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 General Body Meeting of Maharana Pratap Co-op. Urban Bank Ltd., Amberpet, Hyderabad (T.A.No.1459) for the FY 2019-20 will be held on Saturday the 26th September 2020 from 4 pm onwards at **Maharana Pratap Function Palace (A/c Hall)** Maharana Pratap Road, Junction No.6, Amberpet, Hyderabad to transact the following business :

AGENDA

01. To approve the 21st Annual Administrative Report for the F.Y. 2019-20
02. To approve / adopt Audit Certificate and the Audited Accounts for the F.Y2019-20
03. To approve the statement of Receipts and Payments for the F.Y. 2019-20
04. To Approve/Ratify Annual Budget Estimates for FY 2020-21 and Performance budget for F.Y. 2019-20
05. To Approve Appropriation of Profits for the F.Y.2019-20
06. To Approve transfer of un-claimed dividend pending more than 3 years to Reserve Fund as per Bye-law No. 45 of the bank
07. To Approve transfer of un-distributed profit of previous years to P&L account of FY 2019-20
08. To Approve/Ratify the Investment of Funds for F.Y.2019-20
09. To ratify Admission/Additions, Transfer and withdrawal of Shares for F.Y.2019-20
10. To consider report on the loans sanctioned from 01.04.2019 to 31.03.2020
11. To review all NPA loans
12. To ratify the bank's renovation expenses
13. To approve appointment of Statutory Auditors for FY 2020-21
14. To Streamline the membership as per TCS Act & rules
15. Any other matter with the permission of the chair.

Attendance in the meeting is restricted to maximum 100 members as per latest Covid 19 guidelines

ENTRY WITH FACE MASK COMPULSORY

Place : Hyderabad
Date : 09-09-2020

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

IMPORTANT NOTE TO MEMBERS

1. Members are required to bring their identity cards 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.

CHAIRMAN'S 21st ANNUAL ADMINISTRATIVE REPORT F.Y. 2019-20 AT GENERAL BODY MEETING HELD ON SATURDAY THE 26TH SEPTEMBER, 2020.

My dear Share Holders,

I am very much delighted to welcome you all to the General Body meeting of your esteemed bank on behalf of the new Management Committee. I thank you all for your continued support and confidence imposed in me and Board of Directors by electing us with thumping majority in recent elections conducted on 21st December, 2019. The Management Committe has co-opted one Chartered Accountant and an Ex-Banker as Professional Directors as per regulatory guidelines.

Now the following are the newly elected/co-opeted, Management Committee members/ Board of Directors of the Bank

S. No.	NAME	DESIGNATION
1	Sri V. P. Patalay	Chairman
2	Sri B. K. D. Singh	Vice-Chairman
3	Smt. Manju Singh	Director
4	Ms. Kanchan Singh	Director
5	Sri Shivkumar Singh Rana	Director
6	Sri Thakur Hridayanath Singh	Director
7	Sri C. Nand Kumar	Director
8	Sri B. Kumar	Director
9	Sri Thakur Narendra Singh Bisain	Director
10	Sri Ca U. Bharani - Charted Accountant	Professional Director (Co-opted)
11	Sri K. Sreeram Reddy - Senior ex-banker	Professional Director (Co-opted)

I would like to inform you about the sad demise of one of our directors Sri Shivkumar Singh Rana, who has taken his last breath on 29/07/2020. Board of Directors deeply regrets the sad demise of Sri Shivkumar Singh Rana and pray that his soul rest in peace . Board of Directors conveys its deep felt condolences to his bereaved family members.

As you are well aware that during the last General Body meeting, some of the shareholders expressed their anguish on the Ex-Vice-Chairman, Sri. B. Mohan Singh & following 10 others 1. Smt. P. Sridevi (Membership No. 4047) 2. Mr. M. Ajeet Singh (Membership No. 2616) 3. Mr. B. Teekaram Singh (Membership No. 1608) 4. Mr. Chandubatla Anjaneyulu (Membership No. 4033) 5. Mr. Hemanth Inamdar (Membership No. 4405) 6. Mr. M. Ajit Singh (Membership No. 4042) 7. Mr. Bornett Robert (Membership No. 4057) 8. Mr. B. Anil Singh(Membership No. 37) 9. Mr. Chandramouli Srinivasa Rallapalli (Membership No. 3891)10. Mr. Mohammed Abdul Azeez (Membership No. 1621) who have created several hurdles for smooth functioning of the bank for the past 3 years. It was unanimously resolved by the General Body to take necessary action for expelling Ex-Vice - Chairman, Sri. B. Mohan Singh & 10 others erring shareholders from the primary membership of the Bank who have acted adversely against the interests of the Bank. The Management Committee has acted on the Unanimous resolution of the General Body and after following the procedure laid down in TCS Act & rules, expelled the then Vice-Chairman, Sri. B. Mohan Singh & 10 others from primary membership of the bank.

As a team of custodians for your valuable savings, we keep our continued commitment for the safety and growth of your money with our bank. My earnest request to all of you to extend the same spirit and support for the bank's growth in future also.

I am happy to inform you that the insurance cover for each depositor's money with the bank has been raised from Rs.1.00 lakh to Rs. 5.00 lakhs by DICGC (Deposit Insurance and Credit Guarantee Corporation)which is a wholly owned subsidiary of Reserve Bank Of India.

The Tax Deducted at Source (TDS) limit on interest earned on deposits by an individual depositor in a bank has been increased from Rs. 10,000/- to Rs. 40,000/- and to Rs. 50,000/- for senior citizens in a financial year.

I take this opportunity to share some of developments in our Urban Co-operative Bank (UCB) sector in the Country. In view of some of the events that took place in recent times in the UCBs sector the regulators have taken stringent steps in tightening the functions of the UCBs by way reducing credit exposure norms , extending more credit flow to priority sector etc. Recently on 26th June 2020 Central Government has Promulgated Banking Regulation (Amendment) Ordinance 2020, by virtue of which now majority of the functions of all Urban Co-operative Banks in the country are controlled by Reserve Bank of India. By implementing this ordinance, the functioning of the Urban Co-operative banks still become stronger and safer. It raises the confidence in customers about more safety of their deposits with Urban Co-operative Banks..

As you all know that due to impact of COVID-19 global economic activity has remained fragile and in retrenchment in several geographies. It severely affected the earnings of not only major industries but also impacted street vendors. The repercussions are unimaginable; banks are unable to predict the effects of COVID-19 on their performance & functioning in the coming days.

Before I proceed to the regular agenda items I would like to highlight some of our banks key financial indicators. The total business of the bank as on 31.03.2020 stood at 5530.68 lakhs .The deposits have raised from Rs. 2985.26 lakhs in last financial year ending to Rs. 3512.42 lakhs as on 31.03.2020. The CASA 15.60%, priority sector advances 61.06%, capital to risk weighted assets ratio - CRAR 22.76% (minimum required 9%), Deposits Investments Ratio 53.41% and Net Non-performing Assets (NPA) 4.54%. The *'KEY FINANCIAL INDICATORS'* of the bank are mentioned on inside last cover page.

I am very happy to inform you that this year also the bank has been awarded 'A' Class Audit Grade by the statutory audit.

From the above parameters you can easily judge how healthy our bank is functioning. All this is possible due to the great support extended by our shareholders, customers and well-wishers. I once again thank you all for your great support & patronage.

As you are well aware of that, our bank premises was demolished by GHMC to the extent of 400 sq.ft facing main road on account of road widening, which caused the premises very congested and inconvenient to the customers. To provide convenient banking facility in a good ambiance, it has become inevitable to renovate the bank's premises. Accordingly, in the last General Body meeting a resolution was passed to spend about Rs. 40 lakhs estimated amount towards bank's renovation work. Now the work has been completed and the actual expenditure incurred was Rs. 42, 01,402.40 + GST. I request you all to ratify the same.

