

THE KASARAGOD CO-OPERATIVE TOWN BANK LTD., No 970, KASARAGOD

Profit and Loss Account for the year ended 31st March 2025

	Schedule	For the year Ended 31st March 2025	For the year Ended 31st March 2024
I Income			
Interest earned	13	18,24,75,233.44	18,27,70,086.76
Other income	14	2,00,42,930.51	1,30,23,525.00
<b>Total</b>		<b>20,25,18,163.95</b>	<b>19,57,93,611.76</b>
II Expenditure			
Interest expended	15	11,94,33,281.46	10,84,09,525.37
Operating expenses	16	6,54,42,102.61	6,58,36,971.52
Provisions and contingencies		49,25,852.34	48,98,486.00
<b>Total</b>		<b>18,98,01,236.41</b>	<b>17,91,44,982.89</b>
III Profit/Loss			
Net profit/loss(-) for the year		1,27,16,927.54	1,66,48,628.87
Profit/loss(-) brought forward		1,27,16,927.54	1,66,48,628.87
<b>Total</b>		<b>1,27,16,927.54</b>	<b>1,66,48,628.87</b>
IV Appropriations			
Transfer to statutory reserves		-	-
Transfer to other reserves		-	-
Transfer to Government/ proposed dividend		-	-
Balance carried over to balance sheet		-	-
		<b>1,27,16,927.54</b>	<b>1,66,48,628.87</b>

As per our Report of even date attached  
herewith

For the Kasaragod Co-operative Town Bank Ltd



R V Suresh Kumar  
Chief Executive Officer

For A. Umanath Rao & Co

Chartered Accountants

Firm Registration No: 004454S

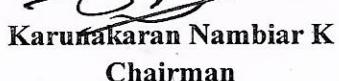


CA Ashwin Kini H

Partner

Membership No: 236787

UDIN: Q5Q3C787BMHZSN 188



Karunakaran Nambiar K

Chairman



Director

Place: Kasaragod

Date: 23-06-2025

THE KASARAGOD CO-OPERATIVE TOWN BANK LTD., No 970, KASARAGOD

Balance Sheet as at 31st March 2025

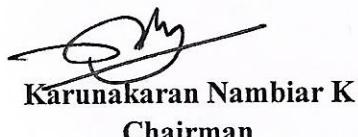
	Schedule	AS AT 31-03-2025	AS AT 31-03-2024
<b>Capital and Liabilities</b>			
Capital	1	7,95,79,229.00	7,38,15,179.00
Reserves and Surplus	2	15,41,95,173.56	11,71,05,000.00
Deposits	3	1,96,00,20,402.90	1,79,64,04,074.85
Borrowings	4	-	-
Other liabilities and Provisions	5	6,24,57,214.33	8,08,39,726.12
<b>Total</b>		<b>2,25,62,52,019.79</b>	<b>2,06,81,63,979.97</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	2,71,03,750.87	2,18,01,895.87
Balance with banks and money at call and short notice	7	31,80,93,933.71	33,60,54,167.33
Investments	8	37,60,15,636.00	38,60,33,058.00
Advances	9	1,38,77,35,592.19	1,22,49,56,727.83
Fixed Assets	10	7,92,68,106.16	3,41,15,394.24
Other Assets	11	6,80,35,000.86	6,52,02,736.70
<b>Total</b>		<b>2,25,62,52,019.79</b>	<b>2,06,81,63,979.97</b>
Contingent liabilities	12	92,44,927.87	61,35,700.81
Bills for collection		Nil	Nil

As per our Report of even date attached herewith

For the Kasaragod Co-operative Town Bank Ltd



R V Suresh Kumar  
Chief Executive Officer



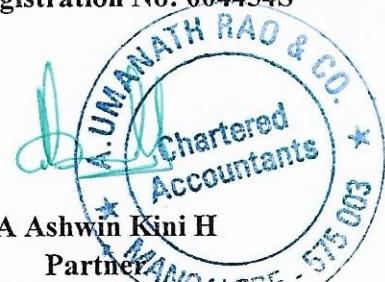
Karunakaran Nambiar K  
Chairman




For A. Umanath Rao & Co

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CA Ashwin Kini H

Partner

Membership No: 236787

UDIN: 25236487BNHZSN1880