THE PEOPLES' URBAN CO-OPERATIVE BANK LTD., TRIPUNITHURA ANOT CHEET AS AT 21CT MADOU 202

THE PEOPLES' URBAN CO-OPERATIVE BANK LTD., TRIPUNITHURA PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025

BA	ALANCE S	SHEET A			31-03-2025	31-03-2024	E YEAR ENDED 31st MA	31/03/2025	31-03-2024			
	As on 31-03-2025	As on 31-03-2024			As on 31-03-2025	As on 31-03-2024	Expenditure Interest on deposits, borrowing, etc. Colorise and allegements and arriticities (and	Amount In Rs. 84,70,86,828,96	Amount In Rs. 65,28,74,761.18	Income	Amount in Rs. 1,07,30,98,354.90	Amount In Rs. 92,41,88,811.39
CAPITAL AND LIABILITIES	Amount in Rs.	Amount in Rs.	PROPERTY AND ASSETS		Amount in Rs.	Amount in Rs.	2 Salaries and allowances and provident fund Director's and local committee member's fees and 3 allowances	11,06,86,112,40 7,78,625.00	8,95,38,552,14	Commissions exchange and brokerage Subsidies and donations	2,35,583.02	1,40,075.42
1 Capital: (i) Authorised capital			1 Cash In hand and with Reserve Bank				 4 Rent, taxes, insurance, lighting etc. 5 Law charges 	3,49,78,436,19 21,08,250.00	2,84,25,533.14 26,53,750.00	Income from non banking assets and profit from sale of or dealing with such assets 5 Other receipts	28,02,598.39	-
1,80,00,000 (1,80,00,000) 'A' Class shares of Rs. 25/- each 50,000 (50,000) 'B" Class shares of Rs. 1000/- each	45,00,00,000.00 5,00,00,000.00	45,00,00,000.00 5,00,00,000.00	of India, State Bank of India State Co-operative Bank		00.07.00	1 01 00 05 15-	6 Postage, telegrams and telephone charges	7,37,035,01	13,35,237,62	Profit on sale of Investments(net) 6 Provision for NPA no longer required reversed	1,53,17,850.00	89,49,100.00
(ii) Subscribed capital	50,00,00,000.00	50,00,00,000.00	and Central Co-operative Bank 2 Balances with other banks	-	69,87,69,583.04	1,61,33,20,123.15	7 Auditor's fees 8 Depreciation and repairs to property 9 Stationery, printing and advertisement, etc.	14,37,000.00 1,14,66,086.14 33,57,761.01	22,15,774.26 88,14,696.56 22,34,308.01	8 Profit on sale of fixed assets 9 Rent		-
11755850(11030754) 'A' Class shares of Rs. 25/- each 22162(17312) 'B' Class shares of Rs. 1000/- each	29,38,96,260.00 2,21,62,000.00	27,57,68,860.00 1,73,12,000.00	(i) Current Deposits(ii) Savings Bank Deposits		34,84,62,503.66	26,67,45,124.80	10 Loss from sale of or dealing with non-banking assets 11 Other expenditure	2,41,94,244.63	1,69,75,428.44	0 Transfer from Special Bad Debts Reserve 1 Provision for Income Tax no longer required Investment Depreciation Reserve (Excess Provision	20,03,840.00	5,65,39,227.49
(iii) Amount called and paid up	31,60,58,260.00	29,30,80,860.00	(iii) FD with Scheduled Banks	-	83,08,76,832.00 1,17,93,39,335.66	26,67,45,124.80	12 M to M loss on AFS Investment 13 Provisions & contingencies	-	- 1:	Reversed) Provision for Non Performing Assets Released	4,94,97,650.00 1,00,00,000.00	2,04,73,641.00
11755850(11030754) 'A' Class shares of Rs. 25/- each each less calls unpaid			3 Money at call and short Notice		-	-	Provision for standard assets Provision for Non Performing assets Provision for Deferred NPA/Restructured Loans	68,83,756.18	30,94,330,75 7,15,39,227.49			
On 0 shares at Rs 0 each less calls unpaid Of (iii) above held by			Investments (i) In Central and State Government securities (at book value)				Provision for Gratuity Provision for Leave benefit to Employees	- 10,48,383.00	1,01,14,271.00 1- (14,57,054,00)	4 Provision For Other Assets no longer required	60,76,255.00	53,07,333.00
(a) Individuals 29,38,96,260.00 (b) Co-operative institutions.			(i) In Central and State Government securities (at book value) Investment in State Govt. Securities	90,78,05,360.00			Provision for Salary revision Provision for Other Assets	1,93,98,013.00 11,76,464.00	1,72,00,000.00 1	Provision for Deferred NPA/ Restructured Loans no 5 longer required	-	83,31,643.30
(c) State Government 22162(17312) 'B' Class shares of Rs. 1000/- each	04.00.50.000.00		Investment in Central Govt. Securities	2,41,54,84,820.00	3,32,32,90,180.00	2,63,18,64,966.00	Provision for Other Assets Provision for Income tax(Income tax expenses) Provision for Deferred tax liability	3,10,00,000.00	7,93,362,00 3,54,04,857.50 11 1,86,88,252,00	6 Miscellaneous Income	3,09,51,693.57	2,44,22,697.37
2,21,62,000.00	31,60,58,260.00	29,30,80,860.00 29,30,80,860.00	Face value Market value	3,36,12,10,000.00 3,31,78,60,794.00			14 Net Profit/(Loss) carried to Balance sheet	10,34,52,718.36		7 Provision for Deferred Tax Asset (to the extent of DTL)	98,05,889.00	1,86,88,252.00
2 Reserve Fund and other reserves:			(ii) Other trustee securities	-,,,,	-	-	Total Basic and Diluted earning per share (Rs.)	1,19,97,89,713.88	1,06,70,40,780.97	Total	1,19,97,89,713.88	1,06,70,40,780.97
 (i) Statutory Reserve (Refer Note No. Part B 20) (ii) Agricultural (Credit Stabilization Fund) (iii) Building Fund 	23,12,45,708.17 7,27,54,791.54	20,42,29,681.50 7,27,54,791.54	(iii) Shares in co-operative institutions other than in item (5) below		2,25,000.00	1,25,000.00	(Ref. Note No.B.14 of Notes on Accounts) Notes on Accounts	8.18	9.04			
(iv) Dividend Equalization Fund 1,02,84,378.35 Less:Relesed during the year 1,02,84,378.35		1,02,84,378.35					(sd/-) (sd/-) T C Shibu Adv. Madhusoodhanan S	(sd/-) Gokuldas S	(sd/-) K Jayaprasad	Audit Report As per our report of even date, For Menon &	Aenon Chartered /	Accountants ,
(v) Special Bad Debts Reserve (vi) Bad and Doubtful Debts Reserve	-	4 00 00 050 00	(iv) Other investments		-	2.63.19.89.966.00	Chairman Director Place: Tripunithura	Director	Chief Executive C	Officer Firm's Reg No: 002 Place: Ernakulam		(sd/-) M P Ittyrah
(viii) Investment Depreciation Reserve (viii) Contingency Fund - Free Reserve 2,47,63,461,23 Add: Addition during the year 1,02,84,378,35		4,98,20,050.00		-	3,32,35,15,180.00	2,63,19,89,966.00	Date: 21-06-2025			Date: 21-06-2025 UDIN: 25018483BMMVEE7481	Partner, Membe	ership No: 018483
(ix) Other funds and Reserves Capital Reserve	11,09,387.00	11,09,387.00	5 Investments out of the Principal/				THE PEOPLES' UP	RBAN CO-C	OPERATIV	/E BANK LTD., TRIPUN	THURA	
Investment Fluctuation Reserve Reserve for Computer Recoupment	12,41,92,090.45 27,66,630.00	9,41,92,090.45 27,66,630.00	Subsidiary State Partnership Fund In shares of -				CASH FLOW	STATEME	NT FOR T	HE YEAR ENDED 31-03-	2025	
