



25th

ANNUAL REPORT

2021-2022

THE ADARSH CO-OPERATIVE URBAN BANK LTD.



Estd. 1998

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

☎ 040 - 42769988 , 48681111

✉ manager.operations@adarshbank.com

🔍 www.adarshbank.com



Received FCBA Awards for 1. “BEST DIGITAL BANK” 2. “BEST FRAUD CONTROL INITIATIVE” 3. “BEST FINTECH ENGAGEMENT” by Sri. Ch. Ganga Rao, Chairman, Sri. G. Madana Gopala Swamy, Director and Sri. D. Venkataratnam, Director from Banking frontiers during the year-2021.



Received “Banco Blue Ribbon Award” for the year 2020 by Sri. M.V. Ramana, CEO and Sri Ch. Ayyapa Naidu, A.G.M



Received “Banco Blue Ribbon Award” for the year 2021 by Sri Ch. Ganga Rao, Chairman and Sri Ch. Ayyapa Naidu, A.G.M





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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 (Up to 31/03/2022)
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	Director
Sri Ramana M.V	Chief Executive Director

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 Subba Rao K.V	Senior Manager	EPS, Accounts & Audit
Smt. Rama Devi V	Senior Manager	HR & Chief Compliance Officer (CCO)
Sri Satyanarayana Reddy A	Deputy Manager	Chief Information Security Officer (CISO)

Statutory Auditors :

Sagar & Associates

Chartered Accountants.

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 **Friday, the 24th June 2022 at 11-00 A.M. at the conference Hall, Jeedimetla Industrial Association Building, Opp. Jeedimetla Bus Depot, 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 31-03-2022 along with the report of the Chairman and Final Audit report of the Auditors and to declare Dividend for the year 2021-2022.
b) Appropriation of Profits for the year 2021-2022
c) To ratify the actual expenditure for the year 2021-2022 and approve the Capital expenditure incurred during the year 2021-22.
d) To approve revised Revenue and Capital Budgets for the year 2022-23 and the Action plan for the year 2022-23.
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 / Over dues / 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 2018-19 to Statutory Reserve Fund as per the Provisions of Bye Law No.44(iv).
 - v) Staff matters.
2. To consider proposals for Voluntary Transition of our Cooperative Bank as per the guidelines issued by Reserve Bank of India vide Circular No. DCBR.CO.LS.PCB. Cir.No. 5/07.01.000/2018-19 Dated 27th September 2018 and other applicable Circulars thereof.
3. To consider any other matter with the permission of the Chair.

(BY THE ORDER OF THE BOARD OF DIRECTORS)

Place : Jeedimetla, Hyderabad.
Date : 07-06-2022.

Sd/-
CHIEF EXECUTIVE OFFICER



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REPORT OF THE CHAIRMAN

It is my privilege to welcome you all to this 25th Annual General meeting of The Adarsh Co-operative Urban Bank Limited for the Financial year 2021-2022.

I am extremely happy to bring to your notice that our bank has now entered into 25th year of service after it was inaugurated on 06th February 1998.

We propose to conduct Silver Jubilee Celebrations at each Branch and at Head Office during the Current financial year. To Service our customers and shareholders better, we would like to use these celebrations for collecting valuable feedback from all of you to define our vision.

I am very glad to inform you all that we are opening 6 more branches during this financial Year 2022-23. Out of these 6 Branches, 4 Branches will be opened before the end of 30th September, 2022 and 2 Branches would be operational by next Quarter.

INDIAN ECONOMY :

During the Year 2021-2022, the second wave Covid lead to grievous toll pushing the Nation into Worst Health Crisis the country ever faced. The economic recovery that started after containing first/Second wave of Covid could be maintained due to various initiatives of Government of India in consultation with RBI.

The GDP reached pre-pandemic levels. However during last quarter, omicron variant and more recently geographical conflicts have caused a loss of pace in the recovery of Indian Economy.

CURRENT CHALLENGES IN BANKING SECTOR :

Interest rates in general, are moving up which leads to increased cost of funds. The yields on Government Securities is going up which may result in booking losses while marking to market.

Prices of commodities have been moving up continuously which has a bearing on savings by the community.

Customer loyalty is becoming increasingly difficult. Takeover of Advances by Bigger banks has become a biggest threat to Urban Banks. Acquiring New customers and retaining existing customers are possible only if we can offer bundle of products to the utmost satisfaction of customers.

DIGITALISATION :

Numerous Digital technologies are already anchored in our Banking Ecosystem. Right balance between physical branch banking and innovative digital services is essential for the success of a Bank

VOLUNTARY TRANSITION OF OUR BANK INTO SMALL FINANCE BANK :

In accordance with the Guidelines issued by Reserve Bank of India, our Bank falls under "Eligible to apply category" for Voluntary Transition into Small Finance Bank and keeping in view that our Bank's Net-worth crossed Rs. 50.00 Crores, the Board of Directors had earlier resolved to request RCS to issue No Objection Letter for our Bank transiting into Small Finance Bank. After taking approval during previous General Body, the Proposals have been submitted to the Commissioner for Cooperation and Registrar of Cooperative Societies, Telangana State for issue of NOC for Voluntary Transition of our Bank into Small Finance Bank. Further clarifications as sought for by the Commissioner have also been submitted. It is expected that favorable orders will be issued by the Commissioner for Cooperation and Registrar of Cooperative Societies, Telangana State for Voluntary Transition of our Bank into Small Finance Bank very soon.

I propose to request all our Shareholders to authorize the Board of Directors and CEO to take further steps in the matter. The Board of Directors be authorized to apply to RBI or to make a Joint Application along with any other Eligible Cooperative Bank to Reserve Bank of India.

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 : 07-06-2022



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DIRECTORS REPORT FOR THE F.Y. 2021-22

FINANCIAL PERFORMANCE AND KEY INDICATORS OF OUR BANK :

Our Bank, during the year 2021-22 had crossed Rs. 718.51 Crores Business as against Rs. 638.00 Crores business during the year 2020-21 and key Financials and performance ratios are as under:

Rs.in Lakhs

Particulars	As on 31-03-2022	Ason 31-03-2021
Deposits	40632.49	37329.40
Advances	31218.62	26471.01
Total Business	71851.11	63800.41
Working capital	47919.07	43027.29
Share Capital	2712.16	1617.30
Own Funds	5508.93	4159.25
Total income	5173.32	4632.96
Profit Before tax	1093.69	872.96
Net Profit after Tax	815.56	665.63
Total assets	48613.84	43738.68
No of Employees	125	130
Return on Equity	29.53%	41.16%
Return on Capital Funds	12.70%	14.04%
Return on Average Assets	1.99	1.88
Cost of Deposits	6.31%	7.02%
Yield on Advances	12.67%	13.18%
Average Yield on Assets	11.44%	11.74%
Gross NPA to Advances	1.29%	1.74%
Net NPA to Advances	0.00%	0.00%
Provision Coverage Ratio	269%	210%
Credit Deposit Ratio	69.42%	65.43%
Capital Adequacy Ratio-Tier-1	17.93%	14.98%
Capital Adequacy ratio including Tier-II Capital	19.36%	16.55%
Business Per Employee	574.81	490.77
Operating Profit Per Employee	9.86	7.07
Net Profit Per Employee	6.52	5.12



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BRANCHWISE BUSINESS AS ON 31-03-2022 :

(Rs. in Lakhs)

NAME OF THE BRANCH	DATE OF COMMENCEMENT	DEPOSITS	ADVANCES	TOTAL BUSINESS	CASA %	C.D RATIO
JEEDIMETLA BRANCH	06-02-1998	16186.23	8550.95	24737.18	37.35%	52.83%
S.R NAGAR BRANCH	31-01-2011	5668.59	3817.00	9485.59	12.67%	67.34%
JEEDIMETLA VILLAGE BRANCH	05-11-2011	4678.09	2456.42	7134.51	26.49%	52.51%
KUKATPALLY BRANCH	20-10-2016	3492.57	2933.16	6425.73	22.68%	83.98%
BACHUPALLY BRANCH	26-10-2016	1122.20	1152.29	2274.50	35.83%	102.68%
TANDUR BRANCH	05-11-2016	1117.64	2123.63	3241.27	48.44%	190.01%
VIKARABAD BRANCH	09-11-2016	1042.68	2091.80	3134.48	63.31%	200.62%
KONDAPUR BRANCH	12-11-2016	3498.97	2143.23	5642.20	13.28%	61.25%
TSIIC COLONY BRANCH	04-03-2018	3825.52	5950.12	9775.65	25.72%	155.54%
TOTAL:		40632.49	31218.62	71851.11	29.16%	69.42%

PRIORITY SECTOR ADVANCES :

The Bank has achieved the Priority Sector targets fixed by Reserve Bank of India as on 31-03-2022, the details of which are as under :

S.No	Particulars	Target (%)	Target Amount (Rs)	Achieved Amount (Rs)	Achieved (%)
	Adjusted Net Banking Credit as on 31-03-2021			264,71,00,860.00	
1	Priority Sector Advances	50%	132,35,50,430.00	209,82,84,359.00	79.27%
2	Weaker Section Advances	11%	29,11,81,090.00	34,42,19,238.00	13.00%
3	Micro Enterprise Advances	7.5%	19,85,32,560.00	70,47,74,873.00	26.62%

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 24 Bank Guarantees amounting to Rs. 0.14 Crores.

As on 31-03-2022 the outstanding Bank Guarantees stood at Rs. 1.19 Crores to 53 Customers. No Performance guarantees were issued.

TREASURY & INVESTMENTS :

The brief summary of Investments as at the end of 31-03-2022 are as follows :

Amount (Rs.in Lakhs)

a) Govt. Securities (SLR Investments) (Book Value)	:	10718.20
b) Term deposits with Banks	:	891.21
Total Investments (a+b)	:	11609.41



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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 2021-22.

	Amount in rupees
Income Tax	: 2,81,40,421.00
Goods & service Tax	: 1,98,39,584.00
Total	<u>4,79,80,005.00</u>

INTERNAL AUDIT & INSPECTION :

The Bank has employed experienced personnel for conducting Internal Audit and Concurrent Audit on continuous basis to ensure proper implementation of Policies, Rules and Procedures in the Bank. We have also introduced online auditing which is in the final stage of implementing. This online auditing will lead to better TAT, Internal controls, audit in focussed areas and quick resolutions and compliances.

