

**PEOPLE'S URBAN CO-OPERATIVE BANK LTD. NO.51, TRIPUNITHURA
BALANCE SHEET AS AT 31ST MARCH 2016**

	As on 31.03.2016 Rs.	As on 31.03.2015 Rs.		As on 31.03.2016 Rs.	As on 31.03.2015 Rs.
Capital and Liabilities			Property and Assets		
1 Capital:			1 Cash		
(i) Authorised capital			In hand and with Reserve Bank of India, State Bank of India State Co-operative Bank and Central Co-operative Bank		
7600000 'A' Class shares of Rs. 25/- each	190,000,000.00	140,000,000.00			
10000 'B' Class shares of Rs. 1000/- each	10,000,000.00	10,000,000.00			
	200,000,000.00	150,000,000.00		1,513,210,846.24	1,244,241,837.65
(ii) Subscribed capital			2 Balances with other banks		
6098587 'A' Class shares of Rs. 25/- each	152,464,685.00	121,695,860.00	(i) Current deposits	81,855,724.67	67,823,280.77
3561 'B' Class shares of Rs. 1000/- each	3,561,000.00	3,970,000.00	(ii) Savings bank deposits	215.00	215.00
	156,025,685.00	125,665,860.00	(iii) Fixed deposits	-	-
(iii) Amount called and paid up				81,855,939.67	67,823,495.77
6098587 'A' Class shares of Rs. 25/- each each less calls unpaid	152,464,685.00	121,695,860.00	3 Money at call and short Notice	-	-
On 0 shares at Rs 0 each less calls unpaid			4 Investments		
Of (iii) above held by			(i) In Central and State Government securities (at book value)		
(a) Individuals 152,464,685.00			Face value Rs. 1,052,185,000.00	1,036,872,166.00	891,832,024.00
(b) Co-operative institutions. -			Market value Rs. 1,071,258,394.00		
(c) State Government -					
3561 'B' Class shares of Rs. 1000/- each	3,561,000.00	3,970,000.00			
	156,025,685.00	125,665,860.00			

2 Reserve Fund and other reserves:	(i) Statutory Reserve	75,638,499.78	68,515,364.22	(ii) Other trustee securities	-	-
	(ii) Agricultural (Credit Stabilization Fund)	-	-	(iii) Shares in co-operative institutions other than in item (5) below	125,000.00	120,500.00
	(iii) Building Fund	48,043,564.54	48,043,564.54	(iv) Other investments (SBI Debt Mutual fund)	-	-
	(iv) Dividend Equalization Fund	15,632,013.11	15,632,013.11			
	(v) Special Bad Debts Reserve	127,000,129.66	127,000,129.66			
	(vi) Bad and Doubtful Debts Reserve	-	-			
	(vii) Investment Depreciation Reserve	2,549,500.00	2,549,500.00		1,036,997,166.00	891,952,524.00
	(viii) Other funds and Reserves					
	Capital Reserve	323,387.00	287,887.00	5 Investments out of the Principal/ Subsidiary State Partnership Fund In shares of -		
	Investment Fluctation Reserve	19,360,946.29	17,448,535.42	(i) Central Co-operative Bank	-	-
	Reserve for Computer recoupment	2,543,304.00	2,319,978.00	(ii) Primary Agricultural Credit Societies	-	-
	Special Reserve u/s 36 (1)(viii) of I.T.Act	7,491,466.00	5,957,864.00	(iii) Other Societies	-	-
	Staff Welfare Fund	1,688,761.29	1,793,961.29			
	Common Good Fund	1,902,457.55	1,912,457.55			
	Vehicle Recoupment Fund	1,168,901.20	1,168,901.20			
	Revaluation Reserve	21,510,605.55	21,510,605.55			
	Contingent Provision Against Standard Assets	27,247,324.75	23,901,306.72			
	Members Relief Fund	100,000.00	100,000.00			
		352,200,860.72	338,142,068.26			
3 Principal/Subsidiary State Partnership Fund Account:		-	-	6 Advances:		
4 Deposits and other accounts:				(i) Short-term loans, cash credits, overdrafts and bills discounted Of which secured against -	865,086,171.63	983,084,581.16
(i) Fixed deposits				(a) Government and other approved securities	-	-
(a) Individuals	3,972,265,537.05	3,442,611,014.05				
(b) Central Co-operative Banks	-	-				
(c) Other societies	47,654,700.00	38,800,344.00				

