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 26th Annual General Body Meeting of Maharana Pratap Co-op. Urban Bank Ltd., Amberpet, Hyderabad (T.A.No.1459) for the FY 2024-25 will be held on **Sunday the 28th** September**, 2025 from 12 noon onwards at LAVISA BANQUETS,** 2-2-3, Sreshta Origin (old Surabhi Grand Building), 4th Floor, above Reliance Digital, Shivam Road, Hyderabad -500 013.

AGENDA

01. To Consider approval of the 26th Annual Administrative Report for the F.Y. 2024-25
02. To Consider Audit Certificate and the Audited Accounts for the F.Y.2024-25
03. To Consider the statement of Receipts and Payments for the F.Y. 2024-25
04. To Ratify/Approve Performance budget for F.Y. 2024-25 and Annual Budget Estimates for FY 2025-26
05. To Approve Appropriation of Profits for the F.Y. 2024-25 and declaration of dividend.
06. To consider and ratify the Investment of Funds F.Y. 2024-25
07. To ratify Admission/Additions, Transfer and withdrawalof Shares for F.Y. 2024-25
08. To consider and ratify report on the loans sanctioned from 01.04.2024 to 31.03.2025
09. To review all NPA loans as on 31.03.2025
10. To Streamline the membership as per Sec.21(g) of TCS Act & Rules
11. To Approve transfer of un-distributed profit of FY 2021-22 to Reserve Fund
12. 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 : 12.09.2025

[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.

Dear Members,

It gives me great pleasure to welcome you all for this 26th Annual General Body meeting.

As you are aware that United Nations has declared Year 2025 as **International Year of Co-operatives (IYC 2025).** The theme is ***"Co-operatives build a better World "***

The Ministry of Cooperation is a nodal ministry has taken the opportunity to highlight the aims, achievements, and expanding horizons of India's cooperative movement, which has emerged as a vital engine of rural development and inclusive economic growth.

From their historical roots in pre-independence India, cooperatives have evolved into a dynamic network of over 8.4 lakh societies that empower communities across every sector, from agriculture and dairy to banking, housing, and fisheries.

As the world marks International Day of Cooperatives on July 5, 2025, India stands at the forefront of this global movement, reaffirming its faith in the transformative power of cooperatives. The day comes with added significance this year, as 2025 has also been declared the International Year of Cooperatives by the United Nations.

They function as people-centric enterprises built on shared ownership and democratic values, driving forward the idea of collective prosperity. The Ministry's vision of "**Sahkar se Samriddhi**" is steadily taking shape through landmark initiatives designed to modernize and deepen the impact of cooperatives nationwide.

Cooperative movement in India touches the lives of over 30 crore people, with 40 lakh workers and 80 lakh board members involved in various capacities.

Urban Cooperative Banks **(UCBs**) banks are being strengthened through regulatory reforms. The RBI has approved a new umbrella organization for UCBs, will be operational in 2025-26. These steps aim to ensure financial resilience and service innovation within cooperative banking.

India's cooperative movement offers a compelling blueprint, proving once again that when communities come together, they build not only better livelihoods but also a better tomorrow.

I am pleased to inform you that , our bank has been awarded **"A"** grade once again by the Statutory Auditors. It gives me great pleasure to bring to your kind notice in this connection, that this is consecutively 25th time we have been awarded **"A"** grade.

It's a proud moment to inform you that, out of total 48 Urban Co-operative Banks in Telangana State, our bank stood in the 5th position as best bank as per National Co-operative Data Base published recently.

We always strongly believe that **'Size matters but Strength matters more'**

I am very much delighted to inform that our bank is now having **'mobile banking'** facility. This is one more feather in the cap of our bank. Introducing this facility is one of the greatest achievements and a mile stone in the history of our bank. The mobile bank App can be downloaded from Google Play Stores for Android phones and App Stores for IOS phones. Now you have **UPI** facility (**BHIM, Gpay. PhonePe, QR code**) **Virtual debit cards for e-commerce /NEFT/RTGS/ IMPS** / facility besides Account Statement, balance view, Cheque book request etc. We request all our members and customers to utilize this facility for easy banking with us from "***anywhere, at anytime you feel convenient***".

As you are aware that, we have opened new branch at Bandlaguda- (Nagole) just a week before starting of the financial year 2024-25. As you know that every new born requires good nurturing in the initial stages, which involves some extra care and expenditure. Likewise for our New Bandlaguda branch also we have spent some good amount of expenditure for its nurturing which was possible with all your permission accorded in previous General Body Meetings. Generally it takes 2 to 3 years to get break-even in the business for any new branch, due to which there is likely fall in the profitability. But I am very happy to share with you that our Bandlaguda branch started break-even just only after 10 months. I hope all our members appreciate this fast growth of Bandlaguda branch and can understand this temporary impact on profitability. Now our Bandlaguda branch has also become a profit making center. It is showing income over expenditure every month on month.

In-order not to disappoint our esteemed members inspite of spending and absorbing good amount of expenditure on our New Bandlaguda branch , the Board of Directors has recommended paying dividend @ 4% for FY 2024-25 and hopes to pay handsome dividends in the coming years.

Let us have glimpses of our bank's performance in FY 2024-25

DEPOSITS:

The deposits stood at Rs. 4058.54 lakhs during FY 2024-25 which is less than previous financial year which stood at Rs. 4079.74 lakhs, which we feel this may be due to flyover construction which is going on for the past 3 years in front of the bank. Now flyover is opened and we hope the deposit position may improve.

Keeping in view for creating handsome corpus for Children's Education, Children's Marriage, Owning Home, planning for Retirement Fund etc, a new deposit scheme called **'MAHA BHAVISHYA NIDHII'** was launched for **5** years period.

LOANS & ADVANCES:

There is significant growth in loans and advances. It stood at Rs 3122.04 lakhs during the FY2024-25 as against Rs. 2901.62 lakhs during the previous financial year

THE CREDIT DEPOSIT RATIO:

The Credit Deposit Ratio stood at 76.92% as on 31.03.2025 against 71.12% as on 31.03.2024.

PRIORITY SECTOR LOANS:

The total Priority Sector Advances, as at the end of the financial year stood at Rs. 2416.21 lakhs constituting 62.34% of the Adjusted Net Bank Credit (ANBC) against prescribed minimum of 60%

NON-PERFORMING ASSETS:

As on March 31, 2025 the ratio of gross Non-performing assets (GNPA) to gross advances is 5.83% and the net NPA is 2.95%. The bank has recovered an amount of Rs. **1,09,58,374/**- from NPA accounts and closed two accounts during the financial year 2024-25.

At present , out of total 16 NPA accounts 2 accounts closed , 10 accounts covered under SARFAESI Act and 3 accounts covered under EP.

Subsequent to March 2025 i.e. from 01.04.2025 to 31.08.2025 2 NPA accounts were closed and recovered Rs. 52.95 lakhs from these NPA accounts. The net NPA has come down to 1.58% as on 31.08.2025 from 2.95% as on 31.03.2025.

CAPITAL RISK ASSETS RATIO:

Capital Risk Assets Ratio (CRAR) stood at 16.55% as against minimum requirement of 9%

NET WORTH:

Our Bank's Net Worth is Rs. 531.88 Lakhs as on 31.03.2025 against Rs.473.48 lakhs in the previous financial year.

FRAUDS:

There are **NO** frauds took place since inception of our bank. Detailed data on frauds certified by Statutory Auditor is presented in this report.

COMPLAINTS:

There are NO complaints received during FY 2024-25. Detailed data on Complaints certified by Statutory Auditor is presented in this report.

INSURANCE:

Bank has paid total insurance premium of Rs. 9,84,409.59 during FY 2024-25 as against Rs. 6,83,482.01 during FY 2023-24 covering all its properties, valuables, cash , gold etc against all kinds of perils, premium to Deposit Insurance and Credit Guarantee Corporation (DICGC)covering **Deposit Insurance up-to Rs. 5 lakhs per each depositor**. We also, as a welfare measure health insurance covered to all Staff and Directors.

APPRORIATION OF PROFIT:

This year i.e. FY 2024-25 we have a profit after tax was Rs. 13,60,557/- . The profit was appropriated as under

APPROPRIATION OF PROFIT FOR FY 2024-25

S. No.	Description		BALANCE (Rs)
1	Profit		13,60,557
2	LESS: 25% of Profit to Statutory Reserve	3,40,139	10,20,418
3	LESS: 1% of Gross profit to Education Fund subject to Maximum of Rs. 1,50,000	1,50,000	8,70,418
4	LESS: 4 % Dividend	8,50,826	19,592
5.	LESS: Balance Transfer to Building Fund	19,592	NIL

DIVIDEND:

It is recommended by the Management Committee to pay a dividend of 4% for FY2024-25 as shown above.

UN-DISTRIBUTED PROFIT FY 2021-22:

At present we have Rs. 2, 38,155/- pending undrawn dividend for the FY 2021-22. In terms of Bye-law No. 45 dividend remaining undrawn for three years after having been declared shall be forfeited and shall be carried to Reserve Fund. Accordingly the amount will be transferred to Reserve Fund.

DISQUALIFICATION OF MEMBERS :

Section 21 (g) of the TCS Act says, "***a person shall be disqualified to be continued as a member who fails to attend two consecutive General Body meetings without leave of absence***". At present there are 875 such members who are finally identified. Bank has informed this to 880 members through letter and also through News paper. Response was received from only 5 members who requested bank to delete their names from disqualification list and promised to attend General Body meetings regularly. Considering the request of the 5 members positively , their names were deleted from original list and finalized 875 members for disqualifying to be continued as a members. The final list of 875 members for disqualification is placed in this report for your perusal and approval.

CONCURRENT AUDITOR:

M/s Shiva Vardhan & Co, Chartered Accountants are conducting Concurrent Audit of our bank regularly. They are looking after GST, TDS matters, Tax Audit and filing of Income Tax returns. 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 2024-25. The Board of Directors conveys their thanks for the co-operation extended by them during the conduct of Statutory Audit for FY 2024-25.

It is to inform that, RBI has approved M/s Grandhi and Associates- Chartered Accountants as Statutory Auditors for FY 2025-26.

INCOME TAX

Bank has paid an advance income tax of Rs.3,00,000/- for FY 2024-25

GST

Bank has paid Rs. 11,24,544.25 towards GST during FY 2023-24. During the FY 2024-25 bank has paid Rs. 5,82,490.53 and the details are hereunder:

S NO	PRODUCT	AMOUNT
01	CGST	1,27,685.04
02	SGST	1, 27,685.04
03	IGST	3,27,120.45
TOTAL		**5,82,490.53**

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 2024-25

Board Meetings	:	12
Audit Committee	:	11
Planning Investment and ALM committee	:	11
Loan Committee	:	10
Credit Monitoring Committee	:	11
Legal Committee	:	3
Staff Committee	:	2

Training is a regular learning process for all cadres irrespective of the age. It is to enrich once knowledge and learn new things for better performance, skill development and also to avoid mistakes. A chart showing trainings imparted to Directors & Staff is provided in this report for your information.

