

THE ALWAYS URBAN CO-OPERATIVE BANK LTD. NO. 1623
Head Office : Market Road, Always - 683101
Phone : 0484 - 2624842, 2623842, Chairman : 2630360

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021 (Audited)

EXPENDITURE					INCOME						
AS ON 31.03.2020		Sl. No.	Particulars	AS ON 31.03.2021		AS ON 31.03.2020		Sl. No.	Particulars	AS ON 31.03.2021	
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.			Rs.	Ps.
99,041,079	00	1	Interest on Deposits and borrowings	100,364,459	00	146,918,584	83	1	Interest and Discount	148,262,675	98
27,475,928	00	2	Salary and allowances and Provident fund	27,306,211	00	70,510	00	2	Commission Exchange and brokerage	75,357	00
351,000	00	3	Directors and Local Committee members fees and allowances	370,800	00	.....	.....	3	Subsidies and Donation	.....	.....
4,092,703	00	4	Rent, Taxes, Insurance, Lighting etc	4,444,412	00	.....	.....	4	Income from non-Banking Assets	256,000	00
16,000	00	5	Law charges	15,000	00	4,495,035	06	5	Other Receipts	4,043,685	94
191,358	40	6	Postage, Telegram, Telephone charges	170,086	89	.....	.....	6	Loss if any	4,469,160	21
960,358	00	7	Auditor's Fees	1,076,074	00	.....	.....		
1,381,045	07	8	Depreciation & Repairs to property	1,904,118	93	.....	.....		
496,480	78	9	Stationery, Printing & advertisement etc.	321,684	00	.....	.....		
.....	.....	10	Loss from sale or dealing with non-banking assets	.....	.....				
8,863,298	38	11	Other Expenditure	21,134,033	31						
8,614,879	26	12	Profit Before Tax	.....	.....				
151,484,129	89		TOTAL	157,106,879	13	151,484,129	89		TOTAL	157,106,879	13
.....	.....	13	Loss Brought Forward	4,469,160	21	8,614,879	26	7	Profit before Tax b/f	.....	.....
19,320	00	14	Income tax paid (Pre. Year)	3,604,893	00	.....	.....	8	Loss transferred to balance sheet	11,517,803	21
4,976,520	00	15	Provision for Income Tax current year	3,443,750	00						
3,619,039	26	16	Profit after tax transferred to balance sheet	.....	00						
8,614,879	26			11,517,803	21	8,614,879	26			11,517,803	21

Place: ALUVA (Sd/-) (Sd/-) (Sd/-) (Sd/-) (Sd/-) Audit Report report of even date attached
 DATE: 22.09.2021 JOSE SEBASTIAN CHITILAPILLY K.R. REBINA Adv. B.A. ABDULL MUTHALIB JOSSEY P. ANDREWS P. K. MUKUNDAN A.S. SURESH BABU FCA
 (CHIEF EXECUTIVE OFFICER) (GENERAL MANAGER) (CHAIRMAN) (VICE CHAIRMAN) (DIRECTOR) (Chartered Accountant)
 (MRN 206711) UDIN: 21206711AAAAF0391