I share with you the comparative position of some important areas of our bank's business hereunder:

MEMBERSHIP AND SHARE CAPITAL

(Amount in lakhs)

S. No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	Membership	3672	3082	3109	2234
02	Share Capital	220.43	219.98	227.47	227.77
03	Associate Membership	0.00	0.00	0.00	0.03

DEPOSITS

(Amount in lakhs)

S.No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	Deposits	3295.65	3254.51	2985.26	3512.42

ADVANCES

(Amount in lakhs)

S.No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	Advances	1916.43	1991.72	2095.09	2018.26

CD RATIO

(Percentage)

S.No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	CD Ratio	58.15%	61.20%	70.18%	57.46%

CAPITAL TO RISK WEIGHTED ASSETS RATIO - CRAR

(Percentage)

S. No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	CRAR	21.16%	19.12%	26.31%	24.43%

ASSET QALITY

(Percentage)

S. No	Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
01	Gross NPA	4.94%	6.01%	3.99%	8.61%
02	Net NPA	2.32%	2.18%	0.35%	4.54%

There is a slight increase in the NPA when compared to last year. Constant efforts & follow ups are being made for recovery of over dues. I am proud to inform you that our directors are participating actively in recovery drives. The present Net NPA as on 31.08.2020 on ongoing basis is 2.36.%. Arbitrations were filed in major defaulted cases. Hope the NPA will further come down in coming days.

Statutory Audit: The Statutory Audit of the bank for the FY 2019-20 was conducted and certified by M/s Venkataiah B & Associates - Chartered Accountants. The audited accounts and audit certificate for the FY 2019-20 may be adopted.

Concurrent Audit: Concurrent Audit is being conducted on regular basis as per RBI directives. The Concurrent Audit reports are reviewed by the Audit Committee on monthly basis. Concurrent Audit for the FY 2019-20 was conducted by BRR & Associates - Chartered Accountants. Observations/defects / remarks reported in the Concurrent Audit are being complied with.

Information System Audit (IS AUDIT): Amol Kasat & Associates, FCA, DISA (ICAI) Chartered Accountants has conducted our bank's IS AUDIT

Corporate Governance: To be more transparent in our bank's activities & functioning, we are adopting Corporate Governance as management tool. During the FY 2019-20 the bank has conducted 12 Board meetings. The bank has also constituted the following local committees which meet regularly to oversee the functioning of the bank in line with RBI & Co-Op. department guidelines.

1) Credit Monitoring Committee 2) Loan Committee 3) Audit Committee 4) Staff Committee 5) Planning, Investment & ALM Committee 6) Legal Committee

I am happy to inform you that bank has made Gross Profit of Rs.65, 82,418/- and Net Profit of Rs. 55,42,418/- As you know that our bank is paying dividend not less than 15% consecutively for the past one decade.

The General Body may approve to transfer of previous years undistributed profit of Rs. 3,650.93/ to profit of FY 2019-20.

This year the profit has been appropriated for the mandatory items as per Reserve Bank of India guidelines and TSCS act & rules. In the recent directives issued by the Reserve Bank of India to all Commercial Banks and Co-operative Banks not to make dividend payouts from the profits pertaining to the financial year ended March 31, 2020 until further instructions. This restriction shall be reassessed by the Reserve Bank based on the financial results of banks for the quarter ending September 30, 2020. Hence declaration of dividend & appropriation of profit in other than mandatory items is kept in abeyance till clearance is received from Reserve Bank of India. Till then the amount will be kept in un-distributed profit for FY 2019-20. I therefore request all our share holders to bear with us in the matter and to co-operate. In order to facilitate for payment of dividend at the earliest possible, I request the members of General Body to authorize the Board for making appropriation of un-distributed profit for FY 2019-20 after receiving clearance form Reserve Bank of India without waiting for next General Body's approval.

Further General Body may consider the appropriation of profit for the mandatory item as under :

APPRORIATION OF PROFI FOR THE FY 2019-20

		BALANCE (in rupees)
GROSS PROFIT		**6582418.00**
LESS INCOME TAX		1040000.00
NET PROFIT		**5542418.00**
LESS 1% OF GROSS PROFIT TO EDUCATION FUND	146588.50	
LESS 25% OF NET PROFIT TO STATUTORY RESERVE	1385605.00	
LESS 5% OF NET PROFIT TO BAD DEBTS RESERVE	269791.00	
LESS 1% OF NET PROFIT TO COMMON GOOD FUND	53958.00	
TOTAL	**1855942.50**	**3686475.50**
ADD UNDISTRIBUTED PROFIT OF PREVIOUS YEARS		3650.93
BALANCE TRANSFER TO UNDSTIBUTED PROFIT FOR FY 2019-20		**3690126.43**

UNCLAIMED DIVIDEND : To approve transfer of un-claimed dividend of Rs.6,38,568/- which is pending for more than 3 years to Reserve Fund as per bank's bye law No.45

Appointment of Statuory Auditors : To Approve Appointment of Kalpesh Kumar Patel & Co, Chartered Accountants as Statuory Auditor for F.Y. 2020-21

ACKNOWLEDGEMENTS:

On behalf of the Board Of Directors I thank the Reserve Bank Of India, I would like to place on record my appreciation for the great guidance and support extended by 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). My special thanks to State Co-operative Election Authority for conducting the bank elections in a fair & peaceful manner. I convey sincere thanks to our shareholders, customers and well-wishers for their valuable patronage and support.

The Board Of Directors would like to convey their thanks for the guidance and support rendered by Telangana State Co-operative Urban Banks Federation Ltd and Telangana State Co-operative Urban Banks & Credit Societies Federation Ltd, I thank Sri K.Gangadhar Rao, Managing Director/CEO, Smt. Sri Uma Devi, General Manager, other officers and staff of the bank for their dedicated services rendered and who relentlessly worked for the bank resulting in sustained growth and development of the bank.

(For and on behalf of the Board of Directors)
Sd/-

V.P. PATALAY
Chairman

Date: 26.09.2020
Place: Hyderabad

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.,

REPORT ON THE FINANCIAL STATEMENTS

1. We have audited the accompanying financial statements of MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD. ('the Bank') as at 31 March 2020, which comprise the Balance Sheet as at 31 March 2020, and the Profit and Loss Accountfor the year then ended, and a summary of significant accounting policies and other explanatory information.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the 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 under the Telangana Co-operative Societies Act, 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.

AUDITOR'S RESPONSIBILITY

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with 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 auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparationand fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. 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 financialstatements.

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

OPINION

4. 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) and the Telangana Cooperative Societies Act, 1964, (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Telangana in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted inIndia:

   a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2020;

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

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS:

5. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 and Third Schedule of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies and Co-operative Banks) and provisions of the Telangana Co-operative Societies Act,1964.

6. We reportthat :

   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;

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

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

   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.

For VENKATAIAH B & ASSOCIATES
Chartered Accountants
Firm Reg. No. 014401S

Date: 26.09.2020
Place: Hyderabad

VENKATAIAH B
Partner
M. No. 230509

UDIN:

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

H.No. 2-3-36/1/22 & 23, Maharana Pratap Road, Amberpet, Hyderabad.

