# MAHARANA PRATAP BANK

## (MAHARANNA PRATAP CO-OP URBAN BANK LTD.)

24
ANNUAL REPORT
FOR THE F.Y. 2022-2023

# ECONOMY BOUNCING BACK

# BOARD OF DIRECTORS


Sri. V.P. PATALAY
(CHAIRMAN)


Smt. T.MANJU SINGH
(DIRECTOR)


Miss. KANCHAN SINGH
(DIRECTOR)


Sri. THAKUR HRIDAYNATH SINGH
(DIRECTOR)


Sri. C NAND KUMAR
(DIRECTOR)


Sri. BYRAM KUMAR
(DIRECTOR)


Sri. THAKUR NARENDER SINGH BISAN
(DIRECTOR)


Sri. B. SHYAM RAO
(DIRECTOR)


Ca. B. RAVINDER RAO
(DIRECTOR)


Ca. BHARANI UPADRISHTA
(PROF. DIRECTOR)


Sri. K SREE RAM REDDY
(PROF. DIRECTOR)


Sri. K. GANGADHAR RAO
(MD & CEO)

# MAHARANA PRATAP CO-OP URBAN BANK LTD

2-3-36/1/22 & 23, Maharana Pratap Road, Amberpet, Hyderabad-500013

## NOTICE OF THE GENERAL BODY MEETING

Notice is hereby given that the 24th Annual General Body Meeting of Maharana Pratap Co-op. Urban Bank Ltd., Amberpet, Hyderabad (T.A.No.1459) for the FY 2022-23 will be held on **Sunday the 3rd September, 2023 from 11.30 am onwards at Surabhi Grand Hotel**, Opp: Shivam Bus Stop, Hyderabad to transact the following business:

### AGENDA

01. To Consider approve the 24TH Annual Administrative Report for the F.Y. 2022-23
02. To Consider Audit Certificate and the Audited Accounts for the F.Y. 2022-23
03. To Consider the statement of Receipts and Payments for the F.Y. 2022-23
04. To Ratify/Approve Performance budget for F.Y. 2022-23 and Annual Budget Estimates for FY 2023-24
05. To Approve Appropriation of Profits for the F.Y. 2022-23 and declaration of dividend.
06. To Approve/Ratify the Investment of Funds for F.Y. 2022-23
07. To ratify Admission/Additions, Transfer and withdrawal of Shares for F.Y. 2022-23
08. To consider report on the loans sanctioned from 01.04.2022 to 31.03.2023
09. To review all NPA loans
10. Any other matter with the permission of the chair.

***All the members are requested to attend the General Body compulsorily***

***LUNCH FOLLOWS***

Place : Hyderabad
Date : 17.08.2023

[By Order Of The Board Of Directors]
Sd/-
K. Gangadhar Rao, MD & CEO

**IMPORTANT NOTE TO MEMBERS**

1. Members are requested to bring their identity cards (this is mandatory) issued by the Bank to the General Body Meeting.
2. Members are requested to inform change of address/mobile No. , if any, to the bank on any working day from 10.00 AM to 4.00 PM.
3. Members may claim unclaimed dividends if any from the bank in writing on any working day from 10.00 AM to 4.00 PM. As per Bank's Bye Law No. 45, any dividend remaining undrawn for 3 years after declared shall be forfeited and carried to the Bank's Reserve Fund.
4. Members are requested to note that according to Section 21 of the TCS Act, a person shall be disqualified for being admitted as and for being a member, if he/she, among others

   **a)** Fails to transact minimum business or minimum services or facilities in a year as may be Specified in the byelaw. **OR**

   **b)** Who fails to attend two consecutive General Body meetings without leave of absence **OR**

   **c)** Who fails to give information relevant to him/her to the Bank as specified in the byelaws.

My dear Share holders,

On behalf of the Board of Directors of our bank, I have pleasure in welcoming you all to this 24th Annual General Body meeting. I am very much delighted to inform you that our bank has been once again placed under **"A" grade bank** by Statutory Auditors.

Our bank has successfully entered **25 years** of journey in the service of customers as a ***"trusted custodian for their valuable savings"*** in spite of several turmoils that happened externally and internally.

All this has been achieved due to the great support and continuous patronage being extended by our esteemed customers, well-wishers and shareholders. On behalf of our Board of Directors, I sincerely express my gratitude to each and every one.

In the month of March 2023, RBI has conducted inspection of our bank. Everything went smooth &well. We have already submitted our 1st compliance to their inspection report.

The Reserve Bank of India has issued new guidelines for **"Financially Sound and Well Managed Bank" (FSWM)** which is among one of the Major initiatives taken by Ministry of Cooperation headed by Sri Amit Shah ji - Home Minister, for Redressal of difficulties faced by Co-operative Banks. Those banks which fall under FSWM bank category are allowed to open branches without RBI's prior approval.

Our bank is falling under FSWM bank category. The management of the bank wants to utilize this opportunity for opening new branches at the earliest possible in commemoration of successfully entering into silver Jubilee year of our bank.

The housing loan limit of the Urban Cooperative bank's of our size (Tier1) has been increased to Rs. 60 lakhs from Rs.35 lakhs by RBI which is also among one of the Major initiatives taken by Ministry of Cooperation.

Digital transformation has started in a galloping race in all fields. Banks are adopting & providing innovative user friendly digital services to their customers. In order to provide better and improved services to our customers also, our bank has shifted to new software. Now bank has provided new mobile app. of the bank. Customers at present can use this for non monetary transactions like viewing Account balance, Mini Account statement, Cheque book request & downloading account statement. This App can be downloaded from Play stores for Android phones & from Apple App stores for I phones. Bank is planning to provide **QR code facility** to our Business Customers. Discussions with other major banks for providing QR code facility is under process. The management is also thinking about possibility of introducing UPI payment facility i.e. ***G-pay, Phone Pe*** *etc* facility.