We always believe in following good system of rules, practices and processes. As you are all well aware that our Bank maintains higher transparency in conducting of our business. I assure you that we will continue to strive hard in attaining even greater heights in the areas of Growth, Profitability and Customer centric approach. Our bank has performed well in majority of financial parameters during FY 2024-25. We, the Management Committee once again assure you all that we shall continue to strive hard to achieve still greater heights in business in the years to come.

It is our earnest appeal to all our Members, Customers and Well-wishers' to introduce new customer to our bank. As you know **our Savings Bank is Zero balance accounts and Current Accounts with min. balance Rs. 1,000.** Please note that all these benefits are with "**mobile banking"** facility.

ACKNOWLEDGEMENTS:

On behalf of the Board of Directors I thank the Reserve Bank Of India for their co-operation and support extended . I would also like to place on record my sincere thanks 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 Cooperative Societies (Charminar Division), Assistant Registrar of Cooperative Societies, (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 strong 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 MD&CEO Sri K. Gangadhar Rao and all the employees for their dedicated services in sustained growth and development of the bank.

VED PRAKASH PATLAY
(Chairman)

AUDIT CERTIFICATE

1. The Audit Certificate has been issued in the light of provisions contained in Section 50(1) of T.S.C.S. Act 1964 on the accounts of the Maharana Pratap Co-operative Urban Bank Ltd., Hyderabad and Regd. No 1459 for the Co-operative year 2024 – 2025 was audited by M/s. BELDI& ASSOCIATES Chartered Accountants.

2. The Final Audit Report containing the following accounts is submitted by us.

a. The statement of Receipts and Payments for the year 2024-25

b. The Profit and Loss Account for the year ended 31.03.2025

c. The Balance sheet as on 31-03-2025

3. The due/overdue position of the accounts due to the Bank and due by the Bank is given here under.

DUE BY BANK	Rs.	DUE TO BANK	Rs.
I. BORROWINGS			
i) Bank Loan a)Principal b)Interest	Nil	I) Shares in NUCFDC II) Mutual Funds & Investment in Bonds	210000 20550000
ii) Govt. & Other loans a)Principal b)Interest	Nil	ii) Fixed & Other deposits Interest Receivable	25000000 2456096
II.DEPOSITS &OTHER ACCOUNTS Interest payable	405854069 1150047	iii)Govt. Promissory Notes & Other securities	79510715
III) SUSPENSE Adj. Heads due by(contra)	2297855	II) LOANS DUE OVERDUE i) Principal ii) Interest	312204353
IV) OTHER LIABILITIES a)Other liabilities b) Branch Adjustments	14796252	III) SUSPENSE a) Adj. Heads due by (contra)	2297855
V) RESERVES & SURPLUS a) Reserves b) Profit & Loss Account	31554843	III) FIXED AND OTHER ASSETS	7463886 6489742
VI) SHARE CAPITAL a) Members b) Govt. Contribution	24404600	V) CASH AND BANK BALANCES	23875019

4. The verification of cash balance as on 31.03.2025 was carried out by Internal/ Concurrent Auditors.
5. The year of audit is the 25th year of functioning of the Bank.
6. The A class membership of the Bank at the beginning of the year was -2824 and at the year end the A class membership was 2778.
7. The Share capital of the Bank at the beginning of the year was Rs.22295900 /- and the share capital of Rs.24404600/- is at the end of the year. Thus there is an increase in the share capital of the Bank by Rs.2108700/-.
8. The Audit objections of the last year have been rectified.
9. The gross NPA was 4.04% of last year and the same by 5.83% for the present year.
10. The total NPA provision made available up to the end of the year is Rs.92.78lakhs required for NPAs and net NPA is Rs.89.28 Lacs.
11. The Bank has earned a Net Profit of Rs.1360557/-during the year and with brought forward profit from the previous year of Rs. Nil making the total to Rs.1360557/- being available for appropriation.
12. The net profit earned by the Bank during the year is to be appropriated as follows in compliance with the provisions of the Act and Rules.

S.No.	Description	Amounts (In Rs.)
a)	25%of the net profit to Statutory Reserve Fund	340139
b)	General Reserve	0
c)	Gross Profit in terms of Rule No. 36(A) of the Telangana State Co-operative Rules towards Education Fund	150000
d)	Common Good Fund	0
e)	Investment Fluctuation Reserve	0
f)	The remaining balance of the net profit may be appropriated in accordance with the provisions of the Act and Rules and Byelaws of the Bank.	870418

13. The amounts outstanding at the end of the year under audit against the beginning are as under on different accounts.

S.No	PARTICULARS	Statutory Reserve Fund.	Audit Fee	Co-op. Education Fund (UNION)
01.	At the beginning of the year	18137356	75000	894185
02.	Paid/transferred during the year	1490057	75000	150000
03.	Total			
04.	Charged during the year (25% Statutory Reserves)		110000	97387
	Unclaimed Dividend			
05.	Payable at the end of the year	19627413	110000	946798

14. The Bank is placed under class (**'A'**) during the year under audit and the classification memorandum is enclosed to the Final Audit Report.

ISSUED UNDER MY HAND AND SEAL ON THIS 17-05-2025

Signature:	**Sd/-**
Name:	CA Beldi Sridhar
Membership No.	027186
FRN No.	000414s
Address:	Partner in BELDI & ASSOCIATES 6-3-609/195,Anand Nagar, Khairtabad, Hyderabad – 500004.
Date : Place :	17-05-2025 Hyderabad
UDIN	25027186BMOQPU3277

To
The Chief Executive Officer, Maharana Pratap Co-op Urban Bank Ltd.
Copy District Co-op Audit Officer, Hyderabad (U)
Copy communicated to Dy.Registrar/Divisional Co-op.Officer, Golconda.
Copy to R.B.I (Urban Bank) Department – Hyderabad.

Independent Auditor's Report

To,
The Members
Maharana Pratap Co-operative Urban Bank Limited
Hyderabad
Report on Financial Statements

1. We have audited the accompanying Financial Statements of Maharana Pratap Co-operative Urban Bank Limited which comprise the Balance Sheet as at 31st March 2025, 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 2 branches and the returns of the two Branches are incorporated in these financial statements.

Opinion

2. 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 2025;

(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:

3. 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 Co-operative 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:

4. 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.

5. 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' judgment, 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.

6. 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:

7. 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.

8. We report, subject to our remarks as mentioned in Annexure-A, 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 and have found to be satisfactory;

b) 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;

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

d) 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;

e) 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.

BALANCE SHEET AS AT MARCH 31, 2025

PARTICULARS	Schedule	As at 3/31/2025 Rs.	As at 3/31/2024 Rs.
CAPITAL & LIABILITIES			
Capital	1	24,404,600	22,295,900
Reserves and Surplus	2	31,554,843	-
Deposits	3	405,854,069	407,973,611
Borrowings	4	-	-
Other Liabilities & Provisions	5	18,244,154	19,045,221
TOTAL		**480,057,666**	**449,314,732**
ASSETS			
Cash and Balances with RBI	6	2,106,000	6,540,603
Balance with Banks & Money at Call and Short Notice	7	46,769,019	47,563,147
Investments	8	100,270,715	118,883,625
Advances	9	312,204,353	290,161,942
Fixed Assets	10	7,463,886	8,588,747
Other Assets	11	11,243,693	10,664,760
TOTAL		**480,057,666**	**482,402,824**
Contingent Liabilities	12	3,564,840	3,247,349
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

For BELDI & ASSOCIATES
Chartered Accountants
Frn no. 000414S

Sd/-
K GANGADHAR RAO
MD & CEO

Sd/-
T. MANJU SINGH
DIRECTOR

Sd/-
CA Beldi Sridhar
Partner
Membership No : 027186
UDIN : 25027186BMOQPU3277

Sd/-
C NAND KUMAR
DIRECTOR

Sd/-
V P PATALAY
CHAIRMAN

Place : Hyderabad
Date: 17-05-2025

Place : Hyderabad
Date: 30-04-2025

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

PARTICULARS	Schedule	For the year 2024-2025 Rs.	For the year 2023-2024 Rs.
INCOME:			
Interest Earned	13	48,028,204	52,712,852
Other Income	14	1,112,343	1,299,978
Total		**49,140,547**	**54,012,830**
EXPENDITURE:			
Interest Expended	15	30,422,898	30,554,515
Employees Cost		6,122,771	5,255,546
Other Operating Expenses	16	10,936,060	9,253,357
Total		47,481,729	45,063,418
OPERATING PROFIT		1,658,818	8,949,412
Provisions & Contngencies	17	338,667	1,884,028
PROFIT BEFORE TAX		1,320,151	7,065,384
Taxes on Income:			
Current Tax		57,400	1,219,000
Deferred Tax Liabilities (Asset)		(97,806)	(113,843)
NET PROFIT FOR THE YEAR		**1,360,557**	**5,960,227**
Appropriations:		-	0
Balance of Profit for the year		**1,360,557**	**5,960,227**

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

For BELDI & ASSOCIATES
Chartered Accountants
Frn no. 000414S

Sd/-
K GANGADHAR RAO
MD & CEO

Sd/-
T. MANJU SINGH
DIRECTOR

Sd/-
CA Beldi Sridhar
Partner
Membership No : 027186
UDIN :25027186BMOQPU3277

Sd/-
C NAND KUMAR
DIRECTOR

Sd/-
V P PATALAY
CHAIRMAN

Place : Hyderabad
Date: 17-05-2025

Place : Hyderabad
Date: 30-04-2025

RECEIPTS AND PAYMENTS AS ON 31.03.2025

[Amt in Rupees]

