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പ്രാതിനിധ്യ പൊതുയോഗ നോട്ടീസ്

മാന്യരെ,

ഇരിങ്ങാലക്കുട ടൗൺ സഹകരണ ബാങ്കിന്റെ വാർഷിക പ്രാതിനിധ്യ പൊതുയോഗം 2014 സെപ്തംബർ മാസം 30-ാം തിയ്യതി ചൊവ്വാഴ്ച ഉച്ചതിരിഞ്ഞ് 3.00 മണിയ്ക്ക് ബാങ്ക് ചെയർമാൻ ശ്രീ. എം.പി. ജാക്സൺ അവാർകളുടെ അദ്ധ്യക്ഷതയിൽ ബാങ്കിന്റെ ഹെഡ് ഓഫീസ് കെട്ടിടത്തിനോടനുബന്ധിച്ചുള്ള ഓഡിറ്റോറിയത്തിൽ വച്ച് നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നതിനാൽ താങ്കളുടെ സാന്നിധ്യം സാദരം ക്ഷണിച്ചുകൊള്ളുന്നു.

ഭരണസമിതിയുടെ ആജ്ഞാനുസരണം

ടി.കെ. ദിലീപ് കുമാർ
ജനറൽ മാനേജർ

ഇരിങ്ങാലക്കുട
09.09.2014

കാര്യപരിപാടി

1. സ്വാഗതം
2. അദ്ധ്യക്ഷപ്രസംഗം
3. സ്റ്റുഡന്റ്സ് ക്യാഷ് അവാർഡ് വിതരണം
4. 2013 സെപ്തംബർ 28-ലെ പ്രാതിനിധ്യ പൊതുയോഗത്തിന്റെ മിനിറ്റ്സ് റിക്കാർഡാക്കൽ
5. 2013-2014 വർഷത്തെ വരവ് - ചെലവ് കണക്ക് അംഗീകരിക്കൽ
6. 2013-2014 വർഷത്തെ ഓഡിറ്റ് റിപ്പോർട്ട് അംഗീകരിക്കൽ
7. 2013-2014 വർഷത്തെ ലാഭവിഭജനം അംഗീകരിക്കൽ
8. ബൈലോ ഭേദഗതികൾ
9. 2013-2014 വർഷം ഓഡിറ്റിൽ തടഞ്ഞ വരവ് ചെലവുകൾ അംഗീകരിക്കൽ
10. 2015-2016 വർഷത്തെ ബഡ്ജറ്റ് അംഗീകരിക്കൽ
11. അനൗദ്യോഗിക പ്രമേയങ്ങളും ചോദ്യങ്ങളും
12. അദ്ധ്യക്ഷൻ അനുവദിക്കുന്ന മറ്റു വിഷയങ്ങൾ
13. കൃതജ്ഞത

കുറിപ്പ്: _____

1. പൊതുയോഗത്തിൽ സംബന്ധിക്കാനെത്തുന്ന പ്രതിനിധികൾ ബാങ്കിൽ നിന്നും നൽകിയിട്ടുള്ള ഐഡന്റിറ്റി കാർഡുകൾ കൊണ്ടുവരേണ്ടതാണ്.
2. ചോദ്യങ്ങളും പ്രമേയങ്ങളും 2014 സെപ്തംബർ 26ന് പകൽ 5 മണിയ്ക്ക് മുമ്പായി ജനറൽ മാനേജർക്ക് ലഭിച്ചിരിക്കേണ്ടതാണ്.

ബാങ്ക് ഡയറക്ടർ ബോർഡ്



ശ്രീ. എം.പി. ജാക്സൺ
ചെയർമാൻ



ശ്രീ. വി.എസ്. വാസുദേവൻ
വൈസ് ചെയർമാൻ



ശ്രീ. കെ.കെ. ജോണി
ഡയറക്ടർ



അഡ്വ. പി.ജെ. തോമസ്
ഡയറക്ടർ



ശ്രീ. ടി.കെ. വർഗ്ഗീസ്
ഡയറക്ടർ



അഡ്വ. സി.ആർ.സി. മേനോൻ
ഡയറക്ടർ



ശ്രീമതി. ഫിലോ മാത്യു
ഡയറക്ടർ



ശ്രീ. എൽ.ഡി. ആന്റോ
ഡയറക്ടർ



ശ്രീ. കെ.എസ്. കബീർ
ഡയറക്ടർ



ശ്രീ. ടി.ഐ. ജോസഫ്
പ്രൊഫഷണൽ ഡയറക്ടർ



ശ്രീ. കെ.ഒ. ജോസ്
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ശ്രീമതി. ബേബി ജോസ്
ഡയറക്ടർ



ശ്രീ. ജസ്റ്റിൻ ജോൺ
ഡയറക്ടർ



ശ്രീമതി. സുജ സജീവ്കുമാർ
ഡയറക്ടർ



ശ്രീ. ടി.വി. ഹരിദാസൻ
ഡയറക്ടർ



ടി.കെ. ദിലീപ് കുമാർ
ജനറൽ മാനേജർ

പ്രവർത്തന റിപ്പോർട്ട്

മാന്യ മെമ്പർമാരെ,
കേരളത്തിലെ ബാങ്കിങ്ങ് മേഖലയിൽ ശ്രദ്ധേയമായ സ്ഥാനമുള്ള ഐടിസി ബാങ്ക് 2013-14 വർഷത്തിലും മിന്നുന്ന പ്രകടനത്തോടെ തനതായ പ്രവർത്തനശൈലിയുമായി മുന്നേറ്റം തുടരുന്നു. ബാങ്കിന്റെ 96-ാമത് വാർഷിക റിപ്പോർട്ട് സഹർഷം നിങ്ങളുടെ മുമ്പിൽ അവതരിപ്പിക്കുകയാണ്. ബിസിനസ്സ് സന്തോഷകരമായി അധിഷ്ഠിതമായ പ്രവർത്തനവും തൊഴിലർഹമായ ഗ്രഹണ വൈദഗ്ദ്ധ്യവും സമസ്തതലങ്ങളിൽ പുലർത്തുന്ന സൂക്ഷ്മതയും ബാങ്കിന്റെ തുടർ വിജയങ്ങൾക്ക് ചാലകശക്തികളായി വർത്തിക്കുന്നു. കൂടാതെ നീതിയുക്തമായ കാഴ്ചപ്പാടുകളും ഉത്തരവാദിത്വബോധമുള്ള സമീപനവും പ്രായോഗികമായ കാര്യശേഷിയും ബാങ്കിന്റെ മുഖമുദ്രകളായി നിലകൊള്ളുന്നു.

ഇന്ത്യൻ സമ്പദ്വ്യവസ്ഥയുടെ വളർച്ച മുൻവർഷത്തെ പോലെ 2013-14 വർഷത്തിലും 5 ശതമാനത്തിൽ താഴെ നില

കൊള്ളുമ്പോൾ പണപെരുപ്പനിരക്കിൽ കൈവരിച്ച കുറവും രൂപയുടെ മൂല്യത്തിൽ വന്ന സ്ഥിരതയും പ്രതീക്ഷയ്ക്ക് വക നൽകുന്നു. പ്രതികൂല സാഹചര്യങ്ങളിലും ഭദ്രമായ സാമ്പത്തികനില ഉറപ്പാക്കി ബാങ്കിന്റെ വളർച്ചാ ലക്ഷ്യങ്ങൾ നേടിയെടുക്കാൻ സാധിച്ചതിൽ ഏറെ സംതൃപ്തിയുണ്ട്. ശക്തമായ സാമ്പത്തിക അടിത്തറയും സുചിന്തിതമായ കർമ്മ പദ്ധതികളും ബാങ്കിന്റെ സ്ഥിരതയാർന്ന വളർച്ചയ്ക്ക് നിദാനമായി വർത്തിക്കുന്നു. ഇന്ത്യൻ ബാങ്കിങ്ങ് രംഗത്ത് നിലനിൽക്കുന്ന ബൃഹത്തായ വികസന സാധ്യതകൾ ദീർഘകാലാടിസ്ഥാനത്തിൽ ഉപയോഗപ്പെടുത്തുന്നതിന് നാം ജാഗരൂകരായി പ്രവർത്തിക്കുന്നു.

1918ൽ ആരംഭിച്ച് ജനകീയ ബാങ്കായി വളർന്ന ഇരിങ്ങാലക്കുട ടൗൺ സഹകരണ ബാങ്ക് 2011 മുതൽ ഐടിസി ബാങ്ക് എന്ന ബ്രാൻഡായി മാറിയപ്പോൾ



മികച്ച സേവനം ഉപഭോക്താക്കൾക്ക് നൽകാൻ പ്രാപ്തമായി എന്നതിൽ ഉപരിയായി ദേശീയതലത്തിൽ തന്നെ ശ്രദ്ധിക്കപ്പെടുന്ന ഒരു ബാങ്കായി മാറി. “ബെറ്റർ ബാങ്കിങ്ങ് ബെറ്റർ ലൈഫ്” എന്ന ടാഗ്ലൈനും ആഗോളട്രേഡ് മാർക്ക് രജിസ്ട്രേഷനുള്ള പുതിയ ലോഗോയും ഏകീകൃതമായ കളർ കോഡുകളും ആധുനികമായി സജ്ജീകരിച്ച ബ്രാഞ്ച് ഇന്റീരിയറുകളും ഇടപാടുകാരെ ബാങ്കിലേക്ക് ആകർഷിക്കുന്നതിനും അവരുടെ പൂർണ്ണ സംതൃപ്തി ഉറപ്പുവരുത്തുന്നതിനും സഹായകമായി.

രണ്ട് പ്രൊഫഷണൽ ഡയറക്ടർമാർ അടക്കം പതിനഞ്ച് അംഗ ഡയറക്ടർ ബോർഡ് 2014 ഫെബ്രുവരി മാസം നിലവിൽ വന്നു. ഉത്തരവാദിത്വബോധത്തോടെയും കാര്യ പ്രാപ്തിയോടേയും പ്രവർത്തിക്കുന്ന ചെയർമാനും ഡയറക്ടർ ബോർഡ് അംഗങ്ങളും ബാങ്കിന്റെ ആരോഗ്യകരമായ വളർച്ചക്ക് മുൻഗണന നൽകുന്നു. ബോർഡ് മീറ്റിങ്ങുകളിൽ ഐക്യകണ്ഠ്യേന തീരുമാനങ്ങളെടുക്കുന്നതിനുള്ള നൈപുണ്യം ഒരു ടീമായി പ്രവർത്തിക്കുന്നതിനുള്ള കരുത്തുപകരുന്നു. മികച്ച പരിശീലനം ലഭിച്ച ജീവനക്കാരുടെ ഉന്നതനിലവാരമുള്ള സേവനം ജനഹൃദയങ്ങളിൽ ജീവിക്കാൻ ബാങ്കിനെ പ്രാപ്തമാക്കുന്നു. കോ-ഓപ്പറേറ്റീവ് ഫിലോസഫിയിൽ അധിഷ്ഠിതമായ കോർപ്പറേറ്റ് ഗവേണൻസിന് പ്രാമുഖ്യം നൽകിയുമാണ് ബാങ്ക് പ്രവർത്തിക്കുന്നത്.