Special Reserve u/s 36 (1)(viii) of I.T.Act Staff Welfare Fund Common Good Fund	7,43,84,305.00 56,56,386.29 11,17,604.97	7,16,82,705.00 62,56,386.29 11,86,104.97	(i) Central Co-operative Bank		-	-	Particulars			2024-25		23-24
Vehicle Recoupment Fund Revaluation Reserve	11,68,901.20 12,37,05,605.55	11,68,901.20 12,37,05,605.55	(ii) Primary Agricultural Credit Societies		-	-	A.Cash Flow from Operating	Activities		Amount in Rs.		nt in Rs.
Contingent Provision Against Standard Assets Members Relief Fund	6,66,95,964.09 1,00,000.00	5,98,12,207.91 1,00,000.00	(iii) Other Societies		-	-	Profit Before Tax Adjustments for:			12,46,46,829.36	14,13	3,76,050.38
	74,02,67,613.84	72,38,32,380.99					Depreciation on Fixed Asse Provisions and Contingenci			55,56,819.21 2,85,06,616.18		0,08,193.01 2,84,137.24
Principal/Subsidiary State Partnership 3 Fund Account:		_	6 Advances:				Reserve/Provisions Revers			-6,75,77,745.00		6,51,844.79)
Deposits and other accounts:			(i) Short-term loans, cash credits,overdrafts and bills discounted : of which		3,84,11,46,093.96	3,14,62,96,903.52	Operating Profit before Wo		Change	9,11,32,519.75	15,60	0,16,535.84
(i) Fixed deposits (a) Individuals 7,57,72,94,251.26 (b) Central Co-operative Banks 0.00	5		secured against - (a) Government and other approved securities (b) Other tangible securities	-			Adjustment for Working Cap Advances	ital Change		-66,45,00,508.56		3,55,043.32)
(c) Other societies2,19,63,86,428.00	9,77,36,80,679.26	8,67,57,15,098.26	of the advances, amount due from the Individuals of the advances, amount due from others	3,23,37,19,592.72 60,16,29,654.24			Investments Other Operating Assets			-69,15,25,214.00 -1,26,56,118.74		7,45,786.00 7,16,350.13
(ii) Savings bank deposits (a) Individuals 1,01,77,13,034.21			Of the advances, amount overdue Considered bad and doubtful of recovery 55778446.55	-			Deposits Borrowings			1,28,93,38,302.24		5,00,132.25
(b) Central Co-operative Banks 0.00 (c) Other societies 1,12,660.00		84,43,49,892.16	Unsecured advances of the advances, amount due from the Individuals	57,96,847.00			Other Operating Liabilities			5,14,48,772.58	4,77	7,97,887.47
(iii) Current deposits (a) Individuals 9,49,60,964.65	5		of the advances,amount due from others Of the advances, amount overdue Considered bad	-			Cash generated from Oper	ations		6,32,37,753.27		9,21,648.37
(b) Central Co-operative Banks 0.00 (c) Other societies 4,30,93,342.33		12,01,57,387.79	and doubtful of recovery Rs. 5494811.00				Direct Taxes Paid Net Cash Flow from Operat	tions (A)		-3,40,00,000.00 2,92,37,753.27		3,81,540.00) 0,40,108.37
	10,92,95,60.680 45	9,64,02,22,378.21	 (ii) Medium-term loans : of which Secured against - (a) Government and other approved securities 	_	23,86,88,555.00	22,92,96,285.00	B.Cash Flow from Investme	nt Activities				
4 Borrowings	-	-	(b) Other tangible securities of the advances amount due from the Individuals	16,71,08,029.00			Net Additions to Fixed Asse	ets		-1,93,61,366.52	(55	5,53,913.77)
5 Bills for collection being bills receivable as per contra	56,81,130.00	83,42,361.00	of the advances, amount due from others Of the advances, amount overdue Considered bad and doubtful of recovery Rs.11236563.00	2,85,38,039.00			Net Cash Flow from Invest	ment Activitio	es(B)	-1,93,61,366.52	(55	5,53,913.77)
6 Branch Adjustments (Net)	-	-	Unsecured advances	4,30,42,487.00			C.Cash Flow from Financing	Activities		0.00.77.100		5 04 000 001
7 Overdue interest Reserve-on Non performing Assets	14,87,33,059.00	13,06,92,066.00	of the advances,amount due from others Of the advances, amount overdue Considered bad	-			Share Capital Dividend Paid			2,29,77,400.00 -3,48,10,116.00		5,91,200.00) 7,70,546.00)
8 Interest payable 9 Other Liabilites	31,48,53,918.39	27,08,48,040.95	and doubtful of recovery Rs.33363212.00 (iii) Long-term Ioans : of which Secured against -		3,13,88,34,468.72	3,17,85,75,420.60	Net Cash generated from F	inancing Act	ivities (C)	-1,18,32,716.00	(4,33	3,61,746.00)
(i) Bills payable	58,93,030.70	87,28,885.70	(a) Government and other approved securities (b) Other tangible securities	-			D.Net increase in Cash and	Cash Equiva	lents (A+B+	-19.56.329.25	28.3	1,24,448.60
(ii) Unclaimed dividends payable (iii) Suspense	3,34,42,133.33 1,25,38,807.40	3,31,98,415.13 1,32,25,077.40	of the advances,amount due from the Individuals of the advances,amount due from others	2,86,81,45,115.72 27,06,89,353.00			Cash and Cash Equivalents	•	•	1,88,00,65,247.95		9,40,799.35
 (iv) Sundries (v) Provision for Non performing Assets (vi) Provision for Leave benefit to employees 	87,14,022.89 43,82,86,964.17 1,47,68,363.00	92,77,042.52 44,82,86,964.17 1,37,19,980.00	Of the advances, amount overdue Considered bad and doubtful of recovery Rs.266770283.37				Cash and Cash Equivalents	s as at Closing	9	1,87,81,08,918.70	1,88,00),65,247.95
(vii) Provision for Salary Revision (viii) Provision for DA Arrears	3,00,00,000.00 65,98,013.00	1,72,00,000.00	Unsecured advances of the advances, amount due from the Individuals	-			(sd/-) (sd/-) T C Shibu Adv. Madhusoodhanan S	(sd/-) Gokuldas S	(sd/–) K Jayaprasad	Audit Repor As per our report of even date, For Menon &	Menon Chartered	Accountants ,
(ix) Provision for Gratuity (x) Provision for Deferred NPA/ Restructured Loans (xi) Provision for Other Assets	2,20,31,602.54 47,04,939.80	3,86,48,347.77 35,28,475.80	of the advances,amount due from others of the advances, amount overdue Considered bad and doubtful of recovery :	-			Chairman Director Place: Tripunithura	Director	Chief Executive	Place: Ernakulam		(sd/-) M P lttyrah
(xii) Provision against un-realised interest on Non Banking Assets (xiii) Provision for Income Tax	47,04,939.80 4,93,99,311.13 3,10,00,000.00	5,54,75,566.13 3,59,29,800.00	and coupling of recovery .	-	7,21,86,69,117.68	6,55,41,68,609.12	Date: 21-06-2025			Date: 21-06-2025 UDIN: 25018483BMMVEE7481		ership No: 018483
(xiv) Deferred Tax Liability	-	1,86,88,252.00	7 Interest Receivable	F				URBAN ()-OPFRATI	VE BANK LTD., TRIPUNITH	JRA.	