**Website** : Banks activities, its performance and other important matters can be ascertained from our website : **www.maharanapratapbank.in.**

# KEY FINANCIAL INDICATORS AS ON 31.03.2022 & 31.03.2023

| S.NO | PARTICULARS | AMOUNT Rs. IN LAKHS 31-03-2022 | AMOUNT Rs. IN LAKHS 31-03-2023 |
|---|---|---|---|
| 1 | SHARE CAPITAL | 232.84 | 229.83 |
| 2 | RESERVES | 338.79 | 372.54 |
| 3 | NETWORTH | 16.95 | 16.95 |
| 4 | GROSS PROFIT | 55.67 | 59.88 |
| 5 | NET PROFIT | 47.17 | 48.41 |
| 6 | DEPOSITS | 3731.55 | 4108.72 |
| 7 | ADVANCES | 2735.79 | 2790.51 |
| 8 | CD RATIO | 73.32% | 67.92% |
| 9 | CASA | 643.27 (17.23%) | 720.16 (17.53%) |
| 10 | PRIORITY SECTOR ADVANCES (Minimum Required as per RBI 50% for 31.03.2022 & 60% for 31.03.2023 ) | 1505.05 (55.01%) | 895.93 (32.75%) |
| 11 | WEAKER SECTION ADVANCES (Minimum Required as per RBI 11% for 31.03.2022 & 11.5% for 31.03.2023 ) | 321.33 (11.74%) | 17.78 (0.65%) |
| 12 | SLR INVESTMENTS (Minimum Required as per RBI 18%) | 740.19 (19.39%) | 802.27 (23.90%) |
| 13 | NON SLR INVESTMENTS (Maximum Exposure as per RBI 10%) | 205.50 (5.36%) | 205.50 (5.51%) |
| 14 | INTER BANK INVESTMENTS (Maximum Exposure as per RBI 20%) | 651.86 (17.02%) | 926.18 (24.82%) |
| 15 | DEPOSITS INVESTMENTS RATIO | 42.81% | 47.12% |
| 16 | CAPITAL TO RISK WEIGHTED ASSETS RATIO (Minimum Required as per RBI 9%) | 23.98% | 17.19% |
| 17 | GROSS NPA | 3.50% | 4.04% |
| 18 | NET NPA (Maximum tolerable level less than 6%) | 0.20% | 0.74% |
| 19 | PROVISION COVERAGE RATIO | 94.32% | 82.28% |
| 20 | NUMBER OF EMPLOYEES | 13 | 12 |
| 21 | BUSINESS PER EMPLOYEE | 497.49 | 574.94 |
| 22 | OPERATING PROFIT PER EMPLOYEE | 4.28 | 5.00 |
| 23 | PAYMENT OF DICGC PREMIUM | Paid upto 30/09/2022 | Paid upto 30/09/2023 |
| 24 | NO DEFAULT IN MAINTAINING SLR & CRR | NIL | NIL |

**DEPOSITS:**

The deposits have increased by Rs. 377.17 lakhs during FY 20.22-23 over previous financial year and stood at Rs. 4108.72 lakhs.

**Concentration of Deposits :**

(Amount in Crores)

| Particulars | 31-03-2023 | 31-03-2022 |
|---|---|---|
| Total deposits of the twenty largest depositors | 7.17 | 7.49 |
| Percentage of deposits of twenty largest depositors to total deposits of the Bank. | 17.45% | 20.07% |

**LOANS & ADVANCES :**

There is not much significant change in loans and advance. It stood at Rs. 2790.51 lakhs during the financial year end.

**Concentration of Deposits :**

(Amount in Crores)

| Particulars | 31-03-2023 | 31-03-2022 |
|---|---|---|
| Total advances to the twenty largest borrowers | 10.25 | 9.55 |
| Percentage of advances to twenty largest borrowers to total advances of the Bank. | 36.73% | 34.90% |

**Concentration of Deposits :**

(Amount in Crores)

| Particulars | 31-03-2023 | 31-03-2022 |
|---|---|---|
| Total exposure to the twenty largest borrowers/customers | 12.94 | 11.93 |
| Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the Bank on borrowers/ customers. | 47.30% | 42.75% |

**CREDIT DEPOSIT RATIO: 67.92% as on 31.03.2023**

**DEPOSITOR EDUCATION AND AWARENESS FUND (DEA Fund details):**

Amount in lakhs

| S. No. | Particulars | 31-03-2023 | 31-03-2022 |
|---|---|---|---|
| I | Opening balance of amounts transferred to DEA Fund | 22.93 | 17.93 |
| II | Add: Amounts transferred to DEA Fund during the year | 0.13 | 5.00 |
| III | Less: Amounts reimbursed by DEA Fund towards claims | 0.85 | 0.00 |
| IV | Closing balance of amounts transferred to DEA Fund | 22.21 | 22.93 |

## SUMMARIZED POSITION OF THE BANK'S INVESTMENT:

Amount in Crores

| S. No. | Types Of Securities | Book Value 31.03.2023 | Book Value 31.03.2022 |
|---|---|---|---|
| 1. | Government Securities | 6.57 | 7.40 |
| 2. | Treasury Bills | 1.45 | 0 |
| 3. | Commercial Paper | 0 | 0 |
| 4. | Mutual Funds | 0 | 0 |
| 5. | PSU- Bonds | 2.05 | 2.05 |
| | Total Investments | 10.07 | 9.45 |
| | Deposits With Banks | 5.51 | 2.41 |
| | GRAND TOTAL | 15.58 | 11.86 |
| | DEPOSIT INVESTMENT RATIO | 37.93% | 31.79% |

**NON PERFORMING ACCOUNTS (NPAs) :**

The Gross NPAs of previous financial year was Rs. 95.81 lakhs constituting 3.50% and it was Rs. 112.69 lakhs as on 31.03.2023 constituting 4.04%. Net NPA of previous financial year was Rs 5.44 lakhs constituting 0.20% it was Rs.19.97 lakhs as on 31.03.2023 constituting 0.72%. The provision coverage ratio was 82.37%. Now as on 31.07.2023 the Gross NPA was Rs 91.48 lakhs constituting 3.34% and Net NPA was **0 %** as on 30.06.2023 with a covering ratio of 100%.

**BUSINESS RATIOS :**

(Amount in Crores)

| Particulars | 31-03-2023 | 31-03-2022 |
|---|---|---|
| (i) Interest Income as a percentage to Working capital Funds | 10.06% | 10.53% |
| (ii) Non-interest Income as a percentage of Working Funds | 0.21% | 0.42% |
| (iii) Cost of Deposits | 7.75% | 7.85% |
| (iv) Net Interest Margin | 6.99% | 6.95% |
| (v) Operating Profit as a percentage to Working Funds | 1.32 | 1.36 |
| (vi) Return on Assets | 0.99 | 1.21 |
| (vii) Business (deposits plus advances) per employee (Rs. In crores) | 5.75 | 5.88 |
| (viii) Profit per employee ( Rs. in crores) | 0.04 | 0.04 |

**INSURANCE :**

Bank has paid total insurance premium of Rs. 764571.98 during FY 2022-23 covering all its properties, valuables , cash , gold etc against all kinds of perils, premium to Deposit Insurance and Credit Guarantee Corporation (DICGC)covering all deposits up-to Rs. 5 lakhs per each depositor. As a welfare measure health insurance covered to all Staff and directors.

