		As on 31-03-2020 Rs.	As on 31-03-2019 Rs.				As on 31-03-2020 Rs.	As on 31-03-20 Rs.
	Capital and Liabilities					Property and Assets		
(i)	Capital: Authorised capital			1		Cash In hand and with Reserve Bank		
	1,80,00,000 (76,00,000) 'A' Class shares of Rs. 25/- each	450,000,000.00	450,000,000.00	_		of India, State Bank of India		
	50,000 (10,000) 'B" Class shares of Rs. 1000/- each	50,000,000.00	50,000,000.00			State Co-operative Bank and Central Co-operative Bank	1,645,824,570.05	1,693,744,25
(ii)	Subscribed capital	500,000,000.00	500,000,000.00	2		Balances with other banks		
(11)	1,09,58,143 (91,08,684) 'A' Class shares of Rs. 25/- each	273,953,585.00	227,719,260.00	_	(i)	Current deposits	184,716,563.65	74,551,02
	14,702 (8,432) 'B' Class shares of Rs. 1000/- each	14,702,000.00 288,655,585.00	8,432,000.00 236,151,260.00		(ii)	Savings bank deposits	215.00	2
		200,000,000					184,716,778.65	74,551,24
(iii)	Amount called and paid up 1,09,58,143 (91,08,684) 'A' Class shares of Rs. 25/- each	273,953,585.00	227,719,260.00	3		Money at call and short Notice	_	
	each less calls unpaid	, ,				·		
	On 0 shares at Rs 0 each less calls unpaid			4		Investments		
	Of (iii) above held by (a) Individuals 273,953,585.00				(i)	In Central and State Government securities (at book		
	(b) Co-oparative institutions.					value)	2,055,790,151.00	2,201,522,0
	(c) State Government - 14,702 (8,432) 'B' Class shares of Rs. 1000/- each	14,702,000.00	8,432,000.00			Face value Rs. 2,075,330,000.00 Market value Rs. 2,125,773,679.00		
			226 151 260 00					
	Reserve Fund and other reserves:	288,655,585.00	236,151,260.00		(ii)	Other trustee securities	-	
(i) (ii)	Statutory Reserve Agricultural (Credit Stabilization Fund)	119,929,176.50	109,921,084.50		(iii)	Shares in co-operative institutions	125,000.00	125,0
(iii)	Building Fund	48,043,564.54	48,043,564.54		(111)	other than in item (5) below	125,000.00	125,0
(iv) (v)	Dividend Equalization Fund Special Bad Debts Reserve	12,679,476.63 127,000,129.66	12,679,476.63 127,000,129.66	_	(iv)	Other investments		
(vi)	Bad and Doubtful Debts Reserve	-	-		(11)	other investments		
(vii) (vIii)	Investment Depreciation Reserve Other funds and Reserves	4,040,000.00	2,549,500.00				2,055,915,151.00	2,201,647,0
/	Capital Reserve	533,387.00	533,387.00			Investments out of the Principal/		
	Investment Fluctation Reserve Reserve for Computer Recoupment	52,537,253.36 2,766,630.00	49,447,564.80 2,766,630.00			Subsidiary State Partnership Fund In shares of -		
	Special Reserve u/s 36 (1)(viii) of I.T.Act Staff Welfare Fund	17,754,596.00 5,376,544.29	14,759,711.00 4,076,544.29		(i)	Central Co-operative Bank		
	Common Good Fund	1,912,707.97	2,083,896.97	_	(1)	Central Co-operative Dank	-	
	Vehicle Recoupment Fund Revaluation Reserve	1,168,901.20 21,510,605.55	1,168,901.20 21,510,605.55		(ii)	Primary Agricultural Credit Societies	-	
	Contingent Provision Against Standard Assets	51,046,879.16	42,772,517.75	_	(iii)	Other Societies	-	
	Members Relief Fund	100,000.00 466,399,851.86	100,000.00 439,413,513.89					
	Principal/Subsidiary State Partnership	100,077,001100	105,110,010105	6		Advances:		
	Fund Account:	-	-		(i)	Short-term loans, cash credits,		
(1)	Deposits and other accounts:					overdrafts and bills		
(i)	Fixed deposits (a) Individuals	6,460,092,279.95	6,131,143,237.95			discounted Of which secured against -	1,703,998,352.75	1,262,226,
	(b) Central Co-operative Banks	1 124 000 404 00	-			(a) Government and other		
	(c) Other societies	1,124,980,494.00	662,074,476.00			approved securities -		
(ii)	Savings bank deposits (a) Individuals	750,091,739.85	825,164,121.28			(b) Other tangible securities -		
	(b) Central Co-operative Banks	/50,091,/39.85	825,164,121.28			Of the advances, amount due from		
	(c) Other societies	508,034.00	53,934.44			Individuals -		
(iii)	Current deposits					Of the advances, amount overdue		
	(a) Individuals (b) Central Co-operative Banks	52,334,689.23	44,761,821.61			Considered bad and doubtful of recovery * Rs. 5,790,975.00		
