TOWN BANK THE PAYYANUR CO-OP. TOWN BANK Ltd. No. C. 827-PAYYANUR **RBI/UBD/KR/889P**

Capital

Deposits

Total

Assets

SCB,CCB

Short notice

Advances

Investments

Borrowings

Capital and Liabilities

Other Liabilities & Provisions

Cash & Bank balances with RBI, SBI,

Balances with Banks and Money at call and

Reserves and Surplus

(Amount in Rupees)

Year ended

31.03.2021

25,15,47,395

1,13,82,147

26,29,29,542

17,24,44,878

4,75,61,532

2,54,91,948

1,74,31,184

(60.12.065)

1,14,19,119

24,54,98,358

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31-03-2022

PARTICULARS

I.

П.

Ш

IV.

Income

Total

Total

Total

Interest earned

Other income

Expenditure

Profit/Loss

Appropriations

Interest expended

Operating expenses

Provisions & contingencies

Net Profit/Loss (-) for the year

Profit/Loss (-) brought forward

Transfer to statutory reserves

Transfer to Capital Reserve

(i) Education Fund

Sch

No

13

14

15

16

17

Year ended

31.03.2022

26,77,60,005

1,86,05,823

28,63,65,828

17.99.36.387

7,18,95,690

2,44,27,301

1,01,06,450

1,01,06,450

27,62,59,378

BALANCE SHEET AS AT 31-3-2022

Sch

No

1

2

3

4

5

6

7

8

9

(Amount in Rupees) As on

31.03.2021

12,78,32,790

10,22,14,680

2,55,47,84,612

11,40,32,947

8,20,34,002

55,17,23,989

73,62,36,169

1,42,00,66,528

2,89,88,65,029

കൂത്തുപറമ്പ്:–കൂത്തുപറ മ്പ് ടൗണിൽ നിർത്തിയിട്ട ബൈക്കിൽ പാമ്പിനെ ക ണ്ടെത്തി. അതുവഴി നടന്ന് പോവുകയായിരുന്ന സ്ത്രീ യാണ് ആദ്യം ബൈക്കിൽ പാമ്പിനെ കണ്ട് പരിസര ത്തുള്ളവരെ അറിയിച്ചത്. വള്യായി സ്വദേശി പ്രശാന്തി ന്റെ ബൈക്കിലാണ് പാമ്പ് ക്യറിയത്. ബൈക്കുടമ സ്ഥലത്തെത്തി ഏറെ ശ്രമി ച്ചെങ്കിലും ടാങ്കവറിനു ള്ളിൽ നിന്ന് പാമ്പിനെ പുറ ത്തെത്തിക്കാൻ കഴിഞ്ഞിരു ന്നില്ല.ഫോറസ്റ്റ് റസ്ക്യൂ ടീം അംഗം ഷംസീർ കൂത്തുപ റമ്പ് സ്ഥലത്തെത്തിയാണ് പാമ്പിനെ പുറത്തെടുത്തത്. പൂച്ചക്കണ്ണൻ ഇനത്തിൽഷെ ട്ട പാമ്പിനെ പിന്നീട് കണ്ണ വം വനത്തിനുള്ളിൽ വിട്ടയ ച്ചു. ദക്ഷിണേഷ്യയിൽ ക ണ്ടുവരുന്ന മാരകമല്ലാത്ത വിഷമുള്ള ഒരിനം പാമ്പാണ് പൂച്ചക്കണ്ണൻ.

അപേക്ഷ ക്ഷണിക്കുന്നു

കണ്ണൂർ : കൊറ്റാളി ജയ്ഹി ന്ദ് സ്പോർട്സ് ക്ലബ്ബിന്റെ ആ ഭിമുഖൃത്തിൽ എസ് എസ് എൽ സി, പ്ലസ് ടു വിജയിക ളെ അനുമോദിക്കുന്നു. അറ്റസ്റ്റ് മാർക്കലിസ്റ്റ് കോഷി, ഫോട്ടോ സഹിതറ്റ് അപേക്ഷിക്കുക വിലാസം. ജയ്ഹിന്ദ് സ്പോർട് സ് ക്ലബ്ബ് കൊറ്റാളി, പി ഒ കൊ റ്റാളി, കണ്ണൂർ–് 670005

