



**28<sup>th</sup>**  
**ANNUAL**  
**REPORT**  
**2024-2025**



Estd. 1998

**The Adarsh Co-operative Urban Bank Ltd.**

Hyderabad, Telangana.

☎ 040 - 42769988, 040 - 48681010

🔍 [www.adarshbank.com](http://www.adarshbank.com)



Received Two Awards "Best Cyber Security Initiative" and "Best Audit Initiative"  
at FCBA -2024 from Banking Frontiers on 19-10-2024.



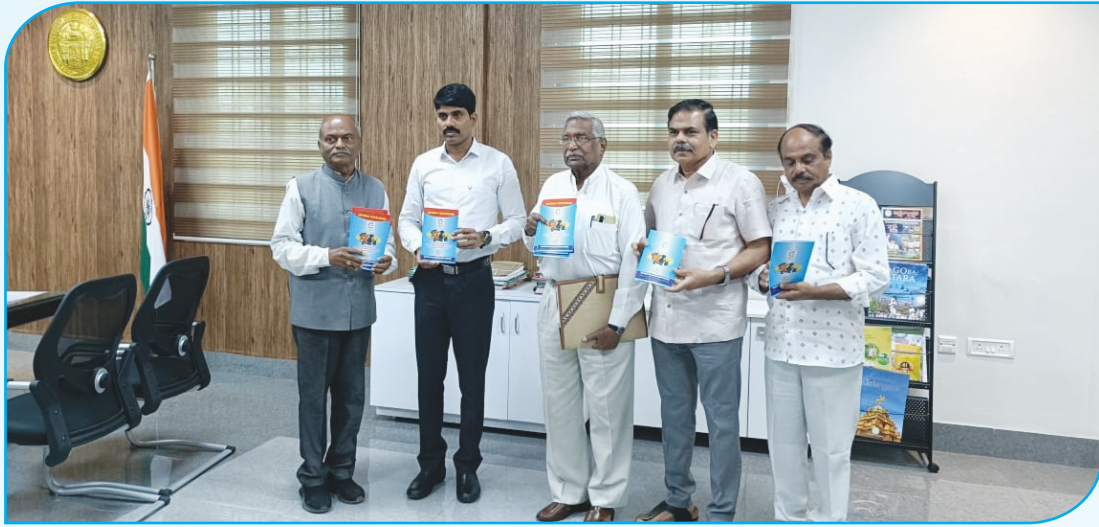


Sri G. Madana Gopala Swamy, Our Chairman addressing the participants in the Workshop on Capacity Building of Member Urban Co-operative Banks, Telangana held on 7th November 2024.



Sri Prabhuti Samal, DGM, Reserve Bank of India, Smt. E. Vijaya, Director, School of Enterprise Management, NIMSME, Hyderabad, Our Chairman Sri G. Madana Gopala Swamy, Sri. M. Kameswar Rao, Chair, Centre for Financial Inclusion, NIMSME, Hyderabad and representatives of Member Urban Co-operative Banks, Telangana during the workshop on Capacity building held on 7th November 2024.





Launching of Booklet published by Adarsh Bank on Cyber Awareness by Sri C Narayan Reddy, IAS, District Collector & Magistrate, Rangareddy District.



Release of Booklet published by Adarsh Bank on Cyber Awareness on the occasion of 5th Digital Payments Awareness Week (DPAW) 2025.



Dr. Patlolla Sanjeeva Reddy garu, MLA, Narayankhed Inaugurating our 25th Branch at Narayankhed on 10-11-2024.





## BOARD OF DIRECTORS

Sri Madana Gopala Swamy G	Chairman
Smt Usha Rani Yerapotina	Director
Smt Vijaya Eluru	Director
Sri Rama Rao Atluri	Director
Sri Anil Kumar Chanamolu	Director
Dr Venkata Narasimha Rao G	Director
Sri Veera Brahmananda Rao Maddali	Director
Sri Ramachandra Rao V	Director
Sri Venkata Aditya Chilukuri	Director
Sri Venkatramayya Chanda	Director
Sri Krupanandam M	Director
Sri Venkata Ramana M	C.E.O.

## BOARD OF MANAGEMENT

Sri Venkataratnam D	Chairman
Sri Madana Gopala Swamy G	Member
Dr Venkata Narasimha Rao G	Member
Smt Vijaya Eluru	Member
Sri Narasimha Murthy G V U	Member
Sri Narender Reddy K	Member

## KEY MANAGEMENT TEAM AT H.O.

Sri Sadanand G	General Manager	
Smt Y P L Kumari	DGM	Chief Financial Officer (CFO)
Sri Ayyapa Naidu Ch	DGM	Chief Risk Officer (CRO)
Sri Venkateswara Rao K	AGM	Credit Department
Sri Prasad I B K	AGM	Recovery & Monitoring
Smt Rama Devi V	AGM	HR & Chief Compliance Officer (CCO)
Sri Srinivasa Rao K	AGM	Personal Banking Department
Sri Subba Rao K V	Senior Manager	EPS Department
Smt Swapna K	Senior Manager	Credit Department
Sri Satyanarayana Reddy A	Manager	Chief Information Security Officer (CISO)
Sri Sunil G V V R K	Dy. Manager	Information Technology & IT Infra

### Statutory Auditors :

**M/s. A S K & Co.,**  
Chartered Accountants

### Concurrent Auditors :

**Sri Shiva Kumar T**  
**Sri Raja Mohan Rao D**

## THE ADARSH CO-OPERATIVE URBAN BANK LTD., (T.B.C. No. 638)

# 1-251/1, MPR Complex, IDA Jeedimetla, Medchal - Malkajgiri District  
Hyderabad - 500 055, Telangana.

### NOTICE

Notice is hereby given that the Annual General Body Meeting of the Members of the Bank will be held on **Saturday, the 21st June 2025 at 11.30 a.m. at the Conference Hall, Jeedimetla Industrial Association Building, Opposite Jeedimetla Bus Depot, Jeedimetla, Medchal - Malkajgiri District, Hyderabad- 500 055** to transact the following business.

### AGENDA

1.
  - a. To consider and approve the statement of accounts including Balance Sheet as on 31st March 2025 and Profit & Loss account for the year ended 31st March 2025 along with the Chairman's Report, Directors Report, Independent Auditor's Report and Final Audit Report of the Auditors.
  - b. To appropriate Profits for the Financial Year 2024-25
  - c. To consider declaration of Dividend for the Financial Year 2024-25
  - d. To ratify the Revenue and Capital expenditure incurred during the Financial Year 2024-25
  - e. To approve the Revenue and Capital Expenditure budgets for the financial year 2025-26 and the Action plan for the Financial Year 2025-26
  - f. **To consider the following business:**
    - i. Ratification of admission of members, disqualification of members, withdrawal of members, allotment and transfer of share capital during the FY 2024-25
    - ii. Review of all the loans and defaulters/overdue/loans where legal action was taken including ratification of Provisions/Write-offs/ Interest concessions during the FY 2024-25
    - iii. Ratification of Investments made by Investment/ALM Committee during the FY 2024-25
    - iv. Approval for transfer of unclaimed dividend declared for the FY 2021-22, if any to Reserve Fund as per the provisions of Bye Law No. 44 (iv)
    - v. Staff Matters.
2. To consider any other matter with the permission of the Chair.

**(BY THE ORDER OF THE BOARD OF DIRECTORS)**

Place : Jeedimetla, Hyderabad.  
Date : 22-05-2025.

Sd/-  
**CHIEF EXECUTIVE OFFICER**





## REPORT OF THE CHAIRMAN

I welcome the esteemed members, depositors and other stake holders of the Bank to this Annual General Body Meeting for the Financial Year 2024-25.

It is my privilege to present the Chairman's Report before the August body of the Bank for the Financial Year 2024-25 at this 28th Annual General meeting of the Bank. The Financial Year 2024-25 has been marked by significant changes in the Indian Economy in general and in the Banking Sector in particular, offering both challenges and opportunities for the Cooperative Urban Banks.

### INTERNATIONAL YEAR OF COOPERATIVES :

The Cooperative movement in India has deep roots, drawing inspiration from the ancient Indian ethos of "Vasudhaiva Kutumbakam" which translates to "the world is one family." This enduring principle of unity and mutual support has fostered the growth of Cooperatives as vital institutions that empower local communities and drive grass root development. Recognising the importance of Cooperation, United Nations declared 2025 as the International Year of Cooperatives. The year's theme is "Cooperatives Build a Better World," emphasizing the role of Cooperatives in promoting social inclusion, economic empowerment, and sustainable development.

### INDIAN ECONOMY :

The Indian Economy has demonstrated remarkable resilience and dynamism. Over the past four years (2021-22 to 2024-25), it has recorded an average annual growth rate of 8.2%. This is a significant step up from the average growth rate of 6.6% in the preceding decade (2010-2019). During the financial year 2024-25, India's economy is projected to grow at 6.5% as compared to 9.2% growth in 2023-24 and projected a growth at 6.5% in 2025-26 also. The growth rate of 6.5% in 2024-25 is despite the increase in uncertainty and volatility in global financial markets. The construction, trade, financial services and manufacturing sectors are key drivers of the growth. Retail inflation measured by Consumer Price Index (CPI) eased to 3.34% in March 2025, down from 5.4% in 2023-24 and projected at 4% in 2025-26. India's digital transformation, recognised worldwide, has emerged as a significant enabler of ease of doing business and an important driver of economic growth and innovation.

### IMPACT OF TRADE TARIFFS OF USA :

During the last quarter of the Financial Year 2024-25, due to the tariffs imposed by USA, uncertainties are faced by domestic industries, exporters including Services Sector like IT Industry which is expected to be eased as the discussions are going on between India and USA. Due to the tariffs imposed by USA on all the countries especially China and European countries, an opportunity is in the offing for India as some of the major exporters to USA viz., China and South Korea envisaging to relocate some of the Industries to India.

### INDIAN BANKING SECTOR AND PAYMENT SYSTEMS:

The banking sector, which continues to meet the large funding requirements of the economy, has demonstrated resilience with healthy balance sheet. The soundness of the scheduled commercial banks (SCBs) has been bolstered by strong profitability, lower non-performing assets (2.42%), adequate capital (CRAR of 16.5%) and liquidity buffers. India's microfinance sector is facing a significant crisis with increase in defaults, as gross NPAs surged to 16% in March 2025 from 8.8% in March 2024, reaching the level of Rs. 61,000 crore from Rs. 38,000 cr. Reserve Bank of India has increased the risk weight for all types of unsecured loans to 125% from 100%. There is a significant growth in transactions in payment systems in general and particularly in Unified Payments Interface (UPI). In March 2025, UPI in India reached an average of over 590 million transactions per day, with a total value of Rs. 79,910 crore. UPI facility is enabled for Non-Resident Indians also during the financial year 2024-25. New facilities were added to UPI viz., UPI Lite for offline payments, UPI Circle for delegated payments, UPI-Paynow interlinkage for doing transactions between India and Singapore.

### AMENDMENTS TO BANKING REGULATION ACT, 1949:

Government of India made amendments to Banking Regulation Act, 1949. The salient features of the amendments are furnished below:

### **Nomination-Deposit Accounts, Safe Deposit Lockers & Safe Custody items:**

- As per amendment, Multiple Nominees up to four (4) is allowed (Currently only one (1) Nominee is allowed) for Deposit Accounts, Safe Deposit Lockers & Safe Custody items.
- New concept of Successive and Simultaneous Nomination has been introduced.
- Depositors can either opt for Successive Nomination or Simultaneous Nomination.
- Safe deposit locker hirers and owners of safe custody items can opt for Successive Nomination.
- Under Successive Nomination: Four (4) persons can be designated as Nominees. In case of death of the depositor, first Nominee will have the right to claim the deposit amount and second nominee in case of death of the first nominee and the same process in case of death of second nominee.
- Under Simultaneous Nomination- Four persons can be designated as Nominees mentioning share of each nominee with the total share equal to 100%.
- The total share of all Nominees to be 100%. In case of death of depositor, the amount is paid to the nominees as per the percentage share.

### **Reporting Dates for Various Returns relating to CRR, SLR, Assets in India, Assets & Liabilities**

- In respect of reporting to Reserve Bank of India, as per the amendment, in place of the concept of Reporting Fridays, it is now made 15th of the month or the last day of the month or the last day of the quarter or the last day of the year.

### **Term of Director of an Urban Co-operative Bank**

- Director (other than Chairman/WTD) allowed to hold office continuously for maximum period of ten (10) years (instead of current requirement of eight (8) years).

### **UMBRELLA ORGANISATION (NUCFDC):**

During the Financial year 2024-25, Umbrella Organisation (NUCFDC) started operations from its Mumbai Office and initiated steps for onboarding service providers relate to Core Banking Solutions, Compliance trackers and Risk Based Internal Inspection. Our Bank contributed Rs. 15 lacs towards capital of the Umbrella Organisation during the Financial Year 2024-25, which is pending for allotment taking the total contribution to the capital of NUCFDC to Rs. 25.00 lacs. We are confident that Umbrella Organisation (NUCFDC) will play an important role in providing support to the Urban Cooperative Banks in the areas of Software solutions, Compliance etc and our bank will also derive support from the Organisation in the coming years.

### **CHANGES IN REGULATORY FRAMEWORK:**

During the Financial Year 2024-25, Reserve Bank of India has favourably considered various representations of Urban Co-operative Banking sector and issued revised guidelines regarding Priority Sector targets, Small value loans, Reviewed exposure to Housing & Real Estate Sector and ceiling of Housing loans on the basis of population.

### **NEW INITIATIVES:**

I am glad to announce that the Bank has implemented several new initiatives during the Financial Year 2024-25 which are furnished below:

- Implementation of RTGS/NEFT transactions through RBI as a direct member
- Introduction of NRE and NRO deposit products
- Implementation of Security Operations Centre (SOC)
- Internet Banking with Transaction rights is under User Acceptance Testing (UAT)

### **DIGITAL LENDING APPLICATION/LOAN ORIGINATING SYSTEM:**

- With an aim to increase efficiencies in lending process, improving TAT of loan proposals and to avoid physical movement of the loan proposals between branches and sanctioning authority, Bank has introduced Digital Lending Application during the Financial Year 2024-25.





- Processing the loan application through LOS, will help in online validation of PAN, Aadhaar, analysis of CIBIL data, analysis of Bank statement of the applicant, through interfaces with the respective organisations.
- Processing the loan proposal through LOS, helps in generation of loan documents, sanction letter through system thus minimising the manual errors in filling up the loan documents.
- We are planning to integrate our LOS platform with Unified Lending Interface (ULI) of Reserve Bank of India during Financial year 2025-26 which will further improve the loan processing.

#### **INTEGRATION WITH THE I4C (Indian Cyber Crime Coordination Centre) PORTAL:**

- Our Bank has integrated with I4C portal of Ministry of Home Affairs to provide a framework and eco-system for Law Enforcement Agencies (LEAs) for dealing with Cybercrime in a coordinated and comprehensive manner.
- Ministry of Finance, Government of India notified I4C as authorised agency to get the information from Financial Intelligence Unit (FIU).
- Integration with I4C will help to identify the persons who have done fraudulent transactions /opened mule accounts across the banking system so that this information will be useful to the Bank at the time of onboarding new customers.