	(c) Other societies	18,776,295.94	15,737,075.79					
					(ii)	Medium-term loans Of which secured against	2,690,446,365.56	2,330,193,
		8,406,783,532.97	7,678,934,667.07			(a) Government and other		
	Borrowings	-	-			approved securities -		
	Bills for collection being bills receivable as per contra	2,264,104.00	8,339,211.00			(b) Other tangible securities -		
		2,201,101100	0,555,211.00			Of the advances, amount due from		
	Branch Adjustments (Net)	-	-			Individuals - Of the advances, amount overdue		
	Overdue interest Reserve	71,536,589.00	50,435,108.00			Considered bad and doubtful of		
	Interest payable	254,083,415.00	196,806,832.47			recovery * Rs. 113,909,657.00		
					(iii)	Long-term loans	1,115,968,161.58	967,018,
	Other Liabilites					Of which secured against and		
(i)	Bills payable Unclaimed dividends and proposed dividend payable	2,788,860.70	10,646,727.00 24,539,883.00			(a) Government and other		
(ii) (iii)	Unclaimed dividends and proposed dividend payable Suspense	29,363,250.00 77,529,042.50	3,222,881.50			approved of daily		
(iv) (v)	Sundries Provision for Non performing Assets	20,001,723.58 121,660,348.20	7,870,610.38 109,246,284.00			(b) Other tangible securities - Of the advances, amount due from		
(vi)	Provision for Leave benefit to employees	20,508,501.00	18,212,615.00			Individuals -		
(vii) (viii)	Provision for Salary Revision Provision for Gratuity	13,500,000.00				Of the advances, amount overdue Considered bad and doubtful of		
(ix)	Provision for Deffered NPA Provision for Other Assets	3,440,000.00				recovery * Rs. 22,196,257.00		
(x) (xi)	Provision for Income Tax	25,410.00 38,822,520.00	30,438,840.00					
(xii)	Deferred Tax Liability	6,756,108.00	5,360,018.00				5,510,412,879.89	4,559,437,
		334,395,763.98	209,537,858.88	7		Interest receivable	185,669,692.00	190,306,
	Profit and Loss					Of which overdue: Considered bad and doubtful of		
	Profit as per last Balance Sheet	33,229,133.00	29,810,252.00			recovery Rs. 71,536,589.00		
	Profit as per profit and loss account Add Transfer from Special Bad Debts Reserve	39,936,824.56	53,367,988.03	8		Bills receivable being bills for		
		73,165,957.56	83,178,240.03	_		collection as per contra	2,264,104.00	8,339,
	Less appropriations: Statutory Reserves	5,990,524.00	8,005,198.00			Branch Adjustments	1,375,128.00	8,158,
	Education Fund Building Fund	60,000.00	60,000.00			Premises 59,513,457.45		
	Members Relief Fund	100,000.00	100,000.00			Premises 59,513,457.45 less: Depreciation 4,074,940.15	55,438,517.30	53,520,
	Dividend Equalisation Fund Special Bad Debts Reserve	-	662,463.52	11		Furniture and fixtures 58,761,814.32		
	Special Reserve (Sec36(1)(viii) of IT Act)	2,994,885.00	2,404,343.00			less: Depreciation 47,448,155.63	11,313,658.69	11,718,
	Staff Welfare Fund Common Good Fund	1,500,000.00	1,500,000.00	12		Other assets (to be specified)		
	Computer Recoupment Fund	-	-			Vehicles 4,181,510.00		
	Capital Reserve Investment Fluctuation Reserve	3,089,688.56	210,000.00 7,196,850.51			less: Depreciation 3,143,699.96	1,037,810.04	1,694,
	Investment Depreciation Reserve	1,490,500.00	. ,			Advance Income To	22.22.22.2	40 ==-
	Vehicle Recoupment Fund Dividend for the year 2018-19	33,229,133.00	29,810,252.00			Advance Income Tax	32,834,000.00	29,752,
	·	24,711,227.00	33,229,133.00			Other Assets	3,652,618.19	4,009,
(T)	Contingent Liabalities			13		Non Banking Asset acquired in Satisfaction of claims (Stating mode of valuation) - At cost. Asset taken over	150 255 151 25	18.00
(I)	Outstanding liabilities for guarantees issued					as per the valuation of the approved valuer. (Refer note No. Part B 6)	158,375,161.00	15,966,
	Guarantees given on behalf of Constituents in India	7,367,360.00	5,125,000.00 1,553,820.00			Profit and Loss	-	
	Claim against the Bank not acknowledged	-	1,553,820.00					
(ii)	Others Depositor Education and Awareness Fund (DEAF-2014)	1 100 15	1 544 455 11	1-		Deferred Tayt-		
	LESS FUNG (DEAF-2014)	1,607,654.48	1,544,465.43	. 4.3		Deferred Tax assets		

