THE KERALA STATE CO-OPERATIVE BANK LTD

(A Scheduled Bank), Head Office: Thiruvananthapuram **BALANCE SHEET AS AT 31ST MARCH 2022**

erala State Co-oper	rative Bank		D	ALANC	Е ЭП
ALCESTYANIA MEDICIA POPE E DO	gure for the Previous Year		Capital and Liabilities	Figure Rs. P	for the Current Y
	50,00,00,00,000.00	A.	Authorised capital	50,00,00,00,000.00	
	20,00,00,00,000.00 5,00,00,00,000.00	B. C.		20,00,00,00,000.00 5,00,00,00,000.00	
80,00,00,00,000.00	5,00,00,00,000.00 80,00,00,00,000.00	D.	5,00,00,000 shares of Rs. 100/ each	5,00,00,00,000.00 80,00,00,00,000.00	80,00,00,00,0
	9,43,30,14,299.00		Subscribed capital A Class PACS/Urban Bank/Malappuram DCB	9,38,77,80,799.00	
	8,97,40,51,500.00 94,73,62,287.00		B Class State Government C Class Other Co-operative Societies	8,96,17,86,181.00 1,00,05,20,437.00	
20,45,19,39,832.00	1,09,75,11,746.00 20,45,19,39,832.00		D Class Individuals	1,07,07,30,182.00 20,42,08,17,599.00	20,42,08,17,5
20,45,19,39,632.00	9,43,30,14,299.00		Amount called upon A Class PACS/Urban Bank/Malappuram DCB	9,38,77,80,799.00	20,42,08,17,5
	8,97,40,51,500.00	b	AClass Facs/Orban Bankywanappuram DCB B Class State Government C Class Other Co-operative Societies	8,96,17,86,181.00	
	94,73,62,287.00 1,09,75,11,746.00		D Class Individuals	1,00,05,20,437.00	
20,45,19,39,832.00	20,45,19,39,832.00		2 Reserve Fund Other Reserves & Provisions	20,42,08,17,599.00	20,42,08,17,5
	3,50,00,77,521.28 2,05,71,99,210.63		Statutory Reserve Fund Agricultural Credit Stabilization Fund. Of which by way of loans from	3,50,00,77,521.28 2,08,96,56,704.65	
	75,13,55,292.05		Government Rs.5,82,987.00 Building Fund	75,13,55,292.05	
	3,94,72,865.23	iv	Dividend Equalisation Fund Special Bad Debts Reserve	3,94,72,865.23	
	4 44 40 544 47	vi	Bad & Doubtful Debts Reserve Investment Fluctuation Reserve	1,44,18,511.47	
	1,44,18,511.47	viii	Other Funds Reserves and Provisions	, , , , ,	
	8,19,80,25,906.41 23,11,42,27,992.12	a b	Reserves Provisions	8,14,08,41,334.89 26,25,86,60,834.10	
37,67,47,77,299.19	37,67,47,77,299.19		3 Principal State Partnership Fund Account	40,79,44,83,063.67	40,79,44,83,0
		1	For share capital of Central Co-operative Banks		
	25,07,33,095.00		Primary Agricultural Credit Societies Other Societies	25,07,33,095.00	
25,07,33,095.00	25,07,33,095.00			25,07,33,095.00	25,07,33,0
			4 Deposits and Other Accounts Fixed Deposits		
	1,33,14,49,50,200.41 3,48,45,65,57,166.75	b	Individuals PACS /Urban / Other Co-operative Banks	1,37,04,70,03,108.77 3,62,37,93,73,085.06	
	70,73,47,87,108.19 24,80,90,39,835.41		Other Co-opertive Societies Other Institutions	75,22,17,20,157.44 25,85,70,48,755.61	
	5,77,14,53,34,310.76	ii	Savings Bank Deposits	6,00,50,51,45,106.88	
	37,66,22,96,806.72 12,58,45,65,880.11	a	PACS /Urban / Other Co-operative Banks	43,50,59,50,512.12 17,91,74,85,129.34	
	10,08,81,31,812.23	С	Other Co-opertive Societies	12,99,95,70,576.87	
	6,81,05,50,036.48 67,14,55,44,535.54		Other Institutions	6,86,75,54,500.61 81,29,05,60,718.94	
	1,52,79,49,840.13	a	Current Deposits Individuals	1,82,21,22,457.58	
	9,31,99,58,405.88 98,17,75,282.02		PACS /Urban / Other Co-operative Banks Other Co-opertive Societies	12,83,50,77,571.96 1,46,31,18,842.97	
6,67,31,60,97,222.63	11,19,55,34,848.30 23,02,52,18,376.33		Other Institutions	1,15,52,12,567.05 17,27,55,31,439.56	6,99,07,12,37,2
,,.,.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		iv	Money at Call and Short Notice	, ,	-y-0y47,12,37,2
			5 Borrowings From the Reserve Bank of India /NABARD		
	59,91,96,50,000.00		Short- term loans, cash credit and overdrafts Of which secured against	84,20,00,00,000.00	
		В	Government and other approved securities Nil Other tangible securities Nil		
		b	Medium term loans Of which secured against		
			Government and other approved securities Nil Other tangible securities Nil		
	9,64,35,51,358.00		Long term loans	11,32,68,08,427.00	
			Of which secured against Government and other approved securities Nil		
		ii	Other tangible securities Nil From the SBI / SCB / DFHI		
		a	Shortterm loans, cash credit and overdrafts Of which secured against		
			Government and other approved securities Nil Other tangible securities Nil		
			Medium term loans Of which secured against		
		Α	Government and other approved securities Nil		
			Other tangible securities Nil Long term loans		
			Of which secured against Government and other approved securities Nil		
			Other tangible securities Nil From the State Government		
		a	Short-Term loans Of which secured against		
			Government and other approved securities Nil Other tangible securities Nil		
			Medium term loans		
			Of which secured against Government and other approved securities Nil		
	43,71,68,835.00		Other tangible securities Nil Long-Term loans	320,659,200.00	
			of which secured against Government and other approved securities Nil		
			Other tangible securities Nil From other sources		
	74,00,000.00	a	From the Commercial Banks Cash Credit Of which secured against	74,00,000.00	
			Government and other approved securities Nil Other tangible approved securities Nil		
	19,28,212.00		From the National Cooperative Development Corporation	19,28,212.00	
	9,00,94,66,368.00		Long Term Subordinated Deposit (LTD) Of which secured against	9,89,14,40,000.00	
		A B	Government and other approved securities Nil Other tangible approved securities Nil		
		С	From the Industrial Development Bank of India Long Term Loans		
		A	Of which secured against Government and other approved securities Nil		
		В	Covernment and order approved securities Nil Other tangible approved securities Nil Temporary overdraft in c/A with other scbs		
		е	From Small Industries Development Bank of India		
79,01,91,64,773.00			From HUDCO		1,05,74,82,35,8
