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ANNUAL REPORT 2025-26

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വാർഷിക പ്രാതിനിധ്യ പൊതുയോഗ നോട്ടീസ്

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IRINJALAKUDA TOWN CO-OPERATIVE BANK

ബഹുമാന്യ മെമ്പർമാരെ,

ഇരിങ്ങാലക്കുട ടൗൺ സഹകരണ ബാങ്കിന്റെ 108-ാമത് വാർഷിക പൊതുയോഗം 2026 സെപ്തംബർ 24-ാം തിയ്യതി വ്യാഴാഴ്ച്ച ഉച്ചതിരിഞ്ഞ് 3 മണിയ്ക്ക് ITU Bankന്റെ ഹെഡ്ഓഫീസ് ഓഡിറ്റോറിയത്തിൽ വച്ച് ബാങ്ക് അഡ്മിനിസ്ട്രേറ്റർ ശ്രീ. ഗോപീകൃഷ്ണൻ സി.ആർ. അവർകളുടെ അദ്ധ്യക്ഷതയിൽ ഇതോടുകൂടി ചേർക്കുന്ന കാര്യപരിപാടികൾ അനുസരിച്ച് കൂടുവാൻ നിശ്ചയിച്ചിരിക്കുന്നു. എല്ലാ RGB മെമ്പർമാരേയും ബാങ്കിൽ നിന്നും ലഭിച്ചിട്ടുള്ള തിരിച്ചറിയൽ കാർഡ് സഹിതം യോഗത്തിൽ പങ്കെടുക്കുവാൻ സാദരം ക്ഷണിക്കുന്നു.

ഇരിങ്ങാലക്കുട
21.08.2026

കാര്യപരിപാടി

1. സ്വാഗതം
2. അദ്ധ്യക്ഷപ്രസംഗം
3. 2025 സെപ്തംബർ 26-ലെ പൊതുയോഗത്തിന്റെ മിനിറ്റ്സ് റിക്കാർഡാക്കൽ
4. 2025-2026 വർഷത്തെ വരവ് - ചെലവ് കണക്ക് അംഗീകരിക്കൽ
5. 2025-2026 വർഷത്തെ ഓഡിറ്റ് റിപ്പോർട്ട് അംഗീകരിക്കൽ
6. 2025-2026 വർഷത്തെ സപ്ലിമെന്ററി ബഡ്ജറ്റ് അംഗീകരിക്കൽ
7. 2027-2028 വർഷത്തെ ബഡ്ജറ്റ് അംഗീകരിക്കൽ.
8. ബൈലോ ഭേദഗതി അംഗീകരിക്കൽ
9. 2026-2027 വർഷത്തേക്കുള്ള സ്റ്റാറ്റ്യൂട്ടറി ഓഡിറ്റർ നിയമനം അംഗീകരിക്കൽ
10. പ്രവർത്തന റിപ്പോർട്ട് അംഗീകരിക്കൽ, അടുത്ത വർഷത്തെ പ്രവർത്തന പദ്ധതികൾ അംഗീകരിക്കൽ.
11. അനൗദ്യോഗിക പ്രമേയങ്ങളും ചോദ്യങ്ങളും
12. അദ്ധ്യക്ഷൻ അനുവദിക്കുന്ന മറ്റു വിഷയങ്ങൾ
13. കൃതജ്ഞത

അഡ്മിനിസ്ട്രേറ്റർ കമ്മിറ്റിയുടെ ആജ്ഞാനുസരണം
ഒപ്പ്
ജോൺ എ.എൽ
മാനേജിംഗ് ഡയറക്ടർ

കുറിപ്പ്:
1. പ്രാതിനിധ്യ പൊതുയോഗത്തിൽ സംബന്ധിക്കാനെത്തുന്ന അംഗങ്ങൾ ബാങ്കിൽ നിന്നും നൽകിയിട്ടുള്ള ഐഡന്റിറ്റി കാർഡുകൾ കൊണ്ടുവരേണ്ടതാണ്.
2. ചോദ്യങ്ങളും പ്രമേയങ്ങളും 2026 സെപ്തംബർ 16ന് വൈകീട്ട് 5 മണിയ്ക്ക് മുമ്പായി ഹെഡ് ഓഫീസിൽ ലഭിച്ചിരിക്കേണ്ടതാണ്.
3. പൊതുയോഗത്തിന് സമർപ്പിക്കാനുള്ള കണക്കുകളും മറ്റും ബാങ്കിന്റെ വെബ്സൈറ്റായ www.itubank.comലും ഹെഡ് ഓഫീസിലും ബ്രാഞ്ചുകളിലും സഹകരണ സംഘം ജോയിന്റ് രജിസ്ട്രാർ (ജനറൽ) ഓഫീസിലും സഹകരണ സംഘം അസിസ്റ്റന്റ് രജിസ്ട്രാർ (ജനറൽ) ഓഫീസുകളിലും പരസ്യപ്പെടുത്തിയിട്ടുണ്ട്.

ADMINISTRATOR

Gopikrishnan CR

COMMITTEE OF ADVISORS

Mohanan K

Mohan TM

ജോൺ എ.എൽ.
മാനേജിംഗ് ഡയറക്ടർ

പ്രവർത്തന റിപ്പോർട്ട്

ബാങ്കിന്റെ 108-ാം മത് വാർഷിക റിപ്പോർട്ട് പ്രാതിനിധ്യപൊതുയോഗം മുമ്പാകെ സദയം സമർപ്പിക്കുകയാണ്. നിങ്ങൾക്കേവർക്കും അറിയാവുന്നതുപോലെ വളരെ വിഷമകരമായ ഒരു ഘട്ടത്തിലൂടെയാണ് കഴിഞ്ഞസാമ്പത്തിക വർഷം ബാങ്ക് കടന്ന് പോയത്. 2025 ജൂലൈ 30-ാം തിയ്യതിയാണ് റിസർവ്വ് ബാങ്ക് ഓഫ് ഇൻഡ്യ നമ്മുടെ ബാങ്കിൽ AID നിയന്ത്രണങ്ങൾ ഏർപ്പെടുത്തിയത്. നിഷ്ക്രിയ ആസ്തികളുടെ ക്രമാതീതമായ വർദ്ധനവാണ് ബാങ്കിന് മേൽ AID നിയന്ത്രണങ്ങൾ കൊണ്ടുവന്നതിനുള്ള പ്രധാന കാരണം. അതിനു ശേഷം 2025 ഒക്ടോബർ 7-ാം തിയ്യതി റിസർവ്വ് ബാങ്ക് ഭരണസമിതിയെ മരവിപ്പിച്ചുകൊണ്ടുള്ള ഉത്തരവ് ഇറക്കുകയും ബാങ്കിനെ അഡ്മിനിസ്ട്രേറ്റർ ഭരണത്തിന് കീഴിൽ കൊണ്ടുവരികയും ചെയ്തു. ആദ്യത്തെ അഡ്മിനിസ്ട്രേറ്റർ ആയി നിയമിച്ച രാജു. എസ്.നായർ രാജിവെച്ചതിനെ തുടർന്ന് മാർച്ച് 23-ാം തിയ്യതി ഗോപീകൃഷ്ണൻ C.R. ബാങ്കിന്റെ പുതിയ അഡ്മിനിസ്ട്രേറ്റർ ആയി ചാർജ്ജ് എടുത്തു.

സഹകരണമേഖല ദേശീയതലത്തിലും കേരളത്തിൽ പ്രത്യേകിച്ചും വളരെ പ്രതിസന്ധികളിലൂടെ കടന്ന് പോയികൊണ്ടിരിക്കുന്ന ഒരു കാലഘട്ടമാ

ണിത്. ഇക്കാലയളവിൽ റിയൽ എസ്റ്റേറ്റ് രംഗത്ത് വന്ന മാന്ദ്യം മൊത്തത്തിലുള്ള സാമ്പത്തിക വളർച്ചയേയും പ്രതികൂലമായി ബാധിച്ചിട്ടുണ്ട്. ഇതിന്റെ പ്രതിഫലനം ഉൽപ്പാദന രംഗത്തേക്കും കടന്ന് വന്നതോടുകൂടി വായ്പ തിരിച്ചടവിൽ ഗുരുതരമായവീഴ്ചയാണ് സംഭവിച്ച്കൊണ്ടിരുക്കുന്നത്. കൃത്യമായ സാമ്പത്തിക പ്ലാനും സാമ്പത്തിക വിദഗ്ദ്ധരുടെ പിന്തുണയുമില്ലാത്ത സാധാരണക്കാരായ വായ്പക്കാർ കൂടുതലായും ആശ്രയിക്കുന്നത് സഹകരണമേഖലയെ ആയതിനാൽ ഇപ്പോഴത്തെ സാമ്പത്തിക മാന്ദ്യം കൂടുതലായി ആഘാതമേൽപ്പിച്ചിരിക്കുന്നത് സഹകരണമേഖലയെ തന്നെയാണ്.

2026 മാർച്ച് 31-ാം തിയ്യതിയിലെ നിലയനുസരിച്ച് ബാങ്കിന്റെ ഓഹരി മൂലധനം 29.83 കോടി രൂപയും " എ " ക്ളാസ് മെമ്പർമാരുടെ എണ്ണം 34,956 ആണ് . ബാങ്കിന്റെ മൊത്തം ബിസിനസ് 843.80 കോടി രൂപയും നിക്ഷേപങ്ങൾ 477.14 കോടി രൂപയുമാണ്. AID യുടെ ഭാഗമായി DICGC വഴി 462.07 കോടി രൂപ ഈ കാലയളവിൽ നിക്ഷേപകർക്ക് തിരിച്ച് കൊടുത്തിട്ടുണ്ട്. വായ്പ ബാക്കി 366.66 കോടി രൂപയും ബാങ്കിന്റെ ഇതര (NBA) ആസ്തി 362.67 കോടി രൂപയും നിഷ്ക്രിയ ആസ്തി 267.73 കോടിരൂപയുമാണ്. ബാങ്കിന്റെ ഈ വർഷത്തെ സഞ്ചിത നഷ്ടം 49.10 കോടി രൂപയുമാണ്.

ബാങ്കിനെ പുനരുജ്ജീവിപ്പിക്കുന്നതിന് അത്യാവശ്യമായി വേണ്ടത്, CRAR ഇപ്പോഴുള്ള -6.77 ശതമാനത്തിൽ നിന്നും 12 ശതമാനത്തിന് മുകളിൽ എത്തിക്കുക എന്നുള്ളതാണ്. ബാങ്കിനെ എത്രയും വേഗം ഈ പ്രതിസന്ധിഘട്ടത്തിൽ നിന്നും പുറത്ത്കൊണ്ട് വരുന്നതിന് മൂലധനനിക്ഷപവും നിഷ്ക്രിയ ആസ്തികളുടെ തിരിച്ചടവും ഒരുപോലെ നടക്കേണ്ടത് അത്യാവശ്യമാണ്. അഡ്മിനിസ്ട്രേറ്റർ ശ്രീ. ഗോപീകൃഷ്ണൻ അവർകളുടെയും അഡ്വൈസർമാരായ, ശ്രീ. മോഹനൻ കെ., ശ്രീ. മോഹൻ ടി.എം. എന്നിവരുടയും നേതൃത്വത്തിൽ ഇതിനുവേണ്ട വ്യക്തമായ ആക്ഷൻ പ്ലാൻ നടപ്പിൽ വരുത്തി ബാങ്കിന്റെ സാമ്പത്തിക നില മെച്ചപ്പെടുത്തുന്നതിനുള്ള ഒറ്റകെട്ടായ പ്രവർത്തനങ്ങളാണ് നടന്ന് കൊണ്ടിരിക്കുന്നത്. ബാങ്ക് ജീവനക്കാരും ഇതിന് വേണ്ടി അശ്രാന്ത പരിശ്രമം നടത്തിവരികയാണ്. നിക്ഷേപകർക്ക് ഉണ്ടായിട്ടുള്ള ബുദ്ധിമുട്ടുകൾ പൂർണ്ണമായും മനസ്സിലാക്കി അവരുടെ നിക്ഷേപങ്ങൾ എത്രയും വേഗം അവരുടെ ആവശ്യങ്ങൾക്കനുസരിച്ച് ലഭിക്കുവാനുള്ള നടപടികളുമായാണ് ബാങ്ക് മുൻപോട്ടുപോയികൊണ്ടിരിക്കുന്നത്.