#### **BRANCH EXPANSION :**

During the year, we have successfully opened Ten (10) new branches. With these ten new branches, Branch network has gone up to Thirty-four (34) as at the end of the Financial Year 2024-25. These Branches are located in Narayankhed, Bowenpally, Thukkuguda, Malkajgiri, Kushaiguda, Siddipet, Kothur, Sadashivpet, Zaheerabad and Badangpet. Two Branches at Medak and Vanasthalipuram were opened during the month of May 2025. As part of our Annual Business Plan for the Financial year 2025-26, we have submitted proposals and got permission to open ten (10) branches which are proposed to be opened during the current Financial Year 2025-26.

#### **DIGITAL BANKING :**

In line with the initiatives of Government of India in moving towards digital banking, our bank has introduced many digital products viz., ATMs, Recyclers, Mobile Banking, UPI, QR code with sound box etc for use by the customers.

During the Financial Year 2025-26, another digital product, Internet Banking for Individuals and Corporates will be introduced.

#### **CHALLENGES AND OPPORTUNITIES :**

- Competition with Commercial Banks and Small Finance Banks is always a challenge for Urban Cooperative Banks.
- Challenges were converted into opportunities and with the introduction of new digital products, by offering competitive interest rate on deposits, improving TAT in credit delivery and by providing excellent service to customers, our Bank is able to achieve a good growth in the business during the financial year 2024-25 in spite of competition from other banks.

#### **CUSTOMER SERVICE :**

- Our bank believe that Customer is the important person in the branch premises, and we are dependent on him.
- Customer satisfaction is paramount in any organisation and particularly in organisations in service sector.
- Customer satisfaction result in retention of existing customers and with the spread of message by the existing customers, will help in onboarding the new customers.

- It is the endeavour of the bank to improve the service to the customers by implementing new products and services.
- Customer Complaint Resolution System (CCRS) introduced a decade back in the Bank with 24\*7\*365 days service, has evolved into more than complaint receiving and resolution system.
- We will ensure that this CCRS system shall become a barometer of performance and customer satisfaction measurement and more so an extended arm of governance in the Bank.

The following services are provided to customers, which can be availed without visiting the branch.

- Availability of support to customer over phone 24\*7\*365 days and through e mail to provide feedback and to register complaints
- Customer can get the services through toll free viz, statement of account for one year, balance enquiry, cheque book request etc.,
- Customer can get statement of account through e mail registered with the Bank.

#### WAY FORWARD:

As we move forward, we remain committed to serve our customers and shareholders while embracing the new challenges and opportunities in the Co-operative Banking sector. We are confident that, with the strategic initiatives and investment in digital technologies, our Bank will continue to improve the business and generate higher profits.

#### ACKNOWLEDGEMENTS

I extend my heartfelt gratitude to the Board of Directors who have extended their cooperation in managing the affairs of the Bank effectively. I extend my gratitude to Smt Scenta Joy, CGM, Reserve Bank of India who helped in getting logical conclusion to some of the challenges faced by Urban Cooperative Banks viz., Priority sector lending targets, exposure to Housing, Real estate sectors and definition of Small Value Loans etc.

I extend my sincere gratitude to Sri Kamal Prasad Patnaik, Regional Director of Reserve Bank of India, Sri Prabhuti Samal, DGM and head of DOS, RBI, Hyderabad for their guidance and support. Their contributions have been invaluable in navigating the challenges of the Urban Cooperative Banking sector and ensuring our adherence to regulatory framework.

I extend my gratitude to Sri P. Udaya Kumar, Director & Registrar of Co-operatives and their officers. I also thank Sri T. Venkat Reddy, DCO, Medchal-Malkajgiri District, for his continuous support to our Bank and to all the Urban Co-operative Banks in the district.

I would like to commend the dedication and hard work exhibited by the employees of our bank. Despite the challenging circumstances, they have continued to serve our customers with commitment. I express my gratitude to each one of them and look forward to their continued contributions in the years to come.

As we embark on another year of service and growth, let us remain steadfast and committed to mission.

Place : Jeedimetla, Hyderabad.  
Date : 21-06-2025

For and on behalf of the Board  
Sd/-  
**G Madana Gopala Swamy**  
Chairman





## DIRECTORS REPORT FOR THE FINANCIAL YEAR 2024-25

We, the Board of Directors have great pleasure in presenting the 28th Annual Report on the Business and Operations of the Bank along with Statutory Auditor's Report and details of activities performed by our Bank during the Financial Year 2024-25.

### FINANCIAL PERFORMANCE AND KEY INDICATORS

Rs. in lakhs

PARTICULARS	As on 31-03-2025	As on 31-03-2024
Deposits	69854.76	59205.28
Advances	57134.73	43796.55
Total Business	126989.49	103001.83
Working Capital	78580.44	67250.32
Share Capital	3614.71	3187.17
Own Funds	7686.12	6854.49
Total Income	8628.63	7432.82
Profit Before Tax	1363.34	1615.76
Net Profit	1035.30	1247.59
Total Assets	80529.90	68703.62
No. of Employees	255	178
Return on Equity %	28.64	39.14
Return on Capital Funds %	12.88	17.43
Return on Average Assets %	1.42	2.00
Cost of Deposits %	7.00	6.71
Yield on Advances %	12.61	12.76
Average Yield on Assets %	11.87	11.93
Gross Non-Performing Assets (Gross NPA)	960.05	393.87
Net Non-Performing Assets (Net NPA)	0	0
Gross NPA to Advances %	1.68	0.90
Net NPA to Advances %	0	0
Provision Coverage Ratio %	102	236
Credit Deposit Ratio %	75	68
Capital Adequacy Ratio - Tier I capital %	13.94	16.16
Capital Adequacy Ratio - Tier I & Tier II Capital %	14.79	17.26
Business Per Employee	498.00	578.66
Operating Profit per Employee	6.03	9.95
Net Profit per Employee	4.06	7.01
Net worth	8036.51	7157.00

**BUSINESS GROWTH DURING THE FINANCIAL YEAR (2024 - 25) :**

Core business of the Bank viz., deposits and advances has recorded a healthy growth during the financial year 2024-25 as compared to that of the previous financial years. The details of business are furnished below :

	2022-23	2023-24	Growth%	2024-25	Growth%
Deposits	50993.10	59205.28	16.10	69854.76	17.99
Advances	37512.93	43796.55	16.75	57134.73	30.45
Total business	88506.03	103001.83	16.38	126989.49	23.29

**PRIORITY SECTOR ADVANCES :**

The bank has been giving importance to lending to priority sector which will help in generating employment and creation of new generation entrepreneurs. The targets stipulated by Reserve Bank of India have been surpassed as on 31st March 2025, the details are furnished below :

Adjusted Net Bank Credit as on 31-03-2024 Rs. 437,96,54,580/-

Sl.No.	Particulars	Target	Target Amount Rs.	Achieved Amount Rs.	Achievement
01	Priority Sector Advances	60%	262,77,92,748.00	397,87,07,518.00	90.85%
02	Weaker Section Advances	11.75%	51,46,09,413.00	63,68,73,973.00	14.54%
03	Micro Enterprise Advances	7.5%	32,84,74,094.00	142,57,22,656.00	32.55%

As the targets stipulated by Reserve Bank of India in Priority sector lending, have been surpassed, our bank can sell Priority Sector Lending (PSL) Certificates to the needy UCBs and can generate income which we will explore during the next financial year.

**NON-FUND BASED BUSINESS :**

During the financial year 2024-25, Bank had issued 26 Bank Guarantees amounting to Rs.1.41 crores. As on 31st March 2025, the outstanding Bank Guarantees stood at Rs. 2.04 crores numbering 79 Bank Guarantees. No Guarantee was invoked during Financial Year 2024-25.

No performance Guarantee was issued during the Financial Year 2024-25.

**TREASURY & INVESTMENTS :**

In Compliance with the guidelines of Reserve Bank of India, we have made investments in Government Securities to maintain Statutory Liquidity Ratio (SLR), in Term Deposits with other Banks and in Non-SLR Investments as furnished below:

Particulars	Amount (Rs. in Lakhs)
a. Government securities (SLR Investments) – Book Value	13437.72
b. Term Deposits with other Banks	1060.86
c. Shares - NUCFDC	10.00
- Others	0.01
<b>Total Investments</b>	<b>14508.59</b>



### **CONTRIBUTION TO THE EXCHEQUER :**

I am glad to inform you that while carrying on Banking Business and providing service to the customers of the bank, our Bank has also contributed to the ex-chequer of the Government in the form of Taxes during the Financial Year 2024-25. The details are furnished below:

Details of Tax	Amount in Rupees
Income Tax	3,28,04,437.00
Goods & Services Tax (GST)	1,66,86,950.00

### **INTERNAL AUDIT & INSPECTION :**

Internal audits provide insights to various functionaries of the Bank and management regarding the effectiveness of an organization's risk management, governance, and internal control processes.

In an effort to improve the governance and internal control processes, we have been conducting internal audit & inspection on continuous basis covering all the branches. We are conducting Online Audit covering areas of Customer ID creation and Account Opening.

As the asset size of the bank is more than Rs. 500 crores, Risk Based Internal Audit (RBIA) is also conducted at yearly intervals covering Credit Risk, Operational Risk, IT risk etc.,

We are scouting for a software for changing the entire audit process towards digital Journey using a computer-based programme.

### **MEMBER OF CENTRALISED PAYMENT SYSTEMS OF RBI :**

We have become a member of Centralised Payment Systems of Reserve Bank of India during the Financial Year 2024-25 for handling RTGS/NEFT transactions. This helps the customers for faster transfer of funds without depending on Sponsor Bank.

### **DEBIT CARDS AND ATMS :**

We have installed 60 ATMs and 6 Recyclers at the branches.

We had issued 31968 Rupay Classic Debit cards, 28145 Rupay Platinum Debit Cards and Rupay contactless Debit Cards as on 31st March 2025.

### **UPI PLATFORM :**

UPI application is a game changer in the area of digital transactions recording large volume of transactions touching an average of 53.50 crores transactions per day.

We have integrated and live on UPI Platform and the customers can utilise various UPI applications viz., Google Pay, PhonePe, BharatPe, Paytm etc., to make or receive payments (even small value payments to pan shop and grocery shops etc. starting with Rs. 1/- also)

In our Bank, the number of transactions routed through UPI application has gone up substantially and reached a level of 92000 transactions per day and is expected to grow further in the coming days with the addition of new features in UPI viz., Autopay facility for making payments on a specific date (electricity bill etc.,)

### **QR CODE WITH SOUND BOX :**

We have provided QR Code with Sound box facility to our customers to route their business-related transactions digitally. We have provided this facility to 195 customers of the bank as on 31st March 2025.

### **INSURANCE :**

#### **a. Deposit Insurance :**

The Bank has been regularly insuring the Deposits of the customers of the Bank with Deposit Insurance & Credit Guarantee Corporation Limited (DICGC Ltd) and the latest premium amounting to Rs. 44,38,382/- was paid during November 2024 for half year ending 31st March 2025 and an amount of Rs. 49,64,001/- was paid during May 2025 for the half year ending 30th September 2025

#### **b. Bankers' Indemnity Policy :**

Bank has obtained Indemnity Policy covering Cash in Vaults, Cash in Transit, Cash in ATMs, Cash and Valuables

in the premises of Head Office and at thirty-four (34) branches. The policy covers risks associated with Appraisers of gold ornaments/jewellery, Dishonesty, Theft, Burglary, Terrorism etc.

#### **c. Standard Fire and Perils Policy :**

Our Bank obtained Standard Fire and Perils Policy in respect of our Head Office and thirty-four (34) branches covering furniture & fixtures, computers, UPS systems & Office Equipment, Generators & Electricals, Strong Rooms, Cash Counting Machines, Lockers and Safes etc. covering the risks of fire, burglary etc.,

#### **d. Cyber Insurance :**

Keeping in view the guidelines issued by Reserve Bank of India to protect the data of the Bank from Cyber-attacks and to protect the interests of the Bank customers, we have obtained Cyber Protect Digital Business and Data Protection Insurance Policy- Covering third party liability insurance, Data Privacy & Data Breach, Network Security, E-payment, Contractual penalties, Business interruption and Restoration, Hacking and Cyber extortion cover etc.,

We have also obtained one more policy viz., Commercial Crime Insurance Policy- covering Contractual loss or property loss or Cash or Valuables legal liability due to crimes committed by criminals etc.

#### **e. Staff Training :**

Training and development are crucial for organizations particularly for organisations in Service sector like Banking as the Training help in enhancing the skills of employees, boost productivity, improve job satisfaction, and ultimately contribute to the overall success of the organisation.

Training is essential to keep updated in the dynamic digital economy to handle the competition and to remain relevant in the industry.

Employees need to be updated in various laws governing Banking practices and evolving Technologies, familiarise with various processes, products and compliances which can be achieved through Training only.

Our Bank invested in these initiatives to ensure that the staff working at branches and at Head Office are well-equipped to handle current tasks and adapt to future challenges.

During the Financial Year 2024-25, we have conducted in-house training programmes for new recruits and employees who have put in one year of service on General Banking, Basics of Credit, Cash management. We have also sponsored our staff to the Training programmes organised by Telangana State Cooperative Urban Banks Federation Ltd, CAB-Pune of RBI, Hyderabad School of Banking and Finance and other prominent Institutions/Organisations.

Our staff are also participating in the online webinars/workshops on various subjects relates to Banking sector organised by Reserve Bank of India, NPCI, College of Agricultural Banking (CAB)-Pune, IDBI Training College, Indian Institute of Bank Management and Telangana State Cooperative Union Ltd.

#### **f. Awards & Accolades :**

We are glad to inform all our shareholders that our bank had won the following Awards during the Financial Year 2024-25:

- FCBA 2024 Awards on 19th October 2024 for  
     "Best Audit Initiative"  
     "Best Cyber Security Initiative"

#### **MEMBERSHIP AND SHARE CAPITAL :**

The paid up "A" Class share capital of the Bank increased from Rs. 3187.17 lakhs to Rs. 3614.71 lakhs during the current financial year (FY 2024-25). The number of "A" Class members as on 31st March 2025 is 11203 as against 10058 as on 31st March 2024.

#### **NETWORTH :**

The Net worth of the Bank improved to Rs. 80.37 crores as on 31st March 2025 as against Rs. 71.57 crores at the end of the previous financial year (FY 2023-24) registering a growth of Rs. 8.80 crores. While arriving at the Net worth of the Bank, adequate provision has been made for Deferred Tax Assets (DTA)





#### UNCLAIMED DIVIDENDS :

The shareholders who have not received/claimed dividends for the financial year 2022-23 and 2023-24 are requested to contact the concerned Branch Managers or Shares Department at Head Office and update the KYC for making the payment of dividend as per mandate.

#### NET PROFIT :

The Bank earned a Net Profit of Rs. 10.35 crores during the financial year 2024-25 after making provisions for Income Tax and all other provisions.

#### DIVIDEND :

Members of Bank are aware that our Bank has a consistent history of Dividend Payment since inception of the Bank.

For the Financial Year 2024-25, The Board of Directors of our bank is pleased to recommend a dividend of 18% on the Paid-up capital, subject to approval by General Body.