22,46,35,165.13 4,53,89,116.26		7	Bills for Collection being Bills Receivable as per Contra Inter Branch Adjustment (Net Credit)		61,59,08,8 5,27,64,5
3,49,64,84,756.36 9,09,64,75,562.25		9	Overdue Interest Reserve Interest Payable		3,28,95,27,7 8,69,32,53,2
		10	Other Liabilities L.T. Loan fisheries interest adjustment account		
			Bills payable		
		b			
		b c d	Dividends Unpaid		
	7,78,05,490.78	b c d I ii	Unpaid Unclaimed	7,77,95,168.78	
	1,29,56,92,857.96	b c d I ii e	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets	1,33,56,92,857.96	
	1,29,56,92,857.96 17,91,99,52,747.09	b c d I ii e f	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets	1,33,56,92,857.96 25,02,16,74,791.84	
19,29,34,51,095.83	1,29,56,92,857.96	b c d I iii e f g	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss	1,33,56,92,857.96	26,43,51,62,8
19,29,34,51,095.83	1,29,56,92,857.96 17,91,99,52,747.09	b c d I iii e f g	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit)	1,33,56,92,857.96 25,02,16,74,791.84	26,43,51,62,8
	1,29,56,92,857.96 17,91,99,52,747.09	b c d I iii e f g	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. 0	1,33,56,92,857.96 25,02,16,74,791.84	
19,29,34,51,095.83 19,29,34,51,095.83 8,36,86,91,47,917.05	1,29,56,92,857.96 17,91,99,52,747.09	b c d I iii e f g	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs.	1,33,56,92,857.96 25,02,16,74,791.84	
	1,29,56,92,857.96 17,91,99,52,747.09	b c d d l iii e e f f g h h	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total	1,33,56,92,857.96 25,02,16,74,791.84	
8,36,86,91,47,917.65 1,62,89,72,961.02	1,29,56,92,857.96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00	9,05,37,21,24,0 3,61,60,50,7
8,36,86,91,47,917.65 1,62,89,72,961.02	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83	b c d l l l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00	9,05,37,21,24,0 3,61,60,50,7
8,36,86,91,47,917.65 8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 2,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P	9,05,37,21,24,0 3,61,60,50,; e for the Current
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P	9,05,37,21,24,0 3,61,60,50,: for the Current Rs.
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P	b c d l l l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,91.98 35,68,64,14,191.80	9,05,37,21,24,0 3,61,60,50,: for the Current Rs.
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit D&A Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury)	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,819.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78	9,05,37,21,24,0 3,61,60,50,7 for the Current Rs.
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 45,87,35,28,060.40 4,57,48,18,142.01	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,22.000 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78	9,05,37,21,24,6 3,61,60,50,7 for the Current [*] Rs. 49,02,50,75,8
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,67,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01	b c c d d l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figur Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75	3,61,60,50,; for the Current Rs. 49,02,50,75,4
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,325.65 45,87,35,28,660.40 4,57,48,18,142.01 1,01,90,610.00	b c c d d l l iii iii iii iii 3	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00	3,61,60,50,; for the Current Rs. 49,02,50,75,4
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,67,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01	b c c d d l l iii iii iii iii 3	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value)	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figur Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75	3,61,60,50, for the Current Rs. 49,02,50,75,1
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 45,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17	b c c d l l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit D&F Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value: Rs. 306599498300 Market Value: Rs. 306599498300 Market Value: Rs. 306599498300 Other Trustee Securities Shares in Co-operative Institutions	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639.95	3,61,60,50,; for the Current Rs. 49,02,50,75,4
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Research Res	b c c d d l l iii iii iii iiv	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with Other Banks/District Treasury Current Deposits Balance with Other Banks/District Treasury Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value Rs. 307588227145-49 Other Trustee Securities Shares in Co-operative Institutions Other Investments	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,191.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639,95	9,05,37,21,24,6 3,61,60,50,; for the Current Rs. 49,02,50,75,4 8,04,91,44,2 73,22,24,14,6
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17	b c c d l l l l l l l l l l l l l l l l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 30788927145. 49 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of:	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,919.88 35,68,64,14,998.30 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639.95	9,05,37,21,24,6 3,61,60,50,; for the Current Rs. 49,02,50,75,4 8,04,91,44,2 73,22,24,14,6
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17	b c c d d l l iii iii iii iiv	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value: Rs. 307686227145.49 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investments Investment Out of the Principal State Partnership Fund	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,919.88 35,68,64,14,998.30 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639.95	9,05,37,21,24,6 3,61,60,50,; for the Current Rs. 49,02,50,75,4 8,04,91,44,2 73,22,24,14,6
