

## 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** వారి మహాజన సభ సమావేశము ది. **25-06-2023**, ఆదివారము, ఉదయం గం|| 10-30 ని||లకు రైల్వే ఫంక్షన్ హాల్, గోపాలరెడ్డి రోడ్, సూర్యారావుపేట, విజయవాడ-2 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) 2022-23 వ సంవత్సరమునకు పరిపాలన నివేదికను ఆమోదించుట.
- 2) 2022-23 వ సంవత్సరమునకు **M/s. Ramasamy Koteswara Rao and Co LLP**, ఛార్టర్డ్ ఎకౌంటెంట్ వారిచే ఇవ్వబడిన ఆడిట్ సర్టిఫికేట్, ఆడిట్ రిపోర్టును ఆమోదించుట.
- 3) 2022-23వ సంవత్సరమునకు ఆమోదించిన బడ్జెట్ కంటే అయిన అదనపు ఖర్చును ఆమోదించుట.
- 4) 2022-23 వ సంవత్సరమునకు వచ్చిన నిఖర లాభములను బ్యాంకు నిబంధనల ప్రకారం పంపిణీ చేయుట.
- 5) 2024-25 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) 2023-24 ఆర్థిక సం||నకు బ్యాంకు ఖాతాలను, లావాదేవీలను ఆడిట్ చేయుటకు గాను Statutory Auditor ను నియమించుట మరియు వారి ఫీజును నిర్ణయించుట
- 10) పాలకవర్గము వారు పెంచిన ఋణపరిమితిని ఆమోదించుట.
- 11) చైర్పర్సన్ గారి అనుమతితో ప్రవేశపెట్టబడు ఇతర విషయములు.

విజయవాడ

తేది : 06-06-2023

**సి.హెచ్. అప్పారావు**, CEO

**వేమూరి వెంకట్రావు** (ఐ.ఎస్.సి), చైర్మన్

గమనిక :

1. సభ్యులు తమ యొక్క (తాజా) ఫోన్ నెంబర్ ను సంబంధిత బ్రాంచి నందు తెలియ పరచగలరు.
2. సభ్యులు తమ యొక్క గుర్తింపు కార్డులతో మహాజన సభకు హాజరు కావలసినదిగా కోరటమైనది.
3. బ్యాంకు 95వ వార్షిక పరిపాలనా నివేదిక, మరియు సమావేశం ఎజెండా అంశముల కొరకు బ్యాంకు శాఖలను లేదా [www.gandhicub.com](http://www.gandhicub.com) ను సందర్శించగలరు.

## 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, CAIB	Member

### AUDIT COMMITTEE

Sri V. Venkat Rao	Chairman
Sri A.K.Ansari	Member
Sri K.Venkata Ramaiah	Member
Sri T.V.S.Anjaneya Raju	Member

### LOAN COMMITTEE

Sri A.K.Ansari	Chairman
Sri S.Venkateswara Rao	Member
Sri T.Subba Rao	Member
Sri S.Kishore Babu	Member
Sri Ch.Apparao, CEO	Member

<b>INVESTMENT COMMITTEE</b>	
Sri V. Venkat Rao	Chairman
Sri K.Venkata Ramaiah	Member
Sri T.V.S.Anjaneya Raju	Member
Sri S.V.N.Subhash Teja	Member
<b>ASSET-LIABILITY MANAGEMENT COMMITTEE (ALM/ALCO)</b>	
Sri V. Venkat Rao	Chairman
Sri K.Venkata Ramaiah	Member
Sri S.Venkateswara Rao	Member
Sri Ch.Apparao	Member
<b>STAFF COMMITTEE</b>	
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

<b>RISK MANAGEMENT COMMITTEE</b>	
Sri T.V.S.Anjaneya Raju	Chairman
Sri Kalle Nageswara Rao	Member
Sri Bogadhi Siva Rama Krishna Prasad	Member
Sri Joga Raju	Member
Sri Ch.Apparao, CEO	Member
<b>CUSTOMER SERVICE COMMITTEE</b>	
Sri V.Venkat Rao	Chairman
Sri S.Kishore Babu	Member
Sri S.Nageswara Rao	Member
Sri S.V.N.Subhash Teja	Member
Sri Ch.Apparao, CEO	Member
<b>INFORMATION TECHNOLOGY COMMITTEE</b>	
Sri K.Venkata Ramaiah	Chairman
Sri S.Kishore Babu	Member
Sri S.V.N.Subhash Teja	Member
Sri Ch. Apparao, CEO	Member

విషయం : నెం. 1 : 2022-23 సంవత్సరమునకు పరిపాలనా నివేదిక ఆమోదించుట.

## 2022-2023 వ సంవత్సరపు

## బ్యాంకు యొక్క సర్వసభ్య సమావేశము నందు చైర్మన్ నివేదిక

గౌరవనీయులైన సభ్యులారా !

హృదయ పూర్వక స్వాగతం

మన బ్యాంకు 95 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.

2022 - 2023 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 01-04-2022 నుండి 31-03-2023 వరకు పరిపాలనలోని అనేక అంశములు చర్చించుటకు మరియు నిర్ణయములు తీసికొనుటకు 2 మహాజనసభలు, 25 పాలకవర్గ సమావేశములు జరిగినవి.

