ഭേശാഭിമാനി 2021 സെപ്തംബർ 29 ബുധൻ

KERALA

THE KERALA STATE CO-OPERATIVE BANK LTD., (A Scheduled Bank), Head Office: Thiruvananthapuram

BA			(A)	Schedu	ed Bank
	co-operative Bank ure for the Previous Year Rs. P	В	ALANCE SHEET AS AT 31st March 2021 Capital and Liabilities	Rs. P	Figure for the Current Yea
		1 I	Capital Authorised capital		
	50,000,000,000.00 20,000,000,000.00 5,000,000,000.00		A. 5,00,00,000 shares of Rs. 1000/- each B. 2,00,00,000 shares of Rs. 1000/- each C. 5,00,00,000 shares of Rs. 100/- each	50,000,000,000.00 20,000,000,000.00 5,000,000,000.00	
80,000,000,000.00	5,000,000,000.00 80,000,000,000.00		D. 5,00,00,000 shares of Rs. 100/- each	5,000,000,000.00 80,000,000,000 .00	80,000,000,000.
	9,400,922,499.00 4,955,244,050.00	ii a b	Subscribed capital A Class - PACS/Urban Bank/Malappuram DCB B Class - State Government	9,433,014,299.00 8,974,051,500.00	
16,520,897,087.00	939,396,428.00 1,225,334,110.00 16,520,897,087.00	d	C Class - Other Societies D Class - Individuals	947,362,287.00 1,097,511,746.00 20,451,939,832.00	20,451,939,832.
	9,400,922,499.00 4,955,244,050.00	iii a b	Amount called upon A Class - PACS/Urban Bank/Malappuram DCB B Class - State Government	9,433,014,299.00 8,974,051,500.00	
	939,396,428.00 1,225,334,110.00	c d	C Class - Other Societies D Class - Individuals	947,362,287.00 1,097,511,746.00	
16,520,897,087.00	16,520,897,087.00 3,500,077,521.28	2	Reserve Fund Other Reserves & Provisions Statutory Reserve Fund	20,451,939,832.00 3,500,077,521.28	20,451,939,832.
	2,030,709,629.33	ii	Agricultural Credit Stabilization Fund. of which by way of loans from Government Rs.788482	2,057,199,210.63	
	751,355,292.05 39,472,865.23	iii iv	Building Fund Dividend Equalisation Fund	751,355,292.05 39,472,865.23	
	18,487,882.76	v vi vii	Special Bad Debts Reserve Bad & Doubtful Debts Reserve Investment Fluctuation Reserve	14,418,511.47	
	8,864,721,093.59 21,832,203,061.63	viii a b	Other Funds Reserves and Provisions Reserves Provisions	8,198,025,906.41 23,114,227,992.12	
37,037,027,345.87	37,037,027,345.87	3	Principal State Partnership Fund Account	37,674,777,299.19	37,674,777,299.
572,585,945.00	572,585,945.00	1 4	For share capital of Central Co-operative Banks/ PACS/ Other Societies Deposits and Other Accounts	250,733,095.00	250,733,095.
	136,814,245,736.27	l a	Fixed Deposits Individuals	133,144,950,200.41	
	295,887,369,583.36 65,820,339,734.23 22,705,504,611.43	b c d	PACS /Urban Co-operative Banks/DCBs Other Societies Other Institutions	348,456,557,166.75 70,734,787,108.19 24,809,039,835.41	
	521,227,459,665.29 32,119,913,209.70	ii a	Savings Bank Deposits Individuals	577,145,334,310.76 37,662,296,806.72	
	12,239,072,099.85 9,310,551,944.19	b c	PACS /Urban Co-operative Banks/DCBs Other Societies	12,584,565,880.11 10,088,131,812.23	
	5,691,619,108.10 59,361,156,361.84	d	Other Institutions Current Deposits	6,810,550,036.48 67,145,544,535.54	
	1,286,269,535.23 8,011,025,011.79 903,137,862.37	a b c	Other Societies Other Societies	1,527,949,840.13 9,319,958,405.88 981,775,282.02	
610,375,920,017.48	19,586,871,580.97 29,787,303,990.36	d	Other Institutions	981,775,282.02 11,195,534,848.30 23,025,218,376.33	667,316,097,222.
	37,942,728,046.00	5 I a	Borrowings From the Reserve Bank of India / NABARD Short-term loans, cash credit and overdrafts	59,919,650,000.00	
	07,012,720,010.00	A	of which secured against Government and other approved securities Nil	00,010,000,000.00	
		B b	Other tangible securities Nil Medium term loans	-	
		A B	of which secured against Government and other approved securities Nil Other tangible securities Nil		
	15,277,663,709.00	С	Long term loans of which secured against	9,643,551,358.00	
		B ii	Government and other approved securities Nil Other tangible securities Nil From the SBI / SCB / DFHI		
		a	Short-term loans, cash credit and overdrafts of which secured against		
		B b	Government and other approved securities Nil Other tangible securities Nil Medium term loans		
		Α	of which secured against Government and other approved securities Nil Other tangible securities		
		С	Nil Long term loans		