#### APPROPRIATION OF NET PROFIT :

The Board of Directors recommend the following appropriation of the Net Profit for the Financial Year 2024-25 for approval by the General Body:

S. No.	Description	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
1	Profit After Tax			10,35,30,001
2	Appropriation			
	a. Statutory Reserve	4,00,00,000		
	b. Education Fund	1,50,000		
	c. Common Good Fund	1,10,000		
	d. Investment Fluctuation Reserve	NIL		
			4,02,60,000	
	e. Dividend @ 18% on share capital		6,16,57,493	10,19,17,493
3	Balance of Profit carried forward to Balance Sheet			16,12,508
4	Add: P& L Balance of Previous year Brought Forward			4,11,03,767
5	Balance of Profit carried over			4,27,16,275

For and on behalf of  
Board of Directors of  
The Adarsh Co-operative Urban Bank Ltd.,

Sd/-  
**Ch Venkatramayya**  
Director

Sd/-  
**M V Brahmananda Rao**  
Director

Sd/-  
**G Madana Gopala Swamy**  
Chairman

Place : Jeedimetla, Hyderabad.

Date : 22-05-2025

## FINAL AUDIT REPORT FOR THE YEAR 2024-2025

1. Name of the Bank with Reg. No. : The Adarsh Co-operative Urban Bank Ltd.,  
Regd. No. TBC 638
2. Date of Registration : 15th July 1997
3. Date of Commencement of Business : 06th February 1998
4. Area of operation of the Bank : Entire State of Telangana.
5. Postal address of the Bank : 1-251/1, MPR Complex, Shapur Nagar, Phase-I,  
IDA Jeedimetla, Medchal Malkajgiri Dist.,  
Hyderabad - 500 055.
6. Agency employed for Audit : M/s A S K & Co.,
7. Name of the Auditor : CA Sri N S Krishna (Partner)
8. HO of the Auditor : Hyderabad
9. Dates of audit : 17-03-2025 to 29-03-2025,  
31-03-2025 to 02-04-2025,  
23-04-2025 to 22-05-2025
10. Membership of the Bank
 

	<b>A Class Share Capital</b>		<b>B Class Share Capital</b>	
Particulars	<u>No. of Members</u>	<u>Amount (Rs.)</u>	<u>No. of Members</u>	<u>Amount (Rs.)</u>
At the beginning of the year	10058	31,87,16,600.00	12	120.00
Admitted during the year	1289	4,62,48,500.00	0	0.00
Withdrawn during the year	144	34,93,900.00	0	0.00
Total at the end of the year i.e., 31-03-2025	11203	36,14,71,200.00	12	120.00
11. Working capital of the Bank : Rs. 78580.44 lakhs
12. Maximum borrowing limit of the bank as per the Byelaws : The Maximum Borrowing Power of the bank shall not exceed the limit prescribed under Telangana State Co-operative Societies Act, 1964 and rules thereon if any and as amended from time to time / the limits prescribed by RBI by way of directive guidelines /clearance from time to time.
13. Total subsidy given to the Bank by Govt. : The Government gives no subsidy to the Bank
14. Who is In-charge of the Cash balance, Securities & other valuables : The Cash, Securities and other valuables are kept in joint custody of the Branch Manager/ Senior Manager/ Manager/ Asst. Manager and Officer of the Bank.
15. Total No. of Branches of the Bank : 34
16. Total Number of ATMs : 60 Onsite ATM's and 6 Recyclers
17. Classification of the Bank under the year of Audit : "A" Class



18. Whether the Cash balance verified : Yes, Certified that I have verified the closing  
Cash balance of the following Branches as under:

S. No.	Name of the Branch	Date	Balance (Rs.)	Whether Talled
1	Jeedimetla (1001)	17-03-2025	3,27,86,251.00	Talled
2	Kukatpally (1004)	19-03-2025	1,02,92,016.00	Talled
3	TSILC Colony (1009)	25-03-2025	2,43,41,759.00	Talled
4	Kondapur (1008)	24-03-2025	78,32,433.00	Talled
5	Bandlaguda (1012)	26-03-2025	65,11,268.00	Talled
6	SRNagar (1002)	27-03-2025	39,05,128.00	Talled
7	Manikonda (1019)	28-03-2025	30,23,424.00	Talled
8	Miyapur (1014)	29-03-2025	21,78,726.00	Talled
9	Mahabubnagar (1016)	31-03-2025	23,61,664.00	Talled
10	Jeedimetla Village (1003)	02-04-2025	50,90,223.00	Talled

19. Books of accounts maintained by the bank : List enclosed  
20. Remarks and observations of the auditor : Notes to Accounts enclosed

### CERTIFICATE

Certified that we M/s. ASK & Co, Chartered Accountants duly authorized to conduct the audit for the year 2024-2025 hereby certify that we have audited the accounts of the Bank on the date mentioned above. That we have checked the vouchers for establishment and contingencies and found correct. We have checked all the entries of receipts and payments in the Cash Book as per the records produced during the course of audit and certified the Statement of 1. Profit and Loss account for the period ending 31-03-2025 and 2. Balance Sheet as on 31-03-2025.

sd/-

**For M/s ASK & Co.**

Chartered Accountants

Firm Regn. No: 013735S

**NS Krishna**

Partner

M.No. 233858

UDIN : 25233858BBIJEN3500

Place : Hyderabad.

Date : 22-05-2025



**ASK & Co.**  
CHARTERED ACCOUNTANTS

## INDEPENDENT AUDITOR'S REPORT

To the Members of The Adarsh Co-operative Urban Bank Limited,

We have audited the accompanying financial statements of The Adarsh Co-operative Urban Bank Limited ("the Society"), which comprise the Balance Sheet as at March 31, 2025, and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information.

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation, and maintenance of internal control 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.

Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the Society as of March 31, 2025.
- b) in the case of the Profit and Loss Account, the Profit for the year ended on March 31, 2025, and

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 purpose of our audit.
- b) In our opinion proper books of account as required by law have been kept by the Society/Bank so far as appears from our examination of those books
- c) The transactions of the Society, which have come to our notice, have been within the powers of the Society.
- d) The Balance Sheet and Statement of Profit and Loss dealt with by this Report are in agreement with the Books of account.
- e) In our opinion, the Balance Sheet and Statement of Profit and Loss comply with the Accounting Standards issued by the Institute of Chartered Accountants of India.

sd/-

**For M/s ASK & Co.**  
Chartered Accountants  
Firm Regn. No: 013735S

**NS Krishna**  
Partner  
M.No. 233858  
UDIN : 25233858BBIJEN3500

Place : Hyderabad.  
Date : 22-05-2025





**FORM A**  
**BALANCE SHEET OF THE ADARSH CO-OPERATIVE URBAN BANK LIMITED**  
**BALANCE SHEET AS ON 31st MARCH 2025**

(in rupees)

PARTICULARS	Schedule	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	36,14,71,320	31,87,16,720
Reserves and Surplus	2	54,17,76,752	48,56,93,111
Deposits	3	698,54,75,927	592,05,27,783
Borrowings	4	0	0
Other liabilities and Provisions	5	16,42,65,862	14,54,24,511
	<b>Total</b>	<b>805,29,89,861</b>	<b>687,03,62,125</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	6	33,09,87,028	21,33,65,364
Balances with Banks and Money at call and short notice	7	39,52,10,390	39,76,80,621
Investments	8	134,47,72,743	167,22,48,714
Advances	9	571,34,72,917	437,96,54,580
Fixed Assets	10	18,49,19,814	13,52,24,110
Other Assets	11	8,36,26,969	7,21,88,736
	<b>Total</b>	<b>805,29,89,861</b>	<b>687,03,62,125</b>
Contingent liabilities	12	6,64,96,477	5,16,92,247
Bills for collection		-	-

As per my report of even date

Sd/-  
**For M/s A S K & Co.**  
Chartered Accountants  
Firm Reg. No : 013735S

Sd/-  
**M Venkata Ramana**  
Chief Executive Officer

Sd/-  
**G Madana Gopala Swamy**  
Chairman

**N S Krishna**  
Partner  
M.No. 233858

Sd/-  
**Ch Venkatramayya**  
Director

Sd/-  
**M V Brahmananda Rao**  
Director

Place : Jeedimetla, Hyderabad.  
Date : 22-05-2025

## FORM B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31<sup>st</sup> MARCH 2025

(in rupees)

PARTICULARS	Schedule	Year ended on 31-03-2025 (Current year)	Year ended on 31-03-2024 (Previous year)
<b>I. INCOME</b>			
Interest earned	13	75,27,43,931	64,57,46,626
Other Income	14	11,01,19,496	9,75,35,157
	<b>Total</b>	<b>86,28,63,427</b>	<b>74,32,81,783</b>
<b>II. EXPENDITURE</b>			
Interest expended	15	43,77,68,820	35,95,43,635
Operating expenses	16	27,12,96,571	20,65,78,227
Provisions and Contingencies	17	5,02,68,035	5,24,01,137
	<b>Total</b>	<b>75,93,33,426</b>	<b>61,85,22,999</b>
<b>III. PROFIT / LOSS</b>			
Net Profit / Loss (-) for the year		10,35,30,001	12,47,58,784
Profit / Loss (-) brought forward		4,11,03,767	3,78,19,983
	<b>Total</b>	<b>14,46,33,768</b>	<b>16,25,78,767</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to Statutory reserves		4,00,00,000	6,00,00,000
Transfer to other reserves		2,60,000	19,47,935
Transfer to Government / proposed dividend		6,16,57,493	5,95,27,065
Balance carried over to Balance sheet		4,27,16,275	4,11,03,767

As per my report of even date

Sd/-  
**For M/s A S K & Co.**  
Chartered Accountants  
Firm Reg. No : 013735S

Sd/-  
**M Venkata Ramana**  
Chief Executive Officer

Sd/-  
**G Madana Gopala Swamy**  
Chairman

**N S Krishna**  
Partner  
M.No. 233858

Sd/-  
**Ch Venkatramayya**  
Director

Sd/-  
**M V Brahmananda Rao**  
Director

Place : Jeedimetla, Hyderabad.  
Date : 22-05-2025



## SCHEDULES

		As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>Schedule 1 - Capital</b>			
<b>Authorised Capital</b>			
1,00,00,000 Shares of Rs. 50/- each	Rs.	50,00,00,000	50,00,00,000
<b>Issued Capital</b>			
7229424 A Class Shares of Rs. 50/- each		36,14,71,200	31,87,16,600
Prev. Year 6374332 A class shares of Rs. 50/- each			
<b>Subscribed Capital</b>			
7229424 A Class Shares of Rs. 50/- each		36,14,71,200	31,87,16,600
Prev. Year 6374332 A class shares of Rs. 50/- each			
<b>Called-up Capital</b>			
7229424 A Class Shares of Rs. 50/- each		36,14,71,200	31,87,16,600
Prev. Year 6374332 A class shares of Rs. 50/- each			
Less: Called unpaid		0	0
Add: Forfeited Shares		0	0
<b>Twelve B Class Shares of Rs. 10/- each</b>		120	120
<b>Total</b>	<b>Rs.</b>	<b>36,14,71,320</b>	<b>31,87,16,720</b>
<b>Schedule 2 - Reserves and Surplus</b>			
<b>I Statutory Reserves</b>			
Opening Balance		17,79,36,769	15,54,36,769
Additions during the year		6,02,21,640	2,25,00,000
Deductions during the year		0	0
	<b>Rs.</b>	<b>23,81,58,409</b>	<b>17,79,36,769</b>
<b>II. Capital Reserves</b>			
Opening Balance		0	0
Additions during the year		0	0
Deductions during the year		0	0
	<b>Rs.</b>	<b>0</b>	<b>0</b>
<b>III. Share Premium</b>			
Opening Balance		0	0
Additions during the year		0	0
Deductions during the year		0	0
	<b>Rs.</b>	<b>0</b>	<b>0</b>
<b>IV. Revenue and other Reserves</b>			
Opening Balance		14,51,77,575	14,04,65,881
Additions during the year		3,24,42,799	1,45,16,367
Deductions during the year		1,86,35,799	98,04,673
	<b>Rs.</b>	<b>15,89,84,575</b>	<b>14,51,77,575</b>
<b>V. Balance of Profit and Loss Account</b>			
		<b>14,46,33,768</b>	<b>16,25,78,767</b>
<b>Total ( I, II, III, IV &amp; V)</b>	<b>Rs.</b>	<b>54,17,76,752</b>	<b>48,56,93,111</b>

## SCHEDULES

		As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>Schedule 3 - Deposits</b>			
<b>A. I. Demand Deposits</b>			
i) From Banks		0	0
ii) From others		57,40,91,084	50,90,30,869
<b>Total</b>	<b>Rs.</b>	<b>57,40,91,084</b>	<b>50,90,30,869</b>
<b>II. Savings Bank Deposits</b>			
i) From Individuals		106,06,84,011	95,42,98,265
ii) From other Societies & Corporates		1,03,51,305	1,44,39,198
<b>Total</b>	<b>Rs.</b>	<b>107,10,35,316</b>	<b>96,87,37,463</b>
<b>III. Term Deposits</b>			
i) From Banks		0	0
ii) From others		534,03,49,527	444,27,59,451
<b>Total</b>	<b>Rs.</b>	<b>534,03,49,527</b>	<b>444,27,59,451</b>
<b>Total (I, II, III)</b>	<b>Rs.</b>	<b>698,54,75,927</b>	<b>592,05,27,783</b>
<b>B. i) Deposits of Branches in India</b>			
ii) Deposits of Branches outside India		698,54,75,927	592,05,27,783
		0	0
<b>Total</b>	<b>Rs.</b>	<b>698,54,75,927</b>	<b>592,05,27,783</b>
<b>Schedule 4 - Borrowings</b>			
<b>I. Borrowings in India</b>			
a) Reserve Bank of India		0	0
b) Other Banks		0	0
c) Other Institutions and Agencies		0	0
<b>II. Borrowings outside India</b>			
		0	0
<b>Total (I &amp; II)</b>	<b>Rs.</b>	<b>0</b>	<b>0</b>
Secured Borrowings included in I and II above	<b>Rs.</b>	<b>Nil</b>	<b>Nil</b>
<b>Schedule 5 - Other Liabilities and Provisions</b>			
I. Bills payable		1,81,50,603	94,96,399
II. Inter-office adjustment (net)		0	0
III. Interest accrued		2,26,29,708	1,72,28,389
IV. Others (including Provisions)		12,34,85,551	11,86,99,723
<b>Total (I, II, III &amp; IV)</b>	<b>Rs.</b>	<b>16,42,65,862</b>	<b>14,54,24,511</b>