### సభ్యులు - వాటా ధనము

(రూ. లక్షలలో)

సభ్యులు	2021 - 2022	2022 - 2023
'ఎ' తరగతి సభ్యులు	28424	28622
సభ్యులు చెల్లించిన మొత్తం షేరు ధనం	1619.57	1611.47

### డిపాజిట్లు - సభ్యులకు ఇచ్చిన అప్పులు

(రూ. లక్షలలో)

సభ్యులు	2021 - 2022	2022 - 2023
డిపాజిట్లు	69460.08	67419.82
ఋణములు	41519.19	42343.71

## నిరర్థక ఆస్తులు (Non Performing Assests)

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

	2021 - 2022	2022 - 2023
గ్రాస్ యన్.పి.ఎ.	11.35%	7.04%
నెట్ యన్.పి.ఎ.	2.98%	0%

(రూ. లక్షలలో)

ఇతర సంస్థలలో ఫిక్స్డ్ డిపాజిట్లు	2021-22	2022-2023
జిల్లా సహకార కేంద్ర బ్యాంకు	3005.00	3080.00
ఆంధ్రప్రదేశ్ రాష్ట్ర సహకార బ్యాంకు లి. విజయవాడ శాఖ	3082.00	2614.00
చైతన్య గోదావరి గ్రామీణ బ్యాంకు	2550.00	2600.00
ఇండస్ ఇండ్ బ్యాంక్, విజయవాడ	501.00	500.00
విజయ మహిళా కో-ఆపరేటివ్ అర్బన్ బ్యాంక్, హైదరాబాద్	10.00	10.00
కోస్టల్ లోకల్ ఏరియా బ్యాంకు	0.00	300.00
	<b>9148.00</b>	<b>9104.00</b>

## కేంద్ర రాష్ట్ర ప్రభుత్వ సెక్యూరిటీ నందు గల మొత్తములు :

Sl. No	Investments	Face value on	Book Value	Market Value
1	Centrl Govt.Securities	17,02,49,050.00	16,71,61,132.57	17,03,51,591.68
2	State Govt.Securities	2,34,69,30,000.00	2,34,84,77,838.00	2,34,23,46,533.12
3	Tresury Bills	-	-	-
	<b>Total</b>	<b>2,51,71,79,050.00</b>	<b>2,51,56,38,970.57</b>	<b>2,51,26,98,124.80</b>

ఈ ఆర్థిక సంవత్సరమునందు ఆదాయపు పన్ను చట్ట నియమాలు అనుసరించి, స్థూల లాభముల నుండి 25.34% ఆదాయపు పన్నుగా చెల్లించబడినది. సదరు మొత్తం రూ. 411.00 లక్షలు చెల్లించిన తదుపరి, బ్యాంకు నిఖర లాభం రూ. 1235.14 లక్షలుగా ప్రకటింపబడినది.

<b>ఇతర బ్యాంకులలో కరెంటు ఖాతాల నందు నిల్వ ఉన్న మొత్తము</b>	<b>(రూ. లక్షలలో)</b>
కృష్ణాజిల్లా కో-ఆపరేటివ్ సెంట్రల్ బ్యాంకు	461.65
ఆంధ్రప్రదేశ్ రాష్ట్ర కో-ఆపరేటివ్ బ్యాంకు	111.78
స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా	388.72
ఐ.డి.బి.ఐ. బ్యాంక్	1,481.58
యాక్విస్ బ్యాంక్	5.01
యస్ బ్యాంకు	510.46
పంజాబ్ నేషనల్ బ్యాంక్	393.62
ఇండస్ ఇండ బ్యాంక్	1.18
మొత్తం	3,354.00
<b>ఇతర సంస్థల నందు ఉన్న షేరు ధనము</b>	
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
<b>ఇతర సంస్థల వద్ద ఉన్న సెక్యూరిటీ డిపాజిట్లు</b>	
1. టెలిఫోన్ డిపార్టుమెంట్ వద్ద	0.18
2. స్టేట్ ఎలక్ట్రిసిటీ బోర్డు వద్ద	2.42
3. సహకార శాఖ వద్ద	0.35



## బ్యాంకు ఇప్పటి వరకు వివిధ పద్దుల క్రింద కేటాయించిన నిధులు

	Rs. in Lakhs
Reserve Fund	3482.24
Dividend Equalisation Fund	572.09
Bad Debts Reserve	820.29
Building Fund (Out of Profits)	695.07
Investment Fluctuation Reserve	1124.08
Co-op. Education Fund	5.66
Common Good Fund	25.11
Building fund collected from members	164.82
Staff Welfare Fund	24.68
Unforeseen Contingencies	229.80
Provision for NPA	841.40
Provision for Standard Assets	157.45
Provision for Staff Leave Encashment	259.81
Investment Depreciation Reserve	99.67
Provision for Bad and Doubtful Debts.	2184.00
<b>TOTAL</b>	<b>10686.17</b>
<b>ఋణములు</b>	
సభ్యుల వద్ద యున్న ఋణములు మొత్తం	42343.71
1) Standard Assets	39362.97
<b>నిరర్థక ఆస్తులు (NON-PERFORMING ASSETS)</b>	
1) Sub Standard Assets	684.07
2) Doubtful Assets	
D.I.	556.67
D.II.	282.19
D.III.	1457.81
నిరర్థక ఆస్తులు మొత్తం	2980.74

**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

ప్రస్తుత ఆర్థిక సంవత్సరంలో డివిడెండు రూపంలో 2020-21 సం॥నకు రూ. 1,62,32,175/-, 2021-22 సం॥నకు రూ. 2,43,07,170/- మరియు కోవిడ్-19 కాలమునకు 1% వడ్డీ రిఫండ్ గా = రూ. 47,32,731/- వెరసి రూ. 4,52,72,076/- ఆర్థిక ప్రతిఫలములు సభ్యులకు అందచేయడమైనది.

2022-23 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 **Sri G.Gangadhar**, ఛార్టర్డ్ ఎకౌంటెంట్ 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 (బిన్ని)**

చైర్మన్

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

**Branch wise Deposits and Loans position as on 31-03-2023**

**(Rs. in Lakhs)**

Sl.No.	Branch Name	Date of Opening	Members	Share Capital	Deposits	Loans
1	Head Office	01-11-28	13068	427.15	30170.74	9173.09
2	Patamata	11-05-97	5067	253.54	12598.73	6291.74
3	Vuyyuru	08-04-09	1962	109.18	1291.85	2966.28
4	Azith Singh Nagar	07-05-09	2575	245.78	3336.16	6354.03
5	Bhavanipuram	27-08-10	997	98.00	3448.64	2692.32
6	Hanuman junction	12-08-11	718	52.97	915.89	1536.30
7	Mylavaram	19-08-11	526	52.74	1438.30	1475.22
8	Nuzividu	25-08-11	756	63.44	1257.32	1695.01
9	Ramavarappadu	28-04-13	730	70.43	4070.90	2449.43
10	One Town	20-11-13	784	77.16	2894.20	2355.02
11	Satyanarayanapuram	16-08-14	766	85.03	5350.80	2801.42
12	Guntur	29-01-17	673	76.05	646.31	2553.85
		<b>TOTAL</b>	<b>28622</b>	<b>1611.47</b>	<b>67419.82</b>	<b>42343.71</b>

విషయం నెం. 2 : 2022-23 సంవత్సరమునకు ఆడిట్ రిపోర్ట్ను ఆమోదించుట

**M/s. RAMASAMY KOTESWARA RAO & CO LLP**  
CHARTERED ACCOUNTANTS  
# 4-11, Uppara Bazar, Prasadampadu, 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 2023, 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 2023; 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.

