

Estd : 1912

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

H.O Kasaragod, Kerala State, Mail id : headoffice@kasaragodtownbank.com., Phone : 223994 (H.O )

Balance Sheet as at 31st March 2025

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

	Schedule	As on 31-03-2025	As on 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

Schedule 1 – Capital

	AS AT 31-03-2025	AS AT 31-03-2024
<b>III For Other Banks</b>		
Authorised Capital		
(99,60,000 Class A Shares of Rs 25/- each)	24,90,00,000.00	24,90,00,000.00
(1,000 Class B Shares of Rs 1,000/- each)	10,00,000.00	10,00,000.00
<b>Issued Capital</b>		
(25,55,015 Class A Shares of Rs 25/- each)	-	7,37,25,200.00
(90 Class B Shares of Rs 1000/- each)	-	89,979.00
<b>Subscribed Capital</b>		
(25,55,015 Class A Shares of Rs 25/- each)	-	7,37,25,200.00
(90 Class B Shares of Rs 1000/- each)	-	89,979.00
<b>Called-up Capital</b>		
(25,55,015 Class A Shares of Rs 25/- each)	-	7,37,25,200.00
(90 Class B Shares of Rs 1000/- each)	-	89,979.00
<b>Issued Capital</b>		
(29,49,008 Class A Shares of Rs 25/- each)	7,94,89,250.00	-
(90 Class B Shares of Rs 1000/- each)	89,979.00	-
<b>Subscribed Capital</b>		
(29,49,008 Class A Shares of Rs 25/- each)	7,94,89,250.00	-
(90 Class B Shares of Rs 1000/- each)	89,979.00	-
<b>Called-up Capital</b>		
(29,49,008 Class A Shares of Rs 25/- each)	7,94,89,250.00	-
(90 Class B Shares of Rs 1000/- each)	89,979.00	-
<b>Total</b>	<b>7,95,79,229.00</b>	<b>7,38,15,179.00</b>

Schedule 3-Deposits

	AS AT 31-03-2025	AS AT 31-03-2024
<b>A. I Demand deposits</b>		
(i) From banks	-	-
(ii) From others	4,15,58,380.67	5,71,30,806.13
<b>II Saving Bank Deposits</b>	40,64,29,192.78	38,19,35,556.27
<b>III Term Deposits</b>		
(i) From banks	-	-
(ii) From others	1,51,20,32,829.45	1,35,73,37,712.45
<b>Total (I, II and III)</b>	<b>1,96,00,20,402.90</b>	<b>1,79,64,04,074.85</b>
<b>B. (i)Deposits of branches in India</b>	1,96,00,20,402.90	1,79,64,04,074.85
<b>(ii) Deposits of branches outside India</b>	-	-
<b>Total</b>	<b>1,96,00,20,402.90</b>	<b>1,79,64,04,074.85</b>

Schedule 5 -Other Liabilities and Provision

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Bills payable</b>	16,65,578.00	2,44,368.00
<b>II Inter-office Adjustment(net)</b>	12,10,052.77	12,47,453.57
<b>III Interest accrued</b>	2,53,55,725.30	3,69,55,056.30
<b>IV Others (including provisions)</b>	3,42,25,858.26	4,23,92,848.25
<b>Total</b>	<b>6,24,57,214.33</b>	<b>8,08,39,726.12</b>

Schedule 7 - Balances with Banks and Money at Call and Short Notice

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I In India</b>		
(i) Balances with banks		
(a) in Current Accounts	10,30,73,820.15	10,53,65,576.03
(b) in Other Deposit Accounts	21,50,20,113.56	23,06,88,591.30
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
<b>Total (i and ii)</b>	<b>31,80,93,933.71</b>	33,60,54,167.33
<b>II Outside India</b>		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
<b>Total (i, ii and iii)</b>	-	-
<b>Grand Total (I and II)</b>	<b>31,80,93,933.71</b>	<b>33,60,54,167.33</b>