ബാങ്കിന്റെ മെയിൻ ബ്രാഞ്ചിൽ പ്രത്യേകമായ ലോൺ വിഭാഗം വിപുലമായ സൗകര്യങ്ങളോടെ 2014 മാർച്ച്

മാസം 10-ാം തിയ്യതി ശ്രീ. പി.സി ചാക്കോ എം.പി. നിർവ്വഹിക്കുകയുണ്ടായി. അന്നു തന്നെ റൂപ്പേ എ.ടി.എം./ ഡെബിറ്റ് കാർഡ് സൗകര്യം എല്ലാ ബ്രാഞ്ചുകളിലും സജ്ജമാക്കിയതിന്റെ ഉദ്ഘാടനം ആരാധനയായ ഇരിങ്ങാലക്കുട ബിഷപ്പ് മാർ പോളി കണ്ണുക്കാടൻ അവർകൾ നിർവ്വഹിച്ചു. റൂപ്പേ കാർഡ് ഇടപാടുകാർക്ക് വിതരണം ചെയ്തതോടെ ഇന്ത്യയിലെമ്പാടുമുള്ള ലക്ഷക്കണക്കിന് എ.ടി.എം.കളിൽ നിന്നും പണമെടുക്കുന്നതിനും വ്യാപാര സ്ഥാപനങ്ങളിൽ നിന്നും കാർഡ് ഉപയോഗിച്ച് പർച്ചേസ് നടത്തുന്നതിനും ബാങ്കിന്റെ ഇടപാടുകാർക്ക് സാധിക്കുന്നു. ബാങ്ക് സ്വന്തമായി സ്ഥാപിച്ച 14 എ.ടി.എം.കളും നല്ല രീതിയിൽ പ്രവർത്തിക്കുന്നു. മറ്റ് ബാങ്കുകളുടെ കാർഡുകളും ഐടിസി ബാങ്കിന്റെ എ.ടി.എം.കളിൽ ഉപയോഗിക്കാൻ സാധിക്കുന്നതും ഏറെ ശ്രദ്ധേയമാണ്.

ചില്ലറക്ഷാമം മൂലം വലയുന്ന പൊതുജനങ്ങളുടെ ബുദ്ധിമുട്ടുകൾ പരിഹരിക്കുന്നതിന് ബാങ്കിന്റെ മെയിൻ ബ്രാഞ്ചിൽ കോയിൻ വെന്റീംഗ് മെഷീൻ സ്ഥാപിക്കുകയുണ്ടായി. ആവശ്യമായ ചില്ലറ റിസർവ്വ് ബാങ്ക് ഓഫ് ഇന്ത്യയിൽ നിന്നും ലഭിച്ചുവരുന്നു. സമൂഹത്തിൽ കള്ളനോട്ടുകളുടെ പ്രചാരം തടയുന്നതിന് എല്ലാ ബ്രാഞ്ചുകളിലും കള്ളനോട്ടുകൾ കണ്ടുപിടിക്കുന്ന തരത്തിൽ സോർട്ടിങ്ങ് മെഷീനുകൾ സ്ഥാപിച്ചിരിക്കുന്നു. ചെന്നൈ ചെക്ക് ട്രക്കേഷൻ ക്ലിയറിംഗ് സിസ്റ്റത്തിൽ ബാങ്ക് ഡയറക്ട് മെമ്പറായതിനാൽ വളരെ വേഗം ചെക്കുകൾ മാറിയിടയ്ക്കുന്നതിന് ഇടപാടുകാർക്ക് സാധിക്കുന്നു. NEFT/RTGS സൗകര്യം എല്ലാ ബ്രാഞ്ചുകളിലും ലഭ്യമാണ്. സൺഡെ ബാങ്കിങ്ങും മെയിൻ



ബ്രാഞ്ചിലെ 8am to 8pm ബാങ്കിങ്ങും മറ്റു ബ്രാഞ്ചുകളിലെ വൈകീട്ട് 5.30 വരെയുള്ള ബാങ്കിങ്ങ് സൗകര്യവും ഏറെ പ്രശംസ പിടിച്ചുപറ്റുന്നു.

2014 മാർച്ച് മാസത്തിൽ അവസാനിച്ച സാമ്പത്തിക വർഷത്തിൽ ഓഹരി മൂലധനം 15 കോടി രൂപയാണ്. 'എ' ക്ലാസ്സ് മെമ്പർമാരുടെ എണ്ണം 29768 ഉം ആണ്. ബാങ്കിന്റെ CRAR ഉയർത്തുന്നതിന് Long Term Sub ഓർഡിനേറ്റഡ് ഡെപ്പോസിറ്റുകൾ സ്വീകരിക്കുകയുണ്ടായി. ബാങ്കിന്റെ CRAR 12.21% ശതമാനമാണ് ബാങ്കിന്റെ ബിസിനസ്സ് 21 ശതമാനം വർദ്ധനവോടെ 1090 കോടി രൂപയിലെത്തി. ആകെ നിക്ഷേപങ്ങൾ 28 ശതമാനം വളർന്ന് 667 കോടി രൂപയായും വായ്പാബാക്കി 11% നേട്ടത്തോടെ 423 കോടി രൂപയായും മാറി. ബാങ്കിന്റെ അറ്റാദായം 2.6 കോടി രൂപയാണ്.

റിസർവ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ ഉയർന്ന റേറ്റിംഗും സഹകരണ ഓഡിറ്റ് പ്രകാരം 'എ' ക്ലാസ്സും ബാങ്ക് വർഷങ്ങളായി നിലനിർത്തിവരുന്നു. റിസ്ക് മാനേജ്മെന്റിന് വലിയ പ്രാധാന്യം നൽകിയാണ് ബാങ്കിന്റെ പ്രവർത്തനം ഏകോപിപ്പിക്കുന്നത്. KYC/AML പോളിസി കളും FIU-IND നിർദ്ദേശങ്ങളും പാലിക്കുന്നതിൽ പ്രത്യേക ശ്രദ്ധപതിപ്പിക്കുന്നു. ബാങ്കിന്റെ പ്രവർത്തനപരിധി വിപുലമാക്കുന്നതിനുള്ള പ്രവർത്തനങ്ങൾ ബാങ്ക് ഊജ്ജ്വലമായി നടത്തിവരുന്നു.

2013-2014 വർഷത്തെ ഓഡിറ്റ് റിപ്പോർട്ടിന് അനുസൃതമായി അറ്റാദായ വിഭജനം, ഓഡിറ്റ് റിപ്പോർട്ട് അംഗീകരിക്കൽ, 2015-16 വർഷത്തെ ബഡ്ജറ്റ് അംഗീകരിക്കൽ, ബൈലോ

ഭേദഗതി നിർദ്ദേശങ്ങൾ അംഗീകരിക്കൽ എന്നിവയോടൊപ്പം ബാങ്കിന്റെ വികസന പ്രവർത്തനങ്ങളെ കുറിച്ച് വിശദീകരിക്കുന്നതിന് കൂടിയാണ് ഈ പ്രാതിനിധ്യ പൊതുയോഗം വിളിച്ച് ചേർത്തിരിക്കുന്നത്. ബാങ്ക് മെമ്പർമാരുടെ മക്കളിൽ എസ്.എസ്.എൽ.സി., പ്ലസ് ടു പരീക്ഷയിൽ ഉന്നത വിജയം നേടിയ കുട്ടികൾക്കുള്ള ക്യാഷ് അവാർഡുകളും പ്രാതിനിധ്യ പൊതുയോഗത്തിൽ വെച്ച് നൽകുന്നതിന് തീരുമാനിച്ചിരിക്കുന്നു.

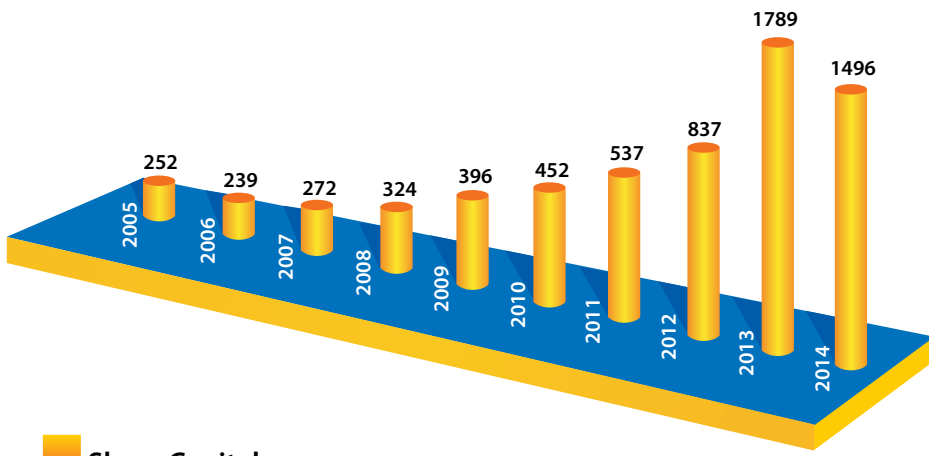
റിസർവ് ബാങ്ക് ഓഫ് ഇന്ത്യ, കോ-ഓപ്പറേറ്റീവ് ഡിപ്പാർട്ട്മെന്റ് എന്നിവയുടെ ഉദ്യോഗസ്ഥർ നൽകി വരുന്ന വിലയേറിയ നിർദ്ദേശങ്ങൾക്കും പ്രാതിനിധ്യ പൊതുയോഗ പ്രതിനിധികളുടേയും മറ്റ് മെമ്പർമാരുടെ സഹായ സഹകരണങ്ങൾക്കും, ഇടപാടുകാർ, നാട്ടുകാർ, മറ്റ് അഭ്യൂദയകാംക്ഷികൾ എന്നിവരുടെ ശക്തമായ പിൻതുണയ്ക്കും ഹൃദയംഗമമായ നന്ദി രേഖപ്പെടുത്തി കൊണ്ട് ഈ റിപ്പോർട്ടും കണക്കുകളും പൊതുയോഗത്തിന്റെ അംഗീകാരത്തിനായി സമർപ്പിച്ചുകൊള്ളുന്നു.

