PEOPLE'S URBAN COOPERATIVE BANK LTD. NO: 51, TRIPUNITHURA

BALANCE SHEET AS AT 31ST MARCH 2019 As on 31-03-2018 Capital and Liabilities Property and Assets Capital: In hand and with Pacarya Bank Authorised capital 1,80,00,000 (76,00,000) 'A' Class shares of Rs. 25/- each 450,000,000.00 190,000,000.00 of India, State Bank of India 50,000 (10,000) 'B" Class shares of Rs. 1000/- each State Co-operative Bank 50,000,000.00 10,000,000.00 1,693,744,253,32 1,375,807,139.85 and Central Co-operative Ban 500,000,000.00 200,000,000.00 Balances with other banks Subscribed capital 91,08,684 (80,48,865) 'A' Class shares of Rs. 25/- each 227.719.260.00 201.221.635.00 74,551,027.15 157.047.484.48 8,432 (7,841) 'B' Class shares of Rs. 1000/- each 8,432,000.00 7,841,000.00 Savings bank deposits 215.00 215.00 236,151,260.00 74,551,242.15 157,047,699.48 Amount called and paid up 227,719,260.00 91,08,684 (80,48,865) 'A' Class shares of Rs. 25/- each 201,221,635.00 Money at call and short Notice each less calls unpaid On 0 shares at Rs 0 each less calls unpaid Of (iii) above held by In Central and State (a) Individuals 227,719,260.00 vernment securities (at book (b) Co-oparative institutions. 2,201,522,026.00 1,703,718,948.00 value) (c) State Government De 2 230 830 000 00 8,432 (7,841) 'B' Class shares of Rs. 1000/- each 7,841,000.00 8,432,000.00 Market value Rs. 2,214,685,400.00 209,062,635.00 236,151,260.00 Reserve Fund and other reserves: Other trustee securities Statutory Reserve 98,160,046.50 Agricultural (Credit Stabilization Fund) 125,000.00 125,000.00 (iii) Shares in co-operative institutions Building Fund 48,043,564.54 Dividend Equalization Fund 12,679,476.63 15,632,013.11 Special Bad Debts Reserve 127,000,129.66 Other investments Bad and Doubtful Debts Reserve 2,549,500.00 1,703,843,948.00 Investment Depreciation Reserve 2,549,500.00 (vIii) Other funds and Reserves Capital Reserve Investment Fluctation Reserve 49,447,564,80 42,250,714.29 Subsidiary State Partnership Fund 2,766,630.00 Reserve for Computer Recoupment 2,766,630.00 Special Reserve u/s 36 (1)(viii) of I.T.Act Staff Welfare Fund 14,759,711.00 12,355,368.00 Central Co-operative Bank 4,076,544.29 2,976,544.29 Common Good Fund 2,083,896,97 2,310,993,97 1,168,901.20 1,168,901.20 Primary Agricultural Credit Societies Vehicle Recoupment Fund Revaluation Reserve 21,510,605,55 21,510,605,55 Contingent Provision Against Standard Assets 42,772,517.75 36,809,353.75 (iii) Other Societies Members Relief Fund 100,000.00 100,000.00 439,413,513.89 410,342,751.86 Principal/Subsidiary State Partnership Advances Fund Account: Short-term loans, cash credits Deposits and other accounts: overdrafts and bills Fixed deposits 1,262,226,474.41 1,027,506,951.38 (a) Individuals 6,131,143,237.95 5,206,331,093.05 Of which secured against (b) Central Co-operative Banks 324,827,595.00 (c) Other societies 662,074,476.00 (a) Government and other approved securities Savings bank deposits (a) Individuals 825,164,121.28 723,250,864,42 (b) Other tangible securities (b) Central Co-operative Banks Of the advances, amount due from 53,934.44 12,905.44 Individuals Of the advances, amount overdue 34,709,423.96 Considered bad and doubtful of (a) Individuals 44,761,821.61 (b) Central Co-operative Banks 15,737,075.79 16,124,142.39 (c) Other societies 2,330,193,115.37 2.069,708,685,37 Of which secured against 7,678,934,667.07 6,305,256,024.26 (a) Government and other approved securities Bills for collection being bills receivable as per contra 8,339,211.00 2,576,240.31 Of the advances, amount due from Of the advances, amount overdue 37,174,710.00 Considered bad and doubtful of recovery * Rs. 105,214,343.00 Interest payable Long-term loans 967,018,362.55 800,728,592.07 Of which secured against and Bills payable 10,646,727.00 7,427,883.31 (a) Government and other Unclaimed dividends and proposed dividend payable approved securities 3,222,881.50 914,185.50 7,870,610.38 3,354,394.54 (b) Other tangible securities Sundries Provision for Non performing Assets 109.246.284.00 104.739.747.00 Of the advances, amount due from Provision for Leave benefit to employees 17,843,894.00 18,212,615.00 Provision for Salary Revision Of the advances, amount overdue Provision for Gratuity Considered bad and doubtful of (viii) Provision for Income Tax 30.438.840.00 38.021.640.00 ecovery * Rs. 15.277.108.00 Deferred Tax Liability 4,559,437,952.33 5,360,018.00 3,924,976.00 3,897,944,228.82 209,537,858.88 197,205,826.35 Of which overdue Profit and Loss Considered bad and doubtful of Profit as per last Balance Sheet 29.810.252.00 25.661.880.00 Rs. 50,435,108.00 Profit as per profit and loss accoun 53,367,988.03 64,325,572.23 Bills receivable being bills for Add Transfer from Special Bad Debts Reserve 3,615,000.00 83,178,240.03 8,339,211.00 2,576,240.31 collection as per contra 8,005,198.00 8,158,926.00 1,943,167.31 Statutory Reserves 9,648,836.23 **Branch Adjustments** Education Fund 60,000.00 **Building Fund** Members Relief Fund 100.000.00 100,000.00 53,520,802.35 24,635,216.60 less: Depreciation Dividend Equalisation Fund 662,463.52 Special Bad Debts Reserve Furniture and fixtures 54.837.602.69 Special Reserve (Sec36(1)(viii) of IT Act) 2,404,343.00 2,931,716.00 43,118,696.24 11,718,906.45 3,897,557.89 less: Depreciation Common Good Fund 1,000,000.00 Other assets (to be specified) 4,181,510.00 Computer Recoupment Fund 2,486,966.16 1,694,543.84 Capital Reserve 210,000.00 less: Depreciation 381,999.15 stment Fluctuation Reserve 22,889,768.00 29,752,360.00 27,234,000.00 Vehicle Recoupment Fund Advance Income Tax Dividend for the year 2017-18 4,009,350.87 29,810,252.00 Other Assets 2,386,719.37 Non-banking assets acquired in satisfaction of claims (stating mode of valuation) - At cost. Asset taken over as per the for guarantees issued valuation of the approved valuer. Guarantees given on behalf of Constituents in India Claim against the Bank not acknowledged 1,553,820.00 1,553,820.00 (Refer note No. Part B 6 Others Depositor Education and Awareness Fund (DEAF-2014) Deferred Tax assets

