THE CALICUT CO-OPERATIVE URBAN BANK LIMITED

No: 1538 (RBI LICENCED No: UBD.KR.813.P) KALLAI ROAD ,KOZHIKODE :PIN 673002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023

EVENDENDE	SCH.	for the year ended		INCOME	SCH.	for the year ended		
EXPENDITURE		31st March 2023	31st March 2022	INCOME	No	31st March 2023	31st March 2022	
1 Interest on Deposits, Borrowings etc.	21	22,08,46,885.00	22,75,51,387.97	1 Interest and Discounts	16	36,26,37,053.98	42,34,84,114.	
2 Salaries & Allowances and Provident Fund	22	7,41,96,611.98	10,50,74,372.00	2 Commission, Exchange and Brokerage	17	4,21,024.64	1,30,712.	
Directors and Local Committee Members Fees and allowances	23	11,13,452.00	8,49,801.00	3 Subsidies and Donations		Nil	1	
4 Rent, Taxes, Insurance, Lighting etc.		1,16,89,310.79	1,12,56,105.50	4 Income from Non-Banking Assets and Profit fro	rom			
5 Law Charges	25	89,500.00	1,000.00	sale of or dealing with such assets	18	3,40,139.92	N	
6 Postage and Telephone Charges	26	4,35,611.38	4,03,705.48					
7 Auditor's Fees	27	5,88,500.00	1,48,500.00	5 Other Receipts	19	1,45,23,006.56	1,04,13,301.1	
8 Depreciation on and Repairs to property	13	73,95,829.26	67,41,638.41	6 Provisions & Contigencies(excess removed)	20	2,20,90,597.00	2,88,28,287.0	
9 Stationery, Printing & Advertisement etc.	28	19,50,973.86	10,60,010.71				-	
10 Loss from sale of or dealing with non banking assets		Nil	Nil					
11 Other Expenditures	29	2,53,22,927.46	1,82,70,670.54					
12 Provisions & Contingencies(Shortages created)	30	2,73,73,563.09	2,87,49,066.00					
Profit before Tax		2,90,08,657.28	6,27,50,157.76					
, January Toy		77,92,009.00	1,86,88,023.00					
Less: Income Tax		4,04,321.27	5,68,156.30					
Less: Deferred Tax Liability Profit Transferred to Balance Sheet		2,08,12,327.01	4,34,93,978.46					
Profit Transferred to Balance Sheet			2			40,00,11,822.10	46,28,56,415.37	
TOTAL		40,00,11,822.10	46,28,56,415.37	TOTAL		Al Maria San Carlo		

For THE CALICUT CO-OPERATIVE URBAN BANK LIMITED

Fing my Chairman

Date: 23/06/2023 Place: Kozhikode

Chief Executive Officer

For T.P.PAUL& ASSOCIATES CHARTERED ACCOUNTANTS

ICAI FIRM REG.No.006109S

T.P.PAUL F.C.A PARTNER,ICAI M.No.202143

UDIN: 23202143BGRRJY5364

Place: Kalpetta Date: 24/06/2023

THE CALICUT CO - OPERATIVE URBAN BANK LIMITED No: 1538 (RBI LICENCED No: UBD.KR.813.P) KALLAI ROAD ,KOZHIKODE :PIN 673002 BALANCE SHEET AS AT 31st MARCH 2023

