

24th

ANNUAL REPORT

2020-2021



Estd. 1998

THE ADARSH CO-OPERATIVE URBAN BANK LTD.

HEAD OFFICE & MAIN BRANCH

MPR Complex, Phase-I, IDA Jeedimetla, Medchal District,
Hyderabad - 500 055.

☎ 040 - 48681010, 48681111
✉ manager.operations@adarshbank.com

🔍 www.adarshbank.com



All India Cooperative Week Celebrations Sponsored by Adarsh Bank and Participated by DCO-Medchal, Principal, Telangana State Cooperative Union Ltd., Honorary Chairman and President, Telangana State Cooperative Urban Banks Federation, Chairman, Board of Directors and MD & CEO of Adarsh Bank.



Our Chairman Sri Ch. Ganga Rao and Sri G. Madana Gopala Swamy MD & CEO felicitating Sri G. Rama Moorthy, Honorary Chairman of Telangana State Cooperative Urban Banks Federation and Director, NAFCUB on the occasion of he his receiving " Life Time Achievement Award".



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BOARD OF DIRECTORS

Sri Ganga Rao Ch	Chairman
Sri Achuta Rama Rao Y	Director
Sri Murthy C.V.S.N.	Director
Dr. Narasimha Rao G.V	Director
Smt. Sree Lakshmi A	Director
Smt. Sujani.N	Director
Sri Subbarao Velicheti	Director
Sri Venkataratnam D	Director
Sri Vijaya Kumar K	Director
Sri Madana Gopala Swamy G	Managing Director & CEO (Up to 31/12/2020)
Sri Ramana M.V	Chief Executive Officer (From 31/12/2020)

KEY MANAGEMENT TEAM AT H.O

Sri Venkateswara Rao K	Assistant General Manager	Credit Department
Sri Prasad I B K	Assistant General Manager	Recovery & Monitoring
Sri Ayyapa Naidu Ch	Assistant General Manager	Chief Risk Officer (CRO)
Sri Prasada Rao PV	Sr. Manager	Law
Sri K.V.Subba Rao	Sr. Manager	EPS, Accounts & Audit
Smt. Rama Devi.V	Manager	HR and Chief Compliance Officer(CCO)
Sri Ravi Kumar N.K.V	Deputy Manager	EPS Department
Sri Subhash A	Deputy Manager	Chief Information Security Officer(CISO)

Statutory Auditors :

Sri V. Sasidhar

Chartered Accountant

Concurrent Auditors :

1) Sri V. Kishore Kumar

2) Sri T. Siva Kumar



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

1-251/1, MPR Complex, IDA Jeedimetla, Hyderabad - 500 055, Telangana.

NOTICE

Notice is hereby given that the Annual General Body Meeting of the Members of the Bank will be held on **Monday, the 21st June 2021 at 11-00 A.M. at Common Facility Center, Ground Floor, Behind Jeedimetla Post Office, TSIC Colony, IDA Jeedimetla, Hyderabad-500 055** to transact the following business.

AGENDA

1. a) To consider and approve the statements of accounts including Balance Sheet, Profit & Loss A/c and Receipts and Payments A/c for the period ending 31-03-2021 along with the report of the Chairman and Final Audit report of the Auditors and to declare Dividend for the year 2020-2021.
- b) Appropriation of Profits for the year 2020-2021.
- c) To ratify the actual expenditure for the year 2020-2021 and approve the Capital expenditure incurred during the year 2020-2021.
- d) To approve revised Revenue and Capital Budgets for the year 2021-22 and the Action plan for the year 2021-22.
- e) To consider the following business.**
 - i) Admission of members, Disqualification of members, Withdrawal of members, allotment of Share capital and Transfer of share capital.
 - ii) Review of all loans and defaulters / Overdues / Legal action cases including ratification of Provisions/ Write-offs.
 - iii) Ratification of Investments made by Investment committee / ALM committee.
 - iv) To approve transfer of unclaimed dividend declared for the year 2017-18 to Statutory Reserve Fund as per the Provisions of Bye Law No. 44 (iv).
 - v) Staff matters.
2. To consider any other matter with the permission of the Chair.

(BY THE ORDER OF THE BOARD OF DIRECTORS)

Place : Jeedimetla, Hyderabad.

Date : 29-05-2021.

Sd/-

CHIEF EXECUTIVE OFFICER

Note : Depending upon the restrictions prevailing /imposed by the government, on that day, On account of Covid-19 second wave on maintaining physical distancing, sanitization, restrictions on presence of members for meetings, it is proposed to send digital link to the Registered mobile no. of interested shareholders for conveniently witnessing the meeting from their residence or work place.



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REPORT OF THE CHAIRMAN

Dear Shareholders,

It is my privilege to welcome you all to the 24th Annual General Meeting of The Adarsh Co-operative Urban Bank Ltd., for the Financial year 2020-21.

Before, we take up the Agenda, I would like to mention here that Sri G. Madana Gopala Swamy cofounder of the Bank obtained the RBI License for starting the Bank in the year 1997 and the Bank commenced its operations on 6th February 1998. He was the first Vice Chairman of the Bank and he resigned for the position of Vice Chairman and assumed charge as Chief Executive Officer during the month of June 1998. I am very glad to state that Sri G. Madana Gopala Swamy had lead the Bank to greater heights for more than 22 years. But for his hard work, focussed vision, the Bank would have not been at this stage. He is a great Leader who was not bothered about Titles, Designation but was a great influencer of people and a true leader.

To comply with the guidelines of Reserve Bank of India on appointment of CEOs of Urban Co-operative Banks, Sri G. Madana Gopala Swamy handed over charge to Sri M.V. Ramana as Chief Executive Officer with effect from 31-12-2020. I thank Sri G. Madana Gopala Swamy garu for having guided the Bank on right path all these years. Through out the journey of the Bank in the last two decades, particularly in times of crisis, he had acted swiftly and lead the Bank to withstand the crisis. I, on behalf of the Board of Directors, Shareholders and Employees of the Bank, request him to keep guiding us as Mentor in times of need and necessity.

INDIAN ECONOMY :

Indian economy is reeling under Long Shadow of Long Covid. Though, IMF had forecasted on Republic Day, Indian Economy would grow at 11.00%, a series of events Bewildered the hopes of V-Shaped recovery and are now stranded between raging virus and rating agencies, economists have downgraded India's growth to less than 10%.

Budget 2021, rested on critical pillars – Roll out of vaccination, Infrastructure plans, Privatization of Public Sector Assets to fund the expenditure. A large part of the Economy consists of informal sector and is severely affected.

BANKING SECTOR :

In these critical times, Reserve Bank of India announced Moratorium on Loans and extension of Loan period wherever necessary. RBI took various proactive steps by providing liquidity to Banks. RBI was periodically meeting Public Sector Banks, Private Sector Banks and the Representatives of National Federation of Urban Banks before issuing various Policy guidelines. To improve the resilience of Banks, RBI took various supervisory initiatives, Monetary Policy initiatives to mitigate risks associated with Covid Pandemic.

Despite, substantial impact of the Pandemic on the Economy, the financial system including all Payment Systems, Financial Markets were functioning without any hindrance. The Economy started getting back to normalcy. But, the second wave of Pandemic is posing new challenges to the Banking system.

I am optimistic, we at Adarsh Bank have close dialogues with our Customers and stake holders and able to understand the neighborhood. We had redefined our strategies to sail through the crisis under the leadership of our Board of Directors who have always been a strength to me.



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THE WAY FORWARD :

We have been focussing on “Customer Service” through out our journey. Sunday banking is an unique offering from our Bank through all our Branches. Deep penetration into the Digital products and channels would be our focus area. Financial Inclusion initiatives have started yielding results. Consolidation in the Branch Banking Business and Productivity improvements are priorities. Expansion of Branch Banking will be dependent on Regulatory Policies and guidelines. We need to be cautious in these uncertain environment.

ACKNOWLEDGEMENTS

I, on behalf of myself and on behalf of our Directors would like to place on record their gratitude for all the guidance, support and cooperation received from the Reserve Bank of India, Government of Telangana, Co-operative Department and other Government and Regulatory Agencies.

I also thank Sri G. Rama Moorthy garu, Honorary President of Telangana State Cooperative Urban Banks Federation Limited for his valuable guidance and support from time to time.

I would also like to take this opportunity to express appreciation for the hard work and dedicated efforts put in by the employees of the Bank, who have relentlessly worked during the challenging environment and look forward to their continued contribution for terming our Bank as an exemplary one.

For and on behalf of the Board

Sd/-

Ch. Ganga Rao

Chairman

Place : Jeedimetla

Date : 29th May 2021



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DIRECTORS REPORT FOR THE F.Y. 2020-21

FINANCIAL PERFORMANCE AND KEY INDICATORS OF OUR BANK:

Our Bank, during the year 2020-21 had crossed Rs. 638.00 crores Business as against Rs. 525.04 crores business during the year 2019-20 and key Financials and performance ratios are as under:

Rs.in Lakhs

Particulars	As on 31-03-2021	Ason 31-03-2020
Deposits	37329.40	30441.36
Advances	26471.01	22063.00
Total Business	63800.41	52504.36
Working Capital	43027.29	35267.20
Share capital	1617.30	1406.81
Own Funds	4159.25	3337.07
Total Income	4632.96	4226.74
Profit Before Tax	872.96	771.68
Net Profit after Tax	665.63	487.38
Total Assets	43738.68	36002.26
No Of Employees	130	129
Return on Equity	41.16%	34.64%
Return on Capital Funds	14.04%	12.63%
Return on Average Assets	1.88	1.73
Cost of Deposits	7.02%	7.30%
Yield on Advances	13.18%	13.71%
Average Yield on Assets	11.74%	12.96%
Gross NPA to advances	1.74%	3.30%
Net NPA to Advances	0%	0%
Provision Coverage Ratio	210%	124%
Credit Deposit Ratio	65.43%	66.75%
Capital Adequacy Ratio -Tier-I	14.98%	15.42%
Capital Adequacy Ratio including Tier-II Capital	16.55%	16.36%
Business Per Employee	490.77	437.54
Operating profit per employee	7.07	7.18
Net Profit per employee	5.12	4.07



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BRANCHWISE BUSINESS AS ON 31-03-2021 :

(Rs. in Lakhs)