	65,73,77,187.96	69,59,06,806.62	Investment on Government Securities on Bank Deposits	4,64,58,947.87 6,36,85,674.51			Note			rended 31st March, 2025		
			on Bank Deposits on Loans&Advances : Performing on Loans&Advances : Non Performing	6,37,02,755.00 14,87,33,059.00	32,25,80,436.38	25,01,45,724.87	A. Significant Accounting Policies 1. GENERAL					
10 Profit and Loss Profit as ner last Balance Sheet	2 50 52 004 00	6,15,53,705.13	Of which overdue considered bad and doubtful of recovery Rs.148733059				The Financial Statements have been prepared commission which are recognized on cash basi					
Profit as per last Balance Sheet Profit as per profit and loss account	3,50,53,834.20 10,34,52,718.36	6,15,53,705.13 10,59,71,192.88	Rs.148733059 8 Bills receivable being bills for collection as per contra		56,81,130.00	83,42,361.00	Asset Classification norms prescribed by Reserv The preparation of the financial statements,	e Bank of India.		-		-
Less Appropriations:	13,85,06,552.56	16,75,24,898.01					assumptions that affect the reported amounts	of assets and liabilit	ties, revenues and	expenses and disclosures of contingent lia	ilities at the dat	
Statutory Reserves @ 20% of profit Education Fund Building Fund	2,06,90,543.67 1,00,000.00	2,11,94,239.00 60,000.00	9 Branch Adjustments 10 Premises (Land Value Rs.12,37,95000.00)	16,17,16,144.45	54,12,308.22	83,35,026.00	statements. Management believes that the es The accounting standards, applicable to level	entity as per the	atest announcem	nent of criteria for classification of non-con		r applicability of
Building Fund Members Relief Fund Dividend Equalisation Fund	1,00,000.00	1,00,000.00	10 Premises (Land Value Rs.12,37,95000.00) Add: Additions	6,87,008.98 16,24,03,153.43			accounting standards, have been complied wit 2. INVESTMENTS					
Special Bad Debts Reserve Special Reserve (Sec36(1)(viii) of IT Act)	27,01,600.00	1,09,43,318.00	less: Depreciation	88,25,109.97	15,35,78,043.46	15,38,48,897.68	a) In terms of RBI guidelines, the investments sale" and "Held for Trading".	portfolio has been	classified under t	hree categories for valuation purpose, viz.,	"Held to Maturi	y", "Available for
Staff Welfare Fund Common Good Fund Computer Recoupment Fund	-	15,00,000.00 1,00,000.00	11 Furniture and fixtures Add: Additions	7,16,15,084.32 1,66,83,212.54 8,82,98,296.86			 b) Valuation of Securities: i) Investments in "Held to Maturity" category and 	e accounted for at	acquisition cost T	he premium paid, if any is amortised over	he period remai	ining to maturity
Capital Reserve Investment Fluctuation Reserve	3,00,00,000.00	1,22,56,340.45	less: Depreciation	6,62,01,497.93	2,20,96,798.93	97,93,294.94	using constant Yield Method. ii) Securities classified as "Available for Sale" are					
Investment Depreciation Reserve Vehicle Recoupment Fund		-	12 Other assets (to be specified) Vehicles	43,71,312.00			iii) Securities "Held for Trading" category are re-					
Contingency Fund - Free Reserve Dividend paid for previous year Dividend paid for the year 2023-24	3,50,53,834,20	2,47,63,461 23 6,15,53,705 13	Add: Additions less: Depreciation	19,91,145.00 63,62,457.00 43,01,187.22	20,61,269.78	2,89,372.24	3. ADVANCES Provision for Non-Performing Assets has bee				orudential accou	nting norms laid
	0,00,004.20		13 Advance Income Tax		3,40,00,000.00	4,12,34,000.00	down by the RBI and the same is included und Provision against Standard Assets is maintaine	d as per RBI guidel			reserves.	
Contingent Liabilitie-	4,98,60,574.69	3,50,53,834.20	14 Other Assets 15 Non-barking assets acquired in satisfaction of claims		53,28,580.05	2,55,29,888.04	4. FIXED ASSETS (PROPERTY, PLANT AND EQUIF Premises and other fixed assets are stated at hi					
Contingent Liabilities			15 Non-banking assets acquired in satisfaction of claims (At value due to the bank or net realisable value based on the valuation of the approved valuer)				 a) Depreciation on Buildings is provided at a b) Depreciation on Furniture and Fixtures is p 	flat rate of 2.50% o				
(I) Outstanding liabilities for guarantees issued			(Refer note No. Part B 16)		18,15,54,752.13	21,55,48,088.13	c) Depreciation on Computer & Computer So	tware is provided a	nt a flat rate of 33.	.33% on Straight Line Method.	Vear 150/ f+-	ie fourth waar ar '
Guarantees given on behalf of Constituents NIL in India Claim aqainst the Bank not acknowledged			16 Profit and Loss				d) Depreciation on Motor Vehicles is provided at 10% for the fifth year on Straight Line Method.				ı yeaı, 13% tör tr	e rour of year and
Claim against the Bank not acknowledged (ii) Others			16 Profit and Loss		-	-	e) Depreciation on Solar Power is provided at 5. STAFF BENEFITS	a flat rate of 20% of	on Straight Line M	Nethod.		
Depositor Education and Awareness Fund (13359501.37 DEAF-2014) (PY: 12275626.90)			17 Deferred Tax assets		98,05,889.00	1,86,88,252.00	a) Defined Contribution Plan: – The Bank has defined contribution plans for en	nployees comprisin	g of Provident Fu	nd. The contribution paid/ payable to these	plans during th	e year is charged
Income Tax (TDS Demand) 120646.00 (PY: 139074.24)							to Profit & Loss Account. b) Defined Benefit Plan					
Total	13,16,23,92,424.33	11,79,79,78,727.97	Total		13,16,23,92,424.33	11,79,79,78,727.97	As per the terms of employment, the long-te					
(sd/-) (sd/-) (sd/-) T C Shibu Adv. Madhusoodhanan S Gokuldas	(sd/-) S K Jayaprasad		As per our report of even date, F	Audit Report	ered Accountants - Ei	1's Reg No: 0070605	determined on the basis of actuarial assumpt complexities involved in the valuation and its lo					
Chairman Director Director Place: Tripunithura	Chief Executive Office	er	Date: 21-06-2025	or menon & Menon Undrie	cica Accountants , FIF	(Sd/-) M P Ittyrah	are reviewed at each reporting date. 6. INCOME RECOGNITION					
Date: 21-06-2025			UDIN: 25018483BMMVEE7481		Partner, N	lembership No: 018483	a. Interest / discount on advances / bills are re accordance with Income Recognition norms.	ecognized on accrua	al basis except on	non- performing assets where the income is	recognized on l y	on realization in
							b. Exchange, Brokerage, Commission & Rent c. Income from Investments (other than inco				nized on accrua	ı basis.
		FRFVIJFVIJ	ΓΔΙΙΠΙΤΛΡ'ς REPART							,	accrudi	

