

Schedule 1 - Capital		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I. Authorised Capital		
(a) 5000000 A class shares of Rs.100/- each	500000000.00	500000000.00
(b) 100000 B class shares of Rs.10/- each	1000000.00	1000000.00
II. Issue Capital		
(a) 1494406 A class shares of Rs.100/- each	149440652.00	151883710.00
(a) 1518837 A class shares of Rs.100/- each	0.00	0.00
(b) 6118 B class shares of Rs.10/- each	0.00	0
(b) 5571 B class shares of Rs.10/- each	0.00	0
(c) 7584 B class shares of Rs.5/- each	99105.00	93635.00
(c) 7584 B class shares of Rs.5/- each	0.00	0.00
III. Subscribed Capital		
(a) 1494406 A class shares of Rs.100/- each	149440652.00	151883710.00
(a) 1518837 A class shares of Rs.100/- each	0.00	0.00
(b) 6118 B class shares of Rs.10/- each	0.00	0.00
(b) 5571 B class shares of Rs.10/- each	0.00	0.00
(c) 7584 B class shares of Rs.5/- each	0.00	0
(c) 7584 B class shares of Rs.5/- each	99105.00	93635.00
IV. Called up Capital		
(a) 1494406 A class shares of Rs.100/- each	149440652.00	151883710.00
(a) 1518837 A class shares of Rs.100/- each	0.00	0.00
(b) 6118 B class shares of Rs.10/- each	0.00	0.00
(b) 5571 B class shares of Rs.10/- each	0.00	0.00
(c) 7584 B class shares of Rs.5/- each	0.00	0.00
(c) 7584 B class shares of Rs.5/- each	99105.00	93635.00
Less : Calls Unpaid	0.00	0.00
Add : Forfeited shares	0.00	0.00
Paidup Capital	149539757.00	151977345.00
Schedule 2 - Reserves and Surplus		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Statutory Reserve Fund		
(a) Opening Balance	112192241.22	106224084.22
(b) Additions during the year	6777231.00	5968157.00
(c) Deductions during the year	0.00	0.00
Closing Balance	118969472.22	112192241.22
II Capital Reserve		
(a) Opening Balance	94105715.00	94105715.00
(b) Additions during the year	0.00	0.00
(c) Deductions during the year	0.00	0.00
Closing Balance	94105715.00	94105715.00
III Share Premium		
(a) Opening Balance	0.00	0.00
(b) Additions during the year	0.00	0.00
(c) Deductions during the year	0.00	0.00
Closing Balance	0.00	0.00

IV Revenue and other Reserves		
(a) Opening Balance	263109593.40	236305644.25
(b) Additions during the year	74488081.00	27912769.15
(c) Deductions during the year	200000.00	1108820.00
Closing Balance	337397674.40	263109593.40
V Balance in Profit and Loss Account	6940059.33	6967247.85
TOTAL OF I II III IV and V	557412920.95	476374797.47

Schedule 3 - Deposits		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
A I Demand Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	145273123.80	146979480.27
II Savings Bank Deposits	1061537477.39	884560968.09
III Term Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	4624245161.00	4870904062.00
Total (I,II and III)	5831055762.19	5902444510.36
B I Deposits of branches in India	5831055762.19	5902444510.36
II Deposits of branches outside India	0.00	0.00
Total (I and II)	0.00	0.00
Schedule 4 - Borrowings		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Borrowings in India		
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II Borrowings outside India		
Total (I and II)	0.00	0.00
Secured borrowings included in I and II above -Rs.		