ഗൾഫ് യുദ്ധം ലോകസാമ്പത്തിക രംഗത്തെ തന്നെ ആശങ്കയിൽ ആക്കിയിരിക്കുകയാണ്. പൊട്രോളിയം ഉൽപന്നങ്ങളുടെ വിലകയറ്റം ഇൻഡ്യൻ സാമ്പത്തിക രംഗത്തും ഗുരുതരമായ പ്രതിഫലനങ്ങളാണ് ഉണ്ടാക്കികൊണ്ടിരിക്കുന്നത്. എന്നിട്ടും ഇൻഡ്യൻ സാമ്പത്തിക രംഗം പുരോഗതിയുടെ പാതയിലാണ്. കേരളത്തിലെ പുതിയ സർക്കാരും സഹ

കരണമേഖലയെ പുനരുജീവിപ്പിക്കാനുള്ള നടപടികളുമായി മുന്നോട്ട് പോകുന്നത് തികച്ചും നമുക്ക് പ്രത്യാശ നൽകുന്ന ഏട കമാണ്.

2026-27 വർഷത്തെ സ്റ്റാറ്റ്യൂട്ടറി ഓഡിറ്ററായി SGS & Company മൂന്നാം വർഷവും തുടരുന്നതിന് റിസർവ്വ് ബാങ്കിന്റെ അനുമതി ലഭിച്ചിട്ടുള്ളത് അംഗീകരിക്കൽ, 2025-26 ഓഡിറ്റ് റിപ്പോർട്ട് , ബാലൻസ് ഷീറ്റ് ലാഭനഷ്ട കണക്കുകൾ എന്നിവ അംഗീകരിക്കൽ, അടുത്ത വർഷത്തെ പ്രവർത്തന പദ്ധതികൾ അംഗീകരിക്കൽ, ബാങ്കിന്റെ പ്രവർത്തന നഷ്ടം കുറയ്ക്കുന്ന നടപടികളുടെ ഭാഗമായി ആവശ്യമെങ്കിൽ ബ്രാഞ്ചുകളുടെ എണ്ണം കുറയ്ക്കുന്നതിനുള്ള അനുമതി, ബ്രാഞ്ചുകളിലുള്ള വസ്തുവഹകൾ നടപടിക്രമമനുസരിച്ച് വിൽക്കുന്നതിനുള്ള അനുമതി, ബാങ്കിന്റെ അടഞ്ഞ്കിടക്കുന്ന രണ്ട് കെട്ടിടങ്ങളും സ്ഥലവും വിൽക്കുന്നതിനുള്ള അനുമതി, നോൺ ബാങ്കിങ്ങ് ആസ്തികളുടെ വിൽപ്പന അംഗീകരിക്കൽ, നിലവിലെ മൂലധന അനുപാതം കൂട്ടുന്നതിനുള്ള ബൈലോ (Clause 8) പുതുക്കൽ, സ്റ്റാറ്റ്യൂട്ടറി ഓഡിറ്ററെ RBI ആണ് നിശ്ചയിക്കേണ്ടത് എന്നതിന് ബൈലോ (Clause 47) പുതുക്കൽ എന്നിവയാണ് പ്രാതിനിധ്യപൊതുയാഗം മുൻപാകെ അവതരിപ്പിക്കുന്ന മറ്റ് അജണ്ടകൾ.

റിസർവ്വ് ബാങ്ക് ഓഫ് ഇൻഡ്യ , സഹകരണ ഡിപ്പാർട്ട്മെന്റ് എന്നിവിടങ്ങളിലെ ഉദ്യോഗസ്ഥർ നൽകിവരുന്ന വിലയേറിയ നിർദ്ദേശങ്ങൾക്കും, ഇടപാടുകാർ, നാട്ടുകാർ, മറ്റ് അഭ്യുതയകാംക്ഷികൾ എന്നിവരുടെ ശക്തമായ പിൻതുണയ്ക്കും ഹൃദയംനിറഞ്ഞ നന്ദി രേഖപ്പെടുത്തികൊണ്ട് ഈ റിപ്പോർട്ടും കണക്കുകളും പൊതുയോഗത്തിന്റെ അംഗീകാരത്തിനായി സമർപ്പിച്ചുകൊള്ളുന്നു.

അഡ്മിനിസ്ട്രേറ്റർ സമിതിയുടെ ആജ്ഞാനുസരണം

ജോൺ എ.എൽ
മാനേജിങ്ങ് ഡയറക്ടർ

Receipts and Disbursements Statement

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
	Amount in Rs.	Amount in Rs.
SHARE CAPITAL		
A-CLASS SHARE	1723500	0
B-CLASS SHARE	6,050.00	3,100.00
Group Total	**1729550.00**	**3100.00**
DEPOSITS		
FIXED DEPOSITS		
P.J.D/D.J.D	385844108.00	1919831163.12
FIXED DEPOSITS	3260572534.83	6809374462.42
RECURRING DEPOSIT	9604762.00	74535287.60
MATURED DEPOSIT	0	376091.00
BALANCE IN DEPOSITS	0	120410.00
NRE FIXED DEPOSIT	0	0.00
NRE CASH CERTIFICATE	0	1144843.00
SB ACCOUNTS		
S.B. ACCOUNTS	3655486313.11	4018083916.98
NRE SB ACCOUNTS	1341.00	93387.20
CURRENT A/CS		
C.D. ACCOUNTS	2370782861.75	2410822667.57
OVERDRAFT CR.	5121344.58	5054611.20
SPECIAL OVERDRAFT CR	0.00	0.00
STAFF OVERDRAFT CR	3825944.67	3818373.00
BCC	13231722.50	13327982.00
GOLD OD	0.00	0.00
Group Total	**9704470932.44**	**15256583195.09**
BORROWINGS		
LONG TERM(SUBORDINATED) DEPOSIT	0.00	0.00
	0.00	0.00
LOANS		
SHORT TERM		
GOLD LOAN	1533928661.50	1137648125.50
OVERDRAFT	281950060.73	143046617.10
ITU CENTENARY OD	48459828.43	25470487.64
PREMIUM BUSINESS OD	19260798.90	103740.00
SPECIAL OVERDRAFT	423875.00	0.00
BUSINESS CASH CREDIT	255672775.38	206582844.34
S.T. LOAN	43054.00	0.00
MEDIUM TERM		
M.T. LOAN	394487.00	0.00
ITU CENTENARY M T LOAN	0.00	0.00
F.D.LOAN	408270616.00	99773829.00

NRE FDLOAN	0.00	0.00
R.D LOAN	5221329.00	487000.00
A.R.C	0.00	
STAFF VEHICLE LOAN	634756.00	400000.00
SPECIAL H.P.LOAN	0.00	
LONG TERM		
STAFF HOUSE LOAN	4344862.00	0.00
STAFF OVERDRAFT	127180065.06	74181488.24
L.T.LOAN	136438361.71	0.00
ITU CENTENARY L.T.LOAN	172747913.56	0.00
STAFF CAR LOAN	1903986.53	0.00
HOUSE LOAN	57795164.31	15925000.00
PREMIUM HOUSING LOAN	3485217.50	550000.00
EDUCATION LOAN	40143.40	176.00
BUSINESS LOAN	5550996.30	0.00
PREMIUM BUSINESS LOAN	1159162.40	0.00
ITU CENTENARY BUSINESS LOAN	4536596.50	0.00
SME BUSINESS LOAN	3229071.00	0.00
B.H.S.Loan	0.00	
Group Total	**3072671782.21**	**1704169307.82**
INTEREST ON LOANS		
M.T. LOAN INTEREST	136100.00	
M.T. LOAN PENAL INTEREST	0.00	
L.T. LOAN INTEREST	127976216.27	
ARC OTHER CHARGES OD INTEREST (HO)	0.00	
L.T. LOAN PENAL INTEREST	0.00	
S.T. LOAN INTEREST	6600.00	
S.T. LOAN PENAL INTEREST	0.00	
F.D. LOAN INTEREST	30086312.00	
R.D. LOAN INTEREST	413573.00	
O.D. INTEREST	67918609.77	
SP. OD INTEREST	143091.00	
STAFF O.D INTEREST	3444625.00	
GOLD LOAN INTEREST	26259579.86	
GOLD LOAN PENAL INTEREST	0.00	
STAFF HOUSE LOAN INTEREST	1684331.00	
STAFF VEHICLE LOAN INTEREST	136336.00	
LATE FEE / INTEREST RECEIVED	14084.00	
HOUSE LOAN INTEREST	43560470.04	
HOUSE LOAN PENAL INTEREST	0.00	
BUSINESS LOAN INT.	9520400.90	
BUSINESS LOAN OVDUE INT.	0.00	
SPECIAL H.P.LOAN INTEREST	0.00	
BCC INTEREST	72514223.12	
STAFF CAR LOAN INT	328792.00	
EDUCATION LOAN INTEREST	176.00	
B H S LOAN INTEREST	0.00	
B H S LOAN PENAL INTEREST	0.00	
SME BUSINESS LOAN INT.	1478520.00	
Group Total	**385622039.96**	**0.00**