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE PEOPLES' URBAN CO-OPERATIVE BANK LIMITED, TRIPUNITHURA.

Report on the Financial Statements

We have audited the accompanying financial statements of The Peoples 'Urban Co-Operative Bank Limited ("the Bank") which comprise the Balance Sheet as at 31st march 2025, the Profit and Loss Account and 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 and fair presentation of these financial statements in accordance with the provisions of the Section 29 of the Banking Regulation Act 1949, Accounting Standards issued by the Institute of Chartered Accountants of India in so far they apply to the banks and Guidelines issued by the Reserve Bank of India. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that 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 entity's preparation and fair presentation of the financial statements to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of 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 financial statements read with the accounting policies followed by the bank and Notes thereon give a true and fair view of the state of affairs of the Bank as at 31st march 2025, and its profit for the year ended on that date in accordance with the applicable provisions of the Banking Regulation Act, 1949, and in compliance with the Accounting Standards prescribed by the Institute of Chartered Accountants of India and other statutory requirements.

Emphasis of Matter

Attention is invited to:

- 1. The bank has computed deferred tax asset/ liability and the net deferred tax has been provided during the year. The bank had not considered the deferred tax asset/ liability in the prior years and therefore the computation was made on the closing balances as on 31st March, 2025. (Refer Note no. 15)
- 2. Provision for salary revision was made on an estimation of possible increase as decided by the management. Dearness allowance becomes quantifiable and certain only at the time of issue of order by the government of Kerala and accordingly it was accounted on Place: Ernakulam the basis of orders issued till date. (Refer Note no. 15) Date: 21-06-2025

3. No additional provision for Non performing asset was made for the year since in the opinion of the management the provision made up to 31st March, 2024 is adequate to cover the provision required. (Refer Note no. 8) Our opinion is not modified in respect of this matter.

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 account and the Cash Flow dealt with in this report are Dearness Allowance. in agreement with the books of accounts and returns. b) Defined Benefit Plans:
- (v) 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.

For Menon & Menon Chartered Accountants Firm's Reg No: 002060S (sd/-) M P Ittyrah Partner, Membership No: 018483 UDIN: 25018483BMMVEE7481

Current tax is computed applying the prevailing rate of tax for co-operative societies. b) Deferred Tax Asset/Liability for timing differences 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 sufficient future profit to absorb the asset. The net amount of deferred asset/liability is accounted in the profit and loss account.

B. OTHER NOTES ON ACCOUNTS

1. Format of Balance Sheet and Profit and Loss account:

The Peoples Urban Co-operative bank is following the Format as per "Form A" as per Third Schedule, in accordance with section 56 of Banking Regulation Act and also complying with the Notification dated 29-09-2020.

a) Income tax is computed in accordance with Accounting Standard on Accounting for Taxes on Income (AS22) which includes current tax and deferred tax.

2. Segment Reporting In accordance with AS 17 and with RBI guidelines in regard to business segments of banks, the operation of the bank is confined in one business segment. The Bank

has only the domestic geographic segment. 3. Related Party Transactions

7. PROVISION FOR TAXATION

Disclosure of facilities granted to directors

'				(Amount in ₹ Lakhs)
	Nature of Transaction	Directors/Board of Management Members	КМР	Total
·	Sitting Fee & Honorarium	7.50	0	7.50
	Remuneration- General Manager	0	21.79	21.79
5	Fixed Deposit/Savings deposit	93.50	0	93.50
-	Borrowings	12.63	12.28	24.91
	Interest Received	2.13	0.91	3.04
	Interest Paid	3.88	0	3.88

4. Employee Benefits

a) Defined Contribution Plan: report that the Balance Sheet and the Profit and Loss 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

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 Account. The additional liability, if any, arising on account of assessing the liability based on actuarial valuation as on the date of reporting and the fund balance with LIC, is provided.