	Depositor Education and Tiwarei	11035 1 tille (12111 - 2014)	1,007,004.40	1,511,105.15	10	Deferred Tux dissets	,	-	
	Tot	al	9,848,830,068.81	8,852,847,584.31			Total	9,848,830,068.81	8,8
man	(Sd/-) Director	(Sd/-) Director	Gener	(Sd/-) ral Manager			As per our report of	even date For Prasanth & Chartered Acc Firm's Reg No	countant
	nithura					Place: Ernakulam Date: 25-09-2020		(Sd/- CA. Prasar (M.No.21	ith PS

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

year then ended and a summary of significant accounting policies and other explanatory information.

The standard and a summary of significant accounting of the financial statements.

We believe that the audit evidence we have obtained is

The Bank's Management is responsible for the preparation of these financial statements that give a true and fair view of the **Emphasis of Matter** as they apply to the banks and the Guidelines issued by the Our opinion is not modified in respect of this matter

nt, 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 Bank of India from time to time and give a true and fair view in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards in India: require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether and the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2020; and 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 c) in the case of the Profit and Loss Account, of the profit for the year ended on that date; and c) in the case of the Cash Flow Statement, of the cash flows for statements. The procedures selected depend on the auditor's the period ended on that date.

misstatement of the financial statements, whether due to fraud or error.

In making those risk assessments, the auditor considers internal which, to the best of our knowledge and belief, were necessary control relevant to the Bank's preparation and fair presentation for the purpose of our audit;

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, 2020, the Profit and Loss Account and the Cash Flow Statement for the People's under the discounting policies used and the reasonableness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation (iv) in our opinion, proper books of account, as required by the Management, as well as evaluating the overall presentation.

Management's Responsibility for the Financial Statements sufficient and appropriate to provide a basis for our audit

Reserve Bank of India. This responsibility includes the design, implementation and maintenance of internal controls relevant of implementation and maintenance of internal controls relevant.

Opinion

except with regard to leave salary provision and provision for implementation and maintenance of internal controls relevant.

Opinion

In our opinion and to the best of our information and according Gratuity (Ref. Note Nos. A.5(b)(ii)) which is not provided on that give a true and fair view and are free from material

Bank and Notes thereon give the information required by the Banking Regulation Act, 1949 in the manner so required for

ng the assessment of the risks of material Report on Other Legal and Regulatory Requirements

of the financial statements in order to design audit procedures (ii) the transactions of the Bank, which have come to our Date: 25-09-2020.

law, have been kept by the bank so far as appears from our Balance Sheet and the Profit and Loss account and the Cash
Flow dealt with in this report are in agreement with the books.

7. PROVISION FOR TAXATION

of accounts and returns. of Chartered Accountants of India read with guidelines issued by the Reserve Bank of India in so far as they apply to the bank

for PRASANTH & ASSOCIATES Chartered Accountants Firm Reg. No. 013766 S

(M.No.217931) Proprietor.