Balance Sheet as at 31-Mar-2020

In ₹ (Rupees)

	Particulars	Note No.	as at 31-Mar-2020	as at 31-Mar-2019
I.	**EQUITY AND LIABILITIES**			
	Shareholders' Funds			
	(a) Share Capital	3	2,28,08,900	2,27,40,800
	(b) Reserves and Surplus	4	3,04,25,880	3,16,90,090
	Deposits	5	35,12,43,018	29,85,26,224
	Borrowings	6	-	-
	Other Current Liabilities	7	74,57,662	1,11,21,289
	Short Term Provisions	8	10,40,000	9,92,000
	Total		**41,29,75,460**	**36,50,70,403**
II.	**ASSETS**			
	Cash In Hand	9	99,34,103	49,70,100
	Balances with Other Banks & Call Money	10	8,65,88,460	5,13,99,559
	Investments	11	10,10,93,715	9,08,52,467
	Advances	12	20,17,06,912	20,95,09,020
	Fixed Assets	13	59,00,599	12,06,703
	Other Assets	14	77,51,672	71,32,553
	Total		**41,29,75,460**	**36,50,70,403**

The Notes referred to above form an integral part of the Balance Sheet. 1 & 2

As per our report of even date

For and On behalf of the Board

For VENKATAIAH B & ASSOCIATES

Chartered Accountants

Firm Reg. No : 014401S

Sd/-

VENKATAIAH B

Partner

Membership No. : 230509

Place: Hyderabad

Date:

UDIN:

Sd/-

MD & CEO

Sd/-

CHAIRMAN

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

H.No. 2-3-36/1/22 & 23, Maharana Pratap Road, Amberpet, Hyderabad.

Statement of Profit and Loss for the yearended 31-Mar-2020

In L (Rupees)

	Particulars	Note No.	Current Year	Previous Year
I	Interest Earned	15	4,03,03,833	4,00,76,609
	Other Income	16	15,42,728	29,69,222
	TOTAL REVENUE (I + II)		**4,18,46,561**	**4,30,45,831**
II	**EXPENSES**			
	Interest Expended	17	2,40,76,659	2,52,53,043
	Operating Expenses	18	1,11,87,484	1,08,96,937
	TOTAL EXPENSES		**3,52,64,143**	**3,61,49,980**
II	**Profit Before Tax**		65,82,418	**68,95,851**
	Tax Expense			
	Current Tax		10,40,000	9,92,000
	Deferred Tax		-	-
IV	**Profit(Loss) for the Period Carried to Balance Sheet for Appropriation**		55,42,418	**59,03,851**

The Notes referred to above form an integral part of the Balance Sheet.

As per our report of even date

For and On behalf of the Board

For VENKATAIAH B & ASSOCIATES

Chartered Accountants

Firm Reg. No : 014401S

Sd/-

Sd/- Sd/-

VENKATAIAH B

Partner

MD & CEO **CHAIRMAN**

Membership No. : 230509

Place: Hyderabad

Date:

UDIN:

1. SIGNIFICANT ACCOUNTING POLICIES:

i) AccountingConvention

The accompanying financial statements have been prepared in accordance with historical cost convention except where otherwise stated and in accordance with the generally accepted accounting principles and conform to the statutory provisions and practices prevailing within the banking industry inIndia.

ii) Income recognition

- Interest income is recognized on the accrual basis except in the case of Non-Performing assets where it is accounted for an receipt basis.
- Commissions, Exchange, Processing fee, Guarantee fee, Rent on lockers etc are accounted as income as and whenreceived.
- Interest on matured term deposits is accounted on renewal.

iii) Asset classification and provisioning (Advances)

All Advances are subject to periodic review and are graded accordingly to the level of credit risk. Classifications and provisions are made for non- performing advances in line with the prudential accounting norms prescribed by the RBI for asset classification and income recognition.

The Assets classified as NPA, remaining long outstanding doubtful assets are fully written off.

Particulars of Accounts restructured:

The Bank has not restructured any loan during the year

5. Investments in Government Securities

- Valuation of investments is done accordance with the guidelines issued by the Reserve Bank of India as under:
- All the investments are under in G-Sec & SDL are in 'Held to Maturity' category.The excess of cost acquisition, if any, over the face value is amortized over the remaining period of maturity.During the year under consideration the bank has investments only under the category of Held for Maturity. Hence, accounted accordingly.
- No trading was done during FY 2019-20 in secondary market.

6. Fixed Assets anddepreciation

- Fixed assets are stated at historical cost less accumulateddepreciation.
- Depreciation has been provided on WDVmethod, on the following rates:

1.Office Equipment	-	10%
2.Furniture & Fixtures	-	10%
3.Computers & Software	-	40%
4. Vehicles	-	15%
5. Electrical Equipment	-	10%

7. **Profit for theyear**

The profit is arrived at after accounting for the following

a) Provision on advances in accordance with Reserve Bank of India guidelines.

b) Provision for depreciation on investments as per Reserve Bank of India guidelines.

c) Provision for depreciation on premises and fixed assets.

d) Other usual and necessaryprovisions

8. **Employee Benefits :**

Provident Fund : Provident fund is a defined contribution scheme as the Bank pays fixed contribution at pre-determined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit & Loss A/c.

9. **Taxes onIncome:**

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

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

2 . NOTES ON ACCOUNTS:

1. The net profit in the Profit and Loss Account is after provision for doubtful advances for depreciation in the value of investments, and other usual and necessary provisions.

2. Net NPA as a percentage of Net Advances as of 31.03.2020 are at 4.45%

3. **Unrealized interest on Loans andInvestments:**

In respect of NP accounts, the interest which is not realized is not accounted for as income. There is no un realized interest on investments.

4. **Off Balance SheetItems:**

DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME: The Government of India have notified on 24th May 2014, “DepositorEducation and Awareness fund Scheme 2014”.As per the Scheme Banks are required to transfer amounts to Reserve Bank of India to the credit of the Fund. The amounts to be transferred are the proceeds of Inoperative accounts and balances remaining unclaimed for ten years or more, as specified in the scheme and the interest accrued there on at the end of every month. Unclaimed Liability towards the amount transferred to DEAF A/ c amounting to Rs. Nil as on 31.03.2020.

6. **Concentration of Deposits:**

The Bank has not accepted institutional Deposits.

7. Advances to sensitive sector : any deposits from other Banks orlarge

	31.03.2020	31.03.2019
A. Advances to capital market sector	Nil	Nil
B. Advances to real estate sector	Nil	Nil
C. Advances to commodities Sector	Nil	Nil
D. Over dues position of advances To directors	Nil	Nil

8. In respect of unclaimed dividends, the bank is making continuous efforts to educate the shareholders for informing the correct Address, Bank account number, etc., to make dividend payments. Substantial amounts have already been disbursed. Efforts will be continued in respect of unclaimed dividends.

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

   a. Prior period Items - Accounting Standard 5

   There were no Prior period items of income/expenditure of any material amount during the year, requiringdisclosures.

   b. Revenue Recognition - Accounting Standard 9

   Certain items of income and expenditure were recognized on cash basis

   (Accounting policy '2')

c. Segment Reporting - Accounting Standard17

The entire operations of the Bank is one composite banking business, carried on in areas of operation permitted by reserve Bank of India, not liable to different risks and rewards. Consequently, Bank has not recognized any Business segments or Geographical segments.

d. Impairment of Assets - Accounting Standard 28

A Substantial portion of the bank's assets comprises "Financial Assets" to which AS-28, i.e., Impairment of Assets is not applicable. In the opinion of the management, there is no impairment of other assets of the bank as at 31.03.2020 to a material extent requiring disclosure.