DELIVERY CHANNELS AND DIGITAL BANKING INITIATIVES:

As at the end of Financial year ending 31-03-2022, 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 that we had issued 52212 Rupay Classic Debit Cards and 22125 Rupay Platinum Debit Cards which are live as on 31-03-2022.

Our Customers are able to use Google Pay, Phone Pay, Bharat pay, Paytm Etc and make or receive payments. Daily peak volumes have touched 27000 transaction mark, which is expected to grow further.

RUPAY PLATINUM CONTACTLESS DEBIT CARD:

We have initiated work on issuing contactless Rupay Debit Cards. The testing process is in Final Stage.

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. 29,09,735.83/- was paid on 11-05-2022 covering the period up to 30-09-2022 and the next premium is payable during the month of November 2022.

DICGC had increased Deposit Insurance coverage for a depositor from Rs.1.00 Lakh to Rs.5.00 Lakhs from the Financial Year 2019-2020.

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.

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.

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 reconstruction cost as per IT Criminal Act. and / or Property Loss, Cash & Valuables, Insured Legal Liability, Fees and Expenses, Additional Costs, Expected damages.



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STAFF TRAINING :

Knowledge and Skill development are most essential parameters in the changing digital economy on account of competition and to remain relevant in the industry as employee needs to be updated in various Laws governing Banking Practices and evolving Technologies, familiarized with various processes, products, compliances etc. The need for secured banking is increasing manifold in the Banking sector. In this rapid changing environment, the need for effective training on a continuous basis both for new employees and also existing employees to update their knowledge, is an important task to the bank.

During the Current year, we have conducted in-house training programmes for new recruits and employees who have put in one year of service on General Banking, Basics of Credit, Cash Management in Banks. We have also sponsored our staff to the Training Programmes organized by Telangana State Cooperative Urban Banks Federation, VAMNICOM, College of Agricultural Banking, DELL & CIO Association of India, and other prominent Institutions / Organizations.

In view of the impact of Covid-19 and the restrictions imposed on movement of staff and organising Meetings, Reserve Bank of India, NPCI and College of Agricultural Banking are organising Webinars and our staff are participating in the Webinars organised on various subjects relating to the Banking Sector.

AWARDS & ACCOLADES :

We are glad to inform all our shareholders that our bank had won the following Awards during the year 2021-2022.

- 1) Banco Blue Ribbon Award.
- 2) FCBA Awards for
 - a) "BEST DIGITAL BANK"
 - b) "BEST FRAUD CONTROL INITIATIVE"
 - c) "BEST FINTECH ENGAGEMENT"
- 3) Appreciation Certificate "for Excellent Compliance" from Central Board of Indirect Taxes and Customs, Government of India, Ministry of Finance.

MEMBERSHIP AND SHARE CAPITAL :

The Paid up 'A' class share capital of the Bank increased from Rs. 1617.30 lakhs to Rs. 2762.16 lakhs. The number of "A" Class members as on 31-03-2022 is 8652 as against 8149 as on Previous Financial Year ending 31-03-2021.

NET-WORTH :

The net worth of the Bank improved to Rs. 57.81 Crores as on 31-03-2022 against Rs. 41.69 Crores during the previous year registering a growth of 38.67% While calculating Net-worth of the Bank, we made adequate provision for Deferred Tax Assets.

UN-CLAIMED 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 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. 2,12,710/- is proposed to be transferred to Statutory Reserve pertaining to the Financial year 2018-19.

NET PROFIT :

The Bank earned a Net profit of Rs. 8.16 Crores during the year 2021-22 after providing for Income Tax, Provision for NPAs, Provision for Standard Assets etc., The net profit recorded a growth of 22.53% over previous year.

DIVIDEND PAYMENT :

Members of the Bank are aware that our Bank has a history of consistent dividend payment since inception of the Bank.

For The Financial year 2021-2022, 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.

Sl.No.	Description	Amount Rs.	Amount Rs.
1	Profit after Tax		8,15,56,320
2	<u>Appropriation</u>		
	Statutory Reserve	3,50,00,000	
	Education Fund	1,50,000	
	Common Good Fund	1,25,000	
	Dividend @ 20% on Share Capital	3,57,62,280	
	Dividend Equalization Fund	37,720	7,10,75,000
3	Balance Profit carried forward to Balance Sheet.		1,04,81,320
4	ADD: Previous year P & L Balance brought forwarded.		2,32,90,098
5	Balance profit carried over		3,37,71,418

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, Hyderabad.
Date : 07-06-2022



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FINAL AUDIT REPORT FOR THE YEAR 2021-2022

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 Malkajgiri Dist., Hyderabad – 500055
6. Agency employed for Audit : Sagar & associates, Chartered Accountants.
7. Name of the Auditor : CA Sri B Srinivasa Rao (Partner)
8. H.O of the Auditor : Hyderabad
9. Dates of audit : 18/04/2022 to 22/04/2022, 25/04/2022 to 27/04/2022
09/05/2022 to 13/05/2022, 16/05/2022 to 16/05/2022
10. 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	8149	161730300.00	12	120.00
Admitted during the year	565	121670150.00	0	0.00
Withdrawn during the year	62	7184900.00	0	0.00
Total at the end of the year i.e. 31-03-2022	8652	276215550.00	12	120.00

11. Working capital of the Bank : Rs.47919.07 lakhs
12. 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 State Co operative Societies Act,1964 and rules thereon if any and as amended from time to time/the limits prescribed by RBI by way of directive guidelines/clearance from time to time.
13. Total subsidy given to the Bank by Govt. : The Government gives no subsidy to the Bank.
14. Who is In-charge of the cash balance, securities & other valuables : The cash, securities and other valuables are kept in joint custody of the Branch Manager/ Senior Manager/ Manager and Asst. Manager of the Bank.
15. Total No of Branches of the Bank : 9
16. Total Number of ATMs : 27 (Onsite) including Two Recyclers
17. Classification of the Bank under the year of Audit : "A" Class
18. Whether the Cash balance verified : Yes, Certified that I have verified the closing cash balance of the following Branches as under :

S. No.	Name of the Branch	Date	Balance(Rs)	Whether Tallied
1	S R Nagar Branch	18.04.2022	87,59,148.00	Tallied
2	Kukatpally Branch	20.04.2022	74,24,882.00	Tallied
3	Kondapur Branch	21.04.2022	76,55,614.00	Tallied
4	Bachupally Branch	22.04.2022	63,89,279.00	Tallied
5	Jeedimetla Village Branch	25.04.2022	1,28,88,971.00	Tallied
6	Jeedimetla Branch	26.04.2022	4,62,29,126.00	Tallied
7	TSIIC Colony Branch	27.04.2022	4,16,36,209.00	Tallied

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

CERTIFICATE

Certified that we Sagar & Associates, Chartered Accountants duly authorized to conduct the audit for the year 2021-2022 hereby certify that we have audited the accounts of the Bank on the date mentioned above. That we have checked the vouchers for establishment and contingencies and found correct. We have checked all the entries of receipts and payments in the Cash Book as per the records produced during the course of audit and certified the Statement of 1. Profit and Loss account for the period ending 31-03-2022 and 2. Balance sheet as on 31-03-2022.

sd/-
for Sagar & Associates
Chartered Accountants
Firm Reg. No: 003510S

B. Srinivasa Rao
Partner
M.No. 202352
UDIN: 22202352AJBTKF4428

Place : Jeedimetla, Hyderabad.
Date : 16-05-2022



SAGAR & ASSOCIATES
CHARTERED ACCOUNTANT

INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying financial statements of The Adarsh Co-operative Urban Bank Limited ("the Society"), which comprise the Balance Sheet as at March 31, 2022, 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, 2022;
- 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.

Sd/-
for Sagar & Associates
Chartered Accountants
Firm Reg. No: 003510S

B. Srinivasa Rao
Partner
M.No. 202352
UDIN: 22202352AJBTKF4428

Place : Jeedimetla, Hyderabad.
Date : 16-05-2022



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BALANCE SHEET AS ON 31-03-2022

PARTICULARS	Schedule	As on 31-03-2022 (in rupees)	As on 31-03-2021 (in rupees)
CAPITAL & LIABILITIES			
Capital	1	27,62,15,670	16,17,30,420
Reserves and Surplus	2	36,60,70,266	31,23,27,475
Deposits	3	406,32,49,444	373,29,39,811
Borrowings	4	0	0
Other Liabilities and Provisions	5	15,58,49,024	16,68,70,394
	Total	486,13,84,404	437,38,68,100
ASSETS			
Cash and Balances with Reserve Bank of India	6	21,95,63,383	21,21,04,234
Balances with Banks and money at call and short notice	7	32,45,13,656	39,36,02,240
Investments	8	107,18,21,106	98,28,00,000
Advances	9	312,18,62,044	264,71,00,860
Fixed Assets	10	5,89,72,735	6,09,62,646
Other Assets	11	6,46,51,481	7,72,98,120
	Total	486,13,84,404	437,38,68,100
Contingent Liabilities	12	3,31,79,990	9,36,00,589
Billsfor collection			

As per my report of even date

Sd/-
For Sagar & Associates
Chartered Accountants
Firm Reg. No:003510S

Sd/-
M. Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

B. Srinivasa Rao
Partner
M.No.202352

Sd/-
G. Madana Gopala Swamy
Director

Sd/-
D. Venkataratnam
Director

Place : Jeedimetla, Hyderabad.
Date : 16-05-2022



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PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

PARTICULARS	Schedule	For the year ended 31-03-2022 (in rupees)	For the year ended 31-03-2021 (in rupees)
I INCOME			
Interest earned	13	44,78,40,885	39,03,92,298
Other Income	14	6,94,91,305	7,29,04,033
Total		51,73,32,190	46,32,96,331
II EXPENDITURE			
Interest expended	15	25,50,23,174	23,36,75,924
Operating Expenses	16	13,90,40,320	13,77,68,659
Provisions and Contingencies		4,17,12,376	2,52,89,004
Total		43,57,75,870	39,67,33,587
III. PROFIT / LOSS		8,15,56,320	6,65,62,744
Net Profit /Loss (-) for the year		8,15,56,320	6,65,62,744
Profit/loss(-) brought forward		2,32,90,098	1,68,61,839
Total		10,48,46,418	8,34,24,583
IV. APPROPRIATIONS			
Transfer to statutory Reserves		3,50,00,000	2,80,06,232
Transfer to Other Reserves		3,12,720	39,92,573
Transfer to Proposed Dividend		3,57,62,280	2,81,35,680
Balance carried over to Balance sheet		3,37,71,418	2,32,90,098