Sr. No	A/C No.	A/C NAME	RECEIPTS 2025	PAYMENTS 2025	RECEIPTS 2024	PAYMENTS 2024
1	1001	3029 - CURRENT ACCOUNT	1,658,834,345.48	1,659,124,648.55	2,583,208,051.82	2,590,195,517.84
2	1002	3321 - INOPERATIVE CURRENT A/CS	39.00	-		
3	2001	3028 - SAVINGS BANK ACCOUNT	429,079,275.60	436,397,592.76	338,034,558.19	340,277,256.81
4	2002	3314 - JANATA SAVINGS BANK	48,384.00	3,953.00	12,938.00	12,000.00
5	2003	3320 - INOPERATIVE SAVINGS BANKA/CS	639.00	70.00	30.00	-
6	3001	3004 - DEPOSIT LOANS	17,843,560.00	20,538,663.00	13,344,185.00	19,753,577.00
7	3003	3016 - VYAPAR SARAL YOJNA	29,039.00	177,084.00	117,935.00	229,680.00
8	3004	3058 - JEWEL LOANS (Bullet)	23,380,723.00	25,233,972.00	22,882,183.00	21,342,604.00
9	3006	3157 - HOUSING LOAN	10,509,682.00	11,103,697.00	17,317,268.00	10,893,800.00
10	3007	3158 - WORKING CAPITAL TERM LOANS	9,622,614.00	37,352,171.00	28,516,734.00	52,976,905.00
11	3008	3159 - VEHICLE LOAN	138,534.00	358,912.00	27,826.00	609,987.00
12	3011	3186 - PERSONAL LOAN	220,653.00	70,000.00	50,508.00	1,763.00
13	3013	3271 - FESTIVAL ADVANCE	95,000.00	141,300.00	84,000.00	111,000.00
14	3016	3343 - MORTGAGE LOAN	45,182,108.00	54,646,056.00	61,254,151.00	44,119,283.00
15	4001	3030 - FIXED DEPOSIT - QI	21,148,563.00	26,188,563.00	14,231,574.00	15,889,574.00
16	4002	3030 - FIXED DEPOSIT - HI	40,150.00	350,150.00	190,000.00	40,000.00
17	4003	3030 - FIXED DEPOSIT - MI	48,922,277.00	43,672,349.00	29,466,806.00	36,020,904.00
18	4004	3030 - FIXED DEPOSIT - OM	1,067,501.00	647,709.00	439,792.00	20,000.00
19	4005	3030 - FIXED DEPOSIT - YI	417,519.00	542,519.00	298,549.00	458,549.00
20	4006	3031 - CUML FIXED DEPOSIT - OM	89,073,940.00	91,576,192.00	72,699,708.00	67,125,762.00
21	4007	3032 - RECCURING DEPOSIT - OM	8,070,027.00	4,894,442.00	5,084,236.00	5,971,071.00
22	4011	3034 - STAFF SECURITY DEPOSIT - QI	5,027.00	5,027.00	90,000.00	
23	4012	3034 - STAFF SECURITY DEPOSIT - OM	5,000.00	5,000.00		
24	4015	3057 - SHORT TERM DEPOSIT - OM	69,060,045.00	60,244,975.00	55,256,594.00	44,502,562.00
25	6002	3075 - OVER DRAFT	284,034,437.70	265,749,731.83	133,242,399.00	143,931,727.40
26	6003	3239 - OVER DRAFT ON FIXED DEPOSIT	6,097,092.70	4,256,162.20	17,658,881.60	11,479,730.40
27	6004	3563 - OVERDRAFT AGAINST GOLD	219,960,674.70	175,443,957.30	48,323,689.00	60,585,378.00
28	7101	3001 - BAD DEBTS RESERVE	3,533,433.29	-	242,041.00	
29	7103	3024 - SHARE CAPITAL	1,894,100.00	3,960,800.00	2,003,500.00	2,673,000.00
30	7112	3044 - SUNDRY CREDITORS	955,481.00	924,592.00	65,889.00	15,000.00
31	7115	3047 - APPRAISER CHARGES	222,992.00	222,992.00	116,325.00	123,630.00
32	7118	3062 - LEGAL,VALUATION & INSPECTION FEES	92,088.00	71,000.00	85,000.00	69,692.00
33	7120	3068 - UNDISTRIBUTED PROFIT F.Y. 2021-22	58,558,016.50	53,836,974.29		
34	7123	3082 - INT PROV ON FIXED DEPOSITS	16,048,490.00	15,940,612.00	17,742,486.00	17,124,120.00
35	7126	3085 - INT PROV ON RECCURING DEPO	-			32,665.00
36	7146	3131 - RESERVE FUND	3,533,433.29	4,502,792.17	2,100.00	
37	7152	3150 - ADMISSION FEE	1,050.00	1,050.00	1,250.00	2,100.00
38	7160	3221 - STATUTORY RESERVES	-	1,490,057.00	1,210,204.00	
39	7161	3222 - EDUCATION FUND	101,399.00	154,012.00	195,779.00	78,500.00
40	7163	3229 - COMMON GOOD FUND				
41	7164	3230 - BUILDING FUND	-	1,141,876.17		

42	7165	3231 - STANDARD ASSETS RESERVE	-	325,189.12	283,187.21	87,047.96
43	7169	3252 - N.P.A. PROVISION	15,928.00	3,533,433.29	860,000.00	840,000.00
44	7171	3263 - OVERDUE INTEREST RESERVE	2,566,192.00	2,702,079.00	2,222,658.00	3,190,678.00
45	7172	3268 - TDS-PAYABLE A/C	1,713,054.00	1,420,480.00	1,585,676.00	1,315,178.00
46	7174	3279 - UNPAID EXPENSES	118,500.00	173,200.00	118,500.00	89,580.26
47	7175	3284 - ASSOCIATE MEMBERS SHARE CAPITAL	-	42,000.00	20,000.00	
48	7177	3293 - INT PROV ON SHORT TERM DEP			83,703.00	417,005.00
49	7179	3298 - LOCKER DEPOSIT	12,000.00	12,000.00	4,000.00	14,000.00
50	7181	3307 - STALE DRAFT A/C			4,000.00	-
51	7182	3311 - SUNDRY DEPOSIT	620,000.00	620,000.00	4,065,646.14	4,124,245.84
52	7187	3323 - OVERDRAFT WITH IDBI BANK	500,342.78	500,342.78		
53	7188	3335 - PROVISION FOR TAX /REFUND			1,162,000.00	1,025,190.00
54	7191	3345 - DEMAND DRAFTS PAYABLE A/C				256,759.00
55	7192	3348 - INVESTMENT FLUCTUATION RES				
56	7193	3349 - DIVIDEND EQUILIZATION FUND	587,483.88			624,101.00
57	7194	3354 - PROVISION FOR BONUS TO STAFF	466,725.00	-	466,725.00	351,705.00
58	7198	3679 - CA WITH SBI GOLNAKA BRANCH	108,243,097.20	108,443,097.20	417,667,343.60	416,067,343.60
59	7207	3710 - TDS PAYABLE (REGULAR)	426,295.00	426,295.00		
60	7208	3716 - GST PAYABLE	112,994.00	133,164.90	171,798.30	23,084.86
61	7221	3753 - DIVIDEND 2020-2021	385,585.00	-		
62	7222	3755 - RFW 2.0 PROVISION			12,350.10	1,362,328.45
63	7223	3758 - DIVIDEND 2021-2022	11,910.00	-		
64	7224	3762 - DEAF FUND (CONTRA)	-	423,830.82		
65	7225	3763 - RENTAL ADVANCE (SUIT FILE)				
66	7226	3765 - INCOME TAX DEMANDS (CONSTIUNT LIAB)	166.00	166.00		
67	7227	3768 - NET PROFIT 2022-23			685234.21	6620927.11
68	7751	NPA_CHARGES_CREDIT	559.00	2,059.00	132,320.00	131,820.00
69	8101	3000 - CASH ACCOUNT	1,200,449,058.00	1,204,883,661.00	1,740,957,247.00	1,743,025,029.00
70	8110	3013 - FURNITURE & FIXTURES	-	529,642.10	315,452.00	196,500.00
71	8113	3018 - STOCK OF STATIONERY	46,400.00	35,830.50	68,612.50	63,800.00
72	8115	3039 - ELECTRICAL FITTINGS	-	153,067.20	68,457.00	
73	8119	3064 - BUILDING ALTRATIONS & DEVELOPMENTS	-	320,531.00		
74	8120	3066 - COMPUTER EQUIPMENT	105,936.00	335,275.73	140,839.00	21,304.00
75	8139	3142 - SUSPENSE A/C	4,742,576.00	4,567,576.00		
76	8141	3146 - OFFICE EQUIPMENT	28,417.50	101,316.04	113,684.00	285,000.00
77	8144	3162 - C.A WITH TSCAPEX BANK LTD	30,736,514.80	30,736,514.80	38,681,814.80	38,681,814.80
78	8149	3199 - ELECTION EXPENSES	25,000.00	1,521.00	51,666.00	
79	8150	3200 - FDR WITH TSCAPEX BANK	20,000,000.00	10,000,000.00	15,000,000.00	10,000,000.00
80	8159	3219 - INT RECEIVABLE ON INTER BANK DEP.	1,369,438.00	1,110,741.00	629,452.06	471,694.00
81	8160	3238 - PREMISES ADVANCE (SECURITY)				
82	8171	3260 - TDS-RECOVERABLE	544.00	1,165.00	13,134.00	16,574.00
83	8172	3262 - INTEREST RECEIVABLE (CONTRA)	2,702,079.00	2,566,192.00	3,190,678.00	2,222,658.00
84	8174	3265 - GOVT.SEC CENTRAL	-	1,969,600.00	9,000,000.00	10,950.00
85	8176	3267 - INT RECEIVABLE ON GSEC./T.BIL	2,134,815.00	2,429,460.00	1,516,881.44	1,721,610.10
86	8180	3280 - PREPAID EXPENSES	422,999.19	376,586.00	125,471.03	376,586.00
87	8182	3285 - VEHICLES	-	2,218.65	2,610.00	