Schedule 9- Advances

	AS AT 31-03-2025	AS AT 31-03-2024
<b>A (i) Bills purchased and discounted</b>	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	8,57,53,947.32	7,56,91,112.93
(iii)Term loans	1,30,19,81,644.87	1,14,92,65,614.90
<b>B Total</b>	<b>1,38,77,35,592.19</b>	<b>1,22,49,56,727.83</b>
(i)Secured by tangible assets	1,32,14,35,513.62	1,16,69,52,776.51
(ii) Covered by Bank/Government Guarantees		
(iii)Unsecured	6,63,00,078.57	5,80,03,951.32
<b>C Total</b>	<b>1,38,77,35,592.19</b>	<b>1,22,49,56,727.83</b>
<b>Advances in India</b>		
(i) Priority Sectors	82,77,84,250.90	72,47,03,094.90
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	55,99,51,341.29	50,02,53,632.93
<b>C Total</b>	<b>1,38,77,35,592.19</b>	<b>1,22,49,56,727.83</b>
<b>Advances outside India</b>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
<b>Total</b>	-	-
<b>Grand Total (C.I and II)</b>	<b>1,38,77,35,592.19</b>	<b>1,22,49,56,727.83</b>

Schedule 11- Other Assets

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I. Inter-office adjustments (net)</b>	-	-
<b>II. Interest accrued</b>	4,78,37,864.61	4,92,22,319.81
<b>III. Tax paid in advance/tax deducted at source</b>	77,21,142.00	67,05,517.00
<b>IV. Stationery and stamps</b>	5,077.05	6,835.05
<b>V. Non-banking assets acquired in satisfaction of claims</b>	-	9,36,349.00
<b>VI Others *</b>	1,24,70,917.20	83,31,715.84
<b>Total</b>	<b>6,80,35,000.86</b>	<b>6,52,02,736.70</b>

	Schedule	As on 31-03-2025	As on 31-03-2024
<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>			
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>Total</b>		<b>1,27,16,927.54</b>	<b>1,66,48,628.87</b>

Schedule 2- Reserve and Surplus

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Statutory Reserves</b>		
Opening Balance	2,62,65,130.94	2,08,15,657.63
Additional during the year	41,62,157.22	54,49,473.31
Deductions during the year	-	-
<b>Sub total</b>	<b>3,04,27,288.16</b>	<b>2,62,65,130.94</b>
<b>II Capital Reserves</b>		
Opening Balance	1,25,529.88	1,25,529.88
Additional during the year	-	-
Deductions during the year	-	-
<b>Sub total</b>	<b>1,25,529.88</b>	<b>1,25,529.88</b>
<b>III Share Premium</b>		
Opening Balance	-	-
Additional during the year	-	-
Deductions during the year	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>IV Revenue and Other Reserves</b>		
Opening Balance	7,40,65,710.31	7,15,24,798.39
Additional during the year	4,52,29,397.52	57,88,690.92
Deductions during the year	83,69,679.85	32,47,779.00
Net Revenue and Other Reserves (Annexure-2)	11,09,25,427.98	7,40,65,710.31
<b>V Balance in Profit and Loss Account</b>	1,27,16,927.54	1,66,48,628.87
<b>Total</b>	<b>15,41,95,173.56</b>	<b>11,71,05,000.00</b>

Schedule 4 -Borrowings

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Borrowings in India</b>		
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
<b>II Borrowings outside India</b>		
Total (I and II)	-	-
Secured borrowings included in I and II above - Rs.	-	-

Schedule 6 -Cash and Balances with Reserve Bank of India

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Cash in hand (including foreign currency notes)</b>	2,71,03,750.87	2,18,01,895.87
<b>II Balances with Reserve Bank of India</b>		
(i) in Current Account	-	-
(ii)in Other Accounts	-	-
<b>Total (I and II)</b>	<b>2,71,03,750.87</b>	<b>2,18,01,895.87</b>

Schedule 8 -INVESTMENT

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Investments in India in</b>		
(i) Government Securities	37,59,23,616.00	38,59,41,038.00
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others - Share in KDCB	92,020.00	92,020.00
<b>Total</b>	<b>37,60,15,636.00</b>	<b>38,60,33,058.00</b>
<b>II Investments outside India in</b>		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii)Others investments (to be specified)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I and II)</b>	<b>37,60,15,636.00</b>	<b>38,60,33,058.00</b>