(Contd....2)

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 : 31-05-2023

Sd/-

**(C.V. Koteswara Rao)**

Partner

Membership No. 028353

UDIN : 23028353BGTLE7229

## 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.DCBR.PBD.(PCB) MC No.12 dated 01/07/2015

### 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.19,97,733/- 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-2023	31-Mar-2022
1	Profit after tax	1235.14 Lakhs	1164.10 Lakhs
2	Nominal value of share Rs.	25/-	25/-
3	Number of equity shares	64,57,147/-	64,89,525/-
4	EPS - Basic in Rs	19.13	17.94

### 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-2023 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 its 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'

Place: Vijayawada  
Date : 31-05-2023

Sd/-  
**(C.V. Koteswara Rao)**  
Partner  
Membership No. 028353  
UDIN : 23028353BGTLE7229

**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 31-03-2023

Capital And Liabilities		As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
<b>Capital and Liabilities</b>					
Capital	1	16,11,48,062.00		16,19,57,476.00	
Reserves and Surplus	2	84,37,60,291.75		76,72,39,424.22	
Deposits	3	6,74,19,82,378.63		6,94,60,08,111.87	
Borrowings	4		-		-
Other liabilities and provisions	5	66,23,43,049.22		65,93,83,189.51	
<b>TOTAL</b>		<b>8,40,92,33,781.60</b>		<b>8,53,45,88,201.60</b>	
<b>Assets</b>					
Cash and balances with Reserve Bank of India	6	6,82,04,278.00		6,33,95,316.00	
Balance with banks and money at call and short notice	7	1,24,58,00,693.29		1,31,44,93,447.63	
Investments	8	2,51,62,93,970.57		2,67,71,28,399.57	
Advances	9	4,23,43,71,391.99		4,15,19,19,497.33	
Fixed Assets	10	3,73,14,283.71		3,48,49,404.46	
Other Assets	11	30,72,49,164.04		29,28,02,136.61	
<b>TOTAL</b>		<b>8,40,92,33,781.60</b>		<b>8,53,45,88,201.60</b>	
Contingent liabilities Bills for Collection	12	1,79,67,084.10		1,42,66,973.13	

Sdxx  
Chief Executive Officer

Sdxx  
Director

Sdxx  
Director

Sdxx  
Chairman

Place : Vijayawada  
Date : 31-05-2023

Sd/-  
**(C.V. Koteswara Rao)**  
Partner  
Membership No. 028353  
UDIN : 23028353BGTLE7229

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 31-03-2023

Capital And Liabilities	Seh	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
<b>I. Income</b>					
Interest earned	13	77,91,34,083.04		83,69,24,002.70	
Other income	14	64,49,991.26		87,18,719.30	
<b>Total</b>		<b>78,55,84,074.30</b>		<b>84,56,42,722.00</b>	
<b>II. Expenditure</b>					
Interest expended	15	45,36,35,340.83		49,24,82,436.83	
Operating expenses	16	17,90,97,175.29		17,39,77,790.45	
Provisions and contingencies	17	3,37,83,510.15		6,27,72,565.00	
<b>Total</b>		<b>66,65,16,026.27</b>		<b>72,92,32,792.28</b>	
<b>III. Profit/Loss</b>					
Net profit/loss(-) for the year		11,90,68,048.03		11,64,09,929.72	
Add: Transfer from IFR		44,45,734.73		-	
Profit/loss(-) brought forward			-		-
<b>Total</b>		<b>12,35,13,782.76</b>		<b>11,64,09,929.72</b>	
<b>IV. Appropriations</b>					
Transfer to statutory reserves		2,97,67,012.00		4,44,44,030.22	
Transfer to other reserves		6,93,22,549.76		4,76,58,729.50	
Transfer to Government/					
Proposed dividend		2,44,24,221.00		2,43,07,170.00	
Balance carried over to balance sheet			-		-

Sdxx  
Chief Executive Officer

Sdxx  
Director

Sdxx  
Director

Sdxx  
Chairman

Place : Vijayawada  
Date : 31-05-2023

Sd/-  
**(C.V. Koteswara Rao)**  
Partner  
Membership No. 028353  
UDIN : 23028353BGTLE7229

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-2023

### Schedule 1 – Capital

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
<b>III.</b>	<b>For Other Banks</b>				
	<b>Authorised Capital</b>				
	(1,60,00,000 shares of Rs.25 each)	40,00,00,000.00		40,00,00,000.00	
	<b>Issued Capital</b>				
	("A" Class shares of Rs 25 each)	40,00,00,000.00		40,00,00,000.00	
	( "B" Class shares of Rs 1 each)				
	<b>Subscribed Capital</b>				
	("A" Class shares of Rs 25 each)	16,11,47,435.00		16,19,56,885.00	
	( "B" Class shares of Rs 1 each)		627.00		591.00
	<b>Called-up Capital</b>				
	("A" Class shares of Rs 25 each)				
	( "B" Class shares of Rs 1 each)				
	Less: Calls unpaid				
	Add: Forfeited shares				

### Schedule 2 - Reserves and Surplus

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
<b>I.</b>	<b>Statutory Reserves</b>				
	Opening Balance	30,37,80,211.05		27,81,19,918.78	
	Additions during the year	4,44,44,030.22		2,56,60,292.27	
	Deductions during the year		-		
	Closing Balance	34,82,24,241.27		30,37,80,211.05	
<b>II.</b>	<b>Capital Reserves</b>				
	Opening Balance				
	Building Fund out of Profits	5,78,66,205.89		5,27,39,940.89	
	Land Revaluation Reserve	1,35,10,349.00		1,35,10,349.00	
	Building Fund Collected from Members	1,57,02,386.13		1,49,62,992.13	
	Building Fund Utilised	1,53,31,757.87		1,53,31,757.87	
	<b>Total</b>	<b>10,24,10,698.89</b>		<b>9,65,45,039.89</b>	

