

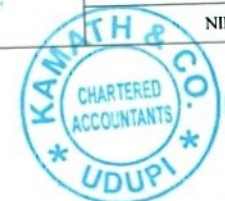


LIC EMPLOYEES' CO-OPERATIVE BANK LTD., UDUPI - 576 101

(Regd. No. 1952/RCS of 1962)
(Licence No. DBOD (UBD) KA 313 P. Dated 20th August 1982)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

Figures for 2023-24		EXPENDITURE		Figures for 2024-25		Figures for 2023-24		INCOME		Figures for 2024-25	
Rs.	Ps			Rs.	Ps	Rs.	Ps			Rs.	Ps
10,51,05,313.10	10,51,05,313.10	1. Interest on Deposits and Borrowings		12,60,11,855.00				1. Interest & Discount (on Loans & Advances & Investments)			
	0.00	Interest on Deposits		0.00	12,60,11,855.00		3,27,049.00	i) Interest earned on Loans & Advances		9,74,860.00	
		Interest on Borrowings					18,78,784.00	On Deposit Loans		15,52,499.00	
1,38,26,699.00	1,31,51,699.00	2. SALARIES & ALLOWANCES AND PROVIDENT FUND		1,29,04,108.00			3,63,613.00	On Medium Term Loans		4,56,009.00	
	5,75,000.00	Salary		3,50,000.00			21,526.00	On Staff Loans		1,09,559.00	
	1,00,000.00	Group Gratuity, Insurance Premium		6,00,000.00	1,38,54,108.00		8,37,120.00	On Associate Medium Term Loan		7,79,565.00	
2,23,791.00		Group Leave Encashment					52,358.00	On Sanjivani Medium Term Loan		80,729.00	
		3. Travelling Expenses			1,31,243.00		5,95,28,539.00	On Two Wheeler Loan		6,27,24,518.00	
		4. RENT, TAXES, INSURANCE & LIGHTING ETC.					95,64,445.00	On Long Term Loans		1,18,66,745.00	
	4,82,976.00	Rent, Electricity and water charges		5,30,420.00			16,30,696.00	On Sanjivini Long Term Loan		19,10,896.00	
	19,45,631.00	Insurance Premium DICGC		22,69,376.00			16.00	On Four Wheeler Loans		31.00	
	1,13,938.00	Taxes & Assessments		1,72,100.00			37,02,341.00	Penal Interest on Thrift Deposit		35,58,207.00	
26,73,426.00	1,30,881.00	Insurance Premium For Burglery		1,08,911.00	30,80,807.00		182.00	On Emergency Loans		615.00	
		5. POSTAGE, TELEPHONE & TELEGRAPHS					936.00	On Associate Long Term Loan		0.00	
4,75,671.07		Postage, Telephone & Telegraphs			4,72,663.00		957.00	Penal Int Recd on Deposits		0.00	
		6. LAW CHARGES					4,112.00	Penal Interest Received EL Loan		161.00	
35,000.00		Law Charges			60,000.00		3,417.00	Penal Interest Received SMT Loan		147.00	
		7. AUDIT FEES					685.00	Penal Interest Received LTL Loan		0.00	
	1,50,000.00	Honorarium to Internal Auditor		1,56,000.00			25,193.00	Penal Interest Received SLTL Loan		17,902.00	
	2,32,500.00	Statutory Audit Fees		2,57,500.00			2,65,52,907.00	On Swift Loan		4,23,02,742.00	
	25,000.00	Tax Audit Fees A/c		30,000.00			1,563.00	On LICO Sneha Loan		45.00	12,63,35,230.00
6,87,500.00	2,80,000.00	IS Audit Fees A/c		1,55,000.00	5,98,500.00	10,44,96,439.00	2,43,22,643.00	Penal Interest Received on Lico Sneha		2,43,48,377.00	
		8. DEPRECIATION ON AND REPAIRS TO PROPERTY					60,87,866.00	ii) Interest received on Govt. Securities Investments		60,87,866.00	
	11,07,327.58	Repairs & Maintenance		3,97,587.38			1,05,75,500.10	iii) Interest receivable on Govt. Securities		1,72,76,871.90	
	2,51,947.00	Depreciation on Furniture & Fixtures		3,32,632.00			4,60,605.00	iv) Interest received on FD with other Banks		3,68,227.00	
	14,24,676.35	Depreciation on Office equipments		13,00,328.00			77,51,929.75	v) Interest receivable on Loans & Advances		93,63,312.82	5,74,44,654.72
	43,92,671.00	Depreciation on Land & Building		39,53,405.00		4,91,98,543.85		vi) Income from Redemption of Mutual Fund			NIL
86,10,560.93	14,33,939.00	Depreciation in Computer Software		16,79,463.00	76,63,415.38	NIL		2. Commission, Exchange and Brokerage			NIL
						NIL		3. Subsidies and Donations			