INTEREST ON INVESTMENTS		
INTEREST ON INVESTMENTS	137722049.49	0.00
Group Total	**137722049.49**	**0.00**
INTEREST ON DEPOSITS		
P.J.D/ D.J.D INTEREST	0.00	291710203.00
F.D. INTEREST	0.00	396472170.90
R.D. INTEREST	0.00	21174025.00
S.B. INTEREST	0.00	3605881.88
Group Total	**0.00**	**712962280.78**
ESTABLISHMENT CHARGES		
SALARY	0.00	74838400.00
DAILY WAGES	0.00	7815722.00
STAFF SELECTION	0.00	0.00
P.F. CONTRIBUTION	0.00	8724581.00
S.W.F. CONTRIBUTION	0.00	191700.00
L.W.F. CONTRIBUTION	0.00	9315.00
E.D.L.I. CONTRIBUTION	0.00	116301.00
P.F. ADMINISTRATION CHARGE	0.00	366277.00
GRATUVITY PREMIUM	0.00	160000.00
STAFF TRAINING	0.00	0.00
STAFF SPECTACLE ALLOWANCE	0.00	4500.00
Group Total	**0.00**	**92226796.00**
MISCELLANEOUS RECEIPTS/EXPENSES		
A.R.C OTHER CHARGES	23414.00	0.00
LOCKER RENT	884350.00	0.00
COMMISSION	240453.80	154.50
NOTICE CHARGE	63070.00	0.00
PRINTING & STATIONERY	386235.95	902680.07
INSURANCE	0.00	12963579.34
K.S.E.B.SECURITY DEPOSIT INTEREST	26238.00	0.00
MISCELLANEOUS INCOME	0.00	380.00
SARFAESI DEMAND NOTICE EXP	1293004.00	0.00
SARFAESI POSSESSION NOTICE EXP	2285158.00	0.00
SARFAESI ADVT EXP (POSSESSION)	318930.00	0.00
SARFAESI ADVT. EXP (SALE)	6325.00	0.00
SARFAESI DEMAND NOTICE ADVT	182027.00	0.00
PEROFIT/LOSS ON SALE OF NBA	2395500.00	3082700.00
NPCI	12503.87	117794.38
GOODS AND SERVICE TAX (GST)	1208247.92	9619262.32
CESS	1.00	0.00
ICICI PRUDENTIAL LIFE INSURANCE (COMMISSION)	90160.73	50343.00
IFTAS NEW	0.00	276000.00
LIFE INSURANCE CORPORATION OF INDIA (COMMISSION)	67308.74	5056.00
STAR HEALTH INSURANCE (COMMISSION)	21638.57	0.00
NEW INDIA ASSURANCE COMMISSION	43793.09	0.00
SBI LIFE INSURANCE (COMMISSION)	413066.27	74017.29
PREMIUM AMORTIZED	0.00	942540.58
IFFCO TOKIO GENERAL INSURANCE COMMISSION	1343.86	1343.86

ENTRANCE FEE	410.00	0.00
WRITING FEE	750.00	0.00
LOAN PROCESSING FEE	587629.00	209100.00
ATM INTERCHANGE FEE	3158848.25	278538.25
IMPS INTERCHANGE FEE	7356.88	0.00
MMS INTERCHANGING FEE	205.00	0.00
NACH INTERCHANGING FEE	615.50	0.00
POS RENT	2400.00	0.00
UPI INTERCHANGING FEE	126236.42	0.00
PROFIT/LOSS SALE OF GOI SECURITIES	2815550.00	2265000.00
RELIANCE GENERAL INSURANCE (COMMISSION)	2565.00	0.00
NEW INDIA ASSURANCE	27018.00	27018.00
SMART KID INSUR COMMISSION	6035.74	5700.84
SBI GEN INSUR COMMISSION	74017.29	74017.29
NIVA BUPA INSUR COMMISSION	30752.00	0.00
LEGAL FEE	1800.00	3403964.00
TAXI FARE	186367.00	166320.00
CAR EXPENSES	32457.00	827793.46
MISCELLANEOUS EXPENSES	752.00	1528348.23
COMMITTEE SITTING FEE	2400.00	522600.00
ADVT CHARGES	0.00	532191.00
TELEPHONE	6758.31	3871833.81
WATER & ELECTRICITY	1060.00	6686310.93
POSTAGE	10145.00	275141.00
REPAIRS	56478.02	982511.84
RATES AnD TAXES	0.00	359742.00
COOLIE & TRANSPORTING	0.00	55770.00
BRANCH OFFICES RENT	0.00	11815912.00
BOOKS & PERIODICALS	0.00	150323.00
AUDIT COST	540000.00	1040000.00
SALE OFFICER COST	0.00	403288.00
AFFLIATION FEE		6000.00
G.B & ELECTION	0.00	22000.00
T.A. & D.A	0.00	142097.00
PRESIDENTS HONORARIUM	0.00	90000.00
A.M.C. OF VARIOUS EQUIPMENTS	1624.00	2059617.29
LABOUR REGISTRATION FEE		2678.00
INTEREST SUBSIDY	0.00	649939.00
PETTY CONSTRUCTION REPAIR		2228.00
SUBSCRIPTION FEES	4000.00	8940.00
ELE.INSPECTION SCRUTINY FEE	0.00	43445.00
GST(ROUND OFF DIFF)	151.43	82.02
SWEEPER ALLOWANCE	7085.00	2725844.00
SECURITY GUARDS CONTRACT AMOUNT	0.00	2664000.00
FESTIVAL ALLOWANCE	466486.00	466486.00
SERVICE CHARGES	374236.44	3948401.38
VICE CHAIRMANS HONORARIUM	0.00	45000.00
INCOME TAX FILING FEE	0.00	5000.00
ATM SERVICE FEES	0.00	3002232.35

INTEREST ON INCOME TAX	858897.00	0.00
INTEREST WAVE OFF	736916.00	19088532.52
TAX CONSULTATION FEE	0.00	20000.00
AUDIT CONULTATION FEE	4000.00	507500.00
EXCESS RECEIPT IN LOCKER RENT		6696.00
NBA PROPERTY TAX		1054.00
NBA ASSET MAINTANANCE		27109.00
Group Total	**20094772.08**	**99052156.55**
INVESTMENT		
OTHER INVESTMENTS		
GOVT. OF INDIA SECURITIES	345622540.58	0.00
T-BILLS	49869450.00	1215098150.00
Group Total	**395491990.58**	**1215098150.00**
UNDISTRIBUTED PROFIT		452224044.90
		452224044.90
FUNDS & RESERVES		
RESERVE FUND	0.00	0.00
COMMON GOOD FUND	0.00	0.00
DEATH FUND	0.00	0.00
Group Total	**0.00**	**0.00**
RESERVES & PROVISIONS		
DEPRECIATION FUND	6415662.40	0.00
RESERVE FOR B & D LOANS	878303831.82	410271766.47
CONTINGENT PROVISIONS AGAINST STD ASSETS	3957059.38	12300553.43
RESERVE FOR OV.DUE INT. ON N.P.A	645662403.31	457775986.78
RESERVE FOR DEPRECIATION ON INVESTMENTS	3636983.75	5193315.69
OVERDRAFT INTEREST RESERVE	173683338.76	173683338.76
PROVISION FOR DERECOGNITION OF INCOME	0.00	14061016.76
OVERDUE INTEREST RESERVE	14871739.00	0.00
DEPRECIATION FOR SHARE INVESTMENT	1025000.00	0.00
Group Total	**1727556018.42**	**1073285977.89**
INTEREST PAYABLE	394997120.00	739176311.00
Group Total	**394997120.00**	**739176311.00**
BANK ACCOUNTS		
FIXED DEPOSITS		
KSCB FIXED DEPOSIT	400000000.00	100000000.00
Group Total	**400000000.00**	**100000000.00**
OTHER DEPOSIT		
IDBI ESCROW ACCOUNT	964508132.33	1081136499.82
Group Total	**964508132.33**	**1081136499.82**
CURRENT DEPOSITS		
S.B.I. CD ACCOUNT NO.10307101780	58430757.95	19651034.53
S.B.T. C.D. ACCOUNT NO. 57069906127	217315930.00	205071536.00
FEDERAL BANK C.D. ACCOUNT NO. 31197	11502560.99	1632232.52

S.I.B. C.D. ACCOUNT NO.0028073000000781	5351.00	59749.00
T.D.C.B. C.D. A/C.10702026187 (Old No:6)	413379747.00	406889137.00
S.B.T. C.D A/C 57069906116 (NADA BR)	2500649.00	3007000.00
HDFC BANK C.D A/C (DD) -00570380000541	371911.50	0.00
ICICI CD A/C IJK 021705000807	218428669.87	184413423.06
STATE BANK OF INDIA-30315183530,THRISSUR	0.00	4754979.24
Federal Bank Mumbai CD 10990200083228	1579149264.00	1630509582.49
HDFC A/C 03470380000172(RTGS)-HDFCINBB	0.00	3711.00
S.B.I CHALAKUDY A/C NO -32227675061	42609841.20	14015650.00
R.B.I. CD A/C 38637401001	6592675692.76	6590177152.46
BANK OF MAHARASHTRA(60135371384)	39662918.64	13464363.96
IDBI 1434102000000541	211500295.89	121214909.88
ESAF SMALL FINANCE BANK	7628224.22	0.00
AU SMALL FINANCE BANK (FINCARE)	7500000.00	0.00
BANK OF BARODA-TARDEO,MUMBAI	4617626139.76	4620716543.48
SETTLEMENT A/C DICGC	4617626140.00	4617626140.00
Group Total	**18637914093.78**	**18433207144.62**
INTEREST RECEIVABLE		
INTEREST RECEIVABLE	503085522.50	653738879.31
INTEREST RECIEVABLE ON INVESTMENTS	16635414.60	21575170.26
INTEREST RECEIVABLE ON NPA	0.00	14871739.00
Group Total	**519720937.10**	**690185788.57**
ADJUSTMENT HEADS DUE TO		
STAFF FESTIVAL ADVANCE	0.00	0.00
RENT RECEIVABLE	153350.00	736650.00
ADVANCE A/C	1050485.00	1050485.00
B/C BEING B/R AS PER CONTRA	0.00	0.00
TDS RECEIVABLE	6317.86	179683.56
INSUR. PREMIUM RECEIVABLE [IFFCO-TOKIO]	547742.00	14428.00
STAFF SECURITY INVESTMENT	20500.00	0.00
MISCELANEOUS EXP OBJECTED	350.00	350.00
DEAF ASSET A/C	469813.51	2500200.99
TDS AMOUNT POSTED	73808.00	92375.00
T.A & D.A OBJECTED	0.00	0.00
DEAF PRN RECEIVABLE FROM RBI	147546.55	287062.54
INSUR.PREMEIUM RECEIVABLE (RELIANCE)	5564.00	580498.00
DEFERRED TAX ASSET	0.00	503940.98
DEAF INT RECEIVABLE FROM RBI	1935.00	1292.00
GST RECEIVABLE	7123.28	27883.22
NBA PROPERTY SALE	15157480.00	19032480.00
ATM RECONCILIATION	657166000.00	625042400.00
TDS SHORT DEDUCTION	80832.00	61515.50
INSUR.PREMEIUM RECEIVABLE (NEW INDIA ASSURANCE)	0.00	24251.00
INSURANCE COMMISSION RECEIVABLE	122399.41	102808.24
INSUR.PREMEIUM RECEIVABLE (SBI)	1409.00	13538.00
TDS RECEIVABLE		207.00
DICGC CLAIM EXCESS PAID		3101997.40
EMPLOYEES PROVIDEND FUND	17930606.00	18044224.00
STAFF WELFARE FUND	512400.00	486400.00