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	Additions during the year				
	Building Fund out of Profits	1,16,40,993.00		51,26,265.00	
	Land Revaluation Reserve		-		-
	Building Fund Collected from Members	7,79,904.00		7,39,394.00	
	Building Fund Utilised				-
	Total	1,24,20,897.00		58,65,659.00	
	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	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	
	Closing Balance	11,48,31,595.89		10,24,10,698.89	
III.	Share Premium				
	Opening Balance				
	Additions during the year				
	Deductions during the year				
IV.	Revenue and Other Reserves				
	Opening Balance				
	Investment Fluctuation Reserve	10,68,53,324.00		7,28,53,324.00	
	Dividend Equalization Fund	4,55,68,120.84		4,30,04,987.84	
	Bad Debts Reserve	7,03,87,627.22		6,52,61,362.22	
	Cooperative Education Fund	8,84,779.76		9,95,416.76	
	Common Good Fund	22,44,254.06		17,93,674.06	
	Staff Welfare Fund	24,68,303.68		24,68,303.68	
	Total	22,84,06,409.56		18,63,77,068.56	

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	Additions during the year				
	Investment Fluctuation Reserve	1,00,00,000.00		3,40,00,000.00	
	Dividend Equalization Fund	1,16,40,993.00		25,63,133.00	
	Bad Debts Reserve	1,16,40,993.00		51,26,265.00	
	Cooperative Education Fund	1,50,000.00		1,50,000.00	
	Common Good Fund	15,00,000.00		12,00,000.00	
	Staff Welfare Fund	-		-	
	Total	3,49,31,986.00		4,30,39,398.00	
	Deductions during the year				
	Investment Fluctuation Reserve	44,45,734.73		-	
	Dividend Equalization Fund	-		-	
	Bad Debts Reserve	-		-	
	Cooperative Education Fund	4,68,469.00		2,60,637.00	
	Common Good Fund	12,33,520.00		7,49,420.00	
	Staff Welfare Fund	-		-	
	Total	61,47,723.73		10,10,057.00	
	Closing 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	
	Cooperative 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	
V.	Balance in Profit and Loss Account				
	Profit in P & L account	12,35,13,782.76		11,64,09,929.72	
	Un-distributed Profits	-		1,62,32,175.00	
	Total	12,35,13,782.76		13,26,42,104.72	
	Total (I, II, III, IV and V)	84,37,60,291.75		76,72,39,424.22	

### Schedule 3 - Deposits

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
A.I.	Demand deposits				
	(i) From banks				
	(ii) From others	29,93,901.94		15,25,491.58	
II.	Savings Bank Deposits	50,86,57,588.27		48,42,13,731.27	
III.	Term Deposits				
	(i) From banks				
	(ii) From others				
	Recurring Deposits	7,19,66,209.00		8,55,83,019.00	
	Fixed Deposits - CM	4,59,65,512.00		5,49,35,368.00	
	Fixed Deposits - ST	18,18,61,268.00		16,57,35,268.00	
	Fixed Deposits - I-M	1,56,54,56,203.00		1,53,75,09,151.00	
	Fixed Deposits - I-Q	41,37,99,199.00		45,90,08,091.00	
	Fixed Deposits - I-H	23,42,207.00		24,76,207.00	
	Fixed Deposits - I-Y	1,05,11,649.00		1,29,19,234.00	
	Cash Certificates	3,90,58,26,742.00		4,10,55,26,595.00	
	Locker Security Deposit	2,36,03,115.00		2,22,63,430.00	
	Maturity Deposits	18,05,091.00		49,91,281.00	
	Staff Security Deposits	3,58,000.00		2,94,000.00	
	Staff PF Deposits	68,35,693.02		90,27,245.02	
	Total of III	6,23,03,30,888.02		6,46,02,68,889.02	
	Total (I, II and III)	6,74,19,82,378.23		6,94,60,08,111.87	
B.	(i) Deposits of branches in India				
	(ii) Deposits of branches outside India				
	Total	6,74,19,82,378.23		6,94,60,08,112	

#### Schedule 4 – Borrowings

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Borrowings in India				
	(a) Reserve Bank of India				
	(b) Other banks		NIL		
	(c) 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 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Bills payable				
II.	Inter-office adjustment (net)				
III.	Interest accrued	1,98,73,879.00		2,22,46,499.00	
IV.	Others (Including Provisions)				
	<b>a) Other liabilities</b>				
	Excess cash received payable	15,890.00		14,890.00	
	Members Suspense	77,64,172.80		1,18,52,947.12	
	CASH TDS PAYABLE	2,75,393.00		1,46,818.00	
	NPA_CHARGES_CREDIT	8,44,876.45		8,99,852.85	
	Bonus / Exgratia to staff	-		8,738.00	
	Pay orders account	9,13,926.00		51,95,657.00	
	P.V.B.E CO.OP.Credit Society	2,76,390.00		2,25,500.00	
	Professional tax	5,100.00		13,150.00	
	L I C of India	18,934.00		13,718.00	
	Depositors T D S	20,38,216.00		18,07,267.00	
	Appraiser Fees	-1,259.20		5,688.00	
	General Suspense	43,15,152.10		38,18,422.65	
	Members Dividend Parking Account	7,683.00		-	
	TDS Deducted by Bank	-2,95,259.10		-1,90,063.80	
	Provident fund payable to commissioner	8,50,000.00		8,03,992.00	
	Unsettled amount of ATM and other	95,214.64		83,567.18	
	NEFT RTGS REVERSAL	29,283.00		-	
	Stale Cheques Account	3,15,874.90		4,79,247.90	