5,86,340.14 NIL	35,000.00	9. PRINTING, STATIONERY AND ADVERTISEMENTS	64,200.00	3,26,023.65 NIL
	4,24,340.14	Advertisement Charges	1,36,823.65	
5,86,340.14 NIL	1,27,000.00	Printing & Stationery	1,25,000.00	3,26,023.65 NIL
		Publication expenses		
5,86,340.14 NIL		10. Loss from Sale of or Dealing with Non Banking Assets		3,26,023.65 NIL
		11. OTHER EXPENDITURE		
5,86,340.14 NIL	3,07,796.00	G.B. & Other Meeting Expenses	2,65,217.00	3,26,023.65 NIL
	61,234.00	T.A. & D.A. to Staff Members	75,912.00	
5,86,340.14 NIL	11,33,013.20	Contingencies	12,41,539.00	3,26,023.65 NIL
	8,153.59	Bank Charges Paid	8,848.50	
5,86,340.14 NIL	48,092.00	Administrative Charges on EPF A/c	42,695.00	3,26,023.65 NIL
	2,25,310.00	Membership & Subscription Charges	79,700.00	
5,86,340.14 NIL	0.00	Interest/Late Fees on TDS	2,720.00	3,26,023.65 NIL
	5,89,104.85	GST Expenditure	6,57,781.49	
5,86,340.14 NIL	2,82,400.00	IGST Paid	5,26,592.00	3,26,023.65 NIL
	0.00	Other assets written off	63.00	
5,86,340.14 NIL	336.59	TDS on GST processed	1,712.38	3,26,023.65 NIL
	4,661.00	Other Meeting Expenses	0.00	
5,86,340.14 NIL	1,42,200.00	Recruitment Processing Charges	96,240.00	3,26,023.65 NIL
	1,600.00	IMPS Compensation Account	1,100.00	
5,86,340.14 NIL	1,34,941.43	Charges on ATM/POS Issuer Transaction	1,79,444.74	3,26,023.65 NIL
	3,400.41	IMPS Remitter Approved Fee paid	5,047.07	
5,86,340.14 NIL	51,547.23	CIBL Charges paid	96,652.89	3,26,023.65 NIL
	0.00	Dearness Allowance paid to Director	1,08,535.00	
5,86,340.14 NIL	4,577.44	UPI Remitter Approved Fee paid	1,12,241.37	3,26,023.65 NIL
	0.00	UPI Remitter Approved NPCI Switching Fee	6,114.62	
5,86,340.14 NIL	0.00	IMPS Remitter Approved NPCI Switching Fee	2,573.62	3,26,023.65 NIL
	7,955.00	Loss on sale of Furniture/Office equipments	0.00	
5,86,340.14 NIL	0.00	NPCI Switching Fee on ATM/POS	4,515.33	3,26,023.65 NIL
	0.00	Annual Maintenance Charges	8,40,181.54	
5,86,340.14 NIL	0.00	Interest on GST	2,166.00	3,26,023.65 NIL
		Penalty on UPI timeout case	973.50	
5,86,340.14 NIL		12. Premium on Govt. Securities		3,26,023.65 NIL
		Apportioned Premium on Govt. Securities	45,444.00	
5,86,340.14 NIL	1,01,000.00	13. PROVISIONS & CONTINGENCIS	0.00	3,26,023.65 NIL
	0.00	NPA Provision for Standard Assets	9,79,131.00	
5,86,340.14 NIL	5,96,649.00	NPA Provision for Sub-Standard Assets	0.00	3,26,023.65 NIL
	0.00			
5,86,340.14 NIL		14. Profit Before Tax		3,26,023.65 NIL
5,86,340.14 NIL		Total		3,26,023.65 NIL
5,86,340.14 NIL		Profit before Tax		3,26,023.65 NIL
5,86,340.14 NIL		Less: Provision for Tax for F.Y. 2024-25	77,25,000.00	3,26,023.65 NIL
5,86,340.14 NIL		Income Tax Paid	0.00	3,26,023.65 NIL
5,86,340.14 NIL		Deferred Tax	0.00	3,26,023.65 NIL
5,86,340.14 NIL		Profit After Tax		3,26,023.65 NIL