Schedule 10- Fixed Assets

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I Premises</b>		
At W.D.V as on 31st March of the preceding year	2,40,42,979.78	2,41,81,088.64
Additions during the year	4,11,10,312.52	-
Deductions during the year	-	-
Depreciation for the year	9,07,813.60	1,38,108.86
<b>II Other Fixed Assets (including furniture and fixtures)</b>		
At W.D.V as on 31st March of the preceding year	1,00,72,414.46	87,03,647.44
Additions during the year	73,29,179.13	30,19,960.90
Deductions during the year	-	-
Depreciation for the year	23,78,966.13	16,51,193.88
<b>Total I and II</b>	<b>7,92,68,106.16</b>	<b>3,41,15,394.24</b>

Schedule 12-Contingent Liabilities

	AS AT 31-03-2025	AS AT 31-03-2024
<b>I. Claims against the bank not acknowledged as debts</b>	-	-
<b>II. Liability for partly paid investments</b>	-	-
<b>III. Liability on account of outstanding forward exchange contracts</b>	-	-
<b>IV. Guarantees given on behalf of constituents</b>		
(a) In India	-	-
(b) Outside India	-	-
<b>V. Acceptances, endorsements and other obligations</b>	-	-
<b>VI. Other items for which the bank is contingently liable</b>	92,44,927.87	61,35,700.81
<b>Total</b>	<b>92,44,927.87</b>	<b>61,35,700.81</b>

Schedule 13- Interest Earned

	For the year Ended 31st March 2025	For the year Ended 31st March 2024
<b>I Interest/discount on advances/bills</b>	13,85,99,503.17	13,87,15,757.66
<b>II Income on investments</b>	2,70,94,510.00	2,73,57,617.00
<b>III Interest on balances with Reserve Bank of India and other inter-bank funds</b>	1,67,81,220.27	1,66,96,712.10
<b>IV Other</b>	-	-
<b>Total</b>	<b>18,24,75,233.44</b>	<b>18,27,70,086.76</b>

Schedule 14- Other Income

	For the year Ended 31st March 2025	For the year Ended 31st March 2024
<b>I Commission, exchange and brokerage</b>	5,13,851.54	4,61,776.34
<b>II Profit on sale of investments</b>	-	-
Less: Loss on sale of investments	-	-
<b>III Profit on revaluation of investments</b>	-	-
Less: Loss on revaluation of investments	-	-
<b>IV Profit on sale of land, buildings and other assets</b>	-	-
Less: Loss on sale of land, buildings and other assets	44,13,651.00	-
<b>V Profit on exchange transactions</b>	-	-
Less: Loss on exchange transactions	-	-
<b>VI Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India</b>	-	-
<b>VII Miscellaneous Income</b>	1,51,15,427.97	1,25,61,748.66
<b>Total</b>	<b>2,00,42,930.51</b>	<b>1,30,23,525.00</b>

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15- Interest expended

	For the year Ended 31st March 2025	For the year Ended 31st March 2024
<b>I Interest on deposits</b>	11,94,33,281.46	10,84,09,525.37
<b>II Interest on Reserve Bank of India/ Inter-bank borrowings</b>	-	-
<b>III Others</b>	-	-
<b>Total</b>	<b>11,94,33,281.46</b>	<b>10,84,09,525.37</b>