s s	a. Gratuity		((Rs.In Lakhs)*
s	Particulars	31-03-2025	31-03-2024
e	Opening Defined benefit obligation	386.48	394.25
e	Current Service cost	26.88	16.9
	Interest cost	28.02	26.12
	Benefits paid	-53.81	-68.95
	Actuarial Losses/(Gain)	-7.88	18.16
	Past Service cost	-	-
	Closing Defined Benefit obligation	379.69	386.48
	Change in Value of Assets:		
	Opening Fair value of assets	152.74	161.59
	Expected Return on Plan assets	10.19	8.64
	Actuarial Gain/loss	-	1.18

A KI-KIE

7

| ing Fair value of assets
ent Value of unfunded obligation
 | 50.26
-53.81
159.38
220.31

 |
 | 50.28
-68.95
152.74
233.74
 | Write-offs Provisions (excluding Floating Opening balance of provisions h Add: Fresh provisions made dut
 | held 598.12 |
 | 130.90 - | 4482.87 | 5080.99
664.37 | 5.3 Of 5, numbe
6. Number of <i>J</i>

 | r of complaints resolved aft | er passing of Awards by
ithin the stipulated tim | /advisories issued by Office of Omb
Office of Ombudsman against t
ne (other than those appealed
rs | the bank | 0
 |

--
--
--
---|--
--
--	--	--
--
---|--|--|--|--
---|
| ount Receivable from LIC
 | 51.50

 |
 |
 | Add: Fresh provisions made dur
year
Less: Excess provision reversed
 | Ū | 695.53
 | | 695.53 | 695.53 | Grounds of complaints,

 | Number of
complaints pending | Number of com-
plaints received | % increase/ decrease
in the number of com- | Number of com-
plaints pending | Of 5,
number of
 |
| ıarial Assumptions used:
count Rate
 | 7.25

 |
 | 7.25
 | off loans
Closing balance of provisions he
 | neld 666.96 | 656.44 37
 | 726.43 - | 4,382.87 | 5049.83 | (i.e. complaints
relating to)
1

 | at the beginning of
the year
2 | during the year | plaints received over
the previous year
4 | at the end of
the year
5 | complaints p
beyond 30 d
6
 |
| ected Return of Assets
ry Escalation Rate
 | 7.00
7.00

 |
 | 7.00
7.00
 | Net NPAs Opening Balance Add: Fresh additions during the
 | e year | 1246.62
 | | 1246.62 | | ATM/ Debit cards

 | 0 | 9 | Current Year | 0 | 0
 |
| ve Encashment :
ve benefits to employees is provided on the basis of accumulated
e provision for the same is made based on the actuarial valuation
bility on account of leave encashment facility available to emplo
 | n assessing the outstanding liability as on t

 | the date of reporting.
 |
 | -
 | | 138.76
1107.86
 | | 138.76
1107.86 | | Others
Total

 | 0 | 3 | 0
0
Previous Year | 0 | 0
 |
| ibility on account of leave encashment facility available to emplo
 | syees is provided based on actuarial valuation

 |
 | ren below:
Rs.In Lakhs)*
 | Floating Provisions
Opening Balance
 | |
 | | | - | ATM/ Debit cards
Others

 | 0 | 19
3 | 0 | 0 | 0
 |
| ning Defined benefit obligation
 | 137.20

 | 51-05-2024
 | 151.77
 | Add: Additional provisions mad
the year
Less: Amount drawn down[1] d
 | |
 | | | - | Total
14. Other Disclosures
a) Business ratios

 | 0 | 22 | 0 | 0 | 0
 |
| ing Defined benefit obligation punt paid during the year
 | 147.68

 |
 | 137.20
 | year
Closing balance of floating prov
 | |
 | | | - | Particular
i) Interest Income as a

 | percentage to Working | Funds | | Current Year
8.2 |
 |
| punts debited to Profit and Loss a/c
ulatory Capital
nposition of Regulatory Capital
 | 10.48

 | (Amount in
 | (14.57)
₹ Lakhs)
 | No additional provision for Non performi
the provision required as on 31st March,
 | , 2025. | , ,
 | | , | | iii) Cost of Deposits

 | e as a percentage to Wo | rking Funds | | 0.8 | 30
 |
| No. Particulars
 |

 | Current Year
 | Previous
Year
 | Provision required as prescribed under p
2025 is Rs. 4482.87 lakhs. The excess pro
etc. of doubtful category of assets and su
 | ovision is created as a matter o |
 | | | | iv) Net Interest Margir
v) Operating Profit as
vi) Return on Assets

 | n
a percentage to Working | j Funds | | 0.9 | 66
 |
| Common Equity Tier 1 capital (CET 1)* / Paid up share
if any)
 | e capital and reserves@ (net of deductions

 | ns, 8361.29
 | 7583.43
 | Ratios (in per cent)
Gross NPA to Gross Advances
 | Current
7.61 |
 | Previous Ye
8.74 | ar | | ,

 | s plus advances) per emj
ee (in ₹ lakhs) | ployee (in ₹ lakhs) | | 1606.0 | 04
 |
| Additional Tier 1 capital*/ Other Tier 1 capital
Tier 1 capital (i + ii)
Tier 2 capital
 |

 | 8361.29
 | 7583.43
1698.21
 | Net NPA to Net Advances
Provision coverage ratio
 | 1.63 |
 | 2.06
78.24 | | | b) Bancassurance busi
14. Earnings per share (<i>i</i>
The numerators and der

 | AS — 20) | late the earnings pe | r share as per Accounting Sta | andard – 20 issued by | , the Institute c
 |
| Total capital (Tier 1+Tier 2) Total Risk Weighted Assets (RWAs)
 |

 | 10320.71 70093.20
 | 9281.64
60548.10
 | b) Sector-wise Advances and Gross NPAs
Sector*
 | S Current \ | /ear
 | · · · · · · · · · · · · · · · · · · · | in ₹ Lakhs)
Previous Year | | Accountants of India are
Particulars

 | | | | ied 31-03-2025 Ye | /ear ended 31–0
 |
|) CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-u
of RWAs@
 |

 |
 | 12.52
 |
 | Outstand- Gross
ing Total NPAs
Advances | Percentage of
Gross NPAs to
Total Advances
 | Outstand- G
ing Total
Advances | Gr | ercentage of
ross NPAs to
otal Advances |

 | (Rs. In Lakhs)
ares outstanding 'A' class
each (converted to Comm | | | 1034.53
1,26,42,330 | 1,1
 |
| ii) vii) Tier 1 Ratio (Tier 1 capital as a percentage of RWA ix) Tier 2 Ratio (Tier 2 capital as a percentage of RWA Capital to Risk Weighted Assets Ratio (CRAR) (Total C
 | s)

 | 11.93
2.80
14.72
 | 12.52
2.80
15.32
 | i) Priority Sector
 | | in that sector
 | | | that sector | Basic Earnings per sha
Diluted Earnings Per S

 | ire (Rs.) | | | 8.18
8.18 |
 |
| Percentage of the shareholding of a) Government of India
 | aprila ao a por consegue o rinna,

 | -
 | -
 | a) Agriculture and allied activities
b) Advances to industries sector
 | 3970.67 8.12
160.75 |
 | 597.21
261.80 | .98
0 | .16
0 | 15.AS 22 – Accounting f
a) Provision for Incon
Rs 20.04 lakhs.