NIL		4. Income from Non-Banking Assets & Profit from Sale of or Dealing with such Assets		NIL
NIL		5. Other Receipts		NIL
NIL		Bank Charges received	302.99	NIL
NIL		i) Incidental Charges	2,380.00	NIL
NIL		ii) Entrance Fees	1,800.00	NIL
NIL		iii) Profit on Sale of scrap	16,000.00	NIL
NIL		iv) Locker Rent	4,31,665.00	NIL
NIL		v) Provision for Tax(Income)	4,056.00	NIL
NIL		vi) C G S T Received	2,63,297.65	NIL
NIL		vii) S G S T Received	2,63,297.65	NIL
NIL		viii) IGST Received	0.00	NIL
NIL		ix) CIBIL Charges Received	1,26,000.00	NIL
NIL		x) Miscellaneous Income A/c	18,98,871.00	NIL
NIL		xi) Acquirer Approved Fee	1,31,886.00	NIL
NIL		xii) Interest on I T Refund	0.00	NIL
NIL		xiii) UPI Beneficiary Approved Fee Received	3,14,874.60	NIL
NIL		xiv) UPI Beneficiary Approved Fee GST	0.00	NIL
NIL		xv) IMPS Beneficiary Approved Fee Received	728.60	NIL
NIL		xvi) IMPS Beneficiary Approved Fee GST	0.00	NIL
NIL		xvii) Acquirer Approved Fee GST	0.00	NIL
NIL		xviii) Investment Depreciation Reserve written Back	0.00	NIL
NIL		xix) Publication expenses written back	24,758.00	NIL
NIL		6. Loss (if any)	2,29,217.00	NIL
NIL		TOTAL		NIL

65,52,499.50
NIL
16,02,47,482.35

Place : Udipi
Date : 21-06-2025

ARUNA
ASST. SECRETARY

SHASHIKALA
CHIEF EXECUTIVE OFFICER

SHIVAPRASAD
DIRECTOR

A DAYANANDA
VICE-PRESIDENT

K KRISHNA
PRESIDENT

For KAMATH & CO.
CHARTERED ACCOUNTANTS
(REGN. NO. 22593S)

M. SRIDHAR KAMATH
PARTNER
M. NO. 216493

UDIN : 25216493B MITVA 5022

ESTD : 1962

Phone : (0820) 2520826

L I C EMPLOYEES' CO-OPERATIVE BANK LTD., UDUPI - 576 101

(Regd. No. 1952 / RCS of 1962)

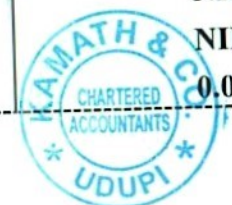
(Licence No. DBOD (UBD) KA 313 P. Dated 20th August 1982)