Schedule 16- Operating Expenses

	For the year Ended 31st March 2025	For the year Ended 31st March 2024
<b>I Payments to and provisions for employees</b>	3,76,26,230.00	4,25,65,430.00
<b>II Rent, taxes and lighting</b>	40,21,357.00	34,17,704.00
<b>III Printing and stationery</b>	4,51,571.06	4,25,972.86
<b>IV Advertisement and publicity</b>	3,44,024.00	3,19,167.04
<b>V Depreciation on bank's property</b>	32,86,779.73	17,89,302.74
<b>VI Director's fees, allowances and expenses</b>	7,72,936.00	5,22,600.00
<b>VII Auditors' fees and expenses (including branch auditors)</b>	1,80,000.00	1,80,000.00
<b>VIII Law charges</b>	25,000.00	9,500.00
<b>IX Postages, Telegrams, Telephones, etc</b>	3,00,541.00	3,04,132.00
<b>X Repairs and maintenance</b>	13,85,260.92	10,47,575.82
<b>XI Insurance</b>	24,35,507.00	26,54,519.00
<b>XII Other expenditure</b>	1,46,12,895.90	1,26,01,068.06
<b>Total</b>	<b>6,54,42,102.61</b>	<b>6,58,36,971.52</b>

sd/-			
<b>Karunakaran Nambiar K.</b>	<b>Mahabala Rai</b>	<b>Prakash B.K.</b>	<b>Anantharama P.</b>
Chairman	Vice Chairman	Director	Director
<b>K Aithappa</b>	<b>Manikandan Kishake Veedu</b>	<b>Guruprasad Prabhu K.</b>	<b>Ramesh Kaleri</b>
Director	Director	Director	Director
<b>K Damodara Bhat</b>	<b>Dinesh M T</b>	<b>Janhavi K.</b>	<b>Shobha Rani K</b>
Director	Director	Director	Director
<b>Roopa Kamath</b>	<b>R V Suresh Kumar</b>		
Director	CEO		

INDEPENDENT AUDITOR'S REPORT

To,  
The Members,  
**The Kasaragod Co-Operative Town Bank Limited**, Kasaragod – 671 121  
**Report on the Financial Statements**  
We have audited the accompanying financial statements of The Kasaragod Co-Operative Town Bank Limited No. 970 ("the Bank") as at 31 March 2025, which comprise the Balance Sheet as at 31 March 2025, and the Profit and Loss Account, and a summary of significant accounting policies and other explanatory information. The details of 10 branches audited by us are incorporated in these financial statements.

**Management's Responsibility for the Financial Statements**  
Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Directorate of Cooperative Societies, Kerala, the Kerala Co-operative Societies Act, 1969 (as applicable), and the Kerala Co-operative Societies Rules, 1969, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant

3. Investments  
a) Composition of Investment Portfolio  
As on 31-03-2025

(Amount in ₹ )											
	Investments in India					Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India
											Total Investments
Held to Maturity											
Gross	37,59,23,616.00					-	37,59,23,616.00				37,59,23,616.00
*Less: Provision for non-performing investments (NPI)*	-					-	-	-			-
Net	37,59,23,616.00						37,59,23,616.00				37,59,23,616.00
Available for Sale											
Gross	-					21,51,12,133.56	21,51,12,133.56				21,51,12,133.56
*Less: Provision for depreciation and NPI*	-					-	-	-			-
Net	-					21,51,12,133.56	21,51,12,133.56				21,51,12,133.56
Held for Trading											
Gross	-					-	-	-			-
Less: Provision for depreciation and NPI	-					-	-	-			-
Net	-					-	-	-			-
Total Investments	37,59,23,616.00					21,51,12,133.56	59,10,35,749.56				59,10,35,749.56
Less: Provision for NPI	-					-	-	-			-
*Less: Provision for depreciation and NPI*	-					-	-	-			-
Net	37,59,23,616.00					21,51,12,133.56	59,10,35,749.56				59,10,35,749.56

(Amount in ₹ )											
	Investments in India					Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India
											Total Investments
Held to Maturity											
Gross	38,59,41,038.00					-	38,59,41,038.00				38,59,41,038.00
*Less: Provision for non-performing investments (NPI)*	-					-	-	-			-
Net	38,59,41,038.00						38,59,41,038.00				38,59,41,038.00
Available for Sale	-										
Gross	-					23,06,35,733.68	23,06,35,733.68				23,06,35,733.68
*Less: Provision for depreciation and NPI*	-					-	-	-			-
Net	-					23,06,35,733.68	23,06,35,733.68				23,06,35,733.68
Held for Trading											
Gross	-					-	-	-			-
Less: Provision for depreciation and NPI	-					-	-	-			-
Net	-					-	-	-			-
Total Investments	38,59,41,038.00					23,06,35,733.68	61,65,76,771.68				61,65,76,771.68
Less: Provision for NPI	-					-	-	-			-
*Less: Provision for depreciation and NPI*	-					-	-	-			-
Net	38,59,41,038.00					23,06,35,733.68	61,65,76,771.68				61,65,76,771.68