NAME OF THE BRANCH	DATE OF COMMENCEMENT	DEPOSITS	ADVANCES	TOTAL BUSINESS	CASA %	C.D RATIO
JEEDIMETLABRANCH	06.02.1998	15725.15	8846.34	24571.49	37.11%	56.26%
S.R NAGAR BRANCH	31.01.2011	5227.40	3237.24	8464.64	11.98%	61.93%
JEEDIMETLA VILLAGE BRANCH	05.11.2011	4129.83	2636.88	6766.71	28.17%	63.85%
KUKATPALLY BRANCH	20.10.2016	3228.38	2325.48	5553.86	22.34%	72.03%
BACHUPALLY BRANCH	26.10.2016	1390.22	872.96	2263.18	25.93%	62.79%
TANDUR BRANCH	05.11.2016	819.99	1726.88	2546.87	48.63%	210.60%
VIKARABAD BRANCH	09.11.2016	790.29	1763.35	2553.64	63.42%	223.13%
KONDAPUR BRANCH	12.11.2016	2998.81	1601.61	4600.42	15.01%	53.41%
TSIIC COLONY BRANCH	04.03.2018	3019.34	3460.26	6479.60	27.82%	114.60%
TOTAL:		37329.41	26471.00	63800.41	29.20%	65.43%

PRIORITY SECTOR ADVANCES :

The Bank has achieved the Priority Sector targets fixed by Reserve Bank of India as on 31.03.2021, the details of which are as under :

S.No	Particulars	Target (%)	Target Amount (Rs)	Achieved Amount (Rs)	Achieved (%)
	Adjusted Net Banking Credit as on 31-03-2020			220,62,99,966.00	
1	Priority Sector Advances	45%	99,28,34,985.00	187,01,63,260.00	84.76%
2	Weaker Sector Advances	10%	22,06,29,997.00	40,66,91,830.00	18.43%
3	Micro Enterprise Advances	7.5%	16,54,72,497.00	70,96,45,610.00	32.16%

This year we would be focusing on social infrastructure such as Hospitals, Diagnostic laboratories, Health care facilities, Manufacturing, Transport, Food processing, Agri-related industries, solar energy etc.

NON-FUND BASED ACTIVITIES :

During the year bank had issued 21 Bank Guarantees amounting to Rs. 1.21 crores.

As on 31-03-2021 the outstanding Bank Guarantees stood at Rs. 7.72 Crores to 59 Customers. No Performance guarantees were issued.

TREASURY & INVESTMENTS :

The brief summary of Investments as at the end of 31-03-2021 is as follows:

Amount (Rs.in Lakhs)

a) Govt.Securities (SLR Investments) (Book Value)	:	9827.99
b) Term deposits with Banks	:	1889.87
Total Investments (a+b)	:	11717.86



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BOARD OF MANAGEMENT :

To comply with the guidelines issued by Reserve Bank of India, we had proposed to amend the Bye laws of the Bank at our previous Annual General Meeting held on 12th September 2020. After taking approval from General Body and after receipt of approval from Commissioner for Cooperation and Registrar of Cooperative Societies, we had constituted Board of Management consisting of six Members out of which three Members are from the Board of Directors and the other three are from the field of Banking and Cooperation. The Board of Management is expected to start functioning from 1st July 2021.

APPOINTMENT OF C.E.O :

The Board of Directors of our Bank had recommended the name of Sri M.V. Ramana as Chief Executive Officer of the Bank and after obtaining approval from Reserve Bank of India Sri M.V. Ramana had assumed charge as Chief Executive Officer from 31-12-2020.

CONTRIBUTION TO THE EXCHEQUER :

I am glad to inform you that while carrying on banking business and servicing the customers, our Bank has generated the following taxes to the Government for the Year 2020-21.

	Amount in rupees
Income Tax	: 2,12,10,836.00
Goods & service Tax	: 1,66,65,276.00
Total	<u>3,78,76,112.00</u>

TDS ON CASH WITHDRAWAL :

Considering the amendments made in the Finance Act 2020, we have been deducting the TDS @ 2% in case of cash withdrawals exceeding Rs.20.00 Lakhs and 5% in case cash withdrawal exceeds Re.1.00 Crore from the Customers during the Financial year, who have not filed Income Tax Returns for the last three years, with effect from 01-07-2020. In respect of Customers who have filed the Income Tax Returns for the last three years, TDS @ 2% is being deducted on cash withdrawals exceeding Rs.1.00 Crore during the Financial year.

DELIVERY CHANNELS AND DIGITAL BANKING INITIATIVES :

As at the end of Financial Year ending 31-03-2021, the bank had installed and running Twenty Five ATMs and Two Cash Recyclers. All these are located at our 9 branches as On-Site ATMs.

We have been issuing two variants of Rupay debit cards to our customers; one being Rupay Classic Debit card and the second one being Rupay Platinum Debit card.

I am glad to say we had issued 50,261 Rupay Classic Debit Cards and 18,814 Rupay Platinum Debit Cards which are live as on 31-03-2021.

During the year we have successfully completed testing of Unified Payment Interface with NPCI and launched UPI to the customers. Now, our customers are able to use Google pay, Phone Pay, Bharat Pay, Paytm etc and make or receive payments. Daily peak volumes have touched 10,000 transactions mark, which is expected to further grow.



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INTERNAL AUDIT & INSPECTION :

We have a system of Concurrent Audit in the Bank. We have two inspecting officers who are conducting Concurrent Audit. The CEO and other Senior Officers visit the branches and conduct surprise inspection. The Audit committee of the Board supervises the audit function.

INSURANCE :

a) Deposit Insurance :

The Bank has been regularly insuring the Deposits of its customers with Deposit Insurance & Credit Guarantee Corporation Ltd., (DICGC) and the latest premium amounting to Rs. 26,94,158.00 was paid on 07-05-2021 covering the period up to 30-09-2021.

DICGC had increased Deposit Insurance coverage for a depositor from Rs. 1.00 Lakh to Rs. 5.00 Lakhs from the Financial Year 2019-20.

b) Bankers Indemnity Policy :

Our Bank obtained Bankers Indemnity Policy covering Cash in Transit, Premises of Head Office and 9 Branches, Appraisers, dishonesty, Terrorism and Burglary etc.

c) Standard Fire and Perils Policy :

Our Bank obtained Standard Fire and Perils Policy in respect of our Head Office and Nine Branches covering Furniture & Fixtures, Computers, UPS Systems & Office Equipment, Generators & Electricals, Strong Rooms, Cash Counting Machines, Lockers and Safes etc.

d) Cyber Insurance :

Keeping in view the guidelines issued by Reserve Bank of India to protect the data of our Bank from Cyber attacks and to protect the interests of our Customers, we had obtained a Cyber Insurance Policy covering Financial loss and/or Property Loss, Cash & Valuables, Insured Legal Liability, Fees and Expenses, Additional Costs, Expected damages, Financial loss as a result of an IT Criminal Act, and Reconstruction cost as a result of an IT Criminal Act.

STAFF TRAINING :

Training is an integral part of human resource development programme. Keeping the advantages of training in view, our Bank had given extensive training to the newly joined employees and existing employees to update their knowledge relating to various Laws governing Banking Practices and evolving technologies, Products and Compliances.

On account of the impact of Covid-19, during the year 2020-21, many of the Organizations like CAB Pune, IDRBT, Ahmedabad Management Association have conducted online training programmes through Webinar, online programme and Video conferencing. We have sponsored our Officers and Employees to attend the programmes on Digital Banking, Leadership orientation, Common



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Deficiencies in ALM & Investment Management, Exposure Norms, Priority Sector Lending, Team Building, Group Dynamics, CRR & SLR, Cyber Security, Credit Management, Internal Audit and Concurrent Audit, Banking Laws, Compliance to RBI Inspections, Training programme for Statutory Auditor, Priority Sector lending etc.,

AWARDS & ACCOLADES :

We are glad to inform all our Shareholders that our Bank had won the following Awards during the year 2020-21.

- 1) Banco Blue Ribbon for Excellence in Cooperative Banking.
- 2) FCBA Award for "Best Infrastructure Plan".

MEMBERSHIP AND SHARE CAPITAL :

The Paid up 'A' class share capital of the Bank increased from Rs.1406.81 lakhs to Rs.1617.30 lakhs. The number of 'A' Class members as on 31-03-2021 is 8149 as against 7796 as on Previous Financial Year ending 31-03-2020.

NET-WORTH :

The net worth of the Bank improved to Rs. 41.69 Crores as on 31.03.2021 against Rs.33.27 Crores during the previous year by registering a growth of 25.34%.

UNCLAIMED DIVIDENDS:

The shareholders who have not received/claimed Dividends, for the past years are requested to contact the concerned Branch Managers or Share Department at Head Office and update the latest KYC for making dividend payment as per mandate.

In accordance with Bye Law Provisions 44 (iv) of the Bank, the Dividend remaining unpaid /unclaimed for a period exceeding 3 years is required to be transferred to statutory Reserve.

Accordingly, an amount of Rs. 2,24,959 is proposed to be transferred to Statutory Reserve pertaining to the Financial year 2017-18.

NET PROFIT :

The Bank earned a Net profit of Rs. 6.66 Crores during the year 2020-21 after providing for Income Tax, Provision for NPAs, Provision for Standard Assets etc., The net profit recorded a growth of 36.55% over previous year.

DIVIDEND PAYMENT :

Members of the bank are aware that your bank had been very consistent in declaring dividends to the shareholders since inception of the bank in the year 1998.

During last year ,as per directives of Reserve Bank of India, we could not pay out any dividend out of the profits of the Financial Year 2019-20 and the profits remained in the form of Reserves and surpluses which had strengthened the financials of the bank.

For the Financial Year 2020-21. The Board of Directors of our bank are pleased to recommend a dividend of 20% on the paid up share capital, subject to approval by General Body.



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PROFIT APPROPRIATION :

The Board of Directors recommended the following appropriation of profit to be approved by the General Body.