BALANCE SHEET AS ON 31-03-2025

Figures as on 31-03-2024				CAPITAL AND LIABILITIES		Figures as on 31-03-2025			
Rs.		Ps.				Rs.		Ps.	
NA	8,87,65,200.00	8,79,90,000.00	7,75,200.00	1. CAPITAL :		11,04,56,000.00	8,32,200.00	NA	
				(i) Authorised Capital					
			Shares of Rs.100 each					
			Shares of Rs. Each					
				(ii) Subscribed Capital					
				1104560 Shares of Rs.100 each (Regular)					
				8322 Shares of Rs.100 each (Associate)					
								
				2. Called and Paid-up : 1104560 Shares of Rs. 100/- each fully					
				paid up of (ii) held by (a) Regular members					
8,87,65,200.00	8,79,90,000.00	7,75,200.00	(b) Associate members		11,04,56,000.00	8,32,200.00	11,12,88,200.00		
			(a) Individuals						
			Rs. 110456000						
			2. RESERVE FUND AND OTHER RESERVES						
			(i) Statutory Reserve Fund						
			(ii) Agricultural (credit Stabilization Fund)						
			(iii) Building Fund						
			(iv) Dividend Equalisation Fund						
			(v) Special Bad Debts Reserve						
			(vi) Bad and Doubtful Debt Reserve						
			(vii) Charity Fund						
			(viii) Jubilee Fund						
			(ix) Staff Welfare Fund						
			(x) Revaluation Reserve						
			(xi) Investment Depreciation Reserve						
			(xii) M.D.R. Fund						
6,46,41,909.90		7,60,92,538.62							
NIL		NIL							
1,99,57,470.00		2,35,14,704.00							
40,94,333.35		0.00							
NIL		NIL							
55,91,544.00		12,61,722.00							
4,31,500.00		4,31,500.00							
2,25,000.00		2,25,000.00							
7,53,150.00		8,03,150.00							
3,00,82,164.00		3,00,33,948.00							
1,00,000.00		1,00,000.00							
12,65,720.00		13,07,980.00							



13,83,07,408.25 NIL	46,01,652.00	(xiii) Contingent Provisions against Standard Assets	55,80,783.00	15,21,96,790.62 NIL
	3,36,000.00	(ivx) Members Welfare Fund	3,36,000.00	
	37,26,965.00	(xv) Investment Fluctuation Reserve	42,26,965.00	
	25,00,000.00	(xvi) Software Development Fund	30,00,000.00	
	NIL	(xvii) Co-operative Education Fund	NIL	
	NIL	(xviii) General Reserve	52,82,500.00	
		3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		
		4. DEPOSITS AND OTHER ACCOUNTS		
		i) Term Deposits		
		(a) Individuals		
1,77,23,93,461.08 NIL NIL NIL NIL 3,614.00	59,30,28,637.00	Fixed Deposits	83,74,73,220.00	2,06,55,17,686.46 NIL NIL NIL NIL 0.00
	64,21,79,606.00	1-5 Year Cash Certificates	62,58,16,714.00	
	9,42,58,850.00	Thrift Deposits	9,24,06,374.00	
	5,84,21,456.00	Recurring Deposits	5,65,22,961.00	
	3,16,986.00	Staff Security Deposit	3,80,913.00	
	0.00	(b) Central co-operative banks	0.00	
	6,06,88,915.14	(c) Other societies.....	5,51,88,915.14	
		ii) Savings Bank Deposits		
	32,06,69,441.94	(a) Individuals	39,08,16,524.32	
	0.00	(b) Central co-operative banks	0.00	
	0.00	(c) Other societies.....	0.00	
		iii) Current deposits (Matured Deposits)		
	28,29,569.00	(a) individuals	69,12,065.00	
		(b) Central co-operative banks		
		(c) Other societies		
		5. BORROWINGS		
		6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE As Per Contra		
		7. BRANCH ADJUSTMENTS		
		8. OVERDUE INTEREST RESERVES As per Contra		
		9. INTEREST PAYABLE ACCOUNT		