88	8185	3294 - C.A WITH IDBI BANK LTD	1,445,074,296.38	1,445,713,542.63	2,315,340,757.19	2,299,842,608.19
89	8186	3295 - FDR WITH IDBI BANK	-	5,000,000.00	5,095,446.00	5,000,000.00
90	8188	3304 - C.A.WITH ICICI BANK LTD	453,088,531.24	455,091,220.85	860,388,407.20	862,550,723.38
91	8191	3326 - ADVANCE TAX	300,000.00	-	900,000.00	1,650,000.00
92	8194	3346 - UTI MF (DEBT FUND)	95,000,000.00	95,000,000.00		
93	8195	3351 - C.A.WITH AXIS BANK	-	100,000.00		
94	8199	3564 - DD PENDING WITH IDBI BANK			256,759.00	-
95	8204	3671 - COMPUTER - SOFTWARE	-	137,694.40	276,141.00	180,822.00
96	8205	3675 - TDS A/C	32,897.00	-		
97	8206	3681 - RESERVE BANK OF INDIA DEAF A/C	469,651.82	469,651.82		
98	8208	3694 - GOVT.SEC STATE	-	6,670,000.00	13,089,580.00	5,730,000.00
99	8209	3695 - TREASURY BILLS	122,137,255.00	132,110,565.00	88,222,205.00	112,633,730.00
100	8210	3696 - NTPC LTD - TAX FREE BONDS - 2015				
101	8211	3697 - RECL - TAX FREE BONDS - 2015-16				
102	8212	3698 - C.A WITH IDBIBANK KACHIGUDA BR.	32,235,654.94	32,735,654.94	173,109,000.03	167,536,675.03
103	8213	3700 - FUNDS IN TRANSIT	283,610,000.00	283,610,000.00		
104	8214	3701 - IRFL LTD - TAX FREEE BONDS				
105	8215	3702 - NHAI TAX FREE BONDS - 2015-16				
106	8216	3703 - IREDA - TAX FREE BONDS -2016				
107	8217	3704 - HUDCO - TAX FREE BONDS				
108	8220	3711 - INT RECEIVABLE ON TAX FREE BONDS	569,024.30	566,111.00	573,146.30	566,111.00
109	8226	3729 - C.A. WITH BANK OF BARODA TILAKNAGAR BR	1,455,953,005.81	1,457,377,022.45	1,018,486,992.99	1,027,159,157.50
110	8229	3736 - FDR WITH FINCARE SMALL FIN			10,000,000.00	0
111	8231	3740 - FDR WITH RBL BANK LTD	160,000,000.00	160,000,000.00	360,000,000.00	340,000,000.00
112	8234	3745 - FDR WITH BANK OF BARODA	90,000,000.00	85,000,000.00	15,000,000.00	10,000,000.00
113	8238	3756 - PREMIUM ON G.SEC	-	3,601.33	89,187.65	79,751.66
114	8239	3759 - CA WITH YES BANK	783,373,773.43	789,301,949.53	185,270,082.00	193,270,082.00
115	8241	3761 - DEAF FUND BALANCE (CONTRA)	423,830.82	-		
116	8242	3764 - INCOME TAX DEMANDS (ACCEPT)				
117	8243	3766 - RENTAL ADVACE				
118	8244	3767 - PROTESTED BILLS	240,346.00	27,790.00	96,270.00	105382
119	8245	DIFFERED TAX ASSET	-			14,855.00
120	8246	DIVIDEND F Y 2022-2023	192,708.00	-	3,816,893.00	3,110,609.00
121	8248	NUCFDC SHARE CAPITAL	-			210,000.00
122	8249	GRATUITY FUND	-			1,500,000.00
123	8750	NPA_CHARGES_DEBIT	2,059.00	559.00	131,820.00	132,320.00
124	8752	CASH - IN - TRANSIT	28,400,000.00	28,400,000.00		
125	8757	FDR WITH AU SMALL FIN. BANK	20,000,000.00	20,000,000.00		
126	8758	DIVIDEND F Y 2023-2024	2,868,570.00	3,178,294.00		
127	8888	BRANCH ADJUSTMENT	1,613,427,384.87	1,618,148,427.08		
128		PROFIT AND LOSS	98,670,032.60	98,670,032.60	103,930,938.06	103,651,574.40
129	9999	INTER OFFICE ACCOUNT	1,618,148,427.08	1,613,427,384.87	1,351,140,838.33	1,352,906,521.16
		GRAND TOTAL	**12,710,589,390.90**	**12,710,589,390.90**	**12,208,132,774.75**	**12,208,132,774.75**

For Beldi & Associates
Chartered Accountants
FRN No: 000414S

Sd/-
K GANGADHAR RAO
MD & CEO

Sd/-
T.MANJU SINGH
DIRECTOR

CA Beldi Sridhar
Partner
Membership No: 027186
UDIN : 25027186BMOQPU327

Sd/-
C NAND KUMAR
DIRECTOR

Sd/-
V P PATALAY
CHAIRMAN

Place : Hyderabad
Date : 17-05-2025

Place : Hyderabad
Date : 30-04-2025

PERFORMANCE BUDGET FOR F.Y.2024-25 AND ANNUAL BUDGET ESTIMATES FOR F.Y.2025-2026

[Rs. In Lakhs]

S.NO	PARTICULARS	BUDGET FOR FY 2024-25	ACTUALS UPTO 31.03.2025	BUDGET FOR FY 2025-2026
1	**DEPOSITS**	**4400.00**	**4058.54**	**4400.00**
2	**ADVANCES**	**3200.00**	**3122.04**	**3400.00**
3	**INCOME**	**621.11**	**491.41**	**536.75**
4	**EXPENDITURE**	**520.64**	**477.80**	**494.94**
5	**PROFIT**	**100.47**	**13.61**	**41.81**

Capital Budget vis-a-vis Capital Expenditure for F.Y.2024-2025 (Rs. In Lakhs)						Budget for F.Y.2025-2026 (Rs. In Lakhs)		
S.No	Item details	TOTAL	Actuals as on 31.03.2025 Amberpet (H.O)	Actuals as on 31.03.2025 Bandlaguda Branch	TOTAL VARIANCE	Amberpet (H.O)	Bundlaguda (Branch)	TOTAL
1	Furniture & Fixtures	4.00	0	0	4.00	2.00	0.00	2.00
2	Office Equipment	2.00		0.28	1.72	1.00	0.00	1.00
3	Electrical Fittings	1.00	0	0	1.00	1.00	0.00	1.00
4	Computer Equipment & Software	4.00	0.48	0.58	2.94	6.00	0.00	6.00
5	Building Altrations	3.00			3.00	1.00	0.00	1.00
	TOTAL	**14.00**	**0.48**	**0.86**	**12.66**	**11.00**	**0.00**	**11.00**

S. No.	Description		BALANCE (Rs)
1	**Profit**		13,60,557
2	**LESS:** 25% of Profit to Statutory Reserve	3,40,139	10,20,418
3	**LESS:** 1% of Gross profit to Education Fund subject to Maximum of Rs. 1,50,000	1,50,000	8,70,418
4	**LESS:** 4 % Dividend	8,50,826	19,592
5.	**LESS:** Balance Transfer to Building Fund	19,592	NIL

Investment of Funds From 01.04.2024 to 31.03.2025

[Amount in Rupees]

	OPENING BALANCE	INVESTMENT	WITHDRAWAL	CLOSING BALANCE
INTER BANK INVESTMENTS	15,000,000.00	130,000,000.00	120,000,000.00	25,000,000.00
SLR INVESTMENTS	98,123,625.00	122,137,255.00	140,750,165.00	79,510,715.00
NON SLR INVESTMENTS	20,550,000.00	95,000,000.00	95,000,000.00	20,550,000.00
NUCFDC SHARE CAPITAL	210,000.00	-	-	210,000.00
TOTAL	**133,883,625.00**	**347,137,255.00**	**355,750,165.00**	**125,270,715.00**

Admission/Additions, Transfer and Withdrawal of Shares from 01.04.2024 to 31.05.2025

PARTICULARS	NO. OF SHARES	AMOUNT
OPENING BALAMCE	2824	22,091,900.00
ADMITTED	16	1,395,000.00
ADDITIONAL		2,566,800.00
CLOSED	62	1,894,100.00
TOTAL	2778	24,159,600.00

ADVANCES DISBURSED FROM 01.04.2024 TO 31.03.2025

S.NO	PRODUCT NAME	NO.OF BORROWERS	DISBURSED AMOUNT
1	DEPOSIT LOAN	58	16,449,400.00
2	JEWEL LOAN	190	21,864,958.00
3	HOUSING LOAN	1	6,000,000.00
4	WORKING CAPITAL TERM LOAN	1	4,500,000.00
5	VEHICLE LOAN	1	90,000.00
6	PERSONAL LOAN	1	200,000.00
7	FESTIVAL ADVANCE	5	95,000.00
8	MORTGAGE LOAN	6	28,500,000.00
	TOTAL	**263**	**77,699,358.00**

NPA CLASSIFICATION & PROVISIONS AS ON 31.03.2025					LATEST STATUS
SNO	ACCOUNT NO.	NAME OF THE BORROWER	DATE OF NPA	OUTSTANDING AS ON 31.03.2025	
1	HL- 100031570000047	K KIRAN KUMAR	31.03.2019	1,023,200.00	UNDER SARFAESI ACT
2	OD-100030750000052	RAHUL N GAIKWAD	31.03.2019	563,762.42	UNDER SARFAESI ACT
3	MG-100033430000093	KOYALKAR JAGADEESH	31.03.2020	466,503.00	UNDER SARFAESI ACT
4	MG-100033430000070	K L GYANESHWAR	31.03.2020	108,895.00	ACCOUNT CLOSED
5	VS-100030160000302	NAMDHARI TULSI RAM	31.03.2020	44,358.00	EP FILED
6	VS-100030160000313	MOHD MOIN QUARSHI	30.01.2021	36,205.00	EP FILED
7	VS-100030160000335	AMBERPET SHIV KUMAR	31.03.2022	67,526.00	EP FILED
8	MG-100033430000088	KONDAPALLY NARENDER REDDY	31.07.2023	659,364.00	UNDER SARFAESI ACT
9	HL- 100031570000082	MIRZA NAZEEB AHMED	31.03.2024	3,202,453.00	UNDER SARFAESI ACT
10	WCTL--100031580000138	MAHESHWARAM PRAHALAD	31.08.2024	170,527.00	PURSUING
11	MG--100033430000127	NAGARANI GUNTI	31.10.2024	3,246,279.00	ACCOUNT CLOSED
12	WCTL--100030071000088	SRI MAHANKALI WINE MART	31.10.2024	2,794,591.00	UNDER SARFAESI ACT
13	WCTL--100030071000103	SRI MAHANKALI WINE MART	31.10.2024	3,083,494.00	UNDER SARFAESI ACT
14	MG--100033430000108	BHARAT SINGH	28.02.2025	476,518.00	LEGAL NOTICES ISSUED
15	HL 100031570000042	BRIJ LATA RUHELA	31.03.2025	539,638.00	LEGAL NOTICES ISSUED
16	MG 100033430000119	MOHIBUL HAQUE	31.03.2025	1,723,534.00	LEGAL NOTICES ISSUED
		TOTAL GROSS NPA		18,206,847.42	

SUMMARIZED POSITION OF THE BANK'S INVESTMENT:

(Rs. In Crores)

		As at 31.3.2025			As at 31.3.2024		
S. No.	**Types Of Securities**	**Face Value**	**Book Value**	**Market Value**	**Face Value**	**Book Value**	**Market Value**
1.	Government Securities	4.08	4.08	4.07	4.94	4.94	3.97
2.	Treasury Bills	4.00	3.87	4.00	5.00	4.87	5.00
3.	Commercial Paper	0.00	0	0	0	0	
4.	Mutual Funds	0.00	0		0	0	
5.	PSU- Bonds	2.05	2.05	2.66	2.05	2.05	2.57
6.	Shares	0.02	0.02	0.02	0.02	0.02	0.02
	Total Investments	**10.15**	**10.02**	**10.76**	**12.01**	**11.88**	**11.56**
	DEPOSITS WITH BANKS	2.50	2.50	2.50	1.50	1.50	1.50
	GRAND TOTAL	**12.65**	**12.52**	**13.26**	**13.51**	**13.38**	**13.06**

Business Ratios:

Particulars	**31-03-2025**	**31-03-2024**
(i) Interest Income as a percentage to Working capital Funds	10.12%	10.94%
(ii) Non-interest Income as a percentage of Working Funds	0.23%	0.27%
(iii) Cost of Deposits	7.67%	7.52%
(iv) Net Interest Margin	4.20%	5.16%
(v) Operating Profit as a percentage to Working Funds	0.35%	1.86%
(vi) Return on Assets	0.29%	1.39%
(vii) Business (deposits plus advances) per employee (Rs. In crores)	4.79	4.36
(viii) Profit per employee (Rs. in crores)	0.01	0.04

Disclosure of Complaints:

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

Sl. No		Particulars	31-03-2025	31-03-2024
	Complaints received by the bank from its customers			
1.		Number of complaints pending at the beginning of the year	NIL	NIL
2.		Number of complaints received during the year	NIL	NIL
3.		Number of complaints disposed during the year	NIL	NIL
	3.1	Of which, number of complaints rejected by the Bank	NIL	NIL
4.		Number of complaints pending at the end of theYear	NIL	NIL
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by The bank from Office of Ombudsman	NIL	NIL
	5.1	Of 5,number of complaints resolved in favour of The bank by Office of Ombudsman	NIL	NIL
	5.2	Of 5,number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
	5.3	Of 5,number of complaints resolved after Passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.		Number of Awards unimplemented with in the Stipulated time (other than those appealed)	NIL	NIL

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.