SI.No.	Description	Amount Rs.	Amount Rs.
1	Profit after Tax		6,65,62,744
2	Appropriation		
	Statutory Reserve	2,80,06,232	
	Education Fund	1,50,000	
	Common Good Fund	1,25,000	
	Investment Fluctuation Reserve	14,00,000	
	General Reserve	22,53,253	
	Dividend @ 20% on share capital	2,81,35,680	
	Dividend Equalization Fund	64,320	(6,01,34,485)
3	Balance Profit carried forward to Balance Sheet.		64,28,259
4	ADD: Previous year P & L Balance brought forwarded.		1,68,61,839
5	Balance profit carried over		2,32,90,098

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

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Director

Place : Jeedimetla, Medchal District
Date : 29-05-2021



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FINAL AUDIT REPORT FOR THE YEAR 2020-2021

1. Name of the Bank with Reg. No. : The Adarsh Co-operative Urban Bank Ltd., Regd. No. TBC 638
2. Date of Registration : 15th July 1997
3. Date of Commencement of Business : 6th February 1998
4. Area of operation of the Bank : Entire state of Telangana.
5. Postal address of the Bank : 1-251/1, MPR Complex, Shapur Nagar, Phase-I,
IDA Jeedimetla, Medchal Dist. Hyderabad – 500 055.
6. Agency employed for Audit : V. Sasidhar, Chartered Accountant.
7. Name of the Auditor : CASri V. Sasidhar
8. H.O of the Auditor : Hyderabad
9. Dates of Audit : 15/04/2021 to 20/04/2021, 22/04/2021 to 22/04/2021,
30/04/2021 to 30/04/2021, 04/05/2021 to 07/05/2021,
11/05/2021 to 11/05/2021, 24/05/2021 to 28/05/2021.
10. Classification of the Bank under the year of Audit : "A" Class
11. Membership of the Bank

Particulars	A Class Share Capital		B Class Share Capital	
	No. of Members	Amount (Rs.)	No. of Members	Amount (Rs.)
At the beginning of the year	7796	140681000	12	120.00
Admitted during the year	467	26943800	0	0.00
Withdrawn during the year	114	5894500	0	0.00
Total at the end of the year i.e. 31.03.2021	8149	161730300	12	120.00

12. Working capital of the Bank : Rs.43027.29 lakhs
13. Maximum borrowing limit of the bank as per the Bye-laws : The Maximum Borrowing Power of the bank shall not exceed the limit prescribed under Telangana Co-operative Societies Act, 1964 and Rules thereon if any and as amended from time to time/the limits prescribed by RBI by way of directive guidelines/clearance from time to time.
14. Total subsidy given to the Bank by Govt. : The Government gives no subsidy to the Bank.
15. Who is In-charge of the cash balance, securities and other valuables : The cash, securities and other valuables are kept in joint custody of the Branch Manager / Senior Manager/ Manager and Asst. Manager of the Bank.
16. Total No of Branches of the Bank : 9
17. Total Number of ATMs : 27 (Onsite) including Two Recyclers
18. Whether the Cash balance verified : Yes, Certified that I have verified the closing cash balance of the following Branches as under :

S. No.	Name of the Branch	Date	Balance (Rs)	Whether Talled
1	Kukatpally Branch	15.04.2021	1,82,64,430.00	Talled
2	S R Nagar Branch	19.04.2021	53,94,678.00	Talled
3	Jeedimetla Village Branch	04.05.2021	95,45,676.00	Talled
4	Jeedimetla Branch	05.05.2021	4,87,38,827.00	Talled
5	TSIIC Colony Branch	06.05.2021	2,50,48,637.00	Talled

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

CERTIFICATE

Certified that I V. Sasidhar, Chartered Accountant duly authorized to conduct the audit for the year 2020-2021 hereby certify that I have audited the accounts of the Bank on the date mentioned above. That I have checked the vouchers for establishment and contingencies and found correct. I have checked all the entries of receipts and payments in the Cash Book as per the records produced during the course of audit and certified the Statement of 1. Profit and Loss account for the period ending 31-03-2021 and 2. Balance sheet as on 31-03-2021.

sd/-

V. Sasidhar

Chartered Accountant

M No. 200954

UDIN : 21200954AAAAIH4497

Place : Jeedimetla, Hyderabad.

Date : 29-05-2021



V. SASIDHAR
CHARTERED ACCOUNTANT

INDEPENDENT AUDITOR'S REPORT

To the Members of The Adarsh Co-operative Urban Bank Limited,
I have audited the accompanying financial statements of The Adarsh Co-operative Urban Bank Limited ("the Society"), which comprise the Balance Sheet as at March 31, 2021, and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information.

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

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

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

- a) in the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2021;
- b) in the case of the Profit and Loss Account, of the profit for the year ended on that date; and

We report that:

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

Place : Jeedimetla, Hyderabad.
Date : 29-05-2021

sd/-
V. Sasidhar
Chartered Accountant
M No.200954
UDIN : 21200954AAAAIH4497



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BALANCE SHEET AS ON 31-03-2021

PARTICULARS	Schedule	As on 31-03-2021 (in rupees)	As on 31-03-2020 (in rupees)
CAPITAL & LIABILITIES			
Capital	A	16,17,30,420	14,06,81,120
Reserves and Surplus	B	31,23,27,475	24,49,46,778
Deposits	C	373,29,39,812	304,41,36,438
Borrowings	D	0	0
Other Liabilities and Provisions	E	16,68,70,394	17,04,61,221
	Total	437,38,68,100	360,02,25,557
ASSETS			
Cash on Hand	F	21,21,04,234	19,84,25,257
Balances with other banks and Call money	G	39,36,02,240	28,36,09,697
Investments	H	98,28,00,000	78,45,52,910
Loans and Advances	I	264,71,00,860	220,62,99,966
Fixed Assets	J	6,09,62,646	6,38,06,511
Other Assets	K	6,71,21,499	5,38,32,418
Deferred Tax Asset		1,01,76,621	96,98,798
	Total	437,38,68,100	360,02,25,557
Contingent Liabilities	L	9,36,00,589	10,41,64,065
Significant Accounting Policies and Notes on Accounts	Q		

As per my report of even date

Sd/-
V Sasidhar
Chartered Accountant
M.No.200954

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

Sd/-
Dr.G.V.Narasimha Rao
Director

Sd/-
D.Venkataratnam
Director

Place : Jeedimetla, Medchal District
Date : 29-05-2021



adarsh bank

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2021

PARTICULARS	Schedule	For the year ended 31-03-2021 (in rupees)	For the year ended 31-03-2020 (in rupees)
I INCOME			
Interest earned	M	39,03,92,298	33,95,44,245
Other Income	N	7,29,04,033	8,31,30,085
	Total	46,32,96,331	42,26,74,330
II EXPENDITURE			
Interest expended	O	23,36,75,924	19,83,22,016
Operating Expenses	P	13,77,68,659	13,16,84,170
Provisions and Contingencies		45,55,991	1,55,00,000
	Total	37,60,00,574	34,55,06,186
III PROFIT			
Profit before Tax		8,72,95,757	7,71,68,144
Less : Provision for Taxation		2,12,10,836	
Deferred tax Asset		-477,823	
Net Profit for the year		6,65,62,744	4,87,38,392
Add : Profit balance brought forward from previous year		1,68,61,839	12,10,502
Balance of Profit carried forward to Balance Sheet for appropriation :		8,34,24,584	4,99,48,894

As per my report of even date

Sd/-
V Sasidhar
Chartered Accountant
M.No.200954

Sd/-
M Venkata Ramana
Chief Executive Officer

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Dr.G.V.Narasimha Rao
Director

Sd/-
D.Venkataratnam
Director

Place : Jeedimetla, Medchal District
Date : 29-05-2021



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SCHEDULES

	As on 31-03-2021	As on 31-03-2020
	Rs.	Rs.
SCHEDULE - A		
CAPITAL		
Authorised Capital		
1,00,00,000 shares of Rs.50/- each	50,00,00,000	50,00,00,000
ISSUED, SUBSCRIBED & PAID UP CAPITAL		
3234606 A class shares of Rs.50/- each	16,17,30,300	14,06,81,000
(prev. year 2813620 A class shares of Rs.50/- each)		
Twelve B class shares of Rs.10/- each	120	120
Total	16,17,30,420	14,06,81,120
SCHEDULE - B		
RESERVES & SURPLUS		
I. STATUTORY RESERVES		
Opening Balance	7,87,95,686	6,55,98,950
Additions during the year *	1,31,98,082	1,31,96,736
Total	9,19,93,768	7,87,95,686
II (A) REVENUE & OTHER RESERVES		
Opening Balance	10,98,41,953	9,27,52,174
Additions during the year *	30,67,169	1,70,89,779
Total (A)	11,29,09,122	10,98,41,953
II (B) INVESTMENT FLUCTUATION RESERVE		
	2,40,00,000	63,60,245
Total (B)	2,40,00,000	63,60,245
Total (A+B)	13,69,09,122	11,62,02,198
III BALANCE IN PROFIT & LOSS ACCOUNT		
	8,34,24,585	4,99,48,894
Total (I+II+III)	31,23,27,475	24,49,46,778

* Appropriation of profit relating to financial year 2019-2020 is accounted for during the current financial year 2020-2021 as part of compliance to RBI Inspection



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SCHEDULES

	As on 31-03-2021	As on 31-03-2020
	Rs.	Rs.
SCHEDULE - C		
DEPOSITS		
I. Current Deposits		
From Individuals	36,28,87,729	34,13,29,721
From other Societies and Trusts	59,94,037	78,70,194
Credit balances in OD & SOD accounts	3,58,81,494	1,15,39,505
Credit Balance in Cash Credit/SBL/GL/BC	37,31,502	1,60,830
Total	40,84,94,762	36,09,00,249
II. Savings Bank Deposits		
From Individuals	66,90,87,145	61,48,28,185
From other Societies & Corporates	1,25,62,121	1,47,48,945
Total	68,16,49,267	62,95,77,131
III. Term Deposits		
From Individuals	264,27,95,783	205,36,59,058
Total	264,27,95,783	205,36,59,058
Total (I+II+III)	373,29,39,812	304,41,36,438
SCHEDULE - D		
BORROWINGS		
Total	0	0
SCHEDULE - E		
OTHER LIABILITIES AND PROVISIONS		
I. Liabilities:		
DD's & BC's Issued	70,75,309	1,43,46,677
Unclaimed Dividends	4,40,669	6,40,751
Stale BC's outstanding	55,29,836	45,54,695
All other outstanding Liabilities	3,53,28,121	3,84,31,453
Employee Group Gratuity Fund	0	0
Total (i)	4,83,73,935	5,79,73,576
II. Provisions:		
NPA Provisions	9,34,16,060	8,88,60,069
Other Provisions for Expenses	2,50,80,399	2,36,27,576
Total(ii)	11,84,96,459	11,24,87,645
Total (I+II)	16,68,70,394	17,04,61,221



adarsh bank

SCHEDULES

	As on 31-03-2021	As on 31-03-2020
	Rs.	Rs.
SCHEDULE - F		
CASH ON HAND		
I. Cash on hand	21,21,04,234	19,84,25,257
Total I	21,21,04,234	19,84,25,257
SCHEDULE - G		
BALANCES WITH OTHER BANKS AND CALL MONEY		
I. Balance with Banks		
(a) In current accounts	20,46,15,182	17,66,54,483
(b) In Fixed deposit accounts	18,89,87,058	10,69,55,214
II. Money at call & short notice		
(a) With Banks	0	0
(b) With other Institutions	0	0
Total (I+II)	39,36,02,240	28,36,09,697
SCHEDULE - H		
INVESTMENTS		
I. In Central and State Government Securities at Book Value	98,27,99,000	78,45,51,910
II. Shares	1,000	1,000
Total	98,28,00,000	78,45,52,910
SCHEDULE - I		
LOANS AND ADVANCES		
A i). Bills purchased and discounted	15,87,231	0
ii). Cash Credits, OD & Loans repayable on demand	32,80,08,882	30,02,71,692
iii). Term Loans	231,75,04,747	190,60,28,275
Total	264,71,00,860	220,62,99,966
B i). Secured by Tangible Assets (includes Loans against book debts)	262,57,60,916	218,35,29,704
ii). Unsecured	2,13,39,944	2,27,70,263
Total	264,71,00,860	220,62,99,966
C. Advances		
i). Priority Sector	187,01,63,260	140,58,79,880
ii). Others	77,69,37,600	80,04,20,086
Total	264,71,00,860	220,62,99,966