		10. OTHER LIABILITIES		
	NIL	1) Bills Payable		NIL
	NIL	2) Dividend Payable		NIL
		3) Suspense		
	18,450.13	i) Suspense Others	50,681.58	
	0.00	ii) Suspense Shares	0.00	
	0.00	iii) Salary Deduction Suspense	0.00	
	16,76,340.00	iv) Unclaimed Dividend	5,60,984.00	
	1,21,703.00	v) Unclaimed Share Capital	1,19,703.00	
	10,36,491.00	vi) Tax Deducted at source	13,89,177.00	
	1,39,234.00	vii) Providend Fund Trust	1,05,092.00	
	2,17,78,066.00	viii) Thrift Deposit Interest Payable	87,37,501.00	
	3,19,230.00	ix) Unclaimed Thrift Deposit	3,19,230.00	
	70,128.00	x) Income Tax (Staff)	43,000.00	
	52,475.65	xi) Stale Cheque Account	49,815.65	
	3,600.00	xii) Profession Tax	3,200.00	
	66,104.00	xiii) Int. payable Matured Deposits	86,591.00	
		4) Sundries :		
	2,09,250.00	i) Statutory Audit Fees Due for 2024-25	2,31,750.00	
	44,550.00	ii) Hon. to Internal(concurrent)Audit Due for 2024-25	44,550.00	
	1,27,400.00	iii) Statutory Publication Expenses Due for 2024-25	1,25,000.00	
	22,500.00	iv) Tax Audit Fees due for 2024-25	27,000.00	
	1,89,000.00	v) I S Audit Fee due A/c for 2024-25	1,39,500.00	
	15,000.00	vi) Provision for NPA - Other Assets	15,000.00	
	9,52,678.00	vii) Provision for NPA - Sub Standard Assets	0.00	
	3,91,375.00	viii) Vendor's Due Amount	4,31,726.85	
	8,038.00	ix) GST Payable	10,800.00	
	NIL	x) Provision for Payscale	8,00,000.00	
	22,394.00	xi) Deferred Tax	0.00	
	52,00,000.00	xii) Income Tax Payable	77,25,000.00	
	0.00	xiii) HO UPI	3,66,926.50	
	65,105.00	ivx) HO/ Branch NFS(ATM)	1,65,045.00	
	60,106.85	xv) HO/ Branch POS(ATM)	1,41,863.22	
3.25.89.218.63				2,16,89,136.80





1,89,71,914.37 NIL NIL 17,05,956.87	1,98,15,892.53	11. PROFIT AND LOSS Profit as per last years Balance Sheet Less: Appropriation Add: Profit for the year brought forward from P & L Account(after Tax) 12. STAFF P.F.DEPOSITS AND OTHER ACCOUNTS (Contra) 13. CONTINGENT LIABILITIES i) Outstanding liabilities for guarantees issued others ii) In respect of amount transferred to Depositor Education and Awareness Fund	1,89,71,914.37	2,21,82,263.13 NIL NIL 17,14,862.27
	1,98,15,892.53		1,89,71,914.37	
	0.00		0.00	
	1,89,71,914.37		2,21,82,263.13	
Total				2,37,45,88,939.28
2,05,27,36,773.20				

Place : Udupi

Date : 21-06-2025

ARUNA
ASST. SECRETARY

SHASHIKALA
CHIEF EXECUTIVE OFFICER

K SHIVAPRASAD
DIRECTOR

A DAYANANDA
VICE-PRESIDENT

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PRESIDENT

For KAMATH & CO.
CHARTERED ACCOUNTANTS
(REGN. NO. 812593S)

M. SRIDHAN KAMATH
PARTNER
M. NO. 216493

UDIN: 25216493B MITVA 5022

L I C EMPLOYEES' CO-OPERATIVE BANK LTD., UDUPI - 576 101

(Regd. No. 1952 / RCS of 1962)
(Licence No. DBOD (UBD) KA 313 P. Dated 20th August 1982)
BALANCE SHEET AS ON 31-03-2025



