

స్థాపితము : 1928



ది గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంకు లిమిటెడ్

నెం. H.948

ప్రధాన కార్యాలయం : మ్యూజియం రోడ్డు, గవర్నరు పేట, విజయవాడ - 520 002.

H.O.: (0866) 2433379, 2436365



96^వ వార్షిక పరిపాలనా నివేదిక



బి గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంకు లిమిటెడ్

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పాలకవర్గ సభ్యులు

శ్రీ వేమూరి వెంకట్రావు (చిన్ని)	చైర్మన్
శ్రీ అబ్దుల్ ఖయ్యూమ్ అన్నారి	వైస్ చైర్మన్
శ్రీ సగ్గురి నాగేశ్వరరావు	డైరెక్టర్
శ్రీ కోగంటి వెంకట రామయ్య	డైరెక్టర్
శ్రీ టి.వి.యస్. ఆంజనేయరాజు	డైరెక్టర్
శ్రీ సగ్గురి వెంకటేశ్వరరావు	డైరెక్టర్
శ్రీ జోగ రాజు	డైరెక్టర్
శ్రీ భోగాది శివరామకృష్ణ ప్రసాద్ (మురళి)	డైరెక్టర్
శ్రీ తల్లాప్రగడ సుబ్బారావు	డైరెక్టర్
శ్రీ సజ్జా వెంకట నాగ సుభాష్ తేజ	డైరెక్టర్
శ్రీ సుంకర కిషోర్ బాబు	డైరెక్టర్
శ్రీ కళ్ళే నాగేశ్వరరావు	డైరెక్టర్

డైరెక్టర్లు (కో -ఆఫ్ఫిస్)

శ్రీ పెనుమత్స పట్టాభిరామరాజు

శ్రీ దాట్ల జగపతిరాజు



శ్రీ వేమూరి వెంకట్రావు (చిన్ని), చైర్మన్

పాలికవర్గ సభ్యులు



శ్రీ అబ్దుల్ ఖయ్యామ్ అగ్గారి, వైస్ చైర్మన్



శ్రీ వేమూరి వెంకట్రావు (చిన్ని), ఛైర్మన్



శ్రీమతి ఎమ్.జి. పద్మిని,
చీఫ్ ఎగ్జిక్యూటివ్ ఆఫీసర్



శ్రీ సగ్గురి నాగేశ్వరరావు
డైరెక్టర్



శ్రీ కాగంటి వెంకట రామయ్య
డైరెక్టర్



ಶ್ರೀ ಪಿ.ವಿ.ಯಸ್ ಆಂಜನೇಯರಾಜು
ಡಾಕ್ಟರ್



శ్రీ సుగ్రుత్తి వెంకటేశ్వరరావు(రాజా)
డైరెక్టర్



శ్రీ జగ్గి రాజు
డైరెక్టర్



శ్రీ భగవాది శివరామకృష్ణ ప్రసాద్ (మురళి)
డైరెక్టర్



శ్రీ తల్లాప్రగడ సుబ్బారావు
డైరెక్టర్



శ్రీ సజ్జా వెంకట నాగ్ గుభాడ్ తేజ డ్రాక్టర్



శ్రీ గుంకర్ కిషోర్ బాబు
డైరెక్టర్



ಶ್ರೀ ಕೆ.ಎಸ್.ನಾಗೇಶ್ವರರಾವ್
ಡೈರೆಕ್ಟರ್



శ్రీ పెనుమత్స్య పట్టాభిరామరాజు
కో-ఆప్టెడ్ డైరెక్టర్



శ్రీ దాట్ల జగదీశరాజు
కో-ఆపిడ్ డైరెక్టర్

ప్రధాన కార్యాలయం :
మ్యూజియం రోడ్డు, విజయవాడ



ది. 24-03-2024 న జరిగిన 95వ వార్షిక మహాజన సభకు హాజరైన సభ్యులు

ది గాంధీ కే- ఆపరేటివ్ బ్యాంక్ లి.,

No. H.948., (APCS Act 1964)

మూఝాయం రోడ్డు, గవర్నరుపేట, విజయవాడ-2.



95వ వార్షిక మహాజన సభ

4

తే: 24-03-2024

సోమ: 1928



ది గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంకు లి., No.H.948

ప్రధాన కార్యాలయం : మ్యూజియం రోడ్డు, గవర్నరుపేట, విజయవాడ-2.

ఫోన్స్ : (0866) 2433379, 2436365

మహాజనసభ నోటీసు

(‘ఎ’ తరగతి సభ్యులకు మాత్రమే)

ది గాంధీ కో ఆపరేటివ్ అర్బన్ బ్యాంకు లి. No.H.948 మ్యూజియం రోడ్డు, గవర్నరుపేట, విజయవాడ వారి మహాజన సభ సమావేశము ది.30-06-2024, ఆదివారము, ఉదయం గం|| 10-30 ని||లకు అమ్మ కళ్యాణ మండపం, మొగల్ రాజపురం, విజయవాడ-10 నందు ఈ దిగువ ఉదహరించిన అంశములను చర్చించుటకు ఏర్పాటు చేయడమైనది. కావున ఈ బ్యాంకు ‘ఎ’ తరగతి సభ్యత్వం కలిగిన సభ్యులందరు మహాజన సభలో పాల్గొని మహాజన సభ సమావేశమును జయప్రదం చేయవలసినదిగా కోరడమైనది.

చర్చనీయాంశములు

- 1) 2023-24 వ సంవత్సరమునకు పరిపాలన నివేదికను ఆమోదించుట.
- 2) 2023-24 వ సంవత్సరమునకు M/s. Ramasamy Koteswara Rao and Co LLP, ఛార్టర్డ్ ఎకౌంటెంట్ వారిచే ఇవ్వబడిన ఆడిట్ సర్టిఫికేట్, ఆడిట్ రిపోర్టును ఆమోదించుట.
- 3) 2023-24వ సంవత్సరమునకు ఆమోదించిన బడ్జెట్ కంటే అయిన అదనపు ఖర్చును ఆమోదించుట.
- 4) 2023-24 వ సంవత్సరమునకు వచ్చిన నిఖర లాభములను బ్యాంకు నిబంధనల ప్రకారం పంపిణీ చేయుట.
- 5) 2025-26 వ సంవత్సరమునకు తయారుచేసిన అంచనా బడ్జెట్ను ఆమోదించుట.
- 6) పాలకవర్గ సభ్యులచే మంజూరు చేయబడిన సభ్యత్వములను, వాపసు చేయబడిన షేరుధనములు ఆమోదించుట.
- 7) పాలకవర్గ సభ్యులచే సభ్యులకు మంజూరు చేయబడిన ఋణములను ఆమోదించుట.
- 8) వాయిదా మీరిన బకాయిదారుల జాబితాను పరిశీలించుట.
- 9) 2024-25 ఆర్థిక సం||నకు బ్యాంకు ఖాతాలను, లావాదేవీలను ఆడిట్ చేయుటకు గాను Statutory Auditor ను నియమించుట మరియు వారి ఫీజును నిర్ణయించుట
- 10) ఛైర్మన్ గారి అనుమతితో ప్రవేశపెట్టబడు ఇతర విషయములు.

విజయవాడ

తేది : 12-06-2024

ఎమ్.బి. పద్మిని, CEO

వేమూరి వెంకట్రావు (ఐన్స్), ఛైర్మన్

గమనిక :

1. సభ్యులు తమ యొక్క (తాజా) ఫోన్ నెంబర్ ను సంబంధిత బ్రాంచి నందు తెలియ పరచగలరు.
2. సభ్యులు తమ యొక్క గుర్తింపు కార్డులతో మహాజన సభకు హాజరు కావలసినదిగా కోరబడతానని తెలియపరచబడినది.
3. బ్యాంకు 96వ వార్షిక పరిపాలనా నివేదిక, మరియు సమావేశం ఎజెండా అంశముల కొరకు బ్యాంకు శాఖలను లేదా www.gandhicub.com ను సంప్రదించగలరు.

ది గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంకు లి., No.H.948

ప్రధాన కార్యాలయం : మ్యూజియం రోడ్డు, గవర్నరుపేట, విజయవాడ-2.

ఫోన్స్ : (0866) 2433379, 2436365

బ్యాంకు శాఖలు

- | | |
|---|---------------------|
| 1. ఎన్ఎస్ఎమ్ పబ్లిక్ స్కూలు రోడ్డు, పటమట, విజయవాడ-10. | ఫోన్ : 0866-2477488 |
| 2. మెయిన్రోడ్, ఉయ్యూరు, కృష్ణాజిల్లా | ఫోన్ : 08676-235379 |
| 3. అజిత్సింగ్ నగర్, విజయవాడ-15 | ఫోన్ : 0866-2401388 |
| 4. భవానీపురం, విజయవాడ-12 | ఫోన్ : 0866-2411555 |
| 5. విజయవాడ రోడ్, హనుమాన్జంక్షన్ | ఫోన్ : 08656-242525 |
| 6. విజయవాడ రోడ్, మైలవరం | ఫోన్ : 08659-223393 |
| 7. పాతపేట, నూజివీడు | ఫోన్ : 08656-235305 |
| 8. రామవరప్పాడు, విజయవాడ రూరల్ | ఫోన్ : 0866-2843338 |
| 9. కొత్తపేట, విజయవాడ | ఫోన్ : 0866-2563338 |
| 10. గిరివీధి, సత్యనారాయణపురం | ఫోన్ : 0866-2535339 |
| 11. అరండల్పేట, గుంటూరు | ఫోన్ : 0863-2227900 |



SUB-COMMITTEES OF THE BANK

BOARD OF MANAGEMENT (BOM)

Sri A.K.Ansari	Chairman
Sri K.Venkata Ramaiah	Member
Sri S.V.N.Subhash Teja	Member
Sri S. Murali Krishna, CA	Member
Sri V. Subrahmanya Swamy, M.A.	Member
Sri Goparaju Raghu Ram, M.Com, CAIIB	Member
Smt. M.B. Padmini	Convener

AUDIT COMMITTEE

Sri V. Venkat Rao	Chairman
Sri A.K.Ansari	Member
Sri K.Venkata Ramaiah	Member
Sri T.V.S.Anjaneya Raju	Member
Smt. M.B. Padmini	Convener

LOAN COMMITTEE

Sri A.K.Ansari	Chairman
Sri S.Venkateswara Rao	Member
Sri T.Subba Rao	Member
Sri S.Kishore Babu	Member
Smt. M.B. Padmini	Convener

INVESTMENT COMMITTEE	
Sri V. Venkat Rao	Chairman
Sri K.Venkata Ramaiah	Member
Sri T.V.S.Anjaneya Raju	Member
Sri S.V.N.Subhash Teja	Member
Smt. M.B. Padmini	Convener
ASSET-LIABILITY MANAGEMENT COMMITTEE (ALM/ALCO)	
Sri V. Venkat Rao	Chairman
Sri K.Venkata Ramaiah	Member
Sri S.Venkateswara Rao	Member
Smt. M.B. Padmini	Convener
STAFF COMMITTEE	
Sri V. Venkat Rao	Chairman
Sri A.K.Ansari	Member
Sri S.Venkateswara Rao	Member
Sri S.Kishore Babu	Member
Sri G. Seshagiri Rao	Member
Smt. M.B. Padmini	Convener

RISK MANAGEMENT COMMITTEE	
Sri T.V.S.Anjaneya Raju	Chairman
Sri Kalle Nageswara Rao	Member
Sri Bogadhi Siva Rama Krishna Prasad	Member
Sri Joga Raju	Member
Smt. M.B. Padmini	Convener
CUSTOMER SERVICE COMMITTEE	
Sri V.Venkat Rao	Chairman
Sri S.Kishore Babu	Member
Sri S.Nageswara Rao	Member
Sri S.V.N.Subhash Teja	Member
Smt. M.B. Padmini	Convener
INFORMATION TECHNOLOGY COMMITTEE	
Sri K.Venkata Ramaiah	Chairman
Sri S.Kishore Babu	Member
Sri S.V.N.Subhash Teja	Member
Smt. M.B. Padmini	Convener

విషయం : నెం. 1 : 2023-24 సంవత్సరమునకు పరిపాలనా నివేదిక ఆమోదించుట.

2023-2024 వ సంవత్సరపు

బ్యాంకు యొక్క సర్వసభ్య సమావేశము నందు చైర్మన్ నివేదిక

గౌరవనీయులైన సభ్యులారా !

హృదయ పూర్వక స్వాగతం

మన బ్యాంకు 96 వ వార్షిక నివేదికను మరియు పరిపాలనా నివేదికను మీ ఆమోదం నిమిత్తం, మీ ముందు ఉంచుటకు ఎంతగానో ఆనందించుచున్నాను. బ్యాంకు సభ్యులు, శ్రేయోభిలాషుల సహాయ సహకారములతో మరియు డిపాజిటర్లు బ్యాంకు పై ఉంచిన విశ్వాసముతో బ్యాంకు అభివృద్ధి దిశలో పయనించుచున్నది.

2023 - 2024 వ సం॥ము **M/s. Ramasamy Koteswara Rao and Co. LLP**, చార్టర్డ్ ఎకౌంటెంట్ వారిచే ఆడిట్ చేయబడి రిపోర్టు ఇచ్చుట జరిగినది.

మహాజన సభలు మరియు పాలకవర్గ సమావేశములు

ఈ ఆర్థిక సంవత్సరములో అనగా 01-04-2023 నుండి 31-03-2024 వరకు పరిపాలనలోని అనేక అంశములు చర్చించుటకు మరియు నిర్ణయములు తీసికొనుటకు 2 మహాజనసభలు, 25 పాలకవర్గ సమావేశములు జరిగినవి.

