

THE CALCUT CO- OPERATIVE URBAN BANK LIMITED
No: 1538 (RBI LICENCED No: UBD,KR,813,P) KALLAI ROAD ,KOZHIKODE :PIN 673002
BALANCE SHEET AS AT 31st MARCH 2026

CAPITAL AND LIABILITIES					PROPERTY AND ASSETS				
	Sch	As at 31st March 2026	As at 31st March 2025		Sch	As at 31st March 2026	As at 31st March 2025		
(i) CAPITAL	1			1 CASH	8				
Authorised Share Capital		29,00,00,000.00	29,00,00,000.00	In hand and with Reserve Bank of India, State Bank of India, State Co-Operative Bank and Central Co-Operative Bank		4,08,65,799.00	4,12,65,500.50		
29,00,000/ A Class Shares of Rs 100/- each		1,00,00,000.00	1,00,00,000.00						
10,000/ B Class Shares of Rs. 1000/- each		10,00,00,000.00	10,00,00,000.00						
50,00,000/ C Class Shares of Rs 20/- each		40,00,00,000.00	40,00,00,000.00						
Total				2 BALANCE WITH OTHER BANKS	9				
Subscribed Share Capital		7,27,26,300.00	7,70,29,900.00	Current Deposits		20,34,74,265.42	21,80,39,111.17		
727263/ A Class Shares of Rs 100/- each		4,10,51,400.00	3,92,53,940.00	Savings Bank Deposits		45,16,06,931.27	63,26,06,935.27		
2052570/ C Class Shares of Rs 20/- each		11,37,77,700.00	11,62,83,840.00	Fixed Deposits		65,50,81,196.69	85,06,46,046.44		
Total				Total					
(iii) Called up and Paid Up Share Capital				3 MONEY AT CALL AND SHORT NOTICE					
727263/ A Class Shares of Rs 100/- each		7,27,26,300.00	7,70,29,900.00						
2052570/ C Class Shares of Rs 20/- each		4,10,51,400.00	3,92,53,940.00	4 INVESTMENTS	10	1,34,20,19,100.00	1,18,30,63,250.00		
of the (iii) held by				In Central and State Government Securities					
a) Individuals		11,37,77,700.00	11,62,83,840.00	Book Value Rs 1342019100					
b) Co-Operative Institutions				Face Value Rs 1340000000					
c) State Government									
Total		11,37,77,700.00	11,62,83,840.00						
2 RESERVE FUND AND OTHER RESERVES	2			(ii) Shares in Co-Operative Institutions other than item (5) below		47,55,000.00	46,55,000.00		
Statutory Reserve		17,92,38,467.27	20,88,10,842.27	Other Investments (Non SLR)					
Statutory reserve invested in KSCB		3,57,26,885.00		Total		9,99,95,000.24	32,99,83,500.82		
Statutory reserve uninvested						1,44,67,69,100.24	1,51,77,01,750.82		
Agricultural Credit Stabilisation Fund									
(iii) Building Fund		3,39,81,976.07	3,39,81,976.07						
(iv) Dividend Equalisation Fund				5 INVESTMENT OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND					
(v) Special Bad Debts Reserve									
(vi) Bad and Doubtful Debts Reserve		12,09,80,416.08	13,60,00,231.91						
(vii) Investment Depreciation Reserve		2,85,13,750.00	53,34,500.00	6 ADVANCES	11	1,08,17,34,931.86	76,19,82,573.15		
(viii) Other Funds And Reserves		23,63,65,397.77	25,59,47,396.40	Short Term Loans, Cash Credit, Overdraft and Bills Discounted, of which secured against:					
Total		63,48,06,892.19	64,00,74,966.65	a) Govt. and other approved securities - Nil					
3 PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT				b) Other Tangible Securities Rs. 69,48,99,238.02 of the Advances, amount due from the individuals Rs. 69,48,99,238.02 of the advances amount overdue					
4 DEPOSITS AND OTHER ACCOUNTS	3			Considered bad & Doubtful of recovery- Rs 4,91,89,537.48					
(i) Fixed Deposits		3,08,77,48,186.31	3,06,37,37,297.07	Medium Term Loans					
a) Individuals				of which secured against					
b) Central Co-Operative Banks		3,70,16,103.00	2,88,06,091.00	a) Govt. and other approved securities - Nil		84,92,02,445.31	87,30,86,133.66		
c) Other Societies				b) Other Tangible Securities Rs. 87,30,86,133.66 of the advances, amount due from the individuals Rs. 87,30,86,133.66 of the advances amount overdue					
Savings Bank Deposits		54,16,32,794.19	52,47,99,515.93	Considered bad & Doubtful of recovery- Rs. 9,25,57,380.84					
a) Individuals				Long Term Loans					
b) Central Co-Operative Banks		1,688.04	1,640.04	of which secured against		44,63,13,487.48	44,66,22,078.19		
c) Other Societies				a) Govt. and other approved securities - Nil					
Current Deposits				b) Other Tangible Securities Rs. 44,66,22,078.19					
a) Individuals		1,39,34,866.52	1,08,98,223.74						
b) Central Co-Operative Bank									