10. As per RBI Circular No RBI/2018-19/100 DOR.No. BP.BC.63/21.04.048/2019-20 dated April 17, 2020, actual position of relief extended under COVID19 Regulatory Package is a sunder :

Amount Outstanding in SMA / Overdue Category where Moratorium / Deferment extended	Amount outstanding in Accounts where Asset classification benefit extended	Provision made in Q4 FY2019 -20*	Provision Adjusted During March 19-20 against slippage and the residual provision
	36,33,517	**1,81,676**	**Nil**

11. Previous year figures has been regrouped/rearranged wherever necessary
12. Paisas have been rounded off to the nearest rupee

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

Notes forming part of the financial statements

3) Share Capital **Amount in Rs**

Particulars	31-03-2020		31-03-2019	
	No. of Shares	Amount in Rs	No. of Shares	Amount in Rs
(a) Authorised				
Shares of Rs. 100 each	5,00,000	5,00,00,000	5,00,000	5,00,00,000
(b) Issued, subscribed and fully paid-up share capital				
Shares of Rs. 100 each - Opening	2,27,774	2,27,77,400	2,27,408	2,27,40,800
Associates Member Capital	315	31,500	-	-
Closing Balance	**2,28,089**	**2,28,08,900**	**2,27,408**	**2,27,40,800**

(c) Reconciliation of the shares outstanding at the beginning and at the end of the reporting period

Particulars	31-03-2020		31-03-2019	
	No. of Shares	Amount in Rs	No. of Shares	Amount in Rs
Shares outstanding at the beginning of the year	2,27,408	2,27,40,800	2,19,978	2,19,97,800
Add: Admission during the Year	24,974	24,97,400	26,604	26,60,400
Less: Withdrawn During the year	24,293	24,29,300	19,174	19,17,400
Shares outstanding at the end of the Year	2,28,089	2,28,08,900	2,27,408	2,27,40,800

For VENKATAIAH B & ASSOCIATES
Chartered Accountants
Firm Reg. No : 014401S

For and On behalf of the Board

Sd/-

VENKATAIAH B
Partner
Membership No. : 230509
Place: Hyderabad
Date:
UDIN:

Sd/- Sd/-

MD &CEO ***CHAIRMAN***

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

4 . Reserves andSurplus In _ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
1. STATUTORY RESERVES		
Opening Balance	1,25,69,379	1,10,93,417
Addition during the year	13,85,605	14,75,963
	1,39,54,984	**1,25,69,379**
2. Revenue & Other Reserves:		
Opening Balance	1,09,57,550	1,05,51,907
Addition during the year	15,03,121	4,05,643
	1,24,60,671	**1,09,57,550**
Opening Balance	**81,63,161**	**38,83,508**
Add: Net Profit for the Year	55,42,418	59,03,851
	1,37,05,578	**97,87,359**
Less: Transferred to Education Fund	1,46,588	1,48,236
Less: Transferred to Statutory Reserve Fund	13,85,605	14,75,963
Less: Dividends Paid	81,63,161	-
Total	**40,10,224**	**81,63,161**

5 . Deposits In ⊓ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
Current Deposits	2,47,68,719	1,98,39,987
Savings Deposits	6,89,67,256	6,24,46,691
Term Deposits	25,75,07,043	21,62,39,546
Total	**35,12,43,018**	**29,85,26,224**

6 . Borrowings In ⊓ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
From others	-	-
Total	-	-

7 . Other Current Liabilities In ⊓ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
Interest Payable	19,82,370	19,53,816
Other Payables	54,75,292	91,67,473
Total	**74,57,662**	**1,11,21,289**

8 . Short Term Provisions In ⊓ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
Provision for Tax	10,40,000	9,92,000
Total	**10,40,000**	**9,92,000**

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

9 . CASHONHAND

In ₹ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
Cash In Hand	99,34,103	49,70,100
Total	**99,34,103**	**49,70,100**

10 . Balances with Other Banks & Call Money

In ₹ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
a) Balances with Banks		
In Current Accounts	2,74,21,709	3,33,99,559
In Fixed Deposits	2,91,66,751	1,80,00,000
b) Money at Call & Short Notice		
With Banks	3,00,00,000	-
With Other Institutions	-	-
Total	**8,65,88,460**	**5,13,99,559**

11 . INVESTMENTS

In ₹ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
a) In Central & State Govt. Securities at Book Value	8,05,43,715	6,28,02,467
b) In Shares & Bonds	2,05,50,000	2,80,50,000
Total	**10,10,93,715**	**9,08,52,467**

12 . ADVANCES

In ₹ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
A. i) Bills Purchased and Discounted	-	
ii) Cash Credits, OD and Loans Repayable on Demand	3,88,06,941	4,37,78,970
iii) Term Loans:		
a) Demand Loans	4,17,43,495	3,69,37,965
b) Mortgage Loans	7,80,92,919	7,70,75,217
c) Housing Loans	4,28,78,536	5,15,00,117
c) Vehicle Loans	1,85,021	2,16,751
	20,17,06,912	**20,95,09,020**
B. i) Secured by Tangible Assets	18,80,22,176	16,92,69,486
ii) Covered by Bank/ Govt. Guarantees	-	-
iii) Unsecured	1,36,84,736	4,02,39,534
	20,17,06,912	**20,95,09,020**
C. Advances		
i) Priority Sector	14,43,83,594	15,72,65,515
ii) Others	5,73,23,318	5,22,43,506
Total	**20,17,06,912**	**20,95,09,020**

14 . Other Assets

In ₹ (Rupees)

Particulars	as at 31-Mar-2020	as at 31-Mar-2019
i) Interest Receivable on Investments	20,76,470	20,14,900
ii) Others	56,75,202	51,17,653
Total	**77,51,672**	**71,32,553**

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

13 . FixedAssetsSchedule

In ₹(Rupees)

Particulars	Gross Block				Depreciation and Amortization				Net Block	
	Opening Balance 01-04-2019	Additions	Deductions / Retirement	Closing Balance 31-03-2020	Opening Balance 01-04-2019	Depreciation charge	Impairment Loss	Closing Balance 31-03-2020	Opening Balance 31-03-2019	Closing Balance 31-03-2020
Tangible Assets										
Furniture and Fixtures	13,41,076	41,21,177	-	54,62,253	11,56,619	2,42,877	-	13,99,496	1,84,457	40,62,757
Office Equipment	11,64,821	-	-	11,64,821	7,56,059	1,43,594	-	8,99,654	4,08,761	2,65,167
Computers	17,29,723	1,05,570	-	18,35,293	16,24,547	78,069	-	17,02,616	1,05,176	1,32,677
Computers Software	8,38,050	45,000	-	8,83,050	7,63,699	36,737	-	8,00,436	74,351	82,614
Vehicles	1,04,159	-	-	1,04,159	60,201	15,624	-	75,825	43,958	28,334
Electrical Fittings	-	9,79,621	-	9,79,621	-	40,570	-	40,570	-	9,39,050
Building Alteration & Development	3,90,000	-	-	3,90,000	-	-	-	-	3,90,000	3,90,000
Total	**55,67,829**	**52,51,368**	**-**	**1,08,19,197**	**43,61,126**	**5,57,472**	**-**	**49,18,598**	**12,06,703**	**59,00,599**

MAHARANA PRATAP CO-OPERATIVE URBAN BANK LTD.

Notes to and forming part of Statement of Profit and Loss for the year ended 31-Mar-2020

15 .INTERESTEARNED In ₹ (Rupees)

Particulars	Current Year	Previous Year
i) Interest / Discount on Loans / Bills	3,24,81,892	3,30,62,767
ii) Income on Investments	78,21,941	70,13,842
Total	**4,03,03,833**	**4,00,76,609**

16. Other Income In ₹ (Rupees)

Particulars	Current Year	Previous Year
i) Commission, Exchange & Brokerage	3,31,310	4,03,251
ii) Misc. Income	12,11,418	25,65,970
Total	**15,42,728**	**29,69,222**

17 . Interest Expended In ₹ (Rupees)

Particulars	Current Year	Previous Year
i) Interest paid on Deposits	2,40,67,913	2,52,53,043
ii) Interest paid on Inter Bank Borrowings	8,746	-
Total	**2,40,76,659**	**2,52,53,043**

18. Operating Expenses

In ⊔ (Rupees)

Particulars	Current Year	Previous Year
i) Payment to Employees	45,23,368	61,94,480
ii) Rent, Electricity & Taxes	8,85,529	2,49,193
iii) Printing & Stationary	3,76,221	2,20,341
iv) Advertisement & Publicity	1,32,135	1,12,678
v) Travelling & Conveyance Expenses	9,04,270	7,745
vi) Depreciation on Fixed Assets	5,57,472	3,68,174
vii) Depreciation on Investments	65,966	3,31,835
Viii) Director's Sitting Fee & Chairman Honorarium	8,88,091	-
ix) Auditor's Fee and Expenses	1,48,700	1,56,700
x) Law & Professional Charges	8,57,900	14,76,842
xi) Postage & Telephone etc.	69,232	-
xii) Repairs & Maintenance	3,21,484	6,75,181
xiii) Insurance	5,14,569	-
xiv) Other Expenses	9,42,547	11,03,767
Total	**1,11,87,484**	**1,08,96,937**