AUDITED BALANCE SHEET AS ON 31.03.2021

At the end of 31.03.2020	SL. No.	Capital and liabilities	At the end of 31.03.2021				As on 31.03.2020				SL. No.	Property and Assets	At the end of 31.03.2021			
			Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
	1	Capital						20,303,173	00	1	Cash in Hand	15,555,027	00			
100,000,000	00	i) Authorised Capital						55,540	00		Cash with Coin Vending Machine & With Reserve Bank	50,820	00	15,605,847	00	
30,000,000	00	400000 A Class shares of Rs. 25 each	100,000,000	00				15,116,637	19		State Bank of India	6,420,179	28			
1,000,000	00	300000 B Class shares of Rs. 100 each	30,000,000	00				1,262,657	00		State Co - Operative Bank & Central Co-Operative Bank	1,262,657	00			
		100000 C Class share of Rs.10/-	1,000,000	00	131,000,000	00		11,448,793	24	2	Balance with other Banks	3,024,179	24	10,707,015	52	
		ii) Subscribed Capital (2255062) A class share of Rs. 25 each						31,191,649	70	i)	Current Deposits	42,735,269	38			
47,713,175	00	(6670) B Class shares of Rs. 1 each	56,376,550	00				14,191,167	18	ii)	Savings Bank Deposit	21,582,833	18			
6,670	00	(37112) B Class shares of Rs. 100 each	6,670	00				209,472,062	99	iii)	Fixed Deposits	120,014,158	99	184,332,261	55	
35,87,200	00	(827) C Class share of Rs.10/each)	3,711,200	00	60,102,690	00		.....	.....	3	Money at call and short notices	.....	.....	
4,720	00	Amount called up (2255062) A class share of Rs. 25 each	8,270	00				252,937,611	00	4	Investments					
477,13,175	00	(6670) B class shares of Rs. 1 each	56,376,550	00				.....	.....	i)	Central and State Govt.Securities (at bookvalue)	296,298,570	00		
6,670	00	(6670) B class shares of Rs. 1 each	6,670	00				.....	.....	ii)	Face value(Rs.297135000.00)	.....	.....	
35,87,200	00	(37112) B Class shares of Rs.100 each	3,711,200	00	60,102,690	00		300,100	00	iii)	Market value(Rs. ....)	.....	.....	
4,720	00	(827) C Class share of Rs.10/each) (of iii above held by)	8,270	00				.....	.....	iv)	Other trustees Securities	.....	.....	
51,311,765	00	a Individuals	60,102,690	00				.....	.....	iv)	Shares in Co-Operative instituti -ions(other than item 5 below)	300,100	00		
.....	.....	b Co-Operative Institutions	.....	.....							Other investments (to be specified)	.....	296,598,670	00	
.....	.....	c State Government	.....	.....	60,102,690	00				5	Investment out of the Principal / Subsidiary State partnership fund				
1,62,97,822	99	i) Statutory Reserve	16,840,678	99						i)	In shares of Central Co-operative Banks	.....	.....	
68,000	00	ii) Risk fund for Indl. Financing	68,000	00						ii)	Primary Agricultural Credit Societies	.....	.....	
14,02,006	90	iii) Building Fund	1,692,006	90						iii)	Other Societies	.....	.....	
10,690,941	00	iv) Building Fund utilised Reserve	10,690,941	00						6	Advances					
62,000	00	v) Dividend Equalisation fund	62,000	00						i)	Short term loans , cash credits , overdrafts and bills discounted of which secured against:	582,679,199	93			
121	40	vi) Special Bad Debt Reserve	121	40						a	Government and other approved securities	.....	.....	
84,333	07	vii) Bad and Doubtful Debt Reserve - existing	84,333	07						b	Other Tangible Securities (Rs. 582679199.93) Of the advances amount due from individuals	.....	.....	
31,498,711	99	viii) Current NPA Provision	45,795,137	68			538,056,117	30			(Rs. 582679199.93) Of the advances amount Overdue (Rs. 137747007.05)	.....	.....	
.....	.....	ix) Invest: Depreciation Reserve	.....	.....							Considered bad & doubt-ful of recovery (Nil)	.....	.....	
46,57,572	07	x) Other Funds and Reserves(to be specified)	4,657,572	07						ii)	Medium Term Loans of which secured against:	360,814,561	39			
519,556	51	a Capital Reserve	645,739	77						a	Government and other approved securities	.....	.....	
