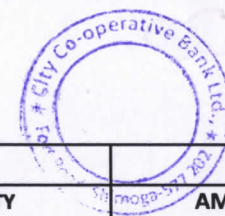


CITY COOPERATIVE BANK LIMITED., FORT ROAD, SHIMOGA

AUDITED BALANCE SHEET AS ON 31.03.2025



31.03.2024	CAPITAL AND LIABILITY	AMOUNT	31.03.2025	TOTAL	31.03.2024	ASSETS AND PROPERTY	AMOUNT	31.03.2025	TOTAL
	1.1 AUTHORISED SHARE CAPITAL				89,49,763.00	1. CASH ON HAND	32,26,253.00		32,26,253.00
3,00,00,000.00	1. 'A' CLASS SHARE @ RS.100 P.SHARE	3,00,00,000.00				2.1 CURRENT AC WITH BANKS			
3,00,00,000.00	2. A.S.M. SHARE @ RS.50	3,00,00,000.00	6,00,00,000.00		2,26,18,542.73	1. S.B.M. CURRENT ACCOUNT	1,86,39,712.63		
	1.2 PAID UP SHARE CAPITAL				73,27,553.06	2. CANARA BANK CURRENT ACCOUNT	62,58,868.06		
2,57,14,905.00	1. REGULAR SHARE CAPITAL 'A'	2,89,76,560.00			4,26,468.86	3. APEX BANK CURRENT ACCOUNTS	4,26,468.86		
80,74,650.00	2. ASSOCIATED SHRE CAPITAL	77,52,560.00	3,67,29,120.00		26,83,854.52	4. SDCCB CURRENT ACCOUNT	30,95,120.52		
	1.3 RFD AND OTHERS				39,58,910.16	5. IDBI CLEARING ACCOUNT	77,94,983.43		
4,91,03,947.85	1. RESERVE FUNDS	5,17,77,495.62			3,76,73,125.64	6 IDBI CURRENT ACCOUNT	54,84,902.65		
1,38,76,969.68	2. BUILDING FUNDS	1,48,13,650.68			30,38,350.32	7. IDBI CURRENT ACCOUNT (BRANCH)	18,12,081.04		
35,75,895.31	3. DIVIDEND EQUALISATION FUNDS	0.00			2,00,426.30	8. BOBANK SAVINGS BANK ACCOUNT	11,42,515.15	4,46,54,652.34	
29,95,845.98	4. BUILDING REPAIR FUNDS	34,32,963.98				2.2. CURRENT AC WITH OTHER BANKS			
1,68,508.20	5. CHARITY FUNDS	2,30,953.20			91,17,297.67	1. AXIS BANK CURRENT ACCOUNT	29,76,277.36		
8,19,019.00	6. SHARADA VIDYA NIDHI	8,26,645.00			40,175.09	2. K. GRAMEENA BANK SB ACCOUNT	1,68,713.23		
15,98,410.00	7 .KSHEMANIDHI FUNDS	38,09,114.00			27,684.20	3.U.S.F. BANK CURRENT ACCOUNT	2,66,524.80		
18,08,750.00	8 .KSHEMANIDHI DEPOSITS	18,94,750.00			0.00	4. ICICI BANK CURRENT AC	14,13,106.12	48,24,621.51	
1,13,211.00	9.ADVERTISMENT FUNDS	1,25,656.00				3. INVESMENTS AND DEPOSITS A. DEPOSITS WITH BANKS			
23,162.00	10. JUBILEE FUND	85,607.00			3,55,00,000.00	1. A. RESERVE FUNDS WITH SDCCB	3,65,00,000.00		
29,12,486.00	11. SPECIAL PROVISION ON C.LOANS	29,12,486.00			90,00,000.00	B. DEPOSITS WITH SDCCB/ICICI BANK	20,00,000.00		
9,44,932.00	12 DEFERRED TAX LIABILITY	5,69,416.00			3,73,04,618.00	2. IDBI BANK FD	5,80,49,126.00		
8,75,617.00	13 STAFF WELFARE FUND	10,00,508.00			3,37,09,318.00	3. KAVERI GRAMEENA BANK DEPOSITS	2,39,38,355.00		
97,649.00	14 .SOCIAL WELFARE FUND	2,22,540.00			4,29,54,261.00	4. CANARA BANK FIXED DEPOSITS	7,10,91,540.00		
19,88,700.00	15. INVESTMENT DEPRECIATION RESERVES	19,88,700.00			51,37,281.00	5. AXIS BANK/UNION BANK OF INDIA FD	1,03,45,338.00		
99,08,967.68	16 BAD AND DOUBTFUL DEBT FUNDS	0.00			3,12,02,387.00	6. BANK OF BARODA FD	2,23,03,911.00		
2,65,37,860.00	17. NPI PROVISION FUNDS	2,65,37,860.00			25,00,000.00	7. D.C.B. BANK DEPOSITS	77,93,440.00		
0.00	18. GENERAL RESERVES	1,18,34,207.99	12,20,62,553.47		25,00,000.00	8 CITY UNION BANK DEPOSIT	20,00,000.00		
	1.4 PROVISIONS FOR SA AND NPA				3,00,24,722.00	9 SBI BANK DEPOSITS	2,55,79,741.00	25,96,01,451.00	
23,78,000.00	01.CONTINGENT RESERVES FOR SA	25,00,000.00							
4,08,54,037.00	02. NPA PROVISION FUNDS	4,08,54,037.00	4,33,54,037.00			4. GOVERNMENT & CO-OP INST SHARES			
					15,000.00	1. SHARE WITH SDCCB MAIN BRANCH	15,000.00		
	2.DEPOSITS				1,000.00	2. SHARE WITH DELHI WAREHOUSE	1,000.00		
43,39,300.00	1. RECURRING DEPOSITS	43,11,350.00			66,34,470.00	3. SHARE WITH U.S.F.BANK EQUITY WARRA	66,34,470.00		
21,34,17,785.00	2. FIXED DEPOSITS	24,40,48,987.00			2,65,37,860.00	4. SHARE WITH U.S.F.BANK (NP)	2,65,37,860.00		