ഭരണസമിതിയുടെ ആജ്ഞാനുസരണം

ടി.കെ. ദിലീപ് കുമാർ
ജനറൽ മാനേജർ

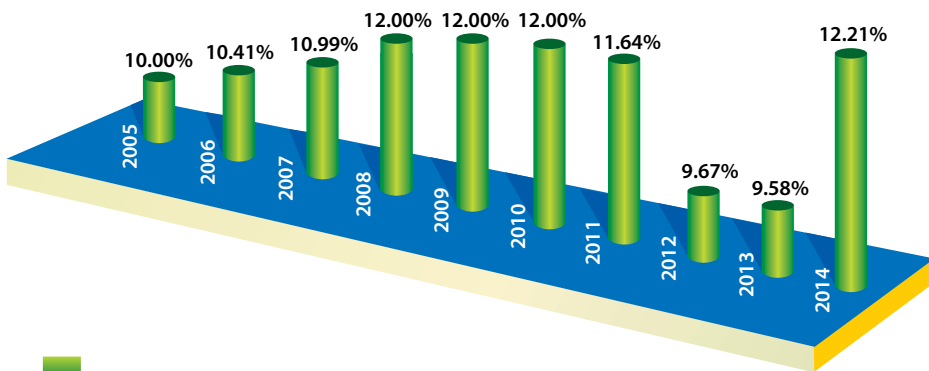
ഇരിങ്ങാലക്കുട
09.09.2014

Progress Report of the Bank for the last 10 years

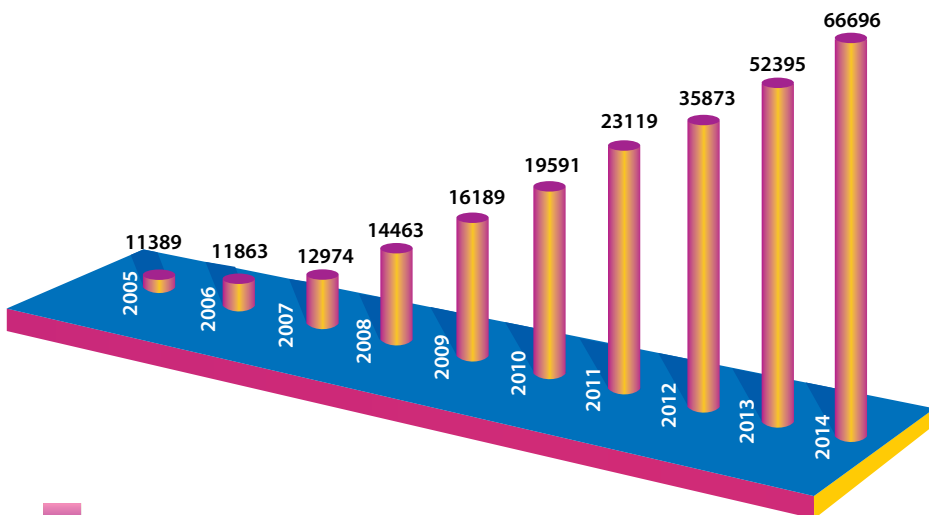


Share Capital

* Figures in lakhs

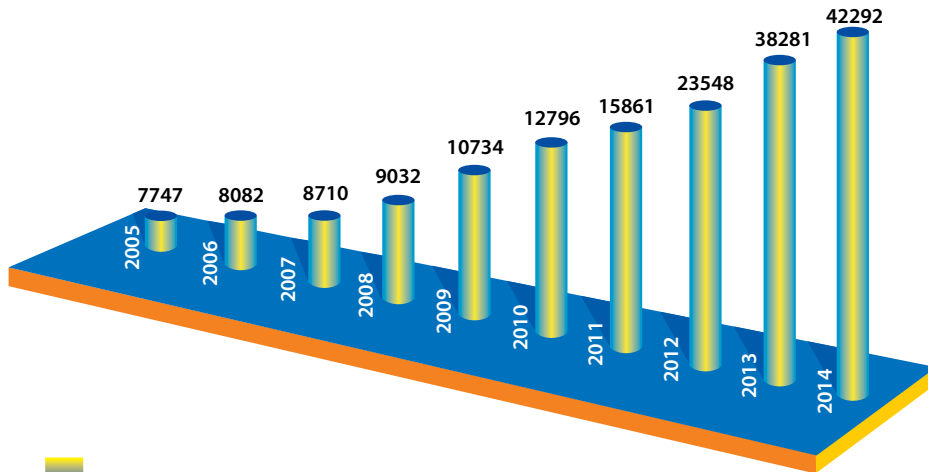


Capital Adequacy



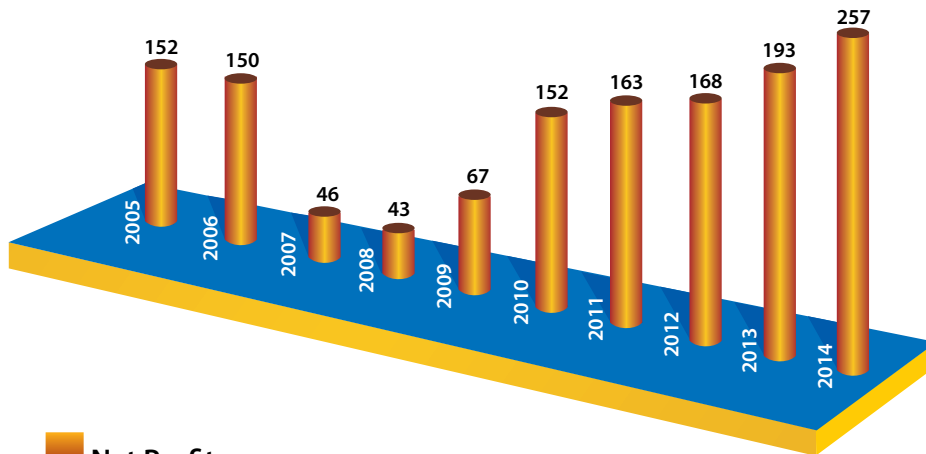
Deposits

* Figures in lakhs



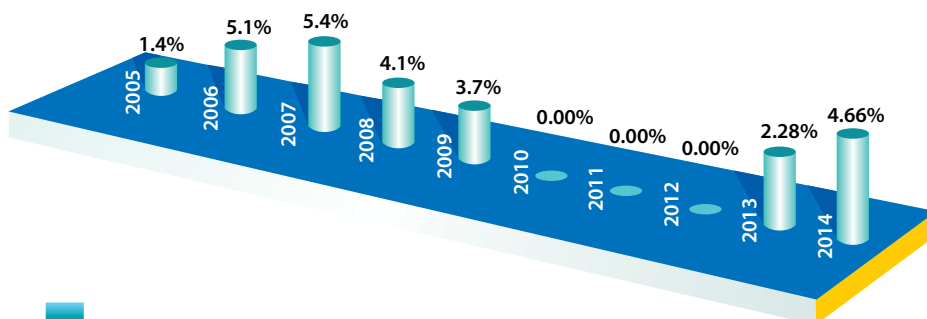
Advances

* Figures in lakhs



Net Profit

* Figures in lakhs



Net NPA

Receipts and Disbursements Statement



HEAD OF ACCOUNTS	RECEIPT	PAYMENT
	Amount In Rs.	Amount In Rs.
SHARE CAPITAL		
A-CLASS SHARE	41202200.00	70435100.00
B-CLASS SHARE	5995.00	6470.00
Group Total	41208195.00	70441570.00
DEPOSITS		
FIXED DEPOSITS		
P.J.D	2183982578.00	1731283590.00
FIXED DEPOSITS	5296012549.00	4340263985.00
RECURRING DEPOSIT	25934500.00	16158080.00
MATURED DEPOSIT	285919943.00	208272289.00
BALANCE IN DEPOSITS	1329702.00	613816.00
SB ACCOUNTS		
IN-OPERATED ACCOUNTS	4842110.77	2561649.50
S.B. ACCOUNTS	5685668989.77	5747327766.47
CURRENT ACCOUNTS		
C.D. ACCOUNTS	6,678,562,465.38	6686150623.92
OVERDRAFT A/C CR.	557862.21	203017.00
SPECIAL OVERDRAFT CR	201270.00	170596.00
BCC CR.BALNCE	126267.00	
Group Total	20163138237.13	18733005412.89
BORROWINGS		
Long Term (Subordinated) Deposit	134441687.00	
Group Total	134441687.00	
LOANS		
SHORT TERM LOANS		
OVERDRAFT	1835460067.74	2,110,811,324.97
GOLD LOAN	2111131303.00	1,958,061,776.00
SPL. OVERDRAFT	38,924,890.00	40,519,183.00
BUSINESS CASH CREDIT	1,688,472,925.54	1,697,745,007.80
MEDIUM TERM LOANS		
M.T. LOAN	484,276,275.00	552,232,000.00
F.D. LOAN	685,108,050.00	682,642,319.00
R.D LOAN	3,388,387.00	4,032,365.00
LOANS UNDER A.R.C	12,975,593.00	10,254,031.00
STAFF VEHICLE LOAN	456,659.00	500,000.00
S.T. LOAN	1,216,227.00	1,349,200.00
H.P. LOAN	6,114.00	
SPECIAL H.P.LOAN	13084.00	

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
LONG TERM LOANS		
STAFF HOUSE LOAN	4,096,563.00	21,660,000.00
STAFF SPL. LOAN	219,300.00	55,800.00
STAFF OVERDRAFT	205,891,668.53	205,088,012.94
HOUSE LOAN	60,788,267.00	157,849,009.00
BUSINESS LOAN	219,256,008.00	307,925,000.00
STAFF CAR LOAN	586,671.00	2,620,000.00
Education Loan	804,041.00	1,232,980.00
ARC PRINCIPAL(H.O)	450,000.00	
Group Total	7353522093.81	7754578008.71
INTEREST ON LOANS		
M.T. LOAN INTEREST	126249304.00	
M.T. LOAN PENAL INTEREST	344811.00	
S.T. LOAN INTEREST	310739.00	
S.T. LOAN PENAL INTEREST	7380.00	
H.P. LOAN INTEREST	359.00	
A.R.C INTEREST	5821411.00	
F.D. LOAN INTEREST	8895758.00	
R.D. LOAN INTEREST	78505.00	
O.D. INTEREST	173840165.00	
SP. OD INTEREST	4468174.00	
STAFF O.D INTEREST	864662.00	
GOLD LOAN INTEREST	105213462.00	
GOLD LOAN PENAL INTEREST	4605441.00	
STAFF HOUSE LOAN INTEREST	103911.00	
STAFF VEHICLE LOAN INTEREST	75423.00	
STAFF SP. LOAN INTEREST	10997.00	
LATE FEE / INTEREST RECEIVED	10833.00	
HOUSE LOAN INTEREST	36778714.00	
BUSINESS LOAN INT.	63123391.00	
BUSINESS LOAN OVDUE INT.	95377.00	
SPECIAL H.P.LOAN INTEREST	9888.00	
BCC INTEREST	73981753.00	
A.R.C. INTEREST (HEAD OFFICE)	1100380.00	
STAFF CAR LOAN INT	277049.00	
EDUCATION LOAN INTEREST	243445.00	
Group Total	606511332.00	
INTEREST ON BORROWINGS		3787670.00
INTEREST ON DEPOSITS		
P.J.D INTEREST		206,856,256.00
F.D. INTEREST		205,749,046.00
R.D. INTEREST		1,922,559.00
S.B. INTEREST		12,756,960.00
IN-OP. A/C INTEREST		296,331.00
Group Total		427,581,152.00