As per my report of even date

Sd/-
For Sagar & Associates
Chartered Accountants
Firm Reg. No:003510S

Sd/-
M. Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

B. Srinivasa Rao
Partner
M.No.202352

Sd/-
G. Madana Gopala Swamy
Director

Sd/-
D. Venkataratnam
Director

Place : Jeedimetla, Hyderabad.
Date : 16-05-2022



SCHEDULES

	As on 31-03-2022	As on 31-03-2021
SCHEDULE - 1		
CAPITAL		
Authorised Capital		
1,00,00,000 shares of Rs.50/- each	Rs. 50,00,00,000	50,00,00,000
ISSUED CAPITAL	27,62,15,550	16,17,30,300
5524311 A class shares of Rs.50/- each		
Prev.Year 3234606 A class shares of Rs.50/- each	27,62,15,550	16,17,30,300
SUBSCRIBED CAPITAL	27,62,15,550	16,17,30,300
5524311 A class shares of Rs.50/- each		
Prev.Year 3234606 A class shares of Rs.50/- each	27,62,15,550	16,17,30,300
CALLED UP CAPITAL	27,62,15,550	16,17,30,300
5524311 A class shares of Rs.50/- each		
Prev.Year 3234606 A class shares of Rs.50/- each		
Less: Call Unpaid	0	0
Add: Forfeited Shares	0	0
Twelve B class shares of Rs.10/- each	120	120
Total	Rs. 27,62,15,670	16,17,30,420
SCHEDULE - 2		
RESERVES AND SURPLUS		
I. STATUTORY RESERVES		
Opening Balance	9,19,93,768	7,87,95,686
Additions during the year *	2,82,30,991	1,31,98,082
Deductions during the Year	0	0
	Rs. 12,02,24,759	9,19,93,768
II. CAPITAL RESERVES		
Opening Balance	0	0
Additions during the year *	0	0
Deductions during the Year	0	0
	Rs. 0	0
III. SHARE PREMIUM		
Opening Balance	0	0
Additions during the year *	0	0
Deductions during the Year	0	0
	Rs. 0	0
IV. REVENUE AND OTHER RESERVES		
Opening Balance	13,69,09,122	13,38,41,953
Additions during the year *	1,70,57,128	3,43,59,109
Deductions during the Year	1,29,67,162	3,12,91,940
	Rs. 14,09,99,088	13,69,09,122
V. BALANCE IN PROFIT AND LOSS ACCOUNT		
	10,48,46,419	8,34,24,585
Total (I+II+III+IV+V)	Rs. 36,60,70,266	31,23,27,475
SCHEDULE-3		
DEPOSITS		
A.I. DEMAND DEPOSITS		
i) From Banks	0	0
ii) From Others	41,12,27,222	40,84,94,762
Total	Rs. 41,12,27,222	40,84,94,762



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SCHEDULES

		As on 31-03-2022	As on 31-03-2021
II. SAVINGS BANK DEPOSITS			
From Individuals		78,81,10,759	66,90,87,145
From other Societies & Corporates		1,65,94,221	1,25,62,121
Total	Rs.	80,47,04,980	68,16,49,266
III. TERM DEPOSITS			
From Banks		0	0
From Others		284,73,17,242	264,27,95,783
Total	Rs.	284,73,17,242	264,27,95,783
B.i Deposits of Branches in India		0	0
ii) Deposits of Branches Outside India		0	0
Total		0	0
Total	Rs.	406,32,49,444	373,29,39,811
SCHEDULE-4			
BORROWINGS			
I. BORROWINGS IN INDIA			
a) Reserve Bank of India		0	0
b) Other Banks		0	0
c) Other Institutions and Agencies		0	0
II. BORROWINGS OUTSIDE INDIA			
		0	0
Total(I+II)	Rs.	0	0
Secured borrowings included in I and II above		Nil	Nil
SCHEDULE-5			
OTHER LIABILITIES AND PROVISIONS			
I. Bills Payable		90,95,611	1,26,05,145
II. Inter Office Adjustments (Net)		0	0
III. Interest Accrued		1,34,95,453	1,30,53,738
IV. Others (Including Provisions)		13,32,57,961	14,12,11,511
Total(i)	Rs.	15,58,49,024	16,68,70,394
SCHEDULE-6			
CASH AND BALANCE WITH RESERVE BANK OF INDIA			
I. Cash in hand (Including Foreign Currency Notes)		21,70,63,383	21,21,04,234
II. Balances with Reserve Bank of India			
(a) In Current Accounts		25,00,000	25,00,000
(b) In Other Accounts		0	0
Total I+II	Rs.	21,95,63,383	21,46,04,234



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SCHEDULES

	As on 31-03-2022	As on 31-03-2021
SCHEDULE-7		
BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
I. Balances with Banks		
(a) In current accounts	23,53,93,129	20,21,15,182
(b) In Other Deposit Accounts	8,91,20,527	18,89,87,058
ii. Money at call & short notice		
(a) With Banks	0	0
(b) With other Institutions	0	0
Total (i and ii)	Rs. 32,45,13,656	39,11,02,240
II. Outside India		
i) In Current Accounts	0	0
ii) In Other Deposit Accounts	0	0
iii) Money at call and Short notice	0	0
Total (i, ii and iii)	0	0
Grand Total (I and II)	Rs. 32,45,13,656	39,11,02,240
SCHEDULE-8		
INVESTMENTS		
I. INVESTMENTS IN INDIA		
I) Government Securities	107,18,20,106	98,27,99,000
ii) Other Approved Securities	0	0
iii) Shares	1,000	1,000
iv) Debentures and Bonds	0	0
v) Subsidiaries and/or Joint Ventures	0	0
vi) Others (to be specified)	0	0
Total	Rs. 107,18,21,106	98,28,00,000
II. INVESTMENTS OUTSIDE INDIA IN		
i) Government Securities(including local authorities)	0	0
ii) Subsidiaries and/or Joint Ventures outside india	0	0
iii) Other Investments to be specified	0	0
Total	0	0
Grand Total (I+II)	107,18,21,106	98,28,00,000
SCHEDULE-9		
ADVANCES		
A.i. Bills purchased and discounted	2,71,466	15,87,231
ii. Cash Credits, OD & Loans repayable on demand	42,06,52,302	32,80,08,882
iii. Term Loans	270,09,38,276	231,75,04,747
Total	Rs. 312,18,62,044	264,71,00,860
B. i. Secured by Tangible Assets	309,63,49,592	262,57,60,916
ii. Covered by Bank/Governemnt Guarantees	0	0
iii. Unsecured	2,55,12,452	2,13,39,944
Total	Rs. 312,18,62,044	264,71,00,860



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SCHEDULES

		As on 31-03-2022	As on 31-03-2021
C.I. Advances in India			
i. Priority Sector		209,82,84,360	187,01,63,260
ii. Public Sector		0	0
iii. Banks		0	0
iv. Others		102,35,77,684	77,69,37,600
	Total	Rs. 312,18,62,044	264,71,00,860
C.II. Advances outside India			
i) Due from Banks		0	0
ii) Due from Others		0	0
a) Bills purchased and discounted		0	0
b) Syndicated Loans		0	0
c) Others		0	0
	Total	0	0
	Grand Total (CI and CII)	Rs. 312,18,62,044	264,71,00,860
SCHEDULE-10 FIXED ASSETS			
I. Premises			
Gross block - opening		0	0
Additions during the Year		0	0
Deductions During the Year		0	0
Depreciation to date		0	0
		0	0
II. Other Fixed Assets			
Gross block - opening		14,78,98,965	13,82,55,324
Additions during the Year		94,78,140	1,02,37,643
Deductions During the Year		0	5,94,002
Depreciation to date		9,84,04,370	8,69,36,319
		5,89,72,735	6,09,62,646
	Total (I and II)	5,89,72,735	6,09,62,646
SCHEDULE-11 OTHER ASSETS			
I. Inter Office Adjustments (Net)		0	0
II. Interest Accrued		44660170	51025774
III. Tax paid in Advance/tax deducted at source		0	2115360
Iv. Stationary and Stamps		111893	66393
V. Non Banking Assets acquired in satisfaction of claims		0	0
VI. Others*		19879418	13913971
	Total	64651481	67121498
*In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot note.			
SCHEDULE-12 CONTINGENT LIABILITIES			
I. Claims against the bank not acknowledged as debts		0	0
II. Liability for partly paid investments		0	0
III. Liability on account of outstanding forward exchange contracts		0	0
IV. Guarantees given on behalf of constituents			
a) In India		1,19,66,091	7,71,97,335
b) Out side India		0	0
V. Acceptances, endorsements and other obligations		0	0
VI. Other items for which the bank is contingently liable		2,12,13,899	1,64,03,254
	Total	3,31,79,990	9,36,00,589



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SCHEDULES

		As on 31-03-2022	As on 31-03-2021
SCHEDULE-13			
INTEREST EARNED			
I	Interest/ discount on advances/bills	35,91,24,818	29,95,43,383
II	Income on Investments	7,13,97,299	7,56,78,344
III	Interest on Balances with Reserve Bank of India and other inter bank funds	1,73,18,768	1,49,71,757
IV	Others	0	0
	Total	Rs. 44,78,40,885	39,01,93,484
SCHEDULE-14			
OTHER INCOME			
I	Commission, Exchange & Brokerage	4,56,674	9,84,609
II	Profit on sale of Investments	4,22,500	97,96,622
	Less: Loss on sale of Investments	(74,07,500)	(87,06,481)
III	Profit on Revaluation of Investments	0	0
	Less: Loss on revaluation of Investmentst	0	0
IV	Profit on sale of Land,buildings and other assets	0	0
	Less: Loss on sale of land,building and other assets	0	0
V	Profit on Exchange Transactions	0	0
	Less: Loss on Exchange Transactions	0	0
VI	Income Earned by way of dividends etc. from subsidiaries/companies and /or joint ventures abroad/in india	0 0 0	0 0 0
VII	Miscellaneous Income	7,60,19,631	7,08,29,283
	Total	Rs. 6,94,91,305	7,29,04,033
SCHEDULE-15			
INTEREST EXPENDED			
I	Interest paid on Deposits	25,50,23,174	23,36,75,924
II	Interest on Reserve Bank of India / Inter Bank Borrowings	0	0
III	Others	0	0
	Total	Rs. 25,50,23,174	23,36,75,924
SCHEDULE-16			
OPERATING EXPENSES			
I	Payment to and provisions for employees	4,83,11,520	5,22,92,058
ii	Rent,Taxes and Lighting	2,20,63,520	2,04,23,676
iii	Printing and stationery	40,75,356	59,20,592
iv	Advertisement & publicity	17,72,586	10,75,573
v	Depreciation on bank's Property	1,14,68,051	1,24,87,507
vi	Director's sitting fees,allowance and expenses	15,60,800	10,03,800
vii	Auditors fees and expenses	4,50,000	4,79,000
viii	Law and Professional charges	9,30,160	6,68,805
ix	Postage and Telephone Charges	29,29,691	19,25,974
x	Repairs and maintenance	1,08,47,674	1,09,73,308
xi	Insurance	90,75,380	67,56,454
xii	Other expenditure	2,55,55,582	2,35,63,098
	Total	Rs. 13,90,40,320	13,75,69,845