PROVISIONS AND CONTINGENCIES :

Provision debited to Profit and Loss account	31-03-2025	31-03-2024
(i) Provision for NPI	0	0
(ii) Provision towards NPA	5.10	46.28
(iii) Provision made towards Income Tax	0.57	15.64
(iv) Other provisions and contingencies (with details)		
(a) Provision for gratuity	0.00	15.00
(b) Provision for leave encashment	0.00	0.00
(c) Provision for bonus/ex-gratia	0.00	4.67
(d) Provision on AFS securities on a/c of marked to market	0.00	0.00

TRANING PROGRAMME FOR FY 2024-2025

MEMBERS ATTENDED	TRAINING PROGRAMMES DETAILS
CHAIRMAN, DIRECTORS AND MD & CEO	AWARENESS ON CONTENTS OF HANDBOOK FOR DIRECTORS OF URBAN CO OPERATIVE BANKS, BOOK BY RBI CAB - PUNE

MEMBERS ATTENDED	TRAINING PROGRAMMES DETAILS
STAFF MEMBERS	WEBINAR ON IMPACT OF INFORMATION TECHNOLOGY ON HUMAN BEHAVIOUR
	CYBER SECURITY
	PROGRAM ON GOLD LOAN PORTFOLIO FOR UCB'S
	ONLINE PROGRAMME ON FRAUD RISK MANAGEMENT IN UCB'S(INDIAN INSTITUTE OF BANK MANAGEMENT)
	TRANSUNION CIBIL DIGITAL ON BOARDING CONCLAVE 2024 HYD
	TRANING ON FAKE NOTE DETECTION
	PROGRAMME ON KYC NORMS AND NPA
	PROGRAMME ON KYC AND CYBER SCURITY
	ADVANCE EXCEL PROGRAMME

KEY FINANCIAL INDICATORS AS ON 31.03.2024 & 31.03.2025

S.NO	PARTICULARS	2023-2024 Amount in Lakhs	2024-2025 Amount in Lakhs
1	Number of Branches	2	2
2	Share Capital	222.96	244.05
3	Reserves	330.88	315.55
4	Deposits	4079.74	4058.54
5	Advances	2901.62	3122.04
6	Total Business	6981.36	7180.58
7	Gross Profit	70.65	13.20
8	Net Profit	59.60	13.61
9	C D Ratio	71.12%	76.92%
10	CASA	720.32 (17.66%)	708.57 (17.46%)
11	C R A R	16.79%	16.55%
12	Net Worth	473.48	531.88
13	Priority Sector Advances (Minimum required as per RBI 60%)	1810.25 (62.39%)	2416.61 (62.34%)
14	Weaker Section Advances (Minimum required as per RBI 11.50%)	404.91 (13.95%)	479.44 (12.37%)
15	Working Capital	4574.77	4625.14
16	Gross NPA (%)	4.04%	5.83%
17	Net NPA(%)	0.87%	2.95%
18	Provision made towards NPA	92.84	92.78
19	Provision Coverage Ratio	79.14%	50.96%
20	No of Share Holders	2824.00	2778.00
21	No. Of Employees	16.00	15.00
22	Business per Employee	436.34	478.71
23	Profit for Employee	3.73	0.91

S.NO	PARTICULARS	2023-2024 Amount In Lakhs	2024-2025 Amount In Lakhs
24	Earning per Share	2.11	0.72
25	Total Investments	1338.84	1252.71
	a. S L R Investments	981.24 (24.85%)	795.11 (20.07%)
	b.Non-SLR Investments	207.60 (5.05%)	207.60 (5.11%)
	c.Inter Bank Investments	150.00 (3.65%)	250.00 (6.13%)
26	Deposits to Investments Ratio	32.75%	30.87%
27	Return on Investments	5.84	6.99%
28	Cost of Deposits	7.52%	7.48%
29	Yield on Advances	16.57%	13.39%
30	Return on Equity	2.70%	2.43%
31	Payment of DICGC	Paid upto 30/09/2024	Paid upto 30/09/2025
32	Maintenance of SLR & CRR	Without default	Without default

S.No.	MEM. NO	NAMES
1	30	B SOUDAMANI
2	39	B PRASANNA LAKSHMI
3	40	B SEETHARAM SINGH
4	43	BINDU M SINGH
5	44	C V S V PRASAD
6	45	CHENNADI ARAVINDA
7	47	CHENNADI VARA PRASADA RAO
8	53	C H BHARANI
9	54	C H ANAND
10	55	C VIJAYA SREE
11	60	C RAMESH YADAV
12	62	P VENKATESWARA RAO
13	64	D RAVI KUMAR
14	83	DARSHINI P MORPARIA
15	85	D PANDU
16	86	D KALARANI
17	87	D PRAMOD SINGH
18	88	D VINOD SINGH
19	89	D VENKATESHAM
20	94	ESHWAR L RAMCHANDANI
21	97	FARIDA E DOSABHOY
22	102	G RANGA RAO
23	104	G DINESH SINGH
24	128	K RAM MOHAN RAO
25	149	KAVITA.E.RAMCHANDANI
26	150	KEERTI JAISWAL
27	151	KIRAN RANI
28	152	K INDRAPRAKASH RAO
29	175	M.SURAJ SINGH
30	179	MRS. M.INDUBALA
31	180	MENDA.JITENDRA
32	183	M.PADAMAJA
33	195	NITIN KRISHNADAS
34	203	T NANDINI SINGH
35	206	P.PULLA REDDY
36	207	P.RAGHU BABU
37	209	PENDYAL SIDDHARTHA
38	241	P.KUMARA SWAMY
39	242	P.R.BHAVANA SINGH
40	243	P.R.SUMEET KUMAR
41	245	P.RAJENDER SINGH
42	246	PARVEEN SULTANA
43	247	P.KRISHNA
44	248	P.RAJENDER SNIGH
45	249	SMT P.MUKTA DEVI
46	253	R.MANGAREDDY
47	255	MRS RIZWANA ANJUM
48	256	RAKESH SINGH
49	257	RAJU SINGH
50	266	R LAXMAN YADAV
51	268	R RAJENDRA SINGH
52	273	RAVI KUMAR HARATI RC
53	279	SHAHNAZ BEGUM

S.No.	MEM. NO	NAMES
54	281	SANJAY K GANDHI
55	290	SRINIVAS REDDY
56	298	SYED ABDUL HAKEEM
57	306	SHANTA SINGH
58	307	SHAIK NASEERUDDIN
59	308	SHAIK KALEEM
60	309	SHANTI SINGH
61	311	S.SURAJ SINGH
62	313	SMT SHAILENDRA R.SINGH
63	316	SUMAN SINGH
64	321	TARA MATHI SINGH
65	322	TOTA BHARTHI REDDY
66	323	TOTA PRITHVIRAJ REDDY
67	324	T.DILIPRAJ REDDY
68	325	TOTA DEEPAK RAJ REDDY
69	326	TARA MATHI SINGH
70	327	TOTA BHAVANI REDDY
71	329	T.RAM SINGH
72	347	T.JAYAPRAKASH
73	348	T.BHARATHI
74	360	V.MOHAN
75	365	V.SIVAJI
76	371	V.NARSIMHA RAO
77	372	V.RAJ KUMAR
78	373	W NARASIMHA MURTHY
79	375	Y.RAMAVATHI
80	376	Y CHANDRA SEKHAR
81	444	B.SARASWATHI
82	810	A.VIJAY KUMAR
83	811	VIJAY LAXMI
84	813	YADAGIRI A.
85	818	SYED AHMED HUSSAIN
86	819	SYED JUJAHED HUSSAIN
87	913	D.SRINIVAS
88	933	T.RAVINDER
89	1059	K SUDHAKAR
90	1060	M.S.RAMANUJAN
91	1061	R V RAM MOHAN RAO
92	1076	JYOTHI
93	1118	HASEENA SULTANA
94	1135	M.BEGUM
95	1136	SHAIF ZOHRA
96	1139	K.RAMESH
97	1141	P.RAMULU
98	1142	R.RANJANA
99	1145	M.NARAYANA
100	1146	LAXMI BAI
101	1147	K.P.CHARY
102	1149	B.NARSAIAH
103	1150	B.BEGUM
104	1151	M.ANNAPPA
105	1153	VENKAESH

S.No.	MEM. NO	NAMES
106	1155	M.PENTAIAH
107	1156	P.SWAMY
108	1159	T.PANDU
109	1161	T.L.NARAYANA
110	1165	J.U.BHAKAR
111	1166	ZOHRA BEGUM
112	1167	Y.C.SEKAR
113	1169	G.KRISHNA
114	1170	K.R.MURALI
115	1171	K.VIRANNA
116	1172	ABDUL KHUDER
117	1173	SAILEJA
118	1174	B.BALA POCHAIAH
119	1175	J.LAXMI
120	1176	Y.K.MURTHY
121	1177	M.P.M.RAO
122	1178	P.GOPAL
123	1179	G.MALLAIAH
124	1180	R.LALITA
125	1181	I FESNES
126	1182	N.BIXAPATHY
127	1184	K.SATYANARAYAN
128	1185	R.SANGEETA
129	1186	D.ADVAIAH
130	1188	K.N.BHUSHNAM
131	1189	SWAROOPA
132	1190	P.MOHAN
133	1192	G.SOMAIAH
134	1193	R.RADHIKA
135	1194	M.NAOSHI
136	1196	N.VENKATAIAH
137	1197	SYED ABDUL RAHEEM
138	1198	J.JOHNPINTO
139	1200	D.H.RAO
140	1201	SHAKUNTALA
141	1204	SULTANA BEGUM
142	1205	T.NARSIMHA
143	1206	REHAMA PURVEEN
144	1208	HULEEMA BEG
145	1224	SHAHNAZ BGEGUM
146	1229	D.SRINIVAS
147	1232	M.NARSIMHA
148	1238	P.YELLAIAH
149	1239	SHAHNAZ
150	1248	T.BHAVANI
151	1266	G.GOPAL
152	1282	NARSING
153	1284	B.KRISHNA
154	1286	M.K.KRISHNA
155	1296	T.PADMA
156	1304	A.ANANTH RAJ
157	1306	F.GIORGE
158	1310	ABDUL RAHIM
159	1337	HAUMA BEGUM
160	1344	P.KRISHNA MURTHY

