

THODUPUZHA URBAN CO-OPERATIVE BANK LTD NO. 394, THODUPUZHA P.O THODUPUZHA, IDUKKI DISTRICT -685 584

BALANCE SHEET AS AT 31-03-2026

Table with 4 columns: Particulars, Sch. No., Amount in Rupees (As on 31-03-2026, As on 31-03-2025). Rows include CAPITAL & LIABILITIES, ASSETS, and Contingent Liabilities.

Table with 4 columns: Sl. No., Particulars, Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Income, Expenditure, Profit/Loss, Appropriations, and Significant Accounting Policies.

For J A B & Associates Chartered Accountants Firm Registration No.0152395 Sd/ CA. Ajesh Jose, FCA Partner M.No. 232288 UDIN-26232288V TMSWL5258 Thodupuzha 26-06-2026

Sch. No. 1 - CAPITAL Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Authorised Capital, Issued, Subscribed, Called-up, & Paid-up Capital, Of (iii) above held by.

Sch. No. 2 - RESERVES & SURPLUS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Statutory Reserve, Capital Reserve Fund, Revaluation Reserve, Building Fund, Dividend Equalization Fund, Branch Building Recoupment Fund, Land Recoupment Fund, Other Funds and Reserves.

Sch. No. 3 - DEPOSITS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Fixed Deposits, Saving Bank Deposits, Investment Fluctuation Reserve, Profit & Loss Account.

Sch. No. 4 - BORROWINGS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Borrowings in India, Interest Payable, Overdue Interest Reserve, Bank DEAF Scheme, Others (including Provisions), Salary/DA Arrears Payable.

Sch. No. 5 - OTHER LIABILITIES AND PROVISIONS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Interest Payable, Overdue Interest Reserve, Bank DEAF Scheme, Others, Salary/DA Arrears Payable.

Sch. No. 6 - CASH AND BALANCE WITH THE RESERVE BANK OF INDIA Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Cash in Hand, Balances with Reserve Bank of India.

Sch. No. 7 - BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Balances with other Banks, Money at Call and Short Notice.

Sch. No. 8 - INVESTMENTS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include In Central and State Government Securities, In other Approved Securities, In shares in Co-operative institutions, In Debentures and Bonds, Other Investments.

Sch. No. 9 - ADVANCES Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Bills Purchased and Discounted, Cash Credits, Overdrafts, and Loans repayable on Demand, Medium Term Loans, Long Term Loans.

Sch. No. 10 - FIXED ASSETS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Premises (Land & Building), Furniture & Fixtures, Vehicle.

Sch. No. 11 - OTHER ASSETS Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Interest Accrued, Tax Paid in advance/Tax deducted at source, Non-Banking Assets acquired in satisfaction of Claims, Others.

Sch. No. 12 - CONTINGENT LIABILITIES Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Claims against the bank not acknowledged as Debts, Guarantees given on behalf of constituents in India, Other items for which the bank is contingently liable.

Sch. No. 13 - Interest Earned Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Interest/Discount on advances/bills, Income on Investments, Interest on balances with the RBI & other inter-bank funds, Others.

Sch. No. 14 - Other Income Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Commission, Exchange, and Brokerage, Profit on Sale of Investments, Profit on Revaluation of Investments, Profit on sale of land, building and other assets, Other Receipts/Miscellaneous Income.

Sch. No. 15 - Interest Expended Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Interest on Deposits, Interest on RBI/ Inter bank borrowing, Others, Interest on Borrowings.

Sch. No. 16 - Operating Expenses Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Payments to, and Provisions for Employees, Rent, Taxes, and Lighting, Printing and Stationery, Advertisement and Publicity, Depreciation on Bank's Property, Directors' Fees, Allowances, and Expenses, Auditors' Fees and Expenses.

Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Legal Charges, Postages, Telegrams, Telephones, etc., Repairs and Maintenance, Insurance, Bad Debts Written off, Other Expenditure.

Table with 4 columns: Sl. No., Particulars, Sub-Sch. No., Amount in Rupees (31-03-2026, 31-03-2025). Rows include Provision for Standard Assets, Provision for Non Performing Assets (NPA), Provision for Income Tax, Provision for Leave Surrender, Provision for Matured FD, Provision for Non Banking Asset, Provision for Restructured Loans.

ANNEXURE I:- NOTES FORMING PART OF THE BALANCE SHEET AND THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

A. SIGNIFICANT ACCOUNTING POLICIES:

1) OVERVIEW The Thodupuzha Urban Co-operative Bank Ltd No-394, was incorporated in 1923 and has completed its 103 years of providing Banking and related services.

2) BASIS OF PREPARATION The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry of India.

3) USE OF ESTIMATES The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of Assets and Liabilities, Revenues and Expenses and disclosure of contingent liabilities in the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

4) ACCOUNTING CONVENTION Except otherwise stated, the financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the State Co-operative Banks in India.

5) REVENUE RECOGNITION Income and expenditure are accounted for on accrual basis except as stated below: i) Income from non-performing assets is recognized to the extent realised, as per the directives issued by Reserve Bank of India.

ii) As per Bank Policy in case of standard and sub-standard assets credit received are first appropriated towards interest and thereafter towards principal. In case of doubtful and loss accounts, it is the policy of the Bank to appropriate credit towards the principal first and thereafter, towards interest.

iii) Locker Rent received accounted on receipt basis

6) LOANS AND ADVANCES The classification of advances into Standard, Sub-standard, Doubtful & Loss assets as well as provision on non-performing advances have been arrived at in accordance with the guideline issued by the Reserve Bank of India from time to time.