## SCHEDULES

	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>Schedule 6 - Cash and Balance with Reserve Bank of India</b>		
I. Cash in Hand (including Foreign currency notes)	26,88,95,627	21,06,65,364
II. Balances with Reserve Bank of India		
(a) in Current Account	6,20,91,401	27,00,000
(b) in other Accounts	0	0
<b>Total ( I &amp; II)</b>	<b>Rs. 33,09,87,028</b>	<b>21,33,65,364</b>
<b>Schedule 7 - Balance with Banks and Money at Call and Short Notice</b>		
I. In India		
(i) Balances with Banks		
(a) in Current Accounts	28,91,24,421	29,24,63,438
(b) in Other Deposit Accounts	10,60,85,969	10,52,17,183
(ii) Money at call and short notice		
(a) with Banks	0	0
(b) with other Institutions	0	0
<b>Total (i &amp; ii)</b>	<b>Rs. 39,52,10,390</b>	<b>39,76,80,621</b>
II. Outside India		
i) in Current Accounts	0	0
ii) in Other Deposit Accounts	0	0
iii) Money at call and short notice	0	0
<b>Total (I, ii &amp; iii)</b>	<b>Rs. 0</b>	<b>0</b>
<b>Grand Total (I &amp; II)</b>	<b>Rs. 39,52,10,390</b>	<b>39,76,80,621</b>
<b>Schedule 8 - Investments</b>		
I. Investments in India in		
(i) Government Securities	134,37,71,743	167,12,47,714
(ii) Other Approved Securities	0	0
(iii) Shares	10,01,000	10,01,000
(iv) Debentures and Bonds	0	0
(v) Subsidiaries and/or Joint Ventures	0	0
(vi) Others (to be specified)	0	0
<b>Total</b>	<b>Rs. 134,47,72,743</b>	<b>167,22,48,714</b>
II. Investments outside India in		
(i) Government Securities (including local authorities)	0	0
(ii) Subsidiaries and/or Joint Ventures outside India	0	0
(iii) Other Investments (to be specified)	0	0
<b>Total</b>	<b>Rs. 0</b>	<b>0</b>
<b>Grand Total (I &amp; II)</b>	<b>Rs. 134,47,72,743</b>	<b>167,22,48,714</b>



## SCHEDULES

			As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>Schedule 9 - Advances</b>				
A. (i) Bills purchased and discounted			0	3,32,267
(ii) Cash Credits, Overdrafts and Loans repayable on demand			90,93,15,288	76,46,30,462
(iii) Term Loans			480,41,57,629	361,46,91,851
	<b>Total</b>	<b>Rs.</b>	<b>571,34,72,917</b>	<b>437,96,54,580</b>
B. (i) Secured by Tangible Assets			565,68,49,130	434,47,42,508
(ii) Covered by Bank / Government Guarantees			0	0
(iii) Unsecured			5,66,23,787	3,49,12,072
	<b>Total</b>	<b>Rs.</b>	<b>571,34,72,917</b>	<b>437,96,54,580</b>
C. I. Advances in India				
(i) Priority Sectors			397,87,07,518	312,88,20,889
(ii) Public Sector			0	0
(iii) Banks			0	0
(iv) Others			173,47,65,399	125,08,33,691
	<b>Total</b>	<b>Rs.</b>	<b>571,34,72,917</b>	<b>437,96,54,580</b>
C. II. Advances outside India				
(i) Due from Banks			0	0
(ii) Due from others			0	0
(a) Bills purchased and discounted			0	0
(b) Syndicated Loans			0	0
(c) Others			0	0
	<b>Total</b>	<b>Rs.</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (C.I. &amp; C.II)</b>	<b>Rs.</b>	<b>571,34,72,917</b>	<b>437,96,54,580</b>
<b>Schedule 10 - Fixed Assets</b>				
<b>I. Premises</b>				
At cost as on 31st March of the preceding year			0	0
Additions during the year			0	0
Deductions during the year			0	0
Depreciation to date			0	0
	<b>Total</b>	<b>Rs.</b>	<b>0</b>	<b>0</b>
<b>II. Other Fixed Assets (including furniture and fixtures)</b>				
At cost as on 31st March of the preceding year			26,64,77,530	19,71,00,622
Additions during the year			7,64,94,790	6,94,04,303
Deductions during the year			0	0
Depreciation to date			15,80,52,506	13,12,80,815
	<b>Total</b>	<b>Rs.</b>	<b>18,49,19,814</b>	<b>13,52,24,110</b>
	<b>Total (I &amp; II)</b>	<b>Rs.</b>	<b>18,49,19,814</b>	<b>13,52,24,110</b>



## SCHEDULES

	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
<b>Schedule 11 - Other Assets</b>		
I. Inter-office adjustments (net)	0	0
II. Interest accrued	4,79,69,843	4,54,07,294
III. Tax paid in advance / Tax Deducted at Source	0	0
IV. Stationery and Stamps	10,24,613	10,32,113
V. Non-banking Assets acquired in satisfaction of claims	0	0
VI. Others*	3,46,32,513	2,57,49,329
<b>Total</b>	<b>Rs. 8,36,26,969</b>	<b>7,21,88,736</b>

\*In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

## Schedule 12 - Contingent Liabilities

I. Claims against the Bank not acknowledged as debts	0	0
II. Liability for partly paid Investments	0	0
III. Liability on account of outstanding forward exchange contracts	0	0
IV. Guarantees given on behalf of constituents		
a) In India	2,03,74,524	1,71,82,322
b) Outside India	0	0
V. Acceptances, endorsements and other obligations	0	0
VI. Other items for which the bank is contingently liable	4,61,21,953	3,45,09,925
<b>Total</b>	<b>Rs. 6,64,96,477</b>	<b>5,16,92,247</b>

## SCHEDULES

		Year ended on 31-03-2025 (Current year)	Year ended on 31-03-2024 (Previous year)
<b>Schedule 13 - Interest Earned</b>			
I. Interest / discount on advances / Bills		63,55,21,623	52,62,55,755
II. Income on Investments		10,07,84,647	10,17,28,519
III. Interest on balances with Reserve Bank of India and other Inter-Bank funds		1,64,37,661	1,77,62,352
IV. Others		0	0
<b>Total</b>	<b>Rs.</b>	<b>75,27,43,931</b>	<b>64,57,46,626</b>

### Schedule 14 - Other Income

I. Commission, Exchange and Brokerage		17,37,627	18,32,866
II. Profit on sale of Investments		76,78,677	16,82,500
Less: Loss on sale of Investments		0	0
III. Profit on Revaluation of Investments		0	0
Less: Loss on revaluation of Investments		0	0
IV. Profit on sale of Land, Buildings and other Assets		0	0
Less: Loss on sale of Land, Buildings and other Assets		0	0
V. Profit on Exchange transactions		0	0
Less: Loss on Exchange transactions		0	0
VI. Income earned by way of dividends etc. from Subsidiaries / Companies and /or Joint ventures Abroad / in India		0 0 0	0 0 0
VII. Miscellaneous Income		10,07,03,192	9,40,19,791
<b>Total</b>	<b>Rs.</b>	<b>11,01,19,496</b>	<b>9,75,35,157</b>

Note : Under items II to V loss figures shall be shown in brackets

### Schedule 15 - Interest Expended

I. Interest on Deposits		43,77,68,820	35,95,43,635
II. Interest on Reserve Bank of India / Inter-Bank Borrowings		0	0
III. Others		0	0
<b>Total</b>	<b>Rs.</b>	<b>43,77,68,820</b>	<b>35,95,43,635</b>



## SCHEDULES

	Year ended on 31-03-2025 (Current year)	Year ended on 31-03-2024 (Previous year)
<b>Schedule 16 - Operating Expenses</b>		
i Payment to and provisions for employees	8,13,15,606	6,37,91,122
ii Rent, Taxes and lighting	5,10,44,537	3,74,14,951
iii Printing and stationery	86,52,512	70,29,531
iv Advertisement and Publicity	22,14,582	22,44,495
v Depreciation on Bank's property	2,67,71,691	1,87,38,796
vi Director's fees, allowances and expenses	19,53,500	13,72,995
vii Auditors' fees and expenses (including Branch auditors)	7,92,000	8,95,000
viii Law charges	25,58,109	18,29,867
ix Postage, Telegrams, Telephones	43,09,740	35,27,035
x Repairs and maintenance	2,06,46,992	1,67,77,427
xi Insurance	1,43,36,592	1,07,44,431
xii Other expenditure	5,67,00,710	4,22,12,577
<b>Total</b>	<b>Rs. 27,12,96,571</b>	<b>20,65,78,227</b>
<b>Schedule 17 - Provisions and Contingencies</b>		
i Special provision for Bad Debts u/s 36(1)(viiia) of IT Act, 1961	1,22,00,000	1,33,00,000
ii Special Provision for HL's u/s 36(1)(viii) of IT Act, 1961	15,00,000	17,00,000
iii Provision for Losses	65,546	0
iv Standard Assets Provision	31,32,000	0
v Provision for Income Tax	3,28,04,437	3,68,17,704
vi Deferred Tax liability	80,092	1,45,282
vii Amortization of Premium on Investments	4,85,960	4,38,151
<b>Total</b>	<b>Rs. 5,02,68,035</b>	<b>5,24,01,137</b>

## DISCLOSURE IN FINANCIAL STATEMENTS 'NOTES TO ACCOUNTS'

### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2025	31-03-2024
i)	Paid up share capital and reserves (net of deductions, if any)	75.70	67.01
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital(i+ii)	75.70	67.01
iv)	Tier 2 capital	4.66	4.56
v)	Total capital (Tier1 + Tier 2)	80.36	71.57
vi)	Total Risk Weighted Assets (RWAs)	543.22	414.69
vii)	Paid-up share capital and reserves as percentage of RWAs	13.93%	16.16%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.93%	16.16%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.86%	1.10%
x)	Capital to Risk Weighted Assets Ratio (CRAR)		
	(Total Capital as a percentage of RWAs)	14.79%	17.26%
xi)	Amount of paid-up equity capital raised during the year	4.28	3.43
xii)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.,)	0.00	0.00

#### b) Draw down from Reserves

##### 1. Dividend Equalization Fund:

During the year 2024-25, an amount of Rs. 300.00 was utilized from the Dividend Equalization Fund towards the payment of dividends to shareholders (Unclaimed dividends of earlier years).

As per the RBI circular dated 30-07-2024 and AGM approval dated 29-03-2025, the bank has transferred the outstanding amount in the Dividend Equalization Fund, Rs. 39,05,567/- to the General Reserve on 29-03-2025

##### 2. Education Fund

An amount of Rs. 45,000/- was drawn from the Education Fund for payment to Telangana State Cooperative Union Ltd., Gun foundry, Hyderabad, for the year 2024-2025, as per the Provisions of the Telangana State Co-operative Societies Act, 1964 and the rules thereunder.

##### 3. Bad and Doubtful Debts Reserve

As per the RBI circular dated 02-08-2024 and AGM approval dated 29-03-2025, the Bank has transferred the balance in the Bad and Doubtful Debts Reserve, Rs. 11,10,847/- (created from Appropriation of Profits), to the General Reserve. Thereafter, the amount was transferred to the NPA provision.



## 2. ASSET LIABILITY MANAGEMENT

### a) Maturity pattern of certain items of assets and liabilities

(Amount in Rs. 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 years	Over 3 years and up to 5 years	Over 5 year	Total
Deposits	3.23	30.29	10.91	36.67	27.18	26.72	81.20	129.79	335.91	15.34	1.31	698.55
Advances	5.09	1.94	1.67	8.71	16.44	37.13	84.23	113.71	42.47	98.24	161.72	571.35
Investments	-	4.95	0.00	5.93	4.92	0.92	6.98	8.33	10.58	25.55	76.93	145.09
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10percent) and Current (15 percent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in Day 1,2-7days, and 8-14days' time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1-3years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioral pattern, roll-in and roll-out, embedded options, etc. based on past data / empirical studies could classify them in the appropriate buckets, i.e., behavioral maturity instead of contractual maturity, subject to the approval of the Board / ALCO.

### b) Liquidity coverage ratio (LCR)

Not applicable to UCB's

### c) Net Stable Funding ratio (NSFR)

Not applicable to UCB's



**3. INVESTMENTS****a) Composition of Investment Portfolio As at 31-03-2025**

(Amount in Rs. crore)

	Investments in India						Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
<b>Held to Maturity</b>	106.14	0.00	0.00	0.00	0.00	0.00	106.14	0.00	0.00	0.00
Gross	106.14	0.00	0.00	0.00	0.00	0.00	106.14	0.00	0.00	0.00
Less: Provision for non-performing investments (NPI)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	106.14	0.00	0.00	0.00	0.00	0.00	106.14	0.00	0.00	0.00
<b>Available for Sale</b>	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00
Gross	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00
<b>Held for Trading</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(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
<b>Total Investments</b>	134.38	0.00	0.00	0.00	0.00	0.00	134.38	0.00	0.00	0.00
Less: Provision for non-performing investments	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	134.38	0.00	0.00	0.00	0.00	0.00	134.38	0.00	0.00	0.00

## Composition of Investment Portfolio As at 31-03-2024

(Amount in Rs. crore)

	Investments in India							Investments outside India				Total Investm ents
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total invest ments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Invest ments outside India	
<b>Held to Maturity</b>	115.99	0.00	0.00	0.00	0.00	0.00	115.99	0.00	0.00	0.00	0.00	115.99
Gross	115.99	0.00	0.00	0.00	0.00	0.00	115.99	0.00	0.00	0.00	0.00	115.99
Less: Provision for non-performing investments (NPI)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	115.99	0.00	0.00	0.00	0.00	0.00	115.99	0.00	0.00	0.00	0.00	115.99
<b>Available for Sale</b>	51.13	0.00	0.00	0.00	0.00	0.00	51.13	0.00	0.00	0.00	0.00	51.13
Gross	51.13	0.00	0.00	0.00	0.00	0.00	51.13	0.00	0.00	0.00	0.00	51.13
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	51.13	0.00	0.00	0.00	0.00	0.00	51.13	0.00	0.00	0.00	0.00	51.13
<b>Held for Trading</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(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
<b>Total Investments</b>	167.12	0.00	0.00	0.00	0.00	0.00	167.12	0.00	0.00	0.00	0.00	167.12
Less: Provision for non-performing investments	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	167.12	0.00	0.00	0.00	0.00	0.00	167.12	0.00	0.00	0.00	0.00	167.12



**b) Movement of Provisions for Depreciation on Investments and Investment Fluctuation Reserve** (Amount in Rs. crore)

Particulars	31-03-2025 (Current year)	31-03-2024 (Previous year)
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.70	2.54
b) Add: Amount transferred during the year	0.00	0.16
c) Less: Draw down	0.00	0.00
d) Closing balance	2.70	2.70
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	9.56%	5.28%

**c) Sale and transfers to / from HTM category**

During the financial year 2024-25, Investments were not transferred to/from HTM category

During the financial year 2024-25, no Government securities held in HTM category were sold.