S.No.	MEM. NO	NAMES
161	1348	E.SUGUNA
162	1501	P.SRISAILAM
163	1522	E.MEENAIAH
164	1523	E.TIRUPALAMMA
165	1524	E.SUBHASH
166	1525	E.SUJATHA
167	1526	E.DURGA PRASAD
168	1527	E KIRANMAI
169	1612	SYED ATEEQ UZ ZOHRA
170	1616	C NARSING RAO
171	1622	M.A.RAHMAN
172	1628	SAFIA PARVEEN
173	1629	MOHD SHAREEF AHMED
174	1633	K RAGHUVEER REDDY
175	1638	SHAHIDA BEGUM
176	1643	MD.GOUSE
177	1644	TAYAGRA BEGUM
178	1645	SYED ABDUL KHADER
179	1646	FATHIMA BEGUMQ
180	1647	ZAKIRA BEE
181	1648	HANEES
182	1649	MD.ABBAS
183	1650	MD.AMNIR
184	1651	MOOMER BEGUM
185	1652	MD.AJSAR
186	1653	MEHEEVANISHA
187	1654	MD.AKBAR
188	1655	NASIRIN BEGUM
189	1656	MD.KHARIM
190	1657	FATIMA BEE
191	1658	MD.ANWAR
192	1659	SHAKIRA BEGUM
193	1660	MD.GOUSE
194	1661	ZAKHIA BEGUM
195	1662	ABDUL GAFFAR
196	1663	MD.TAHER
197	1666	KQUSER FATIMA
198	1667	MD.FAIYAD ALI
199	1668	IQBAL ALI
200	1917	K.MADHAVI CHARY
201	1919	S.SAIBABA
202	1920	S.JAMUNA
203	1921	S.NAGULU
204	1922	S.SARASWATHI
205	1924	JYOTHI
206	1928	PANKAJ
207	1932	BHAGAWATHI DEVI
208	1934	POONAM CHAND
209	1935	K.MADHAVI
210	1937	SULOCHANA
211	1938	RUSHKETHAN
212	1939	GEETHA
213	1941	K.ANITHA
214	1944	PRAVEEN
215	1945	S.RAMANNA

S.No.	MEM. NO	NAMES
216	1947	DR.S.V.SHARMA
217	1948	KAMALA DEVI
218	1949	S.RAMA MURTHY
219	1950	S.SUBBA RAO
220	1951	S.S.SASTRI
221	1952	S.MAHALAKSHMI
222	1953	Y.TRIMURTHY
223	1954	Y.LAXMI
224	1955	P.RAMA RAO
225	1956	P.SARASWATHI
226	1958	P.SIVASAGAR
227	1959	P.MADHAVA RAO
228	1960	P.VARALAKSHMI
229	1961	P.LAKSHMI
230	1968	ANITHA
231	1974	ANITHA
232	2033	K NAGESWARA RAO
233	2037	E.BHASKAR
234	2054	M.DURGA DEVI
235	2056	T.VINAY
236	2059	SUNIL KUMAR
237	2068	ANASUYA
238	2069	BHARATHAMMA
239	2074	SHOBAMMA
240	2076	SANTOSHAMMA
241	2081	MANIKYAMMA
242	2083	KANTHA
243	2085	SUSHEELA
244	2088	SATYAMMA
245	2089	BALAMANI
246	2093	T.D.RAJENDER SINGH
247	2096	M.YOHANU
248	2097	B.SWAMIDAS
249	2098	D.ANAND RAO
250	2099	N.YOSEBU
251	2100	SANDEEP SINGH
252	2101	ANURADHA SINGH
253	2102	S.MICHAEL
254	2103	RACHANA DIXIT
255	2104	KIRANJEET KAUR
256	2105	MAHINDER KAUR
257	2106	GURMEET KAUR
258	2107	PRITHPAUL KAUR
259	2114	P.VASUDEVAIAH
260	2115	C.GURDEEP SINGH
261	2116	SRI SATPAL SINGH
262	2117	SRI INDERJEET SINGH
263	2118	SRI HARNAM SINGH
264	2123	B.LAKSHMINARAYANA
265	2125	G.RADHA
266	2131	P.PADMAVATHI
267	2132	SUKUMRI
268	2133	SANDHYA WILSON
269	2134	LOIS SEKHAR
270	2135	C.ESTHER RANI

S.No.	MEM. NO	NAMES
271	2136	B.VIJAYAMMA
272	2137	D.SIPHORA SANGEETHA
273	2138	A.LAKSHMI S.K.
274	2139	V.MARY JESHRONE
275	2140	T.RAJ KUMARI
276	2141	GLORIA GATTU
277	2142	GLADYS JANARDHAN
278	2143	MS.GLORIA
279	2144	EUGENE SHANTHI
280	2145	T.NALINI
281	2147	P.JALAJA SWAUNALATHA
282	2148	K.MOUNIKA
283	2149	P.MARY CAROL
284	2150	MARIA VINTROGE
285	2151	G.VIJAYA KUMARI
286	2152	E.V.NIRMALA
287	2153	BENZAMIN LALLY
288	2154	D.BALRAJ
289	2161	ANNIE JONA
290	2162	M.SHOBANA
291	2164	AROKIA SELVI
292	2165	VIJAYA MARY
293	2166	ANNIE JASINTHA
294	2167	SANDHYA RANI
295	2171	KURMAIAH.P
296	2173	BASMETH
297	2177	R M SIVA MURTHY
298	2196	Y PARVATHI
299	2205	HARSHAVARDHAN
300	2213	M V SUBRAHMANYAM
301	2217	R TEJASWINI REDDY
302	2218	R VISALI
303	2223	THAKUR SANJAY SINGH
304	2227	SYED ISMAIL GHORI
305	2234	G D SURESH KUMAR
306	2244	SHYAM KISHORE YADAV
307	2267	V VV SATYANARAYANA
308	2270	PRITAM KAUR CHABDA
309	2276	J LEENA JOSEPH
310	2279	BHARATHI DEVI MANDADI
311	2284	M SAM BABU
312	2286	M JOHN BABU
313	2289	M.A.SALEEM PROP.S.K.BROTHER ENTERPRISES
314	2294	RAMESH
315	2296	SYED MAHMOOD PASHA
316	2309	H.GURURAJ
317	2315	M.KISHAN BABAU
318	2320	B.SEETHARAM SINGH
319	2337	DR.B.JAGADEESHWARIAH
320	2344	THAKUR SNATOSH ANAND SINGH
321	2347	CHANDRA MOHAN PENUGONDA
322	2372	VARIKUPPALA NARASIMHA
323	2384	R.KASTURI
324	2399	A SATYANARAYANA
325	2402	THAKUR SARITHA SINGH

S.No.	MEM.	NAMES
326	2405	M SHRAVAN KUMAR
327	2411	DEEPAK KUMAR JAISWAL
328	2412	M A KHALEEL
329	2414	A NAVEEN
330	2417	A.SUDHAKAR
331	2419	M.KIRTHI
332	2424	T SUGUNA
333	2425	MAHANANDA SHINDE
334	2426	M SRINIVASA RAO
335	2432	MANMEET SINGH CHANDOK
336	2433	JASPAL KAUR CHAONDOK
337	2434	SARDARNI A K CHANDOK
338	2435	AVNEET KAUR CHANDOK
339	2436	A P ARCHANA
340	2439	V RAGHUPATHI REDDY
341	2440	ALAKNANDA
342	2442	N YADAIAH
343	2443	G JANABAI
344	2445	S AKBAR SHARIEF
345	2464	MANTHENA NARSAIAH
346	2472	M KRISHNA
347	2491	A ANANTHASEN REDDY
348	2501	S VENKATA SWAMY
349	2503	E OMPRAKASH
350	2505	T SATISH
351	2506	V SATYANARAYANA
352	2507	MOHD YOUSUF
353	2508	K SUDHAKAR REDDY
354	2509	E SUDHAKAR REDDY
355	2510	ALKA RANI
356	2512	BRIJ BIHARI PANDEY
357	2513	P.SATYANARAYANA
358	2514	G VENKATRAM REDDY
359	2515	N.SAMBASIVA RAO
360	2516	N RAMESH RAJ
361	2518	MOHAMMED MASIHUDDIN ARIF
362	2519	R KASHINATH
363	2520	A CHANDRAIAH
364	2521	M RAGHAVENDRA RAO
365	2524	RAZIYA PARVEEN
366	2525	G SOUNDARYA
367	2527	K V R RAGHU RAM
368	2528	O SATHAIAH
369	2531	MD HASEEB KHAN
370	2533	M VENKAT REDDY
371	2535	A HYMAVATHI
372	2536	G JYOTHI
373	2537	P.SRINIVAS PRAKASH
374	2538	OURS CHANDRAIAH
375	2539	B KANTHA RAO
376	2541	R NAGENDER
377	2542	OLETI NAGESWARAMMA
378	2544	KALERU RAVINDER
379	2547	M NARSING RAO
380	2552	K JAGAN
381	2553	B LAXMAN
382	2554	A.N.JAI SHANKAR RAO