As per our report of even date For Prasanth & Associates Chartered Accountants Firm's Reg No.013766S CA. Prasanth P S (M.No.217931) Place: Ernakulam Date: 31-07-2019 Place: Tripunithur Date: 31-07-2019 Proprietor.

8,852,847,584.31

INDEPENDENT AUDITOR'S REPORT To The Members of People's Urban Co-Operative Bank Limited, Tripunithura. Report on the Financial Statements

We have audited the accompanying financial statements of the People's Urban Co-Operative Bank Limited ("the Bank"), which comprise the Balance Sheet as at 31st March, 2019, the Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory

information. Management's Responsibility for the Financial Statements

The Bank's 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 Section 29 of the Banking Regulation Act 1949, Accounting Standards issued by the Institute of Chartered Accountants of India in so far as they apply to the banks and the Guidelines issued by the Reserve Bank of India. This responsibility includes the design, implementation and maintenance of internal controls 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.

Auditor's Responsibility Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's 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 auditor considers 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. An audit also includes evaluating the appropriateness of the 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.

Opinion

In our opinion and to the best of our information and according to the explanations

given to us, the aforesaid financial statements read with the accounting policies followed by the Bank and Notes thereon give the information required by the Banking Regulation Act, 1949 in the manner so required for Co-operative banks and the Guidelines issued by Reserve Bank of India from time to time and give a true and fair view in conformity with the accounting principles generally accepted in India:

8,852,847,584.31

a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March

b) in the case of the Profit and Loss Account, of the profit for the year ended on that

c) in the case of the Cash Flow Statement, of the cash flows for the period ended on

that date. Report on Other Legal and Regulatory Requirements We report that:

(i) 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;
(ii) the transactions of the Bank, which have come to our notice, have been within

the powers of the Bank.

(iii) the returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

(iv) in our opinion, proper books of account, as required by law, have been kept by the bank so far as appears from our examination of those books, and we further report that the Balance Sheet and the Profit and Loss account and the Cash Flow dealt with in

this report are in agreement with the books of accounts and returns. in our opinion, the Balance Sheet and Profit and Loss Account and Cash Flow Statement, dealt with by this report comply with the Accounting Standards issued by the Institute of Chartered Accountants of India read with guidelines issued by the Reserve Bank of India in so far as they apply to the bank except with regard to leave salary provision and provision for Gratuity (Ref. Note Nos. A.5(b)(ii)) which is not provided on the basis of actuarial valuation.

> for prasanth & associates Chartered Accountants Firm Reg. No. 013766 S (Sd/-)

CA. PRASANTH P. S. FCA, D.I.S.A (ICAI) Membership No. 217931 Proprietor UDIN: 19217931AAAAAG5445

Place: Ernakulam Date: 31-07-2019.

J	PEOPLE'S URBAN CO	OPERA	TIVE BA	11	IK LTD.NO.51, TRIE	PUNITH	URA
1	PROFIT AND LOSS			ΙĖ	YEAR ENDED 31st MAR		1
		31/3/2019	31/3/2018			31/3/2019 Rs.	31/3/2018
	Expenditure	Rs.	Rs.		Income	Rs.	Rs.
	Interest on deposits,			1	Interest and discount	733,927,022.78	666,391,178.27
	borrowing, etc.	552,619,052,87	464,052,434.81	1	interest and discount	733,927,022.76	000,391,178.27
	borrowing, etc.	332,013,032.07	101,032,131.01	2	Commissions exchange and		
	Salaries and allowances and			-	brokerage	220,414.00	128,824.00
	provident fund	73,767,912.76	68,667,733.00	l			,
	•			3	Subsidies and donations	-	-
	Director's and local committee						
	member's fees and allowances	706,817.00	673,314.00	4	Income from non banking assets and		
					profit from sale of or dealing with such		
	Rent, taxes, insurance, lighting etc.	25,163,167.06	22,324,912.15		assets	-	-
	Law charges	102,000.00	140,000.00	5	Other receipts		
-	L				Profit on sale of Investments(net)	13,626,500.00	9,223,891.00
	Postage, telegrams and telephone charges	1,310,821.21	1,134,539.16				
		2 252 22 22	2 (01 00 00		Provison for NPA no longer required		
-	Auditor's fees	3,373,996.83	3,681,907.00		reversed	-	-
	Describition and annulas to account	8.144.590.15	5.679.741.99		Profit on sale of Units of Mutual Funds	10.169.014.86	5.811,210.02
	Depreciation and repairs to property	8,144,590.15	5,6/9,/41.99		Profit on sale of Units of Mutual Funds	10,169,014.86	5,811,210.02
	Stationery, printing and advertisement, etc.	1,672,944.22	2,073,641.78		Profit on sale of fixed assets	210,000.00	
	Stationery, printing and advertisement, etc.	1,072,944.22	2,073,041.76		Front on sale of fixed assets	210,000.00	-
0	Loss from sale of or dealing with				Rent		
'	non-banking assets		_		Kent	-	-
	non-banking assets	-	-		Investment Depreciation Reserve	_	
1	Other expenditure	12,623,445,11	12,137,231.87		(Excess Provision Reversed)		
		12,020,110.11	12,101,201107	l	Miscellaneous Income	17,496,941.60	15,398,996.70
2	Provisions & contingencies			İ			
	Provision for standard assets	5,963,164.00	3,841,647.00	İ			
	Provision for Non Performing assets	4,506,537.00	6,982,992.00	İ			
	Provision for Gratuity	-	-				
	Provision for Overdue interest	-	-				
	Provision for Leave benefit to Employees	368,721.00	2,399,787.00				
-	Provision for Salary revision	-	-				
	Provision for Incometax(Income tax expenses)	30,523,694.00	38,021,632.00				
ļ	Provision for Deferred tax liability/(Assets)	1,435,042.00	817,014.00				
3	Net Profit/(Loss) carried to Balance sheet	53,367,988.03	64,325,572.23				
	Total	775,649,893.24	696,954,099.99	\vdash	Total	775,649,893.24	696,954,099.99
_	Iotai	//3,049,093.24	090,734,077.99	\vdash	10tai	//3,049,093.24	090,934,099.99
	Basic and Diluted earning per share (Rs.)	5.65	7.69				
-	(Ref. Note No. B. 4 of Notes on Accounts)	5.05	1.03				
	(The state of the state of the country)						
	Notes on Accounts						
				_	1		
					As per our repo	rt of even date For Prasanth	& Associates Accountants
id/-) hairman	(Sd/-) (Sd/-) Director Director		(Sd/-) General Manager			Chartered Firm's Res	Accountants No.013766S
aaarman	Director	(senerai ssanager			(6	4()
						CA. Pra	a/-) santh P S .217931)
lace: Tripi					Place: Ernakulam	(3.4 3.1	