STAFF L.W.F	18630.00	18630.00
M.O/SUSPENSE ACCOUNT	4419210.80	6270179.88
STAFF L.I.C	743079.00	745218.00
RECOVERY FROM STAFF	1653666.00	1643666.00
EARNEST MONEY DEPOSIT	75000.00	75000.00
NADA BUILDING ROOM SECURITY DEPOSIT	0	22000.00
SUNDRIES PAYABLE	686320.93	901550.45
PAY ORDER A/C	20618366.41	21245827.41
B/R BEING B/C AS PER CONTRA	0.00	0.00
IFFCO-TOKIO INSURANCE	972.00	0.00
STAFF SECURITY DEPOSIT	0.00	20500
GRATUITY PAYMENT	3828100.00	3828100.00
TDS (DEPOSIT INT)	15005442.00	19543264.00
RISK FUND	44550.00	69100.00
Risk Fund Claims Received	775403.00	775403.00
DEAF LIABILITY A/C	2317450.02	287062.54
AUTHORISED OFFICER -SARFAESI	1167250.00	2061584.30
PRADHAN MANTRI SURAKSHA BIMA YOJANA	9660.00	9780.00
PRADHAN MANTRI JEEVAN JYOTHI BIMA YOJANA	33572.00	33557.00
AUDIT COST PAYABLE	804000.00	976320.00
RTGS/NEFT SUSPENCE	151866908.63	151865744.43
GST ADJUSTMENT HEAD	4272614.63	4118980.63
TDS(CASH WDWL EXCD 1 CRORE)	379400.00	449948.00
GST COLLECTED	3282946.11	4025640.42
RISK FUND (ADDITIONAL)	1122.00	561.00
RISK FUND GST	15678.00	8019.00
RELIANCE GENERAL INSURANCE	742194.00	764952.00
NBA SUSPENCE ACCOUNT	18215004.11	36481000.00
GROUP PERSONAL ACCIDENT INSURANCE SCHEME (GPAIS)	0.00	0.00
STATE LIFE INSURANCE	694200.00	697200.00
GROUP INSURANCE SCHEME	690600.00	693600.00
BONUS PAYABLE	0.00	1000000.00
LEAVE SURRENDER PAYABLE	0	0.00
TDS PAYABLE	2088002.00	2396787.00
PF PAYPABLE	0	0.00
ITU SMART KID INSURANCE	8486.56	8267.08
ITU MAHILA SHAKTHI INSURANCE	0.00	0.00
Smart Kid Insur Suspense (NEFT)	8186.76	5342.16
Bajaj Alliance (CLIP)	178708.60	177884.60
Bajaj Alliance (CLIP) NEFT	1030.00	1030.00
SBI GENERAL INSURANCE	42642.00	33632.00
NIVA BUPA INURANCE	12584.11	12584.11
ADALATH 2025	3350821.04	2891821.04
SALARY SUSPENSE	37901898.48	37858428.48
DICGC claim payable	4620716543.48	0.00
STAFF UNION FUND RECOVERY	30500.00	20400.00
LEGAL FEES PAYABLE	197500.00	0.00
AMC OF VARIOUS EQUIPMENTS PAYABLE	340512.60	0.00
SERVICE CHARGE PAYABLE	1770730.36	0.00

ATM SERVICE CHARGE PAYABLE	1285457.53	0.00
PRINTING AND STATIONARY PAYABLE	7682.00	0.00
TELEPHONE PAYABLE	2790862.60	0.00
CLEARING SUSPENCE	994945003.24	994524161.24
RTGS/NEFT DEFAULT HEAD	0.00	726.00
MY BANK SUSPENCE HEAD	91984.00	117934.00
EFT SETTLEMENT ACCOUNT(RTGS/NEFT)	7212471216.04	7214170525.04
UPI SETTLEMENT ACCOUNT	785393340.66	784162636.25
ATM SETTLEMENT ACCOUNT	585853670.44	580637920.75
Group Total	**15175304363.75**	**10547537138.24**
NON BANKING ASSETS		
N.B.A.(ACQUIRED IN SATISFACTION OF CLAIMS)	91448700.00	0.00
Group Total	**91448700.00**	
BADDEBTS WRITTEN OFF REVERSAL		
BAD AND DOUBTFUL LOANS WRITTEN OFF REVERSAL	8048138.00	
Group Total	**8048138.00**	**0.00**
H O ACCOUNT	2794079044.01	2480178172.69
BRANCH ACCOUNT	1158675179.87	1158675179.87
INTERBRANCH ACCOUNT	19142686337.47	19142686337.47
Group Total	**23095440561.35**	**22781539690.03**
DD SCHEME	**371911.50**	**371911.50**
Group Total	**371911.50**	**371911.50**
Total	**74733113092.89**	**74978759492.79**
Opening/Closing Balance	**264915243.00**	**19268843.10**
Grand Total	**74998028335.89**	**74998028335.89**

Profit & Loss Account

31.03.2025. Rs.	EXPENDITURE	31.03.2026. Rs.	31.03.2025. Rs.	INCOME	31.03.2026. Rs.
795,063,663.41	1. Interest on Deposits, Borrowings etc.	368,783,089.78	568,426,374.42	1. Interest and Discounts	472,049,229.87
	2. Interest on Loans from T.D.C.B.				
	3. Salaries and Allowances and		3,735,353.72	2. Commission, exchange and brokerage	4,086,269.23
98,849,814.00	Provident fund	92,226,796.00	-	3. Subsidies and donations	-
	4. Directors and Local Committee			4. a) Income from Non Banking Assets	
1,025,200.00	Members' Fees and Allowances	655,200.00		and profit from sale or dealing with	
39,889,739.16	5. Rent, Taxes, Insurance, Lighting etc.	40,039,547.67	-	such assets	2,395,500.00
3,574,511.00	6. Law Charges	3,402,164.00	-	b) Profit on Sale of Fixed Assets	-
4,905,328.56	7. Postage, Telegram and Telephone charges	4,143,251.29	35,009,685.01	5. Other Receipts	10,899,649.13
1,273,750.00	8. Auditors' Fees	500,000.00	30,182,720.40	6. Bad and Doubtful Advances written back	8,048,138.00
7,889,691.34	9. Depreciation on and Repairs to property	7,369,702.24		7. Provisions Released:	
5,223,538.47	10. Stationery, Printing and Advertisement etc.	1,434,871.07	21,544,974.99	a) Provision for Morotorium	
	11. Loss from Sale of or dealing with		-	b) Provision for IDR reversal	5,193,315.69
-	Non-Banking Assets	-	4,305,836.74	c) Provision for Performing Assets	8,343,494.05
33,090,852.72	12. Other Expenditure	25,409,289.92	74,323,726.90	d) Provision for Unrealised Interest*	
-	13. Bad and Doubtful Advances written off	-		e) Provision for income derecognition	14,061,016.76
	14. Provisions & Contigencies:				
187,187,941.25	a) Provision for Non-Performing Assets	468,032,065.35			
	b) Provision for House Loan Interest				
-	c) Provision for Unrealised Interest	-			
-	d) Provision for Performing Assets	-			
6,860,933.00	e) Provision for Non Banking Asset				
	f)Provision for Dep on Investment	1,025,000.00			
	g)Provision for IDR	3,269,863.06			
5,193,315.69	h) Provision for Shifting of GOI Securities	367,120.69			
-452,499,606.42	15. Loss Before Tax	-491,581,348.34			
-	Current Tax	-			
-275,561.54	Deferred Tax	-503,940.98			
-	Short/(Excess) Provision (FY 2021-22)	-			
-452,224,044.88	16. Loss After Tax	-491,077,407.36			
737,528,672.18	**Grand Total**	**525,076,612.73**	**737,528,672.18**	**Grand Total**	**525,076,612.73**
-152.46	Basic & Diluted EPS	-164.60			

Balance Sheet Capital & Liabilities

31.03.2025		CAPITAL & LIABILITIES	31.03.2026	
Rs.	Rs.	**1.CAPITAL**	Rs.	Rs.
1,050,000,000.00		(i) Authorised Capital		1,050,000,000.00
	1,000,000,000.00	1,00,00,000 Shares of Rs. 100/- each- A	1,000,000,000.00	
	40,000,000.00	40,00,000 Shares of Rs. 10/- each- B	40,000,000.00	
	10,000,000.00	10,000 Shares of Rs. 1000/- each- C	10,000,000.00	
		(ii) Subscribed Capital		
	296,604,300.00	"29,83,422 Shares of Rs. 100/- each		
		(29,66,043 Shares of Rs. 100/- each)"	298,327,800.00	
	11,540.00	"1,449 Shares of Rs. 10/-each		
		(PY 1,154 Shares of Rs. 10/- each)"	14,490.00	
296,615,840.00		(iii) Amount Called up		**298,342,290.00**
	296,604,300.00	"29,83,422 Shares of Rs. 100/- each		
		(29,66,043 Shares of Rs. 100/- each)"	298,327,800.00	
	11,540.00	"1,449 Shares of Rs. 10/-each		
		(PY 1,154 Shares of Rs. 10/- each)"	14,490.00	
	-	Less: Calls unpaid	-	
		of (III)above, held by		
	296,615,840.00	(a) Individuals & Institutions	298,342,290.00	
	-	(b) Co-operative Institutions.	-	
	-	(c) State Government	-	
1,821,864,756.44		**2. RESERVES, SURPLUS AND PROVISIONS**		**2,266,960,979.04**
	261,401,416.98	(i) Statutory Reserve	261,401,416.98	
301,401,416.98	40,000,000.00	(ii) Building Fund	40,000,000.00	301,401,416.98
		(iii) Bad & Doubtful Debts Reserve		
	410,271,766.47	(a)Provision for Bad & Doubtful Loans	878,303,831.82	
410,271,766.47	-	(b)Provision for Additional Non Performing Assets	-	878,303,831.82
		(iv) Other Funds & Reserves		
	1,777,033.57	(a) Common Good Fund	1,777,033.57	
	531,004.92	(b) Death Fund (For Members)	531,004.92	
	-	(c) Provision for Future Contigencies	-	
	26,437,161.08	(d) Provision for House Loan Interest	26,437,161.08	
	11,556,319.35	(e) Capital Reserve Fund	11,556,319.35	
	12,300,553.43	(f) Contingent Provision against Standard Assets	3,957,059.38	
	69,343,898.00	(g) Investment Fluctuation Reserve Fund	69,343,898.00	
	-	(h) Provision for Income Tax		
	291,489,403.00	(i) Revaluation Reserve	291,489,403.00	
	19,903,057.49	(j) Provision for Moratorium	19,903,057.49	
	300,000.00	(k) Member Benefit Fund	300,000.00	
	5,557,148.00	(l) General Reserve	5,557,148.00	
	6,860,933.00	(m) Provision for NBA (Revaluation)	6,860,933.00	
	658,941,745.46	(n) Provision for Derecognition of income(NBA)	644,880,728.70	
		(o) Provision for Depreciation on Investment	1,025,000.00	

31.03.2025		CAPITAL & LIABILITIES	31.03.2026	
1,110,191,572.99	5,193,315.69	(Q)Investment Depreciation Reserve	3,636,983.75	1,087,255,730.24
-		**3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP**		**-**
		FUND ACCOUNT.		
		For Share Capital of		
	-	(i) Central Co-operative Banks	-	
	-	(ii) Primary Agricultural Credit Societies	-	
	-	(iii) Other Societies	-	
10,323,600,361.70		**4. DEPOSITS AND OTHER ACCOUNTS.**		**4,771,488,099.05**
9,517,148,312.47		(i) Fixed Deposits		4,367,787,460.16
	8,285,122,084.47	(a) Individuals & Institutions	3,696,579,410.16	
	-	(b) Central Co-operative Banks	-	
	1,232,026,228.00	(c) Other Societies	671,208,050.00	
		(d) Other		
661,689,850.45		(ii) Savings Bank Deposits		299,000,200.38
	661,689,850.45	(a) Individuals & Institutions	299,000,200.38	
	-	(b) Central Co-operative Banks	-	
	-	(c) Other Societies	-	
		(d) Other		
144,762,198.78		(iii) Current Deposits		104,700,438.51
	84,028,244.77	(a) Individuals & Institutions	56,662,133.28	
	-	(b) Central Co-operative Banks	-	
	60,733,954.01	(c) Other Societies	48,038,305.23	
		(d) Other		
-		(iv) Money at call & Short notice		-
24,618.00		**5. BORROWINGS**		**24,618.00**
		(i) From the Reserve Bank of India (The National Bank)		
		/State/Central Co-operative Bank:		
		(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	-	
		(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	-	
		(c) Long Term Loans		
		of which secured against :		