MJMS & ASSOCIATES

Second Floor
Karpaka Building
Tower Hall Road

THE CALICUT CO - OPERATIVE URBAN BANK LIMITED
 No: 1538 (RBI LICENCED No: UBD.KR.813.P) KALLAI ROAD, KOZHIKODE :PIN 673002
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

	EXPENDITURE	SCH. No	for the year ended		INCOME	SCH. No	for the year ended	
			31st March 2026	31st March 2025			31st March 2026	31st March 2025
1	Interest on Deposits, Borrowings etc.	20	24,93,07,479.76	23,99,30,593.87	1 Interest and Discounts	16	36,17,94,501.03	36,46,38,926.65
2	Salaries & Allowances and Provident Fund	21	8,67,31,438.10	8,38,37,029.49	2 Commission, Exchange and Brokerage	17	5,41,710.06	6,84,286.83
3	Directors and Local Committee Members Fees and allowances	22	13,99,794.50	16,12,722.00	3 Subsidies and Donations		Nil	Nil
4	Rent, Taxes, Insurance, Lighting etc.	23	1,26,54,898.35	1,22,81,756.28	4 Income from Non-Banking Assets and Profit from sale of or dealing with such assets		3,02,125.80	Nil
5	Law Charges	24	36,250.00	15,000.00	5 Other Receipts	18	1,53,11,911.10	2,41,18,434.98
6	Postage and Telephone Charges	25	4,24,807.33	4,40,161.82	6 Provisions & Contingencies(excess removed)	19	3,91,28,335.09	1,04,98,014.43
7	Auditor's Fees	26	13,16,500.00	7,76,000.00				
8	Depreciation on and Repairs to property	13	27,20,458.68	35,79,744.35				
9	Stationery, Printing & Advertisement etc.	27	27,84,237.11	22,99,840.67				
10	Loss from sale of or dealing with non banking assets		Nil	Nil				
11	Other Expenditures	28	1,90,99,548.87	2,04,14,226.49				
12	Provisions & Contingencies(Shortages created)	29	2,58,61,604.87	39,67,236.18				
	Profit before Tax		1,47,41,565.51	3,07,85,349.74				
	Less: Income Tax			55,44,286.28				
	Less: Deferred Tax Liability		3,96,626.00	6,23,024.28				
	Profit Transferred to Balance Sheet		1,43,44,939.51	2,46,18,039.18				
TOTAL			41,70,78,583.08	39,99,39,662.89	TOTAL		41,70,78,583.08	39,99,39,662.89

For THE CALICUT CO - OPERATIVE URBAN BANK LIMITED

Vice Chairman

Director

Director

Managing Director

Place : Kozhikode
Date : 25/06/2026



UDIN: 26209338QHAVDS3748

For MINS & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FIRM REG.No



V.S. JIGESH
PARTNER, ICAI M.No.209338