31.03.2024	CAPITAL AND LIABILITY	AMOUNT	TOTAL	31.03.2024	ASSETS AND PROPERTY	AMOUNT	TOTAL
46,42,71,186.00	3. AKSHAYA NIDHI DEPOSITS	53,95,00,812.00					
23,26,912.70	4. SECURITY DEPOSITS	17,70,387.70		16,55,22,000.00	D. GOVERNMENT SECURITIES (HTM)	17,95,06,250.00	21,26,94,580.00
12,29,19,181.48	5. SAVINGS BANK DEPOSITS	13,07,41,370.67			5. LOANS AND ADVANCES		
7,87,40,647.65	6. PIGMY DEPOSITS	8,32,57,520.00			A. DEPOSIT LOANS		
1,12,97,879.74	7. CURRENT ACCOUNT	63,46,185.94		21,66,962.00	1. PIGMY DEPOSIT LOANS	38,82,608.00	
73,19,119.00	8 MATURED TERM DEPOSITS	65,94,299.00		75,314.00	2. RECURRING DEPOSIT LOANS	28,336.00	
23,50,000.00	9 SHARE DEPOSITS	24,75,000.00	1,01,90,45,912.31	58,09,256.00	3. FIXED DEPOSIT LOANS	64,77,089.00	
				64,03,007.00	4. AKSHAYANIDHI DEPOSIT LOANS	63,96,583.00	
9,49,83,427.92	BRANCH ADJUSTMENT ACCOUNTS	10,59,14,133.00	10,59,14,133.00		B. SECURED LOANS		
				4,92,02,992.00	5. JEWEL LOANS	7,82,78,180.00	
	6. OTHER LIABILITIES			2,14,342.00	6. L.I.C. LOANS	4,04,605.00	
20,13,197.00	1. DIVIDEND PAYABLE	18,06,668.00	18,06,668.00	33,73,546.72	7. VEHICLE LOANS	67,64,096.00	
				37,21,24,213.00	8. MORTGAGE LOANS	41,51,92,967.00	
40,50,520.60	2. GENERAL SUSPENSE ACCOUNTS	32,45,862.60		4,29,60,434.00	9. HOUSE CONSTRUCTION LOANS	3,58,81,349.00	
31,540.00	3 NMS MEMBERSHIP	24,940.00		6,47,52,188.00	10. OVERDRAFT LOANS	8,53,42,052.40	
15,47,590.00	4. LOCKER DEPOSITS	16,35,340.00		3,56,170.00	11. SECURED SUIT FILED LOANS	3,29,317.00	
6,75,500.00	5. LOAN COLLECTION DEPOSITS	5,08,171.00	54,14,313.60	0.00	12. N.S.C. LOANS	0.00	
	7. OTHER LIABILITIES				C. UNSECURED LOANS		
32,148.00	1. L.I.C. PREMIUM PAYABLE	32,061.00		38,64,015.00	13. SURITY LOANS	47,03,452.00	
2,23,162.00	2. PT AND BANK SPF PAYABLE	1,44,183.00		14,05,953.00	14. SALARY CERTIFICATE LOANS	7,16,047.00	
1,85,000.00	3. AUDIT FEE PAYABLE	2,10,000.00		16,13,944.10	15. UNSECURED SUIT FILED LOANS	16,12,724.10	
48,000.00	4. CONCURRENT AUDIT FEE PAYABLE	1,08,000.00		5,08,772.80	16. BUSINESS LOANS	4,83,316.80	
97,592.86	5. GST PAYABLE	7,564.40			D. STAFF LOANS AND ADVANCES		
0.00	7. STAFF LEAVE ENCASHMENT RESERVES	1,59,08,993.99		32,000.00	1. FESTIVAL ADVANCE	24,000.00	
23,00,000.00	8. PROVISION FOR INCOME TAX	21,00,000.00	1,85,10,802.39	4,25,711.00	2. VEHICLE LOAN ADVANCE	7,67,219.00	
	8. INTEREST PAYABLE ON DEPOSITS			2,83,774.00	3. HOUSE REPAIR LOAN	2,40,374.00	
43,89,265.00	A. FD INTERET PAYABLE	26,65,785.00		43,09,177.00	4. STAFF SALARY LOAN	46,55,978.00	65,21,80,293.30
3,50,000.00	B. RD INTEREST PAYABLE	3,50,000.00					
13,00,000.00	C. PD INTEREST PAYABLE	9,90,966.00		9,49,83,427.92	HEAD OFFICE ADJUSTMENT ACCOUNT	10,59,14,133.00	10,59,14,133.00
20,96,831.00	D. MTD INTEREST PAYABLE	18,48,400.00	58,55,151.00				
				37,61,602.00	14. INTEREST RECEIVABLE ON SA LOANS	42,19,860.00	
	9. INTEREST RECEIVABLE ON LOANS			1,24,13,246.00	B. INTEREST RECEIVABLE ON NPA LOANS	1,42,14,656.00	1,84,34,516.00
1,24,13,246.00	1. NPA LOAN INTEREST RECEIVABLE	1,42,14,656.00		0	7. E. STAMP ACCOUNTS		
37,61,602.00	2. STANDARD ASSETS INTEREST RESERVES	42,19,860.00	1,84,34,516.00				
				22,53,782.24	8. FIXED DEPOSITS: A. BUILDING ACCOUNT	20,28,403.24	