വാഹനാപകട കേസിൽമുങ്ങിയ പതിയെ അറസ് ചെയ്തു

പയ്യന്നൂർ: വാഹനാപകട കേ സിൽ മുങ്ങിയ പ്രതിയായ മദ്ര സാഅധ്യാപകനെ പയ്യന്നൂർ പോലീസ് കർണ്ണാടകയിൽ വെ ച്ച് പിടികൂടി. മടിക്കേരിയിലെ ഡി.കെ.മുഹമ്മദ് ഷക്കീറി (28)നെയാണ് അറസ്റ്റ് ചെയ്ത ത് . പയ്യന്നൂർ പോലീസ് സ്റ്റേ ഷനിലെ എ.എസ്.ഐമാരായ സി.എച്ച്.അബ്ദുൾറൗഫ്, ശ്രീകു മാർ എന്നിവരാണ് സൈബർ സെല്ലിന്റെ സഹായത്തോടെ കർണ്ണാടക ബേണൂർ പോലീ സ് സ്റ്റേഷൻ പരിധിയിലെ പാട് നടുക്ക്യിൽ നിന്നും പ്രതിയെ പിടികൂടിയത്.കഴിഞ്ഞ ഏപ്രിൽ 23ന് വെള്ളൂരിലാണ് കേസിനാ സ്പദമായ സംഭവം.രാവിലെ 6.30 വോടെ റോഡരുകിൽകൂ ടി മകളോടൊഷം നടന്നു വരി കയായിരുന്ന വെള്ളൂർ സ്വദേ ശിനി ശ്യാമള(58)യുടെ ദേഹത്ത് മദ്രസാഅധ്യാപകനായ മുഹമ്മ ദ്ഷക്കീർ ഓടിച്ച സ്കൂട്ടർ ഇ ടിക്കുകയായിരുന്നു.അപകട ത്തെ്തുടർന്ന് കാലെല്ല് പൊ ട്ടി സാരമായ പരിക്കുക്ളോടെ ആശുപത്രിയിൽ കഴിഞ്ഞിരു ന്നു.അപകടം നടന്നയുടൻ അ ശുപത്രിയിലെത്തിച്ചത്്മുഹമ്മ ദ് ഷക്കീർ ആയിരുന്നുവെങ്കി ലും പിന്നീട് മുങ്ങുകയായിരു ന്നു. പോലീസ് പല്തവണ ഇ് യാളെ ബന്ധപ്പെടാൻ സാധിച്ചെ -ങ്കിലും മൊബൈൽ ഫോൺ സ്വിച്ച് ഓഫ് ചെയ്ത നിലയി ലായിരുന്നു. ഏറ്റവുമൊടുവിലാ ണ് െെസബർ്സെല്ലിന്റെ സ ഹായത്തോടെ പ്രതി്യെ് കർ ണ്ണാടകയിൽ നിന്നും പിടികൂടി യത്. പയ്യന്നൂർ പോലീസ് സ്റ്റേ