	CAPITAL AND LIABILITIES	Sch	As at 31st March 2023	As at 31st March 2022		PROPERTY AND ASSETS	Sch	As at 31st March 2023	As at
1	CAPITAL	1		510111111111111111111111111111111111111	1	CASH	8	31st March 2023	31st March 2022
(i)	Authorised Share Capital					In hand and with Reserve Bank of India,		3,79,57,093.50	2,98,48,117.
	29,00,000' A' Class Shares of Rs.100/- each		29,00,00,000.00	29,00,00,000.00		State Bank of India, State Co-Operative Bank		3,17,27,073.00	2,70,40,117
	10,000 'B' Class Shares of Rs.1000/- each		1,00,00,000.00	1,00,00,000.00		and Central Co-Operative Bank			
	50,00,000 °C Class Shares of Rs.20/- each		10,00,00,000.00	10,00,00,000.00	_	and contain co-operative bank			
	Tota		40,00,00,000.00	40,00,00,000.00		BALANCE WITH OTHER BANKS	9		
(ii)	Subscribed Share Capital			101001001000	(i)	Current Deposits	-	20,76,68,470.66	22 22 61 160 0
	855665 'A' Class Shares of Rs.100/- each		8,55,66,500,00	9,32,05,400.00		Savings Bank Deposits			23,73,51,168.0
	1508533 °C Class Shares of Rs.20/- each		3,01,70,660.00	2,74,52,480.00	-	Fixed Deposits		Nil	N
	Tota		11,57,37,160.00	12,06,57,880.00	-	Reserve Fund With KSCB		50,54,68,464.00	50,79,68,464.0
(iii)	Called up and Paid Up Share Capital		11,57,57,100.00	12,00,37,000.00	(14)			17,92,38,467.27	17,92,38,467.2
	855665 'A' Class Shares of Rs.100/- each		8,55,66,500.00	0.22.06.400.00	-	Total		89,23,75,401.93	92,45,58,099.3
	1508533 'C' Class Shares of Rs.20/- each			9,32,05,400.00		MONEY AT CALL AND CHORT NOTICE		500	
	of the (iii) held by		3,01,70,660.00	2,74,52,480.00	3	MONEY AT CALL AND SHORT NOTICE		Nil	Ni
	a) Individuals		11 57 27 160 00	12.06.62.000.00	4	DIVIDOTA (TAITO	10		
	b) Co-Operative Institutions		11,57,37,160.00	12,06,57,880.00	4	INVESTMENTS	10		
	c) State Government		Nil	Nil	47%				
			Nil	Nil	(1)	In Central and State Government		1,33,32,51,500.00	1,21,23,61,250.00
	Tota		11,57,37,160.00	12,06,57,880.00		Securities			
2	RESERVE FUND AND OTHER RESERVES	-			_	Book Value Rs. 1333251500			
		2				Face Value Rs.1340000000			
(i)			19,72,64,412.27	18,63,90,917.27	- AMARA				
	Statutory reserve invested in KSCB Rs 17,92,38,467.27				(ii)	Shares in Co-Operative Institutions		46,55,000.00	46,55,000.00
/229	Statutory reserve uninvested Rs 1,80,25,945.00		201	200		other than Item (5) below.			
(ii)	Agricultural Credit Stabilisation Fund		Nil	Nil	20110				
(iii)	And the state of t		3,03,86,895.46	3,03,86,895.46	(111)			31,99,84,750.75	34,64,46,195.62
(iv)	Dividend Equalisation Fund		21,54,786.04	59,44,140.04		Total		1,65,78,91,250.75	1,56,34,62,445.62
(v)	Investment Depreciation Reserve		2,18,03,750.00	1,62,21,250.00					
(vi)			37,95,19,089.44	35,76,16,181.10	5	INVESTMENT OUT OF THE PRINCIPAL/		Nil	Nil
	Total		63,11,28,933.21	59,65,59,383.87		SUBSIDIARY STATE PARTNERSHIP FUND			
3	PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP		Nil	Nil	6	ADVANCES	11		
	FUND ACCOUNT				(i)	Short Term Loans, Cash Credit, Overdraft and Bills Discounted;	1.1	61,97,94,098.98	65,45,82,469.04
	TOTOTOGOTT				1.7	of which secured against		01,57,54,050,50	03,43,02,403.04
4	DEPOSITS AND OTHER ACCOUNTS	3				a). Govt. and other approved securities - Nil			
	Fixed Deposits					b). Other Tangible Securities Rs. 59,58,02,237,26			
(1)	2) Individuals		3,15,09,37,396.08	3,19,97,73,596.66		of the Advances, amount due from the individuals Rs. 59,58,02,237.26			
_	b) Central Co-Operative Banks		Nil	Nil		of the advances amount overdue: Rs.16,87,75,750.88			
	c) Other Societies		1,63,11,491.00	2,98,54,864.00		Considered bad & Doubtful of recovery- Rs 5,37,30,363.18			
2775			1,05,11,491,00	2,70,74,004,00	7223	Medium Term Loans		0.000.00.00	00.00.00.001.10
(11)	Savings Bank Deposits		56,12,86,441.28	53,37,80,189.04	(11)	of which secured against		85,37,65,408.08	93,68,40,691.19
	a) Individuals		30,12,80,441.28 Nil	Nil					
	b) Central Co-Operative Banks		754.04	3,195.04		a). Govt. and other approved securities - Nil b). Other Tangible Securities Rs. 85,37,65,408.08			
urre.	c) Other Societies		/34.04	3,193.04					
(iii)			05 40 070 25	02 60 026 00		of the advances, amount due from the individuals Rs. 85,37,65,408.08			
	a) Individuals		85,40,939.25	82,60,826.00		of the advances amount overdue: Rs. 5,00,48,013.59			
	b) Central Co-Operative Bank		Nil	Nil	/III	Considered bad & Doubtful of recovery- Rs. 9,02,08,554.38			
	c) Other Societies		1,03,20,339.66	THE RESERVE AND ADDRESS OF THE PARTY OF THE	(m)	Long Term Loans		44,57,11,568.88	43,27,89,584.28
	Total		3,74,73,97,361.31	3,78,98,45,213.94		of which secured against			
(iv)	Money at Call and Short Notice		Nil	Nil		a). Govt. and other approved securities - Nil			S ROOD
						b). Other Tangible Securities Rs. 44,57,11,568.88			1/98/