DISCLOSURE IN FINANCIAL STATEMENTS 'NOTES TO ACCOUNTS'

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in Rs. crore)

Sr.No.	Particulars	31-03-2022	31-03-2021
i)	Paid up share capital and reserves (net of deductions, if any)	53.54	37.69
ii)	Other Tier1 capital	0.00	0.00
iii)	Tier1 capital (i+ii)	53.54	37.69
iv)	Tier2 capital	4.27	3.95
v)	Total capital (Tier1 + Tier2)	57.81	41.64
vi)	Total Risk Weighted Assets (RWAs)	298.58	251.65
vii)	Paid-up share capital and reserves as percentage of RWAs	17.93%	14.98%
viii)	Tier1 Ratio (Tier1 capital as a percentage of RWAs)	17.93%	14.98%
ix)	Tier2 Ratio (Tier2 capital as a percentage of RWAs)	1.43%	1.57%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.36%	16.55%
xi)	Amount of paid-up equity capital raised during the year	11.45	2.69
xii)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Base III or Base IIII compliant.	0.00	0.00

UCB may disclose as under	31.03.2022	31.03.2021
Amount of Tier 2 capital raised during the year of which :	-	-
a) Perpetual Cumulative Preference Shares	-	-
b) Redeemable Non-Cumulative Preference Shares	-	-
c) Others	-	-

b) Draw down from Reserves

- During the year 2021-2022, an amount of Rs. 13,978/- was utilised from Dividend Equalization Fund towards payment of dividends to shareholders. (Unclaimed dividends of earlier years).
- An amount of Rs. 45,000/- was drawn down from Education Fund for payment to Telangana Co operative Union for the year 2021-2022.



2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities

(Amount in Rs. crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and up to 5 years	Over 5 year	Total
Deposits	0.78	5.91	1.21	9.49	15.83	12.72	41.87	95.14	208.08	13.32	1.97	406.32
Advances	2.65	1.18	1.79	1.86	3.94	5.28	25.86	81.80	18.47	37.85	131.51	312.19
Investments	0.00	6.31	0.04	10.16	0.26	0.73	7.30	6.18	14.11	13.18	59.52	117.79
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign	-	-	-	-	-	-	-	-	-	-	-	-
Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign	-	-	-	-	-	-	-	-	-	-	-	-
Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

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



3. INVESTMENTS

a) Composition of Investment Portfolio As at 31.03.2022

(Amount in Rs. crore)

	Investments in India						Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	
Held to Maturity	61.25	0.00	0.00	0.00	0.00	0.00	61.25	0.00	0.00	0.00	61.25
Gross	61.25	0.00	0.00	0.00	0.00	0.00	61.25	0.00	0.00	0.00	61.25
Less: Provision for non-performing investments (NPI)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	61.25	0.00	0.00	0.00	0.00	0.00	61.25	0.00	0.00	0.00	61.25
Available for Sale	45.94	0.00	0.00	0.00	0.00	0.00	45.94	0.00	0.00	0.00	45.94
Gross	45.94	0.00	0.00	0.00	0.00	0.00	45.94	0.00	0.00	0.00	45.94
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	45.94	0.00	0.00	0.00	0.00	0.00	45.94	0.00	0.00	0.00	45.94
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	107.18	0.00	0.00	0.00	0.00	0.00	107.18	0.00	0.00	0.00	107.18
Less: Provision for non-performing investments	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	107.18	0.00	0.00	0.00	0.00	0.00	107.18	0.00	0.00	0.00	107.18



adarsh bank

As at 31-03-2021

(Amount in Rs. crore)

	Investments in India								Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India		
Held to Maturity	47.80	0.00	0.00	0.00	0.00	0.00	47.80	0.00	0.00	0.00	0.00	47.80	
Gross	47.80	0.00	0.00	0.00	0.00	0.00	47.80	0.00	0.00	0.00	0.00	47.80	
Less: Provision for non-performing investments (NPI)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	
Net	47.80	0.00	0.00	0.00	0.00	0.00	47.80	0.00	0.00	0.00	0.00	47.80	
Available for Sale	50.78	0.00	0.00	0.00	0.00	0.00	50.78	0.00	0.00	0.00	0.00	50.78	
Gross	50.78	0.00	0.00	0.00	0.00	0.00	50.78	0.00	0.00	0.00	0.00	50.78	
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	
Net	50.78	0.00	0.00	0.00	0.00	0.00	50.78	0.00	0.00	0.00	0.00	50.78	
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments	98.58	0.00	0.00	0.00	0.00	0.00	98.58	0.00	0.00	0.00	0.00	98.58	
Less: Provision for non-performing investments	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	
Net	98.58	0.00	0.00	0.00	0.00	0.00	98.58	0.00	0.00	0.00	0.00	98.58	



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.54	0.64
b) Add: Amount transferred during the year	0.00	1.90
c) Less: Drawdown	0.00	0.00
d) Closing balance	2.54	2.54
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.53%	5.00%

c) Sale and transfers to / from HTM category

During the Financial year 2021-22, there were no shifting of Government Securities from one category to another category. The Securities held under HTM category have not been sold and or transferred to another category during the Financial year 2021-22.

d) Non-SLR investment portfolio

1) Non-performing non-SLR investments

(Amount in Rs. crore)

Sr.No.	Particulars	31-03-2022	31-03-2021
1)	Opening balance	0.00	0.00
2)	Additions during the year since 1 st April	0.00	0.00
3)	Reductions during the above period	0.00	0.00
4)	Closing balance	0.00	0.00
5)	Total provisions held	0.00	0.00



(Amount in Rs. crore)

ii) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31-03-2022	31-03-2021	31-03-2022	31-03-2021	31-03-2022	31-03-2021	31-03-2022	31-03-2021	31-03-2022	31-03-2021
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
1)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2)	Fis	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6)	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note:

1. For UCBS, the total shall match the total of non-SLR investments held by the bank.
2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

e) Repo transactions (in face value terms)

(Amount in Rs. crore)

	Minimum outstanding during the year 2021-2022	Maximum outstanding during the year 2021-22	Daily average outstanding during the year 2021-2022	Outstanding as on March 31 2022
i) Securities sold under repo				
a) Government securities				
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities				
b) Corporate debt securities				
c) Any other securities				

NA

NA



(Amount in Rs. crore)

4. Asset quality a) Classification of advances and provisions held	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	260.09	0.67	3.95	-	4.62	264.71
Add: Additions during the year					1.38	
Less: Reductions during the year					1.96	
Closing balance	308.15	1.38	2.66	-	4.04	312.19
*Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	0.27	0.27
ii) Recoveries (excluding recoveries from upgraded accounts)				1.69	1.69	
iii) Technical/ Prudential Write-offs				-	-	
iv) Write-offs other than those under (iii) above				-	-	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.12	-	-	-	8.33	9.45
Add: Fresh provisions made during the year	-	-	-	-	1.39	1.39
Less: Excess provision reversed/ Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	1.23	-	-	-	9.61	10.84
Net NPAs						
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Floating Provisions						
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Ratios (in per cent)	Current Year (31.03.2022)		Previous Year (2020-2021)			
Gross NPA to Gross Advances	1.29%		1.74%			
Net NPA to Net Advances	0.00%		0.00%			
Provision coverage ratio	269%		210%			



b) Sector-wise Advances and Gross NPAs

(Amount in Rs. crore)

Sr.No.	Sector*	Current Year		Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs
i)	Priority Sector					
1)	Agriculture and allied activities	6.40	0.00	0.00	6.94	0.00
2)	Advances to industries sector eligible as priority sector lending	51.24	0.00	0.00	47.91	5.89%
3)	Services	88.43	0.92	1.00%	87.20	4.46%
4)	Personal loans	63.76	0.33	0.50%	63.77	1.28%
	Subtotal (i)	209.82	1.25	0.60%	205.81	3.66%
ii)	Non-priority Sector					
1)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00%
2)	Industry	0.00	0.00	0.00	0.00	0.00%
3)	Services	0.00	0.00	0.00	0.00	0.00%
4)	Personal loans	102.36	2.79	2.70%	98.40	7.04%
	Sub-total (ii)	102.36	2.79	2.70%	98.40	7.04%
	Total (i + ii)	312.19	4.04	1.29%	304.22	4.75%

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector.

For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.



c) Overseas assets, NPAs and revenue

Particulars	Current Year	Previous Year
Total Assets	Nil	Nil
Total NPAs	Nil	Nil
Total Revenue	Nil	Nil

d) Particulars of resolution plan and restructuring

i) Details of Accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and (MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

LABs, RRBs and UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

e) Disclosure of transfer of loan exposures

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

i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.

ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:



Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	0.00	0.00	0.00
Aggregate principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00
Aggregate consideration	0.00	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00

Details of loans acquired during the year

	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	0.00	0.00
Aggregate consideration paid	0.00	0.00
Weighted average residual tenor of loans acquired	0.00	0.00

The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lenders should disclose the distribution of the SRs held by them across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

f) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	2021-2022	2020-2021
Number of frauds reported	0.00	0.00
Amount involved in fraud (crore)	0.00	0.00
Amount of provision made for such frauds (crore)	0.00	0.00
Amount of Un amortised provision debited from 'other reserves' as at the end of the year (crore)	0.00	0.00

g) Disclosure under Resolution Framework for COVID-19-related Stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half- year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.