**d) Non-SLR Investment portfolio**

- i) Non-performing non-SLR Investments: NIL
- ii) Issuer composition of non-SLR Investments: NIL

**e) Repo transactions (in face value terms)**

Not applicable

#### 4. Asset quality

##### a) Classification of advances and provisions held

(Amount in Rs. crore)

	Standard	Non-Performing			Total
		Sub-standard	Doubtful	Loss	
Total Standard Advances					Total Non-Performing Advances
<b>Gross Standard Advances and NPAs</b>					
Opening Balance	434.03	1.66	2.28	0.00	3.94
Add: Additions during the year					6.79
Less: Reductions during the year					1.13
Closing balance	561.75	6.80	2.80	0.00	9.60
*Reductions in Gross NPAs due to:					571.35
I Upgradation					0.89
ii) Recoveries (excluding recoveries from upgraded accounts)					0.24
iii) Technical/ Prudential Write-offs					0.00
iv) Write-offs other than those under (iii) above					0.00
<b>Provisions (excluding Floating Provisions)</b>					
Opening balance of provisions held	1.49	-	-	-	9.29
Add: Fresh provisions made during the year					1.37
Less: Excess provision reversed/ Write-off loans					0.90
Closing balance of provisions held	1.81	-	-	-	9.76
<b>Net NPAs</b>					
Opening Balance					0.00
Add: Fresh additions during the year					0.00
Less: Reductions during the year					0.00
Closing Balance					0.00
<b>Floating Provisions</b>					
Opening Balance					-
Add: Additional provisions made during the year					-
Less: Amount drawn down during the year					-
Closing balance of floating provisions					-
<b>Technical write-offs and the recoveries made thereon</b>					
Opening balance of Technical/ Prudential written-off accounts					0.53
Add: Technical/ Prudential write-offs during the year					0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					0.00
Closing balance					0.53
<b>Ratios (in per cent)</b>		<b>31-03-2025</b>	<b>31-03-2024</b>		
Gross NPA to Gross Advances		1.68%			0.90%
Net NPA to Net Advances		0.00%			0.00%
Provision coverage ratio		102%			236%



**b) Sector-wise Advances and Gross NPAs**

(Amount in Rs. crore)

Sr.No.	Sector*	Current Year (2024-25)			Previous Year (2023-24)		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	13.62	0.00	0.00%	5.08	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	82.25	0.03	0.04%	78.10	0.04	0.05%
c)	Services	162.56	7.10	4.37%	129.96	1.46	1.12%
d)	Personal loans	139.44	0.74	0.53%	99.72	0.46	0.46%
	Subtotal (i)	397.87	7.87	1.98%	312.86	1.96	0.63%
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	173.48	1.73	1.00%	125.11	1.98	1.58%
	Sub-total (ii)	173.48	1.73	1.00%	125.11	1.98	1.58%
	<b>Total (i + ii)</b>	<b>571.35</b>	<b>9.60</b>	<b>1.68%</b>	<b>437.97</b>	<b>3.94</b>	<b>0.90%</b>

\*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.





### c) Overseas assets, NPAs and revenue

We have no overseas assets

### d) Particulars of resolution plan and restructuring

No accounts have been restructured during the financial year 2024-2025

### e) Divergence in asset classification and provisioning

As per the RBI Inspection for the Financial year 2023-24, there was no divergence identified by RBI either in Gross NPA or in Provision requirement

### f) Disclosure of transfer of loan exposures

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021: NIL

### g) Fraud accounts

During the Financial year 2024-25, one incident of Fraud was reported involving an amount of Rs. 0.91 lakhs. The matter was promptly reported to the Reserve Bank of India in accordance with regulatory requirements. Out of the total amount involved, Rs. 0.25 lakhs has been recovered. In line with Prudent risk management and regulatory expectations, 100% provision has been made for the remaining outstanding amount of Rs. 0.66 lakhs.

### h) Disclosure under Resolution Framework for COVID-19-related Stress

NIL

## 5. Exposures:

### a) Exposure to real estate sector

(Amounts in Rs. crore)

Category	31-03-2025	31-03-2024
i) Direct exposure		
a) Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	35.04	37.11
Housing Loans under Priority sector	32.19	24.50
b) Commercial Real Estate - Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development, and construction, etc.). Exposure would also include non-fund based (NFB) limits.	17.63	9.12
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - i. Residential ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
<b>Total Exposure to Real Estate Sector</b>	<b>84.86</b>	<b>70.73</b>
b) Exposure to Capital market		
NA		
c) Risk category wise country exposure		
NA		

**d) Unsecured advances**

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in Rs. crore)

Particulars	31-03-2025	31-03-2024
Total unsecured advances of the bank	5.66	3.49
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

**e) Factoring exposures**

Factoring exposures shall be separately disclosed : Nil

**f) Intra-group exposures**

NA

**g) Unhedged foreign currency exposure**

NA

**6. Concentration of deposits, advances, exposures and NPAs****a) Concentration of deposits**

(Amount in Rs. crore)

Particulars	31-03-2025	31-03-2024
Total deposits of the twenty largest depositors	79.04	47.49
Percentage of deposits of twenty largest depositors to total deposits of the bank	11.31%	8.02%

**b) Concentration of advances\***

(Amount in Rs. crore)

Particulars	31-03-2025	31-03-2024
Total advances to the twenty largest borrowers	106.71	86.85
Percentage of advances to twenty largest borrowers to total advances of the bank	18.68%	19.83%

\*Advances shall be computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

**c) Concentration of exposures\*\***

(Amount in Rs. crore)

Particulars	31-03-2025	31-03-2024
Total exposure to the twenty largest borrowers/customers	109.80	91.82
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	18.71%	20.00%

\*\*Exposures shall be computed as per applicable RBI regulation.



#### d) Concentration of NPAs

(Amount in Rs. crore)

Particulars	31-03-2025	31-03-2024
Total Exposure to the top twenty NPA accounts	8.93	3.49
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	92.60%	88.66%

#### 7. Derivatives

NA

#### 8. Disclosures relating to Securitization

NIL

#### 9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

NA

#### 10. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2025	31-03-2024
i)	Opening balance of amounts transferred to DEA Fund	1.39	1.22
ii)	Add: Amounts transferred to DEA Fund during the year	0.51	0.18
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.02	0.01
iv)	Closing balance of amounts transferred to DEA Fund	1.88	1.39

The closing balance of the amount transferred to DEA Found, as disclosed above., are also included under "Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable.

#### 11. Disclosure of complaints

##### a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.	Particulars	31-03-2025	31-03-2024
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	9	13
2.	Number of complaints received during the year	824	692
3.	Number of complaints disposed during the year	821	696
	3.1 Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	12	9
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
	5.1. Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
	5.2 Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	0
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

**b) Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>2024-2025</b>					
Ground- 1	8	485	30.72%	0	0
Ground- 2	-	-	-	-	-
Ground- 3	1	339	5.61%	12	0
Ground- 4	-	-	-	-	-
Ground- 5	-	-	-	-	-
Others	-	-	-	-	-
Total	9	824	19.08%	12	0
<b>2023-2024</b>					
Ground- 1	12	371	17.03%	8	0
Ground- 2	-	-	-	-	-
Ground- 3	1	321	1.26%	1	0
Ground- 4	-	-	-	-	-
Ground- 5	-	-	-	-	-
Others	-	-	-	-	-
Total	13	692	9.15%	9	0

1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para-banking	6. Recovery Agents / Direct Sales Agents	7. Pension and facilities for senior citizens / differently abled	8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges	10. Cheques / drafts / bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc	16. Others

**12. Disclosure of penalties imposed by the Reserve Bank of India**

During the financial Year 2024-2025 no penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL).



### 13. Disclosures on remuneration

Nil

### 14. Other Disclosures

#### a) Business Ratios

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2025	31-03-2024
i)	Interest Income as a percentage to Working Funds	10.36	10.36
ii)	Non-interest income as a percentage to Working Funds	1.52	1.57
iii)	Cost of Deposits (%)	7.00	6.71
iv)	Net Interest Margin (%)	4.79	5.01
v)	Operating Profit as a percentage to Working Funds	2.12	2.84
vi)	Return on Assets (%)	1.42	2.00
vii)	Business (deposits plus advances) per employee (in Rs. crore)	4.98	5.79
viii)	Profit per employee (in Rs. crore)	0.04	0.07
ix)	Credit Deposit Ratio (%)	75	68

#### b) Bancassurance business

The income generated by way of insurance broking, agency and bancassurance business was nil for both the current year and previous year.

#### c) Marketing and distribution

Our Bank shall not get any fees / remuneration in respect of the marketing and distribution function during the current year and previous year.

#### d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Priority Sector Lending Certificates (PSLCs) were not sold and purchased during the Year 2024-2025.

#### e) Provisions and contingencies

(Amount in Rs. crore)

Sr. No.	Provision debited to Profit and Loss Account	31-03-2025	31-03-2024
i)	Provisions for NPI	0.00	0.00
ii)	Provision for NPA	0.48	1.50
iii)	Provision made for Income tax	3.28	3.68
iv)	Other Provisions and Contingencies		
	Standard Asset Provision	0.31	0.00
	Deferred tax liability	0.01	0.01

#### f) Implementation of IFRS converged Indian Accounting Standards (Ind AS) (not Applicable to RRBs, LABs, UCBs)

NA

#### g) Payment of DICGC Insurance Premium

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2025	31-03-2024
i)	Payment of DICGC Insurance premium	0.94	0.80
ii)	Arrears in payment of DICGC premium	0.00	0.00

**h) Disclosure of facilities granted to directors and their relatives**

(Amount in Rs. crore)

<b>Advances to directors, their relatives, companies/firms in which they are interested</b>		<b>31-03-2025</b>	<b>31-03-2024</b>
I.	Fund Based	0.00	0.00
II.	Non-Fund based (guarantees, letters of credit, etc.)	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>

**i) Details of Expenditure exceeded one percent of Total Income:**

(Amount in Rs. crore)

<b>Sl. No.</b>	<b>Particulars</b>	<b>31-03-2025</b>	<b>31-03-2024</b>
1	ATM Issuer trn. service charges paid	1.23	1.18
2	Misc. Expenses	1.75	1.07
3	Manpower Services	1.64	1.05
4	Rent	3.09	2.16
5	Repairs and maintenance	2.06	1.68
6	Insurance	1.43	1.07
7	Stationary	0.87	0.70

**j) Details of Income exceeded one percent of Total Income:**

(Amount in Rs. crore)

<b>Sl. No.</b>	<b>Particulars</b>	<b>31-03-2025</b>	<b>31-03-2024</b>
1	Processing Charges	1.60	1.44
2	Service Charges	4.43	3.51
3	ATM Acquirer Trn. Service Charges Received	2.41	2.19
4	Provisions No Longer Required Written Back	0.90	1.50



## SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

### A. SIGNIFICANT ACCOUNTING POLICIES:

#### 1. Accounting Convention

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, Telangana Co-operative Societies Act, 1964, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time, and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except as otherwise stated.

#### 2. Income Recognition

Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in the case of interest income on non-performing assets, which is recognized on a receipt basis as per income recognition and asset classification norms of RBI.

Interest on Government Securities, debentures, and other fixed income securities is recognized on an accrual basis.

Commission, exchange, processing fees, guarantee fees, rent on lockers, etc., are accounted for as income when received.

#### 3. Asset Classification and Provisioning (Advances)

All the Loans and advances are classified as Special Mention Accounts as per the guidelines of Reserve Bank of India as detailed below:

##### a. In case of Loan accounts:

SMA Subcategories	Basis for classification Principal or interest payment or any other amount wholly or partially overdue for
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

##### b. In case of revolving credit facilities like Cash credit, the SMA sub-categories will be as follows:

SMA Subcategories	Basis for classification
SMA-1	Outstanding balance remains continuously more than the sanctioned limit or drawing power, whichever is lower, for a period of more than 30 days and up to 60 days
SMA-2	Outstanding balance remains continuously more than the sanctioned limit or drawing power, whichever is lower, for a period of more than 60 days and up to 90 days

**Non-Performing Assets:**

The classification of advances as Non-Performing Assets into Standard, Sub-standard, Doubtful, and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time as detailed below:

**1. Sub-Standard Asset:**

A loan asset that has remained as non-performing for a period of less than or equal to 12 months.

**2. Doubtful Asset:**

A loan that has remained in the Sub-Standard Category for a period of more than 12 months.

**3. Loss Asset:**

A loan asset where loss has been identified but the amount has not been fully written off.

**Provisions on Non-Performing Assets:**

Provisions are made on Non-performing Assets as per the guidelines of Reserve Bank of India, which are detailed below:

a.	Provision on Sub-Standard Assets	:	10% on the total outstanding
b.	Doubtful Assets- Secured Portion	:	
	• up to one year	:	20% of the outstanding
	• One to three years	:	30% of the outstanding
	• More than three years	:	100% of the outstanding
c.	Doubtful Assets - Unsecured Portion	:	100% of the outstanding

In addition to this, a general provision on standard assets is made as per the guidelines of Reserve Bank of India as mentioned below:

a.	Direct Advances to Agriculture and SME Sector	:	0.25% of the outstanding
b.	Commercial Real Estate (CRE) sector Advances	:	1.00% of the outstanding
c.	Commercial Real Estate – Residential Housing Sector	:	0.75% of the outstanding
d.	All other Standard Assets	:	0.40% of the outstanding

The provisions on Standard Assets are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions- others" and are not considered for arriving at Net NPAs.

**4. Investments**

The investment portfolio of the bank is classified under three categories viz., "Held to Maturity", "Held for Trading" and "Available for Sale", which is decided at the time of acquisition as per the guidelines of Reserve Bank of India. Transfer of investments, if any, from one category to another, is done at the lowest of acquisition cost/book value/market value on the date of transfer, and depreciation, if any, on such transfer is provided in accordance with the guidelines issued by Reserve Bank of India from time to time. Details of Investments are disclosed in the Balance Sheet under the following four classifications:

i. Government securities, ii. Other approved Securities, iii. Shares, and iv. Debentures and Bonds. Valuation of investments is done in accordance with the guidelines issued by Reserve Bank of India as mentioned below:

**a. Held to Maturity:**

Investments under held to maturity category are carried at cost or net of amortization. The excess of



cost of acquisition, if any, over the face value is amortized over the remaining period of maturity. Profit on sale/redemption of investment in this category is first taken to the profit and loss account and thereafter appropriated to the Investment Fluctuation Reserve (IFR). Loss on sale of investments in this category is taken to profit and loss account.

**b. Held for Trading/Available for Sale:**

The individual securities under these categories are marked to market. All quoted securities are valued at market rates/quotes declared by Financial Benchmarks India Private Limited (FBIL). Unquoted securities, if any, are valued as per norms laid down by Reserve Bank of India. Net appreciation in each category, if any, based on the valuation, is ignored and net depreciation, if any, is fully provided for under Investment Depreciation Reserve (IDR).

In respect of securities, other than those guaranteed by Central Government, Non-performing investments (NPI) are identified as stated below and income recognition and provisioning is done as per the guidelines of Reserve Bank of India.

- i. Securities in respect of which interest/instalment (including maturity proceeds) is due and remained unpaid for more than 90 days are treated as Non-Performing Investments (NPI).
- ii. If any credit facility availed by the issuer is identified as Non-performing Asset (NPA), investments in any of the securities issued by the issuer are treated as Non-performing Investments (NPI).

Broken period interest paid/received on the debt instruments up to the date of acquisition/disposal is treated as interest expenditure/income.

**5. Fixed Assets and Depreciation**

- a. Fixed Assets are stated at historical cost less accumulated depreciation.
- b. Depreciation has been provided on WDV method, as per the rates furnished below:

1.	Strong Room & Lockers	10%
2.	Furniture & Fixtures	10%
3.	Counters & Interiors	10%
4.	Generator & Electricals	20%
5.	Computers & Software	33.33%
6.	Office equipment	30%
7.	Vehicles	20%
8.	Solar Equipment	20%

**6. Profit for the Year**

The profit has been arrived at after accounting for the following:

- a. Provision on Non-Performing Assets in accordance with the guidelines of Reserve Bank of India
- b. Provision on Standard Assets in accordance with the guidelines of Reserve Bank of India
- c. Provision for depreciation on Investments as per the guidelines of Reserve Bank of India
- d. Provision for Depreciation on premises and fixed assets.
- e. Other usual and necessary provisions

The Bank has written back an excess NPA Provision of Rs. 90.00 lakhs which was added to the current year profit.