As per our report of even date

For VENKATAIAH B & ASSOCIATES

Chartered Accountants

Firm Reg. No : 014401S

Sd/-

VENKATAIAH B

Partner

Membership No. : 230509

Place: Hyderabad

Date:

UDIN:

For and On behalf of the Board

Sd/-

MD &CEO

Sd/-

CHAIRMAN

RECEIPTS AND PAYMENTS STATEMENT BETWEEN

01/04/2019 AND 31/03/2020

(Amount in Rupees)

S.NO	DESCRIPTION	RECEIPTS	PAYMENTS
1	SHARE CAPITAL	24,97,900.00	24,29,800.00
2	RESERVE FUND AND OTHER RESERVES	24,98,691.99	1,10,00,700.02
3	DEPOSITS	3,29,94,67,518.60	3,24,67,50,723.70
4	OTHER LIABILITIES	54,60,91,154.34	54,94,69,093.30
5	OVERDUE INTEREST RESERVE (CONTRA)	13,60,097.00	9,70,960.00
6	INTEREST PAYABLE ON DEPOSITS	29,80,830.00	23,75,455.00
7	INTEREST PAID ON DEPOSITS	30,70,182.00	2,77,14,916.31
8	INTEREST PAID ON DEPOSIT LOANS	278	9,024.00
9	INTEREST AND DISCOUNT RECEIVED	4,08,42,537.24	21,07,064.65
10	COMMISSION EXCHANGE AND BROKERAGE	4,59,162.88	60,852.57
11	OTHER RECEIPTS	30,58,600.74	3,45,822.35
12	LOANS AND ADVANCES	28,02,64,701.88	27,24,62,593.44
13	FIXED ASSETS	86,89,510.34	1,33,83,406.06
14	OTHER ASSETS	22,43,66,506.89	22,45,34,918.27
15	INTEREST RECEIVABLE ON LOANS (CONTRA)	9,70,960.00	13,60,097.00
16	BANK BALANCES	4,52,03,78,654.30	4,51,44,00,803.98
17	INTER BANK EXPOSURE	59,88,45,603.31	65,02,53,602.00
18	CASH ON HAND	49,70,100.00	99,34,103.00
19	INTEREST RECEIVABLE	38,59,272.34	39,20,842.20
20	ESTABLISHMENT AND CONTIGENCIES	5,22,036.37	79,29,900.18
21	AUDIT FEES	16,600.00	1,65,300.00
22	DEPRECIATION	4,11,635.80	9,69,107.93
23	OTHER EXPENDITURE	20,32,398.03	51,05,846.09
	GRAND TOTAL	**9,54,76,54,932.05**	**9,54,76,54,932.05**

MAHARANA PRATAP COOPERATIVE URBAN BANK LIMITED				
AMBERPET, HYDERABAD				
PERFORMANCE BUDGET OF DEPOSITS FOR THE FY 2019-2020 AND BUDGET ESTIMATES FOR FY 2020-21				
			(Amount in Lakhs)	
SNO	**PARTICULARS**	**Budget Estimates for F.Y. 2019-20**	**ACTUALS AS ON 31.03.2020**	**Budget Estimates for F.Y. 2020-21**
		Rs.	Rs.	
1	CURRENT DEPOSITS	198.00	246.79	250.00
2	SAVINGS DEPOSITS	612.00	689.66	700.00
3	TERM DEPOSITS	2390.00	2575.97	2650.00
	TOTAL	**3200.00**	**3512.42**	**3600.00**

MAHARANA PRATAP COOPERATIVE URBAN BANK LIMITED				
	AMBERPET, HYDERABAD			
PERFORMANCE BUDGET OF LOANS & ADVANCES FOR THE FY 2019-2020 AND BUDGET ESTIMATES FOR FY 2020-21				
SNO	**PARTICUALRS**	**BUDGET ESTIMATES FOR F.Y.2019-2020**	**ACTUALS AS ON 31.03.2020**	**BUDGET ESTIMATES FOR F.Y.2020-2021**
		Rs.	Rs.	Rs.
1	Artisans & Industrial Units	41.00	21.81	25.00
2	Small Traders & Businessmen	367.00	356.82	400.00
3	Transport Operators	5.00	0.09	5.00
4	Professionals & Self Employed	183.00	146.86	100.00
5	Dairy & Poultry Units	0.00	0.00	0.00
6	Housing Loans	715.00	713.59	900.00
7	Salary Earners	2.00	0.00	0.00
8	Others(priority)	46.00	35.72	50.00
9	Other(Non-Priority)	841.00	743.37	920.00
	TOTAL	**2200.00**	**2018.26**	**2400.00**

MAHARANA PRATAP COOPERATIVE URBAN BANK LIMITED

AMBERPET, HYDERABAD

PERFORMANCE BUDGET OF INCOME & EXPENDITURE FOR THE FY 2019-2020 AND BUDGET ESTIMATES FOR FY 2020 -21

Particulars	Actuals as on 31.03.2020	Budget Estimates for FY 2020-21 (IN LAKHS)	Particulars	Actuals as on 31.03.2020	Budget Estimates for FY 2020-21 (IN LAKHS)
INTEREST PAID ON FIXED DEPOSITS	11751886.40		INTEREST RECEIVED ON VYAPAR SARAL YOJANA	874819.00	**9.00**
INTEREST PAID ON SAVINGS BANK ACCOUNT	2112559.91		INTEREST RECEIVED ON OVERDRAFTS	3002013.00	**45.00**
INTEREST PAID ON RECURRING DEPOSIT	598633.00		INTEREST RECEIVED ON GOLD LOANS	3219954.00	**50.00**
INTEREST PAID ON CUMULATIVE DEPOSITS	9212163.00		INTEREST RECEIVED ON FD LOANS	1141256.00	**15.00**
INTEREST PAID ON STAFF SECURITY DEPOSIT	9052.00		INTEREST RECEIVED ON BILL DISCOUNT	100.00	**0.00**
INTEREST PAID ON SHORT TERM DEPOSITS	383619.00		INTEREST RECEIVED ON HOUSING LOAN	6667688.00	**70.00**
INTEREST PAID ON MATURED DEPOSITS	0.00		INTEREST RECEIVED ON MISC LOANS	18291.00	**0.15**
INTEREST PAID ON INOPERATIVE SAVINGS BANK	0.00		INTEREST RECEIVED ON VEHICLE LOANS	38606.00	**0.50**
MON-INT PAYABLE	0.00		INTEREST RECEIVED ON WCTL SBF	1667833.00	**20.00**
INTEREST PAID ON G.SEC LOAN/OVER DRAFT	8746.00		INTEREST RECEIVED ON PERSONAL LOAN	126568.00	**1.00**
	24076659.31	**270.00**	INTEREST RECEIVED ON OF	701180.00	**10.00**
			INTEREST RECEIVED ON MORTGAGE LOANS	13944438.00	**150.00**
			INTEREST RECEIVED RECALLED LOAN ACCOUNTS	4411.00	
			PENAL INTEREST ACCOUNT	26712.00	**0.25**
				31433869.00	**370.90**
ESTABLISHMENT CHARGES (Salaries)			***INTEREST RECEIVED ON INVESTMENTS***		
CHARGES - SALARIES & ALLOWANCES	2884447.97	28.00	INTEREST RECEIVED ON INTER BANK DEPOSITS	1085143.88	**11.00**
CHARGES - DEARNESS ALLOWANCES	547006.54	8.50	INTEREST RECEIVED ON G.SEC/TREASURY BILLS	4806720.38	**50.00**
CHARGES - HOUSE RENT ALLOWANCE	364671.00	5.80	INTEREST RECEIVED ON TAX FREE BONDS	1456369.20	**15.00**
CHARGES - SPECIAL ALLOWANCE	160137.59	0.20	INCOME RECEIVED ON MUTUAL FUNDS	1568360.73	**15.00**
CHARGES - Uniforms	2230.00	0.10		8916594.19	**91.00**
CHARGES - STAFF LEAVE ENCASHMENT	3396.77		***COMMISSION, EXCHANGE AND BROKERAGE RECD***		
CHARGES - BONUS TO STAFF	285180.00	4.16	COMMISSION ON ACCOUNT CLOSING	1704.60	**0.01**
PROVIDENT FUND ACCOUNT	219124.80	3.75	COMMISSION ON DD/BC CANCELLED	1483.08	**0.02**
	4466194.67	**50.51**	COMMISSION ON DEMAND DRAFT	99083.00	**1.00**
ESTABLISHMENT CHARGES (Admn. Expenses)			COMM. STATEMENT CHARGES	4668.71	**0.50**
CHARGES - RENT	381000.00	3.60	COMM.PASS BOOK CHARGES	800.00	**0.01**
CHARGES - ELECTRICITY CHARGES	158479.00	1.70	COMM FOLIO CHARGES	46305.11	**0.30**