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17 14,76,000.00 20,56,27,100.00 2,71,47,03,000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,57,04,04,51,707.17	b c c d d l l iii iii iii iii iiv 5 5 l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value: Rs. 306599498300 Market Value: Rs. 306599498300 Market Value: Rs. 306599498300 Market Value: Rs. 306599498300 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of: Central Co-operative Banks	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,22.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639.95 14,76,000.00 19,70,72,000.00 2,54,81,67,100.00 3,08,04,30,85,739.95	3,61,60,50,; for the Current Rs. 49,02,50,75,6 8,04,91,44,7 73,22,24,14,6
8,36,86,91,47,917.65 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17 14,76,000.00 20,56,27,100.00 27,14,70,3000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,57,04,04,51,707.17	b c c d d l l iii iii iii iii iiv 5 5 l l iii iiii i	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value - Rs. 306599498300 Market Value - Rs. 306599498300 Market Value - Rs. 306599498300 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of: Central Co-operative Banks Primary Agricultural Credit Societies Other Societies	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911,98 35,68,64,14,919,80 49,02,50,75,831.78 8,04,91,44,226.75 2,29,854.00 8,04,91,44,226.75 14,76,000.00 19,70,72,000.00 2,54,81,67,100.00 3,08,04,30,85,739,95	9,05,37,21,24,6 3,61,60,50,7 Rs. 49,02,50,75,8 8,04,91,44,2 73,22,24,14,0
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Figure for the Previous Year Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17 14,76,000.00 20,56,27,100.00 2,71,47,03,000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,57,04,04,51,707.17	b c c d d l l iii iii iii iii iiv 5 5 1 l iii iii iii iii 6 6 l l	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEA Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value: Rs. 307809227145.49 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of: Central Co-operative Banks Primary Agricultural Credit Societies Other Societies ADVANCES Short-Term loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against	1,33,56,92,857.96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,22.00 Figure Rs. P 13,33,86,60,911.98 35,68,64,14,919.80 49,02,50,75,831.78 8,04,89,14,372.75 2,29,854.00 8,04,91,44,226.75 3,05,29,63,70,639.95 14,76,000.00 19,70,72,000.00 2,54,81,67,100.00 3,08,04,30,85,739.95	9,05,37,21,24,6 3,61,60,50,7 Rs. 49,02,50,75,8 8,04,91,44,2 73,22,24,14,0
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17 14,76,000.00 20,56,27,100.00 27,14,70,3000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,57,04,04,51,707.17	b c c d d l l iii iii iii iii iiv 5 5 l l iii iiii i	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with RBI,SBI & other notified banks Balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value Rs. 307686227145.49 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of: Central Co-operative Banks Primary Agricultural Credit Societies Other Societies ADVANCES Short-Term loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against Government and other approved securities - Nil Other Langible securities Rs.	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911,98 35,68,64,14,919,80 49,02,50,75,831.78 8,04,91,44,226.75 2,29,854.00 8,04,91,44,226.75 14,76,000.00 19,70,72,000.00 2,54,81,67,100.00 3,08,04,30,85,739,95	26,43,51,62,8 9,05,37,21,24,0 3,61,60,50,7 for the Current Rs. 49,02,50,75,8 8,04,91,44,2 73,22,24,14,0
8,36,86,91,47,917.05 1,62,89,72,961.02 Corresponding Rs. P 48,87,35,28,060.40 4,58,50,08,752.01 83,31,93,56,407.60	1,29,56,92,857,96 17,91,99,52,747.09 19,29,34,51,095.83 19,29,34,51,095.83 1,54,01,97,305.00 8,87,75,656.02 Rs. P 4,67,16,34,134.75 44,20,18,93,925.65 48,87,35,28,060.40 4,57,48,18,142.01 1,01,90,610.00 4,58,50,08,752.01 2,54,11,86,45,607.17 14,76,000.00 20,56,27,100.00 27,14,70,3000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,71,47,03,000.00 2,57,04,04,51,707.17	b c c d d l l iii iii iii iii iii iii iii iii	Unpaid Unclaimed Discount received but not earned under IDBI Rediscounting Scheme Contingent Provision against Standard Assets Others Migration Account (Net Credit) Profit and Loss Profit as per last Balance Sheet Rs. Less appropriations Rs. Add profit for the year brought from the P&L account Rs. o Total Contingent Liabilities Outstanding liabilities for guarantee issued and letter of credit DEAF Account Income Tax Demand Property and Assets Cash Cash in hand balance with Other Banks/District Treasury Current Deposits Savings Bank Deposits (District Treasury) Fixed Deposits Money at Call and Short Notice Investments In Central and State Government Securities (at book value) Face Value : Rs. 306599498300 Market Value Rs. 307888227145-49 Other Trustee Securities Shares in Co-operative Institutions Other Investments Investment Out of the Principal State Partnership Fund In shares of: Central Co-operative Banks Primary Agricultural Credit Societies Other Societies ADVANCES Short-Term loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against Government and other approved securities - Nil	1,33,56,92,857,96 25,02,16,74,791.84 26,43,51,62,818.57 1,51,48,54,190.00 36,59,40,304.95 1,73,52,56,220.00 Figure Rs. P 13,33,86,60,911,98 35,68,64,14,919,80 49,02,50,75,831.78 8,04,91,44,226.75 2,29,854.00 8,04,91,44,226.75 14,76,000.00 19,70,72,000.00 2,54,81,67,100.00 3,08,04,30,85,739,95	9,05,37,21,24,6 3,61,60,50,7 Rs. 49,02,50,75,8 8,04,91,44,2 73,22,24,14,0