సభ్యులు - వాటా ధనము

(రూ. లక్షలలో)

సభ్యులు	2022 - 23	2023 - 24
‘ఎ’ తరగతి సభ్యులు	28622	20010
సభ్యులు చెల్లించిన మొత్తం షేరు ధనం	1611.47	1662.86

డిపాజిట్లు - సభ్యులకు ఇచ్చిన అవ్వలు

(రూ. లక్షలలో)

సభ్యులు	2022 - 23	2023 - 24
డిపాజిట్లు	67419.82	68106.38
ఋణములు	42343.71	47537.68

నిరర్థక ఆస్తులు (Non Performing Assests)

సభ్యులకు ఇవ్వబడిన ఋణముల నందు నిరర్థక ఆస్తులు (N.P.A.) శాతము ఈ క్రింది విధముగా యున్నది.

	2022 - 23	2023 - 24
గ్రాస్ యన్.పి.ఎ.	7.04%	4.99%
నెట్ యన్.పి.ఎ.	0%	0%

(రూ. లక్షలలో)

ఇతర సంస్థలలో ఫిక్స్డ్ డిపాజిట్లు	2022-23	2023-24
జిల్లా సహకార కేంద్ర బ్యాంకు	3080.00	2500.00
ఆంధ్రప్రదేశ్ రాష్ట్ర సహకార బ్యాంకు లి. విజయవాడ శాఖ	2614.00	2000.00
చైతన్య గోదావరి గ్రామీణ బ్యాంకు	2600.00	2200.00
ఇండస్ ఇండ్ బ్యాంక్, విజయవాడ	500.00	-
విజయ మహిళా కో-ఆపరేటివ్ అర్బన్ బ్యాంక్, హైదరాబాద్	10.00	10.00
కోస్టల్ లోకల్ ఏరియా బ్యాంకు	300.00	-
	9104.00	6710.00

కేంద్ర రాష్ట్ర ప్రభుత్వ సెక్యూరిటీ నందు గల మొత్తములు :

Sl. No	Investments	Face value on	Book Value	Market Value
1	Centrl Govt.Securities	12,02,49,050.00	11,70,21,132.57	12,02,75,257.00
2	State Govt.Securities	2,17,19,30,000.00	2,17,26,66,585.00	2,17,10,09,602.00
3	Tresury Bills	-	-	-
	Total	2,29,21,79,050.00	2,28,96,87,717.57	2,29,12,84,859.00

ఈ ఆర్థిక సంవత్సరమునందు ఆదాయపు పన్ను చట్ట నియమాలు అనుసరించి, స్థూల లాభముల నుండి 27.39% ఆదాయపు పన్నుగా చెల్లించబడినది. సదరు మొత్తం రూ. 332.45 లక్షలు చెల్లించిన తదుపరి, బ్యాంకు నిఖర లాభం రూ. 881.26 లక్షలుగా ప్రకటింపబడినది.

ఇతర బ్యాంకులలో కరెంటు ఖాతాల నందు నిల్వ ఉన్న మొత్తము	(రూ. లక్షలలో)
కృష్ణాజిల్లా కో-ఆపరేటివ్ సెంట్రల్ బ్యాంకు	508.73
ఆంధ్రప్రదేశ్ రాష్ట్ర కో-ఆపరేటివ్ బ్యాంకు	140.58
స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా	364.38
ఐ.డి.బి.ఐ. బ్యాంక్	2244.78
యాక్సిస్ బ్యాంక్	5.01
యస్ బ్యాంకు	585.02
పంజాబ్ నేషనల్ బ్యాంక్	138.63
మొత్తం	3987.13
ఇతర సంస్థల నందు ఉన్న షేరు ధనము	
కృష్ణాజిల్లా సహకార కేంద్ర బ్యాంకు లి., మచిలీపట్నం	0.50
ఆంధ్రప్రదేశ్ రాష్ట్ర సహకార అర్బన్ బ్యాంకులు	
మరియు సహకార సంఘముల ఫెడరేషన్	6.00
ఐ.ఎఫ్.సి.ఐ.	0.05
ఇతర సంస్థల వద్ద ఉన్న సెక్యూరిటీ డిపాజిట్లు	
1. టెలిఫోన్ డిపార్టుమెంట్ వద్ద	0.18
2. స్టేట్ ఎలక్ట్రిసిటీ బోర్డు వద్ద	2.45
3. సహకార శాఖ వద్ద	0.35

బ్యాంకు ఇప్పటి వరకు వివిధ పద్ధుల క్రింద కేటాయించిన నిధులు

	Rs. in Lakhs
Reserve Fund	3883.25
Dividend Equalisation Fund	695.60
Bad Debts Reserve	943.80
Building Fund (Out of Profits)	818.59
Investment Fluctuation Reserve	1299.99
Co-op. Education Fund	7.04
Common Good Fund	29.07
Building fund collected from members	174.54
Staff Welfare Fund	24.68
Unforeseen Contingencies	284.99
Provision for NPA	841.40
Provision for Standard Assets	181.31
Provision for Staff Leave Encashment	271.48
Investment Depreciation Reserve	23.76
Provision for Bad and Doubtful Debts.	2304.00
TOTAL	
ఋణములు	
సభ్యుల వద్ద యున్న ఋణములు మొత్తం	47537.68
1) Standard Assets	45167.20
నిరర్థక ఆస్తులు (NON-PERFORMING ASSETS)	
1) Sub Standard Assets	631.85
2) Doubtful Assets	
D.I.	179.10
D.II.	293.26
D.III.	1266.27
నిరర్థక ఆస్తులు మొత్తం	1738.63

CBS : బ్యాంకు ఖాతాలన్నియు కూడా పూర్తి కంప్యూటరీకరణ చేయబడి, బ్యాంకు శాఖలన్నియు కూడా CBS చేయబడినవి. బ్యాంకు ఖాతాదారులకు **ATM / DEBIT CARD** సౌకర్యాలు ప్రారంభించబడినవి. **SMS** సౌకర్యము కలదు. **ECS/NACH** సౌకర్యం కలదు. **RTGS/NEFT/IMPS** సౌకర్యం కలదు.

డివిడెండు మరియు ఇన్సూరెన్స్ ప్రీమియం

ప్రస్తుత ఆర్థిక సంవత్సరంలో డివిడెండు రూపంలో 2022-23 సం॥నకు రూ. 2,44,24,221/- మరియు ఇన్సూరెన్స్ ప్రీమియంగా రూ. 33,01,799/- వెరశి రూ. 2,77,26,020/- ఆర్థిక ప్రతిఫలములు సభ్యులకు అందచేయడమైనది.

2023-24 సం॥నకు గాను సభ్యులు చెల్లించిన షేరు ధనముపై 15% డివిడెండుగా ఇచ్చుటకు పాలకవర్గం వారు తీర్మానము చేసియున్నారు.

గౌరవనీయ సభ్యులారా !

బ్యాంకును అభివృద్ధి దిశలో పయనించేందుకు సహకరించుచున్న బ్యాంకు సభ్యులకు, ఖాతాదారులకు, శ్రేయోభిలాషులకు మరియు సహకార శాఖ అధికారులకు రిజర్వుబ్యాంకు ఆఫ్ ఇండియా వారికి మా ప్రత్యేక కృతజ్ఞతలు.

బ్యాంకు ఖాతాలను ఆడిట్ చేసి బ్యాంకు సిబ్బందికి తమ సలహాలను, సూచనలను యిచ్చిన **M/s. Ramasamy Koteswara Rao & Co.LLP**, ఛార్టర్డ్ ఎకౌంటెంట్స్ గారికి, **M/s.Suryanarayana Murthy&Co.**, ఛార్టర్డ్ ఎకౌంటెంట్స్ **M/s. Gangadhar & Associates**, ఛార్టర్డ్ ఎకౌంటెంట్స్ మరియు **M/s.M.N. Rao & Associates**, ఛార్టర్డ్ ఎకౌంటెంట్స్ గారికి అంతర్గత తనిఖీ చేసి బ్యాంకు ఖాతాల మెరుగైన నిర్వహణకు సలహాలు / సూచనలు యిచ్చిన ఇంటర్నల్ ఆడిటర్లకు మా కృతజ్ఞతలు.

వాయిదా మీరియున్న బ్యాంకు ఋణముల వసూళ్ళ విషయంలో గణనీయమైన కృషి చేస్తూ, ఖాతాదారులకు మెరుగైన సేవలు అందిస్తున్న మా బ్యాంకు సిబ్బంది మరియు డిపార్టుమెంట్ సేల్ ఆఫీసర్ గారికి మా అభినందనలు.

సహకార అర్బన్ బ్యాంకుల అభివృద్ధికి సలహాలు ఇస్తూ, రాష్ట్ర సహకార అర్బన్ బ్యాంకింగ్ వ్యవస్థను కాపాడుటకు ఎంతో కృషి చేస్తున్న శ్రీ మానం ఆంజనేయులు (Ex. M.L.A.) అధ్యక్షులు, EMERITUS విశాఖపట్టణం సహకార బ్యాంకు వారికి మరియు ఎపి కోఆపరేటివ్ అర్బన్ బ్యాంక్స్ & క్రెడిట్ సొసైటీస్ ఫెడరేషన్ వారికి మా కృతజ్ఞతలు.

పాలకవర్గము తరపున,

ఇట్లు

నేమూరి వెంకట్రావు (చిన్ని

చైర్మన్

The Gandhi Co-Operative Urban Bank Ltd., No:H.948, Vijayawada-2

Branch wise Deposits and Loans position as on 31-03-2024

(Rs. in Lakhs)

Sl.No.	Branch Name	Date of Opening	Members	Share Capital	Deposits	Loans
1	Head Office	01-11-1928	6,981	419.40	30,057.88	9,670.25
2	Patamata	11-05-1997	3,181	248.40	12,543.25	6,679.20
3	Vuyyuru	08-04-2009	1,297	117.66	1,288.16	3,504.16
4	Azith Singh Nagar	07-05-2009	2,607	258.26	3,517.98	7,550.40
5	Bhavanipuram	27-08-2010	868	103.16	3,554.45	3,083.69
6	Hanuman junction	12-08-2011	632	54.31	979.39	1,595.37
7	Mylavaram	19-08-2011	579	59.27	1,301.59	1,751.26
8	Nuzividu	25-08-2011	743	67.96	1,267.70	1,926.74
9	Ramavarappadu	28-04-2013	739	76.65	4,611.75	3,076.85
10	One Town	20-11-2013	797	80.70	3,036.50	2,653.76
11	Satyanarayanapuram	16-08-2014	806	87.88	5,202.11	2,991.09
12	Guntur	29-01-2017	780	89.22	745.61	3,054.91
		TOTAL	20,010	1,662.86	68,106.38	47,537.68

విషయం నెం. 2 : 2023-24 సంవత్సరమునకు ఆడిట్ రిపోర్ట్ను ఆమోదించుట

M/s. RAMASAMY KOTESWARA RAO & CO LLP
CHARTERED ACCOUNTANTS
4-11, Uppara Bazar, Prasadam padu, Vijayawada 521 108. Ph : 9985233325.

INDEPENDENT AUDITOR'S REPORT

To
The MEMBERS OF
The GANDHI CO-OPERATIVE URBAN BANK LIMITED
VIJAYAWADA

Report on the Audit of financial Statements

Opinion:

We have audited the financial statements of **THE GANDHI COOPERATIVE URBAN BANK LIMITED** ("the Bank") (Reg. No: H.948), which comprise the Balance Sheet as at 31st March 2024, the Profit & Loss Account, the Receipt and Payments Account for the year then ended and a summary of significant accounting policies and other explanatory information forming part of these financial statements. Incorporated in these financial statements are the returns of Head Office and Eleven Branches audited by us.

In our opinion, the accompanying financial statements together with the notes thereon give a true and fair view of the financial position of the bank as at 31st March 2024; and of its financial performance for the year then ended in conformity with the accounting principles generally accepted in India.

Basis for opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Management Responsibility for the Financial Statements:

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Banking Regulation Act, 1949 complying with Reserve Bank of India guidelines from time to time, applicable Accounting Standards, and for such internal controls as management determines necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expression of opinion on the effectiveness of the Bank's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements:

The Balance Sheet and Profit & Loss account have been drawn up in accordance with section 29 of the Banking Regulation Act, 1949.

We report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;
- The transactions of the Bank which have come to our notice have been within the powers of the Bank;
- The returns received from the offices and branches of the Bank have been found adequate for the purpose of the audit.

We further report that:

- The Balance Sheet, the Profit & Loss Account, and the Statement of Receipts and Payments dealt with by this Report are in agreement with the books of account;
- In our opinion proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books;
- The Bank has been awarded "A" class for the year under audit.

for M/s.Ramasamy Koteswara Rao & Co LLP

CHARTERED ACCOUNTANTS
Firm Reg. No. 010396S/S200084

Place: Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
Partner
Membership No. 028353
UDIN: 24028353BKBMMT8191



SIGNIFICANT ACCOUNTING POLICIES

1. GENERAL

The Financial Statements are prepared on historical cost and going concern concept and in accordance with the generally accepted accounting principles and the statutory provisions and practices prevailing in India, unless otherwise stated.

2. RECOGNITION OF INCOME AND EXPENDITURE

- a) Interest on non-performing advances is recognized on realization. The unrealized interest in these cases is accounted in "Overdue Interest Reserve".
- b) Income is recognized as per Income Recognition norms laid down by RBI.
- c) Commission, Exchange, Brokerage, Rent on Lockers and Dividend are accounted on realization.
- d) Interest on Loans & Advances relating to Standard Assets is accounted on Accrual basis.
- e) Interest on Overdue term deposits is accounted on accrual basis @ rates applicable on Savings Bank accounts.