CA. PRASANTH P. S. FCA, D.I.S.A (ICAI) Membership No. 217931

ICAI UDIN: 20217931AAAAAI6352

PEOPLE'S URBAN CO-OPERATIVE BANK LTD.NO.51, TRIPUNITHURA PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2020 Interest on deposits 733,927,022.78 97,143,515.00 profit from sale of or dealing with such 4 Rent, taxes, insurance, lighting etc. 10 Loss from sale of or dealing with non-banking assets 2 Provisions & contingencies Provision for standard assets 8,274,361.41 Provision for Deffered NP Provision for Gratuity Provision for Overdue interes 2,295,886.00 38,732,470.00 Provision for Deferred tax liability/(Assets) Total 895,674,507.13 75,649,893,24 95,674,507,13 Basic and Diluted earning per share (Rs.) (Ref. Note No. B. 4 of Notes on Accounts)

PEOPLE'S URBAN CO-OPERATIVE BANK LTD. NO. 51, TRIPUNITHURA. **CASH FLOW STATEMENT AS ON 31-03-2020** 2018-19 Rs. A.Cash Flow from Operating Activities Profit Before Tax 80,065,384.56 85,326,724.03 Adjustments for: Depreciation on Fixed Assets 5,934,029,63 5,580,892,86 10,838,422.00 Provisions and Contingencies 39,949,721.61 Provisions Written Back Operating Profit before Working Capital Change 125,949,135.80 101,746,038.89 Adjustment for Working Capital Change Advances (661,493,723.51)(950,974,927.56) Investments 145,731,875.00 (497.803.078.00) Other Operating Assets 727,848,865.90 1,373,678,642.81 Deposits Other Operating Liabilities 68,298,534.00 (471,189,00) (727.097.00)Utilisation of various funds Cash generated from Operation 74,349,919,25 315,070,892.00 Direct Taxes Paid (33,430,430.00) (40,624,854.00) Net Cash Flow from Operations (A) 40,919,489,25 274,446,038,00 B.Cash Flow from Investment Activities Net Additions to Fixed Assets (43,600,371.86) (6,789,763.02) Net Cash Flow from Investment Activities (B) (6,789,763.02) (43,600,371.86) C.Cash Flow from Financing Activities 52,504,325.00 Share Capital 27,088,625.00 Dividend Paid (24,388,198.00) (22,493,635.00) Net Cash generated from Financing Activities (C) 4,594,990.00 D.Net increase in Cash and Cash Equivalents (A+B+C) 62,245,853.23 235,440,656.14 Cash and Cash Equivalents as at Opening 1,768,295,495,47 1,532,854,839,33

Place: Ernakulam Date: 25-09-2020

PEOPLE'S URBAN CO-OPERATIVE BANK LTD.

Notes on Accounts for the Year 2019-20
A. Significant Accounting Policies
1. GENERAL

Cash and Cash Equivalents as at Closing

(Sd/-) Director

Place: Tripunithura Date : 25-09-2020

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.

1,830,541,348.70

1,768,295,495.47

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 cial statements are prudent and reasonable. 2. INVESTMENTS a) In terms 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". 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

iii) Securities in "Held for Trading" category are revalued as on the last day of every month at the market price and the deprecia 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. Contingent Provision against Standard

ntained as per RBI guidelines and the same is included under Reserve fund and other reserves.

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 Computer & Computer Software is provided at a flat rate of 33.33% on Straight Line Method.
d) 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.

tion on Solar Power is provided at a flat rate of 20% on Straight Line Method

b) 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.

i) Gratuity to Employees is covered under The Group Gratuity Scheme of LIC of India and the premium paid is charged to Profit ii) Leave benefits to employees is provided on the basis of accumulated leave to the credit of the employees on the basis of eligible

b. Exchange, Brokerage, Commission & Rent on lockers are recognized on cash basis examination of those books, and we further report that the c. Income from Investments (other than income from mutual funds and income from non-performing investments) is recognized on

Flow dealt with in this report are in agreement with the books a) Provision for Income Tax of Rs. 3,87,32,470/- includes Current year provision for income tax of Rs. 3,72,63,080/- and Balance Tax of previous year of Rs. 14,69,390/-.\

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 read with guidelines issued by the Parks and the Guidelines issued by the Parks and

	2019-20	2018-19
Opening balance of amounts transferred to DEAF	15.44	12.81
Add: Amounts transferred to DEAF during the year	0.64	2.63
Less: Amounts reimbursed by DEAF towards claims	-	-
Closing balance of amounts transferred to DEAF	16.08	15.44

B. OTHER NOTES ON ACCOUNTS

Initial reconciliation of the inter-branch/office accounts has been completed as on 31.03.2020. 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. 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.5.78 lakhs, (previous year Rs. 7.23 lakhs) and is netted against Income on investment, grouped under the head 'Interest

and discount' income.

