

NADAPURAM CO-OPERATIVE URBAN BANK LIMITED

NO.D.2648,NADAPURAM P.O., KOZHIKODE-DT

"THE THIRD SCHEDULE"

[See Sec.29]

FORM A

BALANCE SHEET AS ON 31ST MARCH 2024

CAPITAL AND LIABILITIES	SH. No;	AMOUNT (RS) AS ON 31-3-2024	AMOUNT (RS) AS ON 31-3-2023	PROPERTIES AND ASSETS	SH No;	AMOUNT (RS) AS ON 31-3-2024	AMOUNT (RS) AS ON 31-3-2023
1. Capital				1. Cash			
(i) Authorised Capital		4,90,00,000.00	4,90,00,000.00	In hand and with Reserve Bank [National Bank]		98,55,840.00	64,62,591.00
1960000 shares of Rs.25/-each		10,00,000.00	10,00,000.00	State Bank of India, State Co-operative Bank			
1000 shares of Rs.1000/-each		5,00,00,000.00	5,00,00,000.00				
(ii) Subscribed capital				2. Balances with other banks			
Shares of Rs 25/-each		1,54,41,250.00	1,56,87,000.00	(i) current deposits	G	2,66,13,075.53	3,30,82,002.06
Shares of 1000/-each		3,50,000.00	4,00,000.00	(ii) savings deposits	H	10,67,246.09	77,99,152.09
		1,57,91,250.00	1,60,87,000.00	(iii) fixed deposits*	I	11,13,57,067.00	10,45,76,171.00
(iii) Amount called up paid up						13,90,37,388.62	14,54,57,325.15
6,27,480 shares of Rs.25/-each		1,54,41,250.00	1,56,87,000.00			14,88,93,228.62	15,19,19,916.15
less calls unpaid				3. Money at call and short notice			
400 shares of 1000 rs/-each		3,50,000.00	4,00,000.00				
Amount called up less calls unpaid		1,57,91,250.00	1,60,87,000.00	4. Investments			
Of(iii) above held by	A			(i) In Central & State Government securities (At book value)	J	19,24,53,087.00	18,07,08,527.00
(a)5761(LY:5521) Individuals		1,54,41,250.00	1,56,87,000.00	Face value Rs.			
(b)Co-operative institutions		3,50,000.00	4,00,000.00	Market value Rs.			
©State government		1,57,91,250.00	1,60,87,000.00	(ii) Other trustee securities			
				(iii) Shares in co-operative institutions other than in item (5)		25,10,000.00	25,10,000.00
2. Reserve fund and other reserves	B			(iv) Other investments (To be specified)		1,00,000.00	1,00,000.00
(i) Statutory reserve		1,45,40,110.91	1,39,93,543.91			19,50,63,087.00	18,33,18,527.00
(ii) Agricultural (Credit Stabilization fund)		75,00,000.00	75,00,000.00	5. Investments out of the Principal/Subsidiary State Part			
(iii) Building Fund				In shares of			
Building Fund				(i) Central Co-operative Banks			
Building Recoupment Fund				(ii) Primary agricultural credit societies			
Total C/F		3,78,31,360.91	3,75,80,543.91	Total C/F		34,39,56,315.62	33,52,38,443.15



Total B/F	3,78,31,360.91	3,75,80,543.91	Total B/F	34,39,56,315.62	34,52,38,443.15
(iv) Dividend Equalization Fund			(iii) Other societies		
(v) Special Bad debts reserve					
(vi) Reserve for NPA:					
(i) Provision for NPA	✓ 96,67,829.18	1,10,72,465.00			
(ii) Provision for NPA (Additional) Provision for moratorium	✓ 2,80,00,000.00	1,80,00,000.00			
(vii) Reserve for Standard Assets		8,81,757.00			
(viii) Other funds and reserves:	✓ 9,10,075.00	10,08,848.00			
a) Common good fund	✓ 42,888.00	42,888.00			
b) Income tax payable	✓ 6,18,979.00	14,65,481.00			
c) Provision for leave salary	✓ 22,01,318.00	20,83,546.00			
d) Reserve for bonus to employees	✓ 2,01,600.00	2,01,600.00			
e) Provision for adj. due (List difference)	✓ 6,41,028.13	6,41,028.13			
f) Education Fund					
g) Professional Education Fund					
h) Provision for investments in share	✓ 10,000.00	10,000.00			
i) Provision for MASK account differences	✓ 2,77,596.30	2,77,596.30			
j) Member Relief Fund	✓ 4,00,000.00	3,00,000.00			
k) Provision for DA arrear	✓ 15,00,000.00	15,00,000.00			
(1) Provision for Goods and service tax	✓ 94,756.00	1,30,000.00			
3. Principal/Subsidiary State Partnership	6,66,06,180.52	5,91,08,753.34	6. Advances	14,94,81,893.79	15,96,72,688.00
Fund Account:			(i) Short term loans, cash credits, overdrafts and bill discount	K	
For Share Capital of-			(a) Government and other approved securities		15,96,72,688.00
(i) Central co-operative banks			(b) Other tangible securities		15,96,72,688.00
(ii) Primary agricultural credit societies			Of the advances, amount due from individuals		15,96,72,688.00
(iii) Other societies			Of the advances, amount overdue considered bad and doubtful		
4. Deposits and other accounts			(ii) Medium-term loans	L	7,65,34,592.29
(i) Fixed deposits			Of which secured against		
(a) Individuals**	✓ 52,78,39,054.00	55,75,16,268.00	(a) Government and other approved securities		7,65,34,592.29
(b) Central co-operative banks			(b) Other tangible securities		7,65,34,592.29
© Other societies			Of the advances, amount due from individuals		
(ii) Savings bank deposit			Of the advances, amount overdue considered bad and doubtful		
(a) Individuals	✓ 11,45,31,968.54	11,83,67,107.96	(iii) Long-term loans		20,55,84,569.05
(b) Central co-operative societies			Of which secured against	M	
© Other societies	✓ 21,27,792.88	31,02,814.88	Total C/F	74,82,06,052.17	77,70,30,292.49
Total C/F	72,68,96,245.94	75,41,81,944.18			