BORROWINGS		Nil	Nil		The state of the s	88		
BILLS FOR COLLECTION BEING BILLS RECEIVABLE		Nil	Nil					
AS PER CONTRA					Tota		1,91,92,71,075.94	2,02,42,12,74
BRANCH ADJUSTMENTS		Nil	Nil	7	INTEREST RECEIVABLE	12		
Diductivitation					Of which overdue : 5200371.62			
OVERDUE INTEREST RESERVE	4	10,08,45,761.91	9,21,38,106.74		considered bad & doubtful of recovery Rs. 9,56,45,390.29		18,39,91,630.92	18,62,69,68
DITENDED DAVADI E	5	8 25 25 967 00	9.03.35.922.00	8	BILLS RECEIVABLE BEING BILLS FOR		Nil	
INTEREST PAYABLE	,	0,23,23,707.00	217-1-012-0000		COLLECTION AS PER CONTRA			
OTHER LIABILITIES	6		. 0/ 646.04	0	DD ANCH ADMISTMENTS		Nil	
Bills Payable		SALASSE RESIDENCE		9	BRANCH ADJUSTMENTS			
Unclaimed dividends				10	DREMISES I ESS DEPRECIATION	13	2,82,92,671.44	2,91,49,001
Suspense due by				10	PREMISES LESS DEI RECEPTION			
Sahayi loan charges				11	CURNITURE & FIXTURES LESS DEPRECIATION	13	1,10,76,575.91	1,25,29,701.
Income Tax for the Year				11	PORTIFICIO DE LA PROPERTIDA DE LA PORTIFICIO DE LA PORTIF			
Other Liabilities				12	OTHER ASSETS	14	2,91,47,811.68	2,23,06,877.
Total		7,82,11,168.64	0,02,77,213.07	12	OTHER TRANSPORT			1000
	-			13	NON BANKING ASSET ACQUIRED IN SATISFACTION	15	1,66,55,167.02	2,09,71,027.
PROFIT AND LOSS ACCOUNT	1			-	OF CLAIMS (STATING MODE OF VALUATION)			
							200	N
Less. Appropriations				14	PROFIT AND LOSS ACCOUNT		NII	N
Add: Profit for the year brought		2.08.12.327.01	4,34,93,978.46			-		
from the Profit and Loss Account : RS 2,08,12,327.01		2,00,00,00					4 77 66 58 670 08	4,81,33,07,698.10
GRAND TOTAL		4,77,66,58,679.08	4,81,33,07,698.10		GRAND TOTAL		4,77,00,00,077.00	The second secon
CONTINGENT LIABILITIES		Nil	Nil					
Outstanding Liabilities for Guarantees issued Others(DEA Fund A/C)		50,24,426.22	53,89,317.36					
	INTEREST PAYABLE OTHER LIABILITIES Bills Payable Unclaimed dividends Suspense due by Sahayi loan charges Income Tax for the Year Other Liabilities Total PROFIT AND LOSS ACCOUNT Profit as per the last Balance Sheet: Rs 4,34,93,978.46 Less: Appropriations : Rs 4,34,93,978.46 Add: Profit for the year brought from the Profit and Loss Account : Rs 2,08,12,327.01 GRAND TOTAL CONTINGENT LIABILITIES	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA BRANCH ADJUSTMENTS OVERDUE INTEREST RESERVE 4 INTEREST PAYABLE 5 OTHER LIABILITIES 6 Bills Payable Unclaimed dividends Suspense due by Sahayi loan charges Income Tax for the Year Other Liabilities Total PROFIT AND LOSS ACCOUNT 7 Profit as per the last Balance Sheet: Rs 4,34,93,978.46 Less: Appropriations : Rs 4,34,93,978.46 Add: Profit for the year brought from the Profit and Loss Account : Rs 2,08,12,327.01 GRAND TOTAL	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA BRANCH ADJUSTMENTS Nil OVERDUE INTEREST RESERVE 4 10,08,45,761.91 INTEREST PAYABLE 5 8,25,25,967.00 OTHER LIABILITIES Bills Payable 1,65,004.54 Unclaimed dividends 2,13,63,234.00 Suspense due by 93,03,415.76 Sahayi loan charges 1,000,000,000 Income Tax for the Year Other Liabilities Total PROFIT AND LOSS ACCOUNT Profit as per the last Balance Sheet: Rs 4,34,93,978.46 Less: Appropriations 