**CUNCURRENT AUDIT :**

M/s Shiva Vardhan &Co, Chartered Accountants are conducting Concurrent Audit of our bank . They are looking after GST, TDS matters, Tax Audit and filing of Income Tax. The Board of Directors conveys their thanks for the co-operation extended by them.

**APPOINTMENT OF STATUTORY AUDITORS:**

As you are aware that in the last General Body we have informed about RBI's approval for appointment of M/S Beldi and Associates as our Statutory Auditors for FY 2022-23. The Board of Directors conveys their thanks for the co-operation extended by them during the conduct of Statutory Audit for FY 2022-23. . The Board once again recommended to RBI for appointment of M/S Beldi and Associates for conducting Statutory Audit for FY 2023-24 and the same is approved by Reserve Bank of India.

**INCOME TAX**

**Bank has paid income tax of Rs. 11, 62,000/- for FY 2022-23**

**GST**

Bank has paid Rs 5, 94,121.86 towards GST during FY 2022-23. The break-up detailed are here under and also paid GST arrears of Rs.7,62,884/-.pertains FY 20117-18 to 20121-22

| | |
|---|---|
| SGST | 191057.58 |
| CGST | 191057.58 |
| IGST | 212006.70 |
| **TOTAL** | **5,94,121.86** |

**BOD &COMMITTEES :**

In-order to have more transparency in the bank's functioning, the bank has constituted various committees and conducted meeting to review the bank's activities regularly besides Board Meeting. The following committee meetings were held during last financial year.

| | | |
|---|---|---|
| Boar Meetings | : | 13 |
| Audit Committee | : | 13 |
| Planning Investment and ALM committee | : | 12 |
| Credit Monitoring Committee | : | 12 |
| Legal Committee | : | 6 |
| Staff Committee | : | 4 |

**STAFF TRAININGS :**

Following are the staff trainings conducted/ attended during FY 2022-23

## TRAINING PROGRAMMES FOR FY 2022-2023

| S.NO | MEMBERS ATTENDED | TRAINING PROGRAMMES DETAILS |
|---|---|---|
| 1. | CHAIRMAN, DIRECTORS AND MD & CEO | Sensitisation workshop on various aspects of Cyber Security in Cooperative Banks.<br>Webinar on RBI's Technology vision document 2020-23 &Role of Technology in Urban Cooperative Banking.<br>Webinar on NPA's Management in Covid 19 ERA for Urban Cooperative Banks.<br>Familiarization Programme with Urban Cooperative Banks (UCBs) in respect of appointment of Statutory Auditors<br>Recent RBI guidelines and Major Supervisory Concerns. |
| 2. | STAFF MEMBERS | Sensitisation workshop on various aspects of Cyber Security in Cooperative Banks.<br>Webinar on RBI's Technology vision document 2020-23 & Role of Technology in Urban Cooperative Banking.<br>Webinar on Compliance Management for Urban Cooperative Banks.<br>Certification Training Programme on Cyber Security for Officers and employees (Non-technical) of UCB's<br>Webex meeting on Compliance Management<br>Webinar on NPA's Management in Covid 19 ERA for Urban Cooperative Banks.<br>Familiarisation programme for Urban Cooperative Banks of Telangana State for accurate and timely submission of data on Priority Sector Lending.<br>Training Programme on General Banking<br>Workshop on CISBI Portal for UCBs, STCBs & DCCBs<br>Webex meeting on Cyber Law and Financial Crimes. |

**PAYMENT OF DIVIDEND FY 2022-23 :**

The Board of Directors recommended paying 18% dividend for FY 2022-23. For this it requires to transfer an amount of 6, 24,101 from Dividend Equalization Fund. I therefore request your approval for the same.

**ACKNOWLEDGEMENTS :**

On behalf of the Board of Directors I thank the Reserve Bank Of India for their co-operation extended during recent Inspection, I would also like to place on record my appreciation for the great guidance and support extended by them. The Board of Directors would like to convey their special thanks to Department of Co-operation, Govt. of Telangana, Registrar of Cooperative Societies, Addl. Registrar, Jt. Registrar & District Cooperative Officer (Hyderabad-Urban), Deputy Registrar of Cooperatives. (Charminar Division), Assistant Registrar, (Charminar Division). On behalf of the Board of Directors I convey sincere thanks to our shareholders, customers and well-wishers for their great patronage and support.

The Board of Directors convey their thanks to Telangana State Co-operative Urban Banks Federation Ltd .The Board of Directors would like to convey their appreciation to the employees for their dedicated services in sustained growth and development of the bank.

**V.P. PATALAY**
(Chairman)

# INDEPENDENT AUDITOR'S REPORT

To
The Members
**Maharana Pratap Co-Operative Urban Bank Limited.,**
Hyderabad.

**Report on the Financial Statements :** We have audited the accompanying Financial Statements of Maharana Co-operative Urban Bank Limited which comprise the Balance Sheet as at 31stMarch 2023, Profit and Loss Account, the Receipts & payments Account for the year then ended, and a summary of significant accounting policies and notes on accounts. The Bank is having only 1 branch and the returns of the Branch are incorporated in these financial statements.

**Opinion :** In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co- operative societies), the Telangana Cooperative Societies Act, 1964, the Telangana Cooperative Societies Rules, 1964 and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Telangana 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 state of affairs of the Bank as at 31st March 2023.

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

(c) In the case of the Receipts and Payments Statement, of the receipts and payments for the year ended on that date.

**Management's Responsibility for the Financial Statements :** The Bank's Board of Directors and those charged with governance in accordance with Section 55A of the Telangana Co operative Societies Act, 1964 is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and receipts and payments of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co operative societies), the guidelines issued by the Reserve Bank of India and the Registrar of Cooperative Societies, Telangana, the Telangana Co operative Societies Act, 1964, and the Telangana Co operative Societies Rules, 1964, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the above stated Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**Auditors' Responsibility :**

Our responsibility is to express an opinion on these financial statements based on our audit. We 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 misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order 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.

**Report on Other Legal and Regulatory Requirements :**

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Telangana Co-operative Societies Act, 1964 and the Telangana Co-operative Societies Rules 1964.