(i) Education Fund	_	-	Fixed Assets	s-PPE		10	73,94,389	88,91,348
(ii) Common Good Fund	_	-	Other Assets		11	10,02,19,649	9,99,12,993	
(iii) Co-operative Members Relief Fund	_	-						
Transfer to Government/Dividend			Total			3,12,01,50,903	2,89,88,65,029	
Declared & Paid						- ,,,,		
Balance carried to Balance Sheet	1,01,06,450	-	Contingent Liabilities		12	22,24,734	19,35,405	
Total	1,01,06,450	1,14,19,119	Contingent Endomites				13,00,100	
Significant Accounting Policies and Notes to accou	ints-Schedule-A In terr	ns of our report of even date For Thomas&Thomas .	Significant Ac	ccounting Policies	and Notes to ac	counts- Scl		f our report of even date For Thomas&Thomas .
For and on behalf of the Board of Directors		Chartered Accountant, Firm Regn. No.004396S	For and on be	half of the Board	of Directors			Chartered Accountant, Firm Regn. No.004396S
Sd/- Sd/- Sd/-	Sd/-	Sd/	Sd/-	Sd/-	Sd/-	Sd/-		Sd/
CEO Director Director	Chairman	K K Vijayan	CEO	Director	Director	Chairm	an	K K Vijayan
		Chartered Accountant, (Partner)						Chartered Accountant, (Partner)
PAYYANUR		M.No. 222280	PAYYANUR					M.No. 222280
Date:23-06-2022	ICAI UE	IN: 22222280ALQILM1757	Date: 23-06-20	022			ICAI UDIN:	22222280ALQILM1757
То		INDEPENDENT AU	DITORS REPOR	RT				
The Members The Payyanur Co-operative Town Bank Limited, Pa	vvanur							
Report on Audit of the Financial Statements Qualified Opinion 1.We have audited the accompanying financial statement Account, the Statement of Cash Flows for the year then	ents of The Payyanur Co-o	perative Town Bank Limited –	Payyanur ("the Ba	unk") as at 31 st Ma	urch 2022, which	comprise	the Balance Sheet as o	n that date, the Profit and I
information for the year ended on that date pertaining t	o 9 Branches of the bank d	uly audited by us located at pla	ces mentioned in	Note No. 1(a) of a	Schedule - 19 [°] att	ached to th	e accounts.	

As on

31.03.2022

13,15,63,300

12,61,67,565

10,84,25,778

9,51,80,292

32,97,60,975

98,73,40,313

1,60,02,55,285

3,12,01,50,903

2,75,39,94,260

2. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion paragraph of our report, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (As applicable to Urban Co-operative Banks) and are in conformity with the accounting principle generally accepted in India give a true and fair view of the State of Affairs of the Bank as at 31st March 2022, Profit and its Cash Flows for the year ended on that date.

3. The Basis for our Qualified Opinion, including the inadequacies of evidence, the impact of such qualification on the financial statements as at/for the year ended 31st March 2022 are mentioned in Annexure - A of our audit report of even date attached hereto.

4.We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" paragraph of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India (ICAI), together with the ethical requirements that are relevant to our audit of the Financial Statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAI's code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion other than those specifically mentioned in Annexure-A.

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the information furnished by the board in its report to members as an activity report but does not include the financial statements and our auditor's report thereon.

6. Our opinion on the financial statements does not cover the other information, and we do not and will not express any form of assurance conclusion thereon. 7. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matters to those charged with governance and take appropriate actions necessitated by the circumstances. We have nothing to report in this regard. 8.The Bank's Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting

principles generally accepted in India, including the Accounting Standards issued by Institute of Chartered Accountants of India(ICAI) to the extent applicable, and provisions of Banking Regulation Act, 1949 (AAUCB) and Circulars and Guidelines issued by Reserve Bank of India(RBI), Circulars/ Directions issued by Registrar of Co-operative Societies (RCS)-Govt. of Kerala, from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the above-mentioned Acts for the safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error

9.1n preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations or has no realistic alternative but to do so.

10. The Bank's Board of Directors is also responsible for overseeing the Bank's financial reporting process.

11.0ur objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material, if individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

12. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

· Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management. • Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern • Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

നിർത്തിയിട്ട ബൈക്കിൽ പാമ്പ്

KNR

13. Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, make it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

14. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify

during our audit. 15.We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and, where applicable, related safeguards.

16. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the Key Audit Matters which, if necessary, shall be communicated with those charged with Governance. We describe these matters in our auditors' report, if necessary, unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because of the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication. 17. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 (AAUCB), and these give information as required to be given by virtue of the provisions of the said Act. Subject to the limitations of the audit indicated in paragraphs 8 to 16 above, our basis for qualified opinion in paragraph 3 and subject also to the limitations of disclosure required therein, we report that:

a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory other than those specifically mentioned in Annexure - A.

b. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank except for our specific disclosure in Annexure - A.

c. The trial balances of the bank branches incorporated into the financial statements duly audited by us have been found adequate for the purpose of our audit.

