1,17,99,60,792
II. In other Approved Securities			
		-	-
III. In shares in Co-operative institutions			
(other than of Principal/Subsidiary State Partnership Fund)		10,390	10,390
IV. In Debentures and Bonds			
		-	-
V. Other Investments:			
		-	-
Total (I. to V.)		91,91,21,540	1,17,99,71,182

Sch. No. 9 - ADVANCES

Particulars	Sub-Sch. No.	Amount in Rupees	
		31-03-2025 (Current Year)	31-03-2024 (Previous Year)
I. (a) Bills Purchased and Discounted			
(b) Cash Credits, Overdrafts, and Loans repayable on Demand	IX	29,50,26,110	32,79,48,232
(c) Medium Term Loans	X	1,43,84,600	2,10,971
(d) Long Term Loans	XI	42,33,70,504	56,30,72,749
Total		73,27,81,214	89,12,31,952
II. (a). Secured by Tangible Assets			
(b). Secured by Bank/Government Guarantees		73,27,81,214	89,12,31,952
(c). Unsecured		-	-
Total		73,27,81,214	89,12,31,952
III. Advances in India			
(a) Priority Sector		68,25,42,346	32,85,62,773
(b) Public Sector		-	-
(c) Banks		-	-