

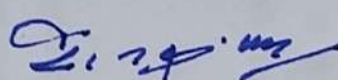
THE CALICUT CO - OPERATIVE URBAN BANK LIMITED

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

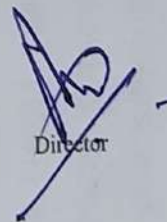
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023

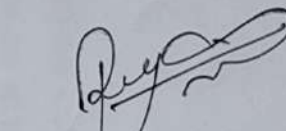
	EXPENDITURE	SCH. No	for the year ended		INCOME	SCH. No	for the year ended		
			31st March 2023	31st March 2022			31st March 2023	31st March 2022	
1	Interest on Deposits, Borrowings etc.	21	22,08,46,885.00	22,75,51,387.97	1	Interest and Discounts	16	36,26,37,053.98	42,34,84,114.92
2	Salaries & Allowances and Provident Fund	22	7,41,96,611.98	10,50,74,372.00	2	Commission, Exchange and Brokerage	17	4,21,024.64	1,30,712.30
3	Directors and Local Committee Members Fees and allowances	23	11,13,452.00	8,49,801.00	3	Subsidies and Donations		Nil	Nil
4	Rent, Taxes, Insurance, Lighting etc.	24	1,16,89,310.79	1,12,56,105.50	4	Income from Non-Banking Assets and Profit from sale of or dealing with such assets	18	3,40,139.92	Nil
5	Law Charges	25	89,500.00	1,000.00					
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	1,04,13,301.15
8	Depreciation on and Repairs to property	13	73,95,829.26	67,41,638.41	6	Provisions & Contingencies(excess removed)	20	2,20,90,597.00	2,88,28,287.00
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					
	Less: Income Tax		77,92,009.00	1,86,88,023.00					
	Less: Deferred Tax Liability		4,04,321.27	5,68,156.30					
	Profit Transferred to Balance Sheet		2,08,12,327.01	4,34,93,978.46					
	TOTAL		40,00,11,822.10	46,28,56,415.37	TOTAL			40,00,11,822.10	46,28,56,415.37

For THE CALICUT CO - OPERATIVE URBAN BANK LIMITED

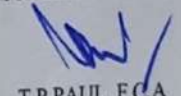

Chairman


Vice Chairman


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

Date : 23/06/2023
Place : Kozhikode



UDIN: 23202143B6RRJY6364
Place: Kalpetta
Date: 24/06/2023

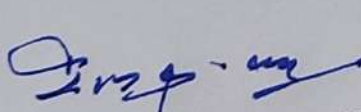
THE CALICUT CO - OPERATIVE URBAN BANK LIMITED
No: 1538 (RBI LICENCED No: UBD.KR.813.P) KALLAI ROAD ,KOZHICODE :PIN 673002
BALANCE SHEET AS AT 31st MARCH 2023

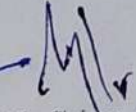
CAPITAL AND LIABILITIES		Sch	As at 31st March 2023	As at 31st March 2022	PROPERTY AND ASSETS		Sch	As at 31st March 2023	As at 31st March 2022
1	CAPITAL	1			1	CASH	8		
(i)	Authorised Share Capital					In hand and with Reserve Bank of India, State Bank of India, State Co-Operative Bank and Central Co-Operative Bank		3,79,57,093.50	2,98,48,117.50
	29,00,000' A' Class Shares of Rs.100/- each		29,00,00,000.00	29,00,00,000.00					
	10,000 'B' Class Shares of Rs.1000/- each		1,00,00,000.00	1,00,00,000.00					
	50,00,000 'C' Class Shares of Rs.20/- each		10,00,00,000.00	10,00,00,000.00					
	Total		40,00,00,000.00	40,00,00,000.00	2	BALANCE WITH OTHER BANKS	9		
(ii)	Subscribed Share Capital				(i)	Current Deposits		20,76,68,470.66	23,73,51,168.04
	855665 'A' Class Shares of Rs.100/- each		8,55,66,500.00	9,32,05,400.00	(ii)	Savings Bank Deposits		Nil	Nil
	1508533 'C' Class Shares of Rs.20/- each		3,01,70,660.00	2,74,52,480.00	(iii)	Fixed Deposits		50,54,68,464.00	50,79,68,464.00
	Total		11,57,37,160.00	12,06,57,880.00	(iv)	Reserve Fund With KSCB		17,92,38,467.27	17,92,38,467.27
(iii)	Called up and Paid Up Share Capital						Total	89,23,75,401.93	92,45,58,099.31
	855665 'A' Class Shares of Rs.100/- each		8,55,66,500.00	9,32,05,400.00					
	1508533 'C' Class Shares of Rs.20/- each		3,01,70,660.00	2,74,52,480.00	3	MONEY AT CALL AND SHORT NOTICE		Nil	Nil
	of the (iii) held by								
	a) Individuals		11,57,37,160.00	12,06,57,880.00	4	INVESTMENTS	10		
	b) Co-Operative Institutions		Nil	Nil					
	c) State Government		Nil	Nil	(i)	In Central and State Government Securities		1,33,32,51,500.00	1,21,23,61,250.00
	Total		11,57,37,160.00	12,06,57,880.00		Book Value Rs.1333251500 Face Value Rs.1340000000			
2	RESERVE FUND AND OTHER RESERVES	2			(ii)	Shares in Co-Operative Institutions other than Item (5) below.		46,55,000.00	46,55,000.00
(i)	Statutory Reserve		19,72,64,412.27	18,63,90,917.27	(iii)	Other Investments (Non SLR)		31,99,84,750.75	34,64,46,195.62
	Statutory reserve invested in KSCB Rs 17,92,38,467.27						Total	1,65,78,91,250.75	1,56,34,62,445.62
	Statutory reserve uninvested Rs 1,80,25,945.00				5	INVESTMENT OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		Nil	Nil
(ii)	Agricultural Credit Stabilisation Fund		Nil	Nil					
(iii)	Building Fund		3,03,86,895.46	3,03,86,895.46					
(iv)	Dividend Equalisation Fund		21,54,786.04	59,44,140.04					
(v)	Investment Depreciation Reserve		2,18,03,750.00	1,62,21,250.00					
(vi)	Other Funds And Reserves		37,95,19,089.44	35,76,16,181.10					
	Total		63,11,28,933.21	59,65,59,383.87					
3	PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		Nil	Nil	6	ADVANCES	11		
4	DEPOSITS AND OTHER ACCOUNTS	3			(i)	Short Term Loans, Cash Credit, Overdraft and Bills Discounted; of which secured against		61,97,94,098.98	65,45,82,469.04
(i)	Fixed Deposits				a)	Govt. and other approved securities - Nil			
a)	Individuals		3,15,09,37,396.08	3,19,97,73,596.66	b)	Other Tangible Securities Rs. 59,58,02,237.26			
b)	Central Co-Operative Banks		Nil	Nil		of the Advances, amount due from the individuals Rs. 59,58,02,237.26			
c)	Other Societies		1,63,11,491.00	2,98,54,864.00		of the advances amount overdue: Rs.16,87,75,750.88			
(ii)	Savings Bank Deposits					Considered bad & Doubtful of recovery- Rs 5,37,30,363.18			
a)	Individuals		56,12,86,441.28	53,37,80,189.04	(ii)	Medium Term Loans		85,37,65,408.08	93,68,40,691.19
b)	Central Co-Operative Banks		Nil	Nil		of which secured against			
c)	Other Societies		754.04	3,195.04	a)	Govt. and other approved securities - Nil			
(iii)	Current Deposits				b)	Other Tangible Securities Rs. 85,37,65,408.08			
a)	Individuals		85,40,939.25	82,60,826.00		of the advances, amount due from the individuals Rs. 85,37,65,408.08			
b)	Central Co-Operative Bank		Nil	Nil		of the advances amount overdue: Rs. 5,00,48,013.59			
c)	Other Societies		1,03,20,339.66	1,81,72,543.20		Considered bad & Doubtful of recovery- Rs. 9,02,08,554.38			
	Total		3,74,73,97,361.31	3,78,98,45,213.94	(iii)	Long Term Loans		44,57,11,568.88	43,27,89,584.28
(iv)	Money at Call and Short Notice		Nil	Nil		of which secured against			
					a)	Govt. and other approved securities - Nil			
					b)	Other Tangible Securities Rs. 44,57,11,568.88			