18. We further report that:

a. In our opinion, proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books and adequate information in the form of trial balance has been received from branches b. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the books of account subject to Paragraph 2 of Annexure - A. b. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the applicable accounting standards other than those mentioned in Paragraph 5 of Annexure-A. K K Vijayan (Partner)

PAYYANUR

Date:23-06-2022

Chartered Accountant, M.No. 222280 ICAI UDIN: 22222280ALQILM1757

OTHER DISCLOSURE1

1. Disclosure in terms of Reserve Bank of India Circular No RBI/2013-14/ 531UBD CO BPD (PCB) Cir. No.52/12.05.001/2013-14 dated 25.03.2014a) a. Capital to Risk Weight Asset Ratio. (CRAR) as at 31.03.2022 is 11.56% (12.05%)

b. Movement of CRAR

(Rs. In Lakhs)

Particulars	31.03.2022	31.03.2021
Capital –Base – (a)	1766	1720
Risk Weighted Assets (b)	15273	14279
CRAR - (a)/(b) x 100 (Percentage)	11.56%	12.05%

c) Investments: As at 31.03.2022, the Book value of the Investment is Rs.9336.85 lakhs

(Rs.6905.20 lakhs) and the Face value being Rs.9379.00 lakhs (6909.90 Lakhs)
d) During the year the bank had made investments in the category of Non-SLR investments within the guidelines issued by the RBI as short term investment. All such investments which are made during the year matured and encashed prior to 31.03.2022 not calling for disclosures of Non-SLR investments as on 31.03.2022.

of Non-SLR investinents as on 51.05.2022. • The outstanding advances against housing (Including staff housing Loan) and construction business as at 31.03.2022 are Rs.1651.58 Lakhs (Rs.1407.07 lakhs) and Rs.262.22 lakhs (Rs.203.84 lakhs) respectively. The exposure to construction business has been duly approved by the Board of Directors and dispursed under Housing loan product of the business and

Building construction loan, for which although enhanced provisions are not made. f) No Loans / Advances were sanctioned / disbursed against security of shares and / or

f) No Loans / Advances were sanctioned / use and to be a substance - g debentures.
g) During the year, the bank has not sanctioned any advances / loans (Fund based / Non fund based) to any directors, their relatives, companies / firms in which they are interested other than fixed deposits loans as per the RBI guidelines.
h) Cost of Deposits: Average cost of deposits is 6.53% (6.75%) based on closing deposits.
i) Non-Performing Assets -In terms of total advances in percentage:

i) Gross NPA - 6.91% (10.73%)
ii) Net NPAs - 3.61% (7.07%)

ii) Net NPAs	- 3.61 % ((7.07%)	
j. Movement in NPAs		(Fig	gures in Lakhs)
	31.	03.2022	31.03.2021
Gross NPA-		1105.24	1523.39
Less: Interest / Interest Suspense			
Less: Provisions Made		527.59	519.41
Net NPA		577.41	1003.98
Total Advances as at the year end		6002.55	14200.66
Percentage of Gross NPA to Total Advances		6.91%	10.72%
Percentage of Net NPA to Total Advances		3.61%	7.07%
k. Profitability:			
		31.03.2022	31.03.2021
Interest income as a percentage of working funds*		10.51%	11.36%
Non-interest income as a percentage of working funds		0.17%	
Operating profit as a percentage of working funds		0.73%	
Return on Assets (Negative)**		0.32%	0.60%
Business (Deposits + Advances) per employee - In Rs lakhs		946.57 Lakhs	8 828.09 Lakhs
Profit/(Loss) per employee	2.19 Lakhs	3.63 Lakhs	

* Gross advances are treated as working funds

* Return is assumed to be Net profit and Assets being balance sheet total of asset side. a) Provision made towards NPAs as at 31.03.2022 is Rs.527.59 lakhs (Rs.519.41 lakhs) and Provision made for Standard assets for the said date is Rs. 59.10 lakhs (Rs.50.71 lakhs) and

there is no depreciation in investments (See Note 6 above).

b) Bank has extended concession as per RBI RF 2.0 to 246 borrowers Amounting Rs-1710.86 lakhs. Provision O/s as on 31/03/2022 is RS.162.86 Lakhs.

b. Movement in various provisions:

		(Figures in Lakits)	
Closing Balances as on	31.03.2022	31.03.2021	
Towards NPA's	527.59	519.41	
Towards Depreciation on investments	62.24	NIL	
Towards Standard Assets	59.10	50.71	
c) There are no foreign currency assets & liabilities as at 31.03.2022.			

d) All payments towards DICGC Insurance Premium are fully settled. There are no arrears to DICGC either on the opening or at the close of the financial year.

e) No Penalty has been imposed by RBI during the year 2021-22.