31.03.2024	CAPITAL AND LIABILITY	AMOUNT	TOTAL	31.03.2024	ASSETS AND PROPERTY	AMOUNT	TOTAL
85,83,562.77	10. PROFIT FOR THE YEAR 2024-25	64,62,691.02	64,62,691.02	0.00	ADDITIONS DURING 2024-25	0.00	
				22,53,782.24	TOTAL	20,28,403.24	
8,484.00	11. E STAMP ACCOUNT	29,624.00	29,624.00	-2,25,379.00	DEPRECIATION DURING 2024-25	-2,02,841.00	18,25,562.24
					SITE ACCOUNT		
				6,51,706.00	a. alkola site account	6,51,706.00	
				2,08,81,282.00	b. JPN . road BUILDING AC	2,63,15,102.82	2,69,66,808.82
				2,99,334.00	C. BRANCH OFFCIE STRONG ROOM	2,54,433.00	
				-44,901.00	DEPRECIATION DURING 2024-25	-38,165.00	2,16,268.00
				18,89,499.80	10. FIXTURES AND FURNITURES	17,26,777.50	
				29,142.70	ADDITIONS DURING 2024-25	3,258.92	
				19,18,642.50	TOTAL	17,30,036.42	
				-1,91,865.00	DEPRECIATION DURING 2024-25	-1,73,005.00	15,57,031.42
				2,52,128.92	11. COMPUTER ACCOUNTS	1,57,124.92	
				9,746.00	ADDITIONS DURING 2024-25	30,500.00	
				2,61,874.92	TOTAL	1,87,624.92	
				-1,04,750.00	DEPRECIATION DURING 2024-25	-75,050.00	1,12,574.92
				2,03,287.00	12. R.S. SECURITY SYSTEMS	1,88,579.56	
				6,246.56	ADDITIONS DURING 2024-25	0.00	
				-20,954.00	DEPRECIATION DURING 2024-25	-18,858.00	1,69,721.56
					13. SUNDRY ASSETS		
				1,50,000.00	1. BRANCH OFFCIE RENT ADVANCE	1,50,000.00	
				12,684.00	2. TELEPHONE DEPOSIT	12,684.00	
				47,748.18	3. MESCOM DEPOSIT	53,463.12	
				7,547.30	4. LIBRARY	0.00	
				22,89,038.00	5. INSURANCE/OTHER	19,82,616.84	
				50,000.00	6. E-STAMP SECURITY DEPOSIT	50,000.00	
				4,12,379.70	7. PRINTING WAREHOUSE	4,20,000.00	
				0.00	8. INTEREST RECEIVABLE ON INVESTMENTS	33,44,620.94	
				58,332.71	9. DEAF AMOUNT RECEIVABLE	83,564.79	
				3,58,871.38	10. GST RECEIVABLE	16,11,588.00	
				95,823.00	11. TDS AMOUNT RECEIVABLE	2,70,064.00	
				32,00,000.00	12. Advance Income Tax	32,00,000.00	
				29,090.00	13. AMORTISED RESERVES FOR INVT	25,453.00	