 | | year provision for inc | ome tax of Rs.310.00 lakhs | and excess provision t | for previous ye
 |
| b) State Government (specify name)\$
c) Sponsor Bank\$
 |

 | -
 | -
 | eligible as priority sector lending
c) Services
 | 38941.77 1498.4 | _
 | 44405.40 | 2426.47 | 5.46 | b) During the year of
Standard 22 (AS 22), cor

 | under consideration, the
nsidering the deferred ta
Liability arising out of ti | x liability and deferre | assessed the computation or
ed tax asset on account of tin
as follows: | of Deferred Tax in acc
ning difference. The co | cordance with
omponents of I
(Amount in
 |
| Amount of paid-up equity capital raised during the y i) Amount of non-equity Tier 1 capital raised during the
 | e year, of which:

 | 229.77
-
 | -55.91
 | d) Personal loans Sub-total (i)
 | 9939.28 1122.4
53012.47 2628.9 |
 | 379.34
45643.75 | 339.04
2766.49 | 89.38
6.06 | Particulars

 | y (DTL) /(Assets) —(DTA | 5 | | s on 31-03-2025 | As on 31-0
 |
| Give list [1] as per instrument type (perpetual non-cu
instruments, etc.).
Amount of Tier 2 capital raised during the year, of w
 |

 | lebt
 | -
 | ii) Non-priority Sector
a) Agriculture and allied activities
b) Inductor
 | 2.94 | 0 0
 | 3.40 | 0 | 0 | On account of depreci

 | | | | 27.68
744.72 |
 |
| Give list [2] as per instrument type (perpetual non-cu
instruments, etc.).
 |

 | lebt
 |
 | b) Industry
c) Services
d) Personal Ioans
 | 0
224
18947.28
2861.7 | • •
 | 0
19707.51
187.03 | 0
2869.38
93.61 | 0
14.56
50.05 | C
Tax on Deferred tax Li

 | osing DTL | | | 772.40
194.41 |
 |
| et liability management
urity pattern of certain items of assets and liabilities
+ 21_03_2025
 |

 | / A
 | in ∌tables
 | Sub-total (ii)
Total (I + ii)
 | 18947.28 2861.7 19174.22 2861.7 72186.69 5490.7 | 7 14.93
 | 19897.94
65541.69 | 2962.99
5729.48 | 14.89
8.74 |

 | n for Non –performing a
n for emplovees benefit | | | 0.00
668.00 |
 |
| 7 days 14 days 30 to 2
 | Over Over Over Over Imonths 3 months 6 months 1 year at a d up to up to

 | r Over Ov
and 3 years 5 ye
 |
 | c) Details of accounts subjected to restr
 | | (Amoun
 | ts in ₹ lakhs) | | |

 | on for employees benefit
on against unrealized into | | assets | 668.00
493.99
1161.99 |
 |
| 3
 | and to
months and up to
6 Months and up to
1 year up to
3 years 14631.33 21742.34 40614.04 12237

 | irs 5 years
 | 63.80 109295.61
 | Category
 | allied activities (excludi
MSME) | ng Medium En
prises (MSM
 | iter-agricultu
ME) MSME) | re and | | Tax on Deferred tax As

 | sset
credited to profit and lo | oss account | | 292.46 |
 |
| cces 2925.42 689.46 1138.36 2629.25 5043.50 ments 0.00 0.00 0.00 0.00 0.00
 |

 | 01.29 499.75 322
 | 226.62 72186.69
31.86 33232.90
 | Standard Number of borrowers Gross Amount (₹ lakhs)
 | CY PY CY | PY CY 0
 | PY CY
0 | РҮ СҮ | Y PY | balance to arrive at the
16. Non-Banking Assets

 | correct deferred tax as or
s: | n 31st March, 2025. | e deferred tax asset for the | ,
, |
 |
| vings 0.00 0.00 0.00 0.00 0.00 n Currency 0.00 0.00 0.00 0.00 0.00 0.00
 |

 | 0.00 0.
 | 0.00 0.00
 | Provision held (₹ lakhs) Sub- Number of borrowers
 | |
 | | | | Non-Banking assets a
based on the valuation
banking assets acquired

 | cquired in settlement of
of assets by an Approve
in satisfaction of claims | ed valuer. Any valuat
includes certain non | ounted at the lower of the a
ion in excess of the amoun
–banking assets, the title of | t due to the Bank is n
the property of which | not recognized
h is in the proc
 |
| FD,SB&CD 350.34 350.34 550.34 1533.40 1317.00 r banks mposition of Investment Dextfolio <t< td=""><td>952.24 3296.13 3119.35 6303</td><td>03.42 0.00 5</td><td>00.00 18272.56</td><td>standard Gross Amount (₹ lakhs)
Provision held (₹ lakhs)</td><td></td><td></td><td></td><td></td><td></td><td>transferred to the Bank's
as non-banking assets, I</td><td>s name. The mortgaged a
had been released conse</td><td>assets taken symboli
quent to the settlem</td><td>c possession for the reason c
ent of dues, during the year
the provision created for No</td><td>of non-payment of out
amounts to Rs.339.93</td><td>tstandings and</td></t<>
 | 952.24 3296.13 3119.35 6303

 | 03.42 0.00 5
 | 00.00 18272.56
 | standard Gross Amount (₹ lakhs)
Provision held (₹ lakhs)
 | |
 | | | | transferred to the Bank's
as non-banking assets, I

 | s name. The mortgaged a
had been released conse | assets taken symboli
quent to the settlem | c possession for the reason c
ent of dues, during the year
the provision created for No | of non-payment of out
amounts to Rs.339.93 | tstandings and
 |
| mposition of Investment Portfolio
at 31-03-2025
Investments in India
 | Investm