200	00	b Common good fund	200	00						b	Other Tangible Securities (Rs. 360814561.39) Of the advances amount due from individuals (Rs. 360814561.39) Of the advances amount Overdue (Rs. 35375180.90)	.....	.....	
2,884	00	c Bonus	2,884	00							Considered bad & doubt-ful of recovery(Rs.....Nil.....)	.....	.....	
26	40	d Ex-Gratia in Lieu of Bonus	26	40							Long Term Loans of which secured against:	134,755,629	79			
3,437,888	37	e Contingent provision against Standard asset	5,363,061	58							Government and other approved securities	.....	.....	
3,902,101	00	f Additional NPA Provision	6,402,101	00							Other Tangible Securities (Rs. 134755629.79) Of the advances amount due from individuals (Rs. 134755629.79) Of the advances amount Overdue (Rs.2551727)	.....	.....	
31,850	00	g Investment Fluctuation Res.	31,850	00	92,336,653	86					Considered bad & doubtful of recovery (Nil)	1,078,249,391	11			
.....	.....	h Principal / Subsidiary State Partnership Fund Accounts for share of :								7	Interest Receivable Accounts				
.....	.....	i) Central Co-Operative Bank	.....	.....						i)	On Investment	5,625,907	31		
.....	.....	ii) Primary Agricultural Credit Societies	.....	.....						ii)	On PA	16,381,130	00		
.....	.....	iii) Other Societies	.....	.....	300,299,650	39				iii)	On NPA	48,253,877	00	70,260,914	31
11,33,894,874	32	4 Deposit and Other accounts									Of which Overdue (Rs. 48253877.00) Considered bad & doubtful of recovery Rs. Nil)	.....	.....	
Nil		i) Fixed Deposits	1,192,684,386	32						8	Bills Receivable being bills for collection as per contra	2,709,197	00	2,709,197	00	
57,519,297	00	a Individuals	81,835,844	00							9	Branch Adjustments				
153,255,660	09	b Central Co-Operative Bank							10	Premises	750	00	750	00
Nil		c Other Societies							11	Building	2,584,957	56	2,584,957	56
3,139	00	ii) Savings Bank Deposits	151,956,138	83							12	Furniture and fixtures	877,026	02	877,026	02
13,246,390	41	a Individuals	13,653,956	53							13	Computer	118,059	61	118,059	61
Nil		b Central Co-Operative Bank							14	Compound wall	148,665	00	148,665	00
660,868	34	c Other Societies	107,150	34	1,440,237,476	02					15	CCTV	10,551	11	10,551	11
Nil		iv) Money at call & short notice							16	Office Equipment	1,541	10	1,541	10
Nil		5 Borrowings									17	Fire Extinguisher	30,257	96	30,257	96
Nil		i From Reserve Bank of India/State Co-Operative Bank /Central Co-Operative Bank							18	Software	935,220	00	935,220	00
Nil		a Short term loans / Cash credits and overdrafts of which secured against:							19	Air Conditioner	164,015	28	164,015	28
Nil		A Government and other approved securities							20	Other Assets				
Nil		B Other tangible Securities							a	Objected items		
Nil		C Clean Overdrafts							b	Miscellaneous	998	34	998	34
Nil		D Medium term Loans							c	Employees Welfare Fund	1,031,180	00	1,031,180	00
Nil		of which secured against:							d	Group Insurance with dept	257,900	00	257,900	00
Nil		A Government and other approved securities							e	State Life Insurance with dept	266,900	00	266,900	00
Nil		B Other tangible Securities							f	Adjusting Heads due to the Bank PF with DCB	16,472,907	05	16,472,907	05
Nil		C Clean Overdrafts							g		16,204,521	00	34,234,406	39
Nil		D Medium term Loans							21	Non- Banking assets acquired in satisfaction of claims	2,345,000	00	2,345,000	00
Nil		of which secured against:							22	Profit and Loss accounts				
Nil		A Government & other approved securities								Accumulated loss	11,517,803	21	11,517,803	21
Nil		B Other Tangible Securities												
Nil		C Long Term Loans of which secured against:												
Nil		A Government & other approved securities												
Nil		B From State Bank Of India	.....	.....										