We report, Subject to our remarks as mentioned in the Annexure-A.

that:

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 and have found to be satisfactory;

a) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

b) The transactions of the Bank which have come to our notice are within the powers of the Bank;

c) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

d) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks

9. We further report that for the year under audit, the Bank has been awarded "A" classification.

| | |
|---|---|
| Signature: | |
| Name: | Beldi Sridhar |
| Membership No. | 027186 |
| FRN No. | 000414s |
| Address: | Partner in<br>BELDI & ASSOCIATES<br>6-3-609/195,Anand Nagar,<br>Khairtabad,<br>Hyderabad – 500004. |
| Date :<br>Place : | 31.05.2023<br>Hyderabad |
| UDIN | 23027186BGXAMA5032 |

## RECEIPTS AND PAYMENTS FOR THE YEAR 2022-23

**i.e from 01/04/2022 to 31/03/2023** (Amount in Rs.)

| SNO | DESCRIPTION | RECEIPTS | PAYMENTS |
|---|---|---|---|
| 1 | | 1742000 | 2042800 |
| 2 | Reserve Fund And Other Reserves | 8450760 | 11488056 |
| 3 | Deposits | 3748702309 | 3710985306 |
| 4 | Other Liabilities | 256961882 | 258583487 |
| 5 | Overdue Interest Reserve | 2039138 | 1421515 |
| 7 | Interest Payable On Deposits | 6683233 | 6086108 |
| 8 | Interest Paid On Deposits | 1847188 | 31998666 |
| 9 | Interest And Discount Received | 48676287 | 324248 |
| 10 | Commission Exchange And Brokerage | 206472 | 31389 |
| 11 | Other Receipts | 1648890 | 446670 |
| 12 | Loans And Advances | 287506786 | 292978608 |
| 13 | Fixed Assets | 883053 | 602091 |
| 14 | Other Assets | 1032042317 | 1031856329 |
| 15 | Interest Receivable | 1421515 | 2039138 |
| 16 | Bank Balances | 6308539149 | 6305148683 |
| 17 | Investments | 1473649663 | 1510879619 |
| 18 | Cash On Hand | 560000 | 575000 |
| 19 | Interest Receivable | 2315398 | 2808423 |
| 21 | Establishment And Contigencies | 566631 | 9283524 |
| 22 | Audit And Professional Charges | | 196900 |
| 23 | Depreciation | | 831658 |
| 24 | Standard Assets Provision | | 48253 |
| 25 | Other Expenditure | 300917 | 4087115 |
| | **GRAND TOTAL** | **13184743587** | **13184743587** |

# MAHARANA PRATAP CO-OP URBAN BANK LTD

**2-3-36/1/22 & 23, Maharana Pratap Road, Amberpet, Hyderabad-500013**

## BALANCE SHEET AS FOR THE YEAR 2022-23

| PARTICULARS | Schedule | As at 31/03/2023 Rs. | As at 31/03/2022 Rs. |
|---|---|---|---|
| **CAPITAL & LIABILITIES** | | | |
| Capital | 1 | 2,29,82,900 | 2,32,83,700 |
| Reserves and Surplus | 2 | 3,12,63,999 | 2,88,99,813 |
| Deposits | 3 | 41,08,71,943 | 37,31,54,941 |
| Borrowings | 4 | - | - |
| Other Liabilities & Provisions | 5 | 2,02,43,629 | 2,09,00,358 |
| **TOTAL** | | **48,53,62,471** | **44,62,38,811** |
| **ASSETS** | | | |
| Cash and Balances with RBI | 6 | 5,75,000 | 5,60,000 |
| Balance with Banks & Money at Call and Short Notice | 7 | 9,28,17,684 | 6,51,86,194 |
| Investments | 8 | 10,07,77,230 | 9,45,69,230 |
| Advances | 9 | 27,90,50,605 | 27,35,78,783 |
| Fixed Assets | 10 | 48,70,550 | 51,12,717 |
| Other Assets | 11 | 72,71,402 | 72,31,887 |
| **TOTAL** | | **48,53,62,471** | **44,62,38,811** |

| | | | |
|---|---|---|---|
| Contingent Liabilities | 12 | 32,47,349 | |
| Significant Accounting Policies and Notes on Accounts - | 18 | - | - |

The schedules referred to above form an integral part of the accounts.

As per our report attached

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

| PARTICULARS | Schedule | For the year 2022-23 Rs. | For the year 2021-22 Rs. |
|---|---|---|---|
| **INCOME:** | | | |
| Interest Earned | 13 | 4,86,30,941 | 4,67,56,149 |
| Other Income | 14 | 10,13,555 | 18,56,104 |
| **Total** | | **4,96,44,496** | **4,86,12,253** |
| **EXPENDITURE:** | | | |
| Interest Expended | 15 | 3,01,51,478 | 2,97,67,924 |
| Employees Cost | | 48,71,732 | 45,90,610 |
| Other Operating Expenses | 16 | 82,23,367 | 82,32,812 |
| **Total** | | 4,32,46,577 | 4,25,91,346 |
| **OPERATING PROFIT** | | 63,97,919 | 60,20,907 |
| Provisions & Contingencies | 17 | 4,09,958 | 4,53,719 |
| **PROFIT BEFORE TAX** | | 59,87,961 | 55,67,188 |
| Taxes on Income: | | | |
| Current Tax | | 11,62,000 | 8,50,000 |
| Deferred Tax Liabilities (Asset) | | (14,855) | - |
| **NET PROFIT FOR THE YEAR** | | **48,40,816** | **47,17,188** |
| **Appropriations:** | | | |
| **Balance of Profit for the year** | | **48,40,816** | **47,17,188** |

Significant Accounting Policies and Notes on Accounts - 18

The schedules referred to above form an integral part of the accounts.

As per our report attached

# SCHEDULES FORMING PART OF BALANCE SHEET
# AS ON MARCH 31, 2023

(Amount in Rs.)

| SCHEDULE - 1 | As at 31-03-2023 | As at 31-03-2022 |
|---|---|---|
| CAPITAL | | |
| (i) Authorised Capital | 5,00,00,000 | 5,00,00,000.00 |
| 500000 Shares of Rs.100/- each | | |
| | **5,00,00,000** | **5,00,00,000** |
| (ii) Issued and Subscribed Capital | 2,32,83,700 | 2,35,83,900 |
| 231292 Shares of RS.100/- each 23129200 | | |
| 309 shares of Rs.500/- each 154500 | | |
| Add: Acceptance shares of during the year 2022-23 | 17,42,000 | 26,31,900 |
| Less: Refund of shares during the year 2022-23 | 20,42,800 | 29,32,100 |
| **Total** | **2,29,82,900** | **2,32,83,700** |
| **SCHEDULE - 2** | | |
| RESERVES AND SURPLUS | | |
| (i) Statutory Reserve | | |
| Opening Balance: | 1,57,47,855 | 1,39,54,984 |
| Additions during the year | 11,79,297 | 17,92,871 |
| Transfer from Unclaimed Dividend | | |
| **Total** | **1,69,27,152** | **1,57,47,855** |
| (ii) Reserve Fund | | |
| Opening Balance: | 44,02,334 | 7,10,458 |
| Additions during the year | 9,20,571 | 36,91,876 |
| **Total** | **53,22,905** | **44,02,334** |