Total B/F	72,68,96,245.94	75,41,81,944.18	Total B/F	74,82,06,052.17	77,70,30,292.49
(iii) Current deposits (a) Individuals (b) Central co-operative societies © Other societies (iv) Money at call and short notice	1,22,43,136.38	1,57,81,745.22			
5. Borrowings! (i) From the reserve bank of India/State/Central (a) Short-term loans, cash credits over-drafts Of which secured against (A) Government and other approved securities (B) Other tangible securities@ (b) Medium-term loans of which secured against (A) Government and other (B) Other tangible securities @ (c) Long-term loans of which secured against (A) Government and other approved securities (B) Other tangible securities@ (ii) From the state bank of India (a) Short-term loans, cash credits and overdrafts of which secured against (A) Government and other approved securities (B) Other tangible securities@ (b) Medium-term loans of which secured against (A) Government and other approved securities (B) Other tangible securities@ © Long-term loans of which secured against (A) Government and other approved securities (B) Other tangible securities@ (ii) From the state government (a) Short-term loans of which secured against (A) Government and other approved securities (B) Other tangible securities@ (b) Medium-term loans of which secured against	65,67,41,951.80	69,47,67,936.06	(a) Government and other approved securities (b) Other tangible securities@ Of the advances, amount due from individuals Of the advances, amount overdue: Considered bad and doubtful of recovery	18,81,13,668.24 18,81,13,668.24	20,55,84,569.05 20,55,84,569.05
			7. Interest receivable Of which overdue Considered bad and doubtful of recovery	2,04,12,603.07	2,35,80,948.00
			8. Bills receivable being bills for collection as per contra	66,06,741.00	83,53,287.00
			9. Branch adjustments	14,24,104.10	15,31,104.10
			10. Premises less depreciation Building Land		
			11. Furniture & fixtures and Computer less depreciation Furniture and Fixtures Computers & peripherals Vehicle	8,77,541.49 4,47,361.80 4,30,179.69	9,82,925.62 5,42,995.01 4,39,930.62
Total C/F	73,91,39,382.32	76,99,63,689.40	Total C/F	77,09,20,300.83	80,31,25,270.21



Total B/F	73,91,39,382.32	76,99,63,689.40	77,09,20,300.83	80,31,25,270.21
(A) Government and other approved securities (B) Other tangible © Long term loans of which securities against- (A) Government and other approved securities (B) Other tangible securities@ (iv) Loans from other sources (source and security)				
6. Bills for collection being bills receivable	✓ 14,24,104.10	15,31,104.10		
7. Branch adjustments	✓ 66,06,741.00	83,53,287.00		
8. Overdue interest reserve	✓ 1,47,94,834.00	1,54,79,402.00		
9. Interest payable (i) interest payable on deposit (ii) interest payable on matured fixed deposit	✓ 1,47,94,834.00	1,54,79,402.00		
10. Other liabilities (i) bills payable (ii) unclaimed dividend (iii) suspense liability (iv) sundries	✓ 19,03,933.00	20,06,756.00		
11. Suspense Liability	E 1,24,610.11 F 23,40,950.50	89,382.11 12,95,977.50		
11. Profit and loss profit as per last balance sheet less appropriations as dividend to shareholders as transferred to building fund As Transferred to Statutory reserve As Transferred to Donation	43,69,493.61	33,92,115.61		
Total C/F	85,94,628.80	59,90,896.84		
	5,46,567.00	3,73,656.00		
Total C/F	76,63,34,555.03	79,87,19,598.11	77,59,65,374.53	80,73,14,226.91