Continued from page 1.

At the end of 31.03.2020		Sl. No.	Capital and liabilities	At the end of 31.03.2021				As on 31.03.2020		SL. No.	Property and Assets	At the end of 31.03.2021			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.	Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
500,000	00	x	Res.for computerisation	500,000	00										
1,661,500	00	xi	Vehicle Recoupment Reserve	1,661,500	00										
200,000	00	xii	Cabin Recoupment Reserve	200,000	00										
160,000	00	xiii	Locker recoupment Reserve	160,000	00										
936,271	00	xiv	Alengad br Recoupment Reserve	936,271	00										
542,028	00	xv	Chunangamveli br Recoupment	542,028	00										
78,500	00	xvi	State Life Insurance	266,900	00										
76,900	00	xvii	Group Insurance Scheme	257,900	00										
-	-	xviii	Group Personal Accident Scheme	3,600	00										
4,976,520	00	xix	Provision for Income Tax 20-21	3,443,750	00										
2,640,120	00	xx	Reserve for OD SERFASI auction	2,640,120	00	23,956,840	65								
			II Profit & Loss account												
449,206	25		Profit as per last Balance Sheet	3,619,039	26										
449,206	25		Less Appropriation	3,619,039	26										
3,619,039	26		Add: Profit for the year brought from Profit & Loss A/c. Less: Accumulated Loss last year			...	...						
1,579,132,695	65		Total			1,711,433,263	53	1,579,132,695	65			1,711,433,263	53		
		i)	Contingent Liabilities												
		ii)	Outstanding Liabilities for guarantees issued												
857,238	83		Deaf Account			895,627	79	857,238	83			895,627	79		

Place: ALUVA DATE: 22.09.2021

(Sd/-) JOSE SEBASTIAN CHITILAPPILLY (Sd/-) K.R. REBINA (Sd/-) Adv. B.A., ABDUL MUTHALIB (Sd/-) JOSSEY P. ANDREWS (Sd/-) P. K. MUKUNDAN (Sd/-) A.S. SURESH BABU FCA Chartered Accountant (MRN 206711) UDIN: 21206711AAAAF04391

XVI Disclosures		31.03.2020	31.03.2021
FINANCIAL ASSETS SOLD DURING THE YEAR TO SECURITISATION			
Company/reconstruction Company for Asset reconstruction (Rs.Lakhs)			
a.No.of Accounts		Nil	Nil
b. Aggregate Value (net of provisions) of accounts sold to SC/RC		Nil	Nil
c. aggregate Consideration		Nil	Nil
d. Additional Consideration realised in respect of accounts transferred in Earlier Years		Nil	Nil
e. Aggregate Gain /Loss overnet Book Value			

Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers Amount Outstanding Sacrifice (diminution in the fair value)	NIL	NIL	NIL
Sub standard Advances Restructured	Number of Borrowers Amount Outstanding Sacrifice (diminution in the fair value)	NIL	NIL	NIL
Doubtful Advances restructured	Number of Borrowers Amount Outstanding Sacrifice (diminution in the fair value)	NIL	NIL	NIL
Total	Number of Borrowers Amount Outstanding Sacrifice (diminution in the fair value)	NIL	NIL	NIL
XVII	Restructured Accounts	Accounts are not restructured during the year		
XVIII	Fixed asset valuation/Revaluation	Fixed asset is not revalued		

Place: ALUVA DATE: 22.09.2021 (Sd/-) JOSE SEBASTIAN CHITILAPPILLY (Sd/-) K.R. REBINA (Sd/-) Adv. B.A., ABDUL MUTHALIB (Sd/-) JOSSEY P. ANDREWS (Sd/-) P. K. MUKUNDAN (Sd/-) A.S. SURESH BABU FCA Chartered Accountant (MRN 206711) UDIN: 21206711AAAAF04391