## SCHEDULES FORMING PART OF BALANCE SHEET
## AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| (iii) Investment Fluctuation Reserve | | |
| Opening Balance: | 25,135 | 25,135 |
| Additions during the year | - | - |
| (deductions during the Year) | - | - |
| **Total** | **25,135** | **25,135** |
| (iv) Dividend Equilisation Fund | | |
| Opening Balance: | 11,86,612 | 8,25,756 |
| Additions during the year | 24,973 | 3,60,856 |
| (deductions during the Year) | 0 | - |
| **Total** | **12,11,585** | **11,86,612** |
| (v) Common Good Fund | | |
| Opening Balance: | 4,64,174 | 3,92,459 |
| Additions during the year | 0 | 71,715 |
| (deductions during the Year) | 0 | - |
| **Total** | **4,64,174** | **4,64,174** |
| (vi) Education Fund | | |
| Opening Balance: | 6,61,189 | 5,43,129 |
| Additions during the year | 1,69,882 | 1,91,571 |
| (deductions during the Year) | 54,165 | 73,511 |
| **Total** | **7,76,906** | **6,61,189** |
| (viii) Building Fund | | |
| Opening Balance: | 16,95,326 | 16,95,326 |
| Additions during the year | 0 | - |
| (deductions during the Year) | 0 | - |
| **Total** | **16,95,326** | **16,95,326** |

## SCHEDULES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| **Total of Schedule 2** | **-** | |
| **(viii) BALANCE IN PROFIT AND LOSS** | | |
| Profit brought forward of previous year | 47,17,188 | 71,71,481 |
| Less: Appropriations out of previous year | 47,17,188 | 71,71,481 |
| Balance profit of previous year | 0 | - |
| Profit for the year | 48,40,816 | 47,17,188 |
| **Total** | **48,40,816** | **47,17,188** |
| **SCHEDULE : 3** | | |
| DEPOSITS: | | |
| (i) Demand Deposits | | |
| a) Current Deposits | 1,65,61,826 | 1,38,02,225 |
| b) Savings Bank Deposits | 5,54,53,792 | 5,06,67,063 |
| (ii) Term Deposits | | |
| (i) Fixed Deposits | 33,88,56,325 | 30,86,85,653 |
| **Total** | **41,08,71,943** | **37,31,54,941** |
| **SCHEDLUE : 4** | | |
| **BRROWINGS:** | | |
| (i) From Reserve Bank of India, State/Central | - | - |
| Co-operative Bank: - State Co-op Bank | - | - |
| (ii) From Other Banks | - | - |
| (iii) From Other institutions and agencies | - | - |
| **Total** | **-** | **-** |
| SCHEDULE : 5 | | |
| OTHER LIABLITIES & PROVISIONS | | |
| (a) Inter-office adjustments(net) | - | - |
| (b) Interest accrued on Deposits | 27,36,067 | 21,38,942 |
| (c) Unclaimed Dividends | 6,36,775 | 13,60,495 |
| (d) Others (Details enclosed) | 1,68,70,787 | 1,74,00,921 |
| **Total** | **2,02,43,629** | **2,09,00,358** |

## SCHEDULES FORMING PART OF BALANCE SHEET
## AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| **Details of "Others' under Other Liabilities & Provisions** | | |
| (i) Overdue interest reserve (contra) | 31,31,159 | 25,13,536 |
| ii) Demand Drafts Payable | 1,99,477 | 4,78,758 |
| iii) Unpaid Expenses | 1,12,500 | 90,400 |
| iv) Sundry creditors | 19,925 | - |
| v) Sundry Deposit | 3,63,550 | 3,03,550 |
| vi) Legal valuation & Inspection | 43,661 | 47,920 |
| vii) Locker deposit | 2,78,000 | 2,60,000 |
| viii) Provision for NPA Provision | 59,90,999 | 59,80,999 |
| ix) Provision for Bad & Doubtful Debts Reserve | 32,91,392 | 30,55,533 |
| x) Provision for Bonus/Exgratia to Staff | 3,51,705 | 3,73,665 |
| xi) Provision for stale draft | 6,63,676 | 6,55,456 |
| xii) Provision for Standard Assets | 7,08,248 | 6,59,995 |
| xiii) Provision for Income Tax -Refund | 120 | 8,50,120 |
| xiv) CGST Payable | 1,04,398 | - |
| xv)Provision for RFW 2.0 | 13,49,978 | 21,30,989 |
| xiv) Provision for Income Tax fy 2022-23 | 2,62,000 | |
| **Total** | **1,68,70,787** | **1,74,00,921** |
| SCHEDULE: 6<br>CASH AND BALANCES WITH RBI | | |
| I) In hand 5,75,000 | 5,60,000 | |
| ii) Balance with Reserve Bank | 0 | - |
| a) In Current Account | 0 | - |
| b) In Other Accounts | 0 | - |
| **Total** | **5,75,000** | **5,60,000** |

## SCHEDULES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| SCHEDULE: 7 | | |
| BALANCE WITH OTHER BANKS AND MONEY AT CALL AND SHORT NOTICE: | | |
| I Balances with Banks | | |
| (i) In Current Accounts | 3,77,22,238 | 4,11,12,704 |
| (ii) in Other Deposit Accounts | 5,50,95,446 | 2,40,73,490 |
| II Money at Call & Short Notice | | |
| (i) With Banks | | |
| (ii) With Other Institutions | | |
| **Total** | **9,28,17,684** | **6,51,86,194** |
| SCHEDULE: 8 | | |
| INVESTMENTS | | |
| i) Govt. Securities | 8,02,27,230 | 7,40,19,230 |
| ii)Other approved securities | 0 | - |
| iii)Shares 0 | - | |
| iv) Debentures and Bonds | 2,05,50,000 | 2,05,50,000 |
| iv) Others - Commercial Paper | 0 | - |
| **Total** | **10,07,77,230** | **9,45,69,230** |
| SCHEDULE : 9 | | |
| ADVANCES: (Ref: Schedule -19 Note No: B (v) | | |
| I | | |
| i.Bills purchased and discounted | 0 | - |
| ii. Cash Credits, Overdrafts and Loans payable on demand | 7,47,52,709 | 7,80,52,709 |
| iii. Term Loans | 20,42,97,896 | 19,55,26,074 |
| **Total** | **27,90,50,605** | **27,35,78,783** |
| II | | |
| i. Secured by tangible assets | 27,89,08,834 | 27,32,39,691 |
| ii. Covered by Bank / Government Guarantee | | - |
| iii. Unsecured | 1,41,771 | 3,39,092 |
| **Total** | **27,90,50,605** | **27,35,78,783** |

