

# PEOPLE'S URBAN CO-OPERATIVE BANK LTD. NO: 51, TRIPUNITHURA

## BALANCE SHEET AS AT 31st MARCH 2018

		As on 31.03.2018 Rs.	As on 31.03.2017 Rs.			As on 31.03.2018 Rs.	As on 31.03.2017 Rs.								
1	<b>Capital and Liabilities</b>			1	<b>Property and Assets</b>										
	<b>Capital:</b>				2	<b>Cash</b>									
	(i) <b>Authorised capital</b> 1,40,00,000 (76,00,000) 'A' Class shares of Rs. 25/- each 30,00,00,000 (10,00,000) 'B' Class shares of Rs. 1000/- each 8,00,00,000 (Nil) 'D' Class shares of Rs. 25/-	19,00,00,000.00 1,00,00,000.00 2,00,00,000.00 22,00,00,000.00	19,00,00,000.00 1,00,00,000.00 2,00,00,000.00 20,00,00,000.00			3	<b>Balances with other banks</b>								
	(ii) <b>Subscribed capital</b> 80,48,865 (72,83,399) 'A' Class shares of Rs. 25/- each 7,841 (7,355) 'B' Class shares of Rs. 1000/- each	20,12,21,635.00 78,41,000.00 20,90,62,635.00	18,20,84,985.00 73,55,000.00 18,94,39,985.00				4	<b>Money at call and short Notice Investments</b>							
	(iii) <b>Amount called and paid up</b> 80,48,865 (72,83,399) 'A' Class shares of Rs. 25/- each each less calls unpaid on...0 shares at Rs..... 0..... each less calls unpaid Of (iii) above held by (a) individuals 20,12,21,635.00 (b) Co-operative institutions - (c) State Government - 7,841 (7,355) 'B' Class shares of Rs. 1000/- each	20,12,21,635.00 - - 78,41,000.00 20,90,62,635.00	18,20,84,985.00 - - 73,55,000.00 18,94,39,985.00					5	<b>Investments out of the Principal/Subsidiary State partnership Fund</b> In shares of-						
	<b>Reserve Fund and other reserves:</b>								6	<b>Advances:</b>					
	(i) <b>Statutory Reserve</b>	9,81,60,046.50	8,47,37,156.14							7	Short-term loans, cash credits, overdrafts and bills discounted				
	(ii) <b>Agricultural (Credit Stabilization Fund)</b>	-	-								8	Of which secured against -			
	(iii) <b>Building Fund</b>	4,80,43,564.54	4,80,43,564.54									9	(a) Government and other approved securities		
	(iv) <b>Dividend Equalization Fund</b>	1,36,32,013.11	1,36,32,013.11										10	(b) Other tangible securities	
(v) <b>Special Bad Debts Reserve</b>	12,33,85,129.66	12,70,00,129.66	11	Of the advances, amount due from Individuals											
(vi) <b>Bad and Doubtful debts reserve</b>	-	-		12	Of the advances, amount overdue Considered bad and doubtful of recovery *										
(vii) <b>Investment and Depreciation Reserve</b>	25,49,500.00	25,49,500.00			13	Of which secured against and approved securities									
(viii) <b>Other funds and Reserves</b>						14	(b) Other tangible securities								
<b>Capital Reserve</b>	3,23,387.00	3,23,387.00					15	Of the advances, amount overdue Considered bad and doubtful of recovery *							
<b>Investment Fluctuation Reserve</b>	4,22,50,714.29	1,93,60,946.42						16	Long-term loans						
<b>Reserve for Computer Recoupment</b>	27,66,630.00	27,66,630.00							17	Of which secured against and approved securities					
<b>Special Reserve u/s 36 (1) (viii) of I.T. Act</b>	1,23,55,368.00	94,23,652.00								18	(a) Government and other approved securities				
<b>Staff Welfare Fund</b>	29,76,544.29	19,21,761.29									19	(b) Other tangible securities			
<b>Common Good Fund</b>	23,10,993.97	18,94,922.55										20	Of the advances, amount due from Individuals		
<b>Vehicle Recoupment Fund</b>	11,68,901.20	11,68,901.20	21										Of the advances, amount overdue Considered bad and doubtful of recovery *		
<b>Revaluation Reserve</b>	2,15,10,605.55	2,15,10,605.55		22									Of which secured against and approved securities		
<b>Contingent Provision against Standard Assets</b>	3,68,09,353.75	3,29,67,706.75			23								(a) Government and other approved securities		
<b>Members Relief fund</b>	1,00,000.00	1,00,000.00				24							(b) Other tangible securities		
	41,03,42,751.86	36,94,00,876.21					25						Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-						26					Long-term loans		
	-	-							27				Of which secured against and approved securities		
	-	-								28			(a) Government and other approved securities		
	-	-									29		(b) Other tangible securities		
	-	-										30	Of the advances, amount due from Individuals		
	-	-	31										Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-		32									Of which secured against and approved securities		
	-	-			33								(a) Government and other approved securities		
	-	-				34							(b) Other tangible securities		
	-	-					35						Of the advances, amount due from Individuals		
	-	-						36					Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-							37				Long-term loans		
	-	-								38			Of which secured against and approved securities		
	-	-									39		(a) Government and other approved securities		
	-	-										40	(b) Other tangible securities		
	-	-	41										Of the advances, amount due from Individuals		
	-	-		42									Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-			43								Of which secured against and approved securities		
	-	-				44							(a) Government and other approved securities		
	-	-					45						(b) Other tangible securities		
	-	-						46					Of the advances, amount due from Individuals		
	-	-							47				Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-								48			Long-term loans		
