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ITUBank

IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD. No. 55

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BALANCE SHEET AS AT 31-03-2026 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR 2025-2026

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	
	658,941,745.46	(j) Provision for Unrealised Interest		
	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	
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 :		
	-	(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	

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)		
		(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	-	-
333,468,500.00	**310,593,584.43**	**10. PREMISES**	333,468,500.00	**309,398,934.43**
22,874,915.57		LESS: DEPRECIATION	24,069,565.57	
171,878,067.88	**9,714,227.15**	**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 OF CLAIMS** (Stating mode of valuation)	3,626,775,629.00	3,626,775,629.00
	13,089,953,469.48	**TOTAL**		**11,933,750,671.83**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

31.03.2025	EXPENDITURE	31.03.2026	31.03.2025	INCOME	31.03.2026
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			

OTHER ASSETS SHOWN ON THE BALANCE SHEET AS ON 31.03.2026

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**

'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			
	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	NIL		
	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

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

OTHER LIABILITIES SHOWN ON THE BALANCE SHEET AS ON 31.03.2026

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**

for THE IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD.

sd/-	sd/-	sd/-	sd/-
JOHN A.L.	**GOPI KRISHNAN C R**	**MOHANAN K**	**MOHAN T M**
Managing Director	Administrator	Advisor	Advisor

For SGS & COMPANY
Chartered Accountants

Better ***Banking*** *- Better* ***Life***