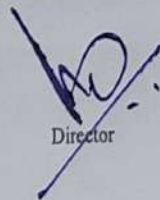


5	BORROWINGS		Nil	Nil	of the advances, amount due from the individuals Rs. 44,57,11,568.88 of the advances amount overdue: Rs. 17,87,615.05			
6	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		Nil	Nil	Considered bad & Doubtful of recovery- Rs. 2,17,16,437.25			
						Total	1,91,92,71,075.94	2,02,42,12,744.51
7	BRANCH ADJUSTMENTS		Nil	Nil	7 INTEREST RECEIVABLE Of which overdue : 5200371.62	12		
8	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	18,62,69,684.04
9	INTEREST PAYABLE	5	8,25,25,967.00	9,03,35,922.00	8 BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		Nil	Nil
10	OTHER LIABILITIES	6					Nil	Nil
(i)	Bills Payable		1,65,004.54	1,96,545.94	9 BRANCH ADJUSTMENTS			
(ii)	Unclaimed dividends		2,13,63,234.00	1,60,25,781.00		13	2,82,92,671.44	2,91,49,001.12
(iii)	Suspense due by		93,03,415.76	1,08,46,501.08	10 PREMISES LESS DEPRECIATION			
(iv)	Sahayi loan charges		28,140.00	28,140.00	11 FURNITURE & FIXTURES LESS DEPRECIATION	13	1,10,76,575.91	1,25,29,701.10
(v)	Income Tax for the Year		77,92,009.00	1,86,88,023.00				
(vi)	Other Liabilities		3,95,59,365.34	3,44,92,222.07	12 OTHER ASSETS	14	2,91,47,811.68	2,23,06,877.80
	Total		7,82,11,168.64	8,02,77,213.09				
11	PROFIT AND LOSS ACCOUNT	7			13 NON BANKING ASSET ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)	15	1,66,55,167.02	2,09,71,027.10
a)	Profit as per the last Balance Sheet : Rs 4,34,93,978.46							
	Less: Appropriations : Rs 4,34,93,978.46				14 PROFIT AND LOSS ACCOUNT		Nil	Nil
	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				
	GRAND TOTAL		4,77,66,58,679.08	4,81,33,07,698.10			4,77,66,58,679.08	4,81,33,07,698.10
	CONTINGENT LIABILITIES		Nil	Nil				
(i)	Outstanding Liabilities for Guarantees issued							
(ii)	Others(DEA Fund A/C)		50,24,426.22	53,89,317.36				

For THE CALICUT CO - OPERATIVE URBAN BANK LIMITED


Chairman


Vice Chairman


Director


Chief Executive Officer



For T.P. PAUL & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FIRM REG.No.0061095

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

UDIN: 23202143BGRJY5364

Place: Kalpetta
Date: 24/06/2023

Place : Kozhikode
Date : 23/06/2023