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
ESTABLISHMENT CHARGES		
SALARY		44679241.00
EXGRATIA/BONUS		661500.00
MEDICAL AID		2850.00
P.F. CONTRIBUTION		4840416.00
S.W.F. CONTRIBUTION		99420.00
L.W.F. CONTRIBUTION		1240.00
E.D.L.I. CONTRIBUTION		39941.00
P.F. ADMINISTRATION CHARGE		438464.00
GRATUVITY PREMIUM		16000000.00
STAFF TRAINING		145250.00
Group Total		66908322.00
MISCELLANEOUS RECEIPTS/EXPENSES		
TAXI FARE	451642.00	737139.00
BRANCH OPENING EXPENSES		446015.00
CAR EXPENSES		719262.00
MISCELLANEOUS INCOME/EXPENSES	103788.00	901789.03
COMMITTEE SITTING FEE		513900.00
ADVT CHARGES	68504.00	8100469.00
LOTTERY		159140.00
TELEPHONE		1635577.83
WATER & ELECTRICITY	139750.00	4989122.50
POSTAGE	10635.00	156290.50
REPAIRS	4800.00	291162.00
SALES TAX		33109.00
RATES & TAXES		540877.00
COOLIE & TRANSPORTING		33360.00
BRANCH OFFICES RENT	1775.00	4072399.00
STUDY TOUR		248710.00
BOOKS & PERIODICALS	11660.00	140522.00
SAFE DEPOSIT LOCKER		618.00
INSURANCE		6940388.00
AUDIT COST		922125.00
SALE OFFICER COST		490200.00
AFFILIATION FEE		1000.00
G.B & ELECTION	3750.00	23050.00
CASH AWARD TO STUDENTS		110000.00
T.A. & D.A		352016.00
PRESIDENTS HONORARIUM		88000.00
A.M.C. OF VARIOUS EQUIPMENTS		1531889.00
LABOUR REGISTRATION FEE		2320.00
INTEREST SUBSIDY		13231935.00
INCOME TAX (BANK)		9124619.00
PETTY CONSTRUCTION REPAIR		435884.00
CLEARING HOUSE RENT		21278.00
SUBSCRIPTION FEES		63734.00

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
SWEeper ALLOWANCE		765693.00
SEC GUARDS CONTRACT AMOUNT		2333103.00
INCOME TAX PREPARATION FEE		28875.00
FESTIVAL ALLOWANCE		167900.00
SERVICE CHARGES	288317.00	10834.00
LIBRARIAN ALLOWANCE		174200.00
VICE CHAIRMANS HONORARIUM		41000.00
INCOME TAX FILING FEE		34772.00
INTEREST ON INCOMETAX	38537.00	1970971.00
INCOMETAX APPEAL FILING FEE		14000.00
ARC OTHER CHARGES	151172.00	67807.00
WRITING FEE	6305.00	1440.00
COMMISSION	278404.00	17810.00
NOTICE CHARGE	205843.00	52587.00
PRINTING&STATIONERY	6762590.31	6762590.31
SERVICE TAX	2834557.04	2329551.71
SARFASI DEMAND NOTICE	828808.00	5810.00
ADMINISTRATION FEE		932560.00
LEGAL FEE		798360.00
ENTRANCE FEE	24168.00	
LOCKER RENT	750800.00	
STAFF SELECTION	100.00	
A.R.C. OTHER CHARGES (HEAD OFFICE)	14250.00	
DISCOUNT ON LIBRARY BOOKS	8796.00	
INSPECTION FEES	1400.00	
TELEPHONE DEPOSIT INTEREST.	678.00	
ADMINISTRATION FEE REGULARISED	9101352.00	
LEGAL FEE REGULARISED	4051408.00	
LOAN PROCESSING FEE	9960193.25	
BANK GUARANTEE COMMISSION	424222.00	
INTEREST ON INVESTMENTS	185400012.15	
T.D.C.B.DIVIDEND	960.00	
TDCB RF INTEREST	1051.00	
KSEB SECUIRITY DEPOSIT INTEREST	18864.00	
Group Total	221949091.75	73567763.88
STAFF SECURITY DEPOSIT INVESTMENT	250.00	
TDCB SHARE		900.00
R.F.INVESTED	7500000.00	15450000.00
UNDISTRIBUTED PROFIT		19251082.66
INVESTMENT		
SBI MUTUAL FUND	720925957.05	736743065.27
GOVT. OF INDIA SECURITIES		380875000.00
STAFF SECURITY DEPOSIT		250.00
Group Total	720925957.05	1117618315.27
RESERVES		
RESERVE FUND	7908692.66	

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
BUILDING FUND	1500000.00	
BAD DEBT FUND		373562.00
COMMON GOOD FUND	100000.00	38600.00
DEATH FUND	100000.00	51750.00
EDUCATION FUND	60000.00	60000.00
STAFF WELFARE FUND (Bank)	500000.00	
PROFESSIONAL EDUCATION FUND	962554.00	
CAPITAL RESERVE FUND	1846.00	
REVALUATION RESERVE	175178461.40	
Group Total	186311554.06	523912.00
DEPRECIATION FUND		4204648.10
FURNITURE & FIXTURES		
FURNITURE & FIXTURES	2223212.50	5928585.00
COMPUTER SYSTEMS & ACCESSORIES	1505935.60	2363778.41
LIBRARY BOOKS		22423.00
VEHICLES	475500.00	
Group Total	4204648.10	8314786.41
MOVABLE&IMMOVABLE PROPERTIES		
Landed properties		162188991.61
Buildings(Nada,Thanisser,Cheloor)		6775052.58
H.O.New Buiding Complex		6214417.21
		175178461.40
DIVIDEND	9,689,325.00	8089692.00
NON BANKING ASSETS		43570.00
WITHDRAWAL FROM BANK ACCOUNTS		
FIXED DEPOSITS		
T.D.C.B. FIXED DEPOSIT	1158005731.00	1502150545.00
S.B.T.FIXED DEPOSIT	263751690.00	498751690.00
S.B.I FIXED DEPOSIT	315520394.00	457454637.00
S.I.B. FIXED DEPOSIT	20978545.00	30000000.00
FEDERAL BANK F.D	23714685.00	35381808.00
Current Deposits		
T.D.C.B. C.D. A/C.10702026187 (Old No:6)	948021034.80	962101207.00
T.D.C.B C.D A/C (MAIN -TCR)10701058950	285158.00	
T.D.C.B CD A/C (Kattoor) 80003055315	120539684.00	120660000.00
T.D.C.B C.D A/C (MALA BR) 80001946234	189795391.00	195400000.00
T.D.C.B CD A/C (KODAKARA)80001968054	131575236.00	133400000.00
TDCB ANNAMANADA	40049442.00	46100000.00
TDCB VELLANGALLORE	35200216.00	45403912.00
TDCB KODALY-8000570881		3000000.00
T.D.C.B C.D A/C (NADA BR)-10702026325	33690436.00	29220504.00
RESERVE BANK OF INDIACDA/C 38637	277500284.89	294928632.57
BANK OF MAHARASHTRA-60135371384	410295.00	4447500.00
S.I.B. C.D. A/C NO.002673000000781	32252454.00	32657745.00
C.S.B. C.D A/C NO. 0026-00855381-195001	216280.00	
S.B.I. CD ACCOUNT NO.10307101780	1613634855.00	1636263845.32

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
S.B.I -30315183530,THRISSUR	303799180.06	289196254.95
S.B.I AMBALLOOR A/C No- 32225977733	96435943.00	103125550.00
S.B.I CHALAKUDY A/C NO -32227675061	324036649.00	333635246.00
S.B.T. C.D A/C 67064155624 (Thrissur))	618.00	
S.B.T. C.D A/C 57069906116 (NADA BR)	81721.00	2900716.00
S.B.T. C.D. ACCOUNT NO. 57069906127	854098700.00	856442730.73
S.B.T.CD A/C NO.67175494242(THALORE)	48501236.00	50223662.00
S.B.T. CD A/c No 67201056367 (KORATTY)	225089080.00	226272161.00
HDFC C.D A/C (DD) -00570380000541	42455502.00	41678922.00
HDFC (CD) A/C 03470380000172(RTGS)	1595379273.26	1621310961.54
K.S.C.B MASK C.D.NO.998.179.20497	39072339.00	38397366.45
FEDERAL BANK C.D. ACCOUNT NO. 31197	24709675.00	24476249.00
Federal Bank Mumbai CD 10990200083228	500761391.12	500905902.00
T.D.C.B. P.F. A/C		1109.00
Group Total	9259563119.13	10115888856.56
ADJUSTING HEADS DUE TO		
STAFF FESTIVAL ADVANCE	2925900.00	2925900.00
DAILY WAGES(OBJ)		307862.00
CUSTOMER CARE EXE. ALLOW.(OBJ)		618370.00
TECH.SUPPORT EXE.ALLOWANCE(OBJ)		167806.00
TEMP. STAFF ALLOWANCE(OBJ)		2135600.00
TEMP. EMPLOY STAFF ALLOW.(OBJ)		1372850.00
ADVANCE A/C	22949791.00	23501791.00
B/C BEING B/R AS PER CONTRA	1216528679.45	1219124556.07
TELEPHONE DEPOSIT	5000.00	
INSUR. PRE RECBL [IFFCO-TOKIO]	382760.00	408178.00
KSEB SECURITY DEPOSIT		74098.00
ADVANCE INCOME TAX (BANK)	963513.00	15000000.00
FURNITURE & FIXTURES(OBJ)		10393131.00
COMPUTER (OBJ)		3256549.00
H.O.New Buiding Complex(OBJ)		11543244.00
Buildings(Nada,Thanisser,Cheloor(OBJ)		2322147.00
INTERIOR DECORATION CONSULT.FEE		1057196.00
VEHICLES		3440700.00
Group Total	1243755643.45	1297649978.07
ADJUSTING HEADS DUE BY		
EMPLOYEES PROVIDEND FUND	9753332.00	9622203.00
ATM CASH	4995900.00	4995900.00
STAFF WELFARE FUND	198840.00	185000.00
STAFF L.W.F	1860.00	1860.00
M.O/SUSPENSE ACCOUNT	46745790.00	47399575.00
STAFF L.I.C	1213493.00	1110774.50
RECOVERY FROM STAFF	2093698.00	1947596.00
EARNST MONEY DEPOSIT	468000.00	416000.00
ADMINISTRATION FEE		9101352.00
LEGAL FEE		4051408.00

HEAD OF ACCOUNTS	RECEIPT	PAYMENT
PAY ORDER A/C	1009161321.79	1005368420.79
AUCTION/SALE OF FIXED ASSETS	707550.00	
SECURITY DEPOSIT	1193271.00	509978.00
B/R BEING B/C AS PER CONTRA	1219124556.07	1,216,528,679.45
IFFCO-TOKIO INSURANCE	1292526.00	1321009.00
GRATUITY PAYMENT	1846418.00	1846418.00
ADDITIONAL SECURITY DEPOSIT	128798.00	100000.00
TDS (DEPOSIT INTEREST)	1349630.00	1276241.00
RISK FUND	1048312.00	1187108.00
RISK FUND CLAIMS RECEIVED	515196.00	514567.00
MASK ACCOUNT	41443141.45	41443141.45
BRANCH ACCOUNT	10790329383.67	10790329383.67
D.D.S SCHEME	47092621.31	47092621.31
Group Total	13180703638.29	13186349236.17
TOTAL	53133424771.77	53078433338.12
OPENING/CLOSING BALANCE	127155117.53	182146551.18
GRAND TOTAL	53260579889.30	53260579889.30