	-	-									49		Of which secured against and approved securities		
	-	-										50	(a) Government and other approved securities		
	-	-	51										(b) Other tangible securities		
	-	-		52									Of the advances, amount due from Individuals		
	-	-			53								Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-				54							Of which secured against and approved securities		
	-	-					55						(a) Government and other approved securities		
	-	-						56					(b) Other tangible securities		
	-	-							57				Of the advances, amount due from Individuals		
	-	-								58			Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-									59		Long-term loans		
	-	-										60	Of which secured against and approved securities		
	-	-	61										(a) Government and other approved securities		
	-	-		62									(b) Other tangible securities		
	-	-			63								Of the advances, amount due from Individuals		
	-	-				64							Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-					65						Long-term loans		
	-	-						66					Of which secured against and approved securities		
	-	-							67				(a) Government and other approved securities		
	-	-								68			(b) Other tangible securities		
	-	-									69		Of the advances, amount due from Individuals		
	-	-										70	Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-	71										Long-term loans		
	-	-		72									Of which secured against and approved securities		
	-	-			73								(a) Government and other approved securities		
	-	-				74							(b) Other tangible securities		
	-	-					75						Of the advances, amount due from Individuals		
	-	-						76					Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-							77				Long-term loans		
	-	-								78			Of which secured against and approved securities		
	-	-									79		(a) Government and other approved securities		
	-	-										80	(b) Other tangible securities		
	-	-	81										Of the advances, amount due from Individuals		
	-	-		82									Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-			83								Long-term loans		
	-	-				84							Of which secured against and approved securities		
	-	-					85						(a) Government and other approved securities		
	-	-						86					(b) Other tangible securities		
	-	-							87				Of the advances, amount due from Individuals		
	-	-								88			Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-									89		Long-term loans		
	-	-										90	Of which secured against and approved securities		
	-	-	91										(a) Government and other approved securities		
	-	-		92									(b) Other tangible securities		
	-	-			93								Of the advances, amount due from Individuals		
	-	-				94							Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-					95						Long-term loans		
	-	-						96					Of which secured against and approved securities		
	-	-							97				(a) Government and other approved securities		
	-	-								98			(b) Other tangible securities		
	-	-									99		Of the advances, amount due from Individuals		
	-	-										100	Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-	101										Long-term loans		
	-	-		102									Of which secured against and approved securities		
	-	-			103								(a) Government and other approved securities		
	-	-				104							(b) Other tangible securities		
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	-	-						106					Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-							107				Long-term loans		
	-	-								108			Of which secured against and approved securities		
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	-	-								138			Of which secured against and approved securities		
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	-	-			143								Long-term loans		
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	-	-								148			Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-									149		Long-term loans		
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	-	-				154							Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-					155						Long-term loans		
	-	-						156					Of which secured against and approved securities		
	-	-							157				(a) Government and other approved securities		
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	-	-						166					Of the advances, amount overdue Considered bad and doubtful of recovery *		
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	-	-								168			Of which secured against and approved securities		
	-	-									169		(a) Government and other approved securities		
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	-	-		172									Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-			173								Long-term loans		
	-	-				174							Of which secured against and approved securities		
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	-	-							177				Of the advances, amount due from Individuals		
	-	-								178			Of the advances, amount overdue Considered bad and doubtful of recovery *		
	-	-									179		Long-term loans		
	-	-										180	Of which secured against and approved securities		
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