		A	of which secured against Government and other approved securities Nil Other tangible securities		
		B iii a	Nii From the State Government Short-term loans		
		Α	of which secured against Government and other approved securities Nil		
		B b	Other tangible securities Nil Medium term loans of which secured against		
	424 250 405 00	A B	Government and other approved securities Nil Other tangible securities Nil	427.400.005.00	
	431,359,465.00	A	Long term loans of which secured against Government and other approved securities Nil	437,168,835.00	
	7,400,000.00	B iv a	Other tangible securities Nil From other sources From the Commercial Banks Cash Credit	7,400,000.00	
	7,400,000.00	Α	of which secured against Government and other approved securities Nil	7,400,000.00	
	1,963,857.76 6,299,386,111.00	B b	Other tangible approved securities Nil From the National Co-operative Development Corporation Long Term Subordinated Deposit (LTD)	1,928,212.00 9,009,466,368.00	
		A	of which secured against Government and other approved securities Nil		
		B c	Other tangible approved securities Nil From the Industrial Development Bank of India Long Term Loans		
		A B	of which secured against Government and other approved securities Nii Other tangible approved securities Nii		
		d e	Temporary overdraft in C/A with other SCBs From Small Industries Development Bank of India		
59,960,501,188.76 403,430,359.62 125,691,475.72		6 7	From HUDCO Bills for Collection being Bills Receivable as per Contra Inter Branch Adjustment (Net Credit)		79,019,164,773.1 224,635,165. 45,389,116.1
3,690,938,335.34 8,718,673,839.40		8 9 10	Overdue Interest Reserve Interest Payable Other Liabilities		3,496,484,756. 9,096,475,562.
	-	a b	L.T. Loan fisheries interest adjustment account Interest tax received as per contra	-	
	-	d I	Bills payable Dividends Unpaid	-	
	106,538,241.78	ii e	Unclaimed Discount received but not earned under IDBI Rediscounting Scheme	77,805,490.78	
	1,357,263,973.29 17,046,724,150.17	f g	Contingent Provision against Standard Assets Others	1,295,692,857.96 17,919,952,747.09	
18,510,526,365.24	18,510,526,365.24	11	Profit and Loss Profit as per last Balance Sheet Rs.	19,293,451,095.83	19,293,451,095.
- 755 040 404 050 42	-		Less appropriations Rs. Add profit for the year brought from the P&L account Rs. 0	-	926 969 447 047
755,916,191,959.43	580,448,026.00	ı	Total	1,540,197,305.00	836,869,147,917.
665,809,700.93	85,361,674.93	ii III	DEAF Account Others	88,775,656.02	1,628,972,961. Figure for the Current Ye
Sorresponding Figu	4,400,609,104.25	1 i	Property and Assets Cash Cash in hand	4,671,634,134.75	rigule for the Current Ye
24,823,028,370.22	20,422,419,265.97 24,823,028,370.22	ii 2	Balance with RBI, SBI & other notified banks Balance with Other Banks/District Treasury	44,201,893,925.65 48,873,528,060.40	48,873,528,060.
F.000 ===	5,158,710,128.34 71,863,096.00	i ii	Current Deposits Savings Bank Deposits (District Treasury)	4,574,818,142.01 10,190,610.00	
5,230,573,224.34 102,643,727,898.60	5,230,573,224.34	3 4	Money at Call and Short Notice Investments	4,585,008,752.01	4,585,008,752. 83,319,356,407.
	170,324,482,535.52	Ĭ	In Central and State Government Securities (at book value) Face Value : Rs. 254613458300	254,118,645,607.17	
	14,812,000.00 206,831,000.00	ii iii	Market Value: Rs. 261469953017.80 Other Trustee Securities Shares in Co-operative Institutions	1,476,000.00 205,627,100.00	
173,169,245,260.52	2,623,119,725.00 173,169,245,260.52	iv 5	Other Investments Investment Out of the Principal State Partnership Fund	2,714,703,000.00 257,040,451,707.17	257,040,451,707.
572,585,945.00	572,585,945.00	I	In shares of: Central Co-operative Banks/PACS/Other Societies	250,733,095.00	250,733,095.0
	162,763,224,557.84	6 I	Advances Short-term loans, Cash Credits, Overdrafts and Bills Discounted	178,744,235,940.36	
	137,486,293,779.89 101,318,637,720.39	ii	Medium-term loans Long-term loans	105,775,765,813.13 112,129,294,051.30	
401,568,156,058.13	401,568,156,058.13	(1)	will will will will be a second of the secon	112,129,294,051.30 396,649,295,804.80	396,649,295,804.8