Balance Sheet

as on 31st March 2014

Capital and Liabilities	Schedule	As on 31.03.2014	As on 31.03.2013
Capital	1	149,636,205.00	178,869,580.00
Reserve and Surplus	2	690,369,040.88	430,851,560.61
Principal/Subsidiary State Partnership Fund	3	-	-
Deposits	4	6,669,593,915.31	5,239,461,091.07
Borrowings	5	151,441,305.00	16,999,618.00
Other Liabilities & Provisions	6	540,280,174.60	370,655,437.48
Total		8,201,320,640.79	6,236,837,287.16
Assets			
Cash & Balances with Reserve Bank of India, State Bank of India, State Co-op. Bank & Central Co-op. Bank	7	1,212,456,114.99	586,238,095.80
Balances with Banks and Money At Call & Short Notice	8	351,558,452.23	58,509,550.34
Investments	9	1,959,711,060.22	1,563,018,952.00
Investments out of the Principal/ Subsidiary State Partnership Fund	10	4,900.00	4,000.00
Advances	11	4,229,152,177.95	3,828,096,263.05
Fixed Assets	12	219,840,902.34	45,297,760.53
Other Assets	13	222,404,484.58	152,075,993.58
Contingent Liabilities and Bills for Collection	14	6,192,548.48	3,596,671.86
Total		8,201,320,640.79	6,236,837,287.16

SCHEDULE 1

Capital

	As on 31.03.2014	As on 31.03.2013
I. Authorised Capital		
(a) 10000000 shares of Rs.100/-each (A class)	1,000,000,000.00	1,000,000,000.00
(b) 4000000 shares of Rs. 10/- each (B class)	40,000,000.00	40,000,000.00
(c) 10000 shares of Rs 1000/- each (C class)	10,000,000.00	10,000,000.00
II. Subscribed Capital		
(a) 1496274 shares of Rs. 100/- each (A class)	149,627,400.00	178,860,300.00
(b) 1761 shares of Rs. 5/- each (B class)	8,805.00	9,280.00
III. Amount called up		
(a) On 1496274 shares at Rs. 100/-per share	149,627,400.00	178,860,300.00
Less : Calls Unpaid		
(b) On 1761 shares at Rs. 5/- per share	8,805.00	9,280.00
Less : Calls Unpaid		
IV. Of (3i) above, held by :-		
(a) Individuals	149,636,205.00	178,869,580.00
(b) Co-operative institutions		
(c) State Government		
Total	149,636,205.00	178,869,580.00

SCHEDULE 2

Reserves And Surplus

	As on 31.03.2014		As on 31.03.2013
I. Statutory Reserve		81,889,599.63	73,980,906.97
(a) Opening Balance	73,980,906.97		
(b) additions during the year	7,908,692.66		
(c) Deductions during the year	-		
II. Agricultural (Credit Stabilization) Fund		-	-
(a) Opening Balance	-		
(b) Additions during the year	-		
(c) Deductions during the year	-		
III. Building Fund		19,015,154.19	17,515,154.19
(a) Opening Balance	17,515,154.19		
(b) Additions during the year	1,500,000.00		
(c) Deductions during the year	-		
IV. Dividend Equalization Fund		133,675.95	133,675.95
(a) Opening Balance	133,675.95		
(b) Additions during the year	-		
(c) Deductions during the year	-		
V. Special Bad and Doubtful Debts Reserve		-	-
(a) Opening Balance	-		
(b) Additions during the year	-		
(c) Deductions during the year	-		
VI. Bad and Doubtful Debts Reserve			
A) Reserve for Bad and Doubtful Debts		793,486.42	1,167,048.42
(a) Opening Balance	1,167,048.42		
(b) Additions during the year	-		
(c) Deductions during the year	373,562.00		
B) Provision for NPA		81,008,284.49	57,014,929.07
(a) Opening Balance	57,014,929.07		
(b) Additions during the year	23,993,355.42		
(c) Deductions during the year			
C) Provision for Additional NPA		78,750,718.07	76,750,718.07
(a) Opening Balance	76,750,718.07		
(b) Additions during the year	2,000,000.00		
(c) Deductions during the year	-		

	As on 31.03.2014		As on 31.03.2013
D) Provision for Overdraft Exceeding Limit		40,892,735.10	21,821,745.65
(a) Opening Balance	21,821,745.65		
(b) Additions during the year	19,070,989.45		
(c) Deductions during the year	-		
VII. Investment and depreciation			
a) Provision for Depreciation on Govt. securities		47,177,750.00	44,261,500.00
(a) Opening Balance	44,261,500.00		
(b) Additions during the year	2,916,250.00		
(c) Deductions during the year	-		
VIII. Other Funds and Reserves			
A) Common Good Fund		587,941.57	526,541.57
(a) Opening Balance	526,541.57		
(b) Additions during the year	100,000.00		
(c) Deductions during the year	38,600.00		
B) Bonus Fund for Employees		3,483,429.56	3,483,429.56
(a) Opening Balance	3,483,429.56		
(b) Additions during the year	-		
(c) Deductions during the year	-		
C) Death Fund		452,504.92	404,254.92
(a) Opening Balance	404,254.92		
(b) Additions during the year	100,000.00		
(c) Deductions during the year	51,750.00		
D) Provision for Future Contingencies		5,681,211.00	5,345,000.00
(a) Opening Balance	5,345,000.00		
(b) Additions during the year	336,211.00		
(c) Deductions during the year	-		
E) Capital Reserve Fund		3,333,277.35	3,331,431.35
(a) Opening Balance	3,331,431.35		
(b) Additions during the year	1,846.00		
(c) Deductions during the year	-		
F) Provision For Bad and Doubtful Assets		9,298,898.00	3,613,796.00
(a) Opening Balance	3,613,796.00		
(b) Additions during the year	5,685,102.00		
(c) Deductions during the year	-		

	As on 31.03.2014		As on 31.03.2013
G) Building Recoupment Fund(New)		9,910,171.79	9,507,264.87
(a) Opening Balance	9,507,264.87		
(b) Additions during the year	402,906.92		
(c) Deductions during the year	-		
H) Contingent Provision Against Standard Assets		15,360,325.84	14,351,599.36
(a) Opening Balance	14,351,599.36		
(b) Additions during the year	1,008,726.48		
(c) Deductions during the year	-		
I) Provision For Premium Paid on Govt.Securities		29,515,300.00	25,281,100.00
(a) Opening Balance	25,281,100.00		
(b) Additions during the year	4,234,200.00		
(c) Deductions during the year	-		
J) Investment Fluctuation Reserve Fund		7,500,000.00	7,500,000.00
(a) Opening Balance	7,500,000.00		
(b) Additions during the year	-		
(c) Deductions during the year	-		
K) Medical Benefit Scheme Recoupment Fund		10,529,000.00	10,529,000.00
(a) Opening Balance	10,529,000.00		
(b) Additions during the year	-		
(c) Deductions during the year	-		
L) Provision for Income Tax		32,500,000.00	25,000,000.00
(a) Opening Balance 25,000,000.00			
(b) Additions during the year	15,000,000.00		
(c) Deductions during the year	7,500,000.00		
M) Provision for Fringbenefit Tax		165,000.00	165,000.00
(a) Opening Balance	165,000.00		
(b) Additions during the year	-		
(c) Deductions during the year	-		
N) Professional Education Cess		2,615,578.00	1,653,024.00
(a) Opening Balance	1,653,024.00		
(b) Additions during the year	962,554.00		
(c) Deductions during the year	-		
O) Provision for Rent Receivable		1,923,512.00	1,763,358.00
(a) Opening Balance	1,763,358.00		
(b) Additions during the year	160,154.00		
(c) Deductions during the year	-		

	As on 31.03.2014		As on 31.03.2013
P) Provision for Gratuity		5,000,000.00	5,000,000.00
(a) Opening Balance	5,000,000.00		
(b) Additions during the year	-		
(c) Deductions during the year	-		
Q) Staff Welfare Fund		2,000,000.00	1,500,000.00
(a) Opening Balance	1,500,000.00		
(b) Additions during the year	500,000.00		
(c) Deductions during the year	-		
R) Provision for Revaluation Reserve		175,178,461.40	-
(a) Opening Balance	-		
(b) Additions during the year	175,178,461.40		
(c) Deductions during the year	-		
IX. Balance in Profit and Loss Account		25,673,025.60	19,251,082.66
{Total (I, II, III, IV ,V,VI,VII,VIII & IX)}		690,369,040.88	430,851,560.61

SCHEDULE 3

Principal/Subsidiary State Partnership Fund

	As on 31.03.2014		As on 31.03.2013
I. (a) Opening Balance		-	-
(b) Additions during the year		-	-
(c) Deductions during the year		-	-
II. For share capital of			
(a) Central Co-op. Banks		-	-
(b) Primary Agricultural Credit Societies		-	-
(c) Other Societies		-	-
Total		-	-

SCHEDULE 4

Deposits

	As on 31.03.2014		As on 31.03.2013
I. Demand Deposits	101,082,752.97	101,082,752.97	108,159,125.30
(i) From Individuals #	62,352,889.68		60,479,924.30
(ii) From Central Co-op. Banks			
(iii) From other Societies	38,729,863.29		47,679,201.00
II. Savings Bank Deposits	326,671,441.56	326,671,441.56	386,049,756.99
(i) From Individuals #	325,761,852.56		384,753,818.99
(ii) From Central Co-op. Banks			
(iii) From other Societies	909,589.00		12,95,938.00
III. Term Deposits @	6,241,839,720.78	6,241,839,720.78	4,745,252,208.78
(i) From Individuals #	4,928,623,417.78		3,953,928,419.78
(ii) From Central Co-op. Banks			
(iii) From other Societies	1,313,216,303.00		791,323,789.00
Total (I, II and III)		6,669,593,915.31	5,239,461,091.07

@ Including reserve fund deposits of societies, employees provident fund deposits, staff security deposits, recurring deposits, cash certificates, etc.

Individual include deposits from institutions other than co-operative banks and societies.

SCHEDULE 5

Borrowings

	As on 31.03.2014		As on 31.03.2013
I. From the Reserve Bank of India			
and the State & Central			
Co-operative Banks :			
(a) Short-term loans, cash			
credits and overdrafts			
of which secured against:			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
(b) Medium term loans			
of which secured against :			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
(c) Long-term loans			
of which secured against			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
II. From the State Bank of India			
(a) Short-term loans, cash credits			
and overdrafts:			
of which secured against :			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
(b) Medium Term Loans			
of which secured against			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
(c) Long Term Loans			
of which secured against			
(i) Government & other			
Approved Securities			
(ii) Other tangible securities			

III. From the State Government			
(a) Short term loans			
of which secured against			
(i) Government & other			
Approved Securities			
(ii) Other tangible securities			
(b) Medium term loans			
of which secured against			
(i) Government & other			
Approved Securities			
(ii) Other tangible securities			
(c) Long Term loans			
of which secured against			
(i) Government and other			
Approved Securities			
(ii) Other tangible securities			
IV. Loans from other sources			
Long Term (Subordinated) Deposits augmented			
vide UBD.PCB.circular no.4/09.18/201/2008-2009			
dt. July 15, 2008		151,441,305.00	16,999,618.00
Total (I, II, III and IV)		151,441,305.00	16,999,618.00

Notes : 1. Short term loans will be for periods upto 15 months, medium term loans from 15 months to 5 years and long term loans over 5 years

2. Other tangible security includes borrowings against gold and gold ornaments, repledge of goods, mortgage of land, etc.