31.03.2024	CAPITAL AND LIABILITY	AMOUNT	TOTAL	31.03.2024	ASSETS AND PROPERTY	AMOUNT	TOTAL
				1,41,622.84	14. GENERAL ADVANCE	27,006.00	1,12,31,060.69
				1,20,50,500.00	15. PSL DEPOSIT WITH SIDBI	2,41,01,000.00	2,41,01,000.00
				0.00	16. STAFF GRATUITY RECEIVABLE	1,59,08,993.99	1,59,08,993.99
1,24,04,44,203.42	TOTAL LIABILITY	1,38,36,19,521.79	1,38,36,19,521.79	1,24,04,44,203.42	TOTAL OF ASSETS	1,38,36,19,521.79	1,38,36,19,521.79
56,80,846.16	DEAF AMOUNT PAYABLE	56,80,846.16	56,80,846.16	56,80,846.16	DEAF AMOUNT RECEIVABLE	56,80,846.16	56,80,846.16
16,61,436.00	IT DEMAND	16,61,436.00	16,61,436.00	16,61,436.00	IT DEMAND AC	16,61,436.00	16,61,436.00
1,24,77,86,485.58	GRAND TOTAL OF LIABILITY	1,39,09,61,803.95	1,39,09,61,803.95	1,24,77,86,485.58	GRAND TOTAL OF ASSETS	1,39,09,61,803.95	1,39,09,61,803.95

PRESIDENT
G. RAJU

VICE PRESIDENT
G.H. PREMA

TREASURER
B. LOKESH

DIRECTOR
S.K. MARIYAPPA

DIRECTOR
C. HONNAPPA

CHIEF EXECUTIVE OFFICER
K.M. MANOJ KUMAR



Place : HAVERI
Date : 27/06/2025

FOR B.P. PATIL & CO.,
CHARTERED ACCOUNTANTS
FRN : 002605S



C.A.B.P. PATIL & CO.,

PARTNER

MEM No :026911

(STATUTORY AUDITOR)

UDIN NO.25026911BMKQKP8958