(Amount in ₹ )		
Particulars	Current Year	Previous Year
I Movement of provisions held towards depreciation on investments		
a) Opening Balance	-	-
b) Add: Provision made during the Year	-	-
C) Less : Write Off/Write back of excess Provision during the Year	-	-
d) Closing Balance	-	-
II Movement of Investment Fluctuation Reserve		
a) Opening Balance	2,59,885.00	2,59,885.00
b) Add: Provision made during the Year	-	-
C) Less : Write Off/Write back of excess Provision during the Year	-	-
d) Closing Balance	2,59,885.00	2,59,885.00
III Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.12%	0.00%

"9. Disclosure of penalties imposed by the Reserve Bank of India - NIL

"10. Other Disclosures  
a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.66%	9.30%
ii) Non-interest income as a percentage to Working Funds	0.95%	0.67%
iii) Cost of Deposits	6.09%	6.03%
iv) Net Interest Margin	2.99%	3.79%
v) Operating Profit as a percentage to Working Funds	0.66%	0.85%
vi) Return on Assets	0.60%	0.85%
vii) Business (deposits plus advances) per employee	7,12,28,850.96	6,04,27,216.05
viii) Profit per employee	2,70,572.93	3,32,972.58

(Amount in ₹ )									
Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		31.3.25	31.3.24	31.3.25	31.3.24	31.3.25	31.3.24	31.3.25	31.3.24
a) PSUs		7,66,75,840.00	4,08,37,260.00					-	-
b) FIs		-	-					-	-
c) Banks		13,83,44,273.56	18,97,06,453.68					-	-
d) Private Corporates		-	-					-	-
e) Subsidiaries/ Joint Ventures		-	-					-	-
f) Mutual Fund		-	-					-	-
g) Others		92,020.00	92,020.00					92,020.00	92,020.00
h) Provision held towards depreciation		-	-					-	-
Total		21,51,12,133.56	23,06,35,733.68					92,020.00	92,020.00

d) Non-SLR investment portfolio i) Non-performing non-SLR investments- Nil (PY: Nil)  
ii) Issuer composition of non-SLR Investments

(Amount in ₹ )				
	Minimum outstanding during the year	Maximum outstanding during the year	*Daily average outstanding during the year*	Outstanding as on March 31,2025
"i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities"			Nil	
"ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities"			Nil	

3. Asset Quality  
a) Classification of advances and provisions held

	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	1,19,82,04,507.30	28,92,251.75	2,38,59,968.78		2,67,52,220.53
Add: Additions during the year					
Less: Reductions during the year*					
Closing balance	1,36,22,02,638.91	38,10,748.00	69,79,908.25	1,47,42,297.03	2,55,32,953.28
*Reductions in Gross NPAs due to:					
Upgradation					
Recoveries (excluding recoveries from upgraded accounts)					
Write-offs - (j)	-	-	-	-	-
Provisions (excluding Floating Provisions)					
Opening balance of provisions held	47,92,818.00	2,89,227.00	65,21,011.97	1,47,42,297.03	2,15,52,536.00
Add: Fresh provisions made during the year	6,40,000.00		-	-	-
Less: Excess provision reversed/ Write-off loans	-	-	-	-	-
Closing balance of provisions held	54,32,818.00	3,81,074.80	43,99,229.25	1,47,42,297.03	1,95,22,601.08
Net NPAs					
Opening Balance		26,03,024.75	25,96,659.78		51,99,684.53
Add: Fresh additions during the year	-			-	-
Less: Reductions during the year	-			-	-
Closing Balance	-	34,29,673.20	25,80,679.00		60,10,352.20
Floating Provisions	-			-	-
Opening Balance	7,182.00			51,99,684.53	52,06,866.53
Add: Additional provisions made during the year	8,810.56			-	8,810.56
Less: Amount drawn down/ during the year	-		-	-	-
Closing balance of floating provisions	15,992.56	34,29,673.20	25,80,679.00	-	60,26,344.76
Net NPAs after netting off floating provisions (To the extent floating provisions not reckoned for Tier 2 Capital					