S.No.	MEM.	NAMES
383	2556	M.A.JAMEEL
384	2566	DALE GANGARAM
385	2572	P SITARAMULU
386	2574	V VENKATESHWARA RAO A/S SRINIVAS
387	2581	S RAJ KUMARI
388	2588	VINAY KARIA
389	2598	J PADMAVATHI
390	2601	SYED MOIZ AHMED
391	2602	K GANGA BHAGAVATHI
392	2603	K P SOWJANYA
393	2609	RAMESH.K
394	2625	M.MURALI
395	2626	R.VIJAY KUMAR SINGH
396	2628	M.THIRUMALA RAO
397	2650	SARVESH NARYAN SOMANI
398	2651	ARPANA SOMANI
399	2652	SURAJ NARAYAN SOMANI
400	2653	SUNITA SOMANI
401	2654	RAJESH NARAYAN SOMANI
402	2655	MONICA SOMANI
403	2663	K BAPI SETTY
404	2669	A.RAMA
405	2670	A.SANTHOSH REDDY
406	2672	D.BALRAJ
407	2676	S AARTHY
408	2678	AJIT SINGH
409	2679	SRI MANMOHAN SINGH (PROP OF LUCKY SHOUE)
410	2680	JAGJIT SINGH
411	2681	VIMLA SWANNI
412	2695	MD JAHANGIR
413	2714	LIM H BANAJI
414	2716	P RAJESHWAR
415	2717	M INDIRA KUMARI
416	2720	ANJALI STAR VISION
417	2738	AHMED MOHIUDDIN
418	2757	T.RANI KARNAVATHI
419	2768	SRINIVASA CYCLE MART
420	2770	MOHAMMED TAJUDDIN
421	2787	G MAHESH KUMAR
422	2788	G SRIDHAR
423	2791	AMEERUNNISA BEGUM
424	2799	SYED AZMATULLAH QUADRI
425	2803	K NARSING RAO
426	2806	K SUDARSHAN [VS/55-G]
427	2807	PALADHI DHANANJAIAH
428	2815	KONARK LCCS LTD
429	2816	R.SHYAM [CA/707]
430	2824	SHIV VIGHNESHWARA WLCCS [CA/293]
431	2825	HEMANTH PRINTERS
432	2832	G MADHAVILATHA
433	2836	S SURYANARAYANA RAO
434	2840	C K PRASAD
435	2845	SUBHASH LOHADE
436	2846	GAJULA THIRUPATHAIAH
437	2848	BUDARAPU SRINIVASULU

S.No.	MEM. NO	NAMES
438	2849	M NEELAMMA
439	2850	CH ANJANI DEVI
440	2852	CH HARITHA
441	2853	CH ANEEKSHA
442	2859	MOHD YOUSUF
443	2860	ASIMA BEGUM
444	2861	NARSOJI SANDHA
445	2862	P PARSHURAM
446	2867	K V S S CHANDRA SEKHAR
447	2874	B ANITHA
448	2876	R SURYANARAYANA RAO
449	2878	G SUJATHA
450	2880	M VISHWA PRAKASH
451	2882	VINAY KUMAR P
452	2883	NARENDER BHANDARI
453	2884	PUNTIKURA LAXMANNA PAKASHAM
454	2889	T JAGATH SINGH
455	2895	B SRIMATHI SINGH
456	2896	B ARCHANA SINGH
457	2899	CHIPPALATHURTHY RAMULU
458	2900	LINGALA GYANESWAR GOUD
459	2904	SUNIL KUMAR GUPTA
460	2907	S ANANTHA LAXMI
461	2910	R RENUKA
462	2911	RAVINDER KAUR
463	2912	MANMOHAN KAUR
464	2916	B SAVITHA BAI
465	2923	M JANARDHAN
466	2925	P.ANJANEYLULU[SB/2864]
467	2932	B.SRINIVAS[SB/3022]
468	2953	MOHAMMED ISMAIL [SB/3030]
469	2957	M PENTAIAH[VS/66-G/2]
470	2959	SYED MOHSEEN
471	2966	YADAIAH NARRA
472	2976	M ARUN KUMAR REDDY [OD/32]
473	2977	S.BAKKA REDDY
474	2982	G.RAJGOPAL [VS/68 - GR-2]
475	2984	RAHEEM OSMANI(VS-69 GTOR)
476	2985	B KARUNAKAR[SB/3040]
477	2989	R.MALLAIAH [SB/3042]
478	2990	N RAMULU
479	2995	MOHAMMAD MAHBOOB
480	2997	MOHD SHAFI [SB/3044]
481	2998	V.YADAMMA[SB/3045]
482	3000	V PENTAIAH
483	3002	A.EDDAIAH
484	3005	M D AJAZAS [SB/3049]
485	3006	M D WAJID[SB/3049]
486	3007	PRARTHANA
487	3011	NETI KURMAVANI
488	3016	K SURESH[OD/10-G-1]
489	3024	M KRISHNA MOHAN RAO
490	3026	MOHD SALEEM (VS-77 GTOR)
491	3028	G SAIBABA
492	3029	KUMINDALA YADAGIRI [SB/3057]
493	3039	K LINGAIAH [SB/3064]
494	3044	R V SANTOSH KUMAR[PL/304-GR-2]
495	3048	SAILENDER SURAPALLI
496	3049	QAMAR UNNISA [SB/3067]
497	3050	V.VIKRAM [SB/3050]
498	3051	S.A.MOIN [SB/3070]
499	3054	Y ARUNA
500	3055	Y NARENDER REDDY
501	3059	K DEVENDER
502	3065	JAWAHAR SINGH SAGARVALA
503	3073	MD MAZHERUDDIN
504	3075	SRIKANTH SINGH
505	3083	K MAISAIAH [SB/3078]
506	3087	YADAGIRI
507	3089	B PARASMANI
508	3094	K.YADGIRI [SB/3084]
509	3110	A NARSIMHA
510	3115	M/S VIJAYA PRASANNA LAXMI WLCCS
511	3123	A.ASHOKKUMAR(GUAR VS-90)
512	3129	A.SRINIVAS
513	3135	MD IMTIAZ HUSSAIN
514	3140	M JAYAPAL REDDY
515	3148	K MAHEE KIRAN
516	3155	THIRPATH RAO CHEPYALA
517	3160	K P PRABHU BHUSHAN SB-3137
518	3163	CH SATTAIAH ML-222
519	3174	GODAVARTHI SUMAN
520	3190	V MOHAN BALAIAH & V LALITHA
521	3224	DIVYA TEJA WLCS
522	3241	G.SESHA CHALAPATHI REDDY
523	3253	RAMACHANDRAIAH KARNATI
524	3267	BEENA
525	3287	SUNAYANA GTOR HL-22
526	3294	T.NARENDER SINGH GTOR PL-308
527	3295	S G RAVINDER SINGH GTOR PL-308
528	3321	E.ARENDER
529	3322	K NARAHARI VS-103 GTOR
530	3337	SATYANARAYANA NAGARAJU
531	3343	G MAHENDER
532	3353	MOHD AZMATH SHAH KHAN
533	3375	P.VASANTH KUMAR
534	3382	KHANDE RAO PATHAK
535	3384	M SUGANDHA DEVI
536	3387	LALITHA WADDERA LABOUR CONTRACT CO-OP SOC
537	3389	D MANI KUMAR
538	3390	P NARSIMHA
539	3392	S M AHMED ALI KHAN
540	3411	L KRISHNA
541	3426	MOHD JAFFAR
542	3427	AZIZ UR RAHMAN
543	3428	N PRAHALAD UPADHAYA & N VIJAYALAXMI UPADHAYA
544	3440	SAJIDA BEGUM

S.No.	MEM. NO	NAMES
545	3443	ARUNDHATI ASHOK SIGTIA
546	3455	VARIKUPPALA JANGAIAH
547	3477	MIRZA SHABER BAIG
548	3483	K NATHANIEL GIDEON
549	3495	BOYA DAKSHAYANI
550	3498	SYED SHAKEELULLA QUADRI
551	3508	JYOTHI ANIL MEHTA
552	3532	BAHADUR NIRUPAMA SINGH
553	3537	SHAZIA SHIREEN
554	3541	SYED PARVEZ HUSSAIN
555	3547	SK MAHABOOB BEE
556	3569	G VENKATA RAO
557	3570	K S RAJESH
558	3580	S JOHNSON
559	3584	P SRINIVAS
560	3594	P MALLESH
561	3597	M JEEVENDER
562	3599	SUSHAMA BEDI
563	3601	SANYUKTA GERA
564	3606	T NARSING RAO
565	3617	MD IBRAHIM
566	3623	B SUMAN BAI
567	3633	SHOUKAT ALI
568	3643	LAXMI AGARWAL
569	3672	VARIKUPPALA DEVENDAR
570	3673	M VINOD GOUD
571	3674	MOHAMMED MAHBOOBALI
572	3708	M H ELIZABETH
573	3718	SYED WAHID ALI
574	3719	GHIYASSUDDIN KHAN
575	3721	CH ANJANI DEVI
576	3772	GOVIND RAM AGARWAL
577	3773	RAM NARAYAN
578	3775	DEV NARAYAN
579	3779	SHARAD KUMAR MARDA
580	3780	SMT NEETU MARDA
581	3781	KOMAL MARDA
582	3789	G.MAHESH KUMAR
583	3792	SHYAM AGARWAL
584	3793	NISHA AGARWAL
585	3797	V.SRINIVASA RAO
586	3800	P BHANU PRAKASH
587	3809	C KAMESH
588	3811	M A SALEEM
589	3816	MOHD JAWEED
590	3839	B MADHU
591	3847	SYED ABDUL KHADER ADIL
592	3851	SHAHZADI BEGUM
593	3854	P V S SUBRAMANYA SHARMA
594	3856	M SUDERSHAN
595	3857	SONAR SHYAM SUNDER
596	3858	SRI GOURI SONAR
597	3864	P JANGAIAH
598	3865	M GOPAL
599	3866	B NARENDER
600	3870	K JAYAVARDHAN
601	3877	B KISHORE KUMAR
602	3881	MONICA SOMANI
603	3882	UMA DEVI PRASADAM
604	3902	G PULLAIAH
605	3903	SHAIK MOINUDDIN
606	3904	SHAIK ABDUL KHADER
607	3905	TANUGULA RADHESHYAM
608	3906	SYED HUSSAIN
609	3916	MAQBOOL KHAN
610	3918	SHANKAR RAO TOTADE
611	3926	C.RAMANJANEYULU
612	3928	M PRAKASH
613	3929	NEERA KAPAHI
614	3930	HITESH KAPAHI
615	3931	MEHRA RAJESH MOHINDER
616	3935	PADMABAI NARSOJI SANDHA
617	3937	E SATYA SULOCHANA
618	3946	M.ARUN DESAI
619	3977	M S R MURTHY
620	3983	M B LAXMAN
621	3984	J PRABHAKAR REDDDY
622	3985	SUTRAVE SHYAMLAL
623	3988	EKTA JAISWAL
624	3994	A LALITHA
625	3995	PARADEVI BALAKRISHNAN NAIR
626	3996	S BALA KRISHNAN NAIR
627	3999	K RAMA RAO
628	4000	MOHAMMED HABEEBUDDIN
629	4012	MUDDI VIJAY KUMAR
630	4013	M VISWANATH
631	4022	M NAGA BHUSHAM
632	4023	B SUDERSHAN
633	4031	RAMACHANDRA KOTA
634	4032	K.VIJAYA LAKSHMI
635	4037	H MARUTHI RAO
636	4053	MOHD ABDUL SAJID
637	4075	VIDYA DEVI
638	4080	UPPURALLA SOMIREDDY
639	4085	PRAGATI KATUKAM
640	4089	O P V N V PRASADA RAO
641	4095	M ANUSHA
642	4099	CH ANJAMMA
643	4105	AMBERPET SWAPNA
644	4106	MOHD ASIF
645	4109	CH BALASWAMY
646	4112	KAVITHA SINGH THAKUR
647	4114	CH SUVARNA
648	4118	MOHAMMED SALEEM
649	4129	THAKUR R. N. JAIPAL SINGH
650	4130	VIDYA GOUR
651	4131	PRAKASH SINGH
652	4132	THAKUR SANTOSHI
653	4134	T RAMESH SINGH
654	4135	T NARESH SINGH
655	4136	T POONAM
656	4137	T UMESH SINGH