31.03.2025		CAPITAL & LIABILITIES	31.03.2026	
	-	(A) Government and other approved securities	-	
	-	(B) Other Tangible Securities	-	
		(iii) From the State Government		
		(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	-	
		(c) Long Term Loans		
		of which secured against :		
	-	(A) Government and other approved securities	-	
	-	(B) Other Tangible Securities	-	
		(iv) Loans from other sources.		
	24,618.00	Long Term (Subordinated) Deposits	24,618.00	
-		**6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE**		**-**
	-	AS PER CONTRA	-	
-	**-**	**7. BRANCH ADJUSTMENTS**	**-**	**-**
452,200,914.78	452,200,914.78	**8. OVERDUE INTEREST RESERVE**	654,959,070.31	**654,959,070.31**
739,176,311.00	739,176,311.00	**9. INTEREST PAYABLE**	394,997,120.00	**394,997,120.00**
199,786,246.26		**10. OTHER LIABILITIES**		**4,781,371,481.38**
	-	(i) Bills Payable	-	
	-	(ii) Unclaimed Dividends.	-	
	186,647,953.81	(iii) Suspense (Adjusting Heads due by)	153,841,849.97	
	901,550.45	(iv) Sundries Payable	686,320.93	
	-	(v) Salary Payable	-	
	976,320.00	(vi) Audit Cost Payable	804,000.00	
	446,500.00	(vii) Staff Security Deposit	426,000.00	
	1,000,000.00	(viii) Bonus Payable		
	-	(ix) Leave Surrender Payable	-	
		(x) DICGC Payable	4,620,716,543.48	
	9,813,922.00	(xi) TDS Payable	4,896,767.00	
-743,315,578.69		**11.PROFIT AND LOSS**		**-1,234,392,986.05**
	-291,091,533.81	Loss as per last Balance Sheet	-743,315,578.69	
	-	Less: Appropriations	-	
	-452,224,044.88	Add: Loss for the year brought from P&L A/C	-491,077,407.36	
13,089,953,469.49		**TOTAL**		**11,933,750,671.73**
	34,815,128.00	Contingent Liabilities	38,287,272.00	
`		(i) Outstanding Liabilities for guarantees issued		
	-	(ii) Others- DEAF Account	14,735,478.51	
	34,815,128.00	(iii) Others- GST and Income Tax Demand	38,287,272.00	

Balance Sheet
Property & Assets

31.03.2025		PROPERTY & ASSETS	31.03.2026	
Rs.	Rs.		Rs.	Rs.
710,184,423.37	**1. CASH**		**349,070,221.59**	
	297,193,826.00	In hand	19,281,326.10	
		And with Reserve Bank (The National		
		Bank), State Bank of India, State Co-operative		
	412,990,597.37	Bank and Central Co-operative Bank.	329,788,895.49	
369,888,897.08		**2. BALANCES WITH OTHER BANKS**		**61,900,128.40**
	69,878,389.38	(i) Current Deposits	61,859,126.31	
-		(ii) Savings Bank Deposits	-	
	300,010,507.70	(iii) Fixed Deposits	41,002.09	
	-	**3. MONEY AT CALL AND SHORT NOTICE**		**-**
2,383,639,274.98		**4. INVESTMENTS**		**3,203,245,434.40**
		(i) In Central and State Government		
	2,382,514,274.98	Securities (at Book Value)	2,036,891,734.40	
-		(ii) Other Trustee Securities	1,165,228,700.00	
		(iii) Shares in Co-operative Institututions		
	1,125,000.00	other than in item (5) below.	1,125,000.00	
-		(iv) Other investments	-	
	-	**5. SUBSIDIARY STATE PARTNERSHIP FUND**		**-**
		In shares of		
-		(i) Central Co-operative Banks	-	
-		(ii) Primary Agricultural Credit Societies	-	
-		(iii) Other Societies	-	
5,035,119,008.20		**6. ADVANCES**		**3,666,616,533.91**
		(i) Short Term Loans, Cash Credits,		
		Overdrafts and Bills discounted		
		of which secured against		
-		(a) Government and other Approved Securities	-	
		(b) Other Tangible Securities		
	2,235,341,153.21	Of the advances amount due from Individuals	1,608,453,913.95	
		(Of the advances, amount overdue		
		Rs. 0.00 considered bad and		
		doubtful of recovery)		

31.03.2025		PROPERTY & ASSETS	31.03.2026	
		(ii) Medium Term Loans		
		of which secured against		
-		(a) Government and other Approved Securities	-	
		(b) Other Tangible Securities		
	322,208,065.38	Of the advances amount due from Individuals	8,347,706.38	
		(Of the advances, amount overdue		
		Rs. 0.00 considered bad and		
		doubtful of recovery)		
		(iii) Long Term Loans		
		of which secured against		
-		(a) Government and other Approved Securities	-	
		(b) Other Tangible Securities		
	2,477,569,789.61	Of the advances amount due from Individuals	2,049,814,913.58	
497,644,411.50	497,644,411.50	**7. INTEREST RECEIVABLE**	663,169,507.31	**663,169,507.31**
	-	**8. BILLS RECEIVABLE BEING BILLS FOR**		-
-		COLLECTION As Per Contra		-
-	-	**9. BRANCH ADJUSTMENTS**	-	-
310,593,584.43	333,468,500.00	**10. PREMISES**	333,468,500.00	**309,398,934.43**
	22,874,915.57	LESS: DEPRECIATION	24,069,565.57	
9,714,227.15	171,878,067.88	**11. FURNITURE & FIXTURES**	171,878,067.88	**4,493,214.75**
	162,163,840.73	LESS: DEPRECIATION	167,384,853.13	
54,945,313.78		**12. OTHER ASSETS**		**49,081,068.04**
27,544,497.59	27,544,497.59	(a) Receivables	12,562,851.49	12,562,851.49
10,612,051.59	10,612,051.59	(b) Deferred Tax Asset	11,115,992.57	11,115,992.57
16,788,764.60		(c) Total Receivables		25,402,223.98
	16,635,414.60	(i) Interest Receivable on Investment	21,575,170.26	
	153,350.00	(ii) Rent Receivable	736,650.00	
		(iii) DICGC	3,090,403.72	
3,718,224,329.00	**3,718,224,329.00**	**13. NON- BANKING ASSETS ACQUIRED IN SATISFACTION**	**3,626,775,629.00**	**3,626,775,629.00**
		OF CLAIMS (Stating mode of valuation)		
13,089,953,469.48		**TOTAL**		**11,933,750,671.83**

Other Receipts on Income side of P&L A/C.

Sl. No.	DESCRIPTION	AMOUNT in Rs.
1	LOCKER RENT	1467650.00
2	K.S.E.B.SECURITY DEPOSIT INTEREST	26238.00
3	INTEREST ON INCOME TAX	858897.00
4	A.R.C OTHER CHARGES	23414.00
5	ENTRANCE FEE	410.00
6	WRITING FEE	750.00
7	TAXI FARE	186367.00
8	NOTICE CHARGE	63070.00
9	PRINTING & STATIONERY	386235.95
10	MISCELLANEOUS INCOME	752.00
11	TELEPHONE	6758.31
12	REPAIRS	25778.02
13	SUBSCRIPTION FEES	4000.00
14	GST(ROUND OFF DIFF)	69.41
15	SERVICE CHARGES	358236.44
16	SARFAESI DEMAND NOTICE EXP	1293004.00
17	SARFAESI POSSESSION NOTICE EXP	2285158.00
18	SARFAESI ADVT EXP (POSSESSION)	318930.00
19	SARFAESI ADVT. EXP (SALE)	6325.00
20	SARFAESI DEMAND NOTICE ADVT	182027.00
21	LOAN PROCESSING FEE	587629.00
22	POS RENT	2400.00
23	PROFIT/LOSS ON SALE OF GOI SECURITIES	2815550.00
	Total	**10,899,649.13**

Other Expenditure on Expenditure side of P&L A/C.

Sl No.	Description	Amount
1	TAXI FARE	166320.00
2	CAR EXPENSES	795336.46
3	MISCELLANEOUS EXPENSES	1528348.23
4	COOLIE & TRANSPORTING	55770.00
5	BOOKS & PERIODICALS	150323.00
6	SALE OFFICER COST	403288.00
7	AFFILIATION FEE	6000.00
8	G.B & ELECTION	22000.00
9	T.A. & D.A	142097.00
10	A.M.C. OF VARIOUS EQUIPMENTS	2057993.29
11	LABOUR REGISTRATION FEE	2678.00
12	EXCESS RECEIPT IN LOCKER RENT	6696.00
13	SUBSCRIPTION FEES	8940.00
14	PROFIT/LOSS ON SALE OF GOI SECURITIES	2265000.00
15	ELE.INSPECTION SCRUTINY FEE	43445.00
16	SWEEPER ALLOWANCE	2718759.00
17	SECURITY GUARDS CONTRACT AMOUNT	2664000.00
18	SERVICE CHARGES	3932401.38
19	MISCELLANEOUS EXPENSE	380.00
20	ATM SERVICE FEES	3002232.35
21	LOAN PROCESSING FEE	209100.00
22	ATM INTERCHANGE FEE	278538.25
23	NPCI	117794.38
24	IFTAS NEW	276000.00
25	PREMIUM AMORTIZED	942540.58
26	PROFIT ON SALE OF NON BANKING ASSET	3082700.00
27	NBA ASSET MAINTENANCE	27109.00
28	CONSULTATION CHARGES	503500.00
	Total	**25,409,289.92**

Expenditure in P&L A/C - Provisions & Contingencies 31.03.2026

Sl.No.	DETAILS	Rs. Ps.
1	Provision For Non Performing Assets	468032065.35
2	Provision For Depreciation on Interest	1025000.00
3	Provision For IDR	3269863.06
4	Provision For Shifting t	367120.69.00
	Total	**472694049.10**

Supplementary Budget 2025-26

Sl.No.	Particulars	Budget Amount	Actual Expense	Excess amount paid
1	SERVICE CHARGES	200000	3932401.38	3732401.38
2	Reserve for Depreciation,Doubtful Assets/Loans	144684000	468032065.35	323348065.35
	TOTAL	**144884000.00**	**471964466.73**	**327080466.73**