Particulars	As on 31-03-2023		As on 31-03-2022	
	Rs.	Ps.	Rs.	Ps.
RTGS/NEFT Funds Transfer	9,477.00		9,477.00	
Tds Deducted By Branches	14,76,581.00		7,40,153.00	
CGST Output	1,88,945.91		1,89,102.02	
SGST Output	1,88,945.91		1,89,102.02	
IGST Output	35.00		30.00	
Cgst Rcm Output	3,994.00		1,350.00	
Sgst Rcm Output	3,994.00		1,350.00	
NEFT_PRODUCT	3,934.00		3103.00	
RTGS_PRODUCT	10,465.00		10465.00	
Provision for Covid19 Interest Rebate	10,09,985.00		57,42,716.00	
Prov. for Audit Fee payable	25,65,000.00		19,13,063.00	
Prov. For Telephone Charges Payable	-		16,488.20	
Prov. For Expenditure Payable	19,44,000.00		17,01,315.40	
Dividend for 2016-17	-		14,73,357.00	
Dividend for 2018-19	-		18,46,927.00	
Dividend for 2020-21	23,86,725.00		0.00	
Dividend for 2021-22	21,71,121.00		0.00	
<b>Total of (a)</b>	<b>2,94,32,790.41</b>		<b>3,90,17,390.54</b>	
<b>b) Provisions</b>				
Overdue Interest Reserve	23,42,18,723.37		22,01,70,953.18	
Provision for N P A	8,41,39,805.79		8,41,39,805.79	
Provision for Standard Assets	1,57,45,187.37		1,56,10,242.00	
Investment Depreciation Reserve	99,67,467.78		40,26,781.00	
Provision for FD with Vijaya Cooperative Urban Bank (Women)	10,00,000.00		10,00,000.00	
Unforeseen Contingencies	2,29,79,657.50		2,25,17,959.00	
Provision Staff Leave Encashment	2,59,80,538.00		2,25,03,071.00	
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 Income Tax Payable	-		1,97,85,488.00	
Provision for Bad and Doubtful Debts	21,84,00,000.00		20,34,00,000.00	
Prov. for Staff Incentive	-		43,60,000.00	
Total of (b)	61,30,36,379.81		59,81,19,299.97	
Total of Other Liabilities and Provisions (a+b)	64,24,69,170.22		63,71,36,690.51	
<b>Grand Total (I + II + III + IV)</b>	<b>66,23,43,049.22</b>		<b>65,93,83,189.51</b>	



**Schedule 6 - Cash and Balances with Reserve Bank of India**

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Cash in hand (including foreign currency notes)	6,82,04,278		6,33,95,316	
II.	Balances with Reserve Bank of India (i) in Current Account (ii) in Other Accounts				
	<b>Total (I and II)</b>	<b>6,82,04,278</b>		<b>6,33,95,316</b>	

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

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	In India				
	(i) Balances with banks				
	(a) in Current Accounts				
	S.B.I. Vijayawada-1, Current A/c	21,29,299.00		21,32,308.00	
	S.B.I. Governorpet, Current A/c	52,75,176.92		47,05,967.92	
	S.B.I. Vijayawada-1, Debit Cards	3,14,67,846.26		3,25,11,976.00	
	Punjab National Bank, Vijayawada	3,93,62,475.67		2,93,62,475.67	
	IDBI Bank, Current A/c.	10,16,93,276.20		14,95,94,804.21	
	IDBI Bank, CTS Clearing A/c	3,79,64,791.71		2,18,42,648.02	
	IDBI Bank, Vuyyuru	15,00,000.88		1,35,00,000.88	
	IDBI Bank, Guntur	69,99,982.30		24,99,982.30	
	A.P State Coop Bank, Vijayawada A/c	1,11,78,068.44		3,08,80,589.60	
	K.D.C.C Bank, R.O., Vja Current A/c	2,15,88,685.72		1,86,85,908.72	
	K.D.C.C.Bank, Vuyyuru	21,00,000.00		21,00,000.00	
	K.D.C.C Bank C/A, Hanuman Junction	90,24,912.00		90,24,912.00	
	K.D.C.C.Bank C/A, Mylavaram	74,00,000.00		1,03,13,173.00	
	K.D.C.C.Bank C/A, Nuzividu	60,50,920.00		50,50,920.00	
	AXIS BANK, RTGS A/C	5,01,315.25		1,05,554.78	
	Yes Bank, NEFT/RTGS Payment A/c	1,07,04,195.74		69,02,069.20	
	Yes Bank, NEFT/RTGS Collection A/c	3,75,17,086.91		4,34,40,718.36	
	Yes Bank IMPS Account	28,24,646.29		59,31,424.97	
	Indusind Bank Vijayawada C/A	1,18,014.00		11,08,014.00	
	Total of (a)	33,54,00,693.29		38,96,93,447.63	

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	<b>(b) in Other Deposit Accounts</b>				
	F D with AP State Coop. Bank	26,14,00,000.00		30,82,00,000.00	
	FD in KDCC Bank, R O. R.F	30,80,00,000.00		30,05,00,000.00	
	FD in Chaitanya Godavari Grammena Bank	26,00,00,000.00		25,50,00,000.00	
	FD in IndusInd Bank, Vijayawada	5,00,00,000.00		5,01,00,000.00	
	F D in Vijaya Coop Urban Bank, Hyd	10,00,000.00		10,00,000.00	
	FD in Coastal Local Area Bank, Vi	3,00,00,000.00		-	
	Total of (b)	91,04,00,000.00		91,48,00,000.00	
	(ii) Money at call and short notice				
	(a) with banks		-	1,00,00,000.00	
	(b) with other institutions				
	Total (i and ii)	1,24,58,00,693.29		1,31,44,93,447.63	
II.	Outside India				
	(i) in Current Accounts				
	(ii) in Other Deposit Accounts				
	(iii) Money at call and short notice				
	Total (i, ii and iii)				
	Grand Total (I and II)	1,24,58,00,693.29		1,31,44,93,447.63	