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SCHEDULES

	As on 31-03-2021	As on 31-03-2020
	Rs.	Rs.
SCHEDULE - J		
FIXED ASSETS		
Gross block - opening	13,82,55,324	12,89,75,034
Additions/Deductions during the year	96,43,641	92,80,290
Less: Depreciation to date	8,69,36,319	7,44,48,813
Total	6,09,62,646	6,38,06,511
SCHEDULE - K		
OTHER ASSETS		
i. Interest receivable on Investments	2,35,82,553	1,55,39,021
ii. Others	1,60,95,724	1,36,63,995
iii. Interest receivable on Loans & Advances	2,74,43,221	2,46,29,402
Total	6,71,21,498	5,38,32,417
SCHEDULE - L		
CONTINGENT LIABILITIES		
i. Guarantees given on behalf of constituents in india	7,71,97,335	8,60,72,950
ii. Others - DEAF Accounts	52,55,425	51,98,494
iii. Employee Group Gratuity Fund	82,77,385	99,14,855
iv. Group Earned Leave Encashment Fund	28,70,444	29,77,766
Total	9,36,00,589	10,41,64,065
	For the year ended 31.03.2021	For the year ended 31.03.2020
	Rs.	Rs.
SCHEDULE - M		
INTEREST EARNED		
i). Interest/ discount on advances/bills	29,95,43,383	27,27,29,443
ii). Income on Investments	9,08,48,915	6,68,14,802
Total	39,03,92,298	33,95,44,245
SCHEDULE - N		
OTHER INCOME		
i). Commission, Exchange & Brokerage	9,84,609	4,62,100
ii). Miscellaneous income	7,19,19,424	8,26,67,985
Total	7,29,04,033	8,31,30,085



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SCHEDULES

	For the year ended 31-03-2021	For the year ended 31-03-2020
	Rs.	Rs.
SCHEDULE - O		
INTEREST EXPENDED		
i). Interest paid on Deposits	23,36,75,924	19,83,22,016
ii). Interest paid on Inter Bank Borrowings	0	0
Total	23,36,75,924	19,83,22,016
SCHEDULE - P		
OPERATING EXPENSES		
i). Payment to and provisions for employees	5,22,92,058	4,25,11,821
ii). Rent, Electricity & Taxes	2,04,23,676	2,10,34,225
iii). Printing and stationery	59,20,592	62,13,522
iv). Advertisement & publicity	10,75,573	29,83,968
v). Travelling & Conveyance charges paid	7,35,091	11,81,290
vi). Depreciation on fixed assets	1,24,87,507	1,39,29,161
vii). Amortisation on Investments	1,98,814	1,67,410
viii). Director's sitting fees and Chairman's Honorarium	10,03,800	6,93,000
ix). Auditors fees and expenses	4,79,000	2,80,000
x). Law & Professional charges	6,68,805	7,26,338
xi). Postage and Telephone Charges	19,25,974	17,36,114
xii). Repairs and maintenance	1,09,73,308	92,85,180
xiii). Insurance	67,56,454	60,30,208
xiv). Other expenditure	2,28,28,007	2,49,11,933
Total	13,77,68,659	13,16,84,170



SCHEDULE – Q : SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES :

1. Accounting Convention

The accompanying financial statements have been prepared in accordance with the 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 in India.

2. Income recognition

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

3. 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 Provided for /written off.

The Statement Showing Provision for Standard Asset as on 31-03-2021

S.No	Category Of Standard Asset	Outstanding as on 31.03.2021 (Rs.in Lakhs)	Provision (%)	Provision Amount (Rs.in lakhs)
1	Direct Advances to Agriculture and SME Sectors	4571.20	0.25%	11.43
2	Commercial Real Estate (CRE) sector	1298.92	1.00%	12.99
3	Commercial Real Estate (Residential Housing)	758.54	0.75%	5.69
4	All other loans and advances not included above	19380.72	0.40%	77.52
Total		26009.38		107.63

Particulars of Accounts Restructured:

The Bank has not restructured any loan during the year.

Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (01.03.2020 to 31.08.2020):

Considering the RBI Circular No. DOR.DP.BC.26/21.04.048/2020-21 Dated 26.10.2020, the difference between simple interest and compound interest charged between the period from



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1st March 2020 to 31st August 2020 was calculated and credited back to the respective borrower accounts in respect of borrowers who have been sanctioned limit and outstanding amount not exceeding Rs. 2.00 Crores. The total ex-gratia amount paid to borrowers amounting to Rs. 27,34,587.30 and had been shown under “Ex Gratia Receivable” under Other Assets in Balance Sheet.

The amount of Rs. 27,34,587.30 was reimbursed by GOI to our bank on 31-03-2021 by way of credit to our bank account maintained with SBI.

As per RBI Circular No.DOR.STR.REC.4/21.04.048/2021-22 Dated 07.04.2021, on “Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package”, Reserve Bank of India keeping in view the judgement of Supreme Court of India made on 23.03.2021 extended the relief to borrowers who have been sanctioned limit and outstanding amount exceeding Rs.2.00 Crores, including those who had availed working capital facilities during moratorium period, irrespective of whether moratorium had been fully or partially availed or not availed. The aggregate amount of Rs. 5,95,847/- has been kept under “Liabilities for Expenses” by debiting the respective Income Accounts.

4. Investments

The investment portfolio of the bank is classified under three categories i.e., ‘Held to Maturity’, ‘Held for Trading’ and “Available for Sale”, which is decided at the time of Acquisition. Transfer of investments, if any, from one category to another, is done at the Lowest of acquisition cost/book value/ market value on the date of transfer and Depreciation, if any on such transfer is provided in accordance with guidelines issued by Reserve Bank of India from time to time. Investments are disclosed in the balance sheet under four classifications:

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

- i) Held to maturity : Investments under held to maturity category carried at cost or net of amortization. The excess of cost acquisition, if any, over the face value is amortised over the remaining Period of maturity. Profit on sale/ redemption of investment in this category is first taken to the profit and thereafter appropriated to the investment fluctuation Reserve. Loss on Sale of investments in this category is taken to profit & loss account.
- ii) Held for Trading /Available for sale : The individual securities under these categories are marked to market. All quoted securities are valued at market rates/quotes declared by FBIL. Unquoted securities, if any, are valued as per norms laid down by Reserve Bank of India. Net appreciation in each category, if any based on the valuation, is ignored and net depreciation, if any, is fully provided for. In respect of securities, other than those guaranteed by Central government, Non-Performing Investments (NPI) are identified as stated below and income recognition and provisioning are done as per the Reserve Bank of India guidelines.
 - a) Securities in respect of which interest/installment (including maturity proceeds) is due and remained unpaid for more than 90 days are treated as NPA.
 - b) If any credit facility availed by the issuer is non-performing advance, investments in any of the securities issued by the issuer is treated as NPA.
- iii) Broken period interest on the debt investment upto the date of acquisition/disposal is treated as revenue expenditure / income.



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5. Fixed Assets and depreciation

- a Fixed assets are stated at historical cost less accumulated depreciation.
- b Depreciation has been provided on WDV method, on the following rates:
1. Strong rooms & Lockers - 10%
 2. Furniture & Fixtures - 10%
 3. Counters & Interiors - 10%
 4. Generator & Electricals - 20%
 5. Computers & Software - 33.33%
 6. Office equipment - 30%
 7. Vehicles - 20%
 8. Solar Equipment - 20%

6. Profit for the year

The profit 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 necessary provisions.
- e) The Bank has Written Back an Excess Overdue Interest Provision of Rs.76,82,009/- which was added to Current Year Profit.

Statement Showing bifurcation of Balance profit carried forward from the Year 2019-2020

Particulars	Amount (Rs)	Amount (Rs)
Profit after Tax for FY 2019-2020	4,87,38,392/-	
Add: Profit Balance Brought Forward from FY 2018-2019	12,10,502/-	
Total Profit Available for Appropriation for FY 2019-2020		4,99,48,894/-
Appropriations:		
Statutory Reserve	1,30,00,000/-	
Education Fund	1,50,000/-	
Common Good Fund	1,25,000/-	
Investment Fluctuation reserve	1,76,39,755/-	
Self-assessment tax Paid	21,72,300/-	
Total Appropriation Amount (Rs)		3,30,87,055/-
Balance Carried forward to FY 2020-2021		1,68,61,839/-

7. 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.



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Gratuity :

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

Compensated Absences:

Accumulating compensated absences for un-availed compensatory casual leave is provided for based on actuarial valuation. In respect of accumulated and un-availed Earned Leaves, Group Earned Leave Encashment Policy is obtained from Life Insurance Corporation of India covering all the Employees. The requisite premium was paid to LIC of India and shown under Contingent Liabilities.

Other Employee benefits:

Other Employee benefits such as Leave Travel Facility, Medical Benefits etc. are charged to Profit and Loss A/c.

8. Taxes on Income:

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

The deferred tax charge or credit is recognized using the tax rates that have been enacted or subsequently enacted on 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 assets/liabilities are reviewed at each Balance Sheet date based on developments during the year.

B. NOTES ON ACCOUNTS :

1. The net profit in the Profit and Loss Account is after provision for doubtful advances, provision for depreciation in the value of investments, and other usual and necessary provisions.
2. Sub standard advances, which were totally closed after 31-03-2021 but before audit were not considered/ treated as NPA's. Hence no provision was made/created in the financial statements on these advances.
3. Net NPAs as a percentage of Net Advances as of 31-03-2021 are at 0.00 % (Previous year 0%)
4. **Unrealized interest on Loans and Investments:** In respect of NPA accounts, the interest which is not realized is not accounted for as income. There is no unrealized interest on Investments.
5. **Off Balance Sheet Items:**

Sl. No	Particulars	Amount in Lakhs
a)	Bank Guarantees	771.97
b)	Depositor Education & Awareness Fund	52.55
c)	Employee Group Gratuity Fund	82.78
d)	Group Earned Leave Encashment Fund	28.70
	Total	936.00



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(a) As at the end of Financial year 2020-2021, the Bank has extended Financial Guarantees to Beneficiaries amounting to Rs. 771.97 lakhs against 100% Security. The above has been shown under Contingent Liabilities in the Balance Sheet. The Bank has not extended any performance guarantee since prohibited by RBI and there are no unsecured guarantees.