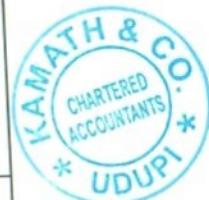
Figures as on 31-03-2024				Figures as on 31-03-2025	
Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
PROPERTIES AND ASSETS					
1,78,45,731.31		1. CASH			
		In Hand and Reserve Bank, 43[National Bank] State Bank of India, KCC Bank Ltd., and with Banking System		28,40,579.03	
		(i) Cash in Hand		4,59,100.00	
		(ii) ATM Cash			
		with Banking System		28,19,330.85	
		(i) Current Account No. 00043760000012 with SCDCC Bank, Udupi		76,183.22	
		(ii) Current Account No. 8069 With KCC Bank, Dharwad		1,60,99,078.94	
		(iii) Current Account No. 10443992632 with SBI Udupi		2,78,490.35	2,25,72,762.39
		(iv) Current Account No. 10943172372 with SBI Dharwad			
		2. BALANCE WITH OTHER BANKS			
		(i) Current Deposits		71,15,679.90	
		(i) Current Account No.01103050000025 with Canara Bank Udupi		43,95,256.04	
		(ii) Current Account No. 510101000005753 with Union Bank Udupi		4,09,50,099.74	
		(iii) Current Account No. 186102000001847 IDBI Bank Ltd., Udupi		45,08,103.20	
		(iv) Current Account No. - 0716102000003926 IDBI Bank Ltd., Dharwad		83,02,251.46	
		(v) CTS Current Account No. 186102000002998 IDBI Bank Ltd., Udupi		4,77,196.48	
		(vi) Current Account No. 910020021231362 with Axis Bank , Dharwad		0.00	
		(vii) Current Account No. 918020073696366 with Axis Bank , Udupi		52,12,695.22	
		(viii) Current Account No.02263100000292 with Yes Bank , Bangalore		42,42,458.63	
		(ix) ATM Settlement No. 186102000000019 with IDBI Bank Ltd., Udupi		27,02,537.01	
		(x) Inward CPS Settlement No. 186102000000028 with IDBI Bank Ltd.,		58,67,244.23	
		(xi) Outward CPS Settlement No. 186102000000037 with IDBI Bank Ltd.,		41,43,338.87	
		(xii) IMPS Settlement Account No. 01861020000007177 with IDBI Bank Ltd.,		49,12,921.63	9,28,29,782.41
		(xiii) UPI Settlement No. 186102000000055 with IDBI Bank Ltd.,			NIL
7,67,70,337.11 NIL		(ii) Savings Bank Deposits			
		(iii) Fixed Deposits		10,00,000.00	
		(a) KCC Bank Ltd., Dharwad		1,50,00,000.00	
		(b) Fincare Small Finance Bank, Bangalore		5,00,00,000.00	
		(c) Bhandhan Bank Ltd., Udupi		4,91,00,000.00	
		(d) Ujjivan Small Finance Bank, Bangalore		0.00	
		(e) Yes Bank Ltd., Bangalore		0.00	
		(f) IDBI Bank Ltd., Udupi		5,00,03,000.00	
		(g) Saraswat Co.Op Bank Ltd., Udupi		4,00,00,000.00	
		(h) IDFC FIRST Bank Udupi		0.00	
		(i) Axis Bank Udupi		1,30,00,000.00	
		(j) Canara Bank Udupi			