## SCHEDULES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| III | | |
| i. Priority sector | 18,00,10,165 | 15,05,04,957 |
| ii. Public sector | 0 | - |
| iii. Banks | 0 | - |
| iv. Others | 9,90,40,440 | 12,30,73,826 |
| **Total** | **27,90,50,605** | **27,35,78,783** |
| IV | | |
| Sub-Classification | | |
| Short Terms Loans- Cash Credit, Overdraft, Bills Discounted & other ST Loans | 7,47,52,709 | 7,80,83,287 |
| Medium Term Loans | 2,35,43,206 | 3,68,37,044 |
| Long Term Loans | 18,07,54,690 | 15,86,58,452 |
| **Total** | **27,90,50,605** | **27,35,78,783** |
| SCHEDULE: 10 | | |
| **OTHER FIXED ASSETS (INCLUDING FURNITURE & FIXTURES)** | | |
| At Cost on 31st March of the preceding year | 1,14,04,847 | 1,08,70,631 |
| Additions during the year | 5,89,491 | 14,44,287 |
| Deduction during the year | 0 | - |
| Depreciation to date | 71,23,788 | 72,02,201 |
| **Total** | **48,70,550** | **51,12,717** |
| SCHEDULE: 11 | | |
| OTHER ASSETS: | | |
| (i) Interest receivable | | |
| On Investments | 27,98,845 | 23,05,820 |
| On Non Performing advances (contra) | 31,31,159 | 25,13,536 |
| ii) Stationary and Stamps | 1,15,223 | 1,01,204 |
| iii) Deferred Tax Asset | 14,855 | - |
| iv) Others (Details enclosed) | 12,11,320 | 23,11,327 |
| **Total** | **72,71,402** | **72,31,887** |

# SCHEDULES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| **Details of "Others" under Other Assets:** | | |
| i) Prepaid expenses | 1,25,470 | 2,54,578 |
| ii) Building additions and Alterations | 50,000 | 0 |
| iii) Rental Deposit | 9,20,000 | 9,20,000 |
| iv) TDS Account | 12,448 | 0 |
| v) Advance tax(to be netted against it provision) | 0 | 8,50,000 |
| vi) RBI DEAF receivable | 0 | 88,501 |
| vii) Election expenses | 51,666 | 1,03,332 |
| viii)Advance | 0 | 10,000 |
| ix) Premium on Govt /Sdl Securities | 51,736 | 84,916 |
| **Total** | **12,11,320** | **23,11,327** |
| **SCHEDULE: 12** | | |
| **Contingent Liability** | | |
| i) Rental Advance | 9,20,000 | - |
| ii) Income Tax Demands | 1,06,340 | - |
| iii) Amount Transferred to DEAF | 22,21,009 | - |
| **Total** | **32,47,349** | |
| **SCHEDULE: 13** | | |
| **INTEREST EARNED** | | |
| Interest/ Discount on Advances / Bills | 3,87,17,135 | 3,53,60,895 |
| Income on Investments | 71,08,885 | 74,74,410 |
| Interest on Balances with RBI and Other Inter Bank Funds / Call Money lending | 28,04,921 | 39,20,844 |
| **Total** | **4,86,30,941** | **4,67,56,149** |
| **SCHEDULE: 14** | | |
| **OTHER INCOME** | | |
| Commission, Exchange and Brokerage | 1,75,083 | 2,54,679 |
| Incidental Charges | 6,82,450 | 12,83,602 |
| Income on Lockers | 1,53,820 | 1,53,647 |
| Miscellaneous Income | 2,202 | 1,64,176 |
| **Total** | **10,13,555** | **18,56,104** |

## SCHEDULES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2023

(Amount in Rs.)

| | | |
|---|---|---|
| **SCHEDULE: 15** | | |
| **INTEREST EXPENDED** | | |
| Interest on Deposits | 3,01,51,478 | 2,97,66,480 |
| Interest on RBI / Inter Bank Borrowings | 0 | 1,444 |
| Others | 0 | - |
| **Total** | **3,01,51,478** | **2,97,67,924** |
| **SCHEDULE: 16** | | |
| **OTHER OPERATING EXPENSES** | | |
| Rent, Taxes and Lighting, insurance etc | 32,61,884 | 20,08,582 |
| Law Charges | 6,37,201 | 6,72,176 |
| Postage, Telegrams & Telephone Charges | 85,020 | 74,889 |
| Auditors fees | 64,900 | 2,37,100 |
| Professional charges | 1,89,800 | |
| Depreciation on Bank's Property | 8,31,658 | 6,77,882 |
| Repairs & Maintenance to property | 1,94,976 | 2,47,607 |
| Printing, and Stationery | 2,64,441 | 2,14,424 |
| Advertisement and Publicity | 47,048 | 33,465 |
| Director's Fees, Allowances and Expenses | 10,73,660 | 9,19,742 |
| Other Expenditure | 15,72,780 | 31,46,946 |
| **Total** | **82,23,367** | **82,32,812** |
| Salaries Allowances and Provident Fund | 48,71,732 | 45,90,610 |
| SCHEDULE: 17 | | |
| PROVISIONS AND CONTINGENCIES: | | |
| Provision for Bonus / Exgratia | 3,51,705 | 3,73,665 |
| Provision for Standard Assets | 48,253 | 80,054 |
| NPA Provision written back | -4,20,000 | - |
| Provision for NPA | 4,30,000 | - |
| **Grand Total** | **4,09,958** | **4,53,719** |

## TO RATIFY PERFORMANCE BUDGET FOR F.Y. 2022-23 AND TO APPROVE ANNUAL BUDGET FOR F.Y. 2023-24

| S.No | PARTICULARS | REVISED BUDGET UPTO 31.03.2023 | ACTUALS UPTO 31.03.2023 | VARIANCE | BUDGET FOR FY 2023-24 |
|---|---|---|---|---|---|
| 1 | **Furniture & Fixtures** | 0.00 | 0.00 | 0.00 | **3.00** |
| 2 | **Office Equipment** | 2.00 | 0.00 | 2.00 | **4.00** |
| 3 | **Electrical Fittings** | 0.00 | 0.00 | 0.00 | **0.00** |
| 4 | **Computer Equipment & Software** | 10.00 | 5.89 | 4.11 | **4.00** |
| | **TOTAL** | **12.00** | **5.89** | **6.11** | **11.00** |

| | | | | | |
|---|---|---|---|---|---|
| 1 | **DEPOSITS** | 4200.00 | 4108.72 | -91.28 | **42.00** |
| | **ADVANCES** | 2800.00 | 2790.51 | -9.49 | **30.00** |
| 3 | **INCOME** | 500.00 | 497.29 | -2.71 | **548.00** |
| 4 | **EXPENDITURE** | 440.00 | 437.94 | 2.06 | **470.34** |
| 5 | **GROSS PROFIT** | 60.00 | 59.35 | -0.65 | **77.09** |