- No advances / loans have been restructured during the year.
- g) No Fixed Assets have been Valued / Revalued.

2. Disclosure in terms of Reserve Bank of India (RBI) Circular DBOD NO DEAF Cell.BC.114/ 30.01.002/2013-14 dated May 27, 2014 for the amount transferred to Depositor Education and Awareness Fund (DEAF)

		Amount in Rs)
	Current Year	Previous Year
Opening balance of amounts transferred to DEAF	19,35,405	11,77,704
Add : Amount transferred to DEAF during the year	2,89,329	7,57,701
Less : Amounts reimbursed by DEAF towards claims	NIL	NIL
Closing balance of amounts transferred to DEAF	22,24,734	19,35,405

Due to non-capturing of appropriate data pertaining to the date of last customer induced transactions in various accounts, the Bank is unable to identify the actual liability to be transferred to DEAF in full. Further the folio charges / other cost incurred for retaining the said DEAF account has been adjusted to revenue income before transferring the same to DEAF. Efforts are being made to identify all those liabilities which are actually due for transfer to DEAF for appropriate action in the subsequent year.

3.Other disclosures a.Segment Reporting

The bank being an Urban Co-operative bank and the business of the Bank is exclusively in Retail Banking sector operating in and around Payyanur Community Development block, which constitute a single business / Geographic segment and hence there are no separate segmental information to be disclosed as per the requirement of Accounting Standard-17 (AS-17 Segment Reporting) issued by the Institute of Chartered Accountants of India **b.Related party disclosure**

The particulars that are required to be disclosed in terms of Accounting Standard 18 (AS-18 Related Party Transactions) issued by the Institute of Chartered Accountants of India are

furnished below. Professional directors are Non-executive directors hence no disclosure i required as per AS-18.

		(Amount in Rs)
Particulars	Key Management	Relative of Key
	Personnel	Management Personnel
Sitting Fees & Traveling allowances	1,78,896 (1,62,088)	-
Honorarium	1,75,000 (1,70,000)	-
Interest paid / accrued on Deposits	9,30,877 (8,59,021)	4,95,506 (5,75,213)

Key Management Personnel : V Krishnan, M.K Rajan, M Narayanankutty, Phalgunan K, P Prabhakaran, Sundaran C, M Sasidharan, M. Pradeep kumar, KM Komalavally, Indiramma KN, Nalini VK

Relatives of Key management Personnel : Wife, Father, Mother, Son(s) & Daughter(s) of Key Management Personnel.

a.Description of contingent liabilities:

(Eigungs in Labba)

i) Claims against the Bank not acknowledged as debts is Nil.

ii) Bills for collection pending realization is Rs. Nil

iii) Other contingent liability may include the claim filed against the bank in the normal course of business relating to various legal cases currently in progress for which the liabilities are not crystallized.

iv) Contingent liability also includes amount due to depositors whose funds are lying under inoperative account which has been transferred to Depositor Education and Awareness Fund (DEAF) for which bank is contingently liable as per RBI notification and demands raised by Income Tax and other statutory authorities, which are disputed by the Bank.

18. The bank has not received any information memorandum from any creditors including amount dues lying under the head Suspense liabilities regarding their status as Micro Small or Medium Enterprises as mentioned in Micro Small and Medium Enterprises Development Act, 2006 (MSMEDA). Accordingly, as understood by the management, there are no dues to any Micro Small or Medium enterprises for the period exceeding the time limit mentioned under MSMEDA.

18. The figures in brackets, unless otherwise stated represent figures of the previous year and those figures have been regrouped, rearranged and/or reclassified, where ever found necessary to conform to the current year's presentation. Further, figures in the financial statements are rounded off to nearest rupee in accordance with the accounting Policy generally followed by the bank.