3. INVESTMENT

- a) Investment in Govt. Securities are classified in accordance with the guidelines issued by Reserve Bank of India into two categories viz., "Held to Maturity" and "Available for sale" and are valued accordingly.
- b) Investments under "Held to Maturity" category have been valued at acquisition cost. Premium, if any, on such investments is amortized over the residual life of the particular investment.
- c) Investments under "Available for Sale" category have been marked to market on the basis of guidelines issued by RBI. Net depreciation if any under each classification has been provided for and net appreciation if any has been ignored.

4. ADVANCES

- a) All advances are classified as per the prudential norms issued by the Reserve Bank of India under four categories i.e., Standard, Sub-Standard, Doubtful and Loss Assets and provided accordingly.
- b) Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision has been made on all Standard Assets as per RBI Circular No.DOR.STR.REC.14/21.04.048/2023-24, Dated 08/05/2023

5. FIXED ASSETS AND DEPRECIATION

- a) Premises and other Fixed Assets are stated at historical cost net of Depreciation.
- b) Depreciation is provided on Straight line method on all assets, except for computers which are written off in three years.
- c) Depreciation on Fixed Assets purchased during the year is charged from the date of put to use basis.

6. EMPLOYEES BENEFITS

- a) Gratuity : A group gratuity life assurance policy has been taken from the LIC of India and the required premium is being paid annually as determined by LIC of India.

- b) Encashment of Leave: Necessary provisions as per the leave outstanding in the name of Employee on last pay drawn on made.

7. NET PROFIT

The Net Profit disclosed in the Profit and Loss Account is after usual and necessary provisions.

OTHER DISCLOSURES AND EXPLANATORY INFORMATION:

8. DISCLOSURES UNDER ACCOUNTING STANDARDS :

i) AS-5 : Prior Period Items :

Income Tax for previous years of Rs.1,37,179/- which was paid during the current year has been charged as expense during the year.

ii) AS-18 : Related Parties and Disclosures :

The Bank is a cooperative society and there are no related parties to report relationships and transactions under the accounting standard.

iii) AS-20 : Earnings per share :

Sl.No	Particulars	31-Mar-2024	31-Mar-2023
1	Profit after tax	881.26 Lakhs	1235.14 Lakhs
2	Nominal value of share Rs.	25/-	25/-
3	Number of equity shares	66,51,422/-	64,57,147/-
4	EPS - Basic in Rs	13.25	19.13

iv) AS-28 : Impairment of Assets :

In the opinion of the management, there is no impairment of assets of the bank as on 31-Mar-2024 to a material extent that requires disclosure and hence, no provision is made.

OTHER INFORMATION :

9. Upon migration to new CBS in FY 2020-21, Bank has modified it's presentation of interest receivable on standard advances by including the same along with principal amount under the head 'Advances'. Only interest receivable on staff loans is now presented under the head 'Interest receivable on standard assets' up to the F.Y. 2022-23.

Place: Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
Partner
Membership No. 028353
UDIN: 24028353BKBMMT8191

for M/s.Ramasamy
Koteswara Rao & Co LLP
CHARTERED ACCOUNTANTS
Firm Reg. No. 010396S/S200084

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

The Third Schedule (Section 29) of Banking Regulation Act, 1949

Balance Sheet As On 31-03-2024

Capital And Liabilities		As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
Capital and Liabilities			
Capital	1	16,62,86,197.00	16,11,48,062.00
Reserves and Surplus	2	90,46,24,847.56	84,37,60,291.75
Deposits	3	6,81,06,38,431.48	6,74,19,82,378.23
Borrowings	4	-	-
Other liabilities and provisions	5	71,61,09,036.78	66,23,43,049.22
TOTAL		8,59,76,58,512.82	8,40,92,33,781.20
Assets			
Cash and balances with Reserve Bank of India	6	6,96,56,244.00	6,82,04,278.00
Balance with banks and money at call and short notice	7	1,06,97,13,247.04	1,24,58,00,693.29
Investments	8	2,29,03,42,717.57	2,51,62,93,970.57
Advances	9	4,75,37,67,597.22	4,23,43,71,391.99
Fixed Assets	10	7,01,01,179.43	3,73,14,283.71
Other Assets	11	34,40,77,527.56	30,72,49,164.04
TOTAL		8,59,76,58,512.82	8,40,92,33,781.60
Contingent liabilities Bills for Collection	12	1,88,11,113.77	1,79,67,084.00

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
Partner
Membership No. 028353
UDIN: 24028353BKBMMT8191

As per our separate report of even date

For M/s. Ramasamy Koteswara Rao & Co. LLP
CHARTERED ACCOUNTANTS
Firm Reg. No. 010396S / S200084

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

Profit & Loss Account For The Year Ended 31-03-2024

Capital And Liabilities	Seh	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I. Income			
Interest earned	13	76,33,67,626.16	77,91,34,083.04
Other income	14	70,19,401.89	64,49,991.26
Total		77,03,87,028.05	78,55,84,074.30
II. Expenditure			
Interest expended	15	48,00,91,419.10	45,36,35,340.83
Operating expenses	16	17,78,74,352.35	17,90,97,175.29
Provisions and contingencies	17	1,67,04,291.79	3,37,83,510.15
Total		67,46,70,063.24	66,65,16,026.27
III. Profit/Loss			
Net profit/loss(-) for the year		9,57,16,964.81	11,90,68,048.03
Add: Transfer from IFR		(76,91,359.21)	44,45,734.73
Profit/loss(-) brought forward			-
Total		8,81,25,605.60	12,35,13,782.76
IV. Appropriations			
Transfer to statutory reserves		2,20,31,401.00	2,97,67,012.00
Transfer to other reserves		5,28,75,363.60	6,93,22,549.76
Transfer to Government/			
Proposed dividend		1,32,18,841.00	2,44,24,221.00
Balance carried over to balance sheet		-	-

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
Partner
Membership No. 028353
UDIN: 24028353BKBM8191

As per our separate report of even date

For M/s. Ramasamy Koteswara Rao & Co. LLP
CHARTERED ACCOUNTANTS
Firm Reg. No. 010396S / S200084

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

Schedules for Balance Sheet as on 31-Mar-2024

Schedule 1 – Capital

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
III.	For Other Banks		
	Authorised Capital		
	(1,60,00,000 shares of Rs.25 each)	40,00,00,000.00	40,00,00,000.00
	Issued Capital		
	("A" Class shares of Rs 25 each)	40,00,00,000.00	40,00,00,000.00
	("B" Class shares of Rs 1 each)		
	Subscribed Capital		
	("A" Class shares of Rs 25 each)	16,62,43,365.00	16,11,47,435.00
	("B" Class shares of Rs 25 each)	42,200.00	-
	(Nominal Shares of Rs. 1 each)	632.00	627.00
	Called-up Capital		
	("A" Class shares of Rs 25 each)	-	-
	("B" Class shares of Rs 25 each)	-	-
	Less: Calls unpaid		
	Add: Forfeited shares		

Schedule 2 - Reserves and Surplus

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Statutory Reserves		
	Opening Balance	34,82,24,241.27	30,37,80,211.05
	Additions during the Year	4,01,00,927.76	4,44,44,030.22
	Deductions during the year	-	-
	Closing Balance	38,83,25,169.03	34,82,24,241.27
II.	Capital Reserves		
	Opening Balance		
	Building Fund out of Profits	6,95,07,198.89	5,78,66,205.89
	land Revaluation Reserve	1,35,10,349.00	1,35,10,349.00
	Building Fund Collected from members	1,64,82,290.13	1,57,02,386.13
	Building Fund Utilised	1,53,31,757.87	1,53,31,757.87
	TOTAL	11,48,31,595.89	10,24,10,698.89

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	Additions during the year		
	Building Fund out of Profits	1,23,51,378.00	1,16,40,993.00
	Land Revaluation Reserve	-	-
	Building Fund Collected from members	9,71,652.00	7,79,904.00
	Building Fund Utilised		-
	TOTAL	1,33,23,030.00	1,24,20,897.00
	Deductions during the year		
	Building Fund out of Profits	-	-
	land Revaluation Reserve	-	-
	Building Fund Collected from Members	-	-
	Building Fund Utilised	-	-
	TOTAL	-	-
	Closing balance		
	Building Fund out of Profits	8,18,58,576.89	6,95,07,198.89
	land Revaluation Reserve	1,35,10,349.00	1,35,10,349.00
	Building Fund Collected from Members	1,74,53,942.13	1,64,82,290.13
	Building Fund Utilised	1,53,31,757.87	1,53,31,757.87
	Closing balance	12,81,54,625.89	11,48,31,595.89
III.	Share Premium		
	Opening balance		
	Additions during the year		
	Deductions during the year		
IV.	Revenue and other Reserves		
	Opening balance		
	Investment Fluctuation reserve	11,24,07,589.27	10,68,53,324.00
	Dividend Equalization Fund	5,72,09,113.84	4,55,68,120.84
	Bad Debts Reserve	8,20,28,620.22	7,03,87,627.22
	Co-operative Education Fund	5,66,310.76	8,84,779.76
	Common Good Fund	25,10,734.06	22,44,254.06
	Staff Welfare Fund	24,68,303.68	24,68,303.68
	TOTAL	25,71,90,671.83	22,84,06,409.56

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	Additions during the year		
	Investment Fluctuation Reserve	1,75,91,359.21	1,00,00,000.00
	Divident Equalization Fund	1,23,51,378.00	1,16,40,993.00
	Bad Debts Reserve	1,23,51,378.00	1,16,40,993.00
	Co-operative Education Fund	1,50,000.00	1,50,000.00
	Common Good Fund	20,00,000.00	15,00,000.00
	Staff Welfare Fund		-
	TOTAL	4,44,44,115.21	3,49,31,986.00
	Deductions during the year		
	Investment Fluctuation Reserve		44,45,734.73
	Dividend Equalization Fund		
	Bad Debts Reserve		
	Co-operative Education Fund	12,000.00	4,68,469.00
	Common Good Fund	16,03,340.00	12,33,520.00
	Staff Welfare Fund	-	
	TOTAL	16,15,340.00	61,47,723.73
	Closing Balance		
	Investment Fluctuation Reserve	12,99,98,948.48	11,24,07,589.27
	Dividend Equalization Fund	6,95,60,491.84	5,72,09,113.84
	Bad Debts Reserve	9,43,79,998.22	8,20,28,620.22
	Co-operative Education Fund	7,04,310.76	5,66,310.76
	Common Good Fund	29,07,394.06	25,10,734.06
	Staff Welfare fund	24,68,303.68	24,68,303.68
	Closing Balance	30,00,19,447.04	25,71,90,671.83
V.	Balance in profit and loss Account		
	Profit in P & L Account	8,81,25,605.60	12,35,13,782.76
	Un-distributed Profits		-
	TOTAL	8,81,25,605.60	12,35,13,782.76
	TOTAL (I,II,III,IV and V)	90,46,24,847.56	84,37,60,291.75

Schedule 3 - Deposits

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
A.I.	Demand deposits		
	(i) From banks		
	(ii) From others	19,78,865.26	29,93,901.94
II.	Savings Bank Deposits	50,24,69,921.20	50,86,57,588.27
III.	Term Deposits		
	(i) From banks		
	(ii) From others		
	Recurring Deposits	7,95,54,097.00	7,19,66,209.00
	Fixed Deposits - CM	3,91,06,286.00	4,59,65,512.00
	Fixed Deposits - ST	19,64,66,566.00	18,18,61,268.00
	Fixed Deposits - I-M	1,66,22,57,743.00	1,56,54,56,203.00
	Fixed Deposits - I-Q	40,00,49,083.00	41,37,99,199.00
	Fixed Deposits - I-H	44,49,594.00	23,42,207.00
	Fixed Deposits - I-Y	1,23,42,133.00	1,05,11,649.00
	Cash Certificates	3,87,98,01,238.00	3,90,58,26,742.00
	Locker Security Deposit	2,37,83,223.00	2,36,03,115.00
	Maturity Deposits	14,36,275.00	18,05,091.00
	Staff Security Deposits	3,51,900.00	3,58,000.00
	Staff PF Deposits	65,91,507.02	68,35,693.02
	Total OF III	6,30,61,89,645.02	6,23,03,30,888.02
	Total of I, II and III	6,81,06,38,431.48	6,74,19,82,378.23
B.	(i) Deposits of branches in India	-	-
	(ii) Deposits of branches outside India	-	-
	Total	6,81,06,38,431.48	6,74,19,82,378.23

Schedule 4 – Borrowings

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Borrowings in India		
	(a) Reserve Bank in India	NIL	NIL
	(b) Other banks		
	© Other institutions and agencies		
	Sub Total (I)	-	-
II.	Borrowings outside India		
	Total (I and II)		
	Secured borrowings included in I and II above	-	-

Schedule 5 - Other Liabilities and Provisions

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Bills Payable		
II.	Inter-Office adjustment (net)		
III.	Interest accrued	2,22,33,879.00	1,98,73,879.00
IV.	Others (Including Provisions)		
	a) other Liabilities		
	Excess cash received payable	16,890.00	15,890.00
	Members Suspense	77,44,746.80	77,64,172.80
	CASH TDS PAYABLE	500.00	2,75,393.00
	NPA_CHARGES_CREDIT	12,18,908.20	8,44,876.45
	Bonus/Exgratia to Staff	31,228.00	-
	Pay orders account	7,87,959.30	9,13,926.00
	P.V.B.E CO.OP.Credit Society	-	2,76,390.00
	Professional Tax	2,000.00	5,100.00
	L I C of India	-	18,934.00
	Depositor s T D S	8,39,676.00	20,38,216.00
	Appraiser Fees	25,534.00	-1,259.20
	General Suspense	72,17,557.23	43,15,152.10
	Members Dividend Parking Account	6,603.00	7,683.00
	TDS Deducted by Bank	5,52,509.90	-2,95,259.10
	Provident Fund Payable	9,19,840.00	8,50,000.00
	Unsettled amount of ATM and other	95,214.64	95,214.64
	NEFT /RTGS REVERSAL	14,241.00	29,283.00