# APPROPRIATION OF PROFIT FOR FY 2022-2023

| | Amount (Rs) | Balances (Rs) |
|---|---|---|
| **Gross Profit** | | **60,02,816** |
| Less: | | |
| Income Tax Provision | 11,62,000 | |
| **NET PROFIT** | | **48,40,816** |
| **MANDATORY ITEMS** | | |
| 25% of NP Transfer To Statutory Reserve | 12,10,204 | |
| 1% of GP Transferred To Education Fund | 1,95,779 | |
| 5% of NP Transfer To Bad Debts Reserve | 2,42,041 | |
| **TOTAL MANDATORY DEDUCTIONS** | **16,48,024** | |
| **BALANCE AVAILABLE FOR FURTHER APPROPRIATION** | | **31,92,792** |
| **Proposed Dividend @ 18%** | | **38,16,893** |
| **Balance to be transferred from Dividend Equalization Fund** | | **6,24,101** |

## REVIEW OF INVESTMENT OF FUNDS MADE FROM 01/04/2022 TO 31/03/2023

**INTER BANK DEPOSITS** [AMOUNT IN RUPEES]

| SNO | NAME OF THE BANK | OPENING BALANCE | INVESTMENT | WITHDRAWAL | CLOSING BALANCE |
|---|---|---|---|---|---|
| 1 | BANK OF BARODA, TILAKNAGAR BRANCH | 0.00 | 217037207.00 | 217037207.00 | 0.00 |
| 2 | IDBI BANK LTD, BANJARA HILLS | 5073490.00 | 20285214.00 | 20263258.00 | 5095446.00 |
| 3 | YES BANK, SOMAJIGUDA BRANCH | 0.00 | 109000000.00 | 99000000.00 | 10000000.00 |
| 4 | RBL BANK LTD, KUKATPALLI BRANCH | 10000000.00 | 125000000.00 | 120000000.00 | 15000000.00 |
| 5 | FINCARE SMALL FINANCE BANK LTD | 0.00 | 10000000.00 | 0.00 | 10000000.00 |
| 6 | EQUITAS SMALL FINANCE BANK LTD | 0.00 | 10000000.00 | 10000000.00 | 0.00 |
| 7 | TELANGANA STATE COOP. APEX BANK LTD | 9000000.00 | 37998000.00 | 31998000.00 | 15000000.00 |
| | **GRAND TOTAL** | **24073490.00** | **529320421.00** | **498298465.00** | **55095446.00** |
| | | | | | |
| | **SLR INVESTMENTS** | | | | |
| **SNO** | **NAME** | **OPENING BALANCE** | **INVESTMENT** | **WITHDRAWAL** | **CLOSING BALANCE** |
| | | | | | |
| 1 | GOVT. OF INDIA SECURITIES | 20409650.00 | 0.00 | 0.00 | 20409650.00 |
| 2 | STATE DEVELOPMENT LOANS | 53609580.00 | 0.00 | 8270000.00 | 45339580.00 |
| 3 | TREASURY BILLS | 0.00 | 31559198.00 | 17081198.00 | 14478000.00 |
| | **GRAND TOTAL** | **74019230.00** | **31559198.00** | **25351198.00** | **80227230.00** |
| | | | | | |
| | **NON SLR INVESTMENTS** | | | | |
| **SNO** | **NAME** | **OPENING BALANCE** | **INVESTMENT** | **WITHDRAWAL** | **CLOSING BALANCE** |
| 1 | TAX FREE BONDS | 20550000.00 | 0.00 | 0.00 | 20550000.00 |
| | **GRAND TOTAL** | **20550000.00** | **0.00** | **0.00** | **20550000.00** |
| | | | | | |
| | **OTHER INVESTMENTS** | | | | |
| **SNO** | **NAME** | **OPENING BALANCE** | **INVESTMENT** | **WITHDRAWAL** | **CLOSING BALANCE** |
| 1 | CALL MONEY | 0.00 | 950000000.00 | 950000000.00 | 0.00 |
| | **GRAND TOTAL** | **0.00** | **950000000.00** | **950000000.00** | **0.00** |

| ADMISSIONS, ADDITIONS, TRANSFERS AND WITHDRAWAL OF SHARES FOR FY 2022-2023 (Amount in rupees) | | | |
|---|---|---|---|
| | | **No of Members** | **Share Amount** |
| A) | At The Beginning Of The Year | 2964 | 23129200.00 |
| B) | Admission During The Year | 8 | 800000.00 |
| C) | Additional Shars Issued To Existing | | |
| | Share Holders During The Year | 16 | 915000.00 |
| D) | Removed/withdrawn | 90 | 2042800.00 |
| E) | **Closing At The End Of Year** | **2898** | **22801400.00** |
| F) | Associated Members | 363 | 181500.00 |
| | **Total** | **3261** | **22982900.00** |

## LOANS DISBURSED FROM 01/04/2022 TO 31/03/2023

| SERIAL NUMBER | ACCOUNT NAME | NUMBER OF ACCOUNTS | AMOUNT |
|---|---|---|---|
| 1 | BILL DISCOUNT ACCOUNT | | |
| 2 | GOLD LOANS | 217 | 2,30,90,900.00 |
| 3 | SUPER GOLD LOANS | | |
| 4 | EXPRESS GOLD LOAN | | |
| 5 | OVERDRAFT AGAINST GOLD | 23 | 2,47,03,000.00 |
| 6 | FIXED DEPOSITS LOANS | 91 | 1,54,23,000.00 |
| 7 | PERSONAL LOAN | | |
| 8 | HOUSING LOAN | 1 | 50,00,000.00 |
| 9 | TERM LOAN AGAINST GOLD | | |
| 10 | W.C.T.L. S.B.F. | 10 | 2,85,00,000.00 |
| 11 | VEHICLE LOAN | | |
| 12 | SECURED LOANS (ML) | | |
| 13 | CASH CREDITS ACCOUNTS | | |
| 14 | SECURED OVERDRAFTS | | |
| 15 | OVER DRAFT ON FIXED DEPOSIT | 2 | 26,68,000.00 |
| 16 | EDUCATIONAL LOANS | | |
| 17 | TERM LOAN (MORTGAGE) | | |
| 18 | MORTGAGE LOAN | 6 | 2,70,00,000.00 |
| 19 | FESTIVAL ADVANCE | 5 | 1,08,000.00 |
| 20 | M.P.VYAPAR SARAL YOJNA | | |
| 21 | RECALLED LOAN ACCOUNTS | | |
| | GRAND TOTAL | 355 | 12,64,92,900.00 |