1,82,11,168.64 Rdd: Profit for the year brought from the Profit and Loss Account: Rs 2,08,12,327.01 GRAND TOTAL CONTINGENT LIABILITIES Nil	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA BRANCH ADJUSTMENTS Nil Nil Nil OVERDUE INTEREST RESERVE 4 10,08,45,761.91 9,21,38,106.74 INTEREST PAYABLE 5 8,25,25,967.00 9,03,35,922.00 OTHER LIABILITIES 6 1,65,004.54 1,96,545.94 Unclaimed dividends 2,13,63,234.00 1,60,25,781.00 Suspense due by 3,03,415.76 1,08,46,501.08 Sahayi loan charges 1,62,004.54 1,96,545.94 Unclaimed dividends 2,13,63,234.00 28,140.00 28,140.00 28,140.00 28,140.00 28,140.00 28,140.00 Other Liabilities Total 7,92,009.00 1,86,88,023.00 Other Liabilities Total 7,82,11,168.64 8,02,77,213.09 PROFIT AND LOSS ACCOUNT PROFIT and Loss Account : Rs 4,34,93,978.46 Less: Appropriations : Rs 4,34,93,978.46 Add : Profit for the year brought from the Profit and Loss Account : Rs 2,08,12,327.01 CRAND TOTAL 4,77,66,58,679.08 4,81,33,07,698.10 CONTINGENT LIABILITIES Nil Nil	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA BRANCH ADJUSTMENTS Nil Nil 7 OVERDUE INTEREST RESERVE 4 10,08,45,761.91 9,21,38,106.74 INTEREST PAYABLE 5 8,25,25,967.00 9,03,35,922.00 8 OTHER LIABILITIES 6 1,65,004.54 1,96,545.94 9 Unclaimed dividends 2,13,63,234.00 1,60,25,781.00 Suspense due by 30,03,415.76 1,08,46,501.08 10 Sahayi loan charges 1,00,00,000 1,86,88,023.00 11 Income Tax for the Year 7,79,2009.00 1,86,88,023.00 11 Other Liabilities Total 7,82,11,168.64 8,02,77,213.09 12 PROFIT AND LOSS ACCOUNT 7 13 Profit as per the last Balance Sheet : Rs 4,34,93,978.46 Less: Appropriations 18 4,34,93,978.46 Add : Profit for the year brought from the Profit and Loss Account : Rs 2,08,12,327.01 2,08,12,327.01 4,34,93,978.46 CONTINGENT LIABILITIES Nil Nil Nil	Description Description	BILLS FOR COLLECTION BEING BILLS RECEIVABLE Nil Nil On the advances amount overdue: Rs. 17.87.615.05 Considered bad & Doubtful of recovery-Rs. 2,17.16,437.25 AS PER CONTRA Nil Nil 7 INTEREST RECEIVABLE 12 Of which overdue: \$200371.62 12 OVERDUE INTEREST RESERVE 4 10,08,45,761.91 9,21,38,106.74 12 OVERDUE INTEREST RESERVE 5 8,25,25,967.00 9,03,35,922.00 8 BILLS RECEIVABLE BEING BILLS FOR 12 OTHER LIABILITIES 6 16,5004.54 1,96,545.94 9 BRANCH ADJUSTMENTS 13 Suspense due by 9,03,415.76 1,96,46.501.08 10 PREMISES LESS DEPRECIATION 13 Suspense due by 9,03,415.76 1,96,46.501.08 10 PREMISES LESS DEPRECIATION 13 Suspense due by 9,36,45,500 10,86,85,023.00 11 FURNITURE & FIXTURES LESS DEPRECIATION 13 Other Liabilities Total 7,82,11,168,64 8,02,77,213.09 12 OTHER ASSETS 14 PROFIT AND LOSS ACCOUNT 7 13 NON BANKING ASSET ACQUIRED IN SATISFACTION 15 PROFIT AND LOSS ACCOUNT 4,34,93,978.46 14 PROFIT AND LOSS ACCOUNT 15 PROFIT AND LOSS ACCOUNT 16,500.00	DILLS FOR COLLECTION BEING BILLS RECEIVABLE

For THE CALICUT CO-OPERATIVE URBAN BANK LIMITED

Chairman Vice Chairman

Place: Kozhikode Date: 23/06/2023 Director .

Chief Executive Officer



For T.P.PAUL& ASSOCIATES CHARTERED ACCOUNTANTS ICAI FIRM REG.No.006109S

T.P.PAUL F.C.A
PARTNER, ICAI M.No. 202143
UDIN: 23202143 BG RRJ Y 5364

Place: Kalpetta Date: 24/06/2023