

Manjeri Co-operative Urban Bank Ltd.
Statement on Bank Profile for the last two financial years

(Rs. in lakhs)

Sl. No.	Particulars	31/03/24	31/03/25	Increase/ Decrease	Growth/ DecayRate
1	Deposits	56477.37	55116.49	-1360.88	-2.41%
	of which Institution Deposit	263.20	273.31	10.11	3.84%
2	No. of Depositors	65560	62173	-3387.00	-5.17%
3	Minimum rate of interest on Deposit	3.00%	2.70%	-0.30%	-10.00%
4	Maximum rate of interest on Deposit	8.75%	7.00%	-1.75%	-20.00%
5	Average cost of Deposits	5.96%	6.48%	0.52%	8.72%
6	Advances	40365.71	40034.46	-331.25	-0.82%
	of which Standard Loan	33643.95	36002.83	2358.88	7.01%
	of which Non Performing Loan	6721.76	4003.45	-2718.31	-40.44%
7	No. of Loanees	18356	17900	-456	-2.48%
8	Minimum rate of interest on Advances	5%	5%	0.00%	0.00%
9	Maximum rate of interest on Advances	14.00%	14.00%	0.00%	0.00%
10(a)	Average yield from Advances	8.35%	8.58%	0.23%	2.75%
10(b)	Average Yield from FD's with other Banks	6.64%	8.27%	1.63%	24.55%
10(c)	Average Yield from Govt. Securities (including trade Profit)	6.48%	6.48%	0.00%	0.00%
10(d)	Average Yield from Mutual Fund	6.33%	6.65%	0.32%	5.06%
11	CD Ratio	74.28%	72.04%	-2.24%	-3.02%
12	% of NPA (Gross)	16.65%	10.07%	-6.58%	-39.53%
13	% of NPA (Net)	8.98%	5.10%	-3.88%	0.94%
14	Capital Adequacy (CRAR)	12.69%	12.72%	0.03%	0.24%
15	Networth	3676.58	4004.41	327.83	8.92%
16	Total Income	5625.70	7084.04	1458.34	25.92%
17	Total Expenses	5276.63	6749.55	1472.92	27.91%
18	Net Profit/Loss	349.07	334.49	-14.58	195.82%
19	Accumulated Loss	-1057.74	-723.24	-334.50	-95.83%
20	Investment with Bank (including SRF)	2915.04	3355.45	440.41	15.11%
21	Investment in Govt. Securities	13304.71	13304.71	0.00	0.00%
22	Current Account Balance with Banks	1514.98	780.78	-734.20	-48.46%
23	Total Assets/Liabilities	72811.58	69701.57	-3110.01	-4.27%
24	Working Capital	67855.52	67148.45	-707.07	-1.04%
25	Rate of Growth of the Bank	-2.33%	-1.75%	0.59%	-25.14%
26	Share Capital	1545.13	1481.93	-63.20	-4.09%
27	No. of Members	26742	26723	-19.00	-0.07%
28	Income Tax paid/Provision	25.00	25.00	0.00	0.00%