## POSITION OF LOANS AS ON 31/03/2023

| SERIAL NUMBER | ACCOUNT NAME | NUMBER OF ACCOUNTS | AMOUNT |
|---|---|---|---|
| 1 | FIXED DEPOSITS LOANS | 37 | 74,16,093.00 |
| 2 | M.P.VYAPAR SARAL YOJNA | 6 | 3,01,533.00 |
| 3 | GOLD LOANS | 145 | 1,61,70,096.00 |
| 4 | SECURED OVERDRAFTS | 9 | 3,28,59,358.40 |
| 5 | HOUSING LOAN | 15 | 3,39,51,727.00 |
| 6 | W.C.T.L. S.B.F. | 24 | 2,98,22,720.00 |
| 7 | VEHICLE LOAN | 1 | 18,08,982.00 |
| 8 | PERSONAL LOAN | 1 | 48,745.00 |
| 9 | OVER DRAFT ON FIXED DEPOSIT | 6 | 64,18,499.00 |
| 10 | FESTIVAL ADVANCE | 4 | 82,000.00 |
| 11 | MORTGAGE LOAN | 57 | 13,83,64,189.00 |
| 12 | OVERDRAFT AGAINST GOLD | 11 | 1,18,06,663.00 |
| | GRAND TOTAL | 316 | 27,90,50,605.40 |

## NPA CLASSIFICATION & PROVISIONS AS ON 31.03.2023

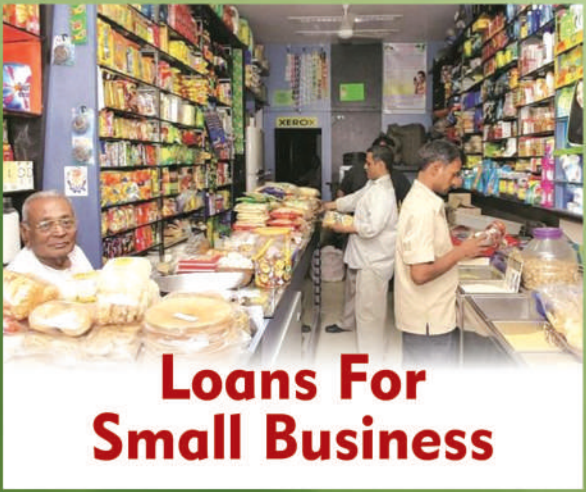
| SNO | ACCOUNT NO. | NAME OF THE BORROWER | DATE OF NPA | OUTSTANDING AS ON 31.03.2023 | ASSET CATEGORY AS ON 31-03-2023 | % OF PROVISION MADE | Provision Amount required till 31.03.2023 | Remarks |
|---|---|---|---|---|---|---|---|---|
| 1 | HL/47 | K KIRAN KUMAR | 31.03.2019 | **1223200.00** | D-3 | 100% | 1223200.00 | Suit Filed |
| 2 | OD/52 | RAHUL N GAIKWAD | 31.03.2019 | **563762.42** | D-3 | 100% | 563762.42 | Under Legal Process |
| 3 | MG/93 | KOYALKAR JAGADEESH | 31.03.2020 | **520484.00** | D-3 | 100% | 520484.00 | Under Legal Process |
| 4 | MG/70 | K L GYANESHWAR | 31.03.2020 | **1373338.00** | D-3 | 100% | 1373338.00 | Under Legal Process |
| 5 | MG/114 | GADAMSETTY SRI LAKSHMI | 31.03.2020 | **1571663.00** | D-3 | 100% | 1571663.00 | Under Legal Process. Received part payment of Rs. **17.50 lakhs** |
| 6 | MG/115 | DR G PAVITHRA | 31.03.2020 | **1531880.00** | D-3 | 100% | 1531880.00 | Under Legal Process. Received part payment of Rs. **17.50 lakhs** |
| 7 | VS/296 | A SHANKAR | 31.03.2020 | **22003.00** | D-3 | 100% | 22003.00 | Pursuing |
| 8 | VS/302 | NAMDHARI TULSI RAM | 31.03.2020 | **60358.00** | D-3 | 100% | 60358.00 | Under Legal Process |
| 9 | OD/48 | Y. LAKSHMI RAJYAM | 31.03.2020 | **898106.00** | D-3 | 100% | 898106.00 | Under Legal Process. Received part payment of Rs. 3 lakhs |
| 10 | VS/313 | MOHD MOIN QUARSHI | 30.01.2021 | **39205.00** | LA | 100% | 39205.00 | Under Legal Process |
| 11 | VS/327 | K SURENDER | 31.03.2021 | **34727.00** | LA | 100% | 34727.00 | **CLOSED** |
| 12 | VS/335 | AMBERPET SHIV KUMAR | 31.03.2022 | **93026.00** | D-2 | 30% | 27907.80 | Under Legal Process |
| 13 | MG/123 | ABDUL SAMAD | 31.12.2022 | **3337448.00** | SSA | 10% | 333744.80 | Under Legal Process |
| | | | | **11269200.42** | **TOTAL PROVISION REQUIRED** | | **8200379.02** | |
| | | | | | **EXISTING PROVISION AVAILABLE** | | **9272391.36** | |
| | | | | | **SURPLUS PROVISION** | | **1072012.34** | |


Overdrafts / Loans
against Gold ornaments


VEHICLE LOANS


Mortgage
Loans


Happy and Peaceful Life for Senior Citizens.
Avail Maximum interest of 9.75% P.A.
on Fixed Deposits


Loans For
Small Business


LOCKER FACILLITY AVAILABLE

A TRUSTED CUSTODIAN OF

TRUSTED

YOUR VALUABLE SAVINGS


**BUSINESS HOURS :**
**10.00 AM TO 04.00 PM**
**MONDAY TO SATURDAY**

**EVERY 2nd & 4th**
**SATURDAY HOLIDAY**

Estd. 1999

**MAHARANA PRATAP CO-OP. URBAN BANK LTD.**
Maharana Pratap Road, Amberpet, Hyderabad - 13
Tel : 040-27403412
admin@maharanapratapbank.com
www.maharanapratapbank.in