PEOPLE'S URBAN CO-OPERATIVE BANK	LTD. NO. 51, TRIPUN	ITHURA.
CASH FLOW STATEMENT A	S ON 31.03.2019	_
Particulars	2018-19	2017-18
	Rs.	Rs.
A.Cash Flow from Operating Activities		
Profit Before Tax	85,326,724.03	103,164,218.23
Adjustments for:		
Depreciation on Fixed Assets	5,580,892.86	3,528,560.50
Provisions and Contingencies	10,838,422.00	13,224,426.00
Provisions Written Back	-	-
Operating Profit before Working Capital Change	101,746,038.89	119,917,204.73
Adjustment for Working Capital Change		
Advances	(661,493,723.51)	(410,849,491.29)
Investments	(497,803,078.00)	(526,145,640.00)
Other Operating Assets	(68,628,425.19)	(32,489,428.22)
Deposits	1,373,678,642.81	968,698,906.41
Borrowings	-	-
Other Operating Liabilities	68,298,534.00	20,541,048.49
Utilisation of various funds	(727,097.00)	(1,129,145.58)
Cash generated from Operations	315,070,892.00	138,543,454.54
Direct Taxes Paid	(40,624,854.00)	(35,943,090.00)
Net Cash Flow from Operations (A)	274,446,038.00	102,600,364.54
B.Cash Flow from Investment Activities		
Net Additions to Fixed Assets	(43,600,371.86)	(2,021,891.26)
Net Cash Flow from Investment Activities (B)	(43,600,371.86)	(2,021,891.26)
C.Cash Flow from Financing Activities		
Share Capital	27,088,625.00	19,622,650.00
Dividend Paid	(22,493,635.00)	(20,452,447.00)
Net Cash generated from Financing Activities (C)	4,594,990.00	(829,797.00)
D.Net increase in Cash and Cash Equivalents (A+B+C)	235,440,656.14	99,748,676.28
Cash and Cash Equivalents as at Opening	1,532,854,839.33	1,433,106,163.05
Cash and Cash Equivalents as at Closing	1,768,295,495.47	1,532,854,839.33

PEOPLE'S URBAN CO-OPERATIVE BANK LTD.