16,398,110,220.02		7	Internal Description	1	47 400 400 475 00
100 100 000 00		7	Interest Receivable		17,190,196,175.30
403,430,359.62		8	Bills Receivable being Bills for Collection as per Contra		224,663,165.13
0.000.005.007.04		9	Inter Branch Adjustment (Net Debit)		0.510.004.440.00
6,603,025,327.31		10	Premises less depreciation		6,510,024,149.02
531,727,761.70		11	Furniture and Fixtures less depreciation		364,523,388.69
	07.000.550.44	12	Other Assets	40,000,474,70	
	27,990,559.41	а	Vehicles less depreciation	10,262,174.70	
	2,885,102.15		Library	1,028,145.81	
	211,025,427.13		Computer Peripherals & Network	130,784,689.28	
	-	d	Stock of Registers & Stationary	-	
	-	е	Deposit with Electricity Board and P&T Department		
		f	Discount paid but not due under IDBI Bills Rediscounting		
		<u> </u>	Scheme		
		g	Interest subsidy due from State Government		
	4 005 074 047 00	h	Interest tax paid in advance	0.040.704.740.05	
	1,235,671,047.00	i	Income tax paid in advance	2,948,701,740.85	
	-	$oldsymbol{\perp}$	Premium paid to purchase securities from secondary market		
	14,303,316,388.68	k	Others	11,198,827,849.87	
15,780,888,524.37	15,780,888,524.37	L.		14,289,604,600.51	14,289,604,600.5
429,043,407.00		13	Non-Banking Assets Acquired in Satisfaction of Claims		429,043,407.0
		14	Profit and Loss		
	-	<u> </u>	Loss as per last Balance Sheet Rs. 7,76,26,49,602.60		
7,762,649,602.60	3,747,520,538.99		Add Profit/Loss for the year brought from the P&L account Rs.	619,930,397.58	7,142,719,205.0
	0,141,020,000.00	<u> </u>	61,99,30,397.58	010,000,001.00	
755,916,191,959.43			Total		836,869,147,917.6
			Contingent Liabilities		
	580,448,026.00	ı	Outstanding liabilities for guarantee issued and letter of credit	1,540,197,305.00	
	85,361,674.93		DEAF Account	88,775,656.02	
665,809,700.93		III	Others		1,628,972,961.0
		OFIT	AND LOSS ACCOUNT FOR THE YEAR ENDED 31st	March 2021	
Corresponding figu	res for the Previous Year		Income		Figures for the Current Yea
	10,447,664,146.46		Interest Received on Investments		23,438,477,647.2
	18,034,888,056.59	2	Interest Received on Loans & Advances		34,719,394,397.6
	57,260,978.79		Commission, Exchange and brokerage		106,711,151.3
	55,817,732.93	4	Subsidies and Donations		31,758,184.8
	-	5	Subsidy from State Government - Loss of Interest		
	791,023,559.01	6	Other Receipts		513,920,496.8
					313,820,480.0
1		7	Income from non-banking assets and Profit from sale of or		313,920,490.0
	-	7	Income from non-banking assets and Profit from sale of or dealing with such assets		313,920,490.0
	6,809,400.00	7			
	6,809,400.00 4,417,408,103.20	8	dealing with such assets		522,128,365.6
		8	dealing with such assets profit on trading of investment		522,128,365.6
	4,417,408,103.20	8 9 10	dealing with such assets profit on trading of investment Provisions released		522,128,365.6 5,305,612,371.0
Corresponding figu	4,417,408,103.20 - 33,810,871,976.98	8 9 10	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total		522,128,365.6 5,305,612,371.0 64,638,002,614.6
Corresponding figu	4,417,408,103.20 - 33,810,871,976.98 res for the Previous Year	8 9 10	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yea
Corresponding figu	4,417,408,103.20 - 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54	8 9 10	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yes 43,93,69,17,486.7
Corresponding figu	4,417,408,103.20 - 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92	8 9 10 1 2	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc.		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yea 43,93,69,17,486.7 4,04,41,68,083.8
Corresponding figu	4,417,408,103.20 - 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54	8 9 10 1 2 3	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yee 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5
Corresponding figu	4,417,408,103.20 	8 9 10 1 2 3 4	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yee 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42	8 9 10 10 2 3 4 5	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc.		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yea 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8