(b) **DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME :**

The Government of India have notified on 24th May 2014, "Depositor Education 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. 52,55,425.00 as on 31-03-2021 is shown under Contingent liabilities-others. However the amounts transferred to DEAF account and reimbursed by RBI from DEAF account towards claims as under:

	Current year (Rs)	Previous year (Rs)
Opening balance of amounts transferred to DEAF	5198493.87	5229884.39
Add: Amounts transferred to DEAF during the year	56930.93	53371.81
Less: Amounts reimbursed by DEAF towards claims	0.00	84762.33
Closing balance of amounts transferred to DEAF	5255424.80	5198493.87

C) Employees Group Gratuity Fund :

As at the end of Financial year 2020-2021, the Bank has made a Group Gratuity Fund with LIC of India to the tune of Rs. 82.77 Lakhs. The above has been shown under Contingent Liabilities in the Balance Sheet.

D) Group Earned Leave Encashment Fund :

As at the end of Financial year 2020-2021, the Bank has made a Group Earned Leave Encashment Fund with LIC of India to the tune of Rs. 28.70 Lakhs. The above has been shown under Contingent Liabilities in the Balance Sheet.

6. Concentration of Deposits :

The Bank has not accepted any deposits from other Banks or large institutional Deposits.

7. Advances to sensitive sectors :

	31-03-2021	31-03-2020
A Advances to capital market sector	Nil	Nil
B Advances to real estate & Housing Sector:	5191.36	3518.12
i) Advances to Housing Sector-Up to Rs.25 Lakhs	1722.34	1956.83
ii) Advances to Housing Sector-Above Rs.25 Lakhs	1411.56	454.02
iii) Advances to commercial real estate sector	2057.46	1107.27
C Advances to commodities sector	Nil	Nil
D Overdues position of advances to directors	Nil	Nil



Statement Showing Exposure to Housing, Real Estate and Commercial Real Estate for F Y 2020-2021		
Particulars	Amount (Rs)	Total (%)
Total Assets as on 31/03/2020	359,05,26,759.00	
Total Housing Loans as on 31/03/2021	31,33,89,327.00	
Total Real Estate & Commercial Loans as on 31/03/2021	20,57,46,401.00	
Total Housing & Commercial Real Estate Loans as on 31/03/2021	51,91,35,728.00	
Housing Loans whose Dwelling cost is up to 25 Lakhs	17,22,33,807.00	4.80%
Housing Loans whose Dwelling Cost is up to 25 Lakhs (5%)	17,95,26,338.00	5.00%
The Balance of Housing & Commercial Real Estate Loans	34,69,01,921.00	9.66%
Amount sanctioned to Housing loans and Real Estate and commercial Real Estate sector loans is less than the exposure limit prescribed by RBI.		

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 the 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:
- Prior Period Items – Accounting Standard 5**
There were no prior period items of income/expenditure of any material amount during the year, requiring disclosures.
 - Revenue Recognition - Accounting Standard 9**
Certain items of income and expenditure were recognized on cash basis (Accounting policy '2').
 - Segment Reporting - Accounting Standard 17**
The entire operations of the Bank are 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.
 - Related Party Disclosures – Accounting Standard 18**
NIL
 - Impairment of Assets- Accounting Standard 28A** 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 31/03/2021 to a material extent requiring disclosure.
10. Deferred Tax Asset was created in the Books of Accounts since the depreciation provided/provisions made by the Bank as per RBI norms was different from what is allowed under Income Tax Act.



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11. No amount (previous year NIL) is outstanding in respect of the Loans & Advances granted to the Directors and their relatives.
12. The Bank is up to date in payment of insurance premium to Deposit Insurance and Credit Guarantee Corporation, Mumbai and the latest premium amounting to Rs.26,94,158.00/- was paid on 07/05/2021 covering the period up to 30-09-2021.
13. **STATUS OF REFUND FROM INCOME TAX DEPARTMENT :**
Our Bank had to receive the refund from Income Tax Department on the orders passed by the Income Tax Appellate Tribunal relating to the Assessment years 2009-10, 2012-13, 2013-14 & 2017-18 to the tune of Rs.19,94,890/-. On persuasion, the Income Tax Department refunded an amount of Rs. 19,94,890/- relating to the Assessment years 2009-10, 2012-13, 2013-14 & 2017-18 during the month of May 2021.
14. **BUSINESS CORRESPONDENTS :**
As part of Financial Inclusion, we have appointed 26 Business Correspondents during the Financial Year 2020-21, while we have appointed 10 Business Correspondents during the financial year 2019-20, for providing Banking transaction services and banking advisory services like Opening of Savings Bank Account, Recurring Deposits, Micro ATM Transactions, Intra and Inter Bank cash deposits on behalf of our Bank. The total number of Business Correspondents as on 31-03-2021 are 36. During this Financial year, we have provided Micro ATMs to Business Correspondents. The details of Business Correspondents had been displayed in our Website.
15. Previous year figures has been regrouped/ rearranged wherever necessary
16. Paisa have been rounded off to the nearest rupee.
As per our report of even date

Sd/-
V Sasidhar
Chartered Accountant
M .No.200954

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

Sd/-
Dr.G.V.Narasimha Rao
Director

Sd/-
D.Venkataratnam
Director

Place : Jeedimetla, Medchal District
Date : 29-05-2021



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RECEIPTS AND PAYMENTS FOR THE YEAR ENDING 31-03-2021

PARTICULARS	RECEIPT RS.	PAYMENT RS.
SHARE CAPITAL		
"A" CLASS SHARE CAPITAL @ RS. 50/-	25389550	4340250
NOM "B" CLASS SHARE CAPITAL @ RS. 10/-	0	0
RESERVE FUNDS		
STATUTORY RESERVE FUND	13984830	0
EDUCATION FUND	150000	45000
COMMON GOOD FUND RESERVE	125000	0
ENTRANCE FEE (RESERVE)	23450	100
INVESTMENT FLUCTUATION RESERVE	24000000	0
GENERAL RESERVE	0	0
INVESTMENT DEPRECIATION RESERVE	0	0
OVERDUE INTEREST RESERVE	34060660	31246841
BRANCH ACCOUNTS	28344314575	28075672330
DEPOSITS		
TERM DEPOSITS	3532205653	2943068929
SAVINGS DEPOSITS	9009133503	8957061072
CURRENT DEPOSITS	13622596746	13602071560
BORROWINGS	0	0
PROVISIONS		
OVERDUE INT. PROVISION	1994366	0
N P A PROVISION	3500000	1994366
BAD AND DOUBTFUL DEBTS RESERVE	0	0
STANDARD ASSETS PROVISION	4700000	2700000
SPL. PROV. FOR BAD DEBTS	24000000	16500000
SPL. PROVISION FOR HLs (SEC.36(1)(viii))	4500000	3000000
GENERAL PROVISION FOR COVID-19	476000	0
CONTINGENT PROVISION FOR NPA	1524000	762000
OTHER LIABILITIES	478769604	485527457
PROFIT FOR THE YEAR 2020-2021	649459053	585233818
PROFIT FOR THE YEAR 2019-2020	3270233	78099962



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RECEIPTS AND PAYMENTS FOR THE YEAR ENDING 31-03-2021

PARTICULARS	RECEIPT RS.	PAYMENT RS.
BALANCES WITH OTHER BANKS		
CURRENT ACCOUNT BALANCES	44948493012	44976453711
FIXED DEPOSITS WITH OTHER BANKS	98882893	180914737
INTER BRANCH TRANSACTION A/C	0	0
BRANCH ACCOUNTS	28075670830	28344313075
INVESTMENTS	1227493331	1445621081
NON SLR INVESTMENTS	0	0
LOANS & ADVANCES	5380696566	5791610813
FIXED ASSETS	13766953	12128293
OTHER ASSETS	947959550	919095986
TOTAL RECEIPTS AND PAYMENTS	136471140359	136457461383
CASH BALANCE O.B/C.B	15876625694	15890304670
GRAND TOTAL	152347766053	152347766053

As per our report of even date

Sd/-
V Sasidhar
Chartered Accountant
M .No.200954

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

Sd/-
Dr.G.V.Narasimha Rao
Director

Sd/-
D.Venkataratnam
Director

Place : Jeedimetla, Medchal District
Date : 29-05-2021



ADDITIONAL DISCLOSURES

Rupees in lakhs

	31-03-2021	31-03-2020
1 Capital to Risk Asset Ratio (CRAR)	16.55%	16.36%
2 Investments in GOI Securities		
Book value of Investments	9858.41	7878.81
Face value of Investments	9841.15	7851.00
3 Movement of Investment Fluctuation Reserve		
Opening balance (as on 01-04-2020) (Rs. In lakhs)	63.60	28.00
Add: Reserve made during the year (Rs. In lakhs)	176.40	35.60
Closing Balance (as on 31st March 2021) (Rs. In lakhs)	240.00	63.60
4 Movement of Investment Depreciation Reserve		
Opening balance (as on 01-04-2020) (Rs. In lakhs)	0.00	48.37
Add: Reserve made during the year (Rs. In lakhs)	0.00	(48.37)
Closing Balance (as on 31st March 2021) (Rs. In lakhs)	0.00	0.00
5 Advances against real estate, construction business	2057.46	1107.27
6 Advances against shares & debentures	NIL	NIL
7 Advances to directors, their relatives, companies/firms in which they are interested		
a). Fund based	NIL	NIL
b). Non-fund based (Guarantees, L/C etc.)	NIL	NIL
c). Advances to directors as a percentage to NDTL	NIL	NIL
8 Non-performing assets		
The percentage of Gross NPAs to Gross Advances	1.74%	3.30%
The percentage of Net NPAs to Net Advances	Zero	Zero
9 Movement of NPA		
Gross NPAs at the beginning of the year	727.82	532.43
Additions (Fresh NPAs) during the year	66.61	195.39
Sub-total (A)	794.43	727.82
Less :		
i) Upgradations	14.85	0.00
ii) Recoveries (excluding recoveries made from upgraded accounts)	317.96	0.00
iii) Technical / Prudential Write offs	0.00	0.00
iv) Write offs other than those (iii) above	0.00	0.00
Sub-total (B)	332.81	0.00
Gross NPAs at the end of the year (A-B)	461.62	727.82
10 Provision towards NPA including OIR (Rs. in lakhs)	945.26	899.71
11 Movement of provisions held towards NPAs including OIR		
Opening balance (as on 01-04-2020) (Rs. In lakhs)	812.79	670.48
Add: Provisions made during the year (Rs. In lakhs)	97.38	142.31
Less: Write back of excess provisions during the year	(76.82)	0.00
Closing Balance (as on 31st March 2021) (Rs. In lakhs)	833.35	812.79
12 Movement of provisions towards standard assets		
Opening balance as on 01-04-2020 (Rs. In lakhs)	86.92	71.92
Add: Provisions made during the year	25.00	15.00
Less: Write back of excess provisions during the year	-	-
Closing Balance (as on 31st March 2021) (Rs. In lakhs)	111.92	86.92



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ADDITIONAL DISCLOSURES

Rupees in lakhs

		31-03-2021	31-03-2020
13	Movement of Deferred Tax Asset/Liability		
	Opening balance (as on 01-04-2020) (Rs. In lakhs)	96.99	90.49
	Add: Deferred Tax Asset made during the year (Rs. In lakhs)	4.78	6.50
	Less: Deferred Tax Liability Made During the Year (Rs.in Lakhs)	0.00	0.00
	Closing Balance (as on 31st March 2021) (Rs. In lakhs)	101.77	96.99
14.	Profitability & Important Ratios		
	Interest income as a percentage of Working funds	9.07	9.63
	Non-Interest income as a percentage of Working funds	1.69	2.36
	Operating Profit as a percentage of Working funds	2.13	2.63
	Establishment expenses as a percentage of Gross Income	22.77	18.95
	Return on Assets	1.88	1.73
	Cost of funds	7.02	7.30
	Business per employee (Rs. In lakhs)	490.77	437.54
	Net Profit per employee (Rs. In lakhs)	5.12	4.07
	Provision Coverage Ratio (%)	210	124
	Credit Deposit Ratio (%)	65.43	66.75

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

(Rs. In lakhs)

Year	No. of members	Share Capital	Deposits	Loans & Advances	Working Capital	Pre Tax Profit	Post Tax Profit	Audit Classification
1997-1998	1101	20.97	39.47	4.50	55.53	-(0.12)	-(0.12)	"A"
1998-1999	1112	21.72	300.28	134.57	297.96	1.45	1.45	"A"
1999-2000	1176	23.43	618.89	278.13	616.41	10.25	10.25	"A"
2000-2001	1650	34.24	1190.02	632.52	1204.28	20.50	20.50	"A"
2001-2002	2100	57.55	1201.21	923.37	1249.78	45.46	45.46	"A"
2002-2003	2474	72.00	1229.33	1001.23	1618.98	46.63	46.63	"A"
2003-2004	2492	78.18	1268.54	972.32	1737.37	47.99	47.99	"A"
2004-2005	2642	84.23	1275.25	1137.86	1818.42	37.80	37.80	"A"
2005-2006	2768	91.49	1606.07	1398.17	2156.62	47.77	47.77	"A"
2006-2007	2916	100.02	2153.24	1862.70	2820.49	66.15	44.72	"A"
2007-2008	2985	116.64	2700.22	2066.78	3122.28	97.10	65.95	"A"
2008-2009	2933	198.63	3261.58	2329.35	4324.26	170.95	117.11	"A"
2009-2010	2749	203.71	3740.60	2634.60	5070.72	171.60	118.60	"A"
2010-2011	4903	387.16	5106.09	3647.77	6739.20	221.22	143.45	"A"
2011-2012	4985	449.40	6321.38	5226.40	8257.47	309.33	214.58	"A"
2012-2013	4569	490.17	8745.47	6394.35	11128.07	326.30	225.50	"A"
2013-2014	5465	532.96	10353.40	7495.45	13586.65	338.64	219.85	"A"
2014-2015	6111	569.69	12613.54	7820.41	15853.35	336.06	221.68	"A"
2015-2016	6448	617.68	13715.78	8558.78	17100.53	353.48	230.91	"A"
2016-2017	6979	693.65	17834.74	10918.26	20970.48	344.72	234.92	"A"
2017-2018	7696	805.85	20543.46	15174.97	24796.74	512.83	360.90	"A"
2018-2019	8222	1106.90	25377.04	18314.09	29437.92	679.99	441.91	"A"
2019-2020	7796	1406.81	30441.36	22062.10	35267.20	771.68	487.38	"A"
2020-2021	8149	1617.30	37326.09	26471.01	43027.29	872.96	665.62	"A"



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PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31-03-2021

Sl.No.	Particulars	RBI Directives	Bank's Compliance
1.	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18.00% of NDTL to be maintained. Entire Investment should be in Govt. Securities	Maintained throughout the year and as on 31.03.2021 it is at 26.56% Entire SLR Investments are maintained in Govt. Securities.
2.	Cash Reserve Ratio (CRR)	Minimum required CRR is 3.50% of NDTL to be maintained.	Maintained throughout the year and as on 31-03-2021 it is at 6.26% Within the ceilings
3.	Credit Exposure Ceilings	15% of Tier 1 per individual borrower and 25% of Tier 1 per group of connected borrowers.	
4.	Exposure to Unsecured advances	Shall not exceed 10% of Total Assets of the bank at the end of the previous financial year.	They constitute 0.59% of Total Assets of the bank at the end of the previous financial year
5.	Priority sector advances	Shall grant a minimum 45% of total advances.	Sanctioned 84.76% of total advances.
6.	Weaker section advances	Shall grant a minimum 10% of total Advances.	Sanctioned 18.43% of total advances.
7.	Micro Enterprise Advances	Shall grant a minimum 7.50% of total Advances.	Sanctioned 32.16% of total advances.
8.	Loans to Directors etc	Advances can be sanctioned to Director/s against their own deposits and LIC Policies. No other loans, unsecured loans can be sanctioned.	Not sanctioned.
9.	Non Performing Assets (NPAs)	Gross NPAs should not exceed 7% of Gross Advances Net NPAs should not cross 3% of Net Advances	Outstanding balance : Nil
10.	Capital to Risk weighted assets ratio	A minimum CRAR of 10% shall be maintained	
11.	Credit Policy	Bank should have a written credit policy	
12.	Advances against shares	Shall not be granted to any Brokers	Gross NPA 1.74 % Net NPA Zero
13.	Provisioning requirements on NPAs	100% on Loss Assets. 100% Advances – Doubtful More than 3 years 30% on Advances – doubtful 1 To 3 Years. 20% on Advances – doubtful upto 1 Year. 10% on Substandard assets. standard assets: 1) Direct Advances to Agriculture and SME Sectors-0.25% 2) Commercial Real Estate (CRE) sector Advances-1.00% 3) Commercial Real Estate-Residential Housing Sector (CRE-RH) -0.75% 4) All other Standard Loan Advances-0.40% Should be paid promptly	Maintained at 16.55 % We have a written credit policy which is being updated periodically. No loans sanctioned against shares to either individuals/Brokers All provisions made adequately
14.	Payment of DICGC premium		Latest Premium is remitted on dt. 07-05-2021 for the period covering up to 30-09-2021.
15.	Net worth	Should not be less than Rs. 1,00,000/-	The net worth of the Bank is Rs. 4169.40 lakhs.



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BUDGET ESTIMATES FOR THE YEAR 2021-2022 VIS-À-VIS ACTUAL SPENT FOR THE YEAR 2020-2021 FOR RATIFICATION OF ACTUALS AND APPROVAL OF BUDGETS

A. REVENUE BUDGET:

Rupees in lakhs

S.No.	DESCRIPTION	Budget FY. 2020-2021	Actual FY. 2020-2021	Budget FY. 2021-22
1. INCOME				
A	Interest and Discount Charges	4074.53	3903.92	4801.82
B	Commission & Exchange	5.54	9.85	11.33
C	Other Receipts	1033.35	719.19	863.03
	TOTAL	5113.42	4632.96	5676.18
2. EXPENDITURE				
A	Interest paid on Deposits & Borrowings	2379.86	2336.76	2803.20
B	Salaries and Allowances	510.14	522.92	601.36
C	Director's Sitting Fee & Honorarium	8.50	10.04	11.04
D	Rent, Insurance & Electricity	324.77	271.80	312.57
E	Law & Professional charges	8.71	6.69	8.50
F	Postage, Telephone, Telegram charges	20.83	19.26	22.15
G	Audit Fee / Consultant Fee	3.00	4.79	6.00
H	Depreciation & Repairs to property	250.58	236.60	256.92
I	Stationery & Printing	74.57	59.21	71.05
J	Advertisement	44.00	10.76	30.00
K	Other Expenditure	313.00	235.62	298.00
L	Provisions and contingencies	170.00	45.56	170.00
M	Provision for Income Tax	215.00	207.33	273.19
	SUB TOTAL	4352.96	3967.34	4863.98
	Net Profit for the year	760.46	665.62	812.20
	TOTAL	5113.42	4632.96	5676.18

B. CAPITAL EXPENDITURE BUDGET:

Rupees in lakhs

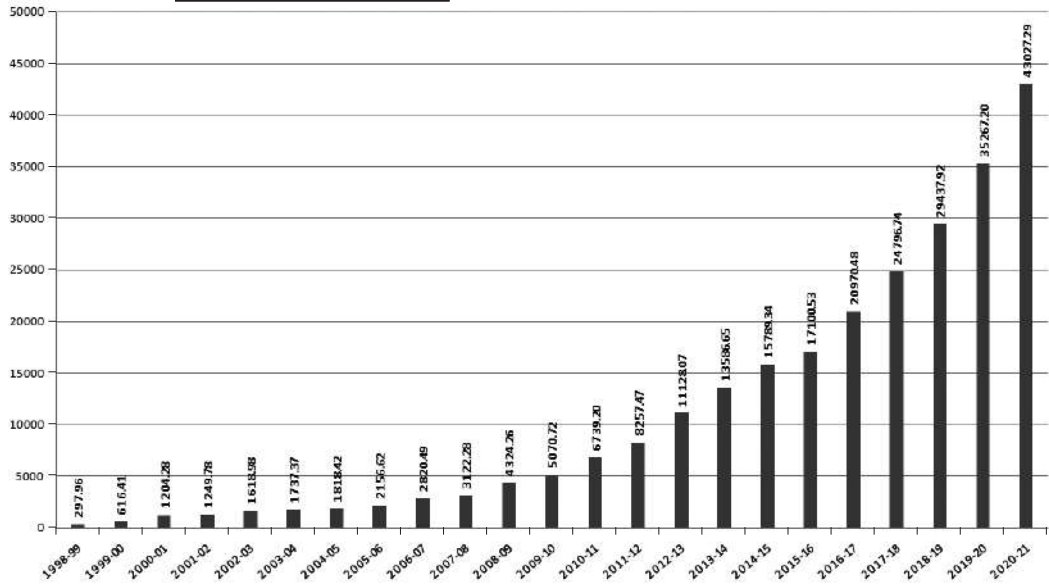
SL.No.	DESCRIPTION	Budget FY 2020-2021	Actual FY 2020-2021	Budget FY 2021-22
A	Furniture & Fixtures	50.00	0.00	65.00
B	Computers & UPS Systems	80.00	17.47	105.00
C	Office Equipment	50.00	34.45	65.00
D	Generator & Electricals	70.00	15.27	90.00
E	Computer Software	40.00	5.68	50.00
F	Cash Counting Machine	30.00	4.26	40.00
G	Counters & Interiors	90.00	0.00	120.00
H	Lockers & Safes	50.00	0.00	65.00
I	Strong Room	40.00	0.00	50.00
J	Vehicles	0	25.25	0.00
	TOTAL CAPITAL BUDGET :	500.00	102.38	650.00