		В			
			Of the advances, amount due from IndvIs - Rs.		
	1,12,12,92,94,051.30	iii	Of the advances, amount overdue - Rs. Long-Term loans	98,96,19,27,924.32	
	1,12,12,92,94,051.30		Of which secured against	96,96,19,27,924.32	
		Α			
		В	Other tangible securities Rs.		
			Of the advances, amount due from Indvls Rs.		
			Of the advances, amount overdue Rs.		
3,96,64,92,95,804.80 17,19,01,96,175.30	3,96,64,92,95,804.80	7	Interest Receivable	4,09,50,03,55,078.59	4,09,50,03,55,078.59 12,59,93,67,662.32
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			a. Loans and advances Rs 7400922297.42		,,,,
			b. Investment Rs 5198445364.90		
22,46,63,165.13		8	Bills Receivable being Bills for Collection as per Contra		61,59,08,827.92
		9	, , , ,		
6,51,00,24,149.02		10			6,43,13,99,355.24
36,45,23,388.69		11			35,33,49,804.17
	1,02,62,174.70	12 a		97,23,153.07	
	10,28,145.81	b		9,23,365.42	
	13,07,84,689.28	С		56,77,70,738.19	
		d	Stock of Registers & Stationary		
		e			
		f			
		g			
	2,94,87,01,740.85	h i	Interest tax paid in advance Income tax paid in advance	2,91,08,09,236.85	
	2,94,87,01,740.85	i	Premium paid to purchase securities from secondary market	2,31,00,03,230.85	
	11,19,88,27,849.87	k		26,99,10,41,887.89	
	, , , , , , , , , , , , , , , , , , , ,	I	Migration Account (Net Debit)	, .,	
14,28,96,04,600.51	14,28,96,04,600.51			30,48,02,68,381.42	30,48,02,68,381.42
42,90,43,407.00		13	Non-Banking Assets Acquired in Satisfaction of Claims		43,07,26,966.00
		14			
			Loss as per last Balance Sheet Rs. 7,14,27,19,205.02		
7,14,27,19,205.02	61,99,30,397.58		Add Profit/Loss for the year brought from the P&L account Rs. 77,24,24,195.65	77,24,24,195.65	6,37,02,95,009.37
8,36,86,91,47,917.65		Total			9,05,37,21,24,020.11
			Contingent Liabilities		0,00,07,21,24,020.11
	1,54,01,97,305.00	- 1	Outstanding liabilities for guarantee issued and letter of credit	1,51,48,54,190.00	
	1,54,01,97,305.00 8,87,75,656.02	11	A contract of the contract of	1,51,48,54,190.00 36,59,40,304.95	
1,54,01,97,305.00			DEAF ACCOUNT Income Tax Demand	36,59,40,304.95 1,73,52,56,220.00	
	8,87,75,656.02 figures for thePrevious Year	11	DEAF Account	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	for the Current Year
	8,87,75,656.02 figures for thePrevious Year Rs. P	11	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year
	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28	1	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06
	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61	11	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39
	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28	1 2	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06
	6,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34	1 2 3	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23
	6,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34	1 1 2 3 4	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86	11 2 3 4 5 6 7	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86	11 1 2 3 4 4 5 6 6 7 8	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86	11 2 3 4 4 5 6 6 7 8 9	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86	11 1 2 3 4 4 5 6 6 7 8	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86	11 1 2 3 3 4 4 5 6 6 7 8 8 9 10	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50
	figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86	11 1 2 3 4 4 5 6 6 7 8 8 9 10 11	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476.23 69,13,125.50 54,51,12,787.98
	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09	11 12 11 11 11 11 11 11 11 11 11 11 11 1	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98
	figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86	11 12 11 11 11 11 11 11 11 11 11 11 11 1	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any)	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31s1	E March 2022 5 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98
Corresponding	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09	11 12 11 11 11 11 11 11 11 11 11 11 11 1	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any)	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	E March 2022 5 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64
Corresponding	figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P	11 12 11 11 11 11 11 11 11 11 11 11 11 1	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidiy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any) Total Expenditure	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 s for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05
Corresponding	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151,34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70	11 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 11 12 13	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any) Total Expenditure	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,891.07
Corresponding	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81	11 1 2 2 3 3 4 4 5 5 5 6 6 7 7 8 8 9 10 11 12 13 13	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc.	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 33,81,63,03,199,39 17,85,07,476,23 69,13,125,50 54,51,12,787,98 1,90,31,03,955,25 47,97,41,042,64 63,97,45,91,854.05
Corresponding	figures for the Previous Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81 6,03,93,42,887.52	11 1 2 3 3 4 4 5 5 6 6 7 7 8 8 10 11 11 12 13 13 11 2 2 3 3	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed Provisions released Loss (if any) Total Expenditure Interest on deposits Interest on borrowings etc. Salaries and allowances and Provident Fund	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 33,81,63,03,199,39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,891.07 4,42,56,647.70.93 5,74,43,07,135.29