Presenting before the General Body Meeting for approval as per Agenda 8

ബൈലോ ഭേദഗതികൾ

	Existing നിലവിലുള്ളത്	Amendment പുതുക്കിയത്	Reason
1	**8. ഓഹരികൾ** ബാങ്കിന്റെ മൂലധനം,നിയമാവലിയും സഹകരണ നിയമവും അനുസരിച്ച് അർഹതയുള്ളവരിൽ നിന്നും ഓഹരി ഒന്നിന് 100 കപ്രകാരം 100 ലക്ഷം എ ക്ലാസ് ഓഹരികളുടെ 100 കോടി രൂപയും ബാങ്കുമായി വ്യാപാരബന്ധത്തിലേർപ്പെടുന്ന വ്യക്തികളിൽ /സ്ഥാപനങ്ങളിൽ നിന്ന് ഓഹരി ഒന്നിന് 10ക. പ്രകാരമുള്ള 40 ലക്ഷം ബി ക്ലാസ് ഓഹരികളുടെ 4 കോടി രൂപയും കേന്ദ്ര സംസ്ഥാന ഗവൺമെന്റുകൾ, കേന്ദ്ര സംസ്ഥാന സഹകരണ സ്ഥാപനങ്ങൾ എന്നിവയിൽ നിന്ന് ഓഹരി ഒന്നിന് 1000ക പ്രകാരം പതിനായിരം സി ക്ലാസ് ഓഹരികളുടെ 1 കോടി രൂപയും കൂടി മൊത്തം 105 കോടി രൂപ ആയിരിക്കുന്നതാണ്.	**8. ഓഹരികൾ** ബാങ്കിന്റെ അംഗീകൃത മൂലധനം,നിയമാവലിയും സഹകരണനിയമവും അനുസരിച്ച് അർഹതയുള്ളവരിൽ നിന്നും ഓഹരി ഒന്നിന് 100 കപ്രകാരം 200 ലക്ഷം എ ക്ലാസ് ഓഹരികളുടെ 200 കോടി രൂപയും ബാങ്കുമായി വ്യാപാരബന്ധത്തിലേർപ്പെടുന്ന വ്യക്തികളിൽ / സ്ഥാപനങ്ങളിൽ നിന്ന് ഓഹരി ഒന്നിന് 10ക. പ്രകാരമുള്ള 40 ലക്ഷം ബി ക്ലാസ് ഓഹരികളുടെ 4 കോടി രൂപയും കേന്ദ്ര സംസ്ഥാന ഗവൺമെന്റുകൾ, കേന്ദ്ര സംസ്ഥാന സഹകരണ സ്ഥാപനങ്ങൾ എന്നിവയിൽ നിന്ന് ഓഹരി ഒന്നിന് 1000ക പ്രകാരം അഞ്ച് ലക്ഷം സി ക്ലാസ് ഓഹരികളുടെ 50 കോടി രൂപയും കൂടി മൊത്തം 254 കോടി രൂപ ആയിരിക്കുന്നതാണ്.	ബാങ്കിന്റെ പുനരുജ്ജീവനത്തിന്റെ ഭാഗമായി മൂലധനം വർദ്ധിപ്പിക്കുന്നതിന്റെ ആവശ്യകതയിലേക്ക്
2	**47 ഓഡിറ്റ്** രജിസ്ട്രാർ നിയമിച്ച ഒരു ഓഡിറ്റർ ബാങ്കിലെ കണക്കുകൾ പരിശോധിക്കേണ്ടതാണ്.	**47 ഓഡിറ്റ്** **RBI** അനുവദിക്കുന്ന ഒരു ഓഡിറ്റർ ബാങ്കിലെ കണക്കുകൾ പരിശോധിക്കേണ്ടതാണ്.	**RBI** യുടെ നിർദ്ദേശാനുസരണം

Presenting before the General Body Meeting for approval as per Agenda 9

A) Permission for the merger of branches as and when required to reduce operational expense as part of revival plan under AID.

B) Permission to sell excess movable assets in branches & HO on account of branch mergers as part of revival plan under AID. .

C) Permission for the sale of bank's own properties at Chelloor & Thannissery .

D) Continuation of M/s SGS & Company as Statutory Auditors for FY 2026-27.

E) Ratification for fifteen NBA's sold by collecting an amount of Rs.9,14,48,700/- during FY 2025-26.

F) Sanction for allowing settlement/Sale of NBA/NPA accounts even below the principal amount but not below the distress sale value of secured/acquired properties subject to necessary approvals from RCS/RBI as may be required.

Other Assets

Sl. No.	Description	Amount Rs. Ps.
1	KSEB Security Deposit	790,990.00
2	Telephone Deposit	16,371.00
3	DD	371,911.50
4	TDS Amount Posted	365,321.00
5	Reliance General Insurance	135,551.00
6	Insurance Premium Receivable (Reliance)	3,715,095.00
7	Insurance Premium Receivable (New India)	44,703.00
8	Insurance Premium Receivable (SBI)	12,129.00
9	Electronic Tag Collection (Fast Tag)	53,531.52
10	DEAF Principal Receivable from RBI	237,907.99
11	DEAF Interest Receivable from RBI	595.00
12	GST Receivable	124,357.01
13	PAN Service Agent Code (PSA)	83,694.00
14	Pradhan Manthri Jeevan Jyothi Bima Yojana	15,466.00
15	Clearing Suspense	1,896,650.45
16	Risk fund	475.00
17	Staff Security Investment	426,000.00
18	My Bank Suspense Head	27,078.71
19	TDS Short Deduction	99,419.50
20	Advance NPCI TDS	696.00
21	Other Income Receivable	593,329.26
22	TDS Receivable	301,295.93
23	TDS Receivable 2025-26	207.00
24	KSEB Receivable	5,579.22
25	DICGC Claim Excess paid	3,101,997.40
26	ATM Reconcilation Account	142,500.00
	Total	**12,562,851.49**
1	Interest Receivable on Investments	21,575,170.26
2	Rent Receivable	736,650.00
	Total	**22,311,820.26**
1	DICGC BOB	3,090,403.72
2	Deferred Tax Asset	11,115,992.57
	Total	**14,206,396.29**
	GRAND TOTAL	**49,081,068.04**

Other Liabilities

Sl.No.	Description	Amount Rs. Ps.
1	SUSPENSE (Adjusting Heads due by)	
(a)	Employee Provident Fund	1,545,609.40
(b)	Staff Welfare Fund	84,800.00
(c)	Security Deposit	328,295.94
(d)	Additional Security Deposit	239,732.00
(e)	M.O Suspense A/c	1,941,008.09
(f)	Pay Order A/c	255,181.00
(g)	Earnest Money Deposit	119,500.00
(h)	Nada Building Room Security Deposit	25,000.00
(i)	IFFCO- TOKIO Insurance	159,211.00
(j)	Authorised Officer, SARFAESI	8,520,605.35
(k)	Risk Fund Additional	12,749.00
(l)	Risk Fund Claims Received	90.00
(m)	Staff Festival Advance	11,240.00
(n)	Staff LIC	59,190.00
(o)	Recovery from Staff	143,401.00
(p)	Non-Banking Asset Suspense Account	127,756,463.44
(q)	Pradhan Manthri Suraksha Bima Yojana	957.00
(s)	Auction/Sale of Fixed Asset	782,647.00
(t)	Insurance Premium Receivable (IFFCO-TOKIYO)	3,879,880.18
(u)	State Life Insurance	71,300.00
(v)	Group Insurance Scheme	71,000.00
(y)	GST Adjustment head	359,962.00
(z)	GST Collected	135,976.84
(ab)	Risk Fund GST	45,248.00
(ac)	RTGS/NEFT SUSPENCE	2,678.06
(ad)	Adalath	459,000.00
(ae)	Salary Suspense	43,470.00
(af)	Staff Union fund Recovery	10,100.00
(ag)	Insurance payable	12,898.08
(ah)	DD	371,911.50
(ai)	Legal Fee Payable	197,500.00
(aj)	AMC of various equipments	340,512.60
(ak)	Service charge payable	1,770,730.36
(al)	ATM service charge payable	1,285,457.53
(am)	Printing and Stationary payable	7,682.00
(an)	Telephone Payable	2,790,862.60
	Total	**153,841,849.97**
1	Sundries Payable	686,320.93
2	Audit Cost Payable	804,000.00
3	TDS Payable	4,896,767.00
4	Staff Security Deposit	426,000.00
5	DICGC Claim payable(Short term)	924,143,308.70
6	DICGC Claim payable(Long term)	3,696,573,234.78
	Total	**4,627,529,631.41**
	GRAND TOTAL	**4,781,371,481.38**

Independent Auditors Report

ITUBank
IRINJALAKUDA TOWN CO-OPERATIVE BANK

Independent Auditors Report

To, The Members of the IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD

Report on Audit of the Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of The IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD., which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss and the Statement of Cash-Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the Basis for Qualified Opinion of our report, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 in the manner so required for Urban Co-Operative Bank and are in conformity with accounting principles generally accepted in India and give a true and fair view of the state of affairs of the Bank as at 31st March 2026, and its loss and its cash flows for the year ended on that date.

Basis for Qualified Opinion

1. As per the circular issued by RBI vide Circular No DOR.CAP.REC.03/09.18.201/2025-26 dated April 01, 2025, Urban Co-Operative Banks in Tier 2 to 4, shall maintain minimum Capital to Risk Weighted Assets Ratio (CRAR) of 12 % of Risk Weighted Assets. UCBs which do not Currently meet the revised CRAR of 12% of RWAs, shall achieve the same in a phased manner. The Bank was required to achieve CRAR of at least 12% by March 31, 2026. The Bank is having a CRAR of -6.77% of RWAs, which is lower than the required CRAR.
2. The Bank has not complied with the requirements of Accounting Standard 15 – Employee Benefits. The Bank has not obtained an actuarial valuation of its gratuity and other long term benefits, and has not provided for the same in the financial statements. In the absence of such valuation, we are unable to determine the impact of the same on the financial results and position of the Bank for the year ended March 31, 2026 but is considered material. .
3. As per RBI's Circular on "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications" and the instructions issued under Risk-Based Supervision (RBS), banks are required to ensure complete and accurate classification of advances in an automated, system-driven manner without manual intervention. During the course of our audit for the year ended March 31, 2026, we observed that the bank's core banking solution (CBS) was not fully aligned with the above guidelines.

   Note: In connection with the above, the Reserve Bank of India (RBI), through its supervisory Risk Mitigation Plan (RMP), had issued specific directions to the Bank for rectification of the identified control and compliance gaps, with the stipulated timeline for compliance being June 30, 2025. However, as at March 31, 2026, the Bank had not fully implemented the required system-based controls. Consequently, the deficiencies in the system-based asset classification process continue to persist.
4. The Reserve Bank of India, vide Directive No. CO.DOS.SED.No.D-01/12-22-350/2025-26 dated July 29, 2025, issued under Section 35A read with Section 56 of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), placed Irinjalakuda Town Co-operative Bank Ltd. under All Inclusive Directions (AID) with effect from July 30, 2025. As per the said directions, withdrawals by a depositor were restricted to an amount not exceeding 10,000, subject to the conditions prescribed therein.

   During the course of our audit, we observed that the Bank had permitted withdrawals in excess of the aforesaid limit in certain instances after the effective date of the directions. Accordingly, the Bank has not complied with the withdrawal restrictions prescribed under the RBI's All Inclusive Directions. We were not provided with, nor were we able to independently determine, the aggregate amount of such excess withdrawals from the records made available to us.
5. As per the applicable directions governing settlement of deposit insurance claims under the Deposit Insurance and Credit Guarantee Corporation Act, 1961, read with the directions issued by the Reserve Bank of India, the maximum amount payable to an eligible depositor towards deposit insurance is restricted to 5,00,000 (Rupees Five Lakh only), inclusive of principal and interest.