DISCLOSURES AS PER RBI GUIDELINES

Other Notes on Accounts		Disclosures			
				31.03.2020	31.03.2021
I. Capital Adequacy Ratio					
i.CRAR (%) - Base I II				10.23	9.13
ii. CRAR- Tier I Capital (%)				9.36	8.13
III. CRAR - Tier II Capital (%)				0.87	1.00
II. SLR Investment - Rs.Lakhs					
a.Book Value (Gross)				2529.38	2962.99
Depreciation				...	...
Net Value				2529.38	2962.99
b. Face value				2536.45	2971.35
c. Market Value				...	...
d. Provision held				...	...
III Issuer composition of Non SLR Investments (Rs.Lakhs)		Amount Rs.	Extent of below investment grade securities	Extent unrated securities	Extent of unlisted securities
Issuer					
1	2	3	4	5	6
1. PSU		...			
2. FIS		...			
3. National Banks		...			
4. Mutual Funds		...			
5. Shares of DCB		2.00			
5.Others		1.00			
6. Provision held towards depreciation		...			
ii Non Performing Non SLR Investment		...			
Opening Balance		...			
Additions during this year since 1st April		...			
Reductions during the above period		...			
Closing Balance		...			
Total provision held		...			
Advances to Sensitive Sector Connected Lending etc (Rs.Lakhs)		...		...	...
IV Against Real Estate, construction Business, Housing		...		942.80	927.82
V Against Shares and Debentures etc		...		Nil	Nil
VI a. To Directors, their Relatives, Companies/ firms in which they are Interested - Funded		...		Nil	Nil
b. To Directors, their relatives Companies/ Firms in which they are interested - Non Funded		...		Nil	Nil
VII Cost of Deposits		...		7.79%	7.30%
Average cost Deposits (%)		...			
VIII Non Performing Advances		...			
a. Gross Non Performing Assets (Rs.Lakhs)		...		837.03	1439.10
b. Gross Non performing Assets (%)		...		8.87%	13.35%
c. Net Non Performing Assets Rs.Lakhs		...		482.18	916.28
d. Net Non Performing Assets (%)		...		5.31%	8.93%
IX Movement of NPA		...			
a. Opening NPA		...		643.46	837.03
b. Additional NPA during the year		...		379.39	896.30
c. Collection of NPA during the year		...		185.82	294.23
d. Closing NPA		...		837.03	1439.10
X Profitability		...			
a. Interest Income as a percentage of working Funds (%)		...		10.19	9.42
b. Non Interest Income as a percentage of working Funds (%)		...		0.32	0.28
c. Operating Profit as a percentage of working Funds (%)		...		0.84	-0.76
d. return on Assets (1%)		...		0.24	Nil
e. Business (Deposits + Advances) per Employees (Rs.Lakhs)		...		504.59	574.04
f.Profit per employees (Rs.Lakh)		...		0.86	Nil
XI Provision towards		...			
A. Standard Assets		...		34.38	53.63
B. NPA		...			
i. Provisions required to be made for NPA		...		314.99	457.95
ii. Additional Provision made for N P A		...		39.86	64.86
iii. Provision Hold (Rs.Lakhs)		...		354.85	522.81
XII Movement of Provision		...			
a. NPA		...			
i. Opening NPA		...		283.32	314.99
ii. Additional N P A		...		31.67	142.96
iii. Deduction of NPA		...		...	...
iv. Closing NPA		...		314.99	457.95
b. Towards Standard Assets		...			
i. Opening		...		30.23	34.38
ii. Additional		...		4.15	19.25
iii. Deduction		...		...	...
iv. Closing		...		34.38	53.63
c. Depreciation on investment		...			
i. Opening		...		...	...
ii. Additional		...		...	...
iii. Deduction		...		...	...
iv. Closing		...		Nil	Nil
XIII Foreign Currency Assets Liabilities (Rs. Lakhs)		...		Nil	Nil
XIV a. Payment of D.I.C.G.C Premium (Rs.Lakhs)		...		15.59	20.01
b. Insurance Premium Paid		...		Up to date	Up to date
c. Of the above (a) Arrears		...		Nil	Nil
XV Penalty Imposed by RBI		...		Nil	Nil

As per Report report even attached

(Sd/-) A.S. SURESH BABU FCA Chartered Accountant (MRN 206711) UDIN: 21206711AAAAF04391