CHARGES - POSTAGE ACCOUNT	9087.00	0.10	COMM. MINIMUM B/S CROSSED ACCOUNTS	84547.95	**1.80**
CHARGES - CONVEYANCE AND FUEL	797439.07	10.00	COMM. CHEQUE BOOK CHARGES	51160.23	**0.60**
CHARGES - TELEPHONE CHARGES	60144.95	0.65	COMM CHEQUE RETURN CHARGES	40508.54	**0.30**
CHARGES - INSURANCE	514568.88	5.50	COMM. GOVT. SCHEMES	1049.00	
CHARGES - TRAVELLING EXPENSES	54830.71	0.40		331310.22	**4.54**
CHARGES - RATES & TAXES	108197.00	1.15	***OTHER INCOME***		
CHARGES - TAXES	11850.00		MISCELLANEOUS INCOME	243202.00	**2.00**
	2095596.61	23.10	LOCKER RENT	141098.31	**1.50**
DIRECTORS FEES AND ALLOWANCES			POSTAGE RECOVERED ACCOUNT	7275.00	**0.15**
CHARGES - HONARARIUM TO CHAIRMAN	459000.00	4.59	APPLICATION FEES	48133.00	**0.50**
SITTING FEES FOR BOARD & LOCAL COMMITTEE MEET	385453.22	3.96	PROCESSING CHARGES	640359.34	**7.00**
CHARGES - COMMITTEE MEETING EXPENSES	22214.00	0.50	EXCESS CASH	14350.00	
	866667.22	9.05	PROFIT FROM SALE ON FIXED ASSETS	50000.00	
			CHARGES - SGST (CR B/S)	0.00	
AUDIT FEES			CHARGES - CGST (CR B/S)	0.00	
CHARGES - AUDIT FEES	165300.00	2.00	ELECTION NOMINATION FEE	67000.00	
CHARGES - PROFESSIONAL CHARGES	29300.00	0.30		**1211417.65**	**11.15**
	194600.00	2.30			
DEPRECIATION					
CHARGES - DEPRECIATION	555230.10	6.00			
REPAIRS TO BANK'S PROPERTY					
CHARGES - REPAIRS AND MAINTENACE TO PROPERTY	303404.70	5.00			
CHARGES - VEHICLE REPAIRS AND MAINTENANCE	6330.00	0.10			
	309734.70	5.10			
PROVISIONS ON ASSETS					
CHARGES - STANDARD ASSETS RESERVE	0.00	1.00			
CHARGES - AMORTISATION TO GOVT. SECURITIES	65966.31	0.70			
	65966.31	1.70			
OTHER EXPENSES					
CHARGES - LEGAL EXPENSES	65000.00	0.60			
CHARGES - ANNUAL BODY MEETING EXPENSES	268123.00	7.00			
CHARGES - CONSULTANCY CHARGES	720000.00	7.20			
CHARGES - PRINTING & STATIONERY	347448.80	3.50			
CHARGES - ANNIVERSARY EXPENDITURE	18860.00	0.40			
CHARGES - MEMBERSHIP FEES	50000.00	0.60			
CHARGES - ANNUAL MAINTENANCE	249712.18	3.00			
CHARGES - COMPUTER MAINTENANCE & STATIONERY	125204.00	1.50			
CHARGES - BOOKS AND PERIODICALS	3772.00	0.05			
CHARGES - POOJA EXPENDITURE	47950.00	0.50			

CHARGES - BANK CHARGES	115085.07	1.40			
CHARGES - ADVERTISEMENT	48058.00	0.50			
CHARGES - WATER CHARGES	35200.00	0.50			
CHARGES - MISCELLANEOUS EXPENSES	66764.00	0.70			
CHARGES - GENERATOR MAINTENANCE	2500.00	0.05			
CHARGES - UPKEEP OF PREMISES AND MAINTENANCE	38366.00	0.50			
CHARGES - BUSINESS PROMOTION	84077.00	1.00			
CHARGES - IGST	80323.69	1.00			
Election Expenses	51666.00	0.52			
Contingencies		2.00			
CHARGES - CGST	89983.95	1.00			
CHARGES - SGST	89984.99	1.00			
CHARGES - RECOVERY CHARGES	821.00				
CHARGES-ARBITRATION EXP.	104000.00	1.00			
	2702899.68	**35.52**			
TOTAL PAYMENTS	**35333548.60**	**403.28**	**TOTAL RECEIPTS**	**41893191.06**	**477.59**
INCOME OVER EXPENDITURE	**6559642.46**	**74.31**			
	41893191.06	**477.59**		**41893191.06**	**477.59**

MAHARANA PRATAP COOPERATIVE URBAN BANK LIMITED

AMBERPET, HYDERABAD

PERFORMANCE BUDGET OF CAPITAL EXPENDITURE FOR THE FY 2019-2020 AND BUDGET ESTIMATES FOR FY 2020-21

(Amount in Lakhs)

S.No	Item details	Budget Estimates for F.Y 2019-2020	ACTUALS AS ON 31.03.2020	Budget Estimates for F.Y 2020-2021
1	Furniture & Fixtures	5.00	34.92	3.00
2	Office Equipment	3.50	0.00	3.00
3	Electrical Fittings	0.00	8.36	2.00
4	**Computer Equipment**	3.00	0.97	3.00
	TOTAL	**11.50**	**44.25**	**11.00**

APPRORIATION OF PROFI FOR THE FY 2019-20

		BALANCE in rupees
GROSS PROFIT		**6582418.00**
LESS INCOME TAX		1040000.00
NET PROFIT		**5542418.00**
LESS 1% OF GROSS PROFIT TO EDUCATION FUND	146588.50	
LESS 25% OF NET PROFIT TO STATUTORY RESERVE	1385605.00	
LESS 5% OF NET PROFIT TO BAD DEBTS RESERVE	269791.00	
LESS 1% OF NET PROFIT TO COMMON GOOD FUND	53958.00	
TOTAL	**1855942.50**	**3686475.50**
ADD UNDISTRIBUTED PROFIT		3650.93
BALANCE TRANSFER TO UNDISTRIBUTED PROFITOR FY 2019-20		**3690126.43**

MAHARANA PRATAP COOPERATIVE URBAN BANK LIMITED

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

AGENDA ITEM No. 8

INVESTMENT OF FUNDS FOR FINANCIAL YEAR 2019-2020

(Amt in rupees)