Total B/F	76,63,34,555.03	79,87,19,598.11	80,73,14,226.91
As Transferred to Coop education fund	60,000.00	60,000.00	
As Transferred to Professional education fund	-9,51,120.40	-9,51,120.40	
As Transferred to Members relief fund	1,00,000.00	1,00,000.00	
Balance of last years profit less appropriation	78,88,061.80	64,08,361.24	
Add: - Profit for the year brought from the P&L	✓ 17,42,757.70	21,86,267.56	
TOTAL	✓ 96,30,819.50	85,94,628.80	
CONTINGENT LIABILITIES	77,59,65,374.53	80,73,14,226.91	80,73,14,226.91
(i)Outstanding Liabilities for guarantees issued			
(ii)Others - DEAF WITH RBI	10,89,633.00	8,68,213.00	

NOTES

*"Fixed deposits" will include reserve fund,deposits of societies,employees' provident fund deposit,staff security deposits,recurring deposits,cash certificates,etc.
 **Under the item "individuals" deposits from institutions other than co-operative bank and societies may be included.
 !"Borrowings" & "Advances"-Short term loans will be for periods up to 15 months,medium-term loans from 15 months to 5 years & long term loans for over 5 years.
 (<<)"Other tangible security" will include borrowing against gold and gold ornaments,repledge of goods,mortgage of land,etc.

FOR NADAPURAM CO-OPERATIVE URBAN BANK LIMITED


M.P SOOPY
 CHAIRMAN


MUHAMMED BANGLATH
 DIRECTOR



JAYARAMAKURUP. N. P
 PROF. DIRECTOR



ABDUL RASHEED K N
 GENERAL MANAGER

For M J M S & ASSOCIATES
 Chartered Accountants
 (FRN: 012884S)



CA Jigesh V S FCA
 Partner (M.No:2093338)

Place: Nadapuram
 Date : 27/06/2024

UDIN:24209338BKBKAE8321



NADAPURAM CO-OPERATIVE URBAN BANK LIMITED

NO.D.2648,NADAPURAM P.O., KOZHIKODE-DT

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

EXPENDITURE	SH. No	Amount (Rs) As on 31-03-2024	Amount (Rs) As on 31-03-2023	INCOME	SH. No	Amount (Rs) As on 31-03-2024	Amount (Rs) As on 31-03-2023
1. Interest on deposit, borrowings, etc	P	4,54,09,849.00	4,34,46,338.00	1. Interest and discount	Z	7,17,84,463.42	7,17,51,121.55
2. Salaries and allowances and provident fund	Q	99,23,862.00	1,01,17,597.00	2. Commissions exchange and brokerage	AA	2,45,450.00	2,67,767.00
3. Directors and local committee members fees	R	1,88,790.00	1,56,239.00	3. Subsidies and donation			
4. Rent, taxes, insurance, lighting, etc	S	18,75,214.81	18,74,369.84	4. Income from non banking assets and profit from sale of or dealing with			
5. Law charges	T	49,546.00	49,889.00	5. Other receipts	AB	23,09,299.85	14,88,507.63
6. Postage, telegrams and telephone charges	U	2,70,000.00	3,64,838.00	6. Loss(if any)			
7. Auditors fees	V	8,85,040.95	8,08,862.51				
8. Depreciation and repairs to property	W	3,32,635.04	3,47,330.00				
9. Stationery, printing and advertisement, etc.	X	26,84,932.59	28,14,991.27				
10. Loss from sale of or dealing with non-banking							
11. Other expenditure							
12. Balance of profit		1,27,19,342.88	1,35,26,941.56				
Total		7,43,39,213.27	7,35,07,396.18	Total		7,43,39,213.27	7,35,07,396.18
Transfer to provisions(Net)	Y	77,32,606.18	77,73,200.00	PROFIT B/D		1,27,19,342.88	1,35,26,941.56
Prior period expense adjustment			1,993.00				
Profit before tax		49,86,736.70	57,51,748.56				
Provision for income tax		32,43,979.00	35,65,481.00				
Balance of profit transferred to balance sheet		17,42,757.70	21,86,267.56				
Basic and diluted earnings per share(IN Rs)		1,27,19,342.88	1,35,26,941.56			1,27,19,342.88	1,35,26,941.56



THIS IS THE PROFIT & LOSS ACCOUNT FORMING PART OF THE BALANCE SHEET OF EVEN DATE ATTACHED

For M J M S & ASSOCIATES
Chartered Accountants
(FRN: 012884S)

M.P SOOPY
CHAIRMAN
Place: Nadapuram
Date : 27/06/2024

ABDUL RASHEED K N
GENERAL MANAGER

UDIN:24209338BKBKAE8321