Format for disclosures to be made half yearly starting March 31,2022

(Amount in Rs. crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

5.Exposures:

a).Exposure to real estate sector

(Amounts in crore)

Category	31-03-2022	31-03-2021
I) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	38.76	40.62
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	11.33	12.99
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	Nil	Nil
i. Residential		
ii. Commercial Real Estate		
II) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
Total Exposure to Real Estate Sector	50.09	53.61



b). Exposure to capital market

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge loans to companies against expected equity flows / issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

For restructuring of dues in respect of listed companies, lenders may be ab initio compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements. Banks shall separately disclose details of conversion of debt into equity as part of a strategic debt restructuring which are exempt from CME limits

c). Risk category wise country exposure

(Amount in Rs. crore)

Risk Category*	Exposure (net) as at March 2022	Provision held as at March 2022	Exposure (net) as at March 2021	Provision held as at March 2021
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

*Till such time, as banks move over to internal rating systems, banks shall use the seven category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to banks, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.



d).Unsecured advances

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

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
Total unsecured advances of the bank	2.55	2.13
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

e) Factoring exposures

Factoring exposures shall be separately disclosed.

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
Total deposits of the twenty largest depositors	34.79	36.78
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.56%	9.85%

b) Concentration of advances*

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
Total advances to the twenty largest borrowers	61.15	50.71
Percentage of advances to twenty largest borrowers to total advances of the bank	19.59%	19.16%

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

c) Concentration of exposures**

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
Total exposure to the twenty largest borrowers / customers	71.75	64.01
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	22.98%	24.18%

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

d) Concentration of NPAs

(Amount in Rs. crore)

Particulars	31-03-2022	31-03-2021
Total Exposure to the top twenty NPA accounts	3.68	4.41
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	91.23%	95.45%



7. Derivatives

a) Forward rate agreement / Interest rate swap

Particulars	31-03-2022	31-03-2021
i) The notional principal of swap agreements ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements iii) Collateral required by the bank upon entering into swaps iv) Concentration of credit risk arising from the swaps 27 v) The fair value of the swap book 28	Nil	Nil

b) Exchange traded interest rate derivatives:

Sr. No.	Particulars	31-03-2022	31-03-2021
I)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	Nil	Nil
II)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March(instrument wise)	Nil	Nil
III)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil
IV)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil

C) Disclosures on risk exposure in derivatives

i) Qualitative disclosures

Banks shall disclose their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served.

The disclosure shall also include:

- The structure and organization for management of risk in derivatives trading
- The scope and nature of risk measurement, risk reporting and risk monitoring systems,
- Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- Accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.

ii) Quantitative disclosures

Sr. No.	Particulars	31-03-2022		31-03-2021	
		Currency Derivatives	Interest rate Derivatives	Currency Derivatives	Interest rate Derivatives
a)	Derivatives (Notional Principal amount)	Nil	Nil	Nil	Nil
	i) For hedging				
	ii) For trading				
b)	Marked to Market Positions	Nil	Nil	Nil	Nil
	i) Asset (+)				
	ii) Liability (-)				
c)	Credit Exposure	Nil	Nil	Nil	Nil
d)	Likely impact of one percentage change in interest rate 100*PV01				
	i) on hedging derivatives	Nil	Nil	Nil	Nil
	ii) on trading derivatives				
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging	Nil	Nil	Nil	Nil
	ii) on trading				

D) Credit default swaps

Banks using a proprietary model for pricing Credit default swaps, shall disclose both the proprietary model price and the standard model price, in terms of extant guidelines and shall also include an explanation of the rationale behind using a particular model over another.



8. Disclosures relating to securitisation

(Applicable to all SCBs, SFBs but excluding RRBs)

In the annual Notes to Account, the originators should indicate the outstanding amount of securitised assets as per books of the Special Purpose Entities (SPEs) and total amount of exposures retained by the originator as on the date of balance sheet to comply with the MRR. These figures should be based on the information duly certified by the SPE's auditors obtained by the originator from the SPE. These disclosures should be made in the format given in the table below.

(Number / Amounts in crore)

Sl. No.	Particulars	31-03-2022	31-03-2021
1.	No of SPEs holding assets for securitisation transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)	0.00	0.00
2.	Total amount of securitised assets as per books of the SPEs	0.00	0.00
3.	Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet	0.00	0.00
	a) Off-balance sheet exposures	0.00	0.00
	• First loss		
	• Others		
	b) On-balance sheet exposures		
	• First loss		
	• Others	0.00	0.00
4.	Amount of exposures to securitisation transactions other than MRR	0.00	0.00
	a) Off-balance sheet exposures	0.00	0.00
	i) Exposure to own securitisations		
	• First loss		
	• Others		
	ii) Exposure to third party securitisations		
	• First loss		
	• Others		
	b) On-balance sheet exposures	0.00	0.00
	i) Exposure to own securitisations		
	• First loss		
	• Others		
	ii) Exposure to third party securitisations		
	• First loss		
	• Others		
5.	Sale consideration received for the securitised assets and gain / loss on sale on account of securitisation	0.00	0.00
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.	0.00	0.00
7.	Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided.	0.00	0.00
	(a) Amount paid		
	(b) Repayment received		
	Outstanding amount		
8.	Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc	0.00	0.00
9.	Amount and number of additional/top up loan given on same underlying asset. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans, etc.	0.00	0.00
10.	Investor complaints	0.00	0.00
	(a) Directly/Indirectly received and;		
	Complaints outstanding		



9. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2022	31-03-2021
i)	Opening balance of amounts transferred to DEA Fund	0.53	0.52
ii)	Add: Amounts transferred to DEA Fund during the year	0.42	0.01
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.02	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.93	0.53

10. Disclosure of complaints

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

Sr. No.	Particulars	31-03-2022	31-03-2021
1.	Complaints received by the bank from its customers		
2.	Number of complaints pending at beginning of the year	1	0
3.	Number of complaints received during the year	888	594
4.	Number of complaints disposed during the year	884	593
5.	3.1 Of which, number of complaints rejected by the bank	0	0
6.	Number of complaints pending at the end of the year	5	1
7.	Maintainable complaints received by the bank from Office of Ombudsman		
8.	Number of maintainable complaints received by the bank from Office of Ombudsman	1	0
9.	5.1. Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	1	0
10.	5.2 Of 5, number of complaints resolved through conciliation/mediation / advisories issued by Office of Ombudsman	0	0
11.	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
12.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2021-2022					
Ground - 1	1	597	43.17%	3	0
Ground - 2	-	-	-	-	-
Ground - 3	0	291	64.41%	2	0
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	1	888	49.50%	5	-
2020-2021					
Ground - 1	0	417	(19.34%)	0	0
Ground - 2	-	-	-	-	-
Ground - 3	0	177	(48.25%)	1	0
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	0	594	(30.85%)	1	0



adarsh bank

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

11. Disclosure of penalties imposed by the Reserve Bank of India

During the financial Year 2021-2022 no penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL).

12. Disclosures on remuneration

Banks are required to make disclosure on remuneration of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers on an annual basis at the minimum, in their Annual Financial Statements. Banks shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year. Further, private sector banks and foreign banks (to the extent applicable), shall disclose the following information:

Type of disclosure	Information	
Qualitative disclosures	a) Information relating to the composition and mandate of the Nomination and Remuneration Committee	Nil
	b) Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	Nil
	c) Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	Nil
	d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	Nil
	e) A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting	Nil
	f) Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms	Nil



			31-03-2022	31-03-2021
Quantitative disclosures	g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members	Nil	Nil
	h)	(i) Number of employees having received a variable remuneration award during the financial year.	Nil	Nil
		(ii) Number and total amount of sign-on/joining bonus made during the financial year.		
		(iii) Details of severance pay, in addition to accrued benefits, if any		
	i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	Nil	Nil
		(ii) Total amount of deferred remuneration paid out in the financial year.		
	j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred	Nil	Nil
k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Nil	Nil	
	(ii) Total amount of reductions during the financial year due to ex post explicit adjustments.			
	(iii) Total amount of reductions during the financial year due to ex post implicit adjustments			
l)	Number of MRTs identified.	Nil	Nil	
m)	(i) Number of cases where malus has been exercised.	Nil	Nil	
	(ii) Number of cases where claw back has been exercised.			
	(iii) Number of cases where both malus and claw back have been exercised			
General Quantitative Disclosure	n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay		

Private sector banks shall also disclose remuneration paid to the non-executive directors on an annual basis at the minimum, in their Annual Financial Statements.

Share-linked instruments should be fair valued on the date of grant by the bank using Black-Scholes model. The fair value thus arrived at should be recognised as an expense beginning with the accounting period for which approval has been granted

13. Other Disclosures

a) Business ratios

Sr. No.	Particulars	31-03-2022	31-03-2021
i)	Interest Income as a percentage to Working Funds	9.35	9.07
ii)	Non-interest income as a percentage to Working Funds	1.45	1.69
iii)	Cost of Deposits	6.31	7.02
iv)	Net Interest Margin	4.26	4.42
v)	Operating Profit as a percentage to Working Funds	2.57	2.13
vi)	Return on Assets	1.99	1.88
vii)	Business (deposits plus advances) per employee (in Rs. crore)	5.75	4.91
viii)	Profit per employee (in Rs. crore)	0.06	0.05
ix)	Credit Deposit Ratio (%)	69.42	65.43



b) Bancassurance business

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

c) Marketing and distribution

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

Our Bank shall not getting any fees / remuneration in respect of the marketing and distribution function (excluding bancassurance business) during the current year and previous year.

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Priority Sector Lending Certificates (PSLCs) were not sold and purchased during the Year 2021-2022.

e) Provisions and contingencies

(Amount in Rs. crore)

Provision debited to Profit and Loss Account		31-03-2022	31-03-2021
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	1.39	0.46
iii)	Provision made towards Income tax	2.81	2.07
iv)	Other Provisions and Contingencies (with details)	0.00	0.00

f) Payment of DICGC Insurance Premium

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2022	31-03-2021
i)	Payment of DICGC Insurance premium	0.55	0.46
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

(Amount in Rs. crore)

Advances to directors, their relatives, companies/firms in which they are interested		31-03-2022	31-03-2021
I.	Fund Based	0.00	0.00
II.	Non-Fund based (guarantees, letters of credit, etc.)	0.00	0.00
	Total	0.00	0.00

h) Details of Expenditure exceeded one percent of Total Income:

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2022	31-03-2021
1	ATM Issuer Trn. service charges paid	0.97	0.69
2	Misc. Expenses	0.53	0.75

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

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2022	31-03-2021
1	Processing Charges	1.03	0.99
2	Service Charges	3.27	3.81
3	ATM Acquirer Trn. Service Charges Received	2.03	1.85
4	Provisions No Longer Required Written Back	0.76	0.00



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

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

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.