Corresponding figu	4,417,408,103.20 	8 9 10 10 2 3 4 5 6	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yes 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9
Corresponding figu	4,417,408,103.20 	8 9 10 1 2 3 4 5 6 7	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yet 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6
Corresponding figu	4,417,408,103.20	8 9 10 1 2 3 4 5 6 7 8	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Ye. 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,33,32,18,157.6 76,00,229.3 3,69,00,782.6 3,75,13,943.0
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,00,779.79	8 9 10 1 2 3 4 5 6 7 8 9	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Ye- 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.3 20,80,36,705.4
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,07,79.79 2,67,34,903.26	8 9 10 1 2 3 4 5 6 7 8 9	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc.		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Ye 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.0 20,80,36,705.4 6,40,28,104.3
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,0779.79 2,67,34,903.26 6,72,65,036.90	8 9 10 1 2 3 4 5 6 7 8 9 10	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences		522,128,365.6 5,305,612,371.0 64,636,002,614.6 Figures for the Current Ye. 43,93,69,17,486.7 4,04,41,66,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.0 20,80,36,705.4 6,40,28,104.3 20,14,87,873.3
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,07,79.79 2,67,34,903.26	8 9 10 1 2 3 4 5 6 7 8 9 10 11	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences Other expenditure		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yet 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.0 20,80,36,705.4 6,40,28,104.3 20,14,87,873.3
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,0779.79 2,67,34,903.26 6,72,65,036.90	8 9 10 1 2 3 4 5 6 7 8 9 10 11 12 13	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences Other expenditure Provisions and Reserves:		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yee 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.0 20,80,36,705.4 6,40,28,104.3 20,14,87,873.3
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,779.79 2,67,34,903.26 6,72,65,036.90 83,73,82,467.86	8 9 10 1 2 3 4 5 6 7 8 9 10 11 12 13 a	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences Other expenditure Provisions and Reserves: Reserve		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yea 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,440.0 20,80,36,705.4 6,40,28,104.3 20,14,87,873.3 1,71,52,34,684.7
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,779.79 2,67,34,903.26 6,72,65,036.90 83,73,82,467.86	8 9 10 11 2 3 4 5 6 7 8 9 10 11 12 13 a b	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences Other expenditure Provisions and Reserves: Reserve Provisions		522,128,365.6 5,305,612,371.0 64,638,002,614.6 Figures for the Current Yea 43,93,69,17,486.7 4,04,41,68,083.8 6,03,93,42,887.5 5,61,540.0 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,943.0 20,80,36,705.4 6,40,28,104.3 20,14,87,873.3 1,71,52,34,684.7
Corresponding figu	4,417,408,103.20 33,810,871,976.98 res for the Previous Year 19,29,84,87,094.54 2,25,01,74,543.92 1,75,92,17,536.25 82,88,30,872.42 1,19,52,887.00 1,43,64,451.49 1,50,24,512.00 10,00,779.79 2,67,34,903.26 6,72,65,036.90 83,73,82,467.86	8 9 10 11 2 3 4 5 6 7 8 9 10 11 12 13 a b	dealing with such assets profit on trading of investment Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund Director's and Local Committee members' fee and allowance Rent, taxes, insurance, lighting etc. Law charges Postage, telegram and telephone charges Audit Cost Depreciation and Repairs to property Stationary, Printing, Advertisement etc. IT Expences Other expenditure Provisions and Reserves: Reserve		513,322,438.65.61 5,305,612,371.09 64,638,002,614.64 Figures for the Current Yea 43,93,69,17,486.76 4,04,41,68,083.8 6,03,93,42,887.5; 5,61,540.00 1,31,32,18,157.8 76,00,229.9 3,69,00,782.6 3,75,13,430.0 20,80,36,705.44 6,40,28,104.3; 20,14,87,873.3 1,71,52,34,684.78 6,41,30,61,737.8 6,41,30,61,737.8 61,99,30,397.56 64,63,80,02,614.64

