

SREE THYAGARAJA CO-OPERATIVE BANK LIMITED

H.O. No.5, 9th Cross, N R Colony, Bengaluru - 560 019.

BALANCE SHEET AS ON 31.03.2025

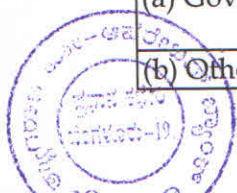
CAPITAL AND LIABILITIES	ANNEX	As on 31.03.2025		As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
i) Authorised Share Capital (25 lakhs shares of Rs.100.00 each)		25,00,00,000.00		25,00,00,000.00	
ii) Subscribed Share Capital					
Regular Members (1426492 shares of Rs.100 each)		14,26,49,200.00		7,07,67,300.00	
Associate Members (218150 shares of Rs.100 each)		2,18,15,000.00		8,46,95,300.00	
Total		16,44,64,200.00		15,54,62,600.00	
iii) Paid up Share Capital					
Amount called up:- Regular Members (1426492 shares of Rs.100 each)		14,26,49,200.00		7,07,67,300.00	
Less: Calls Un paid (691 Shares of Rs.50 each)		34,550.00		34,850.00	
Total		14,26,14,650.00		7,07,32,450.00	
Amount called up:- Associate Members (218150 shares of Rs.100 each)		2,18,15,000.00		8,46,95,300.00	
Less: Calls Un paid		-		50.00	
Total		2,18,15,000.00		8,46,95,250.00	
Out of the Above:					
a) From Individuals:		16,44,29,650.00		15,54,27,700.00	
From Regular Members		14,26,14,650.00		7,07,32,450.00	
From Associate Members		2,18,15,000.00		8,46,95,250.00	
b) From Co-Operative Institutions		-		-	
c) From State Government		-		-	
2. Reserves and Others		1,09,38,62,992.45		1,05,18,07,228.85	
i) Reserve Fund		31,61,85,865.30		27,76,83,285.63	
ii) Investment Depreciation Reserves	1	5,78,41,600.00		6,38,52,793.00	
iii) Building Fund		8,65,77,513.37		8,37,90,513.37	
iv) Dividend Equilisation Fund		-		1,69,98,654.07	
v) Investment Fluctuation Fund		11,39,93,193.82		10,71,07,000.82	
vi) Other Reserves	2	6,33,88,834.96		6,64,98,996.96	
vii) Bad & Doubtful Debt Reserve (NPA Provisions)	3	45,58,75,985.00		43,58,75,985.00	
2A. Deferred Tax Provision		63,08,820.00		63,08,820.00	



3. Principal / Subsidiary State partnership fund account		-	-
4. Deposits & Other Accounts (i+ii+iii)		6,24,04,94,883.71	5,76,64,50,866.79
i) Fixed Deposits	4	4,83,23,65,894.00	4,38,40,45,230.94
a) From Individuals		4,62,69,30,737.00	4,26,29,79,416.94
b) Central Co-operative Banks		-	-
c) Other Societies		20,54,35,157.00	12,10,65,814.00
ii) Savings Bank Accounts		1,33,02,53,024.31	1,29,55,97,317.39
a) From Individuals	4A	1,17,14,71,893.45	1,13,61,24,356.16
b) Central Co-operative Banks		-	-
c) Other Societies		32,24,030.87	31,14,811.22
d) Inoperative SB Accounts		15,55,57,099.99	15,63,58,150.01
iii) Current Deposits		7,78,75,965.40	8,68,08,318.46
a) From Individuals		4,36,74,663.67	6,90,44,112.53
b) Central Co-operative Banks		-	-
c) Other Societies		2,48,70,466.90	78,39,160.13
d) Inoperative Current Accounts		93,30,834.83	99,25,045.80
5. Borrowings		-	-
6. Bills for collection being Bills Receivable as per Contra		-	1,05,72,274.40
7. Branch Adjustments		-	-
8. Overdue Interest Reserve		22,36,86,237.38	21,88,57,739.00
Interest receivable from all loans (Contra)		22,36,86,237.38	21,88,57,739.00
9. Interest Payable on Deposits	5	2,22,93,106.00	2,61,76,780.00
10. Other Liabilities		11,29,92,186.55	13,62,01,406.81
i) Dividend Payable		42,83,670.00	95,11,347.00
ii) Other Accounts	6	10,87,08,516.55	12,66,90,059.81
11. Net Profit		6,39,16,832.91	6,35,58,383.60
Total		7,92,79,84,709.00	7,43,53,61,199.45
Bank Guarantee		10,000.00	10,000.00
Deaf Amount with RBI		4,89,18,169.00	3,78,93,058.69
Notes on Accounts	17		
Grand Total		7,97,69,12,878.00	7,47,32,64,258.14



PROPERTY AND ASSETS		As on 31.03.2025		As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
1. Cash		12,47,29,694.56		12,88,77,516.41	
a) Cash on Hand		2,45,76,817.00		2,83,69,080.00	
b) Current Account with Reserve Bank of India		9,00,00,000.00		9,00,00,000.00	
c) Current Account with Karnataka State Co-Operative Apex Bank		93,61,438.19		97,67,462.04	
d) BD & BRDCC Current Account		7,91,439.37		7,40,974.37	
2 Balance with other banks					
(i) Current Deposits		22,63,87,197.31		20,00,03,418.00	
1) Current Account with Indusind Bank		2,97,04,070.75		1,56,75,293.76	
2) Current Account with Indusind Bank Clearing		2,46,46,049.76		2,65,39,145.16	
3) Current Account with IDFC Bank		-		-	
4) Current Account with Axis Bank Ltd		1,68,30,033.65		45,06,467.27	
5) Current Account with IDBI Bank,		12,16,57,043.15		11,82,82,511.81	
6) Current Account with Bank of Maharashtra		3,35,50,000.00		3,50,00,000.00	
(ii) Fixed Deposits		68,42,67,393.22		43,32,47,392.22	
Fixed Deposits & Reserve Fund Deposits	7	26,75,32,392.22		27,75,32,392.22	
Fixed Deposits with Other Banks	8	41,67,35,001.00		15,57,15,000.00	
3. Money at Call & Short Notice		16,28,00,000.00		20,00,00,000.00	
4. Investments		2,40,55,69,611.01		2,33,68,43,266.84	
i) Central & State Govt. Securities Book Value - Rs. 219,43,65,000.00 Market Value - Rs. 220,35,36,392.23	9	2,15,30,27,510.50		2,11,92,99,166.50	
ii) Other Trustee Securities				-	
iii) Shares in Co-op. Institutions, other than in item (5) (NON-SLR)		15,25,000.00		15,25,000.00	
iv) Other Investments					
a) Non-SLR Investments (In PSU Bonds & Debt Oriented Mutual Funds)	10+10A	25,10,17,100.51		21,60,19,100.34	
5. Investments out of the Principal / Subsidiary State Partnership Fund					
6. Loans & Advances		3,95,26,98,922.60		3,76,88,88,605.25	
i) Short Term Loans, Cash Credits, Overdrafts and Bills Discounted		82,01,15,380.01		72,18,98,559.95	
Less: As per Sec.68 loan amount to be recovered		(-) 7,65,106.00		(-) 7,65,106.00	
Balance outstanding under short term loans	11	81,93,50,274.01		72,11,33,453.95	
of which secured against -				-	
(a) Government and other approved securities					
(b) Other tangible securities		81,93,50,274.01		72,11,33,453.95	



ii) Medium Term Loans	12	12,35,03,981.68	7,98,88,385.73
of which secured against -		-	-
(a) Government and other approved securities			
(b) Other tangible securities		12,35,03,981.68	7,98,88,385.73
iii) Long Term Loans		3,00,90,79,660.91	2,96,71,01,659.57
Less: As per Sec.68 loan amount to be recovered		(-) 80,07,143.00	(-) 93,66,925.00
Balance outstanding under long term loans	13	3,00,10,72,517.91	2,95,77,34,734.57
of which secured against -		-	-
(a) Government and other approved securities			
(b) Other tangible securities		3,00,10,72,517.91	2,95,77,34,734.57
iv) As per sec 68 order No.UCB-1/138/Enquiry/ 2011-12 dtd 22-12-2016 Recoverable Loan Amount	16	87,72,149.00	1,01,32,031.00
7. Interest receivable from All Loans(Contra)		22,36,86,237.38	21,88,57,739.00
On Standard Assets		1,34,26,203.00	1,31,16,484.00
On Non Performing Assets		21,02,60,034.38	20,57,41,255.00
8. Bills Receivable being bills for Collection as per Contra		-	1,05,72,274.40
9. Branch Adjustments		-	-
10.Premises less Depreciation		4,79,72,683.00	4,85,85,363.00
11. Furnitures , Fixutres & Others less Depreciation	14	1,97,26,954.96	1,82,32,440.96





12. Other Assets	15	4,24,30,215.62	3,69,48,394.37
13. Interest receivable from Investments		3,77,15,799.34	3,43,04,789.00
Total		7,92,79,84,709.00	7,43,53,61,199.45
Bank Guarantee		10,000.00	10,000.00
DEAF Amount with RBI		4,89,18,169.00	3,78,93,058.69
Notes on Accounts	17		
Grand Total		7,97,69,12,878.00	7,47,32,64,258.14

For SREE THYAGARAJA COOPERATIVE BANK LIMITED


SREERAM S
(CHIEF EXECUTIVE OFFICER I/C)


N L CHIDANANDA
(DIRECTOR)


M N KAMBEGOWDA
(DIRECTOR)


Dr. M.R. VENKATESH
(PRESIDENT)

Subject to our Report of even date
for M/s. C S M R AND ASSOCIATES
Chartered Accountants
Firm Regn.No.010106S


(CA. MURALEEDHAR R)
Partner

Date : 23.06.2025
Place : BENGALURU

Membership No. 221482
UDIN: 25221482BMISBC1587