25,00,00,000.00	0.00	(k) RBL Bank		1,00,00,000.00	26,81,05,000.00 NIL
	0.00	(i) Unity Small Finance Bank		2,00,02,000.00	
		(j) Union Bank Udupi		2,00,00,000.00	
		3. MONEY AT CALL AND SHORT NOTICE			
		4. INVESTMENTS			
	30,92,16,967.00	i) In Central & State Govt. Securities (At Book Value)		30,10,02,273.00	
			Face Value Rs. 42,26,70,000.00		
			Market Value Rs. 42,83,79,963.00		
	6,46,41,910.00	(ii) Statutory Reserve Fund ear marked in Govt. Securities		8,16,41,068.00	
	4,62,00,000.00	(iii) Other Reserve Fund ear marked in Govt. Securities		3,73,70,092.00	
		iii) Shares in Co-op. Institutions			
	9,000.00	Other than in item (5) below with SCDCC Bank Ltd., Mangalore		9,000.00	
	15,000.00	and DKSS Kharkhane Ltd., Brahmavar		15,000.00	
		iv) Other Investments (to be specified)			
	NIL	(a) Other Reserve Fund Invested in Small Finance Bank		NIL	
		(b) Mutual Funds (Debt Market)			
	50,00,000.00	SBI Savings Fund		0.00	
	0.00	ABSL Low Duration Fund		1,00,00,000.00	
	0.00	Axis Ultra Short Term Fund		1,00,00,000.00	
	0.00	Kotak Low Duration Fund		1,00,00,000.00	
	50,00,000.00	DSP Ultra Short Term Fund		1,00,00,000.00	
	50,00,000.00	ICICI Ultra Short Term Fund		0.00	
	50,00,000.00	Nippon Ultra Short Term Fund		1,00,00,000.00	
	50,00,000.00	LIC MF LOW Duration Fund		1,00,00,000.00	
	50,00,000.00	Sundaram Low Duration Fund		0.00	
	50,00,000.00	UTI MF Low Duration Fund		1,00,00,000.00	
	50,00,000.00	HDFC Low Duration Fund		1,00,00,000.00	
	50,00,000.00	HDFC Ultra Short Term Fund		0.00	
46,00,82,877.00	0.00				50,00,37,433.00
NIL		5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND			NIL
		6. ADVANCES			
		i) Short Term, Cash Credit, Overdraft & Bills Discounted of which		5,71,50,245.00	
		secured against			
	NIL	a) Govt. & Other Approved Securities	NIL		
		b) Other Tangible Securities			
	75,90,585.00	Deposit Loans	86,28,303.00		
		Of the Advances, Amount due from individuals			
	3,50,19,160.00	Emergency Loans	4,80,13,648.00		
	1,52,819.00	Swift Loans	5,08,294.00		
	38,424.00	Of the Advances, Amount Overdue	0.00		
	0.00	Considered Bad and Doubtful of Recovery	0.00		
		ii) Medium Term Loans of which secured against		3,02,99,237.00	
	NIL	a) Govt. and Other Approved Securities	NIL		
	NIL	b) Other Tangible Securities	NIL		
	8,93,256.00	Vehicle Loan Two Wheeler	8,06,381.00		
		Of the Advances, Amount Due from Individuals			



