



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

(Rs. in lakhs)

Sl. No.	Particulars	31/03/22	31/03/23	Increase/ Decrease	Growth/ DecayRate
1	Deposits	56757.56	57188.33	430.77	0.76%
	of which Institution Deposit	2058.71	978.72	-1079.99	-52.46%
2	No. of Depositors	89975	88396	-1579.00	-1.75%
3	Minimum rate of interest on Deposit	2.70%	2.70%	0.00%	0.00%
4	Maximum rate of interest on Deposit	5.90%	7.50%	1.60%	27.12%
5	Average cost of Deposits	5.84%	5.29%	-0.55%	-9.42%
6	Advances	43421.64	41969.23	-1452.41	-3.34%
	of which Standard Loan	36133.65	33801.22	-2332.43	-6.46%
	of which Non Performing Loan	7287.99	8168.02	880.03	12.08%
7	No. of Loanees	17998	18166	168	0.93%
8	Minimum rate of interest on Advances	4%	5%	1.00%	25.00%
9	Maximum rate of interest on Advances	12.00%	12.00%	0.00%	0.00%
10(a)	Average yield from Advances	10.76%	9.07%	-1.69%	-15.71%
10(b)	Average Yield from FD's with other Banks	7.34%	6.11%	-1.23%	-16.76%
10(c)	Average Yield from Govt. Securities (including trade Profit)	9.85%	6.48%	-3.37%	-34.21%
10(d)	Average Yield from Mutual Fund	6.51%	7.36%	0.85%	13.05%
11	CD Ratio	66.08%	73.77%	7.69%	11.64%
12	% of NPA (Gross)	16.78%	19.46%	2.68%	15.97%
13	% of NPA (Net)	9.86%	11.51%	1.65%	0.94%
14	Capital Adequacy (CRAR)	14.41%	10.62%	-3.79%	-26.30%
15	Networth	5511.93	3352.35	-2159.58	-39.18%
16	Total Income	8994.58	5392.92	-3601.66	-40.04%
17	Total Expenses	8890.21	6799.73	-2090.48	-23.51%
18	Net Profit/Loss	104.37	-1406.81	-1511.18	-1247.91%
19	Amount of Investment of Bank (with MDCB & Govt. Securities)	15576.42	15671.53	95.11	0.61%
20	Total Assets/Liabilities	71880.53	74141.06	2260.53	3.14%
21	Working Capital	68990.10	68873.63	-116.47	-0.17%
22	Rate of Growth of the Bank	-23.54%	-1.02%	22.52%	-95.67%
23	Share Capital	1833.53	1647.55	-185.98	-10.14%
24	No. of Members	27249	26845	-404.00	-1.48%
25	Income Tax paid/Provision	324.90	0.00	-324.90	-100.00%