PARTICULARS	***OPENING BALANCE***	***INVESTMENTS***	***WITHDRAWAL***	***CLOSING BALANCE***
CALL MONEY INVESTMENTS	NIL	225000000	195000000	30000000
	7500000	483000000	490500000	NIL
NON - SLR INVESMTNETS - TAX FREE BONDS	20550000	NIL	NIL	20550000
INTER BANK DEPOSITS	18000000	43256646	42171887	29084759
GOVERNMENT SECURITIES CENTRAL	15049512	1023700	52102	16021110
GOVERNMENT SECURITIES STATE	42833955	5673864	8702614	39805205
TREASURY BILLS	4919000	24717400	4919000	24717400
TOTAL	**108852467**	**782671610**	**741345603**	**160178474**

INVESTMENTS AS ON 31-03-2020	**In Lakhs**
CA with banks	274.22
FDs with Banks	290.85
G-Sec	805.43
Call Money	300.00
Tax Free Bonds	205.50
TOTAL INVESTMENTS	**1876.00**
Percentage to Total Deposits	***53.41%***

ADMISSION/ADDITIONAL, TRANSFER AND WITHDRAWAL OF SHARES FOR F.Y.2019-2020 SHARES INFORMATION FROM 01.04.2019 TO 31.03.2020		
	No. Of Shares	Share Amount
Opening Balance	227408	22740800.00
Addmission	15318	1531800.00
Additional	9341	934100.00
Withdrawl	24293	2429300.00
Transfer	3515	351500.00
Closing Balance	**227774**	**22777400.00**

MAHARANA PRATAP CO-OPERATIVE URBAN BANK, Amberpet, Hyderabad

LOANS DISBURSED FROM 01/04/2019 TO 31/03/2020

Serial No.	Account Name	Number Of Accounts	Amount
1.	Bill Discount Account	1	10,000.00
2.	Gold Loans	287	2,45,72,400.00
3.	Overdraft Against Gold	44	1,88,72,400.00
4.	Fixed Deposits Loans	92	1,50,14,000.00
5.	Personal Loan	3	6,00,000.00
6.	Housing Loan	1	30,00,000.00
7.	W.C.T.L.S.B.F.	8	1,05,00,000.00
8.	Vehicle Loan	2	1,33,000.00
9.	Secured Overdrafts	2	62,00,000.00
10.	Over Draft On Fixed Deposit	2	1,22,000.00
11.	Mortgage Loan	7	1,50,00,000.00
12.	Festival Advance	6	1,30,000.00
13.	M.P.Vyapar Saral Yojna	33	71,00,000.00
	GRAND TOTAL	**488**	**10,12,53,800.00**

POSITION OF LOANS AS ON 31/03/2020

Serial No.	Account Name	Number Of Accounts	Amount
1.	Fixed Deposits Loans	43	1,01,91,694.00
2.	M.P.Vyapar Saral Yojna	35	35,99,023.00
3.	Gold Loans	161	1,41,75,529.00
4.	Secured Overdrafts	10	2,34,12,138.78
5.	Housing Loan	23	4,28,78,536.00
6.	W.C.T.L. S.B.F.	17	1,26,88,399.00
7.	Vehicle Loan	4	1,85,021.00
8.	Secured Loans (MI)	1	92,513.00
9.	Personal Loan	7	9,31,237.00
10.	Over Draft On Fixed Deposit	8	53,54,274.97
11.	Festival Advance	5	65,100.00
12.	Mortgage Loan	56	7,80,92,919.00
13.	Overdraft Against Gold	25	1,00,40,527.00
	Grand Total	**395**	**20,17,06,911.75**

STATEMENT OF NPA ACCOUNTS AS ON 31.03.2020					
SNO	ACCOUNT NO.	NAME OF THE BORROWER	OUTSTANDING AS ON 31.03.2020	**Over due** Position as on 31.08.2020	**Remarks**
	MG/69	KOYALKAR SRINIVAS	1485679.00	1485679.00	Arbitarion filed
	MG/77	MUDALIEAR RAMESH	807922.00	807922.00	Arbitarion filed
	HL/47	K KIRAN KUMAR	1355381.00	1355381.00	Arbitarion filed
	MG/63	M SATHEESH	635047.00	635047.00	Arbitarion filed
	OD/52	RAHUL N GAIKWAD	2501000.00	2501000.00	Arbitarion filed
	VS/247	RACHAKONDA VENKATA CHARY	21659.00	21699.00	
	HL/74	K KHAGESHWARI AND NAGENDER SH	2258982.00	NIL	Closed
	MG/93	KOYALKAR JAGADEESH	519184.00	520484.00	
	MG/70	K L GYANESHWAR	1372038.00	1373338.00	
	MG/114	GADAMSETTY SRI LAKSHMI	1568963.00	1570513.00	
	MG/115	DR G PAVITHRA	1529238.00	1530788.00	
	PL/331	V A HEMALATHA	142848.00	117230.00	
	PL/340	D RAMESH KUMAR	135701.00	113001.00	
	VS/276	MIRZA NAZEEB AHMED	83673.00	64813.00	
	VS/291	D VENKATESH	90140.00	NIL	Closed
	VS/296	A SHANKAR	89021.00	90321.00	
	VS/297	RATNA KUMAR JANGALA	59059.00	39102.00	
	VS/301	NALGONDA NARENDER	59738.00	59680.00	
	VS/302	NAMDHARI TULSI RAM	139156.00	140546.00	
	VS/306	DEETI SUMAN	78602.00	42660.00	
	MG/88	KONDAPALLY NARENDER REDDY	1292138.00	NIL	Regularised
	OD/48	Y. LAKSHMI RAJYAM	908827.00	922097.00	
	VS/294	A. DAMODAR	76246.00	72284.00	
	VS/300	S.K. SERVICES	79751.00	NIL	Closed
	VS/310	TINU AGENCY	90140.00	NIL	Closed
		GRAND TOTAL	**17380133.00**	**13463585.00**	

DISQUALIFICATION OF MEMBERS

The members, whose names are furnished here below, have not attended the last two or more General Body meetings consecutively convened by the bank, and have become liable for disqualification u/s 21 (1) (g) of Telangana Co-operative Societies Act, 1964 and bye-law of the bank. It is proposed to disqualify such share holders from the membership of the bank. These members have already been notified of bank's intention to disqualify them by sending notices on 31-07-2020 are given one more opportunity through notification in "Nava Telangana " telugu daily news paper on 01/09/2020, to make a representation to the Bank, as to why they need not be disqualified. The members are requested to submit their representation if any, to the Bank so as to reach not later than 15 days from the date of news paper notification. If no response is received within the time mentioned herein, their names would be recommended for disqualification from the Primary Membership of the bank at the ensuing Annual General Body meeting.

Accordingly the list of 170 members liable for disqualification u/s 21 (1) (g) of Telangana Co-operative Societies Act, 1964 and bye-laws of the bank is placed before the General Body here under for approval.

S.no.	Adm No.	Name Of The Share Holders
1	41	BANNIGOLE VASUDEVA RAO
2	84	D SAJJAN SINGH
3	2278	MANDADI RAMACHANDRA REDDY
4	2461	MAHIPAL SINGH
5	2495	P ARCHANA SINGH
6	2543	M BHUSHANAM
7	2743	PIONEER INSTITUTE OF HOTEL MANAGEMENT
8	2805	MOHD AHEMDULLAH
9	2809	SK.M.SUBHANI
10	2810	R KONDAL RAO
11	2812	NEW DURGA BHAVANI WLCCS
12	2813	SRI RAJESHWARI WLCS LTD
13	2814	M/S.SNEHA GRAPHICS
14	2821	D.SANKARA RANI
15	2826	SRI YADAGIRI NARSIMHA SWAMY WLCCS
16	2828	M NARSIMHA
17	2829	SANGAMITHRA WLCCS LTD
18	2842	GURUNANAK DEV EDUCATION TRUST
19	2914	M/S.SRI RENUKA
20	2917	SRI DURGA ENTERPRISES
21	2919	SRI SIVA KRISHNA WLCCS
22	2921	SRI VENKATA SAI CHANDRA WLCCS
23	2922	SRI SATYA WLCCS
24	2924	MARUTHI ADS
25	2929	AALAYAM WLCCS LTD
26	2931	BHARATH NOTE BOOKS MANUFACTURERS
27	2936	SRI SAI DATTA WLCCS
28	2937	YAGNESWARA WLCCSLTD.
29	2939	GROUP III TECHNOLOGIES
30	2940	SRI RAMA LAXMAN WLCCS
31	2944	M/S.SRI SAI RAM AYYAPPA SWAMY WLCCS