#### Schedule 8 – Investments

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Investments in India in				
	(i) Government Securities				
	Investments in Central Govt. Securities	16,71,61,132.57		20,20,30,132.57	
	Investments in State Govt. Securities	2,34,84,77,838.00		2,46,44,43,267.00	
	<b>Total of (i)</b>	<b>2,51,56,38,970.57</b>		<b>2,66,64,73,399.57</b>	
	(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 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	v) Debt & Money Market Mutual Funds		-	1,00,00,000.00	
	Total	2,51,62,93,970.57		2,67,71,28,399.57	
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 and II)	2,51,62,93,970.57		2,67,71,28,399.57	

#### Schedule 9 – Advances

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
A.	(i) Bills purchased and discounted				
	(ii) Cash credits, overdrafts and loans repayable on demand				
	Gold Loans Overdraft	7,25,000.00		44,94,386.00	
	Overdraft Against Deposit	20,06,015.90		30,01,726.00	
	Secure Over Draft Loans	2,77,60,725.00		1,34,98,749.00	
	GCUB Vennala Loans (Bullet)		-	46,64,792.00	
	GCUB Vennala Loans (EMI)		-	16,62,649.00	
	GCUB Pragathi Loans (EMI)		-	6,89,536.00	
	GCUB GOLD LOAN (BULLET)	27,37,94,972.00		18,40,34,906.00	
	GCUB GOLD LOAN - EMI (REGULAR)	17,57,92,036.00		15,78,33,205.00	
	Total of (ii)	48,00,78,748.90		36,98,79,949.00	
	(iii) Term loans Total				
	GOLD LOAN - STAFF	25,61,832.00		11,37,661.00	
	Domestic Article Loans	99,154.00		1,19,865.00	
	Loans - M. T.	14,35,850.90		20,46,588.75	
	Gandhi Topup Loan	19,47,877.00		-	
	Vehicle Loans	46,361.00		94,678.00	
	Staff Building Loan	1,18,72,303.00		1,03,57,504.00	
	Loans against Deposit	4,46,92,875.00		9,02,80,171.00	
	Loans On F. D. Account	1,16,002.00		7,53,167.00	
	Loans - L. T.	1,32,58,840.04		1,69,69,164.30	
	G L T Loans	3,58,84,64,490.18		3,65,40,36,724.31	

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	Gandhi A S L Loans	13,91,531.00		25,50,940.00	
	Education Loans	32,81,088.97		14,53,954.97	
	Surety Loans	76,17,735.00		22,39,130.00	
	House Construction Loans	20,85,260.00		-	
	House Purchase Loans	1,00,77,784.00		-	
	Gandhi Soubagya Loans	6,53,43,659.00		-	
	Total of (iii)	3,75,42,92,643.09		3,78,20,39,548.33	
	Total	4,23,43,71,391.99		4,15,19,19,497.33	
B.	(i) Secured by tangible assets	4,23,43,71,391.99		4,15,19,19,497.33	
	(ii) Covered by Bank/Government Guarantees		-	-	
	(iii) Unsecured		-	-	
	Total	4,23,43,71,391.99		4,15,19,19,497.33	
C.I.	Advances in India				
	(i) Priority Sectors	2,92,49,45,192.30		2,23,93,05,900.00	
	(ii) Public Sector				
	(iii) Banks				
	(iv) Others Total	1,30,94,26,199.69		1,91,26,13,597.33	
	Total	4,23,43,71,391.99		4,15,19,19,497.33	
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)	4,23,43,71,391.99		4,15,19,19,497.33	

**Schedule 10 - Fixed Assets**

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Premises				
	At cost as on 31st March of the preceding year	3,42,49,136.87		3,41,69,136.87	
	Additions during the year	-		80,000.00	
	Deductions during the year	-			
	Depreciation to date	1,36,02,933.87		1,30,00,800.87	
	Total	2,06,46,203.00		2,12,48,336.00	
II.	Other Fixed Assets (including furniture and fixtures)				
	At cost as on 31st March of the preceding year				
	Furniture, Fixtures and Library	4,53,56,761.59		4,45,97,286.31	
	Computers	1,98,64,487.78		1,86,92,158.66	
	Currency Counting Machine	23,48,533.00		25,21,583.00	
	Electronic Appliances	1,03,31,219.29		99,25,112.09	
	Others	33,86,044.00		33,72,554.00	
	Total	8,12,87,045.66		7,91,08,694.06	
	Additions during the year				
	Furniture, Fixtures and Library	7,86,224.00		7,59,475.28	
	Computers	13,26,332.00		11,77,235.98	
	Currency Counting Machine	4,200.00		16,69,700.00	
	Electronic Appliances	8,63,837.00		4,23,169.20	
	Others	50,75,878.00		13,490.00	
	Total	80,56,471.00		40,43,070.46	
	Deductions during the year				
	Furniture, Fixtures and Library				
	Computers			4,906.86	
	Currency Counting Machine			18,42,750.00	
	Electronic Appliances			17,062.00	
	Others	21,29,904.00			
	Total	21,29,904.00		18,64,718.86	
		12,14,62,749.53			
	Depreciation to date				
	Furniture, Fixtures and Library	3,94,11,962.13		3,64,63,455.15	
	Computers	1,88,68,738.04		1,78,03,124.05	
	Currency Counting Machine	10,13,029.00		7,27,961.00	
	Electronic Appliances	97,30,722.00		93,78,411.00	
	Others	15,21,080.78		33,13,026.00	
	Total	7,05,45,531.95		6,76,85,977.20	
	Total (ii)	1,66,68,080.71		1,36,01,068.46	
	Total (I and II)	3,73,14,283.71		3,48,49,404.46	

