


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

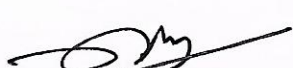
**Profit and Loss Account for the year ended 31st March 2025**

	Schedule	For the year Ended 31st March 2025	For the year Ended 31st March 2024
<b>I Income</b>			
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>
<b>II Expenditure</b>			
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>
<b>III Profit/Loss</b>		1,27,16,927.54	1,66,48,628.87
Net profit/loss(-) for the year		1,27,16,927.54	1,66,48,628.87
Profit/loss(-) brought forward		-	-
<b>Total</b>		<b>1,27,16,927.54</b>	<b>1,66,48,628.87</b>
<b>IV Appropriations</b>			
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

  
**Karunakaran Nambiar K**  
Chairman

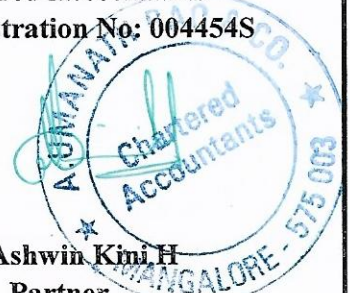
  
Director

  
Director

For A. Umanath Rao & Co  
Chartered Accountants  
Firm Registration No: 004454S

CA Ashwin Kini H  
Partner

Membership No: 236787  
UDIN: 25236787BMH2SN188



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

  
**Director**

  
**Director**

**For A. Umanath Rao & Co**  
Chartered Accountants  
Firm Registration No: 004454S

  
**CA Ashwin Kini H**  
Partner  
Membership No: 236787

UDIN: 25236187B4H2SN1880