## 7. Employee Benefits

### a. Provident Fund:

Provident Fund is a defined contribution scheme as the Bank pays fixed contribution at pre-determined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss Account.

### b. Gratuity:

Gratuity liability is a defined benefit obligation and is provided for based on an actuarial valuation made at the end of the financial year. The scheme is funded by the Bank and is managed by a separate trust and the fund is operated by Life Insurance Corporation of India. The amount vested in the Employees Group Gratuity Fund is shown under Contingent Liabilities.

### c. Compensated Absences:

Accumulated compensated absences for un-availed compensatory leave are provided for based on actuarial valuation.

In respect of accumulated and un-availed Earned Leaves, Group Earned Leave Encashment Policy is obtained from Life Insurance Corporation of India (LIC) covering all the employees. The requisite premium was paid to LIC of India and shown under Contingent Liabilities.

### d. Other Employee benefits:

Other employee benefits such as Leave Travel Facility, Medical Benefits, etc., are charged to Profit and Loss Account.

## 8. Taxes on Income

Current tax is determined on the amount of tax payable in respect of taxable income for the year and accordingly provision is made for tax.

The Deferred Tax charge or credit is recognized using the rates of tax that have been enacted or substantially enacted by the Balance Sheet date. In terms of Accounting Standard 22 issued by ICAI, provision for deferred tax liability is made based on review at each Balance Sheet date and deferred tax assets are recognized only if there is virtual certainty of realization of such assets in future. Deferred Tax Assets/Liabilities are reviewed at each Balance Sheet date based on developments during the financial year.

## B. NOTES ON ACCOUNTS:

1. The Net Profit in the Profit and Loss Account is arrived after making provision for standard assets, non-performing assets, provision for depreciation in the value of investments, provision for depreciation on premises and fixed assets and other usual and necessary provisions.
2. Net Non-Performing Assets as a percentage of Net Advances as on 31st March 2025 are at 0.00% (Previous Year – 0.00%).
3. **Unrealized Interest on Loans and Investments:**  
In respect of NPAs, the interest which is not realized is not accounted for as income. There is no unrealized interest on investments.

## 4. A. Off Balance Sheet items:

Sl.No.	Particulars	Amount (Rs. In lakhs)
a	Bank Guarantees	203.75
b	Depositor Education & Awareness Fund (DEAF)	187.56
c	Employee Group Gratuity Fund	235.60
d	Group Earned Leave Encashment Fund	38.06
	Total:	664.97

- a. As at the end of the financial year 2024-25, the Bank has extended Financial Guarantees to Beneficiaries amounting to Rs. 203.75 lakhs against 100% security. The above has been shown under Contingent Liabilities in the Balance Sheet. The Bank has not extended Performance Guarantees and there are no unsecured guarantees.

**b. Depositor Education and Awareness Fund Scheme (DEAF):**

The Government of India has notified on 24th May 2014 "Depositor Education and Awareness Fund Scheme 2014". As per the scheme, Banks are required to transfer the balances held in inoperative accounts and other amounts which are unclaimed for ten years or more, to Reserve Bank of India to the credit of the fund, as specified in the scheme at the end of every month.

Unclaimed Liability towards the amount transferred to DEA Fund account amounting to Rs. 1,87,56,018/- as on 31st March 2025 is shown under Contingent Liabilities-others. The details of the amount transferred to DEA Fund account and amount reimbursed by Reserve Bank of India from DEA Fund account towards claims are furnished below:

Particulars	As on 31-03-2025 Amount in Rs. lakhs	As on 31-03-2024 Amount in Rs. lakhs
Opening Balance of the amount transferred DEA Fund	138.98	121.94
Add: Amount Transferred to DEA Fund during the Financial Year	50.52	18.51
Less: Amounts reimbursed by DEA Fund towards claims	1.94	1.47
Closing balance of amount transferred to DEA Fund	187.56	138.98

**c. Employee Group Gratuity Fund:**

Bank has contributed to the Group Gratuity Fund with Life Insurance Corporation (LIC) of India to the tune of Rs. 2,35,59,652.00 as at the end of financial year 2024-25 and is shown under Contingent Liabilities in the Balance Sheet.

**d. Group Earned Leave Encashment Fund:**

Bank has contributed Rs. 38,06,283.00 as at the end of the Financial Year 2024-25, to the Group Earned Leave Encashment Fund with Life Insurance Corporation (LIC) of India and the same has been shown under Contingent Liabilities in the Balance Sheet.

**4. B. GST Demand Notice relating to FY 2020-21, pending for appeal:**

The Bank has received GST orders dated 28.02.2025 from the Assistant Commissioner, IDA Gandhi Nagar Circle, raising a demand of Rs. 33,10,294 (comprising CGST of Rs. 16,55,147 and SGST of Rs. 16,55,147) for the FY 2020-21. The Bank, based on expert legal advice and its internal assessment, is of the view that it has no liability to pay the said tax demand. Accordingly, the Bank is in the process of filing appeals against the aforesaid GST orders. Pending the outcome of the appeal, no provision has been made in the accounts for the disputed amount.

**5. Concentration of Deposits:**

The Bank has not accepted any deposits from other Banks or large Institutional Depositors.

**6. Unclaimed Dividends:**

In respect of unclaimed dividends, the Bank is making continuous efforts to educate the shareholders to submit the correct address and bank account number to make payment of dividend. Substantial amount has already been disbursed. Efforts will be continued in respect of unclaimed dividends.

## 7. Accounting Standards:

In compliance with the guidelines issued by Reserve Bank of India regarding disclosure requirements of various Accounting Standards issued by the Institute of Chartered Accountants of India, the following information is furnished:

### a. Prior Period items- AS 5:

There were no prior period items of income/expenditure of any material amount during the year requiring disclosure.

### b. Revenue Recognition-AS 9:

Certain items of income and expenditure were recognized on cash basis (Accounting Policy '2').

### c. Foreign Exchange- AS 11:

The Bank is operating within India and there are no foreign branches. There are no foreign exchange transactions, no foreign assets, and no foreign liabilities as at 31st March 2025.

### d. Segment Reporting -AS 17:

The entire operation of the Bank consists of one composite banking business carried on in the area of operation permitted by Reserve Bank of India, not liable to different risks and rewards. Consequently, the Bank has not recognized any Business Segment or Geographical segments and hence no disclosure is required.

### e. Related Party Disclosures -AS 18:

There were no related party disclosures which require disclosure under AS 18.

### f. Impairment of Assets-AS 28:

A substantial portion of the Bank's assets comprises "Financial Assets" to which the Accounting Standard AS 28 i.e. Impairment of Asset is not applicable. In the opinion of the management, there is no impairment of other assets of the Bank as on 31st March 2025 to a material extent requiring disclosure.

### g. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

In conformity with AS 29 of the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

Contingent Assets are not recognized in the financial statements.

## 8. Deferred Tax:

Deferred Tax Asset was created in the books of accounts of the Bank since the depreciation provided/provisions made by the Bank as per the norms of Reserve Bank of India were different from what is allowed under Income Tax Act.



**9. Loans & Advances to Directors and their relatives:**

No amount (Previous year NIL) is outstanding in respect of the Loans & Advances granted to the Directors of the Bank and their relatives.

**10. DICGC Insurance Premium:**

The Bank is up to date in payment of Insurance Premium to Deposit Insurance and Credit Guarantee Corporation Ltd, Mumbai and the latest premium of Rs. 49,64,001/- was paid in May 2025 for the half year ending 30th September 2025.

**11. Business Correspondents:**

No Business Correspondent was appointed during the financial year 2024-25. As on 31st March 2025, the total number of Business Correspondents providing banking services and banking advisory services such as opening of Savings Bank Accounts, Recurring Deposits, Transactions of Micro ATMs, and Intra and Inter Bank cash deposits on behalf of our Bank is 13. The details of the Business Correspondents have been displayed on our website.

**12.** Previous year figures were regrouped/rearranged wherever necessary.

**13.** Paisa has been rounded off to the nearest rupee.

As per my report of even date

Sd/-

**For M/s A S K & Co.**

Chartered Accountants

Firm Reg. No : 013735S

Sd/-

**M Venkata Ramana**

Chief Executive Officer

Sd/-

**G Madana Gopala Swamy**

Chairman

Sd/-

**Ch Venkatramayya**

Director

Sd/-

**M V Brahmananda Rao**

Director

**N S Krishna**

Partner

M.No. 233858

Place : Jeedimetla, Hyderabad.

Date : 22-05-2025



## PERFORMANCE OF THE BANK AT A GLANCE SINCE INCEPTION OF THE BANK

(Rs. In lakhs)

Year	No. of members	Share Capital	Deposits	Loans & Advances	Working Capital	Pre Tax Profit	Post Tax Profit	Audit Classification
1997-1998	1101	20.97	39.47	4.50	55.53	-(0.12)	-(0.12)	"A"
1998-1999	1112	21.72	300.28	134.57	297.96	1.45	1.45	"A"
1999-2000	1176	23.43	618.89	278.13	616.41	10.25	10.25	"A"
2000-2001	1650	34.24	1190.02	632.52	1204.28	20.50	20.50	"A"
2001-2002	2100	57.55	1201.21	923.37	1249.78	45.46	45.46	"A"
2002-2003	2474	72.00	1229.33	1001.23	1618.98	46.63	46.63	"A"
2003-2004	2492	78.18	1268.54	972.32	1737.37	47.99	47.99	"A"
2004-2005	2642	84.23	1275.25	1137.86	1818.42	37.80	37.80	"A"
2005-2006	2768	91.49	1606.07	1398.17	2156.62	47.77	47.77	"A"
2006-2007	2916	100.02	2153.24	1862.70	2820.49	66.15	44.72	"A"
2007-2008	2985	116.64	2700.22	2066.78	3122.28	97.10	65.95	"A"
2008-2009	2933	198.63	3261.58	2329.35	4324.26	170.95	117.11	"A"
2009-2010	2749	203.71	3740.60	2634.60	5070.72	171.60	118.60	"A"
2010-2011	4903	387.16	5106.09	3647.77	6739.20	221.22	143.45	"A"
2011-2012	4985	449.40	6321.38	5226.40	8257.47	309.33	214.58	"A"
2012-2013	4569	490.17	8745.47	6394.35	11128.07	326.30	225.50	"A"
2013-2014	5465	532.96	10353.40	7495.45	13586.65	338.64	219.85	"A"
2014-2015	6111	569.69	12613.54	7820.41	15853.35	336.06	221.68	"A"
2015-2016	6448	617.68	13715.78	8558.78	17100.53	353.48	230.91	"A"
2016-2017	6979	693.65	17834.74	10918.26	20970.48	344.72	234.92	"A"
2017-2018	7696	805.85	20543.46	15174.97	24796.74	512.83	360.90	"A"
2018-2019	8222	1106.90	25377.04	18314.09	29437.92	679.99	441.91	"A"
2019-2020	7796	1406.81	30441.36	22062.10	35267.20	771.68	487.38	"A"
2020-2021	8149	1617.30	37329.39	26471.01	43027.29	872.96	665.62	"A"
2021-2022	8664	2762.16	40632.49	31218.62	47919.07	1093.69	815.56	"A"
2022-2023	9197	2844.21	50993.10	37512.93	58414.66	1099.29	822.24	"A"
2023-2024	10058	3187.17	59205.28	43796.55	67250.32	1615.76	1247.59	"A"
2024-2025	11203	3614.71	69854.76	57134.73	78580.44	1363.34	1035.30	"A"

# PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31st March 2025



Sl. No.	Particulars	RBI Directives	Bank's Compliance
01	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18.00 of NDTL to be maintained. Entire Investment should be in Government Securities	Maintained SLR of more than 18% throughout the financial year and as on 31st March 2025, SLR is maintained at 20.05%. All SLR investments are in Government Securities only.
02	Cash Reserve Ratio (CRR)	Minimum required CRR is 4.50% of NDTL to be maintained. Reduced to 4.25% from 14th December 2024 and 4.00% from 28th December 2024.	Maintained CRR beyond the stipulated benchmark though out the Financial Year and as on 31st March 2025, CRR is maintained at 7.05%
03	Credit Exposure Ceilings	Individual borrower- 15% of Tier I Capital Group of connected borrowers- 25% of Tier I Capital	Credit exposure to Individual and Group of connected borrowers is within the ceilings stipulated by Reserve Bank of India.
04	Exposure to Unsecured Advances	Shall not exceed 10% of total assets of the Bank as at the end of the Previous financial year	Exposure to Unsecured Advances constitute 0.83% of Total assets of the bank as at the end of the Previous financial year.
05	Targets in Loans and Advances Advances to Priority Sector Advances to Weaker Sections	Shall achieve a minimum of 60% of Adjusted Net Bank Credit (ANBC) Shall achieve a minimum of 11.75% of ANBC	Sanctioned 90.85% of ANBC to Priority sector
06	Advances to Micro Enterprises	Shall achieve a minimum of 7.50% of ANBC	Sanctioned 14.54% of ANBC to Weaker sections
07	Loans to Directors and their relatives	Advances can be sanctioned to Directors/their relatives against their own deposits and LIC Policies	Sanctioned 32.55% of ANBC to Micro Enterprises
08	Non-Performing Assets (NPAs)	No other loans and unsecured loans can be sanctioned	No Loan is sanctioned to Directors/their Relatives.
09	Capital to Risk Weighted Assets Ratio (CRAR) Credit Policy	Net NPAs should not be above 3% of Net Advances A minimum CRAR of 12% shall be maintained Bank should have a Board Approved credit Policy	Net NPAs are 0 % Maintained at 14.79%
10	Advances against shares	Advances shall not be sanctioned to Share brokers and other brokers	Board approved credit policy is in place which is being updated periodically
11	Provision on Non-Performing Assets (NPAs)	Loss Assets – 100 % Doubtful Assets- More than 3 years – 100% Doubtful Assets- 1 to 3 years- 30% Doubtful Assets- upto 1 year – 20% Sub Standard Assets – 10%	No loan is sanctioned against shares to Individuals/ Brokers Provisions are made as stipulated by Reserve Bank of India.
12	Provision on Standard Assets	Direct Advances to Agriculture and SME sectors- 0.25% Advances to Commercial Real Estate (CRE) sector-1.00% Advances to Commercial Real Estate (CRE-RH) Residential Housing Sector - 0.75% All other Standard Assets- 0.40% Should be paid promptly	Provision is made on different Categories (Agriculture, SME sector, housing sector and others) of Standard Assets as stipulated by Reserve Bank of India.
13	Payment of DICGC Premium		DICGC premium is paid promptly. Latest DICGC premium is remitted on 26th May 2025 for the period covering up to 30th September 2025.
14	Net worth	Should not be less than Rs. 1,00,000/-	Net worth of the Bank is Rs. 8036.51 Lakhs