	Particulars	As on 31-03-2024		As on 31-03-2023	
		Rs.	Ps.	Rs.	Ps.
	Stale Cheques Account	2,16,832.90		3,15,874.90	
	RTGS/NEFT Funds Transfer	9,477.00		9,477.00	
	Tds Deducted By Branches	-		14,76,581.00	
	CGST Output	0.42		1,88,945.91	
	SGST Output	0.42		1,88,945.91	
	IGST Output	-		35.00	
	Cgst Rcm Output	3,994.00		3,994.00	
	Sgst Rcm Output	3,994.00		3,994.00	
	NEFT_PRODUCT	3,934.00		3,934.00	
	RTGS_PRODUCT	10,465.00		10,465.00	
	Provision for Covid19 Interest Rebate	10,09,985.00		10,09,985.00	
	Prov. For Audit Fee payable	31,07,970.00		25,65,000.00	
	Prov. For Expenditure Payable	4,39,885.60		19,44,000.00	
	Dividend For 2020-21	23,74,839.00		23,86,725.00	
	Dividend For 2021-22	21,42,801.00		21,71,121.00	
	Dividend For 2022-23	43,59,633.00		-	
	Members Share Suspense account	20,29,370.00		-	
	Auction sale Price Under SARFAESI	2,63,118.00		-	
	TOTAL of (a)	3,54,49,707.41		2,94,32,790.41	
	b) Provisions				
	Overdue Interest Reserve	26,61,25,878.14		23,42,18,723.37	
	Provision For NPA	8,41,39,805.79		8,41,39,805.79	
	Provision For Standard Assets	1,81,31,187.37		1,57,45,187.37	
	Investment Depreciation Reserve	23,76,108.57		99,67,467.78	
	Provision For FD with Vijaya Co-operative				
	Urban Bank (women)	10,00,000.00		10,00,000.00	
	Unforeseen Contingencies	2,84,99,034.50		2,29,79,657.50	
	Provision Staff Leave Encashment	2,71,48,436.00		2,59,80,538.00	
	Provision For shares with IFCI	5,000.00		5,000.00	
	Prov. For shares with APCUB Federation	6,00,000.00		6,00,000.00	
	Provision For Bad and Doubtful Debts	23,04,00,000.00		21,84,00,000.00	
	Total of (b)	65,84,25,450.37		61,30,36,379.81	
	Total of Other Liabilities and Provisions (a+b)	69,38,75,157.78		64,24,69,170.22	
	Grand Total (I+II+III+IV)	71,61,09,036.78		66,23,43,049.22	

Schedule 6 - Cash and Balances with Reserve Bank of India

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Cash in hand (including foreign currency notes)	6,96,56,244.00	6,82,04,278.00
II.	Balances with Reserve Bank of India (i) in Current Account (ii) in Other Accounts		
	Total (I and II)	6,96,56,244.00	6,82,04,278.00

Schedule 7 - Balances with Banks and Money at Call and Short Notice

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	In India		
	(i) Balances with Banks		
	(a) In Current Account		
	S.B.I. Vijayawada-1, Current A/C	46,87,640.00	21,29,299.00
	S.B.I. Governorpet, Current A/C	9,64,648.92	52,75,176.92
	S.B.I. Vijayawada-1, Debit Cards	3,07,86,061.71	3,14,67,846.26
	Punjab National Bank , Vijayawada	1,38,62,475.68	3,93,62,475.67
	IDBI Bank, Current A/C	17,80,23,256.36	10,16,93,276.20
	IDBI Bank , CTS Clearing A/C	2,99,48,703.11	3,79,64,791.71
	IDBI Bank, Vuyyuru	1,05,47,999.99	15,00,000.88
	IDBI Bank , Guntur	59,57,982.01	69,99,982.30
	A.P State Coop Bank, Vijayawada A/c	1,40,58,028.44	1,11,78,068.44
	K.D.C.C Bank, R.O., Vja Current A/c	1,64,81,857.72	2,15,88,685.72
	K.D.C.C Bank, Vuyyuru	21,00,000.00	21,00,000.00
	K.D.C.C Bank C/A, Hanuman Junction	1,20,02,794.00	90,24,912.00
	K.D.C.C Bank C/A, Mylavaram	1,55,99,882.00	74,00,000.00
	K.D.C.C Bank C/A, Nuzividu	46,88,802.00	60,50,920.00
	AXIS BANK, RTGS A/C	5,01,315.25	5,01,315.25
	Yes bank, NEFT/RTGS Payment A/c	1,60,46,296.51	1,07,04,195.74
	Yes bank, NEFT/RTGS Collection A/c	3,47,43,349.40	3,75,17,086.91
	Yes Bank IMPS Account	77,12,153.94	28,24,646.29
	Indusind Bank Vijayawada C/A	-	1,18,014.00
	Total of (a)	39,87,13,247.04	33,54,00,693.29

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	(b) In Other Deposit Accounts		
	F D with AP State Coop.Bank	20,00,00,000.00	26,14,00,000.00
	FD in KDCC Bank, R O	25,00,00,000.00	30,80,00,000.00
	FD in chaitanya Godavari Grammena Bank	22,00,00,000.00	26,00,00,000.00
	FD in Indusland Bank,Vijayawada	-	5,00,00,000.00
	FD in Vijaya coop Urban Bank, Hyd (women)	10,00,000.00	10,00,000.00
	FD in Coastal Local Area Bank.Vi	-	3,00,00,000.00
	TotalL Of (b)	67,10,00,000.00	91,04,00,000.00
	(ii) Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions		
	Total (I and ii)	1,06,97,13,247.04	1,24,58,00,693.29
II.	Outside India		
	(i) In Current Accounts		
	(ii) In Other Deposits Accounts		
	(iii) Money at call and short notice		
	Total (I,ii and iii)	-	-
	Grand Total (I and II)	1,06,97,13,247.04	1,24,58,00,693.29

Schedule 8 – Investments

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Investments in India in		
	(i) Government Securities		
	Investments in Central Govt.Securities	11,70,21,132.57	16,71,61,132.57
	Investments in State Govt.Securities	2,17,26,66,585.00	2,34,84,77,838.00
	TOTAL of (i)	2,28,96,87,717.57	2,51,56,38,970.57
	(ii) Other approved securities		
	(iii) Shares		
	(iv) Debentures and Bonds		
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (to be specified)		
	Shares with Fed.of APUBS & CCS	6,00,000.00	6,00,000.00
	Shares In KDCC Bank, Vijayawada	50,000.00	50,000.00
	Shares in IFCI, Delhi	5,000.00	5,000.00
	TOTAL of (vi)	6,55,000.00	6,55,000.00

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	(v) Debt & Money Market Mutual Funds		
	TOTAL	2,29,03,42,717.57	2,51,62,93,970.57
II.	Investments outside India in		
	(i) Government Securities (including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	TOTAL		
	GRAND TOTAL (I & II)	2,29,03,42,717.57	2,51,62,93,970.57

Schedule 9 – Advances

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
A.	(i) Bills purchased and discounted		
	(ii) Cash credits, overdrafts and loans repayable on demand		
	Gold Loans Overdraft	1,29,14,429.30	7,25,000.00
	Overdraft Against Deposit	8,91,723.90	20,06,015.90
	Secure Over Draft Loans	2,94,10,944.00	2,77,60,725.00
	GCUB GOLD LOAN (BULLET)	59,62,22,749.00	27,37,94,972.00
	GCUB GOLD LOAN - EMI (REGULAR)	5,56,04,001.00	17,57,92,036.00
	TOTAL Of (ii)	69,50,43,847.20	48,00,78,748.90
	(iii) Term loans Total		
	Gold Loan Term Loan	4,70,46,124.00	-
	GOLD LOAN - STAFF	17,32,765.00	25,61,832.00
	Demestic Article loans	33,473.00	99,154.00
	Loans - M.T.	10,44,603.92	14,35,850.90
	Gandhi Topup Loan	37,48,080.00	19,47,877.00
	Vehicle Loans	32,218.00	46,361.00
	Staff Building Loan	1,34,12,832.00	1,18,72,303.00
	Loans against Deposit	5,35,01,015.00	4,46,92,875.00
	Loans On F.D. Account	-	1,16,002.00
	Loans - L.T.	91,02,201.10	1,32,58,840.04
	G L T Loans	3,70,66,05,164.00	3,58,84,64,490.18

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	Gandhi A S L Loans	74,10,712.00	13,91,531.00
	Gandhi Construction Loan	11,96,365.00	-
	Education Loans	31,04,267.00	32,81,088.97
	Surety Loans	73,23,711.00	76,17,735.00
	House Construction Loans	1,14,99,400.00	20,85,260.00
	House Purchase loans	3,72,34,164.00	1,00,77,784.00
	Gandhi Soubagya Loans	13,28,42,667.00	6,53,43,659.00
	Additional Loan	2,18,53,988.00	-
	TOTAL Of (iii)	4,05,87,23,750.02	3,75,42,92,643.09
	Total of A	4,75,37,67,597.22	4,23,43,71,391.99
B.	(i) Secured by tangible assets	4,75,37,67,597.22	4,23,43,71,391.99
	(ii) Covered by Bank/Government Guarantees	-	-
	(iii) Unsecured	-	-
	Total of B	4,75,37,67,597.22	4,23,43,71,391.99
C.I.	Advances in India		
	(i) priority Sector	3,74,38,25,554.82	2,92,49,45,192.30
	(ii) Public Sector		
	(iii) Banks		
	(iv) Others Total	1,00,99,42,042.40	1,30,94,26,199.69
	TOTAL	4,75,37,67,597.22	4,23,43,71,391.99
C.II.	Advances outside India		
	(i) Due from banks	-	-
	(ii) Due from Others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	TOTAL	-	-
	GRAND TOTAL (C.I and II)	4,75,37,67,597.22	4,23,43,71,391.99

Schedule 10 - Fixed Assets

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Premises		
	At Cost as on 31st March of the preceding year	3,42,49,136.87	3,42,49,136.87
	Additions during the year	3,50,11,871.00	-
	Deductions during the year		-
	Depreciation to Date	1,42,05,066.87	1,36,02,933.87
	TOTAL	5,50,55,941.00	2,06,46,203.00
II.	Other Fixed Assets (including furniture and fixtures)		
	At Cost as on 31st March of the preceding year		
	Furniture,Fixtures and Library	4,61,42,985.59	4,53,56,761.59
	Computers	2,11,90,819.78	1,98,64,487.78
	Currency Counting Machine	23,52,733.00	23,48,533.00
	Electronic Appliances	1,11,95,056.29	1,03,31,219.29
	Others	63,32,018.00	33,86,044.00
	Total	8,72,13,612.66	8,12,87,045.66
	Additions during the year		
	Furniture, Fixtures and library	11,500.00	7,86,224.00
	Computers	5,08,500.00	13,26,332.00
	Currency Counting Machine	2,87,920.00	4,200.00
	Electronic Appliances	6,17,615.00	8,63,837.00
	Closing work in Progress	21,71,364.72	
	Others	17,998.00	50,75,878.00
	TOTAL	36,14,897.72	80,56,471.00
	Deductions during the year		-
	Furniture, Fixtures and Library		-
	Computers		-
	Currency Counting Machine		-
	Electronic Appliances		-
	Others		21,29,904.00
	TOTAL	-	21,29,904.00
	Depreciation to date		
	Furniture, Fixtures and Library	4,19,54,754.15	3,94,11,962.13
	Computers	2,00,55,045.04	1,88,68,738.04
	Currency Counting Machine	13,05,214.00	10,13,029.00
	Electronic Appliances	1,01,54,339.00	97,30,722.00
	Others	23,13,919.76	15,21,080.78
	Total	7,57,83,271.95	7,05,45,531.95
	Total of (ii)	1,50,45,238.43	1,66,68,080.71
	Total of (I AND II)	7,01,01,179.43	3,73,14,283.71

Schedule 11 - Other Assets

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Inter-Office adjustments (net)		
II.	Interest accrued		
	On Standard Assets (Staff Building Loans)	45,67,132.00	45,67,132.00
	On NPA Loans	26,61,25,878.14	23,42,18,723.37
	On FD with Other Banks	83,27,833.00	86,12,438.00
	On Govt.Securities	3,97,62,002.00	4,35,19,553.00
	Total	31,87,82,845.14	29,09,17,846.37
III.	Tax paid in advance/tax deducted at source		
IV.	Stationery and Stamps		
V.	Non-banking assets acquired in Satisfaction of claims		
VI.	Others		
	Staff Festival advance	14,38,485.00	14,16,471.00
	Arrear TDS (Depositors)	39,31,311.70	13,57,711.70
	NPA_Charges_Debit	12,80,548.20	9,06,516.45
	Postage	-2,826.60	466.40
	Arbitration Fees	-6,000.00	-6,000.00
	Execuation Fees	-19,900.00	-19,900.00
	Advance to Sale Officer	-	1,40,000.00
	Advance to Others	5,11,660.00	-
	Advance Fee deposit in CERSAI	8,556.00	23,221.00
	Interest Receivable on Adv. Tax from IT Dept	8,79,245.00	8,79,245.00
	Branch Rent Advance	19,96,805.00	18,83,837.00
	Gold Loan Due to A/C	1,75,184.00	1,75,184.00
	Insurance Due from Borrowers	21,292.40	21,292.40
	Advance Tax Paid to IT Department	-	-
	Advance For Purchases	6,27,930.00	7,29,199.00
	Prepaid Expenditure	2,97,197.01	2,97,197.01
	CGST - Input A/C	17,88,999.56	15,16,790.56

