

THE CALCUT CO - OPERATIVE URBAN BANK LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

	EXPENDITURE	SCH. No	for the year ended		INCOME	SCH. No	for the year ended	
			31st March 2025	31st March 2024			31st March 2025	31st March 2024
1	Interest on Deposits, Borrowings etc	20	23,99,30,595.87	23,35,27,616.72	1	Interest and Discounts	16	36,46,38,925.65
2	Salaries & Allowances and Provident Fund	21	8,38,37,029.49	8,13,10,769.75	2	Commission, Exchange and Brokerage	17	6,84,286.83
3	Directors and Local Committee Members Fees and allowances	22	16,12,722.00	13,95,002.00	3	Subsidies and Donations		Nil
4	Rent, Taxes, Insurance, Lighting etc	23	1,22,81,756.28	1,22,63,378.45	4	Income from Non-Banking Assets and Profit from sale of or dealing with such assets		Nil
5	Law Charges	24	15,000.00	27,500.00	5	Other Receipts	18	2,41,18,434.98
6	Postage and Telephone Charges	25	4,40,161.82	5,53,837.67	6	Provisions & Contingencies( excess removed)	19	1,04,98,014.43
7	Auditors Fees	26	7,76,000.00	7,55,000.00				1,38,36,315.63
8	Depreciation on and Repairs to property	13	35,79,744.35	60,81,806.17				
9	Stationery, Printing & Advertisement etc	27	22,99,840.67	22,74,323.42				
10	Loss from sale of or dealing with non banking assets		Nil	Nil				
11	Other Expenditures	28	2,04,14,226.49	2,18,55,980.34				
12	Provisions & Contingencies( Shortages created)	29	39,67,236.18	98,24,871.50				
	<b>Profit before Tax</b>		<b>3,07,85,349.74</b>	<b>3,26,25,247.69</b>				
	Less, Income Tax		55,44,286.28	69,44,064.55				
	Less Deferred Tax Liability		6,23,024.28	3,07,793.53				
	Profit Transferred to Balance Sheet		2,46,18,039.18	2,53,73,389.61				
	<b>TOTAL</b>		<b>39,99,39,662.89</b>	<b>40,24,95,333.71</b>	<b>TOTAL</b>		<b>39,99,39,662.89</b>	<b>40,24,95,333.71</b>

FOR THE CALCUT CO - OPERATIVE URBAN BANK LIMITED

  
Chairman

  
Vice Chairman

  
Director

  
Chief Executive Officer



FOR T.P. PAUL & ASSOCIATES  
CHARTERED ACCOUNTANTS  
ICAI FIRM REG.No. 0061095  
UDIN: 25202143BMLABP4355  
T.P. PAUL F.C.A.  
PARTNER/ICAI M.No.202143  
Place: Kalpetta  
Date: 26/06/2025