	Note on accounts					
SI No.	Particulars (as on 31-03-2021) (Rupees					
	Investment					
<u>A.</u>	Investment (SLR)		2541201.22			
	Permanent category					
	a.Book Value		29791.49			
	Current category					
	a. Book Value		2511409.73			
	b. Face Value		2516149.3			
	c. Market Value		2582099.43 27136.90			
B.	Investment (Non-SLR) Bonds					
2	Advances to directors & relatives, companies/firm in which they are interested.					
	Cost of Deposits - Average cost of Deposits					
4	NPAs					
	Year	2019-20	2020-2°			
	a. Gross NPAs	6,12,655.12	5,73,860.49			
	b. Net NPAs	4,54,758,70	4,13,962.50			
	c. Percentage of Gross NPAs to total advances	15.26%	14.47%			
	d. Percentage of Net NPAs to net advances	11.79%	10.87%			
5	Profitability					
	Interest income as a percentage of working funds.		7.49%			
	b. Non-interest income as a percentage of working funds.					
	c. Operating profit as a percentage of working funds.					
	d. Return on Assets		0.08%			

	le. Business (Deposits + Advances) per employee-Average				
	f. Profit per employee				
	Provisions				
	a. Provisions on NPAs required to be made				
	b. Provisions on NPAs actually made				
_	c. Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconcilliation of inter-branch account etc.				
	gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc. d. Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc. e. Provisions required to be made on depreciation in investments.				
	f. Provisions actually made on depreciation in investments.				
Т	Movement in Provisions (Net)				
	Years 2019-20	2020-21			
	a. Towards NPAs 23,662.89	2,001.51			
	b. Towards depreciations 179.56				
Τ	c. Towards standard assets. 13,572.6	-615.71			
	d. Towards all other items under 6 above.				
	i. Overdue interest 36,909.30	-1,944.53			
	ii. Gratuity Funds 1,227.23	2 2,317.52			
	iii. Provident Fund	-			
	iv. Reconciliation inter-branch A/c.	-			
	Payment of Insurance premium to the DICGC, including arrears, if any.				
_	Penality imposed by RBI for any violation.				
0					

To the Members of The Kerala State Co-operative Bank Limited Report on the Audit of the Financial Statements

Qualified Opinion

Qualified Opinion
We have audited the financial statements of The Kerala State Co-operative Bank Limited ('the Bank'), which comprise the Balance Sheet as at March 31, 2021 and the Profit and Loss Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter said in the Basis for qualified opinion section in our report, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 and the guidelines issued by National Bank for Agriculture and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Kerala Co-operative Societies Act, 1969 ('the Act') in the manner so required for Co-operative banks and give a true and fair view in conformity with accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2021 and its profit for the year ended on that date.

of the Bank as at March 31, 2021, and its profit for the year ended on that date.

Basis for Qualified Opinion

1) According to section 194N of the Act, TDS has to be deducted if a sum or aggregate of sum withdrawn in cash by a person in a particular financial year exceeds;

a) 20 lakhs (if no ITR has been filled for all the three previous assessment years), or

b) 1 crore (if ITRs have been filled for all or any one of three previous assessment years).

On our verification, it is found that the bank had not deducted tax on cash withdrawals to co-operative societies in excess of rupees one crore /20 Lakhs as the case may be. Considering the volume of transactions, we are unable to quantify the amount of cash withdrawal in cash.

2) We have observed during the course of our audit that some loans which were non performing in nature were closed by sanctioning fresh loans. There were also cases where, loans were sanctioned to the beneficiaries who were extended benefits of one-time settlement scheme (OTS). It is practically not possible to verify each and every new loan sanctioned during the period and hence we are unable to quantify the effect of the same in the profit and loss account.