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	SGST - Input A/C	17,70,564.09	14,98,357.09
	IGST - Input A/C	15,76,782.86	17,08,151.86
	CGST Cash Ledger	28.00	28.00
	Sgst Cash Ledger	0.46	0.46
	Igst Cash Ledger	46.00	46.00
	TDS Receivable	39,809.00	23,612.00
	TCS Receivable	-	39,644.00
	Advance Tax Refund	86,80,424.03	34,44,906.03
	Revenue Deposit with coop Dept	35,366.71	35,366.71
	Security Deposit with Telephoe Dept	18,130.00	18,130.00
	Security Deposit with APSEB	2,45,044.00	2,41,844.00
	TOTAL of VI	2,52,94,682.42	1,63,31,317.67
	TOTAL (I to VI)	34,40,77,527.56	30,72,49,164.04

Schedule 12 - Contingent Liabilities

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Cliaims against the bank not acknowledged as debts		
II.	Liability For party paid investments	-	-
III.	Liability on account of outstanding forword exchange contracts	-	-
IV.	Guarantees given on behalf of constituents		
	(a) In India	-	-
	(b) Outside India	-	-
V.	Acceptances, endorsements and other Obligations	-	-
VI.	Other items for Which the bank is contingently liable		
	Deaf Scheme- Payable (at RBI)	1,88,11,113.77	1,79,67,084.00
	Total	1,88,11,113.77	1,79,67,084.00

Schedule 13 - Interest Earned

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Interest/discount on advances/bills	51,81,47,698.83	52,44,31,805.68
II.	Income on investments	24,52,19,927.33	25,47,02,277.36
III.	Interest in balances with Reserve Bank of India and other inter-Bank funds		-
IV.	Others		-
	Total	76,33,67,626.16	77,91,34,083.04

Schedule 14 - Other Income

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Commission,exchange and brokerage	19,687.02	24,055.03
II.	Profit on Sale of investments	15,50,000.00	18,22,000.00
	Less: Loss on sale of investments		
III.	Profit on revaluation of investments		
	Less: Loss in revaluation of investments		
IV.	Profit on sale of land, buildings and other assets		3,02,141.00
	Less: Loss on sale of land,buildings ad other assets		
V.	Profit on exchange transactions		
	Less: Loss on exchange transactions		
VI.	Income earned by way of dividends, etc. From subsidiaries/companies and/or joint ventures abroad/in india		
VII.	Miscellaneous Income		
	Admission Fees	3,386.00	2,608.00
	Entrance Fees	7,72,089.00	6,29,607.00
	Miscellaneous Income	15,58,833.17	14,33,805.06
	Locker rent	20,42,067.00	22,31,131.00
	Clearing Cheques Return Charges	4,284.70	4,625.35
	Loan Processing Charges	44173	
	Others	10,24,882.00	
	Cgst (Central Gst)		9.41
	Sgst (State Gst)		9.41
	Igst (Integrated Gst)		-
	Total of (VII)	54,49,714.87	43,01,795.23
	Total of (I,II,III,IV,V,VI and VII)	70,19,401.89	64,49,991.26

Schedule 15 - Interest Expended

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Interest on deposits		
	Interest on Fixed Deposits	16,88,61,924.10	14,88,99,685.83
	Interest on Savings Deposits	2,05,97,788.00	1,98,05,709.00
	Interest on Staff PF Deposits	5,92,830.00	5,39,475.00
	Interest on Staff Security Deposits	66,508.00	22,612.00
	Interest on Cash Certificates	28,19,31,583.00	27,59,92,297.00
	Interest on Recurring Deposits	61,27,051.00	64,94,525.00
	Interest on Locker Deposits	19,13,735.00	18,81,037.00
	TOTAL OF(I)	48,00,91,419.10	45,36,35,340.83
II.	Interest on Reserve Bank of India/ Inter-bank borrowings		
III.	Others		
	TOTAL	48,00,91,419.10	45,36,35,340.83

Schedule 16 - Operating Expenses

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Payments to and provisions for employees		
	Establishment Charges	6,07,06,574.00	5,62,61,621.00
	P F Contributed by bank	51,67,265.00	48,75,809.00
	L T C	6,70,000.00	4,08,000.00
	Attenders Uniform	-	5,000.00
	Gratuity	36,53,511.00	47,84,579.00
	Staff Incentives	51,71,301.00	48,68,806.00
	Administrative Charges (P.F)	2,13,733.00	2,02,212.00
	E D L I Account (P.F)	77,527.00	80,289.00
	Staff Children Education Concession	6,70,000.00	6,25,000.00
	Medical Relief to Staff		-
	Total of (I)	7,63,29,911.00	7,21,11,316.00
II.	Rent,taxes and lighting	4,43,24,632.00	5,39,13,201.00
III.	Printing and Stationery	11,23,221.50	12,57,659.27
IV.	Advertisement and publicity	15,72,919.00	12,20,557.00
V.	Depreciation on bank's property	58,39,873.00	55,91,588.75

Schedule 16 - Operating Expenses (Cont...)

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
VI.	Director's Fees,allowances and expenses	36,26,000.00	25,56,072.00
VII.	Auditors Fees and expenses (Including branch auditors)	51,74,030.00	38,60,703.00
VIII.	Law Charges	32,164.00	13,958.00
IX.	Postages,Telegrams, Telephones, etc.	5,66,459.19	3,09,024.61
X.	Repairs and Maintenance	82,771.22	4,42,337.74
XI.	Insurance	1,66,59,552.31	1,23,41,992.43
XII.	Other Expenditure		
	Sale officer Costs	19,78,853.00	24,55,239.00
	Commission	-	451.27
	Miscellaneous Expenditure	22,15,738.36	31,63,710.10
	Guest Entertainment Charges	4,46,832.50	3,26,015.00
	Retainer Fees	50,100.00	65,850.00
	Sweeper Charges	14,82,000.00	13,14,530.00
	Travelling Allowances		1,860.00
	Clearing House Expenses	4,91,900.00	4,66,150.20
	Subscriptions	2,02,000.00	1,81,900.00
	General Body Expenses	26,83,942.00	10,82,907.00
	Staff Recruitment Expenses	2,99,100.00	4,14,406.00
	NPA Recovery Charges	13,09,057.35	26,41,895.20
	CIC Payments	2,20,899.97	1,35,327.59
	Election expenditure		11,95,801.00
	A.M.C Charges	13,87,566.56	12,34,208.00
	By law Amendment Fees		500.00
	Ezone Monitoring Charges		1,95,762.71
	Building Maintenance	69,306.00	1,15,007.00
	Computer Charges	6,66,801.36	5,11,094.02
	Business Promotion Charges	12,69,070.98	44,79,985.00
	Vehicle Fuel & Driver Expenses	3,62,402.32	6,28,177.00
	Vehicle Maintenance A/c	1,27,890.59	1,02,922.34
	Genarator Maintenance A/C	88,177.21	2,595.31
	Appraise Fees	21,74,191.00	13,14,650.00
	ATM Cards Expenditure	10,75,272.41	10,77,613.75

Schedule 16 - Operating Expenses (Cont...)

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
	Interest Paid on TDS and Penal	5,17,994.00	26,901.00
	IMPS Expenditure	65,400.00	69,900.00
	Interest Rebate On Loans	4,802.00	16,207.00
	CBS Monthly and Maintenance Charges	29,24,400.00	22,57,200.00
	Training Programme to staff and Directors	37,167.00	
	Cgst (Central Gst)	1,77,203.26	
	Sgst (State Gst)	1,77,203.26	
	Igst (Integrated Gst)	900	
	Gajuwaka Branch Opening Expenditure	36,648.00	
	Total of (XII)	2,25,42,819.13	2,54,78,765.49
	TOTAL	17,78,74,352.35	17,90,97,175.29

Schedule 17

	Particulars	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I.	Provisions & Contingencies		-
	Co-op Education Fund	1,50,000.00	1,50,000.00
	Provision For Staff Leave Encashm	40,48,398.00	63,23,949.00
	Provision For Bad And Doubtful De	1,20,00,000.00	1,50,00,000.00
	Premium Amortisation on Govt.Securities	7,11,253.00	12,33,929.00
	Investment Fluctuation Reserve	-	-
	Provision For Unforeseen Contingencies	50,00,000.00	50,00,000.00
	Provision For Standard Assets	23,86,000.00	1,34,945.37
	Provision For IDR	(75,91,359.21)	59,40,686.78
	TOTAL	1,67,04,291.79	3,37,83,510.15

The Gandhi Co-operative Urban Bank Ltd., Vijayawada
Statement of Receipts And Payments For The Year Ended 31-03-2024

Sl. No.	PARTICULARS	Receipts		Payments	
		Rs.	Ps.	Rs.	Ps.
1	Share Capital	2,28,67,880.00		1,77,29,745.00	
2	Reserves and Funds	9,99,99,273.76		1,57,87,295.00	
3	Deposits	13,33,35,58,825.06		13,26,49,02,772.21	
4	Dividend	2,47,24,059.00		2,04,04,632.00	
5	Interest Payable	2,22,33,879.00		1,98,73,879.00	
6	Excess Cash Received payable	1,000.00		-	
7	Suspense	7,79,25,385.00		7,30,13,035.87	
8	Sundries	4,60,63,803.25		4,72,54,494.00	
9	Expenditure Payable	21,88,61,726.93		22,09,38,375.66	
10	Provisions	24,40,56,937.69		18,75,57,029.32	
11	Previous Years Profit		-	12,35,13,782.76	
12	Depreciation Reserves	58,39,873.00		-	
13	Balances with Banks	4,59,08,29,293.59		4,65,41,41,847.34	
14	Fixed Deposit with Other Banks	1,23,59,00,000.00		99,65,00,000.00	
15	Investments Govt. securities	3,15,91,01,634.57		2,93,31,50,381.57	
16	Other Investments		-	-	
17	Loans and Advances	2,76,42,50,257.27		3,28,38,55,756.50	
18	Interest Receivable	22,42,36,273.98		25,21,01,272.75	
19	Fixed Assets	48,036.00		3,86,74,804.72	
20	Other Assets	8,218.00		11,418.00	
21	Adjusting Heads Due-To	22,30,918.00		48,04,518.00	
22	Advance Tax due from IT Dept.	24,00,343.00		-	
23	Interest Received on Loans	51,81,47,698.83		-	
24	Interest Received on FDs With Other Banks	6,51,47,339.00		-	
25	Interest Received on Govt Securities	18,00,39,588.33		-	
26	Other Interest Items	1,58,647.00		-	
27	Other Receipts	55,02,401.89		-	
28	Profit on sale of G O I Securities	15,50,000.00		-	
29	Profit on Sale of Fixed Asset		-	-	
30	Interest Paid on Deposits		-	48,00,91,419.10	
31	Establishment Charges		-	7,63,29,911.00	
32	Contingencies		-	6,81,62,126.35	
33	Provisions held for Current Year		-	2,42,95,651.00	
34	Previous Year IncomeTax Paid		-	1,37,179.00	
35	Income Tax Paid for the Year		-	4,10,00,000.00	
36	Provision release from IFR				
	Total Receipts	26,84,56,83,292.15		26,84,42,31,326.15	
	Closing Balance	6,82,04,278.00		6,96,56,244.00	
	Grand Total	26,91,38,87,570.15		26,91,38,87,570.15	

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
 Partner
 Membership No. 028353
 UDIN: 24028353BKBMMT8191

As per our separate report of even date

For M/s.Ramasamy Koteswara Rao & Co. LLP
 CHARTERED ACCOUNTANTS
 Firm Reg. No. 010396S / S200084

విషయం: నెం. 03: 2023-24 సంవత్సరములో ఈ దిగువ పద్దులపై అంచనాలకు మించి ఖర్చుకాబడిన మొత్తములను ఆమోదించుట గురించి

(రూ||లలో)

క్రమ సంఖ్య	పద్దు వివరములు	2023-24నకు ఆమోదించిన బడ్జెట్	2023-24నకు అయిన ఖర్చు మొత్తము	ఆమోదించవలసిన మొత్తము
1.	అడ్వర్టయిజ్మెంట్, డోనేషన్స్ & సబ్సిడీస్	15,00,000.00	17,74,919.00	2,74,919.00
2.	అప్రెయిజర్ ఫీజు (ఖర్చు)	20,00,000.00	21,74,191.00	1,74,191.00
3.	ఆడిట్ ఫీజు మరియు ఎఫ్ఆర్ కాస్ట్	30,00,000.00	38,54,030.00	8,54,030.00
4.	చైర్మన్ గౌరవ వేతనము	8,00,000.00	9,00,000.00	1,00,000.00
5.	క్లియరింగ్ హౌస్ ఖర్చులు	4,00,000.00	4,91,900.00	91,900.00
6.	డైరెక్టర్ సిట్టింగ్ ఫీజు	20,00,000.00	27,26,000.00	7,26,000.00
7.	జనరల్ బాడి ఖర్చులు	8,00,000.00	9,05,292.00	1,05,292.00
8.	ఇన్సూరెన్స్	1,30,00,000.00	1,66,59,552.31	36,59,552.31
9.	ఇంటర్నల్ ఆడిట్	12,00,000.00	13,20,000.00	1,20,000.00
10.	సేల్ ఆఫీసర్	15,00,000.00	19,78,853.00	4,78,853.00