Corresponding	figures for the Previous Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,093.81 6,03,93,42,887.92 5,51,540.00	11 1 2 2 3 3 4 4 5 5 5 6 6 7 7 8 8 9 10 11 12 13 13	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against PAP reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 1,00 the Current Year Rs. P 43,79,22,84,891.07 4,42,56,64,710.39 5,74,43,07,135.29 26,10,090.00
Corresponding	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81 6,03,93,42,887.92 5,61,540.00 1,31,31,21,81,57.84	11 1 2 3 3 4 4	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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.	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,891.07 4,42,56,64,710.39 5,74,43,07,135.29 28,10,099.00 1,48,09,12,515.07
Corresponding	figures for the Previous Year Rs. P 23,43,84,77,647,28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,093.81 6,03,93,42,887.92 5,51,540.00	11 1 2 2 3 4 4 5 5 5 6 6 7 7 8 8 9 9 10 11 12 13 3 4 4 5 5	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against PAP reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476.23 69,13,125,50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,891.07 4,42,56,64,710,39 5,74,43,07,135.29 28,10,090.00 1,48,09,12,515.07
Corresponding	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,093.81 6,03,93,42,887.52 5,61,540.00 1,31,218,187.50	11 1 2 2 3 4 4 1 1 1 1 2 2 3 4 4 4 5 5 6 6	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years rovision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,193,39 17,89,07476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,995.25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,991.07 4,42,56,44,710,39 5,74,43,07,135.29 26,10,090.00 1,48,09,12,315,07 1,89,12,4189,23
Corresponding	6,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81 6,03,93,42,887.52 5,61,540.00 1,31,32,18,157.84 76,00,229.90 3,99,00,782.61 3,37,51,39,43.00 14,51,42,028.78	11 1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 35,81,63,03,199,39 17,85,07,476,23 69,13,125,50 54,51,12,787,98 1,90,31,03,955,25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,991,07 4,42,56,64,710,73 5,74,43,07,132,92 20,10,090.00 1,48,091,235,07 1,891,2,356,07 1,891,2,356,07 1,891,2,489,23 3,95,80,825,63 4,85,54,351,99 1,67,75,02,383,77
Corresponding	8,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,99,17,486.70 4,04,41,68,083.31 6,03,93,42,887.52 5,61,540.00 1,31,32,18,157.48 76,00,229.90 3,69,00,782.61 3,75,13,943.00 14,51,42,02.87 8 62,894,676.68	11 1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Deparis and Maintenance	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,193,39 17,85,07,476,23 69,13,125.50 54,51,12,787.98 1,90,31,03,955,25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,891,090.00 1,48,09,12,515.07 1,89,12,489.23 3,95,80,825.63 4,85,54,351.59 1,67,70,22,38,379 9,66,18,610.15
Corresponding	figures for the Previous Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,093.81 6,03,94,287.52 5,54,546.00 1,31,32,18,157.84 76,00,229.90 3,69,00,782.61 3,75,13,943.00 14,51,42,028.78 6,349,467.68 6,64,94,87.68	11 1 2 2 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 11	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against PAP reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc.	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476,23 69,13,125,50 54,51,12,787,98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 1,90,31,03,955.25 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,90,31,03,955.25 1,17,65,30,338,50.15 1,17,65,328,56
Corresponding	figures for thePrevious Year Rs. P 23,34,84,77,647,28 34,71,93,94,397,61 10,67,11,151,34 3,17,58,184,86 51,39,20,496,86 51,39,20,496,86 52,21,28,365,60 5,30,56,12,371,09 64,63,80,02,614,64 figures for the Previous Year Rs. P 43,93,69,17,486,70 4,04,41,68,083,81 6,03,93,42,887,50 5,61,540,00 1,31,32,18,197,84 76,00,229,90 3,69,00,782,61 3,75,13,943,00 14,51,42,028,78 62,894,676,80 6,40,281,043,22 20,14,87,673,34	11 1 2 2 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 12	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. IT Expenses	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 33,81,63,03,199,39 17,85,07,476,23 69,13,125.50 54,51,12,787,98 1,90,31,03,955,25 47,97,41,042,64 63,97,45,91,854.05 16 or the Current Year Rs. P 43,79,22,84,891,07 4,42,56,64,710,93 5,74,43,07,135,29 26,10,090.00 1,48,09,12,515,07 1,89,12,489,23 3,99,80,825,3 3,95,80,825,3 4,85,54,351,59 1,67,75,02,383,77 9,06,18,610,15 7,17,63,328,56 17,69,85,183,18
Corresponding	figures for the Previous Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,093.81 6,03,94,287.52 5,54,546.00 1,31,32,18,157.84 76,00,229.90 3,69,00,782.61 3,75,13,943.00 14,51,42,028.78 6,349,467.68 6,64,94,87.68	11 1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 1 2 2 3 3 4 4 1 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 15 15 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against Standard Assets reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. It Expenses Other expenditure	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 35,81,63,03,199,39 17,85,07,476,23 69,13,125,50 54,51,12,787,98 1,90,31,03,955,25 47,97,41,042.64 63,97,45,91,854.05 for the Current Year Rs. P 43,79,22,84,991,07 4,42,56,64,710,73 5,74,43,07,132,92 20,10,090.00 1,48,091,235,07 1,891,2,356,07 1,891,2,356,07 1,891,2,489,23 3,95,80,825,63 4,85,54,351,99 1,67,75,02,383,77