3. Expenditure includes Rs.12.54 lakhs, (previous year Rs. 33.61 lakhs) being expenses incurred during the year under various nditure heads exceeding the approved annual budget and hence objected to by the Registrar of Co-Operative societies.

The numerators and denominators used to calculate the earnings per share as per

Accounting Standard – 20 issued by the Institute of Chartered Accountants of India are as under

2020 സെപ്തംബർ 29 ചൊവ്വ

Particulars	Year ended 31.03.2020	Year ended 31.03.201
Net profit as reported (Rs. In Lakhs)	399.37	533.68
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
Basic Earnings per share (Rs.)	3.46	5.65
Diluted Earnings Per Share (Rs.)	3.46	5.65
. AS 22 – Accounting for Taxes on Income) The components of Deferred Tax Assets and Deferred Tax Liability arising	out of timing difference are	e as follows:

Particulars	As on 31.03.2020 (Rs.)	As on 31.03.2019 (Rs.)
Deferred Tax Liability (DTL) /(Assets) –(DTA)		
Opening Balance	53,60,018	39,24,976
Provision made During the Year		
i)On difference between book depreciation and depreciation as per Income tax	3,49,557	5,53,355
ii)On deduction u/s 36(1)(viii) of the Income Tax Act, 1961	10,46,533	8,81,687
Closing DTL /- (DTA) (Net)	67,56,108	53,60,018

b) Deferred Tax Liability (Net) of Rs. 13,96,090/- is debited to Profit& Loss Account.
Pursuant to Reserve Bank of India (RBI) Circular No. DBOD No. BP.BC.77/21.04.018/2013-14 dated 20th December, 2013, the bank has created during the year, deferred tax liability of Rs. 10,46,533/- on special reserve under section 36(1)(viii) of the Income Tax Act, 1961.

6. Non-Banking Assets:

Non-Banking Assets:

16. Non-Banking Assets:

Non-Banking assets acquired in settlement of debts / dues are accounted at the lower of their cost of acquisition or net realisable value. Also Non-banking assets acquired in satisfaction of claims includes certain Non-Banking assets acquired in satisfaction of claims which are in the process of being transferred in the Bank's name. During the year the Bank has accounted non-banking assets to the tune of Rs. 1424.08 lakhs in satisfaction of claims and the unrealized interest portion recognized as income out of these transactions is Rs. 111.59 lakhs. The excess amount Rs. 734.89 lakhs, after setting off respective loan accounts, interest and other charges thereof is parked in liability account.

7. Proposed Dividend:

In terms of revised Accounting Standard (AS) 4 "Contingencies and Events occurring after the Balance Sheet date" as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016 dated March 30, 2016, Proposed Dividend or Dividend declared after balance sheet date are not shown as liability in current year balance sheet. The Reserve Bank of India, vide its circular dated April 17, 2020, has directed that banks shall not make any further dividend payouts from profits pertaining to the financial year ended March 31, 2020 until further instructions, this is with a view that the banks must conserve capital in an environment of heightened uncertainty caused by COVID-19 pandemic. Accordingly, the Board of Directors of the Bank, for the time being. have not recommended any dividend for the veer 2019-20 (Previous Year: the Bank had declared.)

from profits pertaining to the financial year ended March 31, 2020 until further instructions, this is with a view that the banks must conserve capital in an environment of heightened uncertainty caused by COVID-19 pandemic. Accordingly, the Board of Directors of the Bank, for the time being, have not recommended any dividend for the year 2019-20 (Previous Year, the Bank had declared dividend @ 15% per Equity Share).

8. COVID-19 Regulatory Package - Asset Classification and Provisioning:

The COVID-19 pandemic is continues to spread across the globe including India, which has contributed to a significant volatility in global and Indian Financial markets and a significant decrease in the global and local economic activities. In view of continuing uncertainties, the extent of impact on the Bank's operations and financial position would depend on several factors including the steps taken by the Governments, Reserve Bank of India and the bank to mitigate the same.