వివరణ

- ఆర్.టి.సి. బస్సులపై బ్యాంకుకు సంబంధించి ప్రకటనలు వ్యాపార అభివృద్ధి నిమిత్తం ఇచ్చినందున రు. 5,95,180/-లు ఆర్.టి.సి వారికి చెల్లించినందున, ఆమోదించిన బడ్జెట్ కంటే రు. 2,74,919/-లు అదనముగా అయిన ఖర్చును ఆమోదించవలసి ఉన్నది.
- 2023-24 సం||లో బంగారు నగల తాకట్టుపై ఇచ్చిన అప్పులు గత ఆర్థిక సం. కంటే రు. 26.06 కోట్లు అదనంగా ఇచ్చినందున, అప్రయిజర్ ఫీజు ఆమోదించిన బడ్జెట్ కంటే రు. 1,74,191/-లు అదనంగా చెల్లించడమైనది. సదరు మొత్తమును ఆమోదించవలసి ఉన్నది.
- 2017-18 నుండి 2022-23 వరకు జి.ఎస్.టి. రిటర్న్స్ సమర్పించినందున రు. 6,35,600/-లు అలాగే సైబర్ సెక్యూరిటీ ఆడిట్ నిమిత్తం రు. 2,20,070/- మైగ్రేషన్ ఆడిట్ ఫీజు నిమిత్తం రు. 1,18,000/- వెరశి మొత్తము రు. 9,73,670/-లు అదనముగా చెల్లించడమైనది. అందువల్ల బడ్జెట్ కంటే అదనంగా చెల్లించిన మొత్తము రు. 8,54,030/-లు ఆమోదించవలసి ఉన్నది.
- బ్యాంకు వ్యాపార టర్నోవర్కు అనుగుణంగా రిజిస్ట్రారు వారి ఉత్తర్వుల మేరకు చైర్మన్ గారికి చెల్లించవలసిన గౌరవ వేతనము పెంచినందున అదనముగా చెల్లించిన రు. 1,00,000/-లు ఆమోదించవలసి ఉన్నది.
- పెరిగిన పెట్రోల్ ఖర్చులకు అనుగుణంగా సిబ్బందికి కన్వేయన్స్ ఛార్జీలు పెంచినందున అదనముగా అయిన ఖర్చు రు.91,900/-లు ఆమోదించవలసి ఉన్నది.
- బ్యాంకులో పరిపాలనాపరమైన అంశములను చర్చించుటకు పాలకవర్గ సమావేశములు తరచుగా నిర్వహించవలసి వచ్చినది మరియు రిజర్వ్ బ్యాంకు వారి ఆదేశాలకు అనుగుణముగా నియమించిన సబ్ కమిటీ మీటింగుల నిమిత్తం బడ్జెట్ కంటే అదనముగా అయిన ఖర్చు రు. 7,26,000/- లు ఆమోదించవలసి ఉన్నది.
- బ్యాంకులో సభ్యుల సంఖ్య పెరిగినందున సర్వసభ్య సమావేశము నిమిత్తం ఎక్కువ విస్తీర్ణము గల సమావేశ మందిరమును తీసుకున్నందున అదనముగా అయిన ఖర్చు మొత్తము రు. 1,05,292/- ఆమోదించవలసి ఉన్నది.
- ఇన్సూరెన్స్ ప్రీమియం ఋణగ్రహీతల తరపున బ్యాంకు చెల్లించినందున, బడ్జెట్ కంటే అదనముగా అయిన మొత్తము రు. 36,59,552.31లు ఆమోదించవలసి ఉన్నది.
- ఇంటర్నల్ ఆడిటరు గారి ఫీజు పెంచినందున అదనముగా అయిన ఖర్చు రు. 1,20,000/- ఆమోదించ వలసి ఉన్నది.
- రాష్ట్ర ప్రభుత్వ ఉద్యోగులకు పే రివిజన్ చేసినందున సేల్ ఆఫీసర్ గారికి బడ్జెట్ కంటే అదనముగా అయిన ఖర్చు రు.4,78,853/-ను ఆమోదించవలసి ఉన్నది.

విషయం : నెం. 4 : 2023-24 సంవత్సరమునకు వచ్చిన నిఖర లాభముల పంపిణీ
నిఖర లాభము - 8,81,25,605.60

క్రమ సంఖ్య	పద్ధుల వివరములు	కేటాయించిన శాతము	మొత్తము (రూ.లలో)
a)	Reserve Fund	@ 25%	2,20,31,401.00
b)	Bad Debts Reserve	@ 10%	88,12,561.00
c)	Common Good Fund		17,62,512.00
d)	Building Fund	@ 20%	1,76,25,121.00
e)	Dividend Equalisation Fund	@ 10%	88,12,561.00
f)	Investment Fluctuation Reserve		50,00,000.00
g)	Bonus		51,71,301.00
h)	Dividend for members	@ 15%	1,32,18,841.00
i)	Provision for Unforeseen Contingencies		50,00,000.00
j)	Balance transferred to Reserve Fund		6,91,307.60
Net Profit after Tax			8,81,25,605.60

విషయం : నెం. 5 : 2025-26 సంవత్సరమునకు బడ్జెట్

2025-2026 వ సంవత్సరమునకు సంబంధించి ఆదాయ, వ్యయముల అంచనాలను ఆమోదించుటను గురించి.

అంచనా ఆదాయము		రూ లక్షలలో
వ. సంఖ్య	వివరములు	
1.	సభ్యులకు ఇచ్చు అప్పులపై రాదగు వడ్డీ, ఇతర బ్యాంకుల నందు డిపాజిట్లు, గవర్నమెంటు సెక్యూరిటీలపై రాదగు వడ్డీ }	8700
2.	ఇతర ఆదాయములు	85
మొత్తము రాదగు ఆదాయము		8785
అంచనా వ్యయము		
1.	డిపాజిటర్లకు చెల్లించవలసి వచ్చు వడ్డీ	5400
2.	సిబ్బంది జీతములు మరియు ఇతర ఖర్చులు	2100
మొత్తం వ్యయము		7500
మొత్తం ఆదాయము		8785
మొత్తం వ్యయము		7500
అంచనా లాభం		1285
చెల్లించవలసి వచ్చు ఆదాయపు పన్ను		322
ఆశించు నిఖర లాభం		963

సిబ్బంది జీతభత్యములు మరియు ఇతర ఖర్చుల అంచనా బడ్జెట్

వ. సంఖ్య	వివరములు	2023-24 సం॥నకు ఆమోదించిన బడ్జెట్	2023-24 సం॥నకు అయిన ఖర్చు	2024-25 సం॥నకు ప్రతిపాదించిన బడ్జెట్	2025-26 సం॥నకు అంచనా బడ్జెట్
1.	సిబ్బంది జీతభత్యములు	750	711.63	850	850
2.	సిబ్బంది ప్రావిడెంటుఫండ్ కంట్రీబ్యూషన్	55	51.67	55	60
3.	స్టేషనరీ	5	3.03	5	5
4.	ప్రింటింగు	10	8.21	13	13
5.	లైటింగు ఖర్చులు	30	26.55	30	35
6.	లీగలు ఖర్చులు	3	0.32	1	1
7.	మిస్లేనియస్, పోస్టేజి	1	0.05	1	1
8.	స్వీపరు ఖర్చులు	15	14.82	16	18
9.	ట్రావెలింగ్ ఖర్చులు	3	-	6	6
10.	ముగ్గుపల్, యితర పన్నులు	5	2.24	5	6
11.	టెలిఫోను ఛార్జీలు	8	5.61	8	8
12.	బోర్డు మీటింగు ఖర్చులు మరియు బ్యాంకునకు వచ్చు డిపాజిట్లు, ఖాతాదారులకు కాఫీ, టీ ఖర్చులు	5	4.47	5	6
13.	రిటైనరు ఫీజు	1	0.50	1	2
14.	మిస్లేనియస్ ఖర్చులు	60	22.16	50	50
15.	ఆడిట్ ఫీజు మరియు EDP ఆడిట్ ఫీజు	30.00	38.54	45	45
16.	అంతర్గత తనిఖీ నిమిత్తం	12	13.20	15	18
17.	ఇన్సూరెన్స్ ప్రీమియం	130	166.60	200	250
18.	అడ్మినిస్ట్రేషన్, డోనేషన్స్, సబ్సిడీస్	15	17.75	18	20
19.	సేల్ ఆఫీసరు డెఫిసిట్ ఖర్చులు	15	19.79	23	25
20.	మహాజనసభ ఖర్చులు	8	9.05	15	20
21.	భవనము మెయింటెనెన్స్ మరియు రిపేర్లు	5	0.69	5	5
22.	డ్రైక్లెయిన్ సిటీంగ్ ఫీజు	20	27.26	30	30
23.	బ్యాంకు శాఖలు అద్దెలు	90	80.62	85	90
24.	చైర్మన్ గారి గౌరవవేతనాలు	8	9.00	10	10
25.	క్లియరింగు హౌస్ ఖర్చులు	4	4.92	6	6
26.	ఎఎమ్సి & నిర్వహణ వ్యయము	25	15.58	25	25
27.	బ్యాంకు ఖాతాదారులకు ప్రోత్సాహకాలు కేలండర్ ప్రింటింగ్	50	30.48	40	40
28.	బంగారు నగల అప్రయిజర్లకు చెల్లించవలసిన ఫీజులు	20	21.74	22	25
	మొత్తము	1383	1306.48	1585	1669

ANNEXURE - III

Disclosure in financial statements - "Notes to Accounts"

1. Regulatory Capital

a) Composition of Regulatory Capital

Rs. in Crores

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves@ (net of deductions, if any)	55.46	50.94
ii)	Other Tier 1 capital@	11.27	11.28
iii)	Tier 1 capital (i + ii)	66.73	62.22
iv)	Tier 2 capital	18.27	15.72
v)	Total capital (Tier 1+Tier 2)	85.00	77.94
vi)	Total Risk Weighted Assets (RWAs)	391.34	354.00
vii)	Paid-up share capital and reserves as percentage of RWAs@	14.17%	14.39%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.05%	17.58%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.67%	4.44%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.72%	22.02%
xii)	Percentage of the shareholding of a) Government of India	Nil	Nil
xiii)	Amount of paid-up equity capital raised during the year	0.51	-0.08
xiv)	Amount of Tier 2 capital raised during the year, of which a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares c) IFR & Other Tier II capital	2.55	0.61

b) Draw down from Reserves

S No	Drawdown of Reserves During the Year	"Amount Rs."
i)	Co-operative Education Fund	12,000.00
ii)	Common Good Fund	16,03,340.00
	Total...	16,15,340.00

ANNEXURE - III

Disclosure in financial statements - "Notes to Accounts"

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 mon-ths	Over 2 mon-ths and to 3 mon-ths	Over 3 mon-ths and up to 6 Mon-ths	Over 6 mon-ths and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	7.29	0.39	0.18	1.09	3.92	15.49	76.64	172.64	372.52	18.65	12.25	681.06
Advances	2.63	0.23	0.38	0.73	1.82	2.06	9.62	55.85	17.89	23.60	360.57	475.38
Investments	0.00	0.00	0.00	3.50	13.50	13.97	1.00	47.11	82.86	60.33	73.70	295.97
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ANNEXURE - III

Disclosure in financial statements - "Notes to Accounts"

3. Investments

a) Composition of Investment Portfolio

As at 31-March -2024 (current year balance sheet date)

(Amount in crore)

	Investments in India							Investments outside India			
	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											
Gross	51.01	0.00	0.07	0.00	0.00	67.10	118.18	0.00	0.00	0.00	118.18
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.06	0.00	0.00	0.10	0.16	0.00	0.00	0.00	0.16
Net	51.01	0.00	0.01	0.00	0.00	67.00	118.02	0.00	0.00	0.00	118.02
Available for Sale											
Gross	177.96	0.00	0.00	0.00	0.00	0.00	177.96	0.00	0.00	0.00	177.96
Less: Provision for depreciation and NPI	0.24	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.00	0.24
Net	177.72	0.00	0.00	0.00	0.00	0.00	177.72	0.00	0.00	0.00	177.72
Held for Trading											
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	228.97	0.00	0.07	0.00	0.00	67.10	296.14	0.00	0.00	0.00	296.14
Less: Provision for non-Performing investments	0.00	0.00	0.06	0.00	0.00	0.10	0.16	0.00	0.00	0.00	0.16
Less: Provision for depreciation and NPI	0.24	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.00	0.24
Net	228.73	0.00	0.01	0.00	0.00	67.00	295.74	0.00	0.00	0.00	295.74

ANNEXURE - III

Disclosure in financial statements - "Notes to Accounts"

b) Composition of Investment Portfolio As at 31-March -2023 - (Previous year balance sheet date)

	Investments in India							Investments outside India				(Amount in crore)
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total invest-ments in India	Government securities (including local Authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	58.58	0.00	0.07	0.00	0.00	91.04	149.69	0.00	0.00	0.00	0.00	149.69
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.06	0.00	0.00	0.10	0.16	0.00	0.00	0.00	0.00	0.16
Net	58.58	0.00	0.01	0.00	0.00	90.94	149.53	0.00	0.00	0.00	0.00	149.53
Available for Sale												
Gross	192.99	0.00	0.00	0.00	0.00	0.00	192.99	0.00	0.00	0.00	0.00	192.99
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	192.99	0.00	0.00	0.00	0.00	0.00	192.99	0.00	0.00	0.00	0.00	192.99
Held for Trading												
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	251.57	0.00	0.07	0.00	0.00	91.04	342.68	0.00	0.00	0.00	0.00	342.68
Less: Provision for non-performing investments	0.00	0.00	0.06	0.00	0.00	0.10	0.16	0.00	0.00	0.00	0.00	0.16
Less: Provision for depreciation and NPI	1.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00
Net	250.57	0.00	0.01	0.00	0.00	90.94	341.52	0.00	0.00	0.00	0.00	341.52

c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve (Amount in crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening Balance	1.00	0.40
b) Add: Provisions made during the year	0.00	0.60
c) Less: Write off / write back of excess provisions during the year	0.76	0.00
d) Closing balance	0.24	1.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	11.24	10.68
b) Add: Amount transferred during the year	1.76	1.00
c) Less: Drawdown	0.00	0.44
d) Closing balance	13.00	11.24
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	7.31%	5.82%

d) Sale and transfers to / from HTM category : Nil

There are no sales and transfers of securities to/from HTM category exceeding 5 per cent of the book value of investments at the beginning of the year.