Corresponding	figures for thePrevious Year Rs. P 23,34,84,77,647,28 34,71,93,94,397,61 10,67,11,151,34 3,17,58,184,86 51,39,20,496,86 51,39,20,496,86 52,21,28,365,60 5,30,56,12,371,09 64,63,80,02,614,64 figures for the Previous Year Rs. P 43,93,69,17,486,70 4,04,41,68,083,81 6,03,93,42,887,50 5,61,540,00 1,31,32,18,197,84 76,00,229,90 3,69,00,782,61 3,75,13,943,00 14,51,42,028,78 62,894,676,80 6,40,281,043,22 20,14,87,673,34	11 1 2 2 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 12	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. IT Expenses	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 33,81,63,03,199,39 17,85,07,476,23 69,13,125,50 47,97,41,042,64 63,97,45,91,854.05 1,00,31,03,955,25 47,97,41,042,64 63,97,45,91,854.05 1,00,31,03,955,25 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31
Corresponding	figures for thePrevious Year Rs. P 23,34,84,77,647,28 34,71,93,94,397,61 10,67,11,151,34 3,17,58,184,86 51,39,20,496,86 51,39,20,496,86 52,21,28,365,60 5,30,56,12,371,09 64,63,80,02,614,64 figures for the Previous Year Rs. P 43,93,69,17,486,70 4,04,41,68,083,81 6,03,93,42,887,50 5,61,540,00 1,31,32,18,197,84 76,00,229,90 3,69,00,782,61 3,75,13,943,00 14,51,42,028,78 62,894,676,80 6,40,281,043,22 20,14,87,673,34	11 1 2 2 3 4 4 5 5 6 6 7 7 13 4 4 5 5 6 6 7 7 10 11 12 13 14 15 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against Standard Assets reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. IT Expenses Other expenditure Provisions and Reserves:	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267,06 33,81,63,03,199,39 17,85,07,476,23 69,13,125,50 47,97,41,042,64 63,97,45,91,854.05 1,00,31,03,955,25 47,97,41,042,64 63,97,45,91,854.05 1,00,31,03,955,25 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,955 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31,03,95 1,00,31
Corresponding	6,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,93,94,397.61 10,67,11,151.34 3,17,58,184.86 51,39,20,496.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81 6,03,93,42,887.52 5,61,540.00 1,31,32,18,157.84 76,00,229,90 1,31,52,13,943.00 14,51,42,028.78 62,894,676.68 6,40,28,104.32 20,14,87,873.34 1,71,52,34,684.75	11 1 2 2 3 4 4 5 5 6 6 7 7 10 11 12 13 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 13 14 14 14 14 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years contingent provision against PA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. IT Expenses Other expenditure Provisions and Reserves: Reserve	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 44,27,56,64,710.93 5,74,43,07,135.29 26,10,090.00 1,48,09,12,515.07 1,89,12,489.23 3,95,80,825.63 4,85,54,351.59 1,67,75,02,383.77 9,06,18,610.15 7,17,69,328.66 17,69,85,183.18 1,66,02,18,326.05
Corresponding	figures for thePrevious Year Rs. P 23,43,84,77,647,28 34,71,93,94,397,61 10,67,11,151,34 3,17,58,184,86 51,39,20,496,86 51,39,20,496,86 52,21,28,365,60 5,30,56,12,371,09 64,63,80,02,614,64 figures for the Previous Year Rs. P 43,93,69,17,486,70 4,04,41,68,083,81 6,03,93,42,887,52 5,61,540,00 1,31,32,18,157,84 76,00,229,90 3,69,00,782,61 3,75,13,943,00 14,51,42,028,78 62,894,676,68 6,40,28,104,32 20,14,87,873,34 1,71,52,34,684,75	11 1 2 2 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 14 4 5 5 5 6 6 7 7 8 8 9 9 10 10 11 12 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. It Expenses Other expenditure Provisions and Reserves: Reserve Provisions	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	March 2022 for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199,39 17,85,07,476,23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 1,00,31,03,955.25 1,00,31,03,95.25 1,00,31,03,95.25 1,00,31,03,95.25 1,0
Corresponding	6,87,75,656.02 figures for thePrevious Year Rs. P 23,43,84,77,647.28 34,71,83,44,397.61 10,67,71,151.34 3,17,58,184.86 51,39,20,496.86 51,39,20,496.86 52,21,28,365.60 5,30,56,12,371.09 64,63,80,02,614.64 figures for the Previous Year Rs. P 43,93,69,17,486.70 4,04,41,68,083.81 6,03,93,42,887.52 5,61,540.00 1,31,32,18,157.84 76,00,229.90 3,69,00,782.61 3,75,13,943.00 14,51,42,028.78 62,894,676.68 6,40,28,104.32 20,14,87,873.34 1,71,52,34,684.75	11 1 2 2 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 14 4 5 5 5 6 6 7 7 8 8 9 9 10 10 11 12 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	DEAF ACCOUNT Income Tax Demand PROFIT AND LOSS ACCOUNT FOR THE YEA Income Interest Received on Investments Interest Received on Loans & Advances Commission, Exchange and brokerage Subsidies and Donations Subsidy from State Government Loss of Interest Other Receipts Last years contingent provision against Standard Assets reversed Last years provision against NPA reversed Income from non-banking assets and Profit from sale of or dealing with such assets Profit on trading of investment Last years overdue Interest Reserve reversed 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 Repairs and Maintenance Stationary, Printing, Advertisement etc. It Expenses Other expenditure Provisions and Reserves: Reserve Provisions	36,59,40,304.95 1,73,52,56,220.00 AR ENDED 31st Figure	E March 2022 I for the Current Year Rs. P 25,04,49,10,267.06 35,81,63,03,199.39 17,85,07,476.23 69,13,125.50 54,51,12,787.98 1,90,31,03,955.25 47,97,41,042.64 63,97,45,91,854.05 I for the Current Year Rs. P 43,79,22,84,891.07 4,42,56,64,710.33 5,74,43,07,135.29 26,10,090.00 1,48,091,2,515.07 1,69,12,489.23 3,95,80,825.63 4,85,54,351.59 1,67,75,02,383.77 9,06,18,610.15 7,17,65,328.56 17,69,85,183.18 1,66,02,18,326.05