3) The entity has not used the services of an independent qualified actuary for valuation of liabilities for employee terminal benefits, (ie., gratuity) as per Accounting Standard 15. In the absence of the same, the impact cannot be assentiated to the services of an independent qualified actuary for valuation of liabilities for employee terminal benefits, (ie., gratuity) as per Accounting Standard 15. In the absence of the same, the impact cannot be assentiated to the services of an independent qualified actuary for valuation of liabilities for employee terminal benefits, (ie., gratuity) as per Accounting Standard 15. In the absence of the same, the impact cannot be assentiated to the services of an independent qualified actuary for valuation of liabilities for employee terminal benefits, (ie., gratuity) as per Accounting Standard

2) We have observed during the course of our audit that some loans which were non performing in nature were closed by sanctioning fresh loans. There were also cases where, loans were sanctioned to the beneficiaries who were extended benefits of one-time settlement scheme (OTS). It is practically not possible to verify each and every new Gan sanctioned during the period and hence we are unable to quantify the effect of the same in the profit and loss account.

3) The entity has not used the services of an independent qualified actuary for valuation of liabilities for employee terminal benefits, (ie., gratuly) as per Accounting Standard 15. In the absence of the same, the impact cannot be ascertified in the books of accounts.

4) Vide Proceedings of the Registrar of Co-operative Societies No CB(5) 784/2019, dated 20 Nov 2019, 13 District Co-operative Banks in the State of Kerala were merged with the Kerala State Co-operative Bank Loss of the above. The second of the same in the second of the secon

Auditor's Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material fi, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements
As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of amanagement's use of the going concern basis of accounting policies, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw att market statements of, it such discussives are insectiously our opinion. Our conclusions are based of the additionable of the date of our additions report. However, ideal extends or continue and market may cause the Bank to cases to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner the achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that v

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that me reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements for the financial year ended March 31, 2021. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters 1. The Bank had granted loans to Karuvannur Service Co-operative bank, which had recently been subjected to public scrutiny and investigation by various agencies based on the issues that has been reported in the functioning of the said bank. Loans provided to the respective bank are classified as Standard as at 31-03-2021 by the Bank. The list of loans and securities offered for these loans are mentioned below;

Type of loan	Account Number	Outstanding as at 31-03-2021(Rs)	Security					
MTL-SOC-Simple Loan	80012906527	18,31,93,889	Land & Building and NODC Coverage					
Short term Loan to Soc	80015016203	91,74,052	1. Survey No.1071/2, 0.0273 H- Rs.1,27,36,053 and 2. Survey No.325/5,0.1477 H- Rs.4,17,77,214"					
Gold OD-SOC	10702201219	16,13,10,322	Gold Stock Value Rs. 19,37,38,134 and NODC Coverage					
	MTL-SOC-Simple Loan Short term Loan to Soc	MTL-SOC-Simple Loan 80012906527 Short term Loan to Soc 80015016203	MTL-SOC-Simple Loan 80012906527 18,31,93,889 Short term Loan to Soc 80015016203 91,74,052					

- Irinjalakuda OD-Other Purpose SOC 80015246443 9,99,99,651 Shopping Complex, Survey No.900/2, 0.1532 H- Rs.10,98,14,410 2. In view of continuing uncertainties, the extent of impact of the pandemic on the Bank's operations and financial position would depend on several factors including the steps taken by the Governments, Reserve Bank of Ind (RBI) and the Bank to miligate the same.
- 3. Due to the outbreak of COVID-19 pandemic that caused lockdown and other travel restrictions imposed by the Governments/local administration during the period of our audit, we could not travel to certain Branches of the Bank to carry out the audit processes physically at the respective offices. Wherever physical access was not possible, necessary records/ reports/ documents/ certificates were made available to us by the Bank through digital medium and emails. To this extent, the audit process was carried out on the basis of such documents, reports and records made available to us which were relied upon as audit evidence for conducting the audit and digital medium and emails. To the reporting for the current period.

Our opinion is not modified with respect to the above matters.

Report on Other Legal and Regulatory Requirements The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949.

As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949, we report that: a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory; b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and

c) the returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

for Ayyar & Cherian for and on behalf of the board of directors of Chartered Accountants Firm Registration No. 000284S

CA Dijo Philip Mathew Partner

Membership No. 224930, UDIN: 21224930AAAAMM4850 Place: Ernakulam, Date: 06-09-2021

K G Valsala Kumari Rajan P S Chief Executive Officer P Gagarir President