## BUDGET FOR THE YEAR 2025-2026

### A. REVENUE BUDGET :

Rupees in lakhs

S. No.	DESCRIPTION	Budget F.Y. 2024-2025	Actuals F.Y. 2024-2025	Budget F.Y. 2025-2026
	<b>1. INCOME</b>			
A	Interest / discount on advances / Bills / Investments / Deposits	8200.00	7527.44	9500.00
B	Commission, Exchange & Brokerage	30.00	17.37	25.00
C	Other Receipts	1200.00	1083.82	1200.00
	<b>TOTAL</b>	<b>9430.00</b>	<b>8628.63</b>	<b>10725.00</b>
	<b>2. EXPENDITURE</b>			
A	Interest paid on Deposits and Inter Bank Borrowings	4460.00	4377.69	5350.00
B	Payment to and provisions for employees	800.00	813.16	825.00
C	Rent, Electricity & Taxes	560.00	510.44	564.00
D	Printing and Stationery	80.00	86.52	96.00
E	Advertisement & publicity	35.00	22.15	2.00
F	Depreciation & repairs on Bank's property	540.00	474.19	715.00
G	Director's sitting fees, allowances, and expenses	16.00	19.53	22.00
H	Auditors' fees and expenses	12.00	7.92	11.00
I	Law and Professional charges	22.00	25.58	30.00
J	Postage and Telephone charges	45.00	43.10	50.00
K	Insurance	150.00	143.36	185.00
L	Other Expenditure	530.00	567.01	825.00
M	Provisions and contingencies	180.00	174.64	250.00
	<b>SUB TOTAL</b>	<b>7430.00</b>	<b>7265.29</b>	<b>8925.00</b>
N	<b>Gross Profit for the year</b>	<b>2000.00</b>	<b>1363.34</b>	<b>1800.00</b>
	<b>TOTAL</b>	<b>9430.00</b>	<b>8628.63</b>	<b>10725.00</b>
O	Provision for Income Tax	500.00	328.04	450.00
	<b>Net Profit for the year</b>	<b>1500.00</b>	<b>1035.30</b>	<b>1350.00</b>



## BUDGET FOR THE YEAR 2025-2026

### B. CAPITAL BUDGET:

Rupees in lakhs

S. No.	DESCRIPTION	Budget F.Y. 2024-2025	Actuals F.Y. 2024-2025	Budget F.Y. 2025-2026
A	Furniture & Fixtures	200.00	440.60	400.00
B	Computers & UPS Systems	130.00	132.29	135.00
C	Office Equipment	260.00	297.92	280.00
D	Generator & Electricals	20.00	54.18	60.00
E	Computer Software	100.00	56.86	100.00
F	Cash Counting Machines	40.00	28.05	50.00
G	Counters & Interiors	260.00	434.39	300.00
H	Lockers & Safes	160.00	226.33	235.00
I	Strong Room	80.00	140.70	120.00
J	Vehicles	50.00	37.88	20.00
TOTAL CAPITAL BUDGET:		1300.00	1849.20	1700.00

## LOAN SCHEMES

1. <b>GOLD LOANS</b>	7 <b>VEHICLE LOANS</b>
2 <b>HOUSING LOANS</b>	◆ COMMERCIAL VEHICLE LOANS – TAXI / BUS / TRUCK / LORRY ETC.,
◆ FOR PURCHASE OF HOUSE OR FLAT	◆ TWO-WHEELER LOANS
◆ FOR CONSTRUCTION OF HOUSE	◆ CAR LOANS
◆ FOR REPAIRS AND RENOVATIONS.	
3 <b>LOAN AGAINST LIC POLICIES, NSC AND KVP CERTIFICATES.</b>	8 <b>EDUCATIONAL LOANS</b>
4 <b>BUSINESS LOANS / MSME etc.,</b>	9 <b>PERSONAL LOANS</b>
5 <b>CASH CREDIT LIMITS, SECURED OVERDRAFTS</b>	10 <b>LOANS FOR PROFESSIONALS</b>
6 <b>PROPERTY MORTGAGE LOANS</b>	11 <b>CONSUMER DURABLE LOANS</b>
	12 <b>LOAN OR OVERDRAFT AGAINST DEPOSITS</b>

## DEPOSIT SCHEMES - FOR INDIAN RESIDENTS

- |                              |                         |
|------------------------------|-------------------------|
| ❖ <b>ADARSH AUTO RENEWAL</b> | ❖ <b>FIXED DEPOSITS</b> |
| ❖ <b>RECURRING DEPOSIT</b>   | ◆ MONTHLY INTEREST      |
|                              | ◆ QUARTERLY INTEREST    |
|                              | ◆ CUMULATIVE INTEREST   |

## DEPOSIT SCHEMES - NON-RESIDENT INDIANS

- |  |  |
|--|--|
| ❖ <b>NRE SAVINGS BANK ACCOUNT</b>      | ❖ <b>NRO SAVINGS BANK ACCOUNT</b>      |
| ❖ <b>NRE CURRENT ACCOUNT</b>           | ❖ <b>NRO CURRENT ACCOUNT</b>           |
| ❖ <b>NRE FIXED DEPOSIT ACCOUNT</b>     | ❖ <b>NRO FIXED DEPOSIT ACCOUNT</b>     |
| ❖ <b>NRE RECURRING DEPOSIT ACCOUNT</b> | ❖ <b>NRO RECURRING DEPOSIT ACCOUNT</b> |

## INTEREST RATES ON DEPOSITS

Period	Rate of Interest
15 DAYS TO 29 DAYS	5.00% P.A.
30 DAYS TO 91 DAYS	5.50% P.A.
92 DAYS TO 181 DAYS	7.00% P.A.
182 DAYS TO LESS THAN 1 YEAR	7.50% P.A.
1 YEAR TO LESS THAN 2 YEARS	8.50% P.A.
2 YEARS TO LESS THAN 3 YEARS	8.75% P.A.
3 YEARS TO LESS THAN 5 YEARS	9.25% P.A.
5 YEARS AND ABOVE	8.50% P.A.
SENIOR CITIZENS	0.50% P.A. Extra for all tenors



## KNOW YOUR BANK

Name of the Bank	: The Adarsh Co-operative Urban Bank Ltd
Registered Office	: 1-251/1, MPR Complex, Shapur Nagar Phase- I, IDA, Jeedimetla Hyderabad- 500 055
RCS Registration Number	: TBC 638, dated 15th July 1997
RBI License Number	: UBD.AP.1470P dated 23rd September 1997
Date of Commencement of Business	: 06th February 1998
DICGC Code	: AP11787707
RBI OSS CODE	: 08770701
IFSC CODE ( RTGS/NEFT) OF MAIN BRANCH	: ADBK0001001
PERMANENT ACCOUNT NUMBER ( PAN)	: AABAT4278K
TAX DEDUCTION ACCOUNT NUMBER ( TAN)	: HYDT00686A
GOODS AND SERVICE TAX IDENTIFICATION NUMBER ( GSTIN)	: 36AABAT4278K1Z2
LEGAL ENTITY IDENTIFIER CODE ( LEI)	: 3358008SUPMR2CSHDE21
IMPORT/EXPORT CODE (IEC)	: AABAT4278K
Number of Branches	: 34
Number of on-site ATMs and Cash Recyclers	: 60 ATMs and 6 Cash Recyclers
Bank Website	: <a href="http://www.adarshbank.com">www.adarshbank.com</a>

## WORKING HOURS HEAD OFFICE AND BRANCHES

MONDAY TO SATURDAY	-	9.00 A.M. TO 5.00 P.M.
SUNDAY	-	9.00 A.M. TO 3.00 P.M.
SECOND AND FOURTH SATURDAY	-	HOLIDAY

Pl Note: The Bank remains closed on all holidays declared under Negotiable Instrument Act, 1881.

## ADDRESS OF OUR BRANCHES

Branch	Address
<b>HEAD OFFICE CUM JEEDIMETLA</b>	<p>H No. 1-251/1, M.P.R. Complex, 1st Floor, Shapurnagar, I.D.A. Jeedimetla, Phase-I, Hyderabad - 500 055.  IFSC Code: ADBK0001001  Email: shapurnagarbranch@adarshbank.com,</p> <p>Ph : 040-24441023, 040-23863000  Email: manager.operations@adarshbank.com</p> <p>Assistant General Manager:  Sri Yadagiri Pampari  Mob. No: 98498 03308  Email: yadagiri.pampari@adarshbank.com</p> <p>Relationship Officer:  Sri Kasi Visweswara Ravi Kumar Nekkanti  Mob. No: 9949092416  Email: kasi@adarshbank.com</p>
<b>S R Nagar</b>	<p>Plot No. 159/B, Community Hall to B K Guda Road, S R Nagar, Hyderabad - 500 038.  IFSC Code: ADBK0001002  Email: snagarbranch@adarshbank.com</p> <p>Ph : 040-29331600, 040-29341600</p> <p>Branch Manager:  Sri Prasad Adabala  Mob. No: 9963169968  Email: prasad.adabala@adarshbank.com</p> <p>Relationship Officer:  Smt Swapna Deekonda  Mob. No: 98665 38181  Email: swapna.deekonda@adarshbank.com</p>
<b>JEEDIMETLA VILLAGE</b>	<p>Plot No. 96 &amp; 97 Venkateswara Enclave, Jeedimetla Village, Near Suchitra Circle, Hyderabad - 500 067.  IFSC Code: ADBK0001003  Email: jairamnagarbranch@adarshbank.com</p> <p>Ph : 040-23861000, 040-23860000</p> <p>Branch Manager:  Smt. Padmini Nekkanti  Mob. No: 9985554598  Email: padmini.nekkanti@adarshbank.com</p> <p>Relationship Officer:  Smt R. Devi Parvathi  Mob. No: 80087 14022  Email: deviparvathi.reddy@adarshbank.com</p>
<b>KUKATPALLY</b>	<p>Plot No. 79 AS Raju Nagar, Kukatpally, Hyderabad - 500 072.  IFSC Code: ADBK0001004  Email: kukatpallybranch@adarshbank.com</p> <p>Ph : 040-29551318, 040-29551319</p> <p>Branch Manager:  Sri Kasi Satya Prasad Yentrappagada  Mob. No: 9652127030  Email: yentrappagada.prasad@adarshbank.com</p> <p>Relationship Officer:  Sri Vamsikumar Medesetti  Mob. No: 9618362272  Email: vamsikumar.medesetti@adarshbank.com</p>
<b>BACHUPALLY</b>	<p>Plot No. 3-8/130, 1 St Floor, Rajiv Gandhi Nagar, Opp Vijetha Super Market, Bachupally, Bachupally (M), Medchal District - 500 090.  IFSC Code: ADBK0001005  Email: bachupallybranch@adarshbank.com</p> <p>Cell : 7416111145, 7207611144</p> <p>Branch Manager :  Sri Srinivas JV  Mob. No: 98852 65959  Email: srinivas.jv@adarshbank.com</p> <p>Relationship Officer :  Smt. Srinija Avasarala  Mob. No: 9700929987  Email: avasarala.srinija@adarshbank.com</p>
<b>TANDUR</b>	<p>5-4-107/1 &amp; 107/2, Gandhi Chowk, Tandur, Tandur (M), Vikarabad Dist - 501 141.  IFSC Code: ADBK0001006  Email: tandurbranch@adarshbank.com</p> <p>Ph. No: 08411 - 276611, 276622</p> <p>Branch Manager:  Sri Abdul Azeez Shaik  Mob. No: 9533240678  Email: abdulazeez.shaik@adarshbank.com</p> <p>Relationship Officer:  Sri Nithinkumar Madapathi  Mob. No: 9182468742  Email: madapathi.nithinkumar@adarshbank.com</p>





## ADDRESS OF OUR BRANCHES

Branch	Address
<b>VIKARABAD</b>	<p>H. No. 4-1-185, Plot No 7, Gandhi Gunj, Vikarabad, Vikarabad Dist - 501 101. IFSC Code: ADBK0001007 Ph. No: 08416-256688, 256788 Email: vikarabadbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Sri Naga Phanindra Pasupuleti Smt Anusha Kothakapu Mob. No: 90520 34307 Mob. No: 8179161281 Email: nagaphanindra.pasupuleti@adarshbank.com Email: kothakapu.anusha@adarshbank.com</p>
<b>KONDAPUR</b>	<p>Plot No.82 Camelot Layout,Kondapur, Hyderabad - 500 084. IFSC Code: ADBK0001008 Ph. No: 040-29807600, 040-29807601 Email: kondapurbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Sri Rama Krishna Kudaravalli Sri Bhanuteja Nekkanti Mob. No: 8143561920 Mob. No: 9160611612 Email: ramakrishna.kudaravalli@adarshbank.com Email: nekkanti.bhanuteja@adarshbank.com</p>
<b>TSIIC COLONY</b>	<p>Common Facility Center, Behind Jeedimetla Post Office, TSIIC Colony, IDA Jeedimetla, Hyderabad - 500 055. IFSC Code: ADBK0001009 Ph. No: 040 - 42769999 Email: tsiiccolonybranch@adarshbank.com</p> <p>Branch Manager : Relationship Officer: Smt Sathyadevi Jyothula Sri B.V.Venkatesh Mob. No: 96521 35869 Mob. No: 9959074262 Email: sathyadevi.jyothula@adarshbank.com Email: vbontala@adarshbank.com</p>
<b>PASHAMYLARAM</b>	<p>Plot No.8-49/2/1, PSR Residency, Chitkul Road, Pashamylaram, Near Isnapur X Road, Patancheru Mandal, Sangareddy District, Telangana. Pin Code: 502 307. IFSC Code: ADBK0001010 Ph. No: 08455-226003, 08455-226004 Email: pashamylarambranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer : Sri Vinodkumar Puppala Sri N. Arun Kumar Mob. No: 9390155103 Mob. No: 9848194944 Email: vinodkumar.puppala@adarshbank.com Email: arunkumar.nadimpalli@adarshbank.com</p>
<b>SHANKARPALLY</b>	<p>H No. 5-41/3, Plot No.14, Survey No.191, Shankarpally, K.V Rangareddy District, Telangana. Pin Code: 501 203. IFSC Code: ADBK0001011 08417-293285, 08417-293286 Email: shankarpallybranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer : Sri Raghuveer Kunku Sri Gangadhara Rao Dasari Mob. No: 91778 30230 Mob. No: 9989961233 Email: raghuveer.kunku@adarshbank.com Email: dasari.gangadhararao@adarshbank.com</p>
<b>BANDLAGUDA</b>	<p>H.No.1-2, Ground Floor, Brundavan Colony, Bandlaguda Jagir Village &amp; Municipality, Rajendra Nagar, Ranga Reddy District, Telangana. Pin: 500 086. IFSC Code: ADBK0001012 Ph. No: 040-29308188, 040-29308288 Email: bandlagudabranch@adarshbank.com</p> <p>Branch Manager : Relationship Officer : Sri Manohar Reddy Rakonda Smt P. Shanti Mob. No: 9959239768 Mob. No: 99594 39555 Email: manohar.rakonda@adarshbank.com Email: shanti.pedaprolu@adarshbank.com</p>