Notes on Accounts for the Year 2018-19
A. Significant Accounting Policies

A. Significant Accounting Policies
1, GENERAL
The Financial Statements have been prepared under the historical cost convention on accrual basis of accounting except for items recognized on cash basis and according to relevant requirements prescribed under Banking Regulation Act, 1949.
The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosures of contingent liabilities at the date of the financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.
2. INVESTMENTS

Therms of RBI guidelines, the entire investments portfolio has been classified under three categories for valuation purpose, viz., "Held to Maturity", "Available for sale" and "Held for Trading".

for sale" and "Held for Trading".

b) Valuation of Securities:

i) Investments in "Held to Maturity" category are accounted for at acquisition cost. In case the cost is higher than the face value, the premium is amortised over the period remaining to maturity using Constant Yield Method.

ii) Securities classified as "Available for Sale" are valued scrip-wise on a quarterly basis and net depreciation is provided for, while net appreciation is ignored.

iii) Securities in "Held for Trading" category are revalued as on the last day of every month at the market price and the depreciation, if any, is provided for.

3. ADVANCES

3. ADVANCES
Provision for Non-Performing Assets has been made based on asset classification and provisioning requirement under the prudential accounting norms laid down by the RBI and the same is included under Other Liabilities. In the cases of Loans sanctioned under EMI Scheme, the asset is classified as NPA only if the total overdue in the account is more than 3 EMIs.
Contingent Provision against Standard Assets is maintained as per RBI guidelines and the same is included under Reserve fund and other reserves.
4 FIXED ASSETS
Premises and other fixed assets are stated at historical cost.

Premises and other fixed assets are stated at historical cost.

a) Depreciation on Buildings is provided at a flat rate of 2.50% on Straight Line Method.
b) Depreciation on Furniture and Fixtures is provided at a flat rate of 10% on Straight Line Method.
c) Depreciation on Motor Vehicles is provided at a flat rate of 33.33% on Straight Line Method.
Depreciation on Motor Vehicles is provided at a flat rate of 33.33% on Straight Line Method.
Depreciation on Motor Vehicles is provided at a flat rate of 30% in the year of addition, 25% for the second year, 20% for the third year, 15% for the fourth year and 10% for the fifth year on Straight Line Method.

5. STAFT BEINETTS

a) Defined Contribution Plan:
i) Employees of the Bank are covered by Provident Fund to which bank makes a defined contribution measured as a fixed percentage of Basic Salary and Dearness Allowance.
b) Defined Benefit Plans:

Dearness Autowance.
b) Defined Benefit Plans:
i) Gratuity to Employees is covered under The Group Gratuity Scheme of LIC of India and the premium paid is charged to Profit and Loss Acc
ii) Leave benefits to employees is provided on the basis of accumulated leave to the credit of the employees on the basis of eligible salary at the y

6. INCOME RECOGNITION

a. Interest / discount on advances / bills are recognized on accrual basis except on non- performing assets where the income is recognized only on realization.

b. Exchange, Brokerage, Commission & Rent on lockers are recognized on eash basis.

c. Income from Investments (other than income from mutual funds and income from non- performing investments) is recognized on accrual basis.

7. PROVISION FOR TAXATION

a) Provision for Income Tax of Rs.3,05,23.694/- includes Current year provision for income tax of Rs. 3,04,38,840/- and Balance Tax of previous year of Rs. 84 854/-.

a) Provision for income 1ax of x8.3.03.25.094- includes current year provision for income tax of x8.3.04.88.40- and Balance 1ax of previous year of x8.

84.884-7 ax for timing differences between the book and tax profits for the year is accounted for using the tax rates and laws that have been substantively enacted as of the Balance Sheet date. Deferred Tax assets arising from timing differences are recognized to the extent there is reasonable certainty that these would be realised in future.

8. AMOUNT TRANSFERRED TO DEAF

	(runount in Eulino)			
	2018-19	2017-18		
Opening balance of amounts transferred to DEAF	12.81	10.19		
Add: Amounts transferred to DEAF during the year	2.63	2.62		
Less: Amounts reimbursed by DEAF towards claims	-	-		
Closing balance of amounts transferred to DEAF	15.44	12.81		

B. OTHER NOTES ON ACCOUNTS

Initial reconciliation of the inter-branch/office accounts has been completed as on 31.03.2019. Steps have been taken to eliminate the outstanding entries and in the bank's opinion, consequential impact on Profit and Loss Account will not be material.