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WORKING CAPITAL

Rs. in Lakhs

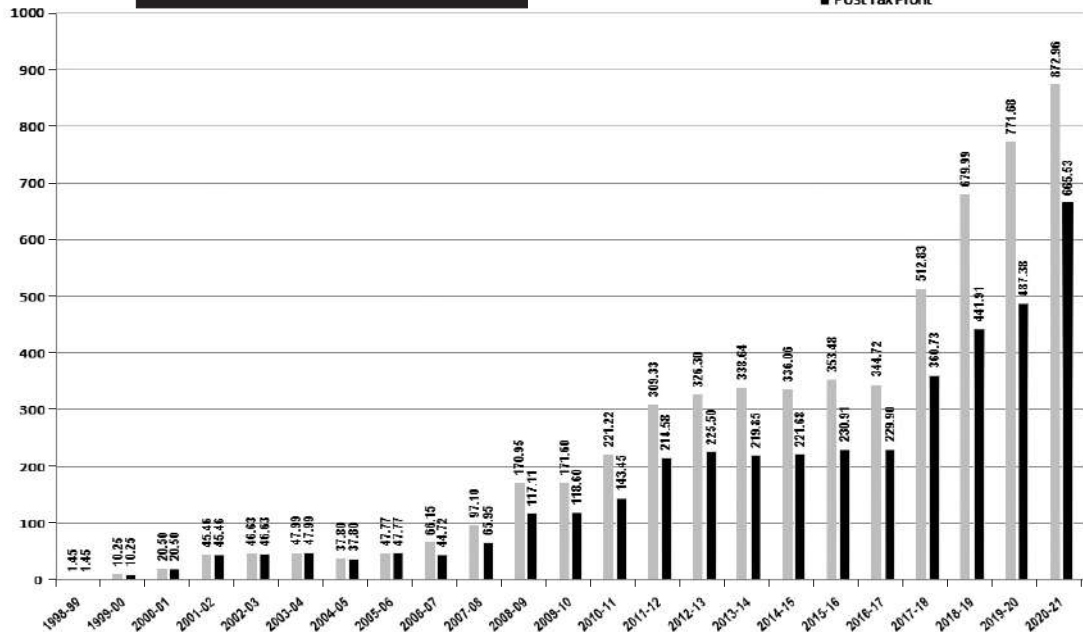


PRE TAX / POST TAX PROFIT

Rs. in Lakhs

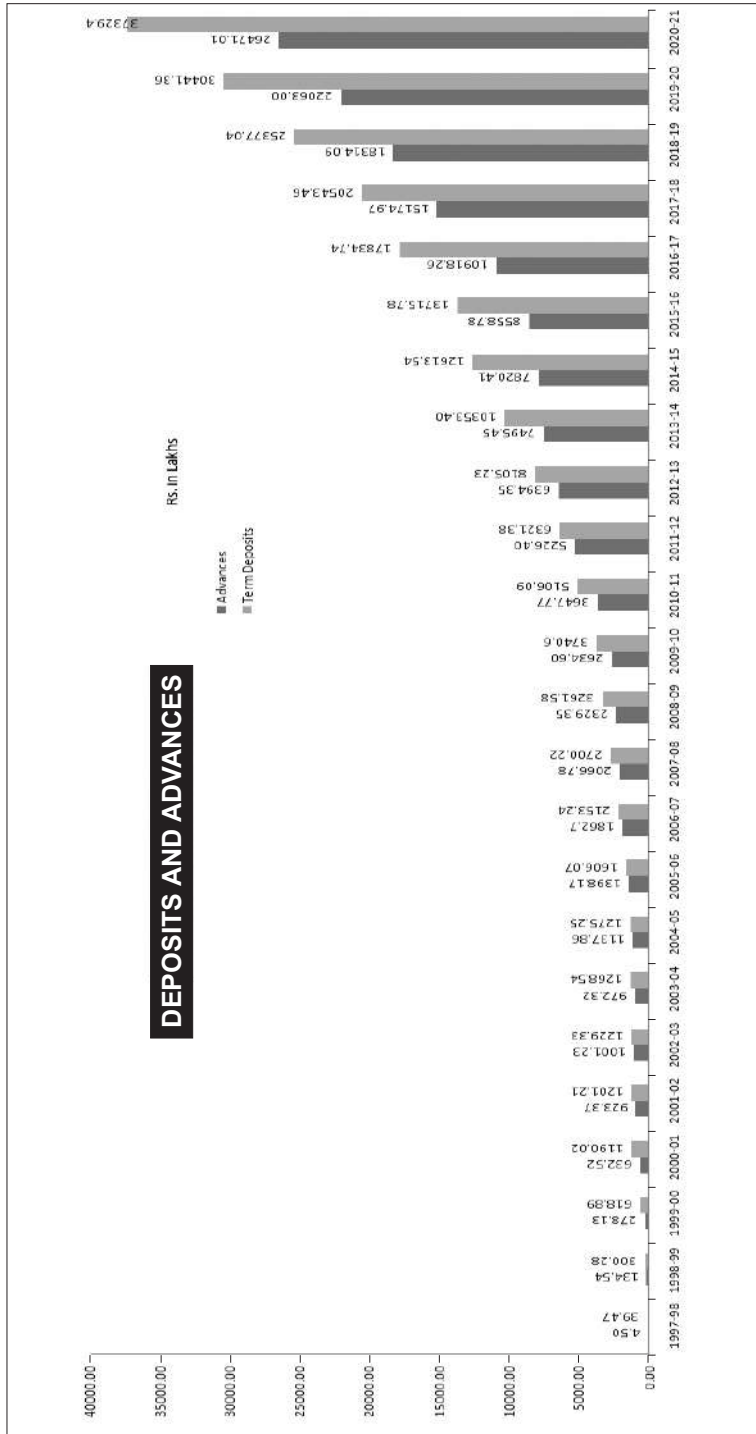
Pre Tax Profit

Post Tax Profit





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LOAN SCHEMES

S.No.	SCHEME TYPE	S.No.	SCHEME TYPE
1.	Gold loans	7.	Vehicle loans For Commercial Vehicle Loans (Taxi / Bus / Truck / Lorry etc.) Second Hand Commercial Vehicles Two Wheeler Vehicles Four Wheelers / Cars
2.	Housing loans (For purchase of House or Flat or for Construction of House / repairs and renovations.)	8.	Educational Loans
3.	Loan against LIC Policies, NSC and KVP Certificates	9.	Surety Loans
4.	Business Loans/SMES Etc.	10.	Loans for professionals (Doctors, Lawyers etc.)
5.	Cash Credit Limits (SOD)	11.	Consumer durable loans
6.	Property Mortgage Loans	12.	Loan against fixed deposits
		13.	Overdraft limits against fixed deposits

INTEREST RATES ON DEPOSITS

Deposit Schemes	Period	Rate of Interest w.e.f. 01-11-2020
ADARSH AUTO RENEWAL	* 15 Days to 29 Days	5.00% p.a.
RECURRING DEPOSIT	* 30 Days to 91 Days	5.50% p.a.
FIXED DEPOSIT	* 92 Days to 181 Days	6.00% p.a.
MONTHLY INTEREST	* 182 Days to less than 1 year	7.00% p.a.
QUARTERLY INTEREST	* 1 year to less than 3 years	8.00% p.a.
CUMULATIVE INTEREST	* 3 years to less than 5 years	8.50% p.a.
ADARSH DOUBLE PLUS	* 5 YEARS AND ABOVE	8.00% p.a.
	* SENIOR CITIZENS	0.50% p.a. Extra
	* SAVINGS BANK ACCOUNT	3.00% p.a.



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KNOW YOUR BANK

Name of the Bank	: The Adarsh Co-Operative Urban Bank Limited.,
Date of Commencement of Business	: 06th February, 1998
RCS Registration Number	: TBC 638. Dated : 15-07-1997
RBI License Number	: UBD.AP1470P, Dated : 23-09-1997
DICGC Code	: AP11787707
RBI OSS Code	: 08770701
IFSC Code (RTGS/NEFT)	: ICIC00ADRSB
PAN Number	: AABAT4278K
TAN Number	: HYDT00686A
GSTN Number	: 36AABAT4278K1Z2
LEI Code	: 3358008SUPMR2CSHDE21
Number of Branches	: 9
Number of ATM's on site	: 25
Number of Cash Recyclers on site	: 2
Registered Office Address	: 1-251/1,MPR Complex, Shapur Nagar, Phase-1, IDA, Jeedimetla, Medchal Dist, Hyderabad-500 055.