(ii) Savings bank deposits						
(a) Individuals	665,361,238.28	542,607,714.81	(b) Other tangible securities@	-		
(b) Central Co-operative Banks	-	-	Of the advances, amount due from			
(c) Other societies	11,922.44	11,458.44	Individuals	-		
(iii) Current deposits			Of the advances, amount overdue			
(a) Individuals	25,563,035.44	23,975,170.64	Considered bad and doubtful of			
(b) Central Co-operative Banks	-	-	recovery *	Rs. 922,800.00		
(c) Other societies	3,170,023.01	9,488,341.01	(ii) Medium-term loans		1,366,407,080.40	1,123,232,811.00
	4,714,026,456.22	4,057,494,042.95	Of which secured against -			
5 Borrowings	-	-	(a) Government and other			
6 Bills for collection being bills receivable as per contra	8,871,644.70	5,407,406.00	approved securities	-		
7 Branch adjustments (Net)	-	-	(b) Other tangible securities	-		
8 Overdue interest Reserve	23,226,792.00	20,203,804.00	Of the advances, amount due from			
9 Interest payable	124,690,927.00	109,498,506.00	Individuals	-		
10 Other Liabilites			Of the advances, amount overdue			
(i) Bills payable	22,461,037.70	11,617,403.00	Considered bad and doubtful of			
(ii) Unclaimed dividends and proposed dividend payable	37,467,442.00	32,716,412.00	recovery *	Rs. 43,757,783.40		
(iii) Suspense	1,010,757.50	965,367.50	(iii) Long-term loans		548,387,416.55	364,934,267.52
			Of which secured against and			
			(a) Government and other			
			approved securities	-		

(iv) Sundries	2,020,286.07	3,168,656.07	(b) Other tangible securities	-		
(v) Provision for Non performing Assets	77,045,965.00	65,527,610.00	Of the advances, amount due from Individuals	-		
(vi) Provision for Leave benefit to employees	14,802,927.00	12,641,736.00	Of the advances, amount overdue Considered bad and doubtful of recovery *	Rs. 3,993,498.00		
(vii) Provision for Salary Revision	10,476,926.00	7,567,000.00				
(viii) Provision for Gratuity	83,463.00	20,718.00				
(ix) Provision for Income Tax	26,232,020.00	19,795,000.00				
(x) Deferred Tax Liability	2,425,332.00	1,222,158.00				
	194,026,156.27	155,242,060.57	7 Interest receivable		91,170,188.00	77,820,760.00
			Of which overdue :			
11 Profit and Loss			Considered bad and doubtful of recovery	Rs. 23,226,792.00		
Profit as per last Balance Sheet	-	-	8 Bills receivable being bills for collection as per contra		8,871,644.70	5,407,406.00
Profit as per profit and loss account	29,089,130.43	26,810,277.42	9 Branch adjustments		6,668,832.00	2,043,701.00
Add Transfer of Overdue Interest Reserve no longer required	-	-	10 Premises less depreciation	26,886,122.66 1,986,599.92	24,899,522.74	25,031,675.74
	29,089,130.43	26,810,277.42	11 Furniture and fixtures less depreciation	39,955,566.97 32,960,830.08	6,994,736.89	3,923,225.69
Less appropriations:			12 Other assets (to be specified)			
Statutory Reserves	4,363,369.56	4,021,542.00	Vehicles less depreciation	1,965,126.00 1,965,126.00	-	60,751.00
Education Fund	60,000.00	60,000.00	Advance Income Tax		21,006,169.00	19,782,503.00
Building Fund	-	-	Other Assets		1,512,808.09	2,314,208.25
Members Relief Fund	100,000.00	100,000.00				
Dividend Equilisation Fund	-	-				
Special Bad debts Reserve	-	-				
Special Reserve (Sec36(1)(viii) of IT Act)	1,533,602.00	649,050.00				
Staff Welfare Fund	700,000.00	700,000.00				
Common good Fund	-	-				
Computer Recoupment fund	223,326.00	223,326.00				
Capital Reserve	35,500.00	-				
Investment Fluctuation Reserve	1,912,410.87	4,691,946.42				
Vehicle Recoupment Fund	-	-				
Proposed Dividend	20,160,922.00	16,364,413.00				
	-	-				

Contingent Liabilities			13	Non-banking assets acquired satisfaction of claims (stating mode of valuation)	-	-
(I) Outstanding liabilities for guarantees issued						
Guarantees given on behalf of Constitutents in India	4,500,000.00	4,500,000.00	14	Profit and Loss	-	-
Claim against the Bank not acknowledged (Refer note No.6)	4,000,000.00	-				
(ii) Others						
Depositor Education and Awareness Fund (DEAF-2014)	1,020,989.00	914,270.00	15	Deferred Tax assets	-	-
Total	5,573,068,521.91	4,811,653,747.78	Total		5,573,068,521.91	4,811,653,747.78

As per our report of even date

Chairman

Director

Director

General Manager

For N.Satheesan & Co.
Chartered Accountants
Firm's Reg No.014973S

Place: Tripunithura
Date 24/08/2016

Place: Ernakulam
Date : 24/08/2016

N. Satheesan
(M.No.027736)
Proprietor.