For and on behalf of the Board of Directors			s In terms of our audit report of even date		
Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	
CEO	Director	Director	Chairman		
				K K Vijayan (Partner)	
Place : Payyanur,		Chartered	d Accountant, M.No. 222280		
Date : 23-			ICAI UI	DIN: 22222280ALOILM1757	

ഷനിൽ എത്തിച്ച പ്രതിയുടെ അറസ്റ്റ് രേഖപ്പെടുത്തി.നേര ത്തെ ഇയാൾ മാതമംഗലം തെ ന്നംഭാഗത്ത് മദ്രസാഅധ്യാപക നായി ജോലി ചെയ്തിരുന്നു.ഇ വിടെ വന്ന് തിരിച്ചു പോകുന്ന തിനിടയിലാണ് അപകടം സം

ഭവിച്ചത് ഓംബുഡ്സ്മാൻ സിറ്റിംഗ് നടത്തി

കണ്ണൂർ: മഹാത്മഗാന്ധി ദേശീയ ഗ്രാമീണ് തൊഴിലുറപ്പ് പദ്ധതിയുമാ യി ബന്ധപ്പെട്ട് പൊതുജനങ്ങളിൽ നിന്നും പരാതി സ്വീകരിക്കാനും തീർ ഷാക്കാനും ഇരിട്ടി ബ്ലോക്ക് പഞ്ചാ യത്തിൽ ജില്ലാ ഓംബുഡ്സ്മാൻ കെ എം രാമക്യ്ഷ്ണൻ്സിറ്റിംഗ് നട ത്തി.ബ്ലോക്ക് പഞ്ചായത്ത് പ്രസിഡന്റ് കെ വേലായുധൻ, ഉദ്യോഗസ്ഥർ, തൊഴിലുറപ്പ് പദ്ധതി ജീവനക്കാർ എ ന്നിവർ ഹാജരായി.

CHANGE OF NAME

I NISHAD KARIMBIL Cheetay Veedu, Kumbal appalky, Periyar ganam PO, Nileshwar Via Vellarikundu Thaluk, Kasargod Dt pin -671314.HAVE CHANGED MY NAME AS NISHANTH KARI MBIL Here after the new name should appear in all documents in the future.

അറിയിഷ്

കെ.ഗീരീഷ്, കാര്യത്ത്ഹൗസ്, കാംമ്പസാർ ഈസ്റ്റ്, പയ്യാമ്പലം പി. ഒ. കണ്ണൂർ – 670001, ഫോൺ: 8590081414 എന്നയാളുടെ കെ എൽ 13 എ ഇ 7382 (റോയൽ ഫീൽഡ് ബുള്ളറ്റ്) നമ്പർ വാഹന ത്തിന്റെ രജിസ്ട്രേഷൻ സർട്ടിഫി ക്കറ്റ് നഷ്ടപ്പെട്ടുപോയി എന്ന് കാണിച്ചുകൊണ്ട് ഡ്വൂപ്ലിക്കേറ്റ് രജി സ്ട്രേഷൻ സർട്ടിഫിക്കറ്റിന് അപേ ക്ഷിച്ചിട്ടുണ്. ടി വാഹ്നത്തിന്റെ ഡ്യൂപ്ലിക്കേറ്റ് രജിസ്ട്രേഷൻ സർട്ടി ഫിക്കറ്റ് നൽകുന്നതിൽ ആർക്കെ ങ്കിലും എന്തെങ്കിലും പരാതിയു ണെങ്കിൽ ഈ പരസ്വ തീയതി മുതൽ 15 ദിവസത്തിനകം കണ്ണൂർ ആർ ടി ഒ യെ രേഖാമൂലം അറിയി ക്കേണ്ടതാണ്. നിശ്ചിത തീയതി കഴിഞ്ഞ് ലഭിക്കുന്ന പരാതികൾ സ്വീകരിക്കുന്നതല എന്ന്

കണ്ണൂർ. ആർ ടി ഒയ്ക്ക് വേണ്ടി