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 Provision of Rs.75,64,448/- which was added to current Year profit.

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.

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 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 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 31.03.2022 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 31.03.2022 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	119.66
b)	Depositor Education & Awareness Fund	93.19
c)	Employee Group Gratuity Fund	102.16
d)	Group Earned Leave Encashment Fund	16.79
	Total	331.80

(a) As at the end of Financial year 2021-2022, the Bank has extended Financial Guarantees to Beneficiaries amounting to Rs.119.66 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 24 th 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.93,19,227.11/- as on 31.03.2022 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	5255425.00	5198493.87
Add: Amounts transferred to DEAF during the year	4233100.19	56930.93
Less: Amounts reimbursed by DEAF towards claims	169298.08	0.00
Closing balance of amounts transferred to DEAF	9319227.11	5255425.00

C) Employees Group Gratuity Fund:

As at the end of Financial year 2021-2022, the Bank has made a Group Gratuity Fund with LIC of India to the tune of Rs.102.16 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 2021-2022, the Bank has made a Group Earned Leave Encashment Fund with LIC of India to the tune of Rs. 16.79 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. 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.

8. 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:

a. Prior Period Items – Accounting Standard 5

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



b. Revenue Recognition - Accounting Standard 9

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

c. Segment Reporting - Accounting Standard 17

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. Related Party Disclosures – Accounting Standard 18

NIL

e. 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 31/03/2022 to a material extent requiring disclosure.

9. 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.
10. No amount (previous year NIL) is outstanding in respect of the Loans & Advances granted to the Directors and their relatives.
11. 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. 29,09,735.83/- was paid on 11-05-2022 covering the period up to 30-09-2022.
12. **BUSINESS CORRESPONDENTS:**
As part of Financial Inclusion, we have appointed 07 Business Correspondents during the Financial Year 2021-22 while we have appointed 23 Business Correspondents upto 31-03-2021 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 31-03-2022 is 30. The details of Business Correspondents had been displayed in our Website.
13. Previous year figures has been regrouped/ rearranged wherever necessary
14. Paise have been rounded off to the nearest rupee.

As per our report of even date

Sd/-
For Sagar & Associates
Chartered Accountants
Firm Reg. No:003510S

Sd/-
M. Venkata Ramana
Chief Executive Officer

Sd/-
Ch. Gangarao
Chairman

B. Srinivasa Rao
Partner
M.No.202352

Sd/-
G. Madana Gopala Swamy
Director

Sd/-
D. Venkataratnam
Director

Place : Jeedimetla, Hyderabad.
Date : 16-05-2022



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RECEIPTS AND PAYMENTS FOR THE YEAR ENDING 31-03-2022

PARTICULARS	RECEIPT RS.	PAYMENT RS.
SHARE CAPITAL		
"A" CLASS SHARE CAPITAL @ RS. 50/-	121670150	7184900
NOM "B" CLASS SHARE CAPITAL @ RS. 10/-	0	0
RESERVE FUNDS		
STATUTORY RESERVE FUND	28230991	0
EDUCATION FUND	150000	45000
DIVIDEND EQUILISATION FUND	64320	13978
COMMON GOOD FUND RESERVE	125000	0
ENTRANCE FEE (RESERVE)	28300	50
INVESTMENT FLUCTUATION RESERVE	14600504	0
GENERAL RESERVE	2253253	0
OVERDUE INTEREST RESERVE	12933963	12908184
BRANCH ACCOUNTS	36987276226	37160741740
DEPOSITS		
TERM DEPOSITS	3443130397	3238608938
SAVINGS DEPOSITS	15081769151	14958713438
CURRENT DEPOSITS	17689818780	17679672620
BORROWINGS	0	0
PROVISIONS		
OVERDUE INT. PROVISION	0	7682009
N P A PROVISION	11000000	0
STANDARD ASSETS PROVISION	500000	0
SPL. PROV. FOR BAD DEBTS (SEC.36(1)(vii))	1500000	0
SPL. PROVISION FOR HLs (SEC.36(1)(viii))	0	0
OTHER LIABILITIES		
PROFIT FOR THE YEAR 2020-2021	423241739	439418703
PROFIT FOR THE YEAR 2019-2020	25342344	66277481
PROFIT FOR THE YEAR 2021-2022	0	30062343
	767802886	686246566
BALANCES WITH OTHER BANKS		
CURRENT ACCOUNT BALANCES	39315769272	39351258638
FIXED DEPOSITS WITH OTHER BANKS	207693034	107826503
INTER BRANCH TRANSACTION A/C	0	0
BRANCH ACCOUNTS	37160743554	36987278041
INVESTMENTS	413792700	498899050
NON SLR INVESTMENTS	0	0
LOANS & ADVANCES	6914317892	7396697460
FIXED ASSETS	14453905	11155183
OTHER ASSETS	27027987042	27020545431
TOTAL RECEIPTS AND PAYMENTS	185666195404	185661236254
CASH BALANCE O.B/C.B	17348460875	17353420025
GRAND TOTAL	203014656279	203014656279

Sd/-
For Sagar & Associates
 Chartered Accountant
 Firm Reg. No:003510S

Sd/-
M. Venkata Ramana
 Chief Executive Officer

Sd/-
Ch. Gangarao
 Chairman

B. Srinivasa Rao
 Partner
 M.No.202352

Sd/-
G. Madana Gopala Swamy
 Director

Sd/-
D. Venkataratnam
 Director

Place : Jeedimetla, Hyderabad.
 Date : 16-05-2022



ADDITIONAL DISCLOSURES

		Rupees in lakhs	
		31-03-2022	31-03-2021
1	Capital to Risk Asset Ratio (CRAR)	19.36%	16.55%
2	Investments in GOI Securities		
	Book value of Investments	10718.21	9858.41
	Face value of Investments	10691.15	9841.15
3	Movement of Investment Fluctuation Reserve		
	Opening balance(as on 01-04-2021) (Rs. In lakhs)	240.00	63.60
	Add: Reserve made during the year (Rs. In lakhs)	14.00	176.40
	Closing Balance (as on 31st March 2022) (Rs. In lakhs)	254.00	240.00
4	Movement of Investment Depreciation Reserve		
	Opening balance(as on 01-04-2021) (Rs. In lakhs)	0.00	0.00
	Add: Reserve made during the year (Rs. In lakhs)	0.00	0.00
	Closing Balance (as on 31st March 2022) (Rs. In lakhs)	0.00	0.00
5	Advances against shares & debentures	NIL	NIL
6	Non-performing assets		
	The percentage of Gross NPAs to Gross Advances	1.29%	1.74%
	The percentage of Net NPAs to Net Advances	Zero	Zero
7	Movement of NPA		
	Gross NPAs at the beginning of the year	461.62	727.82
	Additions (Fresh NPAs) during the year	137.82	66.61
	Sub-Total (A)	599.44	794.43
	Less :		
	i) Upgradations	26.82	14.85
	ii) Recoveries (excluding recoveries made from upgraded accounts)	168.96	317.96
	iii) Technical / Prudential Write offs	0.00	0.00
	iv) Write offs other than those (iii) above	0.00	0.00
	Sub-total (B)	195.77	332.81
	Gross NPAs at the end of the year (A-B)	403.67	461.62
8	Provision towards NPA including OIR (Rs. in lakhs)	1084.27	945.26
9	Movement of provisions held towards NPAs including OIR		
	Opening balance(as on 01-04-2021) (Rs. In lakhs)	833.35	812.79
	Add: Provisions made during the year (Rs. In lakhs)	128.00	97.38
	Less: Write back of excess provisions during the year	0.00	(76.82)
	Closing Balance (as on 31st March 2022) (Rs. In lakhs)	961.35	833.35
10	Movement of provisions towards standard assets		
	Opening balance as on 01-04-2021 (Rs. In lakhs)	111.92	86.92
	Add: Provisions made during the year	11.00	25.00
	Less: Write back of excess provisions during the year	-	-
	Closing Balance (as on 31st March 2022) (Rs. In lakhs)	122.92	111.92
11	Movement of Deferred Tax Asset/Liability		
	Opening balance (as on 01-04-2021) (Rs. In lakhs)	101.77	96.99
	Add: Deferred Tax Asset made during the year (Rs. In lakhs)	3.28	4.78
	Less: Deferred Tax Liability Made During the Year (Rs.in Lakhs)	0.00	0.00
	Closing Balance (as on 31st March 2022) (Rs. In lakhs)	105.05	101.77



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

(Rs. In lakhs)

Year	No. of members	Share Capital	Deposits	Loans & Advances	Working Capital	Pre Tax Profit	Post Tax Profit	Audit Classification
1997-1998	1101	20.97	39.47	4.50	55.53	-(0.12)	-(0.12)	"A"
1998-1999	1112	21.72	300.28	134.57	297.96	1.45	1.45	"A"
1999-2000	1176	23.43	618.89	278.13	616.41	10.25	10.25	"A"
2000-2001	1650	34.24	1190.02	632.52	1204.28	20.50	20.50	"A"
2001-2002	2100	57.55	1201.21	923.37	1249.78	45.46	45.46	"A"
2002-2003	2474	72.00	1229.33	1001.23	1618.98	46.63	46.63	"A"
2003-2004	2492	78.18	1268.54	972.32	1737.37	47.99	47.99	"A"
2004-2005	2642	84.23	1275.25	1137.86	1818.42	37.80	37.80	"A"
2005-2006	2768	91.49	1606.07	1398.17	2156.62	47.77	47.77	"A"
2006-2007	2916	100.02	2153.24	1862.70	2820.49	66.15	44.72	"A"
2007-2008	2985	116.64	2700.22	2066.78	3122.28	97.10	65.95	"A"
2008-2009	2933	198.63	3261.58	2329.35	4324.26	170.95	117.11	"A"
2009-2010	2749	203.71	3740.60	2634.60	5070.72	171.60	118.60	"A"
2010-2011	4903	387.16	5106.09	3647.77	6739.20	221.22	143.45	"A"
2011-2012	4985	449.40	6321.38	5226.40	8257.47	309.33	214.58	"A"
2012-2013	4569	490.17	8745.47	6394.35	11128.07	326.30	225.50	"A"
2013-2014	5465	532.96	10353.40	7495.45	13586.65	338.64	219.85	"A"
2014-2015	6111	569.69	12613.54	7820.41	15853.35	336.06	221.68	"A"
2015-2016	6448	617.68	13715.78	8558.78	17100.53	353.48	230.91	"A"
2016-2017	6979	693.65	17834.74	10918.26	20970.48	344.72	234.92	"A"
2017-2018	7696	805.85	20543.46	15174.97	24796.74	512.83	360.90	"A"
2018-2019	8222	1106.90	25377.04	18314.09	29437.92	679.99	441.91	"A"
2019-2020	7796	1406.81	30441.36	22062.10	35267.20	771.68	487.38	"A"
2020-2021	8149	1617.30	37329.39	26471.01	43027.29	872.96	665.62	"A"
2021-2022	8652	2762.16	40632.49	31218.62	47919.07	1093.69	815.56	"A"

PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31-03-2022



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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 31.03.2022 it is at 26.73% Entire SLR Investments are maintained in Govt. Securities.
2.	Cash Reserve Ratio (CRR)	Minimum required CRR is 4.00 % of NDTL to be maintained.	Maintained throughout the year and as on 31.03.2022 it is at 7.21 %
3.	Credit Exposure Ceilings	15% of Tier 1 per individual borrower and 25% of Tier 1 per group of connected borrowers.	Within the ceilings
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 0.58 % of Total Assets of the bank at the end of the previous financial year
5.	Priority sector advances	Shall grant a minimum 50% of total advances.	Sanctioned 79.27% of total advances.
6.	Weaker section advances	Shall grant a minimum 11% of total Advances.	Sanctioned 13.00% of total advances.
7.	Micro Enterprise Advances	Shall grant a minimum 7.50% of total Advances.	Sanctioned 26.62% of total advances.
8.	Loans to Directors etc	Advances can be sanctioned to Director/s against their own deposits and LIC Policies.	Not sanctioned.
9.	Non Performing Assets (NPAs)	No other loans, unsecured loans can be sanctioned. 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	Gross NPA 1.29 %
11.	Credit Policy	Bank should have a written credit policy	Net NPA Zero
12.	Advances against shares	Shall not be granted to any Brokers	Maintained at 19.36 %
13.	Provisioning requirements on NPAs	100% on Loss Assets. 100% Advances – Doubtful More than 3 years 30% on Advances –doubt full 1 To 3 Years. 20% on Advances –doubt full upto 1 Year. 10% on Substandard assets.	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.	Provisioning on standard assets	Substandard 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	Adequate provisioning on Standard Assets made
15.	Payment of DICGC premium		Latest Premium is remitted on dt. 11-05-2022 for the period covering up to 30-09-2022.
16.	Net worth	Should not be less than Rs. 1,00,000/-	The net worth of the Bank is Rs. 5780.81 lakhs.



BUDGET ESTIMATES FOR THE YEAR 2022-2023 VIS-À-VIS ACTUAL SPENT FOR THE YEAR 2021-2022 FOR RATIFICATION OF ACTUALS AND APPROVAL OF BUDGETS

A. REVENUE BUDGET :

Rupees in lakhs

S.No. DESCRIPTION	Budget FY. 2021-2022	Actual FY. 2021-2022	Budget FY. 2022-23
1. INCOME			
A Interest and Discount Charges	4801.82	4478.41	5368.50
B Commission & Exchange	11.33	4.57	6.50
C Other Receipts	863.03	690.34	945.69
TOTAL	5676.18	5173.32	6320.69
2. EXPENDITURE			
A Interest paid on Deposits & Borrowings	2803.20	2550.23	3069.84
B Salaries and Allowances	601.36	483.12	575.92
C Director's Sitting Fee & Honorarium	11.04	15.61	16.01
D Rent, Insurance & Electricity	312.57	311.39	346.25
E Law & Professional charges	8.50	9.30	20.00
F Postage, Telephone, Telegram charges	22.15	29.30	32.96
G Audit Fee / Consultant Fee	6.00	4.50	7.00
H Depreciation & Repairs to property	256.92	223.16	380.55
I Stationery & Printing	71.05	40.75	61.02
J Advertisement	30.00	17.73	22.50
K Other Expenditure	298.00	255.56	328.00
L Provisions and contingencies	170.00	139.00	170.00
M Provision for Income Tax	273.19	278.12	302.00
SUB TOTAL	4863.98	4357.77	5332.05
Net Profit for the year	812.20	815.55	988.64
TOTAL	5676.18	5173.32	6320.69

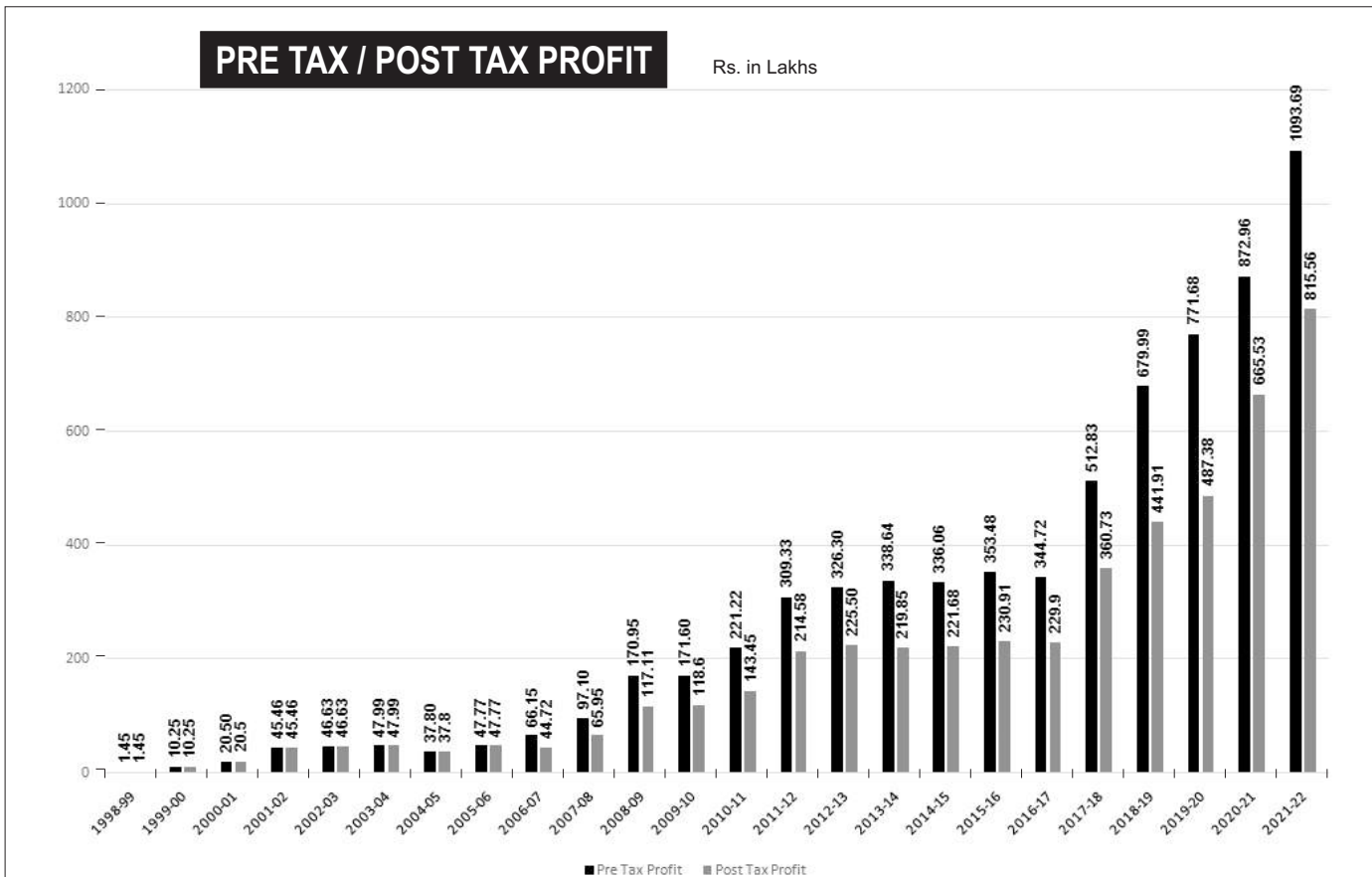
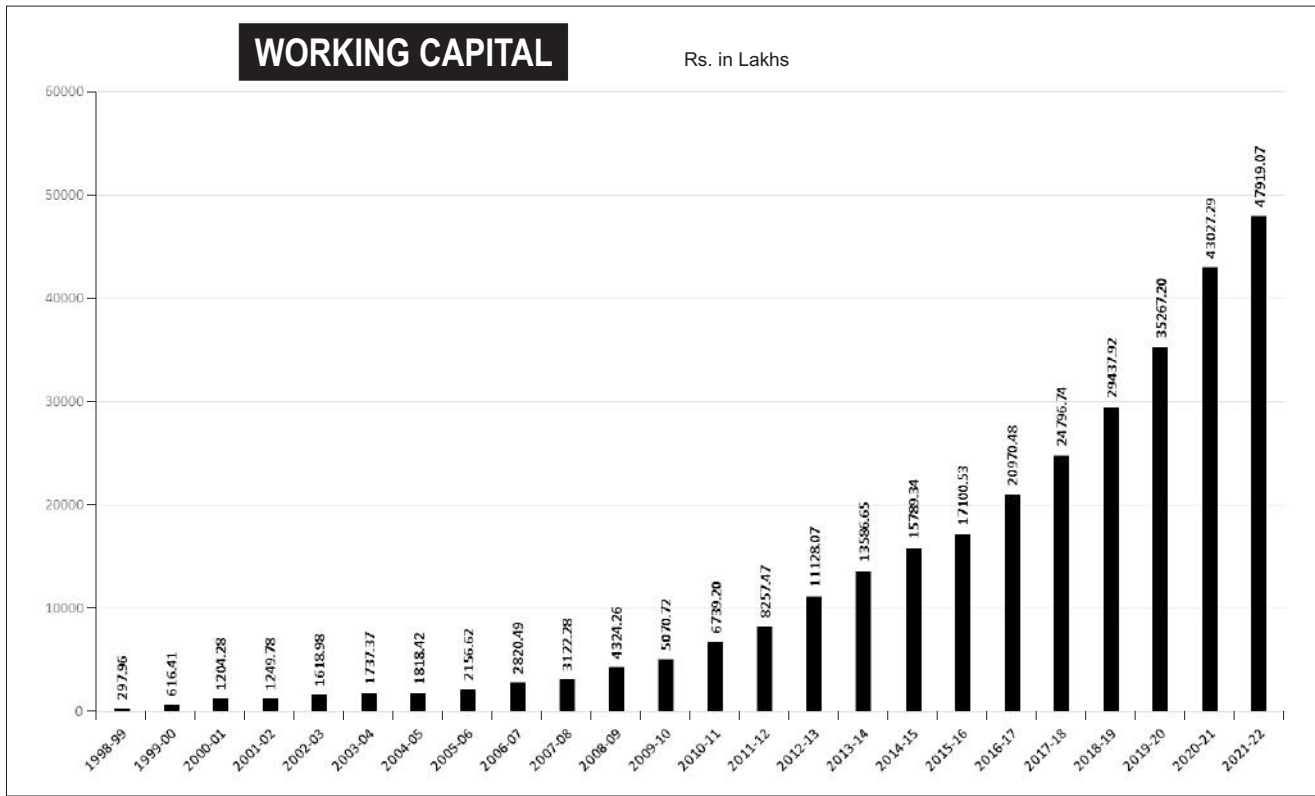
B. CAPITAL EXPENDITURE BUDGET :

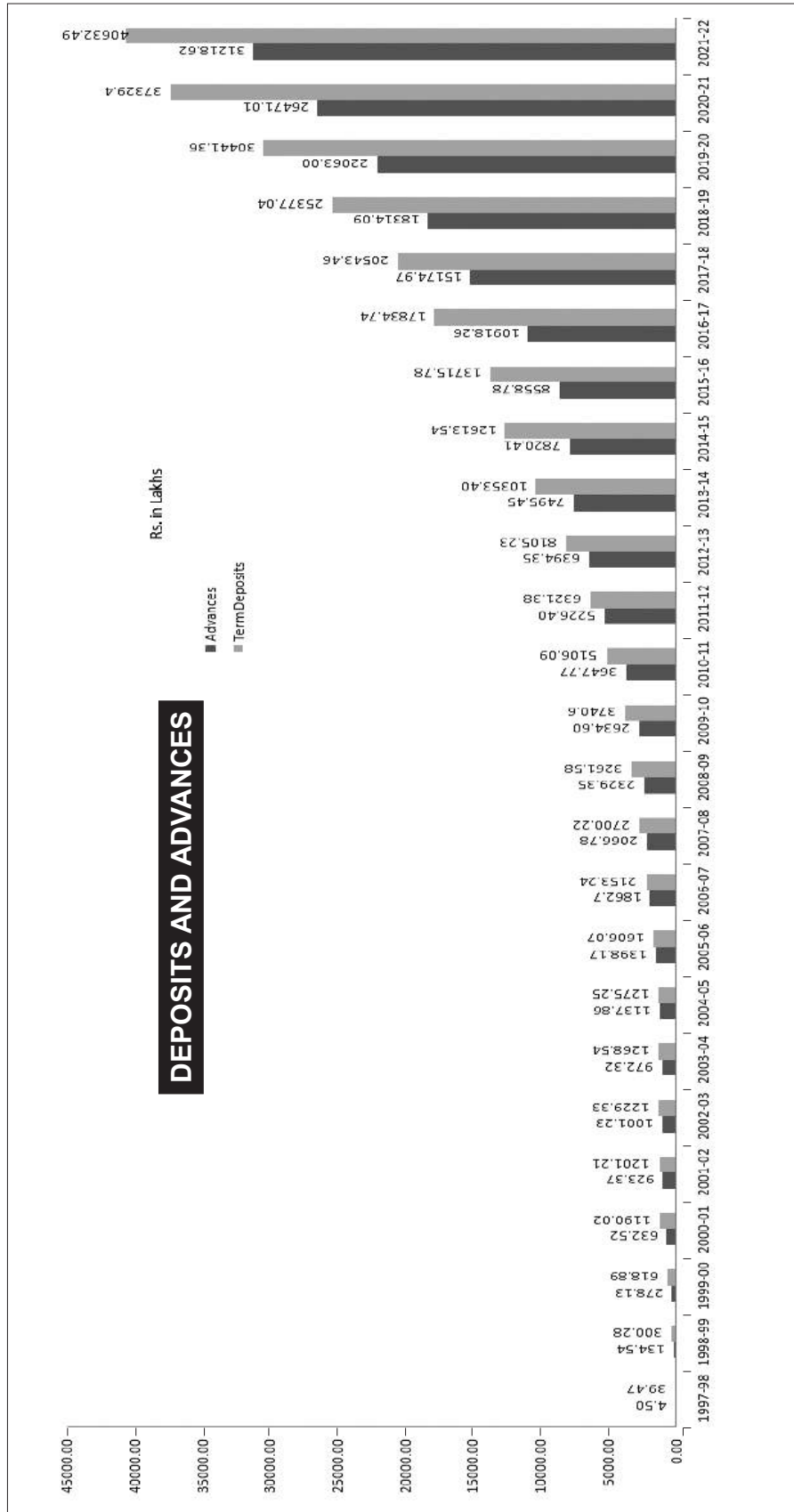
Rupees in lakhs

S.No. DESCRIPTION	Budget FY. 2021-2022	Actual FY. 2021-2022	Budget FY. 2022-23
A Furniture & Fixtures	65.00	17.46	90.00
B Computers & UPS Systems	105.00	16.20	125.00
C Office Equipment	65.00	16.09	90.00
D Generator & Electricals	90.00	8.08	120.00
E Computer Software	50.00	1.49	75.00
F Cash Counting Machine	40.00	1.60	50.00
G Counters & Interiors	120.00	24.52	180.00
H Lockers & Safes	65.00	2.00	90.00
I Strong Room	50.00	7.34	40.00
J Vehicles	0.00	0.00	40.00
TOTAL CAPITAL BUDGET :	650.00	94.78	900.00



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LOAN SCHEMES

S.No.	SCHEME TYPE	S.No.	SCHEME TYPE
1.	GOLD LOANS	7	VEHICLE LOANS FOR COMMERCIAL VEHICLE LOAN (TAXI / BUS / TRUCK / LORRY ETC.)SECOND HAND COMMERCIAL VEHICLES TWO WHEELER /FOUR WHEELER VEHICLES/CARS
2	HOUSING LOANS (FOR PURCHASE OF HOUSE OR FLAT OR FOR CONSTRUCTION OF HOUSE)(FOR PURCHASE OF HOUSE OR FLAT OR FOR CONSTRUCTION OF HOUSE/REPAIRS AND RENOVATIONS.	8	EDUCATION LOANS
		9	SURETY LOANS
3	LOAN AGAINST LIC POLICIES, NSC AND KVP CERTIFICATES.	10	LOANS FOR PROFESSIONALS
4	BUSINESS LOANS/SMES Etc..	11	CONSUMER DURABLE LOANS
5	CASH CREDIT LIMITS (SOD)	12	LOAN AGAINST FIXED DEPOSITS
6	PROPERTY MORTGAGE LOANS	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)	: ICIC00ADRSH
PAN Number	: AABAT4278K
TAN Number	: HYDT00686A
GSTN Number	: 36AABAT4278K1Z2
LEI Code	: 3358008SUPMR2CSHDE21
IEC Code	: AABAT4278K
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: snagarbranch@adarshbank.com

JEEDIMETLA VILLAGE BRANCH :

Branch Manager : Smt. SM. Peeran
Mobile: 8074922384, Email: shaikmahaboobpeeran@adarshbank.com
Relationship Officer : Sri Y.K.S. Prasad
Mobile: 9652127030, Email: yentrpragada.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 : Smt. N. Lakshmi Padmini
Mobile: 9985554598, Email: padmini.nekkanti@adarshbank.com
Relationship Officer : Sri Y.D.K. Chakravarthy
Mobile: 9666361161, Email: chakravarthy.ydk@adarshbank.com
Address: 3-8/130, 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: nagabhushanam.nidijinta@adarshbank.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. Naga Phanindra
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: kondapurbranch@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, Quthbullapur Mandal, (M), Hyderabad - 500 055.
Ph.No: 040-48681010, Email: tsiicolonybranch@adarshbank.com



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Government of India Ministry of Finance



The Central Board of Indirect Taxes and Customs conveys its appreciation to M/s **THE ADARSH COOPERATIVE URBAN BANK LIMITED** having GST registration number **36AABAT4278K1Z2** for their prompt filing of returns and payment of Goods and Services Tax upto the year ending 31st March 2021, thereby substantially contributing to building a strong and resilient nation.

A handwritten signature in blue ink, appearing to read 'Ajit Kumar'.

M. Ajit Kumar
Chairman (CBIC)

UPI (Unified Payment Interface)



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UPI Services
with card Validation



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EXPAND YOUR BUSINESS REACH BY UTILIZING THIS RUNNING OVERDRAFT FACILITY TO MEET THE WORKING CAPITAL REQUIREMENT OF YOUR BUSINESS.

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QUICK PROCESSING & PERSONALIZED SERVICE.



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Rupay Platinum Debit Card



Rupay Classic Debit Card



- ✦ Both Cards are accepted all over India on any Bank ATMs. At Present it is accepted at more than 2.10 lakhs ATMs.
- ✦ The Card Holders are covered under Accidental Insurance upto maximum of Rs. 2.00 lakhs for Rupay Platinum Debit Card.
- ✦ Both the Cards are accepted at all point of sale Machines (POS), Cards can be used for Online Payments (E-Commerce).



LOANS

- ✦ WE PROVIDE VEHICLE LOANS FOR PERSONAL / COMMERCIAL VEHICLES.
- ✦ HOUSING LOANS MAXIMUM OF RS. 70 LAKHS FOR PURCHASE / CONSTRUCTION / EXTENSION OF HOUSE / FLAT, ETC.