e) Non-SLR investment portfolio - Non-performing non-SLR investments

i) Non-performing non - SLR investments

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.07	2.07
b)	Additions during the year since 1st April	0.00	50.00
c)	Reductions during the above period	0.00	52.00
d)	Closing balance	0.07	0.07
e)	Total provisions held	0.06	0.06

ii) Issuer composition of non-SLR investments (Amount in crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment 'Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unrated' Securities	
1	2	3		4		5		6		7	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks	0.07	0.07								
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others	0.00	0.00								
g)	Provision held towards depreciation	0.06	0.06								
	Total *	0.01	0.01								

f) Repo transaction (in Face Value Terms)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	Out standing as on Mar-31
i) Securities sold under repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other securities"				
ii) Securities Purchsed under reverses repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other securities"				

g) Government securites Lending (GSL) transactions (in Market value Terms)
as at 31-Mar-2024

	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	Total volume of transctions during the year	Out-standing as on Mar-31
Securities lent through GSL transctions	-	-	-	-	-

4. Asset quality
a) Classification of advances and provisions held¹⁵

	Standard	Non-Performing				Total
		Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	393.63		6.84	22.97	-	29.81
Add: Additions during the year						
Less: Reductions during the year*						135.09
Closing balance	451.67		6.32	17.39	-	23.71
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential ¹⁶ Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.57		15.49	22.97	-	38.45
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						2.44
Closing balance of provisions held	1.81		23.5	17.39	-	40.89
Net NPAs¹⁷						
Opening Balance			-	-	-	-
Add: Fresh additions during the year						-
Less: Reductions during the year						-
Closing Balance			-	-	-	-

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
	-	-	-	-	-	-
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 ¹⁹ (in per cent)	Current		Previous	
	Year		Year	
Gross NPA to Gross Advances	4.99%		7.04%	
Net NPA to Net Advances	0.00%		0.00%	
Provision coverage ratio	172.51%		129.02%	

(Amounts in crore)

b) Sector-wise Advances and Gross NPAs

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	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector							
a)	Agriculture and allied activities	8.14	0.20	2.46%	7.14	0.23	3.22%
b)	Advances to industries sector eligible as priority sector lending	161.03	3.21	1.99%	107.56	0.98	0.91%
c)	Services	52.21	2.73	5.23%	36.71	4.01	10.92%
d)	Personal loans	153.00	5.75	3.76%	141.08	8.98	6.37%
	Subtotal (i)	374.38	11.89	3.18%	292.49	14.20	4.85%
ii) Non-priority Sector							
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	101.00	11.81	11.69%	130.95	15.61	11.92%
	Sub-total (ii)	101.00	11.81	11.69%	130.95	15.61	11.92%
	Total (I + ii)	475.38	23.70	4.99%	423.44	29.81	7.04%

*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) (i) Details of accounts subjected to restructuring (Applicable to LABs, RRBs and UCBs)

		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										
	Gross Amount (crore)										
	Provision held (crore)										
Sub-standard	Number of borrowers										
	Gross Amount (crore)					NIL					
	Provision held (crore)										
Doubtful	Number of borrowers										
	Gross Amount (crore)										
	Provision held (crore)										
Total	Number of borrowers										
	Gross Amount (crore)										
	Provision held (crore)										

d) Fraud accounts

	Current year	Previous year
Number of frauds reported	0.00	0.00
Amount involved in fraud (Rs crore)	0.00	0.00
Amount of provision made for such frauds (Rs crore)	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs crore)	0.00	0.00

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

Format for disclosures to be made half yearly starting September 30, 2021 (Amounts in 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					
Corporate persons*					
Of which MSMEs					
Others					
Total					

5) Exposures

a) Exposure to real estate sector

(Amount in crore)

Category	Current year	Previous year
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. 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; c) Investments in Mortgage- Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	133.69	119.09
Total Exposure to Real Estate Sector	133.69	119.09

b) Unsecured advances

(Amounts in crore)

Particulars	Current year	Previous year
Total unsecured advances of the bank	0	0
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities	0	0

6) Concentration of deposits, advances, exposures and NPAs**a) Concentration of deposits**

(Amount in crore)

Particulars	Current year	Previous year
Total deposits of the twenty largest depositors	27.84	30.06
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.09%	4.46%

b) Concentration of advances

(Amount in crore)

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	10.15	8.54
Percentage of advances to twenty largest borrowers to total advances of the bank	2.13%	2.02%

c) Concentration of exposures

(Amount in crore)

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/customers	10.15	8.54
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	2.13%	2.02%

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

d) Concentration of NPAs

(Amount in crore)

Particulars	Current year	Previous year
Total Exposure to the top twenty NPA accounts	5.02	6.16
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	21.18%	20.66%

7) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.79	1.42
ii)	Add: Amounts transferred to DEA Fund during the year	0.10	0.38
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.01
iv)	Closing balance of amounts transferred to DEA Fund	1.88	1.79

8) Disclosure of complaints

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

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	Nil	Nil
2.	Number of complaints received during the year	Nil	Nil
3.	Number of complaints disposed during the year	Nil	Nil
3.1	of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	Nil	Nil
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
5.1.	of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	Nil	Nil
5.3	of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)		

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 33 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
			Current Year		
Ground - 1					
Ground - 2			NIL		
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
			Previous Year		
Ground - 1					
Ground - 2					
Ground - 3			NIL		
Ground - 4					
Ground - 5					
Others					
Total					

9) Disclosure of Penalties Imposed by Reserve Bank of India

There are no penalties imposed by the Reserve Bank of India in the Financial year 2023-24

10) Disclosure on Remuneration

Remuneration to Directors	NIL
Remuneration to Chief Executive Officer	NIL

11) Other Disclosures**a) Business ratios**

	Particular	Current Year	Previous Year
i)	Interest Income as a percentage to Working Funds	9.34%	9.51%
ii)	Non-interest income as a percentage to Working Funds	0.09%	0.08%
iii)	Cost of Deposits	7.09%	6.62%
iv)	Net Interest Margin	3.68%	4.29%
v)	Operating Profit as a percentage to Working Funds	1.78%	2.39%
vi)	Return on Assets	1.03%	1.47%
vii)	Business (deposits plus advances) per employee (in crore)	12.30	11.20
viii)	Profit per employee (in crore)	0.09	0.13

b) Disclosures regarding Priority Sector Lending Certificates (PSLCs) : Nil**c) Provisions and contingencies****(Amount in crore)**

	Provision debited to Profit and Loss Account	Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	1.20	1.50
iii)	Provision made towards Income tax	0.00	0.00
iv)	Other Provisions and Contingencies (with details)	0.24	0.01
a)	Provision for Standard Assets	0.00	0.59
b)	Investment Depreciation Reserve	0.40	0.63
c)	Provision for Staff Leave encashment	0.00	0.00
d)	Provision for Staff Incentive	0.50	0.50
e)	Provision for unforeseen contingencies	0.02	0.02

d) Payment of DICGC Insurance Premium**(Amount in crore)**

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.96	0.97
ii)	Arrears in payment of DICGC premium	0.00	0.00

THE GANDHI CO-OPERATIVE URBAN BANK LTD., VIJAYAWADA-2

PROGRESS AT GLANCE

Amount in Lakhs

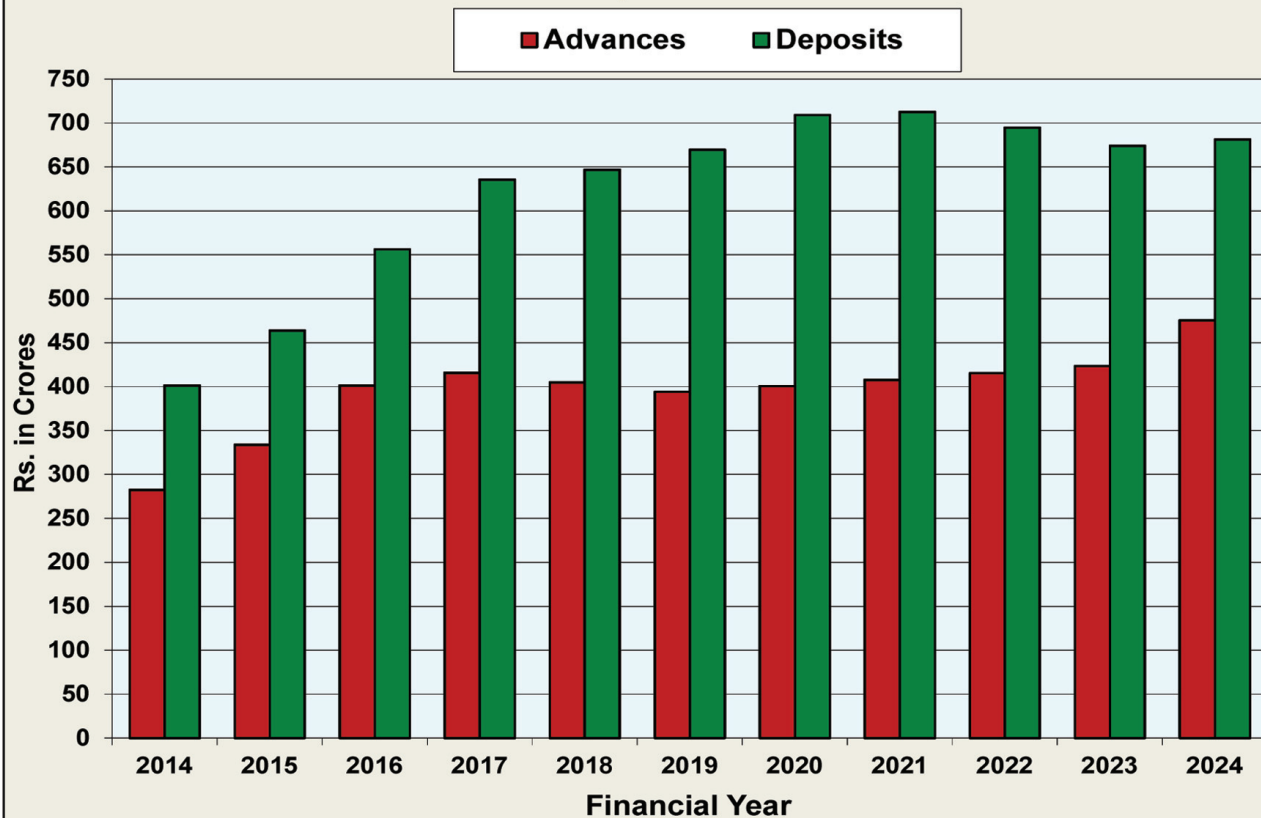
Year	No. of Members	Share Capital	R.F.	Working Capital	Deposits	Advances	Net Profit	Dividend Declared%	Audit Class
2004	11400	203	187	6913	6523	4613	173	-----	'A'
2005	12574	215	297	8324	6601	5102	129	15%	'A'
2006	13158	221	338	8086	6354	4881	261	15%	'A'
2007	14066	241	487	8819	6735	5774	106	15%	'A'
2008	14600	282	520	10507	8134	6845	151	15%	'A'
2009	15261	344	610	11302	10348	8560	144	15%	'A'
2010	16592	432	654	15248	14160	10726	176	15%	'A'
2011	17999	571	728	20095	18796	14848	163	15%	'A'
2012	20351	758	779	27242	25819	20068	375	15%	'A'
2013	23175	989	1168	36973	34817	26050	497	15%	'A'
2014	24915	1155	1336	42599	40108	28242	474	15%	'A'
2015	26827	1367	1486	49227	46373	33387	563	16%	'A'
2016	27794	1634	1638	58893	55625	40108	550	15%	'A'
2017	28053	1771	1797	67177	63538	41555	403	10%	'A'
2018	28023	1759	1941	66443	64683	40470	661	10% (11% to 14%)	'A'
2019	27688	1692	2175	68654	66962	39429	797	15%	'A'
2020	28163	1655	2619	72547	70892	40062	650	---	'A'
2021	28232	1621	2781	72890	71269	40760	512	10%	'A'
2022	28424	1620	3038	71080	69460	41519	1164	15%	'A'
2023	28622	1611	3482	69031	67420	42343	1235	15%	'A'
2024	20010	1663	3883	69769	68106	47538	881	15% Proposed	'A'

NOTES :