2. Investments
In respect of Investments in 'Held to Maturity' category, the amount of amortization of excess of acquisition cost over face value for the year is Rs.7.23 lakhs, (previous year Rs. 5.49 lakhs) and is netted against Income on investment, grouped under the head 'Interest and discount' income.

3. Expenditure includes Rs.33.61 lakhs, (previous year Rs. 177.22 lakhs) being expenses incurred during the year under various expenditure heads exceeding the approved annual budget and hence objected to by the Registrar of Co-Operative societies.

4. Earnings per share (AS – 20)

The numerator and the contraction of the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provided in the provide

rators and denominators used to calculate the earnings per share as per
Accounting Standard – 20 issued by the Institute of Chartered Accountants of

	Year ended 31.03.2019	Year ended 31.03.2018
Net profit as reported (Rs. In Lakhs)	533.68	643.26
Average number of shares outstanding 'A' class shares of Rs. 25/- each and 'B' class shares of Rs. 1,000/- each (converted to Common Denomination of Rs. 25/- each)	94,45,934	83,62,505
Basic Earnings per share (Rs.)	5.65	7.69
Diluted Earnings Per Share (Rs.)	5.65	7.69

a) The components of Deferred Tax Assets and Deferred Tax Liability arising out of timing difference are as follows As on 31.03.2019 (Rs.) As on 31.03.2018 (Rs.) 39,24,976 31,07,96 rovision made During the Year On difference between book depreciation and depreciation as per Income tax 5,53,35 (1,97,595

- Deferred Tax Liability (Net) of Rs. 14.35.042/- is debited to Profit& Loss Account.
 Pursuant to Reserve Bank of India (RBI) Circular No. DBOD No. BPBC,77/21.04.0182013-14 dated 20th December, 2013, the bank has created during the year, deferred tax liability of Rs. 8,81,687/- on special reserve under section 361(Vivi) of the Income Tax Act, 1961.
- 6. Claims not acknowledged as debt: Bank has received an additional income tax demand of Rs.15.54 Lakhs for the year 2013-14. The Bank has contested the demand and filed appeal before the CIT Appeals. The bank does not expect the outcome of these proceedings to have a material adverse impact and pending disposal of the appeal it is treated as contingent liability.
- March 2019.*

 8. Disclosure on Divergence in Asset Classification and Provisioning for Non- Performing Assets as per RBI Circular wide DBR.BP.BC.NO.63/21.04.018/2016-17, dated 19. Previous year's figures have been re-grouped /recast, wherever necessary, to conform to the current year's presentation.