**Schedule 11 - Other Assets**

Particulars	As on 31-03-2023		As on 31-03-2022	
	Rs.	Ps.	Rs.	Ps.
I. Inter-office adjustments (net)				
II. Interest accrued				
On Standard Assets	45,67,132.00		41,21,799	
On NPA Loans	23,42,18,723.37		22,01,70,953	
On FD with Other Banks	86,12,438.00		71,58,400	
On Govt. Securities	4,35,19,553.00		4,73,00,013	
Total	29,09,17,846.37		27,87,51,165.18	
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	14,16,471.00		17,56,377.00	
OUTWARD CLARING PARKING CHARGES	-		2,72,000.00	
Arrear TDS (Depositors)	13,57,711.70		12,86,211.00	
NPA_CHARGES_DEBIT	9,06,516.45		8,99,852.85	
Postage	466.40		1,639.40	
Arbitration Fees	-6,000.00		-6,000.00	
Execution fees	-19,900.00		-21,000.00	
Advance To Staff	-		48,562.00	
Advance to Sale Officer	1,40,000.00		-	
Advance To Others	-		97,013.00	
Advance fee deposit in CERSAI	23,221.00		25,631.00	
Interest Receivable on Adv. Tax from IT Dept	8,79,245.00		8,79,245.00	
Branch Rent Advance	18,83,837.00		17,03,438.00	
Exp. Incurred due to loanees	-		5,953.80	
Gold Loan Due to A/c	1,75,184.00		1,75,184.00	
Insurance Due from Borrowers	21,292.40		21,440.40	
Advance Tax Paid To I T Department	-		-	
Advance for Purchases	7,29,199.00		4,37,030.00	
Azit Singh Nagar Branch Works A/c.	-		20,000.00	
Prepaid Expenditure	2,97,197.01		10,16,780.72	
Dea Fund Claims Paid - FDs	-		11,254.14	
ATM Cards A/c	-		6,250.47	

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	CGST - Input A/c.	15,16,790.56		10,76,438.14	
	SGST - Input A/c.	14,98,357.09		10,57,984.68	
	IGST - Input A/c.	17,08,151.86		14,03,945.63	
	CGST Cash		28.00		28.00
	Sgst Cash Ledger		0.46		0.46
	IGST Cash Ledger		46.00		46.00
	TDS RECEIVABLE	23,612.00		67,002.00	
	TCS Receivable	39,644.00		-	
	Advance Tax Refund	34,44,906.03		15,13,323.03	
	Revenue Deposit with Coop Dept.	35,366.71		35,366.71	
	Security Deposit with Telephone Dept.	18,130.00		18,130.00	
	Security Deposit with APSEB	2,41,844.00		2,41,844.00	
	Total of VI	1,63,31,317.67		1,40,50,971.43	
	Total (I to VI)	30,72,49,164.04		29,28,02,136.61	

#### Schedule 12 - Contingent Liabilities

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Claims against the bank not acknowledged as debts		-		-
II.	Liability for partly paid investments		-		-
III.	Liability on account of outstanding forward exchange contracts		-		-
IV.	Guarantees given on behalf of constituents				
	(a) In India		-		-
II.	(b) Outside India		-		-
V.	Acceptances, endorsements and other obligations		-		-
VI.	Other items for which the bank is contingently liable		-		-
	Deaf Scheme - Payable (at RBI)	1,79,67,084		1,42,66,973	
	Total	1,79,67,084		1,42,66,973	

### Schedule 13 - Interest Earned

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Interest/discount on advances/bills	52,44,31,805.68		56,85,60,702.92	
II.	Income on investments	25,47,02,277.36		26,83,63,299.78	
III.	Interest on balances with Reserve Bank of India and other inter-bank funds		-		-
IV.	Others		-		-
	Total	77,91,34,083.04		83,69,24,002.70	

### Schedule 14 - Other Income

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Commission, exchange and brokerage	24,055.03		24,446.77	
II.	Profit on sale of investments	18,22,000.00		43,93,300.00	
	Less: Loss on sale of investments				
III.	Profit on revaluation of investments				
	Less: Loss on revaluation of investments				
IV.	Profit on sale of land, buildings and other assets	3,02,141.00		41,080.00	
	Less: Loss on sale of land, buildings and 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	2,608.00		2,800.00	
	Entrance Fees	6,29,607.00		6,86,303.00	
	Miscellaneous Income	14,33,805.06		15,12,584.65	
	Locker Rent	22,31,131.00		20,51,082.00	
	Clearing Cheques Return Charges	4,625.35		7,121.95	
	Cgst (Central Gst)		9.41		0.15
	Sgst (State Gst)		9.41		0.45
	Igst (Integrated Gst)		-		0.33
	Total	64,49,991.26		87,18,719.30	

Note: Under items II to V loss figures shall be shown in brackets



### Schedule 15 - Interest Expended

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Interest on deposits				
	Interest on Fixed Deposits	14,88,99,685.83		16,86,75,725.83	
	Interest on Savings Deposits	1,98,05,709.00		1,66,01,596.00	
	Interest on Staff PF Deposits	5,39,475.00		8,67,652.00	
	Interest on Staff Security Deposit	22,612.00		42,290.00	
	Interest on Cash Certificates	27,59,92,297.00		29,48,81,629.00	
	Interest on Recurring Deposits	64,94,525.00		92,94,838.00	
	Interest on Locker Deposits	18,81,037.00		21,18,706.00	
	Total (I)	45,36,35,340.83		49,24,82,436.83	
II.	Interest on Reserve Bank of India / Inter-bank borrowings				
III.	Others				
	Total	45,36,35,340.83		49,24,82,436.83	

### Schedule 16 - Operating Expenses

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I.	Payments to and provisions for employees				
	Establishment Charges	5,62,61,621.00		5,37,65,203.00	
	P F Contributed By Bank	48,75,809.00		44,91,835.00	
	L T C	4,08,000.00		-	
	Attenders Uniform	5,000.00		-	
	Gratuity	47,84,579.00		43,53,665.00	
	Staff Incentives	48,68,806.00		43,60,000.00	
	Administrative Charges(P.F)	2,02,212.00		1,86,643.00	
	E D L I Account ( P.F)	80,289.00		81,783.00	
	Staff Children Education Conce	6,25,000.00			
	Medical Relief To Staff			30,000.00	
	Total (I)	7,21,11,316.00		6,72,69,129.00	
II.	Rent, taxes and lighting	5,39,13,201.00		6,62,11,901.00	
III.	Printing and stationery	12,57,659.27		5,58,144.21	
IV.	Advertisement and publicity	12,20,557.00		6,08,539.04	