SCHEDULE 6 Other Liabilities & Provisions

	As on 31.03.2014	As on 31.03.2013
I. Bills payable (net)		
II. Inter-office adjustments (net)	16,374,952.12	24,616,426.62
III. Interest accrued	458,523,973.00	299,006,273.00
IV. Unclaimed Dividends	10,862,182.00	9,262,549.00
V. Others (including provisions)	54,519,067.48	37,770,188.86
Total (I, II, III, IV and V)	540,280,174.60	370,655,437.48

SCHEDULE 7
**Cash and Balances with Reserve Bank of India,
State Bank of India,
State Co-op. Bank and Central Co-op. Bank**

	As on 31.03.2014		As on 31.03.2013
I. Cash in Hand		182,146,551.18	127,155,117.53
II. Balances with Reserve Bank of India		17,428,347.68	
(a) In Current Account		17,428,347.68	
(b) In other Accounts			
III. Balances with State Bank of India		256,603,922.94	90,355,410.73
(a) In Current Account		94,669,679.94	70,355,410.73
(b) In other Accounts		161,934,243.00	20,000,000.00
IV. Balances with State and Central Co-operative banks		756,277,293.19	368,727,567.54
(a) In Current Account		100,074,947.49	64,606,735.45
(b) In other Accounts		656,202,345.70	304,120,832.09
Total (I, II, III and IV)		1,212,456,114.99	586,238,095.80

SCHEDULE 8
Balances with Banks & Money at Call & Short Notice

	As on 31.03.2014		As on 31.03.2013
I. Balance with other Banks		351,558,452.23	58,509,550.34
(a) Current deposits		61,291,329.23	23,931,005.34
(b) Savings bank deposits			
(c) Fixed deposits		290,267,123.00	34,578,545.00
II. Money at Call and Short Notice			
(a) With banks			
(b) With other institutions			
Total (I and II)		351,558,452.23	58,509,550.34

SCHEDULE 9

Investments

	As on 31.03.2014		As on 31.03.2013
I. In Central & State Government Securities		1,928,793,952.00	1,547,918,952.00
II. In other Approved Securities		30,817,108.22	15,000,000.00
III. In shares of co-operative institutions (other than out of the Principal/ Subsidiary State Partnership Fund)		100,000.00	100,000.00
IV. In debentures and bonds			
V. Others			
VI. Total (I, II, III, IV and V)		1,959,711,060.22	1,563,018,952.00
VII. Less : Provision for Depreciation in Investments		47,177,750.00	44,261,500.00
Total (VI minus VII)		1,912,533,310.22	1,518,757,452.00

SCHEDULE 10

Investment out of the Principal/Subsidiary State Partnership Fund

	As on 31.03.2014		As on 31.03.2013
I. In shares of Central Co-operative banks		4,900.00	4,000.00
II. In shares of Primary agricultural credit Societies			
III. In shares of other societies			
Total I, II and III		4,900.00	4,000.00

SCHEDULE 11

Advances

	As on 31.03.2014	As on 31.03.2013
I. (a) Bills purchased & discounted	-	-
(b) Cash credits, overdrafts & loans repayable on demand	1,774,279,553.61	1,489,146,223.71
(c) Term Loans	1,668,202,838.34	1,399,062,422.34
Total	3,442,482,391.95	2,888,208,646.05
II. (a) Secured by tangible assets	748,796,630.00	903,687,910.00
(b) Secured by bank/ government guarantees		
(c) Unsecured	37,873,156.00	36,199,707.00
Total	4,229,152,177.95	3,828,096,263.05
III. Less : Provision for Bad and Doubtful Debts	201,445,224.08	156,754,441.21
IV. Total (I - III)	4,027,706,953.87	3,671,341,821.84

SCHEDULE 12

Fixed Assets

	As on 31.03.2014	As on 31.03.2013
I. Premises	194,487,716.20	20,012,632.80
(a) At cost as on 31st March of the preceding year	27,608,647.60	27,608,647.60
(b) Additions	175,178,461.40	-
(c) Deductions during the year	-	-
(d) Total Cost (a and b minus c)	202,787,109.00	27,608,647.60
(e) Less : Depreciation to date	8,299,392.80	7,596,014.80
(f) Total (d minus e)	194,487,716.20	20,012,632.80
II. Other Fixed Assets (including furniture and fixtures)	25,353,186.14	25,285,127.73
(a) At cost as on 31st March of the preceding year	64,762,318.20	56,116,951.20
(b) Additions during the year	8,314,786.41	8,735,367.00
(c) Deductions during the year	4,204,648.10	90,000.00
(d) Total Cost (a + b minus c)	68,872,456.51	64,762,318.20
(e) Less : Depreciation to date	43,519,270.37	39,477,190.47
(f) Total (d minus e)	25,353,186.14	25,285,127.73
	219,840,902.34	45,297,760.53

SCHEDULE 13

Other Assets

	As on 31.03.2014		As on 31.03.2013
I. Inter-office adjustment (net)	84,375,798.00		31,627,248.58
Less : Depreciation to date	5,986,564.42	78,389,233.58	
II. Interest accrued		127,952,898.00	104,594,066.00
III. Stationery and stamps			
IV. Non-banking assets acquired in satisfaction of claims		3,536,601.00	3,493,031.00
V. Others @		12525752.00	12361648.00
Total (I, II, III, IV and V)		222,404,484.58	152,075,993.58

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

SCHEDULE 14

Contingent liabilities and bills for collection

	As on 31.03.2014		As on 31.03.2013
I. Claims against the bank not acknowledged as debts			
II. Liability for partly paid investments			
III. Liability on account of outstanding forward exchange contracts			
IV. Guarantees given on behalf of constituents			
V. Acceptances, endorsements and other obligations (including bills for collection)		6,192,548.48	3,596,671.86
VI. Other items for which the bank is contingently liable			
Total (I, II, III, IV, V and VI)		6,192,548.48	3,596,671.86

Profit And Loss Account

for the year ended 31st March 2014

	Schedule	As on 31.03.2014	As on 31.03.2013
I. Income			
Interest earned	15	801,043,680.15	597,035,147.52
Other income	16	702,626.00	272,156.00
Total		801,746,306.15	597,307,303.52
II. Expenditure			
Interest expended	17	590,886,522.00	432,476,925.00
Operating expenses	18	117,878,863.28	118,004,273.34
Provisions & contingencies		67,307,895.27	27,575,022.52
Total		776,073,280.55	578,056,220.86
III. Profit/Loss			
Net Profit/Loss (-) for the year		25,673,025.60	19,251,082.66
Profit/Loss (-) brought forward		19,251,082.66	16,820,325.32
Total		44,924,108.26	36,071,407.98
IV. Appropriations			
Transfer to statutory reserves		7,359,911.66	8,279,018.32
Transfer to other reserves			
Building Fund		1,500,000.00	1,500,000.00
Common good Fund		100,000.00	100,000.00
Death Fund		100,000.00	100,000.00
Welfare Fund Bank		500,000.00	500,000.00
Capital reserve Fund		1,846.00	258,918.00
Proposed Dividend		9,689,325.00	6,082,389.00
Balance carried to Balance Sheet		25,673,025.60	19,251,082.66
Total		44,924,108.26	36,071,407.98

SCHEDULE 15

Interest Earned

	As on 31.03.2014	As on 31.03.2013
I. Interest/discount on advances/bills	605,799,620.00	439,860,046.24
II. Income on investments	134971496.00	100724501.79
III. Interest on balances with Reserve Bank of India, State Bank of India, State Co-op. Bank and Central Co-op. Bank	45,358,036.00	47,198,223.00
IV. Others	14,914,528.15	9,252,376.49
Total	801,043,680.15	597,035,147.52

SCHEDULE 16

Other Income

	As on 31.03.2014	As on 31.03.2013
I. Commission, exchange and brokerage	702,626.00	270,310.00
II. Profits on sale of investments Less : Loss on sale of investments		
III. Profit on revaluation of investments Less : Loss on revaluation of investments		
IV. Profit on sale of land, buildings and other assets Less : Loss on sale of land, buildings and other assets		
V. Profit on exchange transactions Less : Loss on exchange transactions		
VI. Subsidies and Donations		
VII. Income from non-banking assets and profit (Loss) on sale of or dealing in such assets		1,846.00
Total	702,626.00	272,156.00

SCHEDULE 17

Interest Expended

	As on 31.03.2014	As on 31.03.2013
I. Interest on Deposits	576,806,672.00	432,476,925.00
II. Interest on Borrowings	14,079,850.00	
III. Others		
Total	590,886,522.00	432,476,925.00

SCHEDULE 18

Operating Expenses

	As on 31.03.2014	As on 31.03.2013
I. Payments to and provisions for employees	66,908,322.00	51,355,162.00
II. Rent, taxes and lighting	10,853,729.21	8,297,589.10
III. Printing and stationery	-	(-) 5,142,011.00
IV. Advertisement and publicity	8,031,965.00	4,177,158.00
V. Depreciation on bank's property	13,486,579.00	9,504,583.15
VI. Directors' fees, allowances and expenses	642,900.00	469,200.00
VII. Auditors' fees and expenses (including branch auditors)	922,125.00	901,970.00
VIII. Law Charges	-	-
IX. Postages, Telegrams, Telephones, etc.	1,626,297.33	1,098,436.80
X. Repairs and maintenance	286,362.00	
XI. Insurance	6,940,388.00	4,541,930.00
XII. Other Expenditure	8,180,195.74	42,800,255.29
Total	117,878,863.28	118,004,273.34

II Expenditure-(In P&L A/C) Provisions & Contingencies



DETAILS	AMOUNT
PROVISION FOR RENT RECEIVABLE CREATED	160154.00
H.O. BUILDING RECOUPMENT FUND CREATED	402906.92
PROVISION FOR PREMIUM PAID ON INVESTMENTS CREATED	4234200.00
PROVISION FOR INCOME TAX CREATED	7500000.00
RESERVE FOR BAD & DOUBTFUL DEBTS & ASSETS CREATED	5685102.00
RESERVE FOR OD EXCEEDING LIMIT CREATED	19070989.45
RESERVE FOR PERFORMING ASSETS	1008726.48
PROVISION FOR DEPRECIATION ON GOI	2916250.00
PROVISION FOR ADDITIONAL NPA	2000000.00
RESERVE FOR NON PERFORMING ASSETS	23993355.42
PROVISION FOR FUTURE CONTINGENCIES CREATED	336211.00
Total	67,307,895.27