The unrealized interest till date in respect of advances classified as Non-Performing Assets (NPA) is provided separately under "Overdue Interest Reserve" as per the directives issued by the RBI.

7) INVESTMENTS Classification i) The Bank has categorized the investments in accordance with the RBI guidelines applicable to Urban Co-operative Banks. Investments have been classified for the purpose of disclosure in the Balance Sheet under following groups as required under RBI guidelines-

a) Government securities, b) Other Securities Valuation The bank is holding majority of its SLR securities under Held to Maturity category as well as AFS category. All the HTM securities are carried at their acquisition cost and AFS at marked to market in compliance with valuation guidelines prescribed by RBI. Any premium on acquisition of debt instruments is amortized immediately. Any diminution other than temporary, in the value of such securities have been provided for.

8) ACCOUNTING FOR REPO/REVERSE REPO TRANSACTIONS Bank has no such transactions during the year.

9) CONTINGENCIES AND EVENTS OCCURRING AFTER THE BALANCE SHEET DATE As per AS 4, assets and liabilities should be adjusted for events occurring after the balance sheet date that provide additional evidence to assist the estimation of amounts relating to conditions existing at the balance sheet date.

10) FOREIGN EXCHANGE TRANSACTIONS Bank has no such transactions during the year.

11) FIXED ASSETS - PROPERTY, PLANT & EQUIPMENTS i) Fixed Assets are stated at historical cost less accumulated depreciation in accordance with AS- 10 issued by Institute of Chartered Accountants of India (ICAI). Fixed Assets include incidental expenses incurred on acquisition and installation of the assets.

ii) Revalued assets are stated at revalued amount less depreciation accumulated thereon and surplus arising out revaluation is reflected under Revaluation Reserve in Balance sheet.

iii) Depreciation on fixed assets purchased is provided on Straight line method.

12) EMPLOYEE BENEFITS The amount of short-term employee benefits, such as casual leave and medical benefits, expected to be paid in exchange for the services rendered by the employee is recognized during the period when the employee renders the service.

i) The liability towards gratuity and leave encashment is calculated and the amount is paid to L.I.C. of India as Employees Group Gratuity Scheme & Group Leave Encashment Scheme assessed on actuarial valuation in accordance with Projected Unit Credit Method.

ii) Bank contributes towards pension fund as employer contribution and the amount is remitted to Kerala State Co Operative Employees' Pension Board.

iii) Provision of Leave encashment has been provided by the bank based on eligible leaves of employees to their credit as at the end of each financial year and based on internal calculations and no actuarial valuation has been taken in this regard.

13) SEGMENT REPORTING In accordance with Accounting Standard - 17 issued by ICAI Segment Reporting is not applicable to bank.

14) TAXES ON INCOME i) Provision for current year tax is made on the basis of estimated taxable income for the year.

ii) Deferred Income Tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. No deferred tax assets/liability has been created during the year.

15) INTANGIBLE ASSETS Bank has not acquired any intangible asset during the year.

16) PROVISIONS, CONTINGENT LIABILITIES & CONTINGENT ASSETS A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of Contingent Liability is made when there is: i) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or ii) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are not recognized in the financial statements. However, they are assessed continually.

B. NOTES FORMING PART OF ACCOUNTS: 1) The presentation and disclosure of the financial statements are made as per the RBI master directions on Financial statements, to the extent as applicable to Urban Co-operative Banks.

2) Net Worth Tier I UCBS operating in a single district shall have minimum net worth of ₹2 crore as per RBI Master Circular - Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs).

Bank's net worth computed as ₹ 12.65 crore as of 31.03.2026

3) Advances Bank is generally complied with Master Circular - Management of Advances - UCBS (RBI/2024- 25/13 DOR.STR.REC.9/21.04.048/2024-25) as directed by Reserve Bank of India.

4) Asset Classification Bank is generally complied with prudential norms for Income Recognition, Asset Classification, Provisioning and Other Related Matters of UCBS as directed by Reserve Bank of India.

Advances are classified into performing assets (Standard) and non-performing assets (NPA's) as per the RBI guidelines and are stated net of specific provisions made towards NPAs, and unrealized interest on NPAs. Interest on Non-Performing advances is not recognized in profit and loss account and transferred to an Overdue Interest Reserve account until receipt.

Further, NPAs are classified into substandard, doubtful, and loss assets based on the criteria stipulated by the RBI. Provisions for NPAs are made as per the guidelines and circular of the RBI on the matter relating to prudential norms. Provision for the Standard Assets is made at the rate 0.40 % and Provision for Non Performing Advances are on the basis of the Assets Classification and Provisioning Requirement as per the Prudential Norms prescribed by the Reserve Bank of India

5) Non-Banking Assets (NBA) aggregating to Rs. 32,23,59,126/- as on 31-03-2026 (Previous year Rs. 32,52,77,057/-) in respect of 32 nos. of properties (52 loan borrowers) and total provision for NBA stands at Rs. 9,70,78,294/- as on 31-03-2026 (previous year Rs. 9,70,78,294/-). During the current year, an amount of Rs. 29,17,931/- received in respect of NBA properties has been adjusted against NBA balance as on 31.03.2026. During the year 2025-26, no fresh properties were acquired by the bank under NBA.

6) The bank was carrying the provision for taxation as well as advance tax/income tax paid from the financial year 2006-07 onwards in the books till 31-03-2022. The income tax assessments/143(1) intimations/refunds for earlier years up to FY. 2018-19 has been completed and accordingly banks has passed entries relating to the above transactions in the books of accounts as on 31-03-2022. The provision for taxation/advance tax/IT paid/TDS related to FYs 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26 are now being carried forward to FYs.