Schedule 5 - Other Liabilities and Provisions

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Bills Payable	0.00	0.00
II Inter-office adjustment (net)	0.00	0.00
III Interest Accrued	95084961.00	103381447.00
IV Others (including provisions)	304261072.53	383030111.51
Overdue Interest Reserve of Non Performing Asset	168393345.53	177065840.00
Provision for Taxation:	0.00	46342216.00
Unclaimed Dividends	5933603.00	11659754.00
Deferred Tax Liability	934630.86	1168199.70
Provisions against Standard Assets	14363318.00	14363318.00
Sundries Payable	566977.00	904491.00
Suspense Accounts	9350385.71	65902705.38
Reserve for Suspense Asset and Other Provisions	103859191.43	64751216.43
Staff Security Deposit	859621.00	872371.00
Total	399346033.53	486411558.51

Schedule 6 - Cash and Balances with Reserve Bank of India

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Cash in Hand	38023815.00	44902413.00
II Balances with Reserve Bank of India		
(a) In Current Account	5856832.76	5756832.76
(b) In other Accounts	0.00	0.00
TOTAL (I and II)	43880647.76	50659245.76

Schedule 7
Balance with Banks and Money at Call and Short Notice

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I In India		
I Balance with Banks		
(a) In Current Accounts	313741214.70	318208324.76
(b) In other Deposit Accounts	660469138.62	590277515.62
II Money at Call and Short Notice		
(a) With banks	0.00	0.00
(b) With other institutions	0.00	0.00
TOTAL (I and II)	974210353.32	908485840.38
II Outside India		
(i) In Current Accounts		
(ii) In other Deposit Accounts		
(iii) Money at Call and Short Notice		
Total (I ii and iii)	0.00	0.00
Grand Total (I and II)	974210353.32	908485840.38

Schedule 8 - Investments

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Investments India in		
(I) Government Securities	2184332900.00	1894874733.00
(II) Other Approved Securities	0.00	0.00
(III) Shares	0.00	0.00
(IV) Indebentures and bonds	0.00	0.00
(V) Subsidiaries and/or joint ventures	0.00	0.00
(VI) Others - Share in TDCB	800000.00	800000.00
TOTAL	2185132900.00	1895674733.00
II Investments outside India in		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	2185132900.00	1895674733.00

Schedule 9 - Advances

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	1625076492.62	1772983730.23
(iii) Term loans	1584834741.00	1883666348.00
Total	3209911233.62	3656650078.23
B. (i) Secured by tangible assets	2990782183.04	3408051315.80
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	219129050.58	248598762.43
Total	3209911233.62	3656650078.23
C. I. Advances in India		
(i) Priority Sectors	2494971860.00	2612535236.58
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	714939373.62	1044114841.65
Total	3209911233.62	3656650078.23
C. II. Advances outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	0.00	0.00
Grand Total (C.I and II)	3209911233.62	3656650078.23

Schedule 10 - Fixed Assets

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Premises		
At cost as on 31 st March of the preceding year	137549505.57	128778389.03
Additions	2373650.50	16496238.54
Deductions during the year	0.00	7725122.00
Depreciation to date	-11902129.69	-10803775.03
Total	128021026.38	126745730.54
II Other Fixed Assets (including furniture & fixtures)		
At cost as on 31 st March of the preceding year	60077616.70	53309150.72
Additions	2007389.46	6790943.98
Deductions during the year	0.00	22478.00
Depreciation to date	-50753478.54	-48507553.01
Total	11331527.62	11570063.69
TOTAL (I and II)	139352554.00	138315794.23

Schedule 11 - Other Assets

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Inter-office adjustment (net)	0.00	0.00
II Interest Accured	245105512.53	244024786.00
III Tax paid in advance/tax deducted at source	31421505.00	93910048.44
IV Stationary and stamps	0.00	0.00
V Non banking assets acquired in satisfaction of claims	88693000.00	0.00
VI Others @	19646767.44	29487685.30
TOTAL (I,II,III,IV and V)	384866784.97	367422519.74

@In case there is any unadjusted balance of loss,the same may be shown under this item with appropriate footnote

Schedule 12 - Contingent liabilities

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Claims against the bank not acknowledged as debts	0.00	0.00
II Liability for partly paid investments	0.00	0.00
III Liability on account of outstanding forward exchange contracts	0.00	0.00
IV Guarantees given on behalf of constituents		
(a) In India	0.00	0.00
(b) Outside India	0.00	0.00
V Acceptances,endorsements and other obligations (including bills for collection)	0.00	0.00
VI Other items for which the bank is contingently liable	25451869.90	13678720.78
TOTAL	25451869.90	13678720.78