 | (Amount i
tments outside India
 | in ₹ Lakhs)
 | Doubtful Number of borrowers
Gross Amount (₹ lakhs)
 | |
 | | | | 17. (a) Proposed Divide
(i) The Board of Director
the approval of the shar

 | nd:
ors has proposed a divide
reholders at the ensuing | end of 12% per Equity
Annual General Mee | y Share [(Previous Year 12%)
ting. In terms of revised Ac |) for the year ended 31
counting Standard (AS | .S) — 4, 'Contin
 |
| Government Government Other Shares Debentures Subs
Securities Approved Securities and Vertices and Bonds and Vertices and Securities Substances Securities Substances Securities
 | or joint investment securities es at

 | bsidiari Others Total
and/or Investm
joint outside I
entures
 | Investments
ents
 | Provision held (₹ lakhs)
Total Number of borrowers
Gross Amount (₹ lakhs)
 | | |
 | | | Events Occurring After E
350.53 lakhs (for FY 202
will be recognized as an
 | Balance Sheet Date' issue
(3–24)] is not recognized
d when approved by the
 | ed by the Institute of
l as Liability as on 31
e shareholders. | Chartered Accountants of I
st March 2025, because no o | ndia, proposed divide
obligation exists as on | end of Rs 362.6
Ithe date of re
 |
| to Maturity s 13353.67 Provision for non- mine investments
 | 13353.67

 |
 | 13353.67
 | Gross Amount (₹ lakhs)
Provision held (₹ lakhs)
d) Details of financial assets sold to Ass
 | set Reconstruction Companies | i (ARCs) – Nil
 | | | | 18. Disclosure on Diver
N0.63/21.04.018/2016-
19. Reconciliation of inter-

 | rgence in Asset Classific
17, dated18th April 201
er branch accounts | cation and Provision
7 — Nil | ing for Non- Performing | |
 |
| 13353.67
 | 13353.67

 |
 | 13353.67
 | f) Details of non-performing financial as g) Fraud accounts
 | |
 | | (excluding ARCs)
s in ₹ lakhs) | - Nil | Initial reconciliation of

 | the inter-branch/office | | completed as on 31.03.20
on Profit and Loss Account v | | en taken to el
 |
| lable for Sale
 | 19879.23

 |
 | - 19879.23
 |
 | |
 | | | | 20. Statutory reserve

 | | | | |
 |
| s 19879.23 Provision for -
 | 19879.23

 |
 | 19879.23
 | Number of frauds reported
 | | Ν
 | nt year
Nil | Previous
Nil | s year | Opening balance a
Add: Appropriation

 | | | 204229681.50
20690543.67 | |
 |
| s 19879.23 c cication and NPI i i i i i i i i i i i i i i i i i i i
 | -

 |
 | 19879.23
 | Amount involved in fraud (₹ lakhs)
Amount of provision made for such
 | . , | Not Ap
 | vil
Vil
plicable | Nil
Nil
Not Appl | s year | Opening balance a
Add: Appropriation
Add: Undisputed divid
Total

 | lend exceeding 3 years | | 20690543.67
6325483.00
231245708.17 | NU |
 |
| s 19879.23 C C C C C C C C C C C C C C C C C C C
 | -

 |
 | 19879.23
19879.23
 | Amount involved in fraud (₹ lakhs)
Amount of provision made for such
Amount of Unamortised provision d
at the end of the year. (₹ lakhs)
 | debited from 'other reserves' | Not Ap
 | vil
vil
plicable
plicable | Nil
Nil
Not Appli
Not Appli | s year | Opening balance a
Add: Appropriation
Add: Undisputed divic
Total
21. Foreign Currency As:
22. Payment of D.I.C.G.C
a.
Insurance Premiu
 | lend exceeding 3 years
sets and Liabilities
Insurance Premium (Rs.
m Paid (up to date) | . in Lakhs) | 20690543.67
6325483.00 | NIL
114.42 |
 |
| Provision for
ceitation and NPI 19879.23 for Trading - 9 - 9 - 9 - 9 - 9 - 1 1 1 - 9 - 1<
 | 33232.00
33232.00

 | nount in ₹ lakhs)
 | - 33232.90
- 33232.90
 | Amount involved in fraud (₹ lakhs) Amount of provision made for such Amount of Unamortised provision d at the end of the year. (₹ lakhs) 9. Disclosure under Resolution Framewo Type of borrower Exposure to accc
 | debited from 'other reserves'
ork for COVID-19-related Stress
ounts Of (A), aggregate | Not Ap
as Not Ap
s
Of (A) NPA
 | Vil
Vil
plicable
plicable
(Amounts
Of (A) amoun | Nil
Nil
Not Appli
Not Appli
i in ₹ lakhs)
it paid Exposu | s year | Opening balance a
Add: Appropriation
Add: Undisputed divic
Total
21. Foreign Currency Ass
22. Payment of D.I.C.G.C.
a.
Insurance Premiu
b. Of the above are
23. Contingent Liabilitie
a) On account of count
 | lend exceeding 3 years
sets and Liabilities
Insurance Premium (Rs.
m Paid (up to date)
ers
and provisions:
er guarantee given towa | rds Bank Guarantee i | 20690543.67
6325483.00
231245708.17
NIL | |
 |
| s 19879.23
 | 19879.23 19879.23 33232.90 33232.90 33232.90 33232.90 33232.90 Justification Justitation Justitatio

 | nount in ₹ Lakhs)
truents outside India
ubsidiari
sindor
 | - 33232.90

 | Amount involved in fraud (₹ lakhs) Amount of provision made for such Amount of Unamortised provision d at the end of the year. (₹ lakhs) 9. Disclosure under Resolution Framewo Type of borrower Exposure to accc classified as Star consequent to ir monsquare
 | debited from 'other reserves'
ork for COVID-19-related Stress
ounts
ounts
of (A), aggregate
debt that slipped
into NPA during th
half year | Not Ap Not Ap s Of (A) NPA during the half ye, amount written off during the
 | Vil
Vil
plicable
plicable
(Amounts
Of (A) amoun | Nil
Nit Appli
Not Appli
Not Appli
in ₹ lakhs)
tt paid Exposu
dassifi
alf- ard cor
impler | s year | Opening balance a
Add: Appropriation
Add: Undisputed divic
Total
21. Foreign Currency Ass
22. Payment of D.I.C.G.C.
a. Insurance Premiu
b. Of the above are
23. Contingent Liabilitie
a) On account of count
b) On account of ToSt
24. Provision for Salary 1
The pay revision for empl