 10. Disclosures as per RBI's Master Circular on Disclosure in Financial Statements

 11. Capital to Risk Weight Asset Ratio(CRAR)

 12. Movement of CRAR

 13. Movement of CRAR

 14. Movement of CRAR

 15. Movement of CRAR

 16. Movement of CRAR

 18. April 2017-Nil

CMYK • • •





ഭദശാഭിമാനി

			31.03.2019		31.3.2018		
i. CRAR (%) - Basel II			12.7	2	13.	67	
ii. CRAR - Tier I Capital (%)			10.1	1	11.	00	
iii. CRAR - Tier II Capital (%)			2.6	1	2.	67	
i) Investments					(Rs. in La	akhs)	
SLR Investment-							
Book Value and Face value				22015.22		17,037.19	
i) Book value ii) Face Value				22308.30		17,208.30	
b. Market Value i) Depreciation				22146.85		17,148.08	
ii) Provisions Held				25.50 494.48		25.50 422.51	
b. Details of Issuer Composition of Non-SLR Investments and r Investment.	non performing Nor	n-SLR		474.40		422,31	
ssuer	Amo	ount			Extentof uni	rated Extent	of unliste
	Rs.		ment grade	elow invest-	Securities	Securi	ities
			Securities				
1. PSU		-)				
FIS Public Sector Banks		-	(_		
Nutual Funds Mutual Funds		-	>		-		
4. Mutual Funds 5. Others			(
6. Provision held towards depreciation		-)				
ii. Non performing Non SLR Investments (Rs. Lakhs)		- ,	•				
Opening Balance		-)				
Additions during the year since 1st April		-	\		-		
Reductions during the above period		-	(
Closing Balance Total provisions held			,				
iv Advances against Real Estate Construction							
iv.Advances against Real Estate, Construction Business, Housing				9,	643.85	8,060.07	
v. Advances against Shares and Debentures etc.			-		-		
vi Advances to Directors, their Relatives, Companies/ Firms in which they are interested:							
a. Fund Based			-		-		
b. Non Fund Based(Guarantees , L/C , etc)							
vii. Cost of Deposit				7.27		7.64	
Average Cost of Deposits				1.21		7.04	J
Viii Non Performing Advances							
Movement in NPAs							
a Grass Non Payforming Access (Paris Lakke)				2,821.8	6	2 160 90	
a. Gross Non-Performing Assets (Rs in Lakhs) b. Gross Non-Performing Assets (%)				2,821.8		2,169.89 5.57	
c. Provisions Held (Rs in Lakhs)				1,092.4		1047.40	
d. Net Non-Performing Assets(Rs in Lakhs)				1,729.40		1122.49	
e. Net Non-Performing Assets (%)				3.7	9	2.88	
ix Profitability a. Interest Income as a percentage of Working Funds (%)				3.35	9.14		
 b. Non Interest Income as a percentage of Working Funds (%) 			().47	0.42		
c. Operating Profit as a percentage of Working Funds (%) d. Return on Assets (%)			(0.66	1.60 0.95		
e. Business (Deposits + Advances) per Employee (Rs. Lakhs) f. Profit per Employee (Rs. Lakhs)			1092	1.71 1.77	927.56 5.85		
x. Provisions made towards NPAs, Depreciation in Investments, Standard Assets Movement in Provisions	s						
a. Towards NPAs			1093		1047.40		
b. Towards Depreciation on Investments c. Towards standard assets			2: 427	5.50 72	25.50 368.09		
i. Foreign Currency Assets and Liabilities			-			-	
Payment of D.I.C.G.C Insurance Premium (Rs. in Lakhs) a. Insurance Premium Paid (up to date) b. Of the above arrears		66.42	54.78	_			
iii. Penalty Imposed by RBI (UBD. PCB Cir No 40/16.45.00/2004-05DT 01-03-2005)				-	-		
iv. Restructured Accounts:							
Particulars of Accounts Restructured	Housing Loan	SME Debt	Restructuring	Others			
Number of Borrowers Amount Outstanding	Nil Nil		Nil Nil	N N			
Standard Advances Restructured Sacrifice (diminution in the fair value)	Nil		Nil	N			
Number of Borrowers	Nil		Nil	N	il		
Sub-standard advances Amount Outstanding Sacrifice (diminution in the fair value)	Nil Nil		Nil Nil	N N	il		
Doubtful Advances Amount Outstanding	Nil Nil		Nil Nil	N N	il		
Restructured Sacrifice (diminution in the fair value) Number of Borrowers	Nil Nil		Nil Nil	N N	il		
Total Amount Outstanding	Nil		Nil	N	il		
Sacrifice (diminution in the fair value) (a) The amount and number of accounts in respect of which applications	Nil		Nil	N	11		
The amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved. (UBD,PCB, BPD.No. 53/13.05.000/2008-09 Nil dated March 06, 2009	Nil						
(UBD,PCB, BPD.No. 53/13.05.000/2008-09 Nil dated March 06, 2009 and UBD, PCB, BPD.60/13.05.000/2008-09 dated April 20.2009)							
and CBD, FCB, BFD.00/13.03.000/2008-09 dated April 20.2009)							
cv) Fixed Assets Valuation /Revaluation of Asset The value of land was revalued in the year 2012-13. Original cost of 50 cents	of land is						
(v) Fixed Assets Valuation /Revaluation of Asset	of land is			A	er our renort of a	ı date	
cv) Fixed Assets Valuation /Revaluation of Asset The value of land was revalued in the year 2012-13. Original cost of 50 cents	of land is (Sd/-) General Manager			As po	er our report of eve	n date For Prasanth & A Chartered Acco Firm's Reg No. (Sd/_) CA. Prasanth (M.No.217	.013766S