WORKING HOURS **HEAD OFFICE AND BRANCHES**

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

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



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ADDRESS OF OUR BRANCHES

THE ADARSH CO-OPERATIVE URBAN BANK LIMITED HEAD OFFICE CUM JEEDIMETLA MAIN BRANCH

Sr. Branch Manager: Sri P.Yadagiri Mobile: 9849803308 Email: yadagiri.pampari@adarshbank.com
Relationship Officer : Sri. Srinivas.P Mobile: 9866453186, Email: srinivas.pathipaka@adarshbank.com
Address : H.No. 1-251/1, MPR Complex, 1st Floor, Shapurnagar, IDA Jeedimetla, Phase-I, Hyderabad - 500 055.
Ph.No:040-48681111, Email: shapurnagarbranch@adarshbank.com, manager.operations@adarshbank.com

S.R. NAGAR BRANCH :

Branch Manager : Sri J.V.Srinivas
Mobile: 988565959, Email: Srinivas.JV@adarshbank.com
Relationship Officer : Sri Shaik Abdul Azeez
Mobile: 9912535725 Email: abdulazeed.shaik@adarshbank.com
Address: Plot 159/B, Community Hall to B K Guda Road,
Sanjeeva Reddy Nagar, Hyderabad - 500 038.
Ph.No:040-48682222, Email: srnagarbranch@adarshbank.com

JEEDIMETLA VILLAGE BRANCH :

Branch Manager : Smt. K.Usha Rani
Mobile: 9949408838, Email: usharani.kunaparaju@adarshbank.com
Relationship Officer : Sri Y.K.S.Prasad
Mobile: 9652127030, Email: yentrapragada.prasad@adarshbank.com
Address: Plot No.96 & 97, Venkateswara Enclave, Jeedimetla (V),
Near Suchitra Circle, Hyderabad - 500 067.
Ph.No:040-48683333, Email: jairamnagarbranch@adarshbank.com

KUKATPALLY BRANCH :

Branch Manager : Smt Y.P.L Kumari
Mobile: 7702266039, Email: Prasanna.yannam@adarshbank.com
Relationship Officer : Smt D Swapna
Mobile: 9866538181, Email: Swapna.deekonda@adarshbank.com
Address: Plot No.79, A.S.Raju Nagar, Kukatpally,
Hyderabad - 500 072.
Ph.No:040-42256666, Email: kukatpallybranch@adarshbank.com

BACHUPALLY BRANCH :

Branch Manager : Sri. Madhusudhana Rao
Mobile: 9059000062, Email: godavarthi.madhu@adarshbank.com
Relationship Officer : Smt.N.Lakshmi Padmini
Mobile: 9985554598, Email: padmini.nekkanti@adarshbank.com
Address: 3-6-57, Rajiv Gandhi Nagar, Bachupally,
Bachupally Mandal, Hyderabad - 500 090.
Ph.No:7416111145/7207611144, Email: bachupallybranch@adarshbank.com

TANDUR BRANCH :

Branch Manager : Sri.N. Nagabhushanam
Mobile: 7893705748, Email: bhushanamn@gmail.com
Relationship Officer : Sri B.Veera Venkatesh
Mobile: 9959074262, Email: vbontala@adarshbank.com
Address: 5-4-107/1 & 107/2, Gandhi Chowk, Tandur, Tandur Mandal,
Vikarabad District - 501 141.
Ph.No:08411-276611 / 22 / 44, Email: tandurbranch@adarshbank.com

VIKARABAD BRANCH :

Branch Manager : Sri P.NagaPhanindra
Mobile: 9052034307, Email: nagaphanindra.pasupuleti@adarshbank.com
Relationship Officer : Sri R Manohar Reddy
Mobile: 9959239768, Email: Manohar.rakonda@adarshbank.com
Address: H.No. 4-1-185, Plot No.7, Gandhi Gunj Vikarabad,
Vikarabad District - 501 101.
Ph.No:08416-256688/788/888, Email: vikarabadbranch@adarshbank.com

KONDAPUR BRANCH :

Branch Manager : Sri K.Rama Krishna
Mobile: 9440561920, Email: ramakrishna.kudaravalli@adarshbank.com
Relationship Officer : Sri G Naveen Chandu
Mobile: 9290192902, Email: naveen.gadde@adarshbank.com
Address: # Plot No.82, Camelot Layout, Kondapur,
Hyderabad - 500 084.
Ph.No: 040-42258888, Email: shapurnagarbranch@adarshbank.com

TSIIC COLONY BRANCH :

Branch Manager : Smt.J.satya Devi
Mobile: 9652135869, Email: sathyadevi.jyothula@adarshbank.com
Relationship Officer : Sri J.Gopi
Mobile: 7396622289, Email: gopi.jammula@adarshbank.com
Address: Common Facility Center, Near Jeedimetla Post Office, TSIIC
Colony, Phase-II, IDA, Jeedimetla, Quthubullapur Mandal, (M), Hyderabad - 500
055.
Ph.No: 040-48681010, Email: tsiicolonybranch@adarshbank.com



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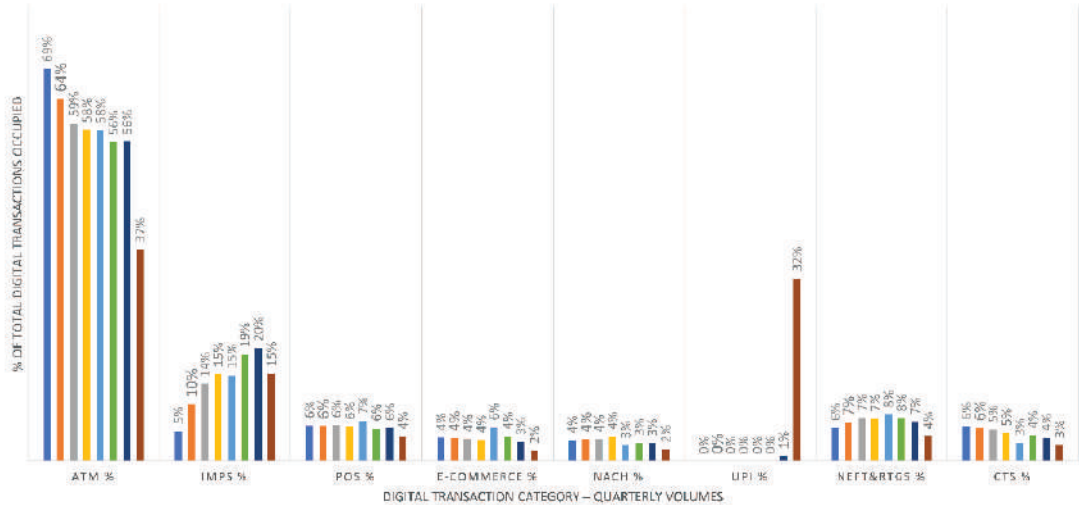
Transaction Values Comparison Sheet for the Two Financial Years
FY2019-20 & FY2020-21 (Quarterly Analysis View)

Rupees In Millions

Category Of Transaction / Period	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	FY19-20	FY19-20	FY19-20	FY19-20	FY20-21	FY20-21	FY20-21	FY20-21
ATM Acquirer Transactions Amount	1225.07	1185.61	1152.32	1228.51	874.48	1058.93	1224.10	1221.53
ATM Issuer Transactions Amount	308.06	334.46	312.60	340.85	257.21	309.97	340.98	366.38
ATM On-Us Transactions Amount	341.87	343.39	364.06	363.06	216.29	308.32	348.91	379.27
IMPS Inward Transactions Amount	316.11	698.82	816.58	857.75	633.16	867.77	1004.00	1025.64
IMPS Outward Transactions Amount	170.89	297.70	355.23	380.03	269.34	397.61	474.39	500.50
POS Transaction Amount	58.55	58.80	61.73	56.54	52.25	57.51	66.05	70.76
e-Commerce Transaction Amount	24.87	26.30	20.96	26.53	28.09	32.34	30.58	30.23
NACH Outward Transaction Amount	162.46	174.96	179.87	203.67	75.90	136.33	168.08	174.85
NACH Inward Transaction Amount	3.34	2.82	5.05	2.12	5.68	2.00	2.70	2.97
UPI Inward Transaction Amount	0	0	0	0	0	0	13.54	386.33
UPI Outward Transaction Amount	0	0	0	0	0	0	1.60	310.82
NEFT Inward Transaction Amount	1001.39	1321.27	1484.02	1759.99	1178.79	1127.63	1293.06	1337.70
NEFT Outward Transaction Amount	494.32	671.95	779.00	910.39	898.89	709.21	659.46	652.41
CTS Inward Transaction Amount	1049.33	961.81	983.62	948.55	413.91	699.72	792.14	1057.53
CTS Outward Transaction Amount	1308.80	1284.48	1203.10	1184.29	548.18	882.84	890.39	1141.57
Total Digital Transaction Amounts	6465.06	7362.38	7718.14	8262.28	5452.17	6590.20	7309.95	8658.49
Total Cash Transactions Amount	3057.32	3167.74	3421.32	3339.57	2163.95	2904.88	3341.98	3722.70
Total Transfer Transactions Amount	11393.78	11515.00	12231.71	12819.60	9416.59	11470.89	13021.57	16668.29
Total Volume of Transaction Amount	14451.10	14682.74	15653.03	16159.17	11580.54	14375.77	16363.55	20390.99

DIGITAL TRANSACTIONS - DISTRIBUTION RATIO

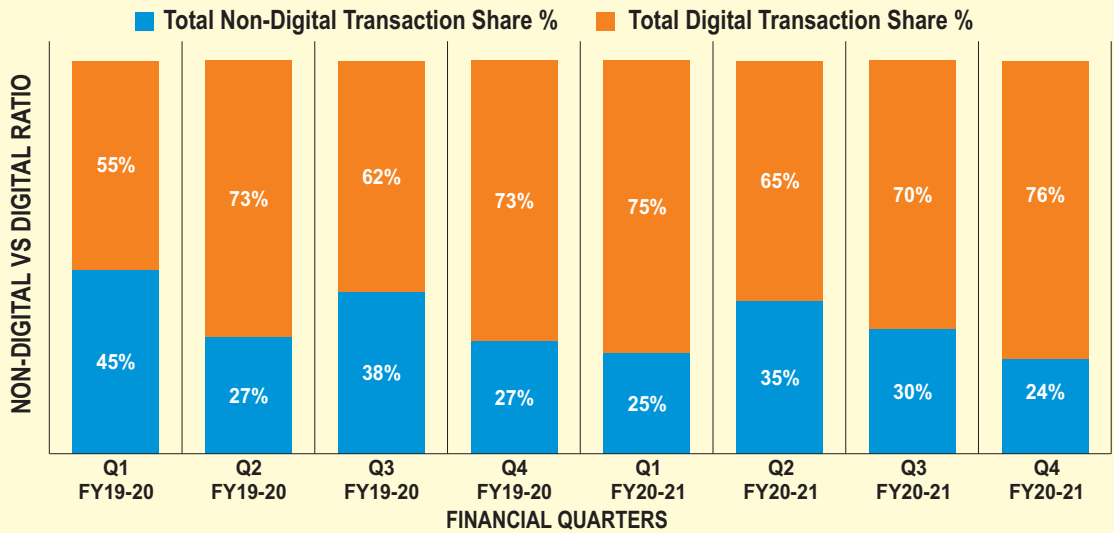
■ Q1 FY19-20
 ■ Q2 FY19-20
 ■ Q3 FY19-20
 ■ Q4 FY19-20
 ■ Q1 FY20-21
 ■ Q2 FY20-21
 ■ Q3 FY20-21
 ■ Q4 FY20-21





Estd. 1998

DIGITAL TRANSFORMATION GROWTH CHART



VOLUME ANALYSIS (CASH VS NON-CASH)