   During the course of our audit, we observed that the Bank had, in certain instances, made payments to depositors in excess of the aforesaid prescribed limit. This is not in compliance with the applicable statutory provisions and regulatory directions. In the absence of adequate records and reconciliations, we were unable to determine the aggregate amount of such excess payments and, consequently, were unable to quantify the financial impact, if any, on the accompanying financial statements.
6. We observed that the Bank's Automated Teller Machine (ATM) and Cash Deposit Machine (CDM) have remained non-operational consequent to the restrictions imposed by the Reserve Bank of India with effect from 30 July 2025. The prolonged non-use of these assets constitutes

an indicator of impairment. However, the Bank has neither carried out an impairment assessment nor recognised any impairment loss, as required under the applicable accounting principles.

7. We observed that certain immovable properties acquired by the Bank in recovery of its dues have been classified as Non-Banking Assets (NBA). However, the title deeds of these properties continue to remain in the names of the respective borrowers and have not been transferred in favour of the Bank. The absence of legal title may affect the Bank's enforceable ownership rights over such assets and is not in compliance with the applicable regulatory requirements relating to assets acquired in satisfaction of claims.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Material Uncertainty Related to Going Concern

We draw attention to Note 2.2 to the financial statements, which indicates that the company has incurred net loss of Rs. 49.11 Crores during the current year ended 31 March 2026 and as of that date, has accumulated losses amounting to Rs. 123.44 Crores which has resulted in complete erosion of its net-worth. Further, the Bank has reported a significant increase in Non-Performing Assets (NPAs), adversely impacting its capital adequacy, liquidity position, and operational performance. The above factors indicate a material uncertainty, which may cast significant doubt about the company's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

We draw attention to Note 2.2 to the financial statements, which states that the Reserve Bank of India, in exercise of its powers under Section 35A read with Section 56 of the Banking Regulation Act, 1949, issued Directions to the Bank with effect from the close of business on 30 July 2025. The validity of the said Directions has been extended from time to time and the restrictions continue to remain in force as at the date of this report. These restrictions on the Bank's operations indicate the existence of a material uncertainty that may cast significant doubt on the Bank's ability to continue as a going concern. However, the financial statements have been prepared on a going concern basis for the reasons stated in Note 2.2. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of thefinancial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of Key Audit Matters as per SA 701. Key Audit matters are not applicable since the entity is an Urban Co-Operative Bank.

Other Information

The Management is responsible for preparation of other information. The other information comprises the information included in the Director's report, but does not include the financial statements and our auditor's report thereon. The Director's report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance or conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Mangement is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. We are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act,1949.

1. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
   (a)We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
   (b)The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
   (c)The returns received from the offices; and branches of the Bank have been found adequate for the purposes of our audit;
   (d) The profit and loss account shows a true balance of loss for the year then ended.

2. Further,we report that

a)We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

b)In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;

c)The Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flows dealt with in this report are in agreement with the books of accounts;

d)In our opinion, the aforesaid financial statements comply with the Accounting Standards issued by ICAI, to the extent they are not inconsistent with the accounting policies prescribed by RBI

e)With respect to the other matters to be included in the Auditor's Report, in our opinion and to the best of our information and according to the explanations given to us:

i. The Bank does not have any pending litigations which would impact its financial position;

ii.The Bank did not have any long-term contracts including derivatives contracts for which there were any material foreseeable losses;

iii.There has been no delay in transferring amounts, required to be transferred, to the Depositor Education and Awareness Fund by the Bank;

iv. (a) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b)The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the Bank from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise ,that the Bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and

(c)Based on such audit procedures that were considered reasonable and appropriate by us in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub- clause (a) and (b) contain any material misstatement.

(d) There is no dividend declared during the financial year.

Place: Thrissur
Date: 14.07.2026

For SGS & COMPANY
Chartered Accountants
CA. SANJO.N.G,F.C.A.,D.I.S.A.(ICAI)
(PARTNER)
MEMBERSHIP NO: 211952
ICAI Firm Reg No: 009889S
UDIN:26211952KVBPLW7475

Notes to the Financial Statements for the year ended 31st March, 2026

1. NATURE OF OPERATION

The Irinjalakuda Town Co-operative Bank Ltd was incorporated on 16th February 1918 as a Co-operative Society. The Society operates as a Bank under RBI License No: UBDKER 0006 P. The Irinjalakuda Town Co-operative Bank Ltd is governed by the Banking Regulation Act 1949 and other applicable Acts/Regulations.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1. BASIS OF ACCOUNTING

The accounts are prepared on accrual basis under the historical cost convention and conforms to statutory provisions, practices prevailing in the Banking Industries and guidelines issued by the Reserve Bank of India for Banks.

The preparation of Financial Statements requires the management to make estimates and assumptions in reported amount of assets and liabilities (including contingent liabilities) as of that date of the financial statement and the reported income and expenses during this period. Management believes that the estimates and assumptions used in the preparation of the financial statement are prudent and reasonable. Actual results could differ from these estimates.

2.2 GOING CONCERN

The Bank has incurred substantial losses of 49.11 Crores during the year ended March 31, 2026, resulting in a negative net worth of -59.45 Crores as at that date. Further, the Bank has reported a significant and continuing increase in Non-Performing Assets (NPAs) (Gross NPA of 267.74 Crore as compared to 196 Crore in the previous year), adversely impacting its capital adequacy, liquidity position, and operational performance.

The Reserve Bank of India (RBI), in exercise of its powers under Section 35A read with Section 56 of the Banking Regulation Act, 1949, issued Directions to the Bank with effect from the close of business on 30 July 2025. The validity of the said Directions has been extended from time to time and continues to remain in force as at the date of approval of these financial statements. Under the said Directions, the Bank is subject to restrictions on, inter alia, acceptance of deposits, grant and renewal of loans and advances, and certain other banking operations, except to the extent specifically permitted by the RBI.

These restrictions, together with the Bank's financial position and operating conditions, indicate the existence of material uncertainty that may cast significant doubt on the Bank's ability to continue as a going concern.

Notwithstanding the above, the financial statements have been prepared on a going concern basis, as the management is of the view that the Bank will continue its operations with the continued regulatory oversight of the RBI, implementation of corrective measures under the Administrator-in-Office, and the expectation of improving its financial position and operational performance

Management has carefully evaluated this matter and believes that the going concern assumption continues to remain appropriate, based on the following mitigating actions and strategic initiatives currently underway:

Risk Mitigation and Revival Plan Undertaken by the Management

1. Strategic review of non-core assets for monetization to improve capital base.
2. Enhanced NPA Recovery Strategy by Strengthening the loan monitoring and recovery division, including:

a) Appointment of legal advisors
b) Targeted settlement and one-time settlement (OTS) schemes for delinquent borrowers
c) Close tracking and faster escalation of overdue accounts to legal recovery.

3. Operational Restructuring

a) Rationalization of operating costs through branch-level consolidation
b) Internal restructuring to optimize staff deployment and reduce fixed overheads.

The Management is confident that these initiatives will significantly improve the financial and operational position of the Bank. With improved capital adequacy, a focused approach to NPA and NBA resolution, and prudent cost management, the Bank expects to restore positive net worth and financial stability in the near term.

Accordingly, the financial statements have been prepared on a going concern basis, and the management is committed to addressing the concerns raised by the auditors with sustained efforts and transparency.

2.3. REVENUE RECOGNITION

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

(a) Interest income is recognized on accrual basis except in the case of Non- performing Assets where it is recognized upon realization as per RBI guidelines.
(b) Dividends on Investments are accounted on cash basis at the time of actual receipt
2.4. DICGC Liability
During the year, the Bank received an amount of □462.07 crore from DICGC towards settlement of insured deposit claims, which was disbursed to the eligible depositors of the Bank. The said amount is payable by the Bank to DICGC as on 31st March 2026, and is disclosed under Other Liabilities as □369.66 crore payable long-term and □92.41 crore payable short-term.

2.5 ADVANCES

(a). Advances are classified into standard, sub-standard, doubtful and loss asset in accordance with the Reserve Bank of India guidelines.
(b). Provision for non-performing advances is made in accordance with the Reserve bank of India guidelines. In addition, the bank adopts an approach to provisioning that is based on past experience, evaluation of securities and other related factors.
(c). In accordance with the Reserve Bank of India guidelines, the bank creates provisions in respect of advances at the following rates.

Category of Asset	Period in Category	Rate of Provisioning
Standard Asset	No time limit	0.40%
Sub-standard (Secured & unsecured)	Up to one year from NPA date	10%
Doubtful Assets		
Doubtful I	Above 1 year to 2 years from NPA date	(20% + 100% of Unsecured portion)
Doubtful II	Above 2 years to 4 years from NPA date	(30% + 100% of Unsecured portion)
Doubtful III	More than 4 years from NPA date	100%
Loss Assets	No time limit	100%

2.6. FIXED ASSETS

(a). The fixed assets are stated at historical cost less accumulated depreciation.
(b). There has not been any revaluation of fixed assets during the financial year.
(c). Depreciation is provided using Written down value method at rates prescribed in the various circulars issued by the Registrar of Co-operative Society

2.7 EMPLOYEE BENEFITS

(a) Provident Fund: Eligible employees are covered under a defined contribution plan. The contribution made by the Bank to the Employees Provident Fund Account is charged to Profit and Loss Account.
(b) Pension Fund: There is no separate Pension Fund.
(c) Gratuity: Eligible employees are covered under the Group Gratuity Life Assurance Scheme of Life Insurance Corporation of India and the premium paid to LIC is charged to Profit and Loss Account.
(d) Compensation for absence on Privilege/Sick/Casual leave: The employees of the Bank are entitled to compensate absence on account of privilege/sick/casual leave as per leave rules. The Bank has not made a provision for leave encashment liability for the year ended 31st march, 2026 as required under accounting standard 15- Employee Benefits, on the basis that, in the opinion of the management, no provision is considered necessary for leave encashment.

2.8. SEGMENT REPORTING

Business segments have been identified and reported considering, the target customer profile, the nature of the products and services, the differing risks and returns, the organization structure, the internal business reporting system and guidelines issued by RBI vide notification dated April 18th,2007.

2.9. EARNINGS PER SHARE

The Bank reports the Basic Earnings per share in accordance with Accounting Standard 20. Basic EPS has been computed by dividing Net profit for the year by number of equity shares outstanding at the end of the year. As there are no profit, diluted EPS has not been computed.

2.10. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGE IN ACCOUNTING POLICIES

The Bank's profit and loss statement does not include any extraordinary items. Accounting policies are adopted on a uniform basis; there is no change in accounting policies adopted by bank.

2.11. IMPAIRMENT OF ASSET

The Bank assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required. the Bank estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's value or cash generating unit's (CGU) net selling price and its value in use. The recoverable amount is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market selling price, recent market transactions are considered, if available. If no such transactions can be identified, an appropriate valuation model is used.

After impairment, depreciation is provided on the revised carrying amount of the assets over its remaining useful life.

The Bank assesses at each Balance sheet date whether there is any indication of any asset being impaired. Impairment loss, if any is provided in the Profit and Loss. Account to the extent the carrying amount of assets exceeds their realizable value.

2.12. CASH FLOW STATEMENTS

Cash flows are reported using the indirect method, whereby profit/(loss) before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past/future cash receipts/payments. The cash flows from operating, investing & financing activities of the Bank are segregated based on the available information.

2.13. LEASES

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset, are classified as operating leases. Operating lease payments in respect of non-cancellable leases are recognized as an expense in the statement of profit and loss on a straight-line basis over the lease term.

