

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

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Balance Sheet as at 31st March 2025

**PROFIT AND LOSS ACCOUNT FOR
THE YEAR ENDED 31ST MARCH 2025**

	Schedule	As on 31-03-2025	As on 31-03-2024
Capital and Liabilities			
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
Total		2,25,62,52,019.79	2,06,81,63,979.97
Assets			
Cash and balances with Reserve	6	2,71,03,750.87	2,18,01,895.87
Bank of India	7	31,80,93,933.71	33,60,54,167.33
Balance with banks and money at call and short notice	8	37,60,15,636.00	38,60,33,058.00
Investments	9	1,38,77,35,592.19	1,22,49,56,727.83
Advances	10	7,92,68,106.16	3,41,15,394.24
Fixed Assets	11	6,80,35,000.86	6,52,02,736.70
Total		2,25,62,52,019.79	2,06,81,63,979.97
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
III For Other Banks		
Authorised Capital (99,60,000 Class A Shares of Rs 25/- each) (1,000 Class B Shares of Rs 1,000/- each)	24,90,00,000.00 10,00,000.00	24,90,00,000.00 10,00,000.00
Issued Capital		
(25,55,015 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	-	7,37,25,200.00 89,979.00
Subscribed Capital		
(25,55,015 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	-	7,37,25,200.00 89,979.00
Called-up Capital	-	-
(25,55,015 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	-	7,37,25,200.00 89,979.00
Issued Capital		
(29,49,008 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	7,94,89,250.00 89,979.00	-
Subscribed Capital		
(29,49,008 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	7,94,89,250.00 89,979.00	-
Called-up Capital		
(29,49,008 Class A Shares of Rs 25/- each) (90 Class B Shares of Rs 1000/- each)	7,94,89,250.00 89,979.00	-
	7,95,79,229.00	7,38,15,179.00

Schedule 3-Deposits

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

Schedule 5 -Other Liabilities and Provision

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

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

	AS AT 31-03-2025	AS AT 31-03-2024
I In India		
(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	-	-
Total (i and ii)	31,80,93,933.71	33,60,54,167.33
II Outside India		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (i, ii and iii)	31,80,93,933.71	33,60,54,167.33
Grand Total (I and II)	31,80,93,933.71	33,60,54,167.33

Schedule 9- Advances

	AS AT 31-03-2025	AS AT 31-03-2024
A (i) Bills purchased and discounted	-	-
(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 Total	1,38,77,35,592.19	1,22,49,56,727.83
(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
C I Total	1,38,77,35,592.19	1,22,49,56,727.83
Advances in India		
(i) Priority Sectors	82,77,84,250.90	72,47,03,094.90
(ii) Public Sector	-	-
(iii) Banks	55,99,51,341.29	50,02,53,632.93
C Total	1,38,77,35,592.19	1,22,49,56,727.83
II Advances outside India		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I and II)	1,38,77,35,592.19	1,22,49,56,727.83

Schedule 11- Other Assets

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

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note

Estd : 1912

Schedule 14- Other Income

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

3. Investments											(Amount in ₹)												
a) Composition of Investment Portfolio											d) Repo transactions (in face value terms)												
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	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India		
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 depreciation and NPI"	-					-	-						-										
Net	37,59,23,616.00						21,51,12,133.56	59,10,35,749.56						59,10,35,749.56									
As at 31.03.2024											(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	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India	Total Investments in India	Total Investments outside India		
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"	-					-	-						-										
Net	-					-	-						-										
b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve											(Amount in ₹)												
Particulars											Current 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												2,59,885.00	2,59,885.00										
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												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																							