In accordance with the 'COVID-19 Regulatory Packages' amounced by the RBI on 27th March 2020 and 17th April 2020 ('the RBI guidelines'), with regard to providing relief to borrowers' on account of COVID-19 pandemic whose accounts were standard as on 20th February 2020, the Bank had offered moratorium on repayment of loan instalments and/or deferment of interest due between 1st March 2020 and 31th May 2020 including relaxation in certain parameters, to all eligible borrowers, without considering the same as restructuring. Further on 22th May 2020, RBI has permitted the Banks to extend such benefits to eligible borrowers for another three months, from 1st June 2020 to 31st August 2020, in accordance with the RBI guidelines, the Bank is required to make provision @ 10th standing advances over two quarters beginning with quarter ending 31st March 2020, would have become non-performing but for these benefits/relaxations extended as per RBI guidelines, though classified as standard as on 31st March 2020, would have become non-performing but for these benefits

		31.03.2020	31.03.2019
i.	CRAR (%) - Basel II	12.17	12.72
ii.	CRAR - Tier I Capital (%)	9.71	10.11
iii.	CRAR - Tier II Capital (%)	2.46	2.61
ii) Inves	tments		(Rs. in Lakhs)

SLR Investment-		
a. Book Value and Face value i) Book value ii) Face Value b. Market Value i) Depreciation ii) Provisions Held	20557.90 20753.30 21257.74 40.40 525.37	22015.22 22308.30 22146.85 25.50 494.48

Details of Issuer Composition of Non-SLR Investments and non performing Non-SLR

Investment.				
Issuer	Amount Rs.	Extent of 'below investment grade' Securities	Extentof unrated Securities	Extentof unlisted Securities
1. PSU	-			
2. FIS	-)		
3. Public Sector Banks	-		-	
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 Business, Housing	10866.07	9643.85
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)	-	-

. cost of Deposit			
Average Cost of Deposits	7.	.31	7.27
i. Non Performing Advances			
Movement in NPAs			
a. Gross Non-Performing Assets (Rs in Lakhs)	4057.25		2866.00
b. Gross Non-Performing Assets (%)	7.36		6.19
c. Provisions Held (Rs in Lakhs)	1216.60		1092.46
d. Net Non-Performing Assets(Rs in Lakhs)	2840.65		1729.40
e. Net Non-Performing Assets (%)	5.16		3.79

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e. Net Non-Performing Assets (%)	5.16		3.79
ix. Profitability			
a. Interest Income as a percentage of Working Funds (%)		8.47	8.35
b. Non Interest Income as a percentage of Working Funds (9	6)	0.70	0.47
c. Operating Profit as a percentage of Working Funds (%)		1.19	1.09
d. Return on Assets (%)		0.43	0.66
e. Business (Deposits + Advances) per Employee (Rs. Lakh	s)	1210.19	1092.71
f. Profit per Employee (Rs. Lakhs)		3.47	4.77
x Provisions made towards NPAs Depreciation in Investme	ents, and Standard Assets		

	made towards NPAs, Depreciation in Investments and Standard Assets n Provisions		
	Towards NPAs		
a.	Iowards NPAs	1216.60	1092.46
b.	Towards Depreciation on Investments	40.40	25.50
		40.40	25.50
c.	Towards standard assets	510.47	427.72

xi. Foreign Currency Assets and Liabilities xi. Poreign Currency Assets and Liabilities
xii. Payment of D.I.C.G.C Insurance Premium (Rs. in Lakhs)
a. Insurance Premium Paid (up to date)
b. Of the above arrears
xiii. Penalty Imposed by RBI
(UBD. PCB Cir No 40/16.45.00/2004-05DT 01-03-2005)
xii; Pagticured Accounts. 80.57 66.42

vii Cost of Deposit

Particulars of Accounts Restructured				
		Housing Loan	SME Debt Restructuring	Others
	Number of Borrowers	Nil	Nil	Nil
Standard Advances Restructured	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Sub-standard advances restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Doubtful Advances Restructured	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Total	Number of Borrowers	Nil	Nil	Nil
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil

(a) The amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have

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 and UBD, PCB, BPD.60/13.05.000/2008-09 dated April 20.2009)

xv) 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 Rs. 9,576.95. The revalued amount is Rs. 2,15,20,182.50.

Place: Ernakulam Date: 25-09-2020