2.14. BORROWING COSTS

Borrowing costs directly attributable to the acquisition, construction or production of an asset which takes a substantial period to get ready for its intended use are capitalized as a part of cost of the respective asset. All other borrowing costs are expensed in the period in which they occur.

2.15. TAXES ON INCOME

Tax expense comprises current and deferred tax. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961 enacted in India. Deferred income taxes reflect the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for the earlier years. Deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized. At each balance sheet date, Bank reassesses unrecognized deferred tax assets. It recognizes unrecognized deferred tax assets to the extent that it has become reasonably certain or virtually certain as the case may be, that sufficient future taxable income will be available against which such deferred tax assets can be realized. The carrying amount of deferred tax assets are reviewed at each balance sheet date. The Bank writes-down the carrying amount of a deferred tax asset to the extent that it is no longer reasonably certain or virtually certain as the case may be, that sufficient future taxable income will be available against which deferred tax assets can be realized. Any such write-down is reversed to the extent that it becomes reasonably certain or virtually certain as the case may be, that sufficient future taxable income will be available.

The Bank recognizes Deferred Tax only on difference between depreciation provided in the Books of Account and Income Tax in the current year. However, the bank also recognizes Deferred Tax on the provision for House Loan interest, but all other provisions are excluded from the calculation of deferred tax.

2.16. FOREIGN CURRENCY TRANSACTIONS

Transactions involving foreign exchange: NIL

2.17. PROVISIONS

A provision is recognized when an enterprise has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on management estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.

2.18. CONTINGENT LIABILITIES

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by occurrence or non-occurrence of one or more uncertain future events beyond the control of the Bank or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The Bank does not recognize a contingent liability but discloses its existence in the financial statements as there is no indication of the uncertainties relating to any outflow.

2.19. NON-BANKING ASSETS

Non-Banking Assets are assets acquired to settle the claim against borrowers' liability whose assets are acquired under the SARFAESI Act as per Banking Regulation Act. As per Banking Regulation Act Section 9, no banking company shall hold any immovable property however acquired, except such is required for its own use, for any period exceeding seven years from the acquisition thereof or from the commencement of this Act, whichever is later or any extension of such period as in this section provided, and such property shall be disposed of within such period or extended period, as the case may be: However, Bank has its own policy to monetize the assets so acquired by allowing the borrowers to repossess their owned property by one time settlement. The non-banking assets are valued at the amount recoverable from the non-settled claims. On transfer of claims to non-banking assets valuation report from approved valuers is taken.

The Bank has applied to the Reserve Bank of India for extension for 38 of the holding period in respect of certain Non-Banking Assets held for more than seven years.

2.20. ADDITIONAL PROVISION OF UNREALISED INTEREST OF NON-BANKING ASSETS

While settling the claim of borrowers as stated in Note No. 2.19 the Non-Banking Assets were valued at the total amount recoverable from borrowers including unrealized interest or value as per valuation certificate, whichever is lower. As a prudential measure, a provision of Rs. 65,89,41,745.46/-was provided during previous years. During the financial year, an amount of Rs. 1,40,61,016.76/- is reversed and credited to Profit and Loss Account being actual interest realized by way of partial payment, settlement, and sale of property.

2.21. INVESTMENTS

Investments in approved Central and State Government Securities are carried at their acquisition cost and any diminution, other than temporary, in the value of such securities is provided for by way of creating Investment Fluctuation Reserve Fund. The balance in Investment Fluctuation Reserve Fund as on 31st March 2026 is Rs. 6,93,43,898.00 and the balance in Investment Depreciation Reserve is Rs. 36,36,983.75 Investments are classified under Held to Maturity Rs. 24,617.78 lakhs and Available for sale Rs. 7,403.42 lakhs. Premium paid on purchase of securities classified under Held to Maturity is amortized over the remaining period of maturity of the securities.

3. NET PROFIT

Net profit is arrived at after provisions for contingencies, which include provisions for;

(a) Diminution in value of investments

(b) Standard assets and non-performing advances.

(c) Taxation in accordance with statutory requirements.

4. PREVIOUS YEAR COMPARATIVES

Previous year figures have been re-grouped/reclassified, wherever necessary, to confirm to this year's classification.

Place: Thrissur
Date: 14.07.2026

For SGS & COMPANY
Chartered Accountants
CA. SANJO.N.G,F.C.A.,D.I.S.A.(ICAI)
(PARTNER)
MEMBERSHIP NO: 211952
ICAI Firm Reg No: 009889S
UDIN:26211952KVBPLW7475

Budget Estimate for 2027-28

Receipts	Amount	Payments	Amount
Interest from Advances	301700000.00	Interest on Deposits	247000000.00
Interest on Investments	220200000.00	Interest Subsidy	500000.00
Entrance Fee	65000.00	Salary and Other expenditures	90000000.00
Writing Fee	50000.00	Ex-gratia/Bonus	700000.00
Loan Processing Fee	1000000.00	Contingent Charges	12000000.00
Notice Charge (Postage)	50000.00	Audit Fee	1500000.00
Taxi Fare	500000.00	Legal Fee	6000000.00
Stationery Charge	500000.00	Stamp duty	100000.00
Locker Rent	3500000.00	Labour Registration Fee	20000.00
Commission	3000000.00	Affiliation Fee	25000.00
Miscellaneous Income	10500000.00	Telephone Charge	5000000.00
Goods and Service Tax(GST)	15000000.00	Printing & Stationery	2000000.00
Cess	1000000.00	Branch Building Rent	11800000.00
ARC other charges	700000.00	Locker Rent	25000.00
Sarfaesi Demand Notice Expense	500000.00	Commission	100000.00
Sarfaesi Posession Notice Exp	300000.00	Adverisement Charges	800000.00
Sarfaesi Advt Expense(Posession)	400000.00	Subscription fees	105,000.00
Sarfaesi Valuation fee	100000.00	Miscellaneous Expenses	2000000.00
Sarfaesi Sale Notice Expense	100000.00	Water & Electricity	11310000.00
Sarfaesi Advt Expense(Sale)	300000.00	Repair	1000000.00
Sarfaesi Demand Notice Advt	375000.00	Coolie & Transporting	500000.00
Sarfaesi other charges	90000.00	T.A. & D.A.	500000.00
ATM Inter Change fee	500000.00	Newspapers/Weekly	225000.00
POS Interchange fee	200000.00	Rates&Taxes	1000000.00
IMPS Interchange fee	100000.00	Centralised Payment System(IFTAS)	1500000.00
MMS Interchange fee	100000.00	ATM Service fees	4500000.00
NACH Interchange fee	100000.00	Car expenses	1000000.00
UPI INTERCHANGE FEE	100000.00	Books and Periodicals	220000.00
POS Rent	300000.00	Electrical Inspectorate Scrutiny fee	50000.00
Total	**561330000.00**	Income tax filing fee	225000.00
		Goods and Service Tax(GST)	10000000.00
		Arc other charges	400000.00
		Property Expense	6500000.00
		Car Repair/Fuel	500000.00
		General Insurance	11500000.00
		Sale Officer Cost	1500000.00
		AMC (Machines)	5500000.00
		General Body/ Election	350000.00
		Co-op. Week Celebration	300000.00
		Delegation Fee	145000.00
		Postage, Notice Charge	1500000.00
		Staff Training	500000.00
		Reserve for Depreciation, Doubtful Assets/Loans	50000000.00
		Service Charges	5000000.00
		NACH Interchange Fee	5000.00
		ATM Interchange Fee	500000.00
		NPCI/Clearing	1200000.00
		Total	**497105000.00**
		Expected Profit	64225000.00
		Grand Total	**561330000.00**

'Notes on accounts' to the Balance Sheet

Sl.No:			Description
i)	**Capital to Risk Asset Ratio as on 31-03-2026**		**-6.77%**
ii)	**Movement of CRAR (i.e, CRAR as on Balance Sheet date for Current Year 31-03-2026)**		**-6.77%**
	CRAR as on 31-03-2025		**-0.19%**
iii)	**Investments:**		
	a) Face value of Investments		32366.61 lakhs
	b) Book value of Investments		32021.20 lakhs
	c) Market value of Investments		31120.87 lakhs
	Non SLR Investments		
	Shares with other Co-operative Institution		11.25 lakhs
	Non performing non SLR Investments		10.25 lakhs
iv)	**Advances against Real Estate- Construction Business, Housing**		**NIL**
v)	**Advances against Shares & Debentures**		**NIL**
vi)	**Advances to directors, their relatives, companies/firms in which they are interested**		
	a) Fund based		NIL
	b) Non-Fund based (Guarantee, L/C etc)		NIL
vii)	**Cost of Deposits**		
	Average Cost of Deposits		7.73%
viii)	**NPAs:**		
	a) Gross NPAs (31-03-2026)		26773.52lakhs(73.02%)
	b) Net NPAs		17990.48lakhs(64.52%)
ix)	**Movement in NPAs**	**31-03-2026**	**31-03-2025**
	a) Gross NPAs	26773.52lakhs(73.02%)	19599.81 lakhs (38.93%)
	b) Net NPAs	17990.48lakhs(64.52%)	15497.09 lakhs (33.51%)
x)	**Profitability**		
	a) Interest income as a percentage of Working Fund		3.82%
	b) Non-interest income as a percentage of Working Fund		0.21%
	c) Operational profit as a percentage of Working Fund		-0.37
	d) Return on Assets		-0.04
	e) Business (Deposits+Advances) per employee		774.14 lakhs
	f) Profit per employee		-45.53 lakhs
xi)	**Provision towards NPAs, Depreciation in Investment, Standard Assets as on 31-03-2026**		
	Provision towards NPAs		8783.04 lakhs
	Depreciation in Investments		88.30 lakhs
	Standard Assets		39.57 lakhs
xii)	**Movement in provisions**	**31/03/2026**	**31/03/2025**
	a) NPAs	4680.32 lakhs	1871.88 lakhs
	b) Depreciation on Investment	36.37 lakhs	51.93 lakhs
	c) Standard Assets	(83.43) lakhs	(43.06) lakhs
xiii)	**Foreign currency Assets & Liabilities (if applicable)**		
	a) Assets		NIL

b) Liabilities NIL

c) NRE Fixed Deposits NIL

d) NRE Savings Bank Rs. 6.66 lakhs

xiv) Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation

a) Amount paid Rs. 126.31 lakhs

b) Balance to be paid NIL

xv) Penalty imposed by RBI **NIL**

xvi) Restructured Accounts NIL

UCBs are required to disclose in their published Annual Balance Sheets, under "Notes on Accounts", information relating to number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the format givenbelow.

in lakhs

Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers	NIL		
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Sub Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			

xvii) Movement of DEAF Accounts

	Current Year (Rs.)	Previous Year (Rs.)
Opening Balance of amounts transferred to DEAF	128.03 lakhs	107.20 lakhs
Add: Amount transferred to DEAF during the year	23.17 lakhs	23.62 lakhs
Less: Amounts reimbursed by DEAF towards claims	1.48 lakhs	2.78 lakhs
Closing Balance of amounts transferred to DEAF	149.72 lakhs	128.03 lakhs

Place: Thrissur
Date: 14.07.2026

For SGS & COMPANY
Chartered Accountants
CA. SANJO.N.G,F.C.A.,D.I.S.A.(ICAI)
(PARTNER)
MEMBERSHIP NO: 211952
ICAI Firm Reg No: 009889S
UDIN:26211952KVBPLW7475

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