S.No.	MEM. NO	NAMES
657	4139	TAGORE DINESH SINGH
658	4140	POORNIMA THAKUR
659	4144	T UDAY SINGH
660	4145	T MALINI
661	4150	HAMILPUR NARSING RAO
662	4151	GHANTE RAJU
663	4154	P RAVI
664	4159	G NARSIMHA
665	4164	M SUVARNA MURTHY
666	4165	D SRAVAN KUMAR
667	4166	MUMTAZ BEGUM
668	4167	BOREDA SARALA DEVI
669	4173	CH SANTOSH REDDY
670	4184	M RAMESH
671	4185	RAMAIAH KOLUKONDA
672	4190	SIVASETTI SANJIVA KUMAR
673	4194	M SUKANYA
674	4213	HEMALATHA REDDY ADLA
675	4214	BURRAMUKKA VIJAYA LAKSHIMI
676	4215	B KALYAN CHAKRAVATI
677	4236	C P PRABHAVATHI
678	4237	D LATHA
679	4242	D LAXMAIAH
680	4243	P GYANESHWAR
681	4261	YASMEEN BEGUM
682	4267	CHANDRA SEKHAR RAPOLE
683	4270	N K CHANDRA
684	4271	S B AMAR RAJ
685	4276	H.VISWASHANTHI
686	4279	GANGAPURAM LAXMAN
687	4283	G .SWAMI
688	4284	V RAMU
689	4286	S PENTAIAH
690	4298	P SATYANARAYANA RAO
691	4303	B RAMADEVI
692	4305	RAPOLE SAI VARA PRASAD
693	4306	G POCHAIAH
694	4307	YAMA KONDAIAH
695	4308	D.JAYAKUMAR
696	4310	N VENKATESH
697	4332	GOVIND RAM AGARWAL HUF
698	4339	SHIVA KUMAR REDDY
699	4340	SUJATHA KALVAKUNTLA
700	4341	B.SHAM KUMAR
701	4342	B.PANDU GOUD
702	4350	GUNDALA DASU
703	4351	PONDUGULA SUNITHA
704	4352	PONDUGULA VENKATA NAGABHUSHANAM
705	4354	T KARUNASRI
706	4358	MOHD SHAMEEM HUSSAIN
707	4375	S UDAY SHANKER
708	4377	GANDLA LAXMI
709	4380	JOSEPH LOUIS
710	4381	GYANESHWAR CHANDA
711	4384	NEHAL SHAH

S.No.	MEM. NO	NAMES
712	4397	KACHIGALLA LAVANYA
713	4399	ALWAL KARUNA
714	4410	KUTHADI LAVANYA
715	4411	G MUKESH
716	4414	K CHENNA REDDY
717	4415	K MALLA REDDY
718	4419	F.SRINIVAS
719	4420	H.VEERESHAM
720	4426	C.SATISH KUMAR
721	4427	P.KRISHNA MURTHY
722	4437	GANGAPURAM SREENU
723	4440	P KAMESHWARI
724	4441	B H MADHUSUDHAN
725	4443	CH S MALLIKARJUNA RAO
726	4444	G SRIKANTH
727	4447	HEMTA RAM
728	4450	M SATYANARAYANA
729	4451	M SWARAJYAM
730	4459	TVS RAMAKRISHNA RAO
731	4460	PANKAJ PARIKH
732	4466	M ANJANEYULU
733	4467	GOLI SRINIVAS CHAKRAVARTHI
734	4481	KASHYAP POOJA
735	4485	R NAVEEN KUMAR
736	4486	G V MADHUSUDHAN
737	4487	B CARMEL RANI
738	4488	SUNIL CHAND ROBY K
739	4496	A SHOBHA RANI
740	4509	R CHANDRAKALA
741	4511	NEW MADHUSHALA WINES
742	4518	G VIJAYA BABU
743	4523	A.RAMESH BABU
744	4524	MIRZA YOUSUF BAIG
745	4528	SANJAY KUMAR
746	4530	RADHA BAKARAJU
747	4534	SRIKANT KULKARNI
748	4535	ANANTHNAG.DEVAL
749	4536	SREEPATHI VARKHEDKAR
750	4537	KUSHAL KUMAR
751	4546	D JAYADEV
752	4550	PARVEEN WAJEEDA
753	4551	SYED NIZAMUDDIN
754	4555	MOHAMMED AHMED KHAN
755	4567	K LINGU BAI
756	4569	CHITTUR VENKAT RAMANA
757	4570	E KONDAL REDDY
758	4578	P RAMACHANDRA REDDY
759	4579	S R BASHA
760	4582	DAVID RAJ D
761	4590	P SATYANARAYANA
762	4593	AARTHI AGARWAL
763	4602	KEWAL JAISWAL
764	4603	MEENAKSHI JAISWAL
765	4605	SARASWATHI JAYAKUMAR
766	4607	B BHAGYA REKHA

S.No.	MEM. NO	NAMES
767	4608	VENKATESHWARA CHARY NANDIPETA
768	4610	R B BADRINARAYANA
769	4615	GOWRI THAKUR
770	4625	PARVATHI AGARWAL
771	4626	YOGESH AGARWAL
772	4638	BINDI RAJU GOUD
773	4639	BINDI BALAMANI
774	4640	NIRMALA AGARWAL
775	4648	BHUPA RAGHAVENDRA RAO
776	4649	NAMA VISHWANATH
777	4651	G S P DAYAL
778	4659	M PADMA RAO
779	4664	MAHAVEER CHAND JAIN
780	4679	MIRZA YOUSUF BAIG
781	4683	CHANDRA PRAKASH BABU RAO PENDYALA
782	4690	ASTRID MARGARET LEWIS
783	4700	BOOMPALLY ARVIND KUMAR
784	4701	MANISH KUAMR AMAMTHARAM
785	4704	V N RAMA SWAMY
786	4706	MOGILI VENU
787	4707	DURKI ARVIND SAGAR
788	4712	S SATYANARAYANA
789	4713	A BUJANG RAM
790	4718	M MALLESH
791	4719	J VENKATESH
792	4722	N SOWJANYA
793	4739	PATHLAVATH RAMULU
794	4741	G RAJENDRA PRASAD
795	4742	MOHD FASIUDDIN
796	4744	B RENUKA
797	4746	S RAJU
798	4758	RAGHUPATHI REDDY SAMPAT
799	4763	SHAMEEM BEGUM
800	4765	ABDUL RAHMAN KHAN
801	4769	MD MUJAHED HUSSAIN
802	4774	SYED KHURSHEED AHMED
803	4787	KRISHNASAGAR BONEPALLI
804	4788	PRAVEEN P
805	4792	LANKALAPALLI KRISHNA KISHORE
806	4793	MOHD HASSAN MEHDI
807	4798	GADILA KUMAR CHARY
808	4799	MADUPOJU NAGAMANI
809	4804	AIZAZ KHAN
810	4805	SYED ABDUL MAJEED
811	4812	K POCHAIAH
812	4815	ESWAR PRASHANTH CHANDRA
813	4816	T RAJITHA
814	4820	THALLA PADMA
815	4829	VARIKUPALLA SHARADA
816	4832	K ASHOK
817	4833	T SHANTHA
818	4856	BAYER RAJESH
819	4857	POKALA NARSIMHULU

S.No.	MEM. NO	NAMES
820	4859	G GOVERDHAN REDDY
821	4860	G ANIL KUMAR REDDY
822	4863	RACHURI LINGA REDDY
823	4865	BHAVANI SURABHI
824	4874	A L NAGARAJ
825	4875	JAGDISH KUMAR SANNO
826	4881	MOHAMMED FAHEEM HUSSAIN
827	4889	MIR SHUJATH ALI KHAN
828	4902	SREENIVAS RAO KUTHADI
829	4917	DADIGE HANUMANTH
830	4918	TIPPI SRINIVAS
831	4919	ALPULA SATHYANARAYANA
832	4921	B LAXMAIAH
833	4927	PRASAD REDDY
834	4936	NOOR JAHAN BADAR
835	4948	MOHAMMED ASIF
836	4951	ASHITH KUMAR DATTA
837	4952	BABU LAL MEENA
838	4955	SANJAY SINGH
839	4965	MOHAMMED SHAFI
840	4969	GAJAVELLY VENUPRAVEEN KUMAR
841	4973	POOLA NAGARAJU
842	4978	PRABHAKAR GUNDABOINA
843	4984	P SRIVANI
844	4985	KIRAN KISHORE SINGH
845	4991	CHANDRA SHEKAR PATLOLA
846	4992	PABBU BALA KRISHNA
847	5007	P RAJU
848	5008	ANANT NARAYANA
849	5010	GOURI SHANKER DANAVANTRI
850	5011	MOHAMMED RAFIUDDIN
851	5019	VEERAREDDY RADHIKA
852	5020	K SATYAPAL REDDY
853	5027	SANJAY MOGRE
854	5036	GAJULA VENKATARAMANA
855	5037	SYED ABDUL MAJEED
856	5040	B SUSEELA PRIYAMVADA
857	5041	B SRINIVAS
858	5042	G SURENDER KUMAR
859	5043	BOLLAVARAM JITHENDER REDDY
860	5047	ARRA PRAKASH
861	5048	VOTTEPU KASHAIAH
862	5067	NARENDAR GEHLOT
863	5108	PILLAJETI MANOHAR
864	5109	K SRIKANTH
865	5114	SIDDANNAGARI YESU
866	5116	MOHAMMED AIJAZ
867	5117	PRADEEP KUMAR GOUD G
868	5124	GUNDU SHANKER
869	5125	B RAJENDAR
870	5130	YADAGANI VITTAL RAO
871	5132	KANCHI RAKESH
872	5143	NARAHARI KOTLA
873	5145	P AVINASH
874	5146	RAGIDDI HARI KRISHNA
875	5148	NINAVATH BHEEMUDU

Notes: