

## REGULATORY DISCLOSURES

*Rupees in lakhs*

		<b>31.03.2020</b>	<b>31.03.2019</b>
1	Capital to Risk Asset Ratio (CRAR)	16.36%	15.91%
2	Investments in GOI Securities		
	Book value of Investments	7878.81	5091.33
	Face value of Investments	7851.00	5095.40
3	Movement of Investment Fluctuation Reserve		
	Opening balance (as on 01.04.2019) (Rs. In lakhs)	28.00	28.00
	Add: Reserve made during the year (Rs. In lakhs)	35.60	0.00
	Closing Balance (as on 31 <sup>st</sup> March 2020) (Rs. In lakhs)	63.60	28.00
4	Movement of Investment Depreciation Reserve		
	Opening balance (as on 01.04.2019) (Rs. In lakhs)	48.37	48.37
	Add: Reserve made during the year (Rs. In lakhs)	(48.37)	0.00
	Closing Balance (as on 31 <sup>st</sup> March 2020) (Rs. In lakhs)	0.00	48.37
5	Advances against real estate, construction business	NIL	NIL
6	Advances against shares & debentures	NIL	NIL
7	Advances to directors, their relatives, companies/firms in which they are interested		
	a. Fund based	NIL	NIL
	b. Non-fund based (Guarantees, L/C etc.)	NIL	NIL
	c. Advances to directors as a percentage to NDTL	NIL	NIL
8	Non-performing assets		
	The percentage of Gross NPAs to Gross Advances	3.30%	2.91%
	The percentage of Net NPAs to Net Advances	Zero	Zero
9	Movement of NPA		
	Gross NPAs at the beginning of the year	532.43	286.28
	Additions (Fresh NPAs) during the year	195.39	246.15
	Sub-total (A)	727.82	532.43
	Less :		
	i) Upgradations	0.00	0.00
	ii) Recoveries (excluding recoveries made from upgraded accounts)	0.00	0.00
	iii) Technical / Prudential Write offs	0.00	0.00
	iv) Write offs other than those (iii) above	0.00	0.00
	Sub-total (B)	0.00	0.00
	Gross NPAs at the end of the year (A-B)	727.82	532.43
10	Provision towards NPA including OIR (Rs. in lakhs)	899.71	742.40
11	Movement of provisions held towards NPAs including OIR		
	Opening balance (as on 01.04.2019) (Rs. In lakhs)	670.48	569.76
	Add: Provisions made during the year (Rs. In lakhs)	142.31	100.72
	Less: Write back of excess provisions during the year	0.00	0.00
	Closing Balance (as on 31 <sup>st</sup> March 2020) (Rs. In lakhs)	812.79	670.48

12	Movement of provisions towards standard assets		
	Opening balance as on 01.04.2019 (Rs. In lakhs)	71.92	59.92
	Add: Provisions made during the year	15.00	12.00
	Less: Write back of excess provisions during the year	-	-
	Closing Balance (as on 31 <sup>st</sup> March 2020) (Rs. In lakhs)	86.92	71.92
13	Movement of Deferred Tax Asset/Liability		
	Opening balance (as on 01.04.2019) (Rs. In lakhs)	90.49	87.89
	Add: Deferred Tax Asset made during the year (Rs. In lakhs)	6.48	2.60
	Less: Deferred Tax Liability Made During the Year (Rs.in Lakhs)	0.00	0.00
	Closing Balance (as on 31 <sup>st</sup> March 2020) (Rs. In lakhs)	96.97	90.49
14.	Profitability & Important Ratios		
	Interest income as a percentage of Working funds	9.63	9.65
	Non-Interest income as a percentage of Working funds	2.36	2.28
	Operating Profit as a percentage of Working funds	2.63	2.69
	Establishment expenses as a percentage of Gross Income	10.06	13.69
	Return on Assets	1.73	1.25
	Cost of funds	7.30	6.84
	Business per employee (Rs. In lakhs)	437.54	364.09
	Net Profit per employee (Rs. In lakhs)	4.07	3.68
	Provision Coverage Ratio (%)	124	139
	Credit Deposit Ratio (%)	66.75	66.55

### **KNOW YOUR BANK**

Name of the Bank	: The Adarsh Co Operative Urban Bank Limited.,
Date of Commencement of Business :	06 th February,1998
RCS Registration Number	: TBC 638.Dated;15.07.1997
RBI License Number	: UBD.AP1470P,Dated :23.09.1997
DICGC Code	: AP11787707
RBI OSS Code	: 08770701
IFSC Code (RTGS/NEFT)	: ICIC00ADRSB
PAN Number	: AABAT4278K
TAN Number	: HYDT00686A

GSTN Number : 36AABAT4278K1Z2

LEI Code : 3358008SUPMR2CSHDE21

Number of Branches : 9

Number of ATM's on site : 24

Number of Cash Recyclers on site : 2

Registered Office Address : 1-251/1,MPR Complex, Shapur Nagar,Phase-1,IDA, Jeedimetla, Medchal Dist,Hyderabad-500055.

**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"