Sl.NO.	Particulars (as on 31–03-	(Rupees in Lakhs)	
1	Investment		
A.	Investment (SLR)		30,52,963.71
	Permanent category		
	a. Book Value		6,92,689.06
	Current category		
	a. Book Value		23,60,274.65
	b. Face Value		23,63,910.58
	c. Market Value		23,85,993.21
B.	Investment (Nonslr) (Refer Note:1.1)		
	Bonds	25,482.81	
	Others	1,984.34	
	Less Investment Reserve		15,332.00
	Net Investments	30,65,098.86	
2	Advances to directors & relatives, companies/fi		
	Nil		
3	Cost of Deposits Average cost of Deposits		6.53%
4	NPAS		
	Year	2020-21	2021-22
	a. Gross NPAS	5,73,860.49	5,46,653.94
	b. Net npas	4,13,962.56	3,69,120.67
	c. Percentage of Gross NPAs to total advances	14.47%	13.35%
	d. Percentage of Net NPAs to Gross advances	10.44%	9.01%
	e. Percentage of Net NPAs to net advances	10.87%	9.42%
5	Profitability		
	a. Interest income as a percentage of working fun	7.29%	

	d. Return on Assets		0.09%
	e. Business (Deposits + Advances) per employeeAve	erage	1925.49
	f. Profit per employee		1.38
6	Provisions		
	a. Provisions on NPAs required to be made		1,77,395.28
	b. Provisions on NPAs actually made		1,77,533.27
	 c. Provisions required to be made in respect of overcaccount, gratuity fund, provident fund, arrears in raccount etc. 	due interest taken into income econcilliation of interbranch	36,356.38
	d. Provisions actually made in respect of overdu- account, gratuity fund, provident fund, arrears in r account etc.	e interest taken into income econcilliation of interbranch	36,356.38
	e. Provisions required to be made on depreciation in	n investments.	15,332.00
	f. Provisions actually made on depreciation in inves	stments.	15,332.00
7	Movement in Provisions (Net)		
	Years	2020-21	2021-22
	a. Towards NPAS	2,001.51	17,635.34
	b. Towards depreciations		16,775.02
	c. Towards standard assets.	(615.71)	400.00
	d. Towards all other items under 7 above.		
	i Overdue interest	(1,944.53)	34,839.81
	ii Gratuity Funds	2,917.52	543.59
	iii Provident Fund	-	
	iv Reconciliation interbranch A/c.	-	
8	Payment of Insurance premium to the DICGC, inc	luding arrears, if any.	9,234.40
9	Penality imposed by кві for any violation.		Nil
10	Balance of amount transferred to DEAF		3,659.40
11	Percentage of Capital Funds to Risk weighted Ass	ets	10.24%