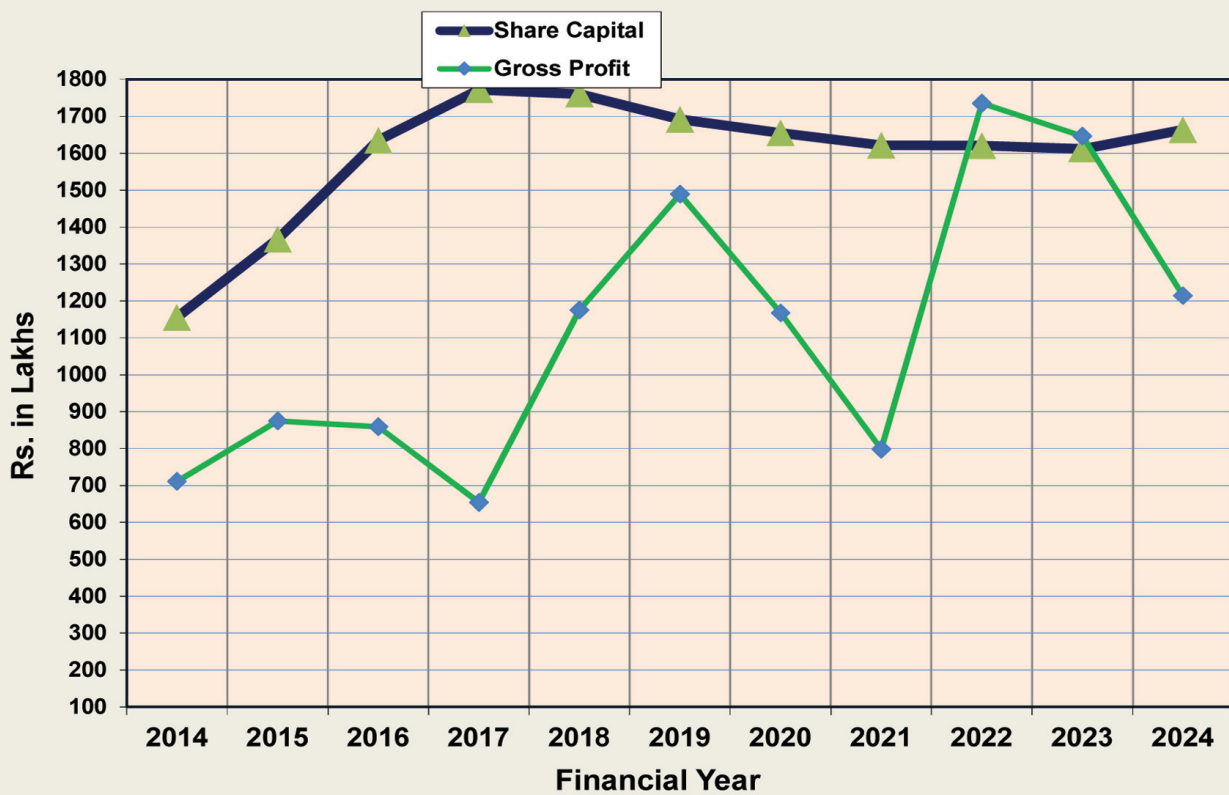




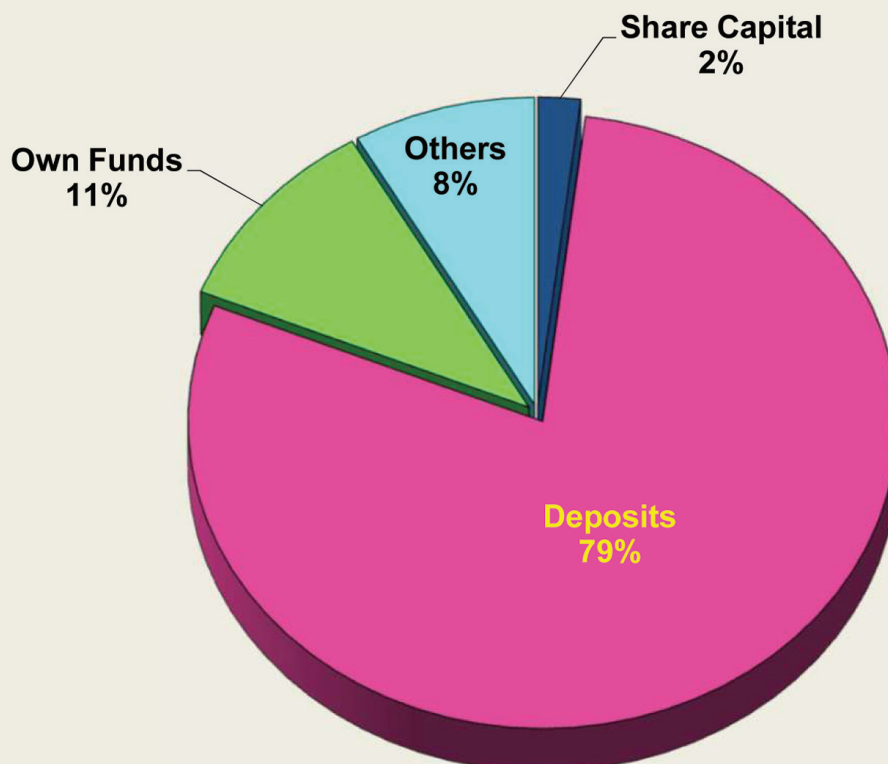
The Gandhi Co-operative Urban Bank Ltd.



The Gandhi Co-operative Urban Bank Ltd.

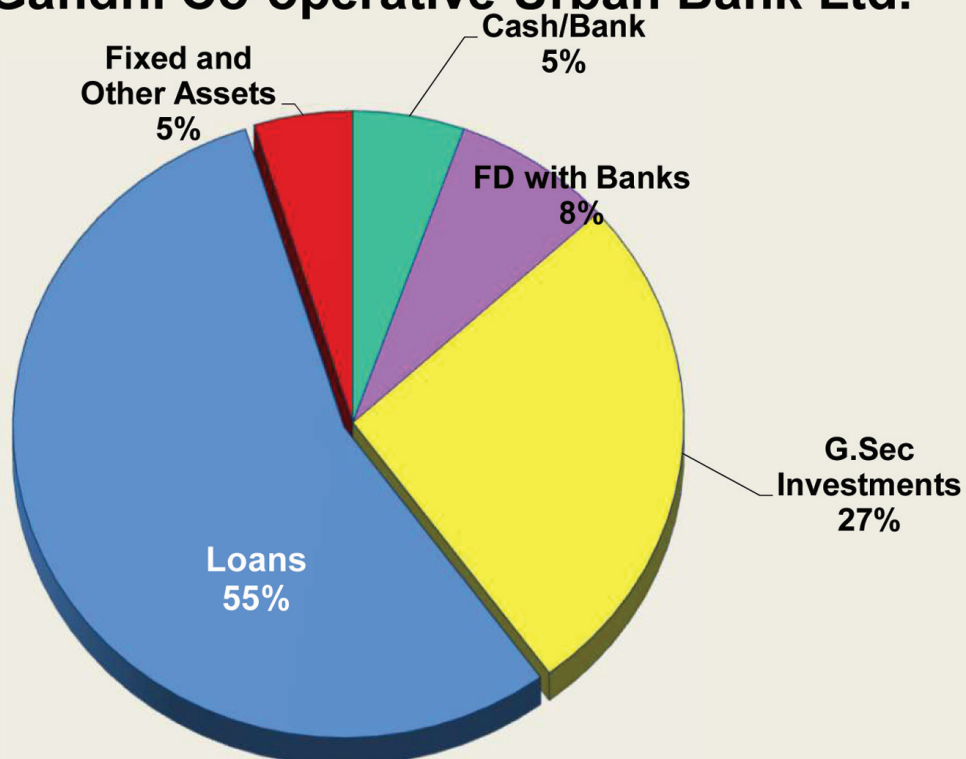


The Gandhi Co-operative Urban Bank Ltd.



Working Funds of the Bank as on 31-03-2024

The Gandhi Co-operative Urban Bank Ltd.



Earning and other Assets as on 31-03-2024

డిపాజిట్లపై అత్యధిక వడ్డీ పాందండి

9.25%

80 పం||ల పైన వయస్సు
సూపర్ సీనియర్ సిటిజన్స్ కు

9.00%

60 పం||ల పైన వయస్సు
సీనియర్ సిటిజన్స్ కు

8.50%

ఇతరులకు

బి. 17-08-2023 నుండి బ్యాంకు డిపాజిట్ల వడ్డీ రేట్లు

	సాధారణ పొదులకు	సీనియర్ సిటిజన్స్ కు	సూపర్ సీనియర్ సిటిజన్స్ కు
15 రోజుల నుండి 29 రోజుల వరకు	4.50%	4.50%	4.50%
30 రోజుల నుండి 90 రోజుల వరకు	5.50%	6.00%	6.25%
91 రోజుల నుండి 180 రోజుల వరకు	6.50%	7.00%	7.25%
181 రోజుల నుండి 1 సంవత్సరం వరకు	7.50%	8.00%	8.25%
1 సం నుండి 2 సం ల వరకు	8.00%	8.50%	8.75%
2 సం పైన	8.50%	9.00%	9.25%

- ❖ 60 సంవత్సరములు దాటిన డిపాజిటర్స్ కు, రికలింగ్, ఫిక్స్డ్, క్యాష్ సర్టిఫికేట్స్ పైన 0.50% అదనపు వడ్డీ ఇవ్వబడును.
- ❖ 80 సంవత్సరములు దాటిన డిపాజిటర్స్ కు, సీనియర్ సిటిజన్స్ డిపాజిట్ రేట్ పై 0.25% అదనపు వడ్డీ ఇవ్వబడును.
- ❖ డిపాజిట్లకు ఇన్సూరెన్స్ రక్షణ కలదు. ❖ అన్ని బ్రాంచీలలో సేఫ్ డిపాజిట్ లాకర్ల సౌకర్యం కలదు
- ❖ ఇంటి దస్తావేజుల తనఖాపై, ఎడ్యుకేషన్ లోన్లు, వ్యాపారస్తులకు ఓవర్ డ్రాఫ్ట్ సౌకర్యము
- ❖ బంగారు వస్తువులపై, అపార్టుమెంట్లు, గృహములు కొనుగోలు కొరకు ఋణములు మంజూరు చేయబడును.

❖ బంగారు వస్తువులపై, అపార్టుమెంట్లు, గృహములు కొనుగోలు కొరకు ఋణములు మంజూరు చేయబడును.

స్థిరాస్తి తనఖాపై ఇచ్చు ఋణముల సత్వర ప్రక్రియకు కావలసిన పత్రాలు

- ❖ ఇంటి దస్తావేజులు, వాటికి సంబంధించిన లింకు దస్తావేజులు
- ❖ ఇంటి పన్ను రసీదు, పాస్ పోర్ట్ ఫోటోలు-8
- ❖ ఆధార్ కార్డు, పాన్ కార్డు జిరాక్స్ కాపీలు-2
- ❖ ఇంటి ఫోటోలు-2 (మ్యాక్సి సైజ్)



ఏటీ లిటన్స్ లేకుండా
20 లక్షల వరకు
ఋణ సదుపాయం కలదు



NACH
NATIONAL AUTOMATED CLEARING HOUSE

EMI చెల్లింపు కొరకు NACH ఫారం సబ్మిట్ చేయగలరు



బి గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంక్ లిమిటెడ్

నెం. H-948,

హెడ్డాఫీసు : మ్యూజియం రోడ్, గవర్నరు పేట, విజయవాడ-2

ఫోన్ : 0866 - 2433379, 2436365, e-mail : gandhiheadoffice@gandhicub.com

బ్యాంకు ఇచ్చు ఋణములపై వడ్డీ రేట్లు

12% (నెలకు 1.00 పైసలు)

చిన్న మధ్య తరగతి వ్యాపారస్తులకు (MSME)

రు. 2 కోట్ల వరకు ఋణ సౌకర్యం కలదు

రు. 20 లక్షల వరకూ విద్యా ఋణములు ఇవ్వబడును
ఇంటి నిర్మాణము / కొనుగోలు నిమిత్తం రు. 60 లక్షల వరకు ఋణ సౌకర్యము

రు. 10 లక్షల వరకు వ్యవసాయ అనుబంధ ఋణములు ఇవ్వబడును.

ప్రాఫెషనల్ అండ్ సెల్ఫ్ ఎంప్లాయిమెంట్ కొరకు ఋణ సదుపాయం

ఇతర ఋణము 12.5% (నెలకు 1.04 పైసలు)కు ఇవ్వబడును.

బంగారు నగల హామీపై ఇచ్చు ఋణములపై వడ్డీ రేట్లు

Gold Loan @
0.70%
8.50%
per annum*



సురక్షితమైన అభివృద్ధి, సౌకర్యవంతమైన సేవా లక్ష్యంగా పనిచేయుచూ మీ మన్ననలను పొందుచున్న సహకార బ్యాంకు



బి గాంధీ కో-ఆపరేటివ్ అర్బన్ బ్యాంక్ లిమిటెడ్

H.O : మ్యూజియంరోడ్డు, గవర్నర్ పేట, విజయవాడ-2. ఫోన్ : 0866-2433379, 2436365

- ❖ ఎన్.ఎన్.ఎమ్. పబ్లిక్ స్కూల్ రోడ్, పటమట, విజయవాడ-10, ఫోన్ : 0866-2477488
- ❖ పైపులరోడ్, అజిత్ సింగ్ నగర్, విజయవాడ-15, ఫోన్ : 0866-2401388
- ❖ విజయవాడ రోడ్, హనుమాన్ జంక్షన్, ఫోన్ : 08656 - 242525
- ❖ పాతపేట, నూజివీడు, కృష్ణాజిల్లా, ఫోన్ : 08656-235305
- ❖ గణపతిరావు రోడ్డు, కొత్తపేట, విజయవాడ-1, ఫోన్ : 0866 - 2563338

- ❖ మెయిన్ రోడ్, ఉయ్యూరు, కృష్ణాజిల్లా, ఫోన్ : 08676-235379
- ❖ భవానీపురం, విజయవాడ-12, ఫోన్ : 0866 - 2411555
- ❖ విజయవాడ రోడ్, మైలవరం, ఫోన్ : 08659-223393
- ❖ రామవరప్పాడు, విజయవాడ రూరల్, ఫోన్ : 0866-2843338
- ❖ గిరివీధి, సత్యనారాయణపురం, విజయవాడ, ఫోన్ : 0866-2535339

❖ డోర్ నెం. 6-3-22, అరండలీపేట 3/2, గుంటూరు-2, ఫోన్ : 0863-2227900