Ratios (in per cent)	31.03.2025	31.03.2024
Gross NPA to Gross Advances	1.84%	2.18%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100.00%	100.00%

(Amount in ₹ lakhs)						
Sr. No.	Sector*	31-03-2025			31-03-2024	
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs
i)	Priority Sector					
a)	Agriculture and allied activities	35,77,48,861.00	16,000.00	0.0045%	30,52,81,557.00	-
b)	Advances to industries sector eligible as priority sector lending	11,00,741.00	-	0.0000%	13,35,129.00	-
c)	Services	18,92,48,890.16	34,25,472.78	1.8491%	15,90,33,990.66	34,83,373.53
d)	Personal loans	28,36,85,758.74	1,06,14,155.50	3.7415%	25,90,52,499.24	78,69,239.00
	Subtotal (i)	82,77,84,250.90	1,40,55,628.28	1.6980%	72,47,03,094.90	1,13,32,612.53
ii)	Non-priority Sector					
a)	Agriculture and allied activities	-	-	0.0000%	-	-
b)	Industry	-	-	0.0000%	-	-
c)	Services	-	-	0.0000%	-	-
d)	Personal loans	55,99,51,341.29	1,14,77,325.00	2.0497%	50,02,53,632.93	1,54,19,608.00
	Sub-total (ii)	55,99,51,341.29	1,14,77,325.00	2.0497%	50,02,53,632.93	1,54,19,608.00
	Total (i + ii)	1,38,77,35,592.19	2,55,32,953.28	1.8399%	1,22,49,56,727.83	2,67,52,220.53

5 Exposures		
a) Exposure to real estate sector (Amount in ₹ )		
Category	Current Year	Previous year
i) Direct Exposure a) Residential Mortgages- Lending fully secured by mortgages in residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based(NFB) limits	305331492.74	270733306.25
Total Exposure to Real Estate Sector	305331492.74	270733306.25
b) Unsecured advances (Amount in ₹ )		
Particulars	31.03.2025	31.03.2024
Total unsecured advances of the bank	6,63,00,078.57	5,80,03,951.32
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-
c) Factoring exposures: Nil		
d) Unhedged foreign currency exposure: Nil		

"6. Concentration of deposits, advances, exposures and NPAs					
a) Concentration of deposits* (Amount in ₹ )			b) Concentration of advances* (Amount in ₹ )		
Particulars	31.03.2025	31.03.2024	Particulars	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	8,80,99,833.25	8,25,12,354.00	Total advances to the twenty largest borrowers	11,30,25,321.17	8,19,92,542.13
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.49%	4.59%	Percentage of advances to twenty largest borrowers to total advances of the bank	8.14%	6.69%
c) Concentration of exposures** (Amount in ₹ )					
Particulars	31.03.2025	31.03.2024	Particulars	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers/customers	11,30,25,321.17	8,19,92,542.13	Total Exposure to the top twenty NPA accounts	1,14,20,654.00	1,07,13,587.00
*Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers' customers*	8.14%	6.69%	*Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.*	44.73%	40.05%

8. Disclosure of complaints
- a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)"
- b) Top five grounds of complaints received by the bank from customers

e) Payment of DICGC Insurance Premium (Amount in ₹ )

Sr.No	Particular	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	22,22,904.00	20,46,759.60
ii)	Arrears in payment of DICGC premium	NIL	NIL

- h) Disclosure of facilities granted to Directors and their relatives
- Co-opertive Banks shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firmsin which they are interested.: Nil