b. Noninterest income as a percentage of working funds. c. Operating profit as a percentage of working funds.

1.1	Investment in No	n SLR Instrume	ents			
i	Composition of Non SLR investments					
(All amounts are in Rupees Lakhs, except otherwise stated)						
No	Issuer Composition of Non SLR investments	Amount	Extent of Below Investment Grade Securities	Extent of unrated securities	Extent of unlisted securities	
1	PSU	6,811.90	-	-	-	
2	FIS	17,671.31	-	-	-	
3	Public Sector Banks	1,013.22	-	-	-	
4	Mutual funds		-	-	-	
5	Others	1,970.72	-	-	-	
		27.467.15	_	_	_	

İ	Non Performing Non SLR Investments	
	Particulars	Amount
	Opening Balance	557.33
	Additional during the year since 1st April	22.98
	Reductions during the above period	
	Closing balance	580.31
	Total provisions held	580.31

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

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, 2022 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. outer 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 Reserve bank of India and kerala to-operative Societies Act, 1969 (The Act 1) in the manner so required for cooperative 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, 2022, and its profit for the year ended on that date.

Basis for oqualified opinion

guernelly accreted in mids at the state of affairst of the saids as a Warch a, aze, and its porfit for the year ended on that date.

8835 for Qualified Opinion

According to section seaso of a data sort the said as a Warch a, aze, and its porfit for the year ended on that date.

20 a Jaskis if no rit has been filed for all the three previous assessment years, or

10 a roor on an entire in the provision of the Act, Tos has to be deducted far a on a sense they are previous assessment years, or

11 on on wretfication, it is found that the bank had not deducted tax on cash withdrawals to co-operative societies in excess of rupes one core - zo Laskis as the case may be, considering the volume of transactions, we are unable to quantify the amount of cash withdrawal in cash, The Bank has obtained an interir star from the light court of keral for deducting tax under section may a gricultural credit society PACs or any co-operative society engaged in the business of banking.

21 the bank has not complied with the provision of sec seq a pand not deducted tras on part and a section section section of the provision of sec seq a pand not deducted tras on part and a section section section section section seed of the provision of section se

based on the work we have performed, we conclude that there is a material instantament of this other information, we are required to report into it segard.

Responsibilities of Management and information information, we are required to report into it segard.

Responsibilities of Management and information information and presentation of the financial statements that give a true and fair view of the financial performance of the bank in accordance with the provisions of the Banking Regulation Act 1949, the guidelines is sued by the validation and financial performance of the bank in accordance with the provisions of the Banking Regulation Act 1949, the guidelines is sued by the realt-or-operative Societies Act, here and rules made there under and the accounting principles generally accepted in india as far as applicable to state or-operative banks, this responsibility also includes maintenance of adequate reformation in the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies, making judgments and estimates that are reasonable and providen, and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements, whether due to fraud or error.

In preparing the financial statements, whether due to fraud or error.

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or has in realistic alternative but to do so.

Audior's responsibilities for the audior of the Financial statements

Our objectives are to obtain a most in season able assurance about whether the Financial statements

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As part of an audit in accordance with sax, we exercise professional judgment and maintain professional skepticism throughout the audit reads

in a seasonably 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 sax, we exercise professional judgment and maintain professionals skepticism throughout the 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 of the financial statements

indicate the season of
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 circumstance.

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

Conclude on the appropriateness of management is used in the propriateness of management is used and the reasonableness of accounting and, based on the audit evidence obtained, whether an anterial 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 condude that a material uncertainty exists, we are required to draw attention in our unditor's report. The related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained, whether an anterial uncertainty exists related to events or conditions may cause the Bank to cease to continue as a going concern. If we condude that a material uncertainty exists, we are required to draw attention on uncontrol or the propertion of the propertion of the developed of the audit of the audit and significant adult from the such as a supplication of the audit and significant adult from the such as a supplication of the such as a supplication of the audit and significant adult from the such as a supplication of the such as a supplication of the audit and significant adult from the such as a supplication of the audit and significant adult from the such as a supplication of the audit and significant adult from the such as a supplication of the audit and significant adult from the such as

Let it there is training was commercially a recently an impact on origination is not indicated with respect to the above matters.

Report on other tegal and regulatory requirements.

Report on other tegal 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.

Intel Balances Piece data the Proof in all Loss Account naive over in own up in a coronance with one provisions of section 290 the balances regulated by subsection con of section and of the Banking Regulation Act, 1949. It is required by subsection con of section and of the Banking Regulation Act, 1949. It is required by subsection con of the Banking Regulation Act, 1949. It is required by subsection con of section 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.

The transactions of the Bank, which have come to our notice, have been within the powers of the Bank, and

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

CA Dijo Philip Mathew Membership No. 224930

Sd/-Gopi Kottamurickal President

Sd/-M.K.Kannan, vice President

Sd/-P S Rajan, Chief Executive Officer

Sd/-K G Valsala Kumari, Director

and on behalf of the board of directors of





For Ayyar & Cherian

CMYK • • • •