	1,72,93,244.00	Medium Term Loan	1,49,88,797.00		
	48,77,765.00	Staff Loan	51,02,227.00		
	7,05,866.00	Associate Medium Term Loan	22,11,697.00		
	71,02,149.00	Sanjeevini Medium Term Loan	71,90,135.00		
	0.00	Of the Advances, Amount Over Due	0.00		
	0.00	Considered Bad & Doubtful of Recovery	0.00		
		iii) Long Term Loans of which secured against	NIL	1,30,77,29,357.00	
	NIL	a) Govt. and Other Approved Securities	NIL		
	NIL	b) Other Tangible Securities	2,43,85,867.00		
	2,13,38,442.00	Vehicle Loan Four Wheeler			
		Of the Advances, Amount Due from Individuals	63,12,61,222.00		
	55,58,88,843.00	Long Term Loan	0.00		
	0.00	Associate Long Term Loan	12,66,34,290.00		
	8,68,79,314.00	Sanjeevini Long Term Loan	52,54,47,978.00		
	41,28,65,997.00	LICOSNEHA	0.00		
	3,83,296.00	Of the Advances, Amount Overdue	0.00		
	0.00	Considered Bad and Doubtful of Recovery		0.00	1,39,51,78,839.00
	0.00	iv) Overdraft & Bills Discounted		0.00	
1,15,06,07,440.00		7. INTEREST RECEIVABLE As per Contra			NIL
		Of which overdue considered bad and doubtful of recovery			NIL
		INTEREST RECEIVABLE- on Govt. Securities			NIL
		8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION As per Contra			
		9. BRANCH ADJUSTMENTS			
		10. PREMISES LESS DEPRECIATION		6,96,16,198.58	
	7,40,62,443.58	Written Down Value	0.00		
	0.00	Add : Additions during the year	6,96,16,198.58		
	7,40,62,443.58		40,01,621.00		
	44,46,245.00	Less : Depreciation during the year	6,56,14,577.58		6,56,14,577.58
6,96,16,198.58	6,96,16,198.58	Net Value			
		11. FURNITURE AND FIXTURES LESS DEPRECIATION (including Office Equipments)	66,66,142.75		
	57,70,511.05	Written Down Value	3,61,005.00		
	26,10,867.05	Add : Additions during the year	70,27,147.75		
	83,81,378.10		16,33,023.00		
	17,15,235.35	Less : Depreciation, written off and sales during the year	53,94,124.75		53,94,124.75
66,66,142.75	66,66,142.75	Net Value			
		12. COMPUTER SOFTWARE	24,90,215.00		
	32,03,559.00	Written Down Value	9,50,000.00		
	7,20,595.00	Add : Additions during the year	34,40,215.00		
	39,24,154.00		16,79,463.00		
	14,33,939.00	Less : Depreciation and written off during the year	17,60,752.00		17,60,752.00
24,90,215.00	24,90,215.00	Net Value			
		13. OTHER ASSETS (Suspense Due to Bank)			
	80,800.00	i) Festival Advance	58,600.00		
	50,00,000.00	ii) Advance Income Tax (paid)	65,00,000.00		
	0.00	iii) Suspense Debit	0.00		
	17,494.10	iv) TDS on investment	66,529.00		
	88,06,421.00	v) Interest Accrued on Investment	1,19,41,444.00		
	4,60,605.00	vi) Interest Accrued on Loans & Advances	3,68,227.00		
	0.00	vii) Advance paid to contractor / Vendor (Engineer)	0.00		
	3,63,513.05	viii) Stock of Stationery & Forms	4,16,403.40		
		ix) Deferred Tax(NET)	2,06,823.00		
	NIL				



	1,09,665.00	x) Mescom Deposit	1,09,665.00	
	3,87,500.00	xi) Advance Paid to CBS Software Vendor	0.00	
	14,48,227.00	xii) GST Credit Receivable	14,18,772.05	
	4,000.00	xiii) GSLL Paid in Advance	3,360.00	
	0.00	xiv) Other Assets	0.00	
	40,945.00	xv) CURRENCY DEPOSIT FOR E-STAMP	72,384.00	
	1,00,000.00	xvi) SECURITY DEPOSIT FOR E-STAMP	1,00,000.00	
	1,23,898.43	xvii) HO/Branch NFS	1,18,598.43	
	8,806.00	xviii) HO/ UPI	0.00	2,13,80,805.88
1,69,51,874.58		14. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		NIL
NIL		SATISFACTION OF CLAIMS (starting mode of valuation)		NIL
NIL		15. STAFF P.F.DEPOSITS AND OTHER ACCOUNTS (Contra)		NIL
NIL		16. PROFIT AND LOSS Account(Loss for the year)		17,14,862.27
17,05,956.87		17. Contingent Assets - Others A/c		2,37,45,88,939.28
2,05,27,36,773.20		Total		



Place : Udupi
Date : 21-06-2025

ARUNA
ASST. SECRETARY

SHASHIKALA
CHIEF EXECUTIVE OFFICER

K SHIVAPRASAD
DIRECTOR

A DAYANANDA
VICE-PRESIDENT

K KRISHNA
PRESIDENT

For KAMATH & CO.
CHARTERED ACCOUNTANTS
(REGN. NO. 0125939)

M. SRIDHAR KAMATH
PARTNER
M. NO. 216493

UDIN: 25216493BMITVA5022