 | lend exceeding 3 years
sets and Liabilities
Insurance Premium (Rs.
m Paid (up to date)
ars
as and provisions:
er guarantee given towa
aces liability – Rs. 1.20 i
Revision and DA arrears
loyees is due effective fron | rds Bank Guarantee i
akhs (Rs 1.39 Lakh).
m 1st April 2023. Penc | 20690543.67
6325483.00
231245708.17
NIL
123.92 | 114.42
-
on, as a matter of prud | lence, the Mana
 |
| s 19879.23 ciclation and NP1 intervision for 19879.23 if or Trading is 19879.2 if or Trad
 | 19879.23 19879.23 33232.90 33232.90 33232.90 33232.90 33232.90 33232.90 Sabsidiaries Subsidiaries Others Total Government Subsidiaries Usin India Investment Scurtific ses is in India Investment Subsidiaries

 | stments outside India
 | - 33232.00
- 33232.00
- 33232.00
- 33232.00
Total
Investments
India
 | Amount involved in fraud (₹ lakhs) Amount of provision made for such Amount of Unamortised provision d at the end of the year. (₹ lakhs) 9. Disclosure under Resolution Framewo Type of borrower Exposure to accc classified as Star consequent to ir
 | debited from 'other reserves'
ork for COVID-19-related Stress
ounts
indard
mple-
into NPA during th
salution
as at | Not Ap | VII
VII
plicable
plicable
(Amounts
of (A) amoun
by the borrow
during the ha
 | Nil
Nit Appl
Not Appl
in ₹ lakhs)
at paid Exposi
dassifi
ard cor
impler
resolut
Positio | s year | Opening balance a
Add: Appropriation
Add: Undisputed divic
Total
21. Foreign Currency Ass
22. Payment of D.L.G.C.
a. Insurance Premiu
b. Of the above arre
23. Contingent Liabilitie
a) On account of TOS tr
4. Provision for Salary 1
The pay revision for empl
decided to make provision
lakhs has been provided
Arrears of deamess allo
 | lend exceeding 3 years
sets and Liabilities
Insurance Premium (Rs.
m Paid (up to date)
ars
as and provisions:
er guarantee given towa
aces liability – Rs. 1.20 i
Revisein and DA arrears
on an estimated basis duri
wance become certain a
 | rds Bank Guarantee i
akhs (Rs 1.39 Lakh).
m 1st April 2023. Penn
in salary with retrospe
ing the year. The aggre
nig quantifiable only | 20690543.67
6325483.00
231245708.17
NIL
123.92
-
ssued NIL (Rs.45.00 lakhs)
ding finalization of pay revisio | 114.42
114.42
on, as a matter of prud
of pay revision. Accordin
de as on 31st March ,20
r by the government | ngly an amount
025 is Rs. 300.00
of Kerala, sand
 |
| s 19879.23 cication and NP1 iPovision for povision for povision for povision for iPovision
 | Subsidiaries Others Total securities securities to in India (including j) local vers

 | stments outside India
ubsidiari Others Total
s and/or
joint Others Others
 | - 33232.90
- 33232.90
- 33232.90
Total
Investments
 | Amount involved in fraud (₹ lakhs) Amount of provision made for such Amount of Unamortised provision d at the end of the year. (₹ lakhs) 9. Disclosure under Resolution Framewo Type of borrower Exposure to accc classified as Star consequent to ir mentation of res plan—Position a the end of the p half-year (A) Personal Loans Corporate persons*
 | debited from 'other reserves'
ork for COVID-19-related Stress
ounts
indard
mple-
into NPA during th
salution
as at | Not Ap Not Ap s Of (A) NPA during the half ye, amount written off during the | VII
VII
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Lending fully secured by mortgages on
borrower or that is rented. Individual h
advances Rs. 8287.41 k b) Commercial Real Estate –
Lending secured by mortgages on commercial premises, industrial or v
ment and construction, etc.). Expost c) Investments in Mortgage-Backt
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INCL	124/4.03			124/4.03			124/4.03
Held for Trading							
Gross	-						
Less: Provision for depreciation and NPI	-						
Net	-						
Total Investments	26318.65			26318.65		-	26318.65
Less: Provision for non- performing investments	-			-		-	-
Less: Provision for depreciation and NPI				-			-
Net	26318.65			26318.65		-	26318.65

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
Opening balance	498.20	702.94
Add: Provisions made during the year	0.00	0.00
Less: Write off / write back of excess provisions during the year	-494.98	-204.74
Closing balance	3.22	498.20
Movement of Investment Fluctuation Reserve		
Opening balance	941.92	819.36
Add: Amount transferred during the year	300.00	122.56
Less: Drawdown	0.00	0.00
Closing balance	1241.92	941.92
Closing balance in IFR as a percentage of closing balance of investments1 in AFS and HFT/	6.25%	7.55%
Current category		

							<u> </u>		
SI. No.	Particulars				Curren	it Year	Previous Year		
a)	Opening bala	nce			-		-		
b)	Additions dur	Additions during the year since 1st April – – –							
c)	Reductions du	uring the above perio	bd		-		-		
d)	Closing balan	ing balance							
e)	Total provisio	ns held			-	-			
i) Issuer co	mposition of non-S	LR investments			()	Amount in ₹ La	khs)		
Sr.	Issuer	Amount	Extent of Private	Exten 'Bel- Investr	ow	Extent o 'Unrated	-	Extent of 'Unlisted'	

						Secu	Securities				
(1)	(2)	(3)		(4)		(5)		(6)		(7)
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previou Year
a)	PSUs										
b)	FIs										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures		NIL								
f)	Others										
g)	Provision held towards depreciation										
	Total *										
e) Re	epo transactions (in face val	ue terms)	- Nil								

e) repo transactions (in face value terms) -	1
8 Asset quality	

a) Classification of advances and provisions held		(/		Less: Amounts reimbursed by				
· · · · · ·	Standard Non-Performing Total					Closing balance of amounts t		
	Total	Sub-			Total Non-			ure of Complaints hary information on c
Particulars	Standard	tandard standard		Loss	Performing		Sr. No	Particulars
	Advances	stanuaru			Advances			Complaints receive
Gross Standard Advances and NPAs							1.	Number of compla
Opening Balance	59812.21	2598.58	3130.90	0	5729.48	65541.69	2.	Number of compla
Add: Additions during the year	6883.75				1618.15	8501.90	3.	Number of compla
Less: Reductions during the year*	-	-	-	-	1856.90	185690	3.1	Of which, number
Closing balance	66695.96	1764.29	3726.43	-	5490.73	72186.69	4.	Number of compla
*Paduations in Gross NPAs due to:								Maintainable com