Other Assets

Item No. I Inter-office adjustment (net) in Schedule 13

DETAILS	AMOUNT
K.S.E.B. Security Deposit	4,62,579.00
Insurance Premium Receivable (IFFCO-TOKIO)	41,453.00
Electricity Objected	2,29,529.00
Telephone Deposit	3,000.00
Advance Fringe Benefit Tax	1,65,000.00
Advance Income Tax	3,15,36,487.00
Customer Care Executive Allowance 2012-13	8,54,000.00
Technical Support Executive Allowance 2012-13	2,16,000.00
Temporary Staff Allowance 2012-13	12,80,900.00
Furniture Objected 2012-13	80,88,699.50
Computer objected 2012-13	8,52,184.08
Interior Decoration Consulting Fee 2012-13	10,17,332.00
Advance A/c	5,52,000.00
Customer Care Executive Allowance 2013-14	6,18,370.00
Technical Support Executive Allowance 2013-14	1,67,806.00
Technical Employment Staff Allowance 2013-14	13,72,850.00
Temporary Staff Allowance 2013-14	21,35,600.00
Furniture Objected 2013-14	93,53,818.00
Computer objected 2013-14	21,49,322.00
Interior Decoration Consulting Fee 2013-14	10,57,196.00
Daily Wages Objected 2013-14	3,07,862.00
H.O. New Building Complex 2013-14	112,54,663.00
Buildings (Nada, Thanissery, Cheloor) 2013-14	22,64,093.00
Vehicle 2013-14	24,08,490.00
Total	783,89,233.58

Other Liabilities & Provisions



Item No.I Inter-office adjustment (net) in Schedule 6

DETAILS	AMOUNT
Employees Provident Fund	9,64,340.90
Staff Welfare Fund	33,040.00
Security Deposit	13,70,004.94
M.O/Suspense Account	48,03,664.68
Staff L.I.C1,02,718.50	
Recovery from Staff	1,46,102.00
Pay Order A/C	69,27,662.10
Earnest Money Deposit	2,18,500.00
Nada Building Security	6,48,000.00
IFFCO-TOKIO Insurance	40,032.00
Auction/Sale Of Fixed Assets	7,07,550.00
Additional Security Deposit	2,87,074.00
Risk Fund38,049.00	
Risk fund Claims Received	629.00
TDS (Deposit Interest)	87,585.00
Total	163,74,952.12
Item No.V Others (including provisions) in Schedule 6	
Sundries Payable	2,84,016.00
Staff Security Deposit	86,750.00
B/R Being B/C as per Contra	61,92,548.48
Overdue interest Reserve	4,79,55,753.00
Total	5,45,19,067.48

Profit Appropriation



ITEM	AMOUNT
Reserve Fund	90,17,891.60
Education Fund	60,000.00
Dividend (10%)	129,11,483.00
Death Fund	1,50,000.00
Building Fund	15,00,000.00
Common Good Fund	1,50,000.00
Staff Welfare Fund	5,00,000.00
Professional Education Fund	12,83,651.00
Member Benefit Fund	1,00,000.00
Total	256,73.025.60

Details of Reserve Created for Bad & Doubtful Assets



Sl.No.	Description	Amount
1	Water and Electricity Objected	2,29,529.00
2	Provision for Insurance Premium Receivable	41,453.00
3	Customer Care Executive Allowance 2012-13	8,54,000.00
4	Technical Support Executive Allowance 2012-13	2,16,000.00
5	Temporary Staff Allowance 2012-13	12,80,900.00
6	Interior Decoration Consulting Fee 2012-13	10,17,332.00
7	Daily Wages Objected	3,07,862.00
8	Customer Care Executive Allowance 2013-14	6,18,370.00
9	Technical Support Executive Allowance 2013-14	1,67,806.00
10	Temporary Staff Allowance 2013-14	21,35,600.00
11	Temporary Employment Staff Allowance 2013-14	13,72,850.00
12	Interior Decoration Consulting Fee 2013-14	10,57,196.00
	Total	92,98,898.00

BANK'S AUDITORS

- V.K.S.NARAYAN & CO.,**
 Chartered Accountants (FRN 002399S)
 V. SAJIT - Partner
 M.No. 204136
- Sri. M.R. Jaya Mohan, B.Com., F.C.A., DISA.**
 M/s. Unnikrishnan & Co., Chartered Accountants, Irinjalakuda.
- Smt. Glory Mol K.B.**
 Senior Auditor of Co-operative Societies.

Report of the Auditor



To
The Share Holders,
The Irinjalakuda Town Co-operative Bank Ltd.,
Tana South, Irinjalakuda, Thrissur – 680 121.

Report on the Financial Statements:

1. We have audited the attached financial statements of The Irinjalakuda Town Co-operative Bank Ltd., Tana South, Irinjalakuda, Thrissur – 680 121, which comprise the Balance Sheet as at March 31, 2014 and the Profit and Loss account and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including Accounting Standards notified under the Companies Act, 1956 ("the Act") read with General Circular 8/2014 dated April 4, 2014 issued by the Ministry of Corporate Affairs, read with guidelines issued by the Reserve Bank of India insofar as they are applicable to the Bank and in conformity with Forms A and B (revised) of the Third Schedule to the Banking Regulation Act, 1949 as applicable. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 1956, in the manner so required for the banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2014;
- (ii) in the case of the Profit and Loss Account of the profit for the year ended on that date; and
- (iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Matters:

- 7. 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 read with Accounting Standards notified under the Companies Act, 1956, read with General Circular 8/2014 dated April 4, 2014 issued by the Ministry of Corporate Affairs.

8. We report that:

- a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
 - b. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - c. The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
9. In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement comply with the Accounting Standards referred to in Sub-section (3C) of Section 211 of the Companies Act, 1956, read with General Circular 8/2014 dated April 4, 2014 issued by the Ministry of Corporate Affairs.

10. We further report that:

- a. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and with the audited returns from the branches.
- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
- c. The reports on the accounts of the branches audited by branch auditors have been dealt with in preparing our report in the manner considered necessary by us.

For V.K.S.NARAYAN & CO.,
Chartered accountants
(FRN 002399S)

SAJIT.V
Partner
M.No. 204136

Place: Thrissur
Date: 02-09-2014

Significant Accounting Policies Followed By the Bank Forming Part of Balance Sheet and Profit and Loss Account

The Irinjalakuda Town Co-operative Bank Ltd was incorporated on 16th February 1918 as a Co-operative Society. The Society operates as a Bank under RBI License No: UBDKER 0006 P. ITCB is governed by the Banking Regulation Act 1949 and other applicable Acts/Regulations.

1. Basis of Accounting;

The accounts are prepared on accrual basis under the historical cost convention and conforms to statutory provisions, practices prevailing in the Banking Industries and guidelines issued by the Reserve Bank of India for Banks.

The preparation of Financial Statements requires the management to make estimates and assumptions in reported amount of assets and liabilities (including contingent liabilities) as of that date of the financial statement and the reported income and expenses during this period. Management believes that the estimates and assumptions used in the preparation of the financial statement are prudent and reasonable. Actual results could differ from these estimates.

2. Revenue recognition;

- Interest income is recognized on accrual basis except in the case of Non- performing Assets where it is recognized upon realization as per RBI guidelines.
- Dividends on Investments are accounted on cash basis at the time of actual receipt.
- Audit cost to external auditors includes Rs 28,904.44 relating to the financial year 2014-15 and Rs 4,34,721/- relating to the financial years 2011-12 and 2012-13. Audit cost for the year not provided for amounts to Rs 2,15,731.20/-.
- Sales officer cost includes Rs 1,22,550/- relating to the financial year 2014-15.

3. Investments

Investments in approved Central and State Government Securities are carried at their acquisition cost and any diminution, other than temporary, in the value of such securities is provided for. Investments are classified under Held to Maturity Rs. 17,411.78 lakh and Available for sale Rs 1,876.16 lakh. Premium paid on purchase of securities classified under Held to Maturity is amortized over the remaining period of maturity of the securities.

4. Advances

- Advances are classified into standard, sub-standard, doubtful and loss asset in accordance with the Reserve Bank of India guidelines.
- Provision for nonperforming advances is made in accordance with the Reserve Bank of India guidelines. In addition, the bank adopts an approach to provisioning that is based on past experience, evaluation of securities and other related factors.
- In accordance with the Reserve Bank of India guidelines, the bank creates general provisions in respect of standard assets at the rate of 0.4%.

5. Fixed Assets

- The fixed assets are stated at historical cost less accumulated depreciation
- There has not been any revaluation of fixed assets.
- Depreciation is charged over the estimated useful life of an asset at rates prescribed in the various circulars issued by the Registrar of Co-operative Society.

6. Transactions involving foreign exchange: NIL

7. Employee Benefits:

- (a) Provident Fund: Eligible employees are covered under a defined contribution plan. The contribution made by the Bank to the Employees Provident Fund Account is charged to Profit and Loss Account.
- (b) Pension Fund: There is no separate Pension Fund.
- (c) Gratuity: Eligible employees are covered under the Group Gratuity Life Assurance Scheme of Life Insurance Corporation of India and the premium paid to LIC is charged to Profit and Loss Account.
- (d) Compensation for absence on Privilege/Sick/ Casual leave: The employees of the Bank are entitled to compensate absence on account of privilege/sick/casual leave as per leave rules. No provision is made on this account.

8. Segment Reporting:

Business segments have been identified and reported taking into account, the target customer profile, the nature of the products and services, the differing risks and returns, the organization structure, the internal business reporting system and guidelines issued by RBI vide notification dated April 18th, 2007.

9. Earnings per share:

The Bank reports the Basic Earning per share in accordance with Accounting Standard 20. Basic EPS has been computed by dividing Net profit for the year by number of equity shares outstanding at the end of the year. As there are no potential Equity shares, diluted EPS has not been computed.

10. Taxes on income:

Income tax expenses comprise current tax and deferred tax. Provision for Current tax is made after taking into account the benefits admissible under the provisions of the Income Tax Act 1961. Deferred tax assets and liabilities are not recognized in the Profit and Loss Account of the Bank.

11. Impairment of Assets:

The Bank assesses at each Balance sheet date whether there is any indication of any asset being impaired. Impairment loss, if any is provided in the Profit and Loss Account to the extent the carrying amount of assets exceeds their realizable value

12. Accounting for provisions, contingent liabilities and contingent assets:

There are no contingent liabilities and assets.

13. Net Profit:

Net profit is arrived at after provisions for contingencies, which include provisions for;

- (a) Depreciation on investments
- (b) Standard assets and non-performing advances and investments
- (c) Taxation in accordance with statutory requirements.