32	2945	SREE NAGA LAXMI WLCCS
33	2949	SREE NARENDRA WLCCS
34	2951	M/S CHAKRARAVARTHY WLCCS
35	2958	SAMPOORNA SUPER MARKET
36	2961	SRI SATYA RAMADEVI WLCCS
37	2963	D.KRISHNA
38	2964	B.NARSIMHA
39	2965	GOVARDHANA WLCCS
40	2970	SRI PARAMESWARA WLCCS
41	2971	OM GANESH WLCCS
42	2975	OM SAI WLCCS LTD
43	2978	THE MAHANILAYAM CMA COOP SOCIETY
44	2979	BHAVANI WLCCS
45	2987	SRI SRINIVASA AGENCIES
46	2992	SRI THIRUPATHI SRINIVASA WLCCS
47	3001	V.ANAND
48	3009	MAA BHAVANI AGENCIES
49	3012	MALLIKARJUNA WLCCS
50	3013	M/S.SRI SHAKTHI BUILDERS
51	3020	M/S.PADMAVATHI WLCCS
52	3027	K G N CARGO MOVERS
53	3030	A G TRADING COMPANY
54	3035	SRI SHIVA VARSHA PRINTING & PACKING
55	3045	M/S.TRINETRA WLCCCS
56	3046	SRI VIJAYA SAI LCCS
57	3047	S S TOURS & TRAVELS
58	3078	SRI VISHNU WLCCS
59	3079	BODAS SRIRAMULU
60	3084	SRI GAYATHRI ELECTRICALS
61	3085	SHIRIDI SAINATH WLCCS
62	3086	BHARAT MATHA WLCCS
63	3093	SAI KIRAN TRAVELS
64	3107	MYTHRY CONSTRUCTIIONS
65	3108	MYTRY CONSTRUCTIONS
66	3109	SRI SAI DIVYA WLCCS
67	3111	NANDINI COACH BUILDERS PARTNER D BHASKAR
68	3112	NANDINI COACH BUILDERS PARTNER D BHASKAR
69	3117	SRI DURGA TRADERS
70	3118	A R DATA SYSTEMS
71	3124	C GOVIND RAJAN
72	3125	M/S SRI SIVA NANDINI WLMS
73	3127	SRI KAMAKSHI DEVI WLCCS
74	3141	INDIAN FOOT WEAR PROPRIETRIX SAMEENA ATHIQ
75	3147	CENTRAL BOOK SYNDICATE
76	3159	M/S SRI SAMMAKKA SARAMMA WLMS
77	3164	GLOBAL POULTRY NEEDS

78	3175	SRI SAI DURGA DEVI WLCCS
79	3199	M/S RAMA RAJU WLCCS LTD
80	3200	ADITYA ENTERPRISES
81	3201	SRI SAI VAMSI WLCCS
82	3203	THIRUMALA PRASAD WLCCS
83	3222	E SRINIVAS
84	3226	VARIKUPPALA NARSIMHA
85	3264	KAVITHA ELECTRICALS
86	3265	VARIKUPPALA INDIRA
87	3279	SRI ANANDA WLCCS LTD
88	3284	SRI SAI STEEL SYNDICATE
89	3318	NEEPA CHEM LABORATORIES PVT LTD
90	3412	M VAMSEE KRISHNA
91	3413	M/S.SRI RAJA RAJESHWARA WLCCS
92	3416	SRI SAI BALAJI WLCCS LTD.,
93	3416	SRI SAI BALAJI WLCCS
94	3419	M/S.SAMEENA SECURITY SERVICES
95	3435	U.V.C.MEDIA SALES
96	3441	M RAMU
97	3468	RAMESH AUTOMOBILES
98	3473	SEETARAM SINGH
99	3480	KRUPA MAYUDU W.L.C.C.S.
100	3499	SRI SAI VENKATESHWARA WLCCS
101	3500	SRI KAVITHA WLCCS
102	3501	SRI SAI MANASA WLCCS LTD
103	3507	KGN FABRICATION WORKS
104	3514	LABH SINGH
105	3519	SAI GANESH CERAMIC
106	3521	S & P ENTERPRISES
107	3526	KISHORE SINGH
108	3534	SRI SATHYA ENTERPRISES
109	3535	GOLDEN TRADERS
110	3539	SRI LAXMI INDUSTRIES
111	3546	HR MEDICAL AGENCIES
112	3577	SRI GOGI ENTERPRISES
113	3604	M/S.S K FUNCTION HALL
114	3604	SK FUNCTION HALL
115	3615	M/S RANGA SRINIVAS
116	3637	TIRUMALAVASA WLCCS LTD.
117	3638	SRI RENUKA DEVI WLCCS LTD
118	3658	SRI KANAKA SOMESHWARA WLCCS LTD
119	3665	VAHINI ENTERPRISES
120	3734	CRAVING FOODS
121	3738	DISHA AGENCIES MANPOWER & SECURITY SERVICES
122	3744	LAXMI GANESH ENTERPRISES
123	3850	SUNIL KUMAR JAIN (HUF)

124	3855	RENUKA MOTORS
125	3878	YASHODA MEDICAL & GENERAL STORES
126	3879	TEXLA SCIENTIFIC INSTRUMENTS
127	3886	M/S. STAR ENTERPRISES
128	3888	M/S CYBER BUZZ
129	3923	M/S SYSTEMS INDIA
130	3943	M/S KGN CONTRACTORS
131	4062	JAYANTHI BAI
132	4063	B JAGDEEP SINGH
133	4064	B KRANTHI BAI
134	4067	B.SREEMATHI SINGH
135	4068	P MAHADEV SINGH
136	4069	P GOMATHI BAI
137	4072	P VINAY SINGH
138	4073	P DEEPTHI
139	4078	SRI SUVARNA ENCLAVE WELFARE ASSOCIATION
140	4082	ALKA PHARMACEUTICAL
141	4094	SRI ANJANEYA ENTERPRISES
142	4101	OMSRI SAI PLYWOOD
143	4156	VARDHAMANU BRAHMA CHARY
144	4289	SRI LAXMI WINES
145	4291	SRI BALAJI WINES
146	4292	MAHALAXMI WINES
147	4293	MANJU RESTAURANT & BAR
148	4311	SHIVA GANGA WINES
149	4312	SHIVA GANGA RESTAURANT & BAR
150	4365	SIMRAT FOODS
151	4387	VAMAN IMPRESSIONS
152	4389	SAI SRICHAKRA DISTRIBUTORS
153	4392	KWALITY WINES
154	4406	SHANKARNAGAR SRI NALLA POCHAMMA
155	4493	SRK SOLVENTS
156	4519	SRI MALLIKARJUNA WINES
157	4522	VIJAYA LAXMI WINES
158	4549	PRAKRUTHI MEDICAL SYSTEMS
159	4549	PRAKRUTHI MEDICAL SYSTEMS
160	4561	COMMUNIST PARTY OF INDIA
161	4591	VISWANATH SECURITY SERVICES
162	4612	JANE MILLS
163	4623	SHREE VENKATESWARA PANCHANG
164	4703	AMBERPET MUNCIPAL COLONY
165	4709	E RAMESH AND CO
166	4723	NALLA POCHAMMA DEVASTHANA SAMITHI
167	4743	TRINITY IMPORTS AND EXPORTS
168	4759	M S TRADING
169	4759	MS TRADING
170	4867	RAVI PACKERS & MOVERS