The Trichur Urban Co-operative Bank Ltd. No. 87

Head Office : Mission Quarters, Thrissur -1.
HO-0487-2429245, E-mail : mail@tucb.in

BALANCE SHEET AS AT 31st MARCH 2026

CAPITAL AND LIABILITIES	AMOUNT AS ON 31.03.2026	AMOUNT AS ON 31.03.2025
1. Capital		
(I). Authorised Capital		
19,90,000 shares of Rs. 100/- each	1990,00,000.00	1990,00,000.00
250 shares of Rs. 4000/- each	10,00,000.00	10,00,000.00
	2000,00,000.00	**2000,00,000.00**
(ii). Subscribed Capital		
14,05,402 'A' class Shares of Rs. 100/- each	1405,40,200.00	1396,26,600.00
	1405,40,200.00	**1396,26,600.00**
(iii). Amount called up		
14,05,402 'A' class Shares of Rs. 100/- each		
Less Called unpaid of (iii) above held by		
a. Individuals 'A' class	1405,40,200.00	1396,26,600.00
b. Co-operative institutions		
c. State Government		
	1405,40,200.00	**1396,26,600.00**
2. Reserve Fund and Other Reserves		
(I) Statutory Reserve	250,34,492.73	249,62,733.37
(ii) Agricultural (Credit Stabilization Fund)	-	-
(iii) Building Fund	154,36,809.71	154,36,809.71
(iv) Dividend Equilization Fund	64,851.20	64,851.20
(v) Other Funds and Reserves	2553,15,149.05	2677,15,229.80
	2958,51,302.69	**3081,79,624.08**
3. Principal/Subsidiary State Partnership Fund Account	NIL	NIL
For share capital of -		
(I) Central Co-operative banks		
(ii)Primary agricultural credit societies		
(iii) Other societies		
	NIL	NIL
4. Deposits and Other Accounts		
(I) Fixed Deposits		
a. From Individuals	19980,09,054.00	18649,23,606.00
b. From Central Co-operative banks		
c. From Other societies	101,36,637.00	392,77,682.00
(ii) Savings Bank Deposits		
a. From Individuals	3332,37,185.75	3398,04,196.45
b. From Central co-operative bank		
c. From Other societies		
(iii) Current Deposits		
a. From Individuals	216,97,039.23	232,98,157.73
b. From Central Co-operative bank		
c. From Other societies	80,63,702.62	91,13,461.34
(iv) Money at call and short notice		
	23711,43,618.60	**22764,17,103.52**
5. Borrowings		
6. Bills for Collection being Bills Receivable as per Contra		
7. Overdue Interest Reserve	1590,72,635.50	1573,58,663.50
8. Interest Payable	164,38,140.00	141,28,946.00
9. Other Liabilities		
(I) Bill payable	2,97,583.00	4,46,680.00
(ii) Unclaimed dividends		
(iii) Suspense	9,92,972.00	8,96,615.76
(iv) Sundries	247,98,341.99	216,59,510.13
(v) Provision for Non Performing Assets	1251,14,533.35	1424,66,666.75
(vi) Provision for Gratuity		
(vii) Provision for NBA	266,22,691.22	275,11,731.90
(viii) Provision for Income Tax		
Total	**31608,72,018.35**	**30886,92,141.64**
Contingent Liabilities		
Depositor Education and Awareness Fund	130,45,044.00	138,03,602.00
Income Tax	Nil	Nil

PROPERTY AND ASSETS		AMOUNT AS ON 31.03.2026	AMOUNT AS ON 31.03.2025
1. Cash in hand and with Reserve Bank of India, State bank of India, State co-operative bank & Central Co-operative bank		263,60,742.00	214,04,148.00
2. Balance with other Banks			
(I) Current deposits		1333,66,299.50	1437,52,606.58
(ii) Savings bank deposits		4,58,740.00	4,41,058.00
(iii) Fixed deposits		277,03,302.37	261,70,905.74
		1878,89,083.87	**1917,68,718.32**
3. Money at Call and Short Notice		NIL	NIL
4. Investments			
(I) In Central and State Government securities (at book value)		4285,41,846.00	4314,16,800.00
Face value	4272,20,000.00		
Market Value	4063,64,204.00		
(ii) Other trustee Securities			
(iii) Shares in Co-operative Institutions other than institutions out of 5 below		1,50,000.00	1,50,000.00
(iv) Other investments			
		4286,91,846.00	**4315,66,800.00**
5. Investments out of the Principal/Subsidiary State Partnership Fund		NIL	NIL
(I) In Shares of Central Co-operative banks.			
(ii) In Shares of Primary agricultural Credit Societies			
(iii) In Shares of Other societies			
6. Advances			
(I) Short-term loans, cash credits, overdrafts and bills discounted Of which secured against			
a. Government and other approved Securities			
b. Other tangible securities of the advances amount due from Individuals		11084,68,964.66	7940,09,642.49
Considered Bad and doubtful of recovery -	191,22,159.90		
(ii) Medium term loans of which secured against			
a. Government and other Approved securities			
b. Other tangible securities of the advances amount due from Individuals		5170,79,068.82	6346,10,270.16
Considered Bad and doubtful of recovery-	1072,66,468.70		
(iii) Long term loans of which secured against			
a.Government and Other Approved Securities			
b.Other tangible securities of the advances amount due from Individuals		2470,71,501.10	3037,52,139.75
Considered Bad and doubtful of recovery-	321,70,258.00		
		18726,19,534.58	**17323,72,052.40**
7. Interest Receivable			
On performing Assets		79,69,390.00	73,70,230.00
Considered bad and doubtful of recovery		1590,72,635.50	1573,58,663.50
Other Investments		50,02,357.00	54,02,060.00
		1720,44,382.50	**1701,30,953.50**
8. Bills receivable being Bills for Collection as per Contra			
9. Branch Adjustments			
10. Premises	2137,87,607.61		
Less: Depreciation	67,87,255.74	2070,00,351.87	2194,52,133.00
11. Furniture and Fixtures	287,86,273.23		
Less: Depreciation	283,64,736.23	4,21,537.00	7,21,758.57
a. Computer items	385,96,876.91		
Less: Depreciation	361,75,177.82	24,21,699.09	33,79,912.65
b. Vehicle	22,70,678.00	-	
Less: Depreciation	22,70,678.00		-
c. Library Books		16,64,089.10	16,11,970.26
12. Other Assets		415,11,015.81	876,70,906.97
13. Non-Banking Assets acquired in satisfaction of claims		999,25,688.00	1030,40,688.00
14. Deferred Tax Asset		2,40,750.00	2,47,170.00
15. Profit and Loss			
Profit as per last Balance Sheet	1467,29,077.97		
Less: Profit for the year brought from the Profit and Loss Account	3,58,796.80		
Less: Appropriations		1464,42,040.53	1467,29,077.97
Statutory Reserve	71,759.36		
Total		**31608,72,018.35**	**30886,92,141.64**

For Trichur Urban Co-operative Bank Ltd. No. 87

-(sd)- CHAIRMAN **PAULSON ALAPPATT** | -(sd)- DIRECTOR **N.J. JOSE** | -(sd)- DIRECTOR **I.P. PAUL** | -(sd)- CEO **P.S. SANKARAN**

NOTES TO ACCOUNTS

1) In terms of RBI directives, following additional disclosures are made:

Sl.No.	PARTICULARS	31.03.2026	31.03.2025
1	Capital to Risk Weighted Asset Ratio*	7.68%	8.60%
2	Movement in CRAR		
	(I) Total Capital Funds (Rs.in lakhs)	1,623.19	1,660.03
	(ii) Risk Weighted Assets (Rs.in lakhs)	21,132.47	19,304.48
3	Investments (Rs.in 000)		
	(I) Book Value	4,28,542	4,31,417
	(ii) Face Value	4,27,220	4,29,960
	(iii) Market Value	4,06,364	4,20,231
4	Advances against : (Rs.in 000)		
	(I) Real Estate	NIL	NIL
	(ii) Construction Business	NIL	NIL
	(iii) Housing	3,27,012	3,95,819
5	Advances against shares & debentures	NIL	NIL
6	Advances to directors, their relatives, companies/firms in which they are interested:	NIL	NIL
	(I) Fund based		
	(ii) Non-Fund based		
7	Average cost of deposits(%)	6.42	6.31
8	NPAs (Rs. in lakhs)		
	(I) Gross NPAs	1,585.59	1,923.69
	(ii) Net NPAs	334.44	499.02
9	Movement in NPAs		
	(I) Gross NPAs (Rs. in lakhs)		
	Opening Balance	1,923.69	2,359.64
	Add : Additions during the year	81.83	188.51
	Less : Reduction / write off / upgradation during the year	419.93	624.46
	Closing Balance	1,585.59	1,923.69
	(ii) Net NPAs		
	Opening Balance	499.02	846.36
	Add : Additions during the year	11.29	32.44
	Less : Reduction during the year	175.87	379.78
	Closing Balance	334.44	499.02
10	Profitability		
	(I) Interest income as a percentage of working funds (%)	7.32	6.83
	(ii) Non-interest income as a percentage of working funds (%)	0.28	0.84
	(iii) Operating profit as a percentage of working funds (%)	-0.56	-0.15
	(iv) Return on average Assets (%)	0.01	0.26
	(v) Business (Deposits + Advances) per employee (Rs.in 000)	65,375.37	58,580.64
	(vi) Operating profit per employee (Rs.in 000)	-271.27	-69
11	Provisions made towards: (Rs in 000)		
	(I) NPAs	1,25,115	1,42,467
	(ii) Depreciation on investments	685	368
	(iii) Standard Assets	6,856	6,160
	(iv) Provision towards a/c under Covid Relief	7,445	7,810
12	Movement in Provisions : (Rs.in Lakh)		
	(I) Towards NPAs		
	Opening Balance	1,424.67	1,513.28
	Add : Additions during the year	70.54	156.07
	Less : Reduction during the year	244.06	244.68
	Closing Balance	1,251.15	1,424.67
	(ii) Towards Depreciation on investments		
	Opening Balance	3.68	19.39
	Add : Additions during the year	3.17	0
	Less : Reduction during the year	-	15.71
	Closing Balance	6.85	3.68
	(iii) Towards Standard Assets		
	Opening Balance	61.60	62.72
	Add : Additions during the year	6.96	0
	Less : Reduction during the year	-	1.12
	Closing Balance	68.56	61.6
	(iv) Towards COVID Relief Accounts:		
	Opening Balance	78.10	106.91
	Add : Additions during the year		
	Less : Reduction during the year	3.65	28.81
	Closing Balance	74.45	78.1
13	(I) Foreign currency assets		
	(ii) Foreign currency liabilities		
14	(I) Payment of DICGC Insurance Premium	Upto March2026	Upto March2025
	(ii) Arrears in payment of DICGC Premium	Arrears Nil	Arrears Nil
15	Penalty imposed by RBI	NIL	NIL
16	Cost of premises:		
	Original Cost	173,76,385.44	173,76,385.44
	Less:- Deduction due to demolition of premises		
	Add :- Revaluation		
	Closing Balance of premises	2070,00,351.87	2194,52,133.00
	Closing Balance of Revaluation Reserve	2042,56,951.18	2160,04,877.18

1) Composition of Regulatory Capital (Amount in Crore)

Sl. No.	PARTICULARS	31.03.2026	31.03.2025
I)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	13.53	13.93
ii)	Additional Tier 1 capital/ Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	13.53	13.93
iv)	Tier 2 capital	2.7	2.67
v)	Total capital(Tier 1+Tier 2)	16.23	16.61
vi)	Total Risk Weighted Assets (RWAs)	211.32	193.04
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-upshare capital and reserves as percentage of RWAs	6.40	7.22
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	6.40	7.22
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.28	1.38
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	7.68	8.60
xi)	Leverage Ratio		
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	0.09	0.10
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL
xv)	Amount of Tier 2 capital raised during the year, of which Give list 8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL

***compiled by management and relied upon by the Statutory Auditors**

2) ASSET LIABILITY MANAGEMENT
(i) Maturity pattern of certain items of assets and liabilities (Amount in ₹ crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 year	Over 3 year and upto 5 year	Over 5 year	Total
Deposits	37.35	4.82	3.79	8.42	10.84	10.66	26.46	59.17	72.24	2.38	0.98	237.11
Advances	11.68	0.38	0.39	1.55	3.92	6.79	27.75	61.33	10.51	9.19	53.77	187.26
Investment	13.34	0.00	0.00	0.00	0.01	0.00	0.00	0.05	4.42	21.57	19.63	59.02
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets												
Foreign Currency Liabilities												

*compiled by management and relied upon by the Statutory Auditors

3) INVESTMENT
(I) COMPOSITION OF INVESTMENT PORTFOLIO

COMPOSITION OF INVESTMENT PORTFOLIO AS AT 31-03-2026 (Amount in crore)

	Investment in India							Investments outside Inida				
	Govern-ment securities	Other approved securitites	Shares	Deben-tures and Bonds	Subsi-diaries and/ or joint ventures	Others	Total invest-ments in Inida	Govern-ment securities (including local authorities)	Subsi-diaries and/or joint ventures	Others	Total invest-ments outside Inida	Total invest-ments
Held to Maturity												
Gross	36.63					0.02	36.65				0.00	36.65
Less provision for non-performing investments (NPI)	0.00						0.00					0.00
Net	36.63	0.00	0.00	0.00	0.00	0.02	36.65	0.00	0.00	0.00	0.00	36.65
Available for sale												
Gross	6.22						6.22					6.22
Less provision for non-performing investments (NPI)	0.07						0.07					0.07
Net	6.15	0.00	0.00	0.00	0.00	0.00	6.15	0.00	0.00	0.00	0.00	6.15
Held for Trading												
Gross	0.00						0.00					0.00
Less provision for non-performing investments (NPI)	0.00						0.00					0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments												
Gross	42.85	0.00	0.00	0.00	0.00	0.02	42.87	0.00	0.00	0.00	0.00	42.87
Less provision for non-performing investments (NPI)	0.07	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.07
Net	42.78	0.00	0.00	0.00	0.00	0.02	42.80	0.00	0.00	0.00	0.00	42.80

COMPOSITION OF INVESTMENT PORTFOLIO AS AT 31-03-2025 (Amount in crore)

	Investment in India							Investments outside Inida				
	Govern-ment securities	Other approved securitites	Shares	Deben-tures and Bonds	Subsi-diaries and/ or joint ventures	Others	Total invest-ments in Inida	Govern-ment securities (including local authorities)	Subsi-diaries and/or joint ventures	Others	Total invest-ments outside Inida	Total invest-ments
Held to Maturity												
Gross	40.86					0.02	40.88				0.00	40.88
Less provision for non-performing investments (NPI)	0.00						0.00					0.00
Net	40.86	0.00	0.00	0.00	0.00	0.02	40.88	0.00	0.00	0.00	0.00	40.88
Available for sale												
Gross	2.28						2.28					2.28
Less provision for non-performing investments (NPI)	0.04						0.04					0.04
Net	2.24	0.00	0.00	0.00	0.00	0.00	2.24	0.00	0.00	0.00	0.00	2.24
Held for Trading												
Gross	0.00						0.00					0.00
Less provision for non-performing investments (NPI)	0.00						0.00					0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments							0.00					0.00
Gross	43.14	0.00	0.00	0.00	0.00	0.02	43.16	0.00	0.00	0.00	0.00	43.16
Less provision for non-performing investments (NPI)	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	43.10	0.00	0.00	0.00	0.00	0.02	43.12	0.00	0.00	0.00	0.00	43.12

*compiled by management and relied upon by the Statutory Auditors

(II) Movement of provisions for Depreciation and Investment Fluctuation Reserve: (Amount in Crore)

Particulars	31.03.2026	31.03.2025
I) Movement of provisions held towards depreciation on investments:		
a) Opening balance	0.03	0.19
b) Add: Provisions made during the year	0.04	
c) Less: Write off / write back of excess provisions during the year		0.16
d) Closing balance	0.07	0.03
ii) Movement of Investment Fluctuation Reserve:		
a) Opening balance	0.49	0.49
b) Add: Amount transferred during the year	0	0
c) Less: Drawdown	0	0
d) Closing balance	0.49	0.49
iii) Closing balance in IFR as a percentage of closing balance of investments 13 in AFS and HFT/ Current category	7.88	21.49

*compiled by management and relied upon by the Statutory Auditors

(iii) Sale and transfers to / from HTM category
There were no sales / transfers of securities to or from the Held to Maturity (HTM) category during the current year and the previous year that require disclosure. This disclosure is Nil.

(iv)Non-SLR Investment Portfolio (Amount in Crore)

Non-performing Non-SLR investments			
Sl.No.	Particulars	Amount 31.03.2026	Amount 31.03.2025
1	Opening Balance	NIL	NIL
2	Additions during the year	NIL	NIL
3	Reductions during the year	NIL	NIL
4	Closing Balance	NIL	NIL
5	Total provisions held		

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

	EXPENDITURE	AMOUNT AS ON 31.03.2026	AMOUNT AS ON 31.03.2025
1	Interest on deposits, borrowings, etc.	1398,52,491.06	1410,88,255.72
2	Salaries and allowances and provident fund	717,08,715.00	671,47,299.00
3	Directors' and local committee members' fees and allowances	7,92,575.00	6,96,673.00
4	Rent, taxes, insurance, lighting, etc	102,56,223.21	101,32,596.00
5	Law charges	2,26,000.00	1,50,000.00
6	Postage and telephone charges	1,23,137.06	1,39,475.36
7	Auditor's fees	2,36,500.00	2,36,500.00
8	Depreciation and repairs to property	31,37,867.88	47,83,869.96
9	Stationery, Printing and advertisement	9,88,822.87	7,02,165.51
10	Loss on sale of Non Banking Assets	22,47,314.00	45,700.00
11	Loss on sale of Investments	4,00,224.00	7,03,738.00
12	Loss on Sale of Fixed Assets	5,192.00	430.08
13	Other Expenditure	232,82,013.22	176,25,881.27
14	Provision for Deferred Tax Liabilities	6,420.00	-
15	Provisions and Contigencies		
	Provision for Standard Assets	6,96,230.57	(1,12,083.64)
	Provision for Non Performing Assets	(173,52,133.40)	(73,93,294.24)
	Provision for premium on amortization	1,88,570.00	2,19,878.00
	Provision for education fund	5,000.00	5,000.00
	Excess provision for Income tax written back	-	-
	Additional provision for Moratorium accounts	(3,65,214.92)	(28,80,526.28)
	Depreciation on Govt Securities	3,16,868.00	(15,70,327.00)
	Provision for gratuity	-	-
	Provision for Non Banking assets acquired	(8,89,040.68)	(8,91,258.00)
	Provision for others	(55,578.00)	37,766.00
	Balance of Profit	3,58,796.80	81,70,568.15
		2361,66,993.67	**2390,38,306.89**
	Basic Earnings per share	0.26%	5.85%
	Diluted Earnings per share	0.26%	5.87%

	INCOME	AMOUNT AS ON 31.03.2026	AMOUNT AS ON 31.03.2025
1	Interest and Discount	2250,10,939.23	2121,78,103.86
2	Commission, exchange and brokerage	84,138.00	96,480.00
3	Subsidies and donations	-	-
4	Income from non- banking assets and profit from sale of or dealing with such assets	-	94,283.00
5	Profit on sale of Fixed Assets	8,474.56	10,847.44
6	Profit on sale of Investments	-	-
7	Other Receipts (Refer Note 14)	110,63,441.88	265,19,222.59
8	Provision for Deferred Tax Assets		1,39,370.00
		2361,66,993.67	**2390,38,306.89**

-(sd)- CHAIRMAN **PAULSON ALAPPATT** | -(sd)- DIRECTOR **N.J. JOSE** | -(sd)- DIRECTOR **I.P. PAUL** | -(sd)- CEO **P.S. SANKARAN**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH,2026

	31-03-2026	31-03-2025
CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit as per P/L account	3,58,796.80	81,70,568.15
Add: Adjustments for		
Depreciation on assets	16,41,474.00	23,99,582.58
Expense for Revaluation Depreciation	4,41,048.00	9,97,099.00
Fixed assets written off/adjustment		
Amortization of investments		
Depreciation on investments		
Provision for Tax		
Provision for BDDR		
Provision towards a/c under Covid Relief		
Deferred Tax		
	24,41,318.80	115,67,249.73
Less:		
Profit /Loss on sale of assets	(3,282.56)	1,05,130.44
Profit/Loss on sale of securities		
Excess Provision for Restructured Assets reversed		
Excess Contingent provision against standard assets written back		
	24,38,036.24	116,72,380.17
Adjustment for		
Decrease/(Increase) in Investments	28,74,954.00	213,29,911.00
Decrease/(Increase) in Advances	(1402,47,482.18)	716,16,297.25
Decrease/(Increase) in Other Assets	473,67,882.16	(437,39,881.55)
Increase /(Decrease) in Funds	(6,52,154.75)	14,06,369.37
Increase /(Decrease) in Deposits	947,26,515.08	(1320,37,523.87)
Increase/(Decrease) in Other Liabilities	(111,31,916.98)	39,50,763.16
Net cash generated from Operating Activities before Tax	(46,24,166.43)	(658,01,684.47)
Income tax paid (Net)		
Net cash generated from Operating Activities after Tax (A)	**(46,24,166.43)**	**(658,01,684.47)**
CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of Property, Plant & Equipment	(1,77,542.58)	(12,98,866.92)
Sale Proceeds of Property, Plant & Equipment	8,474.56	2,22,257.64
Net cash generated from Investing Activities (B)	**(1,69,068.02)**	**(10,76,609.28)**
CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of Share capital	9,13,600.00	10,43,500.00
Refund of share capital		
Proceeds from Borrowing		
Repayment of Borrowing		
Dividend Paid		
Net cash generated from Financing Activities (C)	**9,13,600.00**	**10,43,500.00**
Net increase in cash & cash equivalents (A+B+C)	**(38,79,634.45)**	**(658,34,793.75)**
Cash & Cash Equivalents at the beginning of the year	**1917,68,718.32**	**2576,03,512.07**
Cash & Cash Equivalents at the end of the year	**1878,89,083.87**	**1917,68,718.32**
Cash & Cash Equivalents	**1878,89,083.87**	**1917,68,718.32**
Cash	**263,60,742.00**	**214,04,148.00**
Balance with other banks (excluding Term Deposits maturing beyond 3 months) Money at call & short Notice	**1615,28,341.87**	**1703,64,570.32**

SCHEDULES TO BALANCE SHEET AS ON 31.03.2026

PARTICULARS	Amount as on 31.03.2026	Amount as on 31.03.2025
SCHEDULE 1		
RESERVES AND SURPLUS		
i. Statutory reserve		
a. Opening Balance	249,62,733.37	233,28,619.74
b. Additions during the year :	71,759.36	16,34,113.63
Total	**250,34,492.73**	**249,62,733.37**
ii. Agricultural (Credit Stabilisation) Fund	-	-
iii. Building fund		
a. Opening Balance	154,36,809.71	154,36,809.71
b. Additions during the year	-	-
Total	**154,36,809.71**	**154,36,809.71**
iv) Dividend Equalization fund		
a. Opening Balance	64,851.20	64,851.20
b. Additions during the year	-	-
Total	**64,851.20**	**64,851.20**
iv. Other Funds and Reserves		
Capital Reserve	35,58,977.50	35,58,977.50
Common Good Fund	89.35	89.35
Provisions against standard assets	68,56,242.59	61,60,012.02
Revaluation reserve	2042,56,951.18	2160,04,877.18
General Reserve	24,68,284.01	24,68,284.01
Res For Contingencies	21,15,000.00	21,15,000.00
Res For Suspense Asset	16,01,831.18	16,57,409.18
Res For Investment Fluctuation Fund	48,66,241.46	48,66,241.46
Reserve For Future Loss	7,00,000.00	7,00,000.00
Res. For Gold Auction Suspense	39,95,800.00	40,12,182.00
Res For Chembukavu Br Furg Recup Fund	13,80,670.00	13,80,670.00
Res For Mundur Br Furng Recup Fund	16,70,000.00	16,70,000.00
Res For Pattikkad Br Furng Recup Fund	17,75,327.00	17,75,327.00
Res For CCTV Camera Recupment Fund	6,56,000.00	6,56,000.00
Peringotukara Br Fur Recup Fund	10,53,827.00	10,53,827.00
Res For Rent Receivable	43,500.00	43,500.00
Res For Property Auction Suspense	157,75,820.78	170,52,246.10
Prov For Gold Stock Suspense	2,78,144.00	2,78,144.00
Res For Property Auction Suspense Others	22,62,443.00	22,62,443.00
Total	**2553,15,149.05**	**2677,15,229.80**
TOTAL (I,II,III,IV)	**2958,51,302.69**	**3081,14,772.88**
SCHEDULE 2		
SUNDRIES		
Depreciation On Govt.Securities	6,85,256.00	3,68,388.00
Death Fund	14,747.98	14,747.98
Employees Relief Fund	95,779.19	95,779.19
G J Scholarship Fund	7,800.00	7,800.00
Plat Jub Scholarship Fund	37,198.00	37,198.00
Plat Jub Memm.Fund	40,306.60	40,306.60
S F Adj On Loan	74,960.00	74,960.00
Education Fund	5,000.00	5,000.00
Vehicle Fund	12,23,907.50	12,23,907.50
Provision Against March Npa	74,44,920.13	78,10,135.05
Deaf Balance Playable To RBI	1,91,695.00	1,69,462.00
Rent Adv. From Bank Bldg	1,25,424.00	1,25,424.00
G J Scholarship A/C	8,314.24	9,003.24
P J Scholarship A/C	799.15	1,486.15
Writing Fee	8,875.00	15,630.00
Locker Key Security	15,624.00	15,624.00
Gold Auction	87,144.00	1,18,227.00
Staff Security	6,99,436.00	8,01,153.00
Election Security Deposit	10,925.00	10,925.00
Aprvd.Valuer Valuation Fee	-	80,230.00
Payrevision Payable	1,89,706.00	1,89,706.00
W/S Sale Of Photostat	16,000.00	16,000.00
Audit Fee Payable	3,66,390.00	2,12,850.00
Da Arrear Payable	9,015.00	9,015.00
Pan Application Fees	4,650.00	4,650.00
Employees Income Tax Payable	20,000.00	2,07,890.00
Concurrent Audit Fee Payable	36,000.00	73,800.00
Tds Payable	12,46,942.00	10,13,045.00
Bonus Payable 2015-16	4,666.00	4,666.00
Affiliation Fee Payable	-	2,000.00
Securitisation Charges	76,725.00	30,582.00
Property Auction Account	26,51,639.00	26,59,109.00
Bonus Payable 2019-20	7,000.00	7,000.00
Kerala Co-Op Risk Fund Ho	28,320.00	1,46,851.00
Earned Leave Surrender Payable	2,34,097.00	-
Locker Rent Advance	16,495.00	16,495.00
Bonus Payable 2020-21	8,368.00	8,368.00
Payrevision Arrears Payable 2018-21	13,058.00	13,058.00
Bonus Payable 2024-25	-	11,10,200.00
Bonus Payable 2025-26	10,78,001.00	-
CGST 9% Collected	2,890.00	14,584.00
SGST 9% Collected	2,890.00	14,556.00
HO CGST 9% Collected	2,21,146.53	25,772.84
HO SGST 9% Collected	2,21,146.53	25,800.84
RCM CGST Payable	77,954.00	86,457.00
RCM SGST Payable	77,954.00	86,457.00
HO IGST 18% Collected	(10.00)	-
Penal Charges Payable on Loan	35,47,604.00	15,21,770.00
Penal Charges Payable on Advance	8,13,507.00	3,73,110.00
Bank Staff PF Payable	13,77,556.00	10,41,794.00
EWF Payable	47,750.00	25,750.00
Employees LIC Payable	63,003.00	78,798.00
Employee Susp Liability	-	10,000.00
Ho Sweepers and Others PF	25,666.00	25,784.00
ATM Settlement A/c	69,290.14	70,367.74
F D Suspense	92,276.00	1,35,302.00
Share Suspense	17,535.00	17,535.00
NBA Recovery Suspense	13,55,000.00	13,55,000.00
Total	**247,98,341.99**	**216,59,510.13**
SCHEDULE 3		
ADVANCES		
SHORT TERM LOANS, CASH CREDITS, OVERDRAFTS AND BILLS		
Fixed Deposit OD	8,33,148.00	1,25,928.00
Mortgage OD	10,78,337.20	22,36,446.20
Mortgage OD(Premium)	23,19,828.27	-
Personal Overdraft	514,21,354.01	603,91,092.11
Janashree Personal Overdraft	225,28,873.10	262,18,962.10
Gold Loan Special	2,25,631.00	2,25,631.00
Gold OD	7246,64,911.08	4028,96,851.08
Gold Loan	6,81,742.00	6,81,742.00
Gold Loan Flexi-1800	90,000.00	90,000.00
Gold Loan Flexi-2200	8,68,800.00	8,68,800.00
Shatabdi Gold Loan	1578,96,669.00	2149,80,313.00
Gold Loan Odnery	1458,59,671.00	852,39,877.00
Instant Gold Loan	-	54,000.00
Total	**11084,68,964.66**	**7940,09,642.49**
MEDIUM TERM LOANS		
Mortgage Loan-Emi	283,51,312.20	322,83,043.20
Mortgage Loan-Non Emi	65,296.00	65,296.00
Salaried Employees Loan (Recovery)	7,98,890.00	12,76,814.00
Mortgage Loan Emi Special	1,15,556.00	2,41,723.00
Mortgage Samrithi Loan	1592,77,728.50	1961,49,350.60
Mortgage Janashree Loan	3265,91,827.62	4017,21,126.86
Sued And Decree Secured	12,05,078.00	12,05,078.00
Salaried Employees Loan	1,15,400.00	1,15,400.00
Surety Loan	3,57,747.00	7,91,912.00
Sued And Decree Unsecured	2,00,233.50	7,60,526.50
Total	**5170,79,068.82**	**6346,10,270.16**
LONG TERM LOANS		
Fixed Deposit Loan	131,39,239.00	178,01,872.00
Housing Loan	545,03,265.50	684,78,443.50
Recurring Deposit Loan	25,22,915.00	46,44,625.00
Housing Loan Grahasree	1122,72,682.62	1301,05,951.72
Housing Loan Special	9,58,276.00	10,85,730.00
Nidhi Deposit Loan	58,50,106.00	97,18,606.00
Staff Vehicle Loan	1,61,532.00	-
Employees Relief Loan	95,17,698.00	151,23,316.00
Employee OD	172,40,027.98	198,62,774.53
Consumer Loan Staff	122,78,922.00	141,32,895.00
Staff Housing Loan	186,26,837.00	227,97,926.00
Total	**2470,71,501.10**	**3037,52,139.75**
SCHEDULE 4		
OTHER ASSETS		
Advance to Software Virmati	3,09,750.00	3,09,750.00
Prepaid Ins. On Gold & Safe	25,433.00	27,050.00
Security Dep-Court Case	83,670.00	83,670.00
Suspense Asset	16,01,831.18	16,57,409.18
Phone Advance	1,34,550.00	1,34,550.00
Rent Adv to Branches	15,71,491.00	15,71,491.00
Tdcb Locker Key Security	22.00	22.00
Security For Water Connec	500.00	500.00
Security For Electricity	3,09,178.00	3,04,267.00
Salary Advance	31,000.00	25,000.00
Adv For Dc Work-CTL	4,75,141.00	4,75,141.00
Rent Receivable	43,500.00	43,500.00
Security For Isdn Connection	52,500.00	52,500.00
Advance For Bsnl Lease Line	5,52,016.0	5,52,016.00
Kcdw Fund Board Contribution	1,00,000.00	1,00,000.00
Gold Auction Suspense	39,95,800.00	40,12,182.00
Subscription Pre Paid	30,000.00	40,000.00
Deaf Suspense Asset	2,997.00	78,097.00
Cersai Fee Advance	27,012.20	27,012.20
Tds Receivable	1,300.0	2,812.00
Property Auction Suspense Account	157,75,820.78	170,52,246.10
Gold Stock Suspense Account	2,78,144.00	2,78,144.00
Fast Tag Advance	25,000.00	25,000.00
Advance For Main Branch Building	90,16,608.24	37,31,000.00
Deaf Suspense Asset Interest	206.00	425.00
Cgst Cash Ledger A/C	1.00	1.00
Property Auction Suspense A/C-Others	22,62,443.0	22,62,443.00
SGST Cash Ledger Ac	1.0	1.00
IGST Cash Ledger Ac	432.00	432.00
CGST ITC Ledger	1,99,821.59	1,07,343.73
SGST ITC Ledger	1,32,837.59	1,07,343.73
IGST ITC Ledger	898.23	4,729.03
Penal Charges Receivable On Loan	35,47,604.00	15,21,770.00
Penal Charges Receivable On Advance	8,13,507.00	3,73,110.00
Income Tax Refund Receivable	-	525,99,949.00
Advance To Kerala Ucb Federation For Common Software	1,10,000.00	1,10,000.00
TOTAL	**415,11,015.81**	**876,70,906.97**

-(sd)- **Paulson Alappatt** (CHAIRMAN) | -(sd)- **N.J. Jose** (DIRECTOR) | -(sd)- **I.P. Paul** (DIRECTOR) | -(sd)- **P.S. Sankaran** (CEO)

The Trichur Urban Co-operative Bank Ltd. No. 87

Head Office : Mission Quarters, Thrissur -1.
HO-0487-2429245, **E-mail : mail@tucb.in**

(Amount in ₹ crore)

Issuer composition of Non-SLR investments

Sl.No.	Particulars	Amount	Extent of "Below Investment Grade"	Extent of "Unrated" Securities	Extent of "Unlisted" Securities
1	PSUs	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Public Sector Banks	NIL	NIL	NIL	NIL
4	Mutual Fund	NIL	NIL	NIL	NIL
5	Others	0.015	0.015	0.015	0.015
6	Provision held towards depreciation	NIL	NIL	NIL	NIL

(v) Repo transactions (in face value and market value terms) (Amount in ₹ crore)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo								
a) Government securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
ii) Securities purchased under reverse repo								
a) Government securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

(vi) Government Security Lending (GSL) transactions (in market value terms)

As at 31.03.2026 (Amount in ₹ crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL

As at 31.03.2025 (Amount in ₹ crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL

4) Asset Quality

(i) Classification of Advances and provisions held (Amount in crore)

Gross Standard advances and provison held		NON-PEROMING				
Gross Standard Advances and NPA	STANDARD	S.S	DOUBTFUL	LOSS	TOTAL NPA	GRAND TOTAL
Opening Balance	154.00	2.03	16.49	0.72	19.24	173.24
Add: Addition during the year	[redacted]					
Less: Reduction during the year						
Closing Balance	171.41	0.82	14.31	0.72	15.85	187.26
Reduction in Gross NPA due to:						
I Upgradation	[redacted]					
ii Recoveries						
iii Technical Prudential/write offs						
iv Write offs other than the those under ii above						
Provisions (Excluding Floating provision)		0.21	13.32	0.72	14.25	
Add: Fresh provision made during the year	[redacted]					
Less:Excess provision reversed/write off loans						
Closing Balance of provisions held		0.08	11.71	0.72	12.51	
Net NPA						
Opening Balance	[redacted]	1.82	3.17	0.00	4.99	[redacted]
Add: Fresh additions during the year	[redacted]					
Less: Reduction during the year						
Closing Balance	[redacted]	0.74	2.60	0	3.34	
Floating Provisions						
Opening Balance	[redacted]					
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written -off accounts	[redacted]					
Add: Technical/Prudential write-offs during the year			0.48	0	0.48	0.48
Less: Recoveries made from previously technical/ prudential written-off accounts during the year			0.003	0	0.003	0.003
Closing Balance	0	0	0.477	0	0.477	0.477

Ratios	31.03.2026	31.03.2025
Gross NPA to Gross Advances	8.47%	11.11%
Net NPA to Net Advances	1.91%	3.14%
Provision Coverage Ratio	78.91%	74.06%

(ii) Sector-wise Advances and Gross NPA (Amount in Crore)

Sl. No	Sector	31-03-2026 Outstanding Total Advance	31-03-2026 Gross NPAs	31-03-2026 Percentage of Gross NPAs to Total Advance in that sector	31-03-2025 Outstanding Total Advance	31-03-2025 Gross NPAs	31-03-2025 Percentage of Gross NPAs to Total Advance in that sector
1	Priority Sector						
a	Agriculture and allied activities	5.45	1.11	0.74	8.38	1.63	1.16
b	Advances to industries sector eligible as priority sector lending	21.02	1.34	0.90	21.40	1.21	0.86
c	Services						
d	Personal Loans	122.88	7.68	5.14	111.14	9.64	6.84
	Sub Total (1)	**149.35**	**10.13**	**6.78**	**140.92**	**12.48**	**8.86**
2	Non Priority Sector						
a	Agriculture and allied activities						
b	Industry						
c	Services						
d	Personal Loans	37.91	5.72	15.09	32.21	6.76	20.99
	Sub Total (2)	**37.91**	**5.72**	**15.09**	**32.21**	**6.76**	**20.99**
	Total (1+2)	**187.26**	**15.85**	**8.47**	**173.13**	**19.24**	**11.11**

*compiled by management and relied upon by the Statutory Auditors

(iii) Details of accounts subjected to restructuring – RBI format (DoR.ACC.REC.208/2025) **(Amount in ₹ crore)**

		Agriculture and allied activities 31.03.2026	Agriculture and allied activities 31.03.2025	Corporates (excluding MSME) 31.03.2026	Corporates (excluding MSME) 31.03.2025	Micro, Small and Medium Enterprises (MSME) 31.03.2026	Micro, Small and Medium Enterprises (MSME) 31.03.2025	Retail (excluding agriculture and MSME) 31.03.2026	Retail (excluding agriculture and MSME) 31.03.2025	TOTAL 31.03.2026	TOTAL 31.03.2025
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Substandard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

COL1LOWER

COL2TOP

COL2MID

COL3