Place: Thrissur

Date: 02-09-2014

For V.K.S.NARAYAN & CO.,

Chartered accountants

(FRN 002399S)

SAJIT.V

Partner

M.No. 204136

Budget Estimate for 2015-2016

Receipts	Amount	Payments	Amount
Interest from Advances	284,66,00,370.00	Miscellaneous (Tea, Coffee)	13,00,000.00
Interest on Investments	57,86,43,630.00	Water & Electricity	1,10,00,000.00
Enrance Fee	20,00,000.00	Repair	15,00,000.00
Writing Fee	15,00,000.00	Coolie & Transporting	5,00,000.00
Processing Fee	2,10,00,000.00	Chairman/Vice Chairman Honorarium	3,00,000.00
Notice Charge (Postage)	35,00,000.00	Study Tour	7,00,000.00
Taxi Fare	25,00,000.00	P.C.R.	50,00,000.00
Stationery Charge	1,25,00,000.00	T.A. & D.A.	13,00,000.00
Locker Rent	30,00,000.00	Newspapers/Weekly	5,00,000.00
Commission	80,00,000.00	Taxes	5,00,000.00
Total	347,92,44,000.00	Income Tax	4,00,00,000.00
Payments	Amount	Property Expense	10,00,000.00
Interest on Deposits	251,25,00,000.00	Opening of Branches	25,00,000.00
Interest Subsidy	2,35,00,000.00	General Insurance	1,65,00,000.00
Salary and Other expenditures	45,00,00,000.00	Sale Officer Cost	14,00,000.00
Ex-gratia/Bonus	25,00,000.00	Deposit Mobilisation	7,00,000.00
Contingent Charges	30,00,000.00	AMC (Machines)	60,00,000.00
Daily Wages	30,00,000.00	General Body/ Election	5,00,000.00
Writing Fee	2,00,000.00	Co-op. Week Celebration	4,00,000.00
Legal Fee	25,00,000.00	Cash Award	5,00,000.00
Administration Fee	15,00,000.00	Staff Selection	10,00,000.00
Committee Sitting Fee	16,00,000.00	Clearing House	4,00,000.00
Audit Fee	30,00,000.00	Delegation Fee	5,20,000.00
Labour Registration Fee	20,000.00	Interest on Bank Loans	5,00,000.00
Affiliation Fee	40,000.00	Postage, Notice Charge	7,00,000.00
Telephone Charge	30,00,000.00	Staff Training	15,00,000.00
Taxi Fare	10,00,000.00	Donation	5,00,000.00
Car Repair/Fuel	25,00,000.00	Reserve for Depreciation, Doubtful Assets/Loans	17,50,00,000.00
Printing & Stationery	85,00,000.00		
Branch Building Rent	85,00,000.00		
Locker Rent	20,000.00		
Commission	4,00,000.00	Total	332,95,00,000.00
Adverisement Charges	3,00,00,000.00	Expected Profit	14,97,44,000.00
		Grand Total	347,92,44,000.00

അജണ്ട 9 പ്രകാരം പൊതുയോഗ അംഗീകാരത്തിന് സമർപ്പിക്കുന്നത്

2013-14 സാമ്പത്തിക വർഷത്തിൽ ഓഡിറ്റിൽ അംഗീകരിക്കാത്തതും, താഴെ പറയുന്ന വരവു ചെലവുകളും ബാങ്ക് ഭരണ സമിതിയുടെ വിശദീകരണം കണക്കിലെടുത്ത് അംഗീകരിക്കുന്നതിന്.

Sl. No.	ITEM	YEAR	RECEPITS	PAYMENTS
1	Customer Care Executive Allowance	2013-14		6,18,370.00
2	Technical Support Executive Allowance	2013-14		1,67,806.00
3	Technical Employment Staff Allowance	2013-14		13,72,850.00
4	Temporary Staff Allowance	2013-14		21,35,600.00
5	Furniture Objected	2013-14		103,93,131.00
6	Computer objected	2013-14		32,56,549.00
7	Interior Decoration Consulting Fee	2013-14		10,57,196.00
8	Daily Wages Objected	2013-14		3,07,862.00
9	H.O. New Building Complex	2013-14		115,43,244.00
10	Buildings (Nada, Thanissery, Cheloor)	2013-14		23,22,147.00
11	Vehicle	2013-14		34,40,700.00
12	Auction / Sale of Fixed Assets	2013-14	7,07,550.00	

ബൈലോ ഭേദഗതികൾ

നിലവിലുള്ളത്	ഭേദഗതി
<p>3. പ്രവർത്തന പരിധി ബാങ്കിന്റെ പ്രവർത്തനം മുകുന്ദപുരം താലൂക്കിലെ അതിരപ്പിള്ളി പഞ്ചായത്ത് പ്രദേശം ഒഴികെയുള്ള ഇരിങ്ങാലക്കുട, ചാലക്കുടി എന്നീ മുനിസിപ്പൽ പ്രദേശങ്ങളിലും കാറളം, കാട്ടൂർ, മുരിയാട്, പറപ്പിക്കര, പൊറത്തിശ്ശേരി, പടിയൂർ, പൂമംഗലം, പുത്തൻചിറ, വെള്ളാങ്കല്ലൂർ, വേളുക്കര, കാടുകുറ്റി, കോടശ്ശേരി, കൊരട്ടി, മേലൂർ, പരിയാരം, ആളൂർ, അനമനട, കുഴൂർ, മാള, കൊടകര, മറ്റത്തൂർ, അളഗപ്പനഗർ, നെന്മണിക്കര, പുതുകാട്, തൃക്കൂർ, വരന്തരപ്പിള്ളി എന്നീ പഞ്ചായത്ത് പ്രദേശങ്ങളിലും വ്യാപിച്ചിരിക്കുന്നതാണ്. വ്യാപക മണ്ഡലത്തിൽ മാറ്റങ്ങൾ വരുത്തുന്നതിന് റിസർവ്വ് ബാങ്കിന്റെയും സഹകരണ സംഘം രജിസ്ട്രാറുടേയും മുൻകൂട്ടിയുള്ള രേഖാമൂലമായ അനുമതി ആവശ്യമാണ്.</p>	<p>3. പ്രവർത്തന പരിധി ബാങ്കിന്റെ പ്രവർത്തനം തൃശൂർ ജില്ലയിലെ മുകുന്ദപുരം, ചാലക്കുടി, തലപ്പിള്ളി എന്നീ താലൂക്കുകളിൽ വ്യാപിച്ചിരിക്കുന്നതാണ്. വ്യാപകമണ്ഡലത്തിൽ മാറ്റങ്ങൾ വരുത്തുന്നതിന് റിസർവ്വ് ബാങ്കിന്റെയും സഹകരണ സംഘം രജിസ്ട്രാറുടേയും മുൻകൂട്ടിയുള്ള രേഖാമൂലമായ അനുമതി ആവശ്യമാണ്.</p>
<p>34. കോറം കോറം തികയുന്നത് 7 (ഏഴ്) ഡയറക്ടർമാരെ കൊണ്ടായിരിക്കും.</p>	<p>34. കോറം കോറം തികയുന്നത് 8 (എട്ട്) ഡയറക്ടർമാരെ കൊണ്ടായിരിക്കും.</p>

'Notes on accounts' to the Balance Sheet



i)	Capital to Risk Weight Asset Ratio.(CRAR)	:	12.21%
ii)	Movement of CRAR i.e.		
a)	CRAR on 2014	:	12.21%
b)	CRAR on 2013	:	9.58%
iii)	Investments:		
	a) Book value and Face value of investments	:	19287.94 lakhs,
		:	18793.30 lakhs
	b) Market value of investments	:	16350.65 lakhs
	c) Details of Issuer composition of non- SLR investments and non performing non- SLR Investments.	:	

• **Issuer Composition of Non SLR Investments** (` in Crore)

No.	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of unlisted
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	-	-	-	-
2	FIs	-	-	-	-
3	Public Sector Banks	-	-	-	-
4	Mutual Funds	3.08	-	-	3.08
5	Others	0.01	-	-	0.01
6	Provision Held towards Depreciation	-	-	-	-

• **Non-performing Non SLR Investment**

Particulars	Amount (` in Crore)
Opening Balance	
Additions during the year since 1st April	
Reduction during the above period	NIL
Closing Balance	
Total Provisions held	

iv)	Advances against real estate, construction business, housing	:	NIL
v)	Advances against shares & debentures	:	NIL
vi)	Advances to directors, their relatives, companies / firms in which they are interested :		
	a) Fund-based.	:	NIL
	b) Non-fund based (Guarantees, L/C, etc.)	:	NIL
vii)	Cost of Deposits		
	Average cost of deposits	:	9.95%
viii)	NPAs:		
	a) Gross NPAs (31.03.2014)	:	3890.71 lakhs (9.2%)
	b) Net NPAs	:	1876.26 lakhs(4.66%)
ix)	Movement in NPAs i.e., Gross and net NPAs as on Balance Sheet date for the current year vis-a-vis previous year. Net NPAs should be arrived at after deducting provisions held, interest suspense account etc.		

	31.03.2014	31.03.2013
a) Gross NPAs	3890.71 lakhs (9.2%)	2401.96 lakhs (6.27%)
b) Net NPAs	1876.26 lakhs (4.66%)	834.41 lakhs (2.27%)

x)	Profitability:		
	a) Interest income as a percentage of working funds	:	10.05%
	b) Non-interest income as a percentage of working funds	:	0.55%
	c) Operating profit as a percentage of working funds	:	1.34%
	d) Return on Assets	:	0.32%
	e) Business (Deposits + Advances) per employee	:	1147.24 lakhs
	f) Profit per employee	:	2.70 lakhs
xi)	Provisions made towards NPAs, depreciation in investments, Standard Assets:		
	a) Provision towards NPA	:	2014.45 lakhs
	b) Depreciation in investments	:	471.78 lakhs
	c) Standard Assets	:	153.60 lakhs
xii)	Movement in provisions:		

	31.03.2014	31.03.2013
a) Towards NPAs	2014.45 lakhs	1567.54 lakhs
b) Towards depreciation on investments	471.78 lakhs	442.62 lakhs
c) Towards standard assets	153.60 lakhs	143.52 lakhs

xiii)	Foreign currency assets & liabilities: (if applicable)	:	NA
xiv)	Payment of DICGC Insurance Premium:		
	a) Amount paid	:	62.21 lakhs
	b) Balance to be paid	:	NIL
xv)	Penalty imposed by RBI	:	NIL
xvi)	Restructured Accounts		

UCBs are required to disclose in their published annual Balance Sheets, under “Notes on Accounts”, information relating to number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the format given below

(In lakh)

Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers	NIL		
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			

Place: Thrissur

Date: 02-09-2014

For V.K.S.NARAYAN & CO.,
Chartered accountants
(FRN 002399S)

SAJIT.V
Partner
M.No. 204136

Better Banking Steps



ITC Bank - RuPay ATM/Debit Card Inauguration

ITC Bank RuPay ATM/Debit Card Inauguration
Welcome Speech by **Sri. M.P. Jackson**,
ITC Bank Chairman



ITC Bank RuPay ATM/Debit Card Inauguration by
Irinjalakuda Bishop Mar Pauly Kannoorkadan



ITC Bank Main Branch Loan Section Inauguration by
Sri. P.C. Chacko Hon'ble Member of Parliament



ITC Bank Renovated Head Office Building



ITC Bank-Coin Vending Machine Inauguration by
Sri. M.P. Jackson, ITC Bank Chairman



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