## ADDRESS OF OUR BRANCHES

Branch	Address
<b>JADCHERLA</b>	<p>Survey No.229, Block No.1, Indira Colony, Jadcherla, Jadcherla Minicipality, Mahaboobnagar district, Telangana. Pin Code: 509 301.  IFSC Code: ADBK0001013 Ph. No: 08542-235008, 08542-235009  Email: jadcherlabranch@adarshbank.com</p> <p>Branch Manager: Sri Arumilli Ram Purushottam  Mob. No: 97048 93892  Email: rampurushottam.arumilli@adarshbank.com</p> <p>Relationship Officer : Sri J Raghavender Reddy  Mob. No: 8897108518  Email: jadcherlabranch@adarshbank.com</p>
<b>MIYAPUR</b>	<p>Plot No.6, Survey No.145, Vasanthnagar Colony, Hydernagar Village, Miyapur, K V Ranga Reddy District, Hyderabad, Telangana. Pin Code: 500 085.  IFSC Code: ADBK0001014 Ph. No: 040-29330338, 29330339  Email: miyapurbranch@adarshbank.com</p> <p>Branch Manager : Sri Naveen Chandu Gadde  Mob. No: 92901 92902  Email: naveen.gadde@adarshbank.com</p> <p>Relationship Officer : Smt Mehar Jyothi Putta  Mob. No: 94945 19139  Email: meharjyothi@adarshbank.com</p>
<b>B.H.E.L</b>	<p>H.No. 4-120 , Plot No. 6, Survey No. 361, B.H.E.L, Chandanagar, Serilingampally Mandal, Rangareddy District, Hyderabad, Telangana. Pin Code: 500 050.  IFSC Code: ADBK0001015 Ph. No: 040-29330448, 29330449  Email: bhelbranch@adarshbank.com</p> <p>Branch Manager: Sri Chakravarthy YDK  Mob. No: 96663 61161  Email: chakravarthy.ydk@adarshbank.com</p> <p>Relationship Officer: Smt Jyothi Yaramati  Mob. No: 6302611029  Email: jyothi.yaramati@adarshbank.com</p>
<b>MAHABUBNAGAR</b>	<p>Plot No.2, Survey No. 5 &amp; 10,Yenugonda, Opposite SVS Medical College, Mahabubnagar Municipality, Mahabubnagar District, Mahabubnagar, Telangana - 509 001.  IFSC Code: ADBK0001016 Ph. No: 08542-293914, 08542-293915  Email: mahabubnagarbranch@adarshbank.com</p> <p>Branch Manager: Sri Murali Krishna Atmakuri  Mob. No: 9440326820  Email: muralikrishna.atmakuri@adarshbank.com</p> <p>Relationship Officer: Sri Sairam Kunchanapalli  Mob. No: 90009 62045  Email: sairam.kunchanapalli@adarshbank.com</p>
<b>PARIGI</b>	<p>H No. 4-265 to 4-268, Shop No. 1 &amp; 2 in First Floor and Shop No. 4 in Ground Floor, Beside RTC Depot, Parigi, Parigi Municipality, Vikarabad District, Telangana - 501 101.  IFSC Code: ADBK0001017 Ph. No 08412-282010, 08412-282011  Email: parigibranch@adarshbank.com</p> <p>Branch Manager: Sri V Srinivas  Mob. No: 8919222095  Email: srinivas.vadla@adarshbank.com</p> <p>Relationship Officer: Sri P Naveen kumar  Mob. No: 72868 91449  Email: peddinti.naveenkumar@adarshbank.com</p>
<b>SANGAREDDY</b>	<p>Door No. 9-99, Plot No. 6, Pothireddypally, Sangareddy, Sangareddy District, Sangareddy, Telangana - 502 001.  IFSC Code: ADBK0001018 Ph. No: 08455-293404, 08455-293405  Email: sangareddybranch@adarshbank.com</p> <p>Branch Manager: Sri Raveendra Manne  Mob. No: 6301724023  Email: raveendra.manne@adarshbank.com</p> <p>Relationship Officer: Sri P Harish  Mob. No: 7306969644  Email: sangareddybranch@adarshbank.com</p>



## ADDRESS OF OUR BRANCHES

Branch	Address
<b>MANIKONDA</b>	<p>Plot Nos. 3 &amp; 4, Survey No. 259/AA, Manikonda, Manikonda Municipality, K.V. Rangareddy District, Hyderabad, Telangana - 500 089. FSC Code: ADBK0001019 Email: manikondabranch@adarshbank.com</p> <p>Ph. No: 040-29880121, 040-29880122</p> <p>Branch Manager: Smt. Ch. L. S. Prasanna Mob. No: 8374326719 Email: Ichilukuri@adarshbank.com</p> <p>Relationship Officer: Sri Raghu Goutham Rayala Mob. No: 9885861562 Email: raghu.goutham@adarshbank.com</p>
<b>L B NAGAR</b>	<p>H No. 3-7-502, Vinayak Nagar Colony, Mansoorabad, LB Nagar, K.V. Rangareddy District, Hyderabad, Telangana - 500 074. IFSC Code: ADBK0001020 Email: lbnagarbranch@adarshbank.com</p> <p>Ph. No: 040-29310413, 040-29320413</p> <p>Branch Manager: Sri Dindigala Venu Mob. No: 96525 85968 Email: dindigala.venu@adarshbank.com</p> <p>Relationship Officer: Smt Cheruku Swetha Sri Mob. No: 99497 81627 Email: swethasri.cheruku@adarshbank.com</p>
<b>NARSINGI</b>	<p>Flat No. G-1, Ground Floor, Ideal Butterfly, Plot No. 103/Part and 104, Marva Township-B, Narsingi, Narsingi Municipality, KV Ranga Reddy District, Hyderabad, Telangana - 500 075. IFSC Code: ADBK0001021 Email: narsingibranch@adarshbank.com</p> <p>Ph. No: 040-24441601, 040-24441600</p> <p>Branch Manager: Sri M Srinivas Mob. No: 97045 64188 Email: srinivas.magapu@adarshbank.com</p> <p>Relationship Officer : Sri P Saikiran Mob. No: 9505335092 Email: saikiran.padakanthi@adarshbank.com</p>
<b>AMEENPUR</b>	<p>H No. 12-78/2, Beeram Guda, Ameenpur, Ameenpur Municipality Sangareddy District, Telangana - 502 032. IFSC Code: ADBK0001022 Email: ameenpurbranch@adarshbank.com</p> <p>Ph. No: 08455-280025, 08455-280027</p> <p>Branch Manager: Sri M Aruna Kumar Mob. No: 94417 36016 Email: arunakumar.mamidi@adarshbank.com</p> <p>Relationship Officer : Smt GSL Madhuri Mob. No: 9052350836 Email: lakshmimadhuri.balam@adarshbank.com</p>
<b>SHADNAGAR</b>	<p>D NO: 11-132, 133 &amp; 134, Plot No. 4-217, Shadnagar, Shadnagar Municipality, K V Ranga Reddy District, Telangana - 509 216. IFSC Code: ADBK0001023 Email: shadnagarbranch@adarshbank.com</p> <p>Ph. No: 08458-250068, 08458-250069</p> <p>Branch Manager: Sri Ch Vinod Raj Mob. No: 9553822364 Email: vinodraj.chilukuri@adarshbank.com</p> <p>Relationship Officer : Sri K chiranjeevi Mob. No: 9912970996 Email: chiranjeevi.k@adarshbank.com</p>
<b>MADHAPUR</b>	<p>Flat No. G3-C, Relance Cyber Ville. GHMC No. 1-90/8/20/G3-C, Plot Nos. 14 to 21, Vittal Rao Nagar, Madhapur, K V Ranga Reddy District, Telangana, 500 081. IFSC Code: ADBK0001024 Email: madhapurbranch@adarshbank.com</p> <p>Ph. No: 040-29312303, 040-29312304</p> <p>Branch Manager: Sri Gopi Jammula Mob. No: 7396622289 Email: gopi.jammula@adarshbank.com</p> <p>Relationship Officer: Smt Nagamani Reddy Mob. No: 94380 02796 Email: nagamani.reddy@adarshbank.com</p>

## ADDRESS OF OUR BRANCHES

Branch	Address
<b>Narayankhed</b>	<p>H.No. 1-6-111/25/A/2/A/1, Plot No. 46 &amp; 47, Bilal Majeed Colony, Narayankhed, Narayankhed Municipality, Sangareddy District - 502 286.  FSC Code: ADBK0001025 Ph. No: 040-48681010, 9966384524  Email: narayankhedbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer:  Sri Naveen Dasari Sri R Dhanraj  Mob. No: 9966384524 Mob. No: 9908422433  Email: naveen.dasari@adarshbank.com Maill: narayankhedbranch@adarshbank.com</p>
<b>Bowenpally</b>	<p>H.No. 6-54-295, Sy. No. 92 / Part, Hasmathpet Road, Bowenpally, Cantonment, Hyderabad - 500 011.  IFSC Code: ADBK0001026 Ph. No: 040-27990217, 040-27990367  Email: bowenpallybranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer:  Sri K.Brahmanandam Smt I. Sravani  Mob. No: 9966187878 Mob. No: 73309 22136  Email: brahmanandam.kuchipudi@adarshbank.com Email: sravani.inturi@adarshbank.com</p>
<b>Thukkuguda</b>	<p>H.No. 5-57, Plot No. 65 &amp; 66, Thukkuguda, Mankhal Post, Maheshwaram Mandal, K V Rangareddy District, Telangana - 501 359.  IFSC Code: ADBK0001027 Ph. No: 040-29300010, 040-29300031  Email: thukkugudabbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer :  Sri Avula Srinivas Reddy Sri V.Akhil Kumar  Mob. No: 9948960378 Mob. No: 9392357785  Email: srinivasreddy.avula@adarshbank.com Email: akhilkumar.venkateshgari@adarshbank.com</p>
<b>Malkajgiri</b>	<p>Old H.No. 24-184/4, New H.No. 25-40/5/8, PTIN NO. 1170666826, Plot No.4, East Anand Bagh, Malkajgiri, Medchal-Malkajgiri District, Hyderabad, Telangana -500 047.  IFSC Code: ADBK0001028 Ph. No: 040-27726175, 040-27726176  Email: malkajgiribranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer :  Smt K Usha Rani Sri K Srinivas Rao  Mob. No: 9949908838 Mob. No: 7780676739  Email: usharani.kunaparaju@adarshbank.com Email: srinivasarao.kodeboyina@adarshbank.com</p>
<b>Kushaiguda</b>	<p>H. NO. 1-10-4/8/NR, PTIN No. 1010120915, Kushaiguda, Medchal-Malkajgiri District, Hyderabad - 500 062.  IFSC Code: ADBK0001029 Ph. No: 040-27122010, 040-27122070  Email: kushaigudabbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer :  Smt B Lavanya Sri A Lavan Kumar  Mob. No: 9603667045 Mob. No: 99080 92319  Email: bachu.lavanya@adarshbank.com Email: kushaigudabbranch@adarshbank.com</p>
<b>Siddipet</b>	<p>H.No : 12-3-193/1,PTIN No. 1113007802, Moinpura, Medak Road, Siddipet, Siddipet Municipality &amp; District - 502 103 Telangana.  IFSC Code: ADBK0001030 Ph. No: 08457-220472, 08457-220473  Email: siddipetbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer:  Sri B Krishnakanth Sri Ch kiran kumar  Mob. No: 9640409719 Mob. No: 6302269652  Email: krishnakanthbonala@adarshbank.com Email: siddipetbranch@adarshbank.com</p>



## ADDRESS OF OUR BRANCHES

Branch	Address
<b>Kothur</b>	<p>Old H No. 1-28, New H No. 29, PTIN No. 1304100030, Penjarla Road, Kothur, Kothur Municipality, K V Rangareddy District, Telangana - 509 228. IFSC Code: ADBK0001031 Ph. No: 08548-251698, 08548-251938 Email: kothurbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Sri P Suresh Smt. S Pravallika Mob. No: 8008325267 Mob. No: 9885154606 Email: parmati.suresh@adarshbank.com Email: kothurbranch@adarshbank.com</p>
<b>Sadashivpet</b>	<p>Telephone Exchange Building, Bharath Sanchar Nigam Limited (BSNL) Main Road, Sadashivpet, Adjacent to Police Station, Sadashivpet Municipality, Sangareddy District, Telangana - 502 291. IFSC Code: ADBK0001032 Ph. No: 08455-251396, 08455-251397 Email: sadashivpetbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Smt J Kavitha Kumari Sri R Santhosh Kumar Mob. No: 8522857695 Mob. No: 9652910914 Email: kavithakumari.javvadi@adarshbank.com Email: sadashivpetbranch@adarshbank.com</p>
<b>Zaheerabad</b>	<p>Telephone Exchange Building, Bharath Sanchar Nigam Limited (BSNL) Main Road, Zaheerabad, Adjacent to India Post, Zaheerabad Municipality, Sangareddy District, Telangana - 502 220. IFSC Code: ADBK0001033 Ph. No: 08451-285449, 08451-285450 Email: zaheerabadbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Md Mahaboob Ali Ms Busa Roopa Mob. No: 6281006542 Mob. No: 7075959534 Email: mahaboobali.mohammed@adarshbank.com Email: zaheerabadbranch@adarshbank.com</p>
<b>Badangpet</b>	<p>H. No. 22-3-15, PTIN No. 1177019843, # Plot No. 7, 8 &amp; 15, Badangpet Village, Balapur Mandal, K V Rangareddy Dist. Telangana - 500 058. IFSC Code: ADBK0001034 Ph. No: 040-29310104, 040-29310105 Email: badangpetbranch@adarshbank.com</p> <p>Branch Manager: Relationship Officer: Sri Mupparaju Brahmaiah Sri Pittala Praveen Mob. No: 9505854967 Mob. No: 8985350670 Email: brahmaiah.mupparaju@adarshbank.com Email: praveen.pittala@adarshbank.com</p>

NOTES





Sri. P Sasidhara Sastry, Manager -Retd., Reserve Bank of India Inaugurating our 26th Branch at Bowenpally on 20-11-2024.



Smt. B Hemalatha, Chairperson, Thukkuguda Municipality, Inaugurating our 27th Branch at Thukkuguda on 07-12-2024.



Inauguration of Our 28th Branch at Malkajgiri on 17-12-2024.





Inauguration of Our 29th Branch at Kushaiguda on 20-12-2024.



Inauguration of Our 30th Branch at Siddipet on 20-01-2025.



Sri. K. Shankaraiah, MLA, Shadnagar Inaugurating our 31st Branch at Kothur on 07-02-2025.





Smt. D. Raja Rajeshwari, ITS, Principal General Manager, BSNL, Medak BA inaugurating our 32nd Branch at Sadashivpet on 10-02-2025.

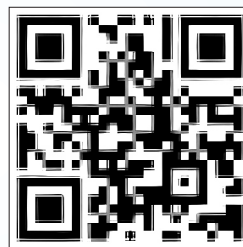


Pooja celebration at our 33rd Branch of Zaheerabad on 13-02-2025.



Smt. CH. Parijatha Narsimha Reddy, Mayor, Badangpet Municipal Corporation, Inaugurating our 34th Branch at Badangpet on 16-03-2025.

**THE ADARSH CO-OPERATIVE URBAN BANK LIMITED**  
IS REGISTERED WITH DICGC (<https://www.dicgc.org.in>)



**Deposit Insurance and Credit Guarantee Corporation**  
Wholly owned subsidiary of the Reserve Bank of India



Estd. 1998

## **The Adarsh Co-operative Urban Bank Ltd.**

HEAD OFFICE & MAIN BRANCH  
MPR Complex, Phase-I, IDA Jeedimetla,  
Medchal District, Hyderabad - 500 055.

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✉ [manager.operations@adarshbank.com](mailto:manager.operations@adarshbank.com)

🔍 [www.adarshbank.com](http://www.adarshbank.com)



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