Date : 26/06/2025  
Place : Kozhikode

**THE CALCUT 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 2025**

CAPITAL AND LIABILITIES		Sch	As at 31st March 2025	As at 31st March 2024	PROPERTY AND ASSETS	Sch	As at 31st March 2025	As at 31st March 2024
1	CAPITAL	1			1			
(i)	Authorised Share Capital				CASH	8		
	29,00,000 'A' Class Shares of Rs. 100/- each		29,00,00,000.00	29,00,00,000.00	In hand and with Reserve Bank of India, State Bank of India, State Co-Operative Bank and Central Co-Operative Bank		4,12,65,500.50	4,23,16,244.50
	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				
	<b>Total</b>		40,00,00,000.00	40,00,00,000.00				
(ii)	Subscribed Share Capital				2			
	770299 'A' Class Shares of Rs. 100/- each		7,70,29,900.00	8,09,54,300.00	BALANCE WITH OTHER BANKS	9		
	1962697 'C' Class Shares of Rs. 20/- each		3,92,53,940.00	3,57,95,620.00	Current Deposits		21,80,39,111.17	28,18,85,208.80
	<b>Total</b>		11,62,83,840.00	11,67,49,920.00	Savings Bank Deposits		Nil	Nil
					Fixed Deposits		63,26,06,935.27	64,32,06,932.27
(iii)	Called up and Paid Up Share Capital				<b>Total</b>		85,06,46,046.44	92,50,92,141.07
	770299 'A' Class Shares of Rs. 100/- each		7,70,29,900.00	8,09,54,300.00	3			
	1962697 'C' Class Shares of Rs. 20/- each		3,92,53,940.00	3,57,95,620.00	MONEY AT CALL AND SHORT NOTICE		Nil	Nil
	of the (iii) held by				4			
	a) Individuals		11,62,83,840.00	11,67,49,920.00	INVESTMENTS	10		
	b) Co-Operative Institutions		-	-	In Central and State Government Securities		1,18,30,63,250.00	1,33,35,55,400.00
	c) State Government		-	-	Book Value Rs. 118,30,63,250			
	<b>Total</b>		11,62,83,840.00	11,67,49,920.00	Face Value Rs. 119,00,00,000			
2	RESERVE FUND AND OTHER RESERVES	2			Shares in Co-Operative Institutions other than Item (5) below.		46,55,000.00	46,55,000.00
(i)	Statutory Reserve		20,88,10,842.27	20,24,67,494.27	(iii)			
	Statutory reserve invested in KSCB Rs. 17,92,38,467.27				Other Investments (Non SLR)		32,99,83,500.82	22,99,88,500.56
	Rs. 29572375.00				<b>Total</b>		1,51,77,01,750.82	1,56,81,98,900.56
(ii)	Agricultural Credit Subsidisation Fund		-	-				
(iii)	Building Fund		3,39,81,976.07	3,03,86,895.46	5			
	Dividend Equalisation Fund		-	-	INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND		Nil	Nil
(iv)	Special Bad Debt Reserve		13,60,00,251.91	13,67,93,215.34	6			
(v)	Bad and Doubtful Debts Reserve		53,34,500.00	1,49,86,350.00	ADVANCES	11		
(vi)	Investment Depreciation Reserve		25,59,47,396.40	24,62,09,655.18	Short Term Loans, Cash Credit, Overdraft and Bills Discounted, of which secured against		76,19,82,573.15	68,70,06,873.31
(vii)	Other Funds And Reserves		64,00,74,966.65	63,29,98,396.29	a) Govt. and other approved securities - Nil			
	<b>Total</b>				b) Other Tangible Securities Rs. 69,48,99,238.02			
3	PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		-	-	of the Advances, amount due from the individuals Rs. 69,48,99,238.02			
4	DEPOSITS AND OTHER ACCOUNTS	3			Considered bad & Doubtful of recovery- Rs.4,91,89,537.48			
(i)	Fixed Deposits		3,06,37,37,297.07	3,02,01,18,355.59	Medium Term Loans of which secured against		87,30,86,133.66	86,82,41,102.48
	a) Individuals		-	-	a) Govt. and other approved securities - Nil			
	b) Central Co-Operative Banks		2,88,06,091.00	2,91,17,791.00	b) Other Tangible Securities Rs. 87,30,86,133.66			
	c) Other Societies		-	-	of the advances, amount due from the individuals Rs. 87,30,86,133.66			
(ii)	Savings Bank Deposits		52,47,99,515.93	58,54,39,839.28	of the advances amount overdue			
	a) Individuals		-	-	Considered Bad & Doubtful of recovery- Rs. 9,25,57,380.84			
	b) Central Co-Operative Banks		-	-	Long Term Loans of which secured against		44,66,22,078.19	44,61,46,032.91
	c) Other Societies		1,640.04	1,262.04	a) Govt. and other approved securities - Nil			
(iii)	Current Deposits		1,08,98,223.74	2,02,33,657.49	b) Other Tangible Securities Rs. 44,66,22,078.19			
	a) Individuals		-	-	of the advances, amount due from the individuals Rs. 44,66,22,078.19			
	b) Central Co-Operative Bank		1,68,31,332.11	3,52,72,698.13	of the advances amount overdue			
	c) Other Societies		-	-				
	<b>Total</b>		3,64,50,74,099.89	3,69,01,83,623.53				

(iv)	Money at Call and Short Notice	-	-	Considered bad & Doubtful of recovery- Rs 2,37,01,232.29	Total	2,08,16,50,785.00	2,00,13,94,008.70
5	BORROWINGS	-	-				
6	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	-	-	7 INTEREST RECEIVABLE Of which overdue considered bad & doubtful of recovery Rs 10,54,35,464.85	12	15,77,90,720.12	15,33,22,291.93
7	BRANCH ADJUSTMENTS	-	-	8 BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		Nil	Nil
8	OVERDUE INTEREST RESERVE	10,54,35,464.85	10,13,01,443.90	9 BRANCH ADJUSTMENTS		Nil	Nil
9	INTEREST PAYABLE	9,97,55,621.09	11,29,62,999.00	10 PREMISES LESS DEPRECIATION	13	2,82,05,843.50	2,74,36,341.75
10	OTHER LIABILITIES			11 FURNITURE & FIXTURES LESS DEPRECIATION	13	45,27,709.58	67,58,252.81
(i)	Bills Payable	1,21,508.80	1,50,152.44	12 OTHER ASSETS	14	4,21,45,925.72	3,03,25,222.51
(ii)	Unclaimed dividends	2,74,77,779.00	2,44,88,153.00	15 NON BANKING ASSET ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		1,66,55,167.02	1,66,55,167.02
(iii)	Suspense due by	1,76,22,083.25	1,28,51,115.66				
(iv)	Sundries	6,41,66,045.99	5,44,39,377.42				
	Total	10,93,87,417.04	9,19,28,798.52				
11	PROFIT AND LOSS ACCOUNT			14 PROFIT AND LOSS ACCOUNT		Nil	Nil
a)	Profit as per the last Balance Sheet	Rs 2,53,73,389.61					
	Less Appropriations	Rs 2,53,73,389.61					
	Add Profit for the year brought from the Profit and Loss Account	Rs 2,46,18,039.18	2,53,73,389.61				
	GRAND TOTAL	4,74,06,29,448.70	4,77,14,98,570.85			4,74,06,29,448.70	4,77,14,98,570.85
	CONTINGENT LIABILITIES						
(i)	Outstanding Liabilities for Guarantees issued		Nil				
(ii)	Others (DEA Fund A/C)		51,29,458.15				

For THE CALCUT CO - OPERATIVE URBAN BANK LIMITED

Chairman

Vice Chairman

Director

Chief Executive Officer

Place: Kozhikode  
Date: 26/06/2025



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

T.P. PAUL FCA  
PARTNER, ICAI M.No 207443  
UDIN: 25202145BMUABP4355

Place: Kalpetta  
Date: 26/06/2025