(sd)
Sanal Chacko
General Manager

(sd)
P Ramankutty
Board Member

(sd)
V A Kochumoideen
Vice Chairman

(sd)
V K Balachandran
Chairman

As per our Report of even date
For Jayan and Krishnankutty
Chartered Accountants (Reg. No.01295S)

Place : Kodungallur
Date : 21/06/2022

(sd)
JAYAN M (Partner)
Membership No. 19488

Schedule 13 - Interest Earned		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Interest/discount on advances/bills	442829763.60	378209049.00
II Income on investments	165793266.00	147990839.88
III Interest on balances with Reserve Bank of India and other inter bank funds	48195874.00	38941295.07
IV Others		
TOTAL	656818903.60	565141183.95
Schedule 14 - Other Income		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Commission,exchange and brokerage	2688386.13	1978598.42
II Profits on sale of investments	543950.00	8705000.00
Less: Loss on sale of investments	0.00	0.00
III Profit on revaluation of investments	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV Profit on sale of land,buildings and other assets	0.00	0.00
Less: Loss on sale of land,buildings and other assets	0.00	0.00
V Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI Income earned by way of Dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII Miscellaneous Income	15916491.44	33554323.21
TOTAL	19148827.57	44237921.63
Note: Under items II to V loss figures shall be shown in brackets		
Schedule 15 - Interest Expended		
	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Interest on Deposits	353807046.00	371266870.00
II Interest on Reserve Bank of India/ Inter-bankBorrowings	0.00	0.00
III Others	5400500.00	2685833.33
TOTAL	359207546.00	373952703.33

Schedule 16 - Operating Expenses

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
I Payments to and provisions for employees	93396257.00	123641125.00
II Rent,taxes and lighting	16314437.82	11084223.66
III Printing and stationery	643113.44	1015392.00
IV Advertisement and publicity	553767.00	741122.00
V Depreciation on bank's property	3344280.19	4280300.06
VI Directors' fees,allowances and expenses	1340663.00	1285956.00
VII Auditors' fees and expenses(including branch auditors)	499330.00	2283590.00
VIII Law Charges	3018014.16	460613.00
IX Postage,Telegrams,Telephones,etc.	1379078.74	1190218.70
X Repaires and maintenance	252531.92	318252.66
XI Insurance	7836253.22	7465873.68
XII Rebate on Loan Interest	7980256.00	3560535.00
XIII Other Expenditure	15471190.20	15604184.49
TOTAL	152029172.69	172931386.25

Provisions & Contingencies work I

	AS ON 31.03.2022 (Current Year) Rs.	AS ON 31.03.2021 (Previous Year) Rs.
Provision for Covid 19 resh PA Loans	35800000.00	0.00
Reserve for NPA	65200000.00	17900000.00
Prov for Pay Gratuity	15500000.00	5100000.00
Prov for Leave Salary	2320000.00	13272496.00
Provision for Taxation-Current Year	33200000.00	0.00
Provision for Taxation-Previous Year	0.00	13700000.00
Res. For U/S 36 (I) VIII of IT Act	1374021.00	500000.00
Provision for Suspense Due to	94511.00	741198.00
Building Recoupment Fund	1099539.15	1099539.15
TOTAL	154588071.15	52313233.15
Provisions & contingencies - Total	154588071.15	52313233.15

(sd)
Sanal Chacko
General Manager

(sd)
P Ramankutty
Board Member

(sd)
V A Kochumoideen
Vice Chairman

(sd)
V K Balachandran
Chairman

As per our Report of even date
For Jayan and Krishnankutty
Chartered Accountants (Reg. No.01295S)

Place : Kodungallur
Date : 21/06/2022

(sd)
JAYAN M (Partner)
Membership No. 19488