**Schedule 16 - Operating Expenses (Cont...)**

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
V.	Depreciation on Bank's property	55,91,588.75		54,12,941.88	
VI.	Director's fees, allowances and expenses	25,56,072.00		16,85,000.00	
VII.	Auditors' fees and expenses (including branch auditors)	38,60,703.00		27,98,998.00	
VIII.	Law charges	13,958.00		14,435.00	
IX.	Postages, Telegrams, Telephones, etc.	3,09,024.61		5,43,581.29	
X.	Repairs and maintenance	4,42,337.74		2,44,914.54	
XI.	Insurance	1,23,41,992.43		1,18,73,988.41	
XII.	Other expenditure				
	Sale Officer Costs	24,55,239.00		12,46,084.00	
	Commission	451.27		28.32	
	Miscellaneous Expenditure	31,63,710.10		18,51,528.59	
	Guest Entertainment Charges	3,26,015.00		2,70,988.00	
	Retainer Fees	65,850.00		62,666.00	
	Sweeper Charges	13,14,530.00		11,00,995.00	
	Travelling Allowances	1,860.00		1,898.00	
	L T C			7,35,000.00	
	Clearing House Expenses	4,66,150.20		1,98,075.00	
	Attenders Uniform			5,568.00	
	Subscriptions	1,81,900.00		2,26,390.00	
	Professional Tax ( Bank )			17,500.00	
	General Body Expenses	10,82,907.00		3,90,936.00	
	Staff Recruitment Expenses	4,14,406.00			
	Npa Recovery Charges	26,41,895.20		29,49,057.25	
	Cic Payments	1,35,327.59		1,61,175.84	
	Election Expenditure	11,95,801.00		-	
	A.M.C. Charges	12,34,208.00		14,68,399.28	
	By Law Amendment Fees	500.00		500.00	
	Ezone Monitoring Charges	1,95,762.71		2,15,724.70	
	Building Maintenance	1,15,007.00		-	
	Computer Charges	5,11,094.02		2,52,556.80	
	Business Promotion Charges	44,79,985.00		7,44,884.56	
	Vehicle Fuel & Driver Expenses	6,28,177.00		3,20,057.00	

**Schedule 16 - Operating Expenses (Cont...)**

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
	Vehicle Maintenance A/c	1,02,922.34		2,05,293.14	
	Generator Maintenance A/c.	2,595.31		65,612.11	
	Appraise Fees	13,14,650.00		11,32,873.00	
	Atm Cards Expenditure	10,77,613.75		6,93,031.07	
	Interest Paid On Tds And Penal	26,901.00		7,785.00	
	Imps Expenditure	69,900.00		70,850.00	
	Interest Rebate On Loans	16,207.00		6,361.00	
	CBS Monthly and Maintenance charges	22,57,200.00		23,54,400.00	
	Total (XII)	2,54,78,765.49		1,67,56,217.66	
	Total	17,90,97,175.29		17,39,77,790.03	

**Schedule 17**

	Particulars	As on 31-03-2023		As on 31-03-2022	
		Rs.	Ps.	Rs.	Ps.
I	Provisions & Contingencies				
	Cooperative Education Fund	1,50,000.00		1,50,000.00	
	Provision for Staff Leave Encashment	63,23,949.00		8,64,149.00	
	Provision for Bad and Doubtful debts	1,50,00,000.00		3,00,00,000.00	
	Premium Amortisation on Govt. Securities	12,33,929.00		17,58,416.00	
	Investment Fluctuation Reserve		-	2,00,00,000.00	
	Provison for Unforeseen Contingencies		-	1,00,00,000.00	
	Provision for Standard Assets	1,34,945.37		-	
	Provision for IDR	59,40,686.78		-	
	Total	3,37,83,510.15		6,27,72,565.00	

**The Gandhi Co-operative Urban Bank Ltd., Vijayawada**  
**Statement of Receipts And Payments For The Year Ended 31-03-2023**

Sl. No.	PARTICULARS	Receipts		Payments	
		Rs.	Ps.	Rs.	Ps.
1	Share Capital	1,90,24,486.00		1,98,33,900.00	
2	Reserves and Funds	9,17,96,913.22		61,47,723.73	
3	Deposits	12,60,81,68,814.76		12,81,21,94,548.00	
4	Dividend	4,06,37,770.00		3,94,00,208.00	
5	Interest Payable	1,98,73,879.00		2,22,46,499.00	
6	Excess Cash Received payable	11,010.00		10,010.00	
7	Suspense	2,03,25,982.00		2,44,14,756.32	
8	Sundries	31,28,13,178.47		32,04,25,699.68	
9	Expenditure Payable	46,17,000.00		37,38,866.60	
10	Provisions	22,57,45,469.24		21,08,28,389.40	
11	Previous Years Profit		-	13,26,42,104.72	
12	Depreciation Reserves	55,91,588.75		21,29,901.00	
13	Balances with Banks	4,64,21,91,741.17		4,58,78,98,986.83	
14	Fixed Deposit with Other Banks	48,47,64,313.00		48,03,64,313.00	
15	Daily Call and Notice Money	51,00,00,000.00		50,00,00,000.00	
16	Investments Govt. securities	27,56,56,929.00		12,48,22,500.00	
17	Other Investments	1,00,00,000.00		-	
18	Loans and Advances	2,48,41,05,376.49		2,56,65,57,271.15	
19	Interest Receivable	27,87,51,165.18		29,09,17,846.37	
20	Fixed Assets	21,29,904.00		80,56,471.00	
21	Adjusting Heads Due-To	47,92,86,139.30		47,96,34,902.54	
22	Advance Tax due from IT Dept.	4,68,760.00		24,00,343.00	
23	Interest Received on Loans	52,44,31,805.68		-	
24	Interest Received on FDs With Other Banks	5,45,09,842.47		-	
25	Interest Received on Govt Securities	19,84,43,784.89		-	
26	Other Interest Items	17,48,650.00		-	
27	Other Receipts	43,25,850.26		-	
28	Profit on sale of G O I Securities	18,22,000.00		-	
29	Profit on Sale of Fixed Asset	3,02,141.00		-	
30	Interest Paid on Deposits		-	45,36,35,340.83	
31	Establishment Charges		-	7,21,11,316.00	
32	Contingencies		-	6,38,88,469.29	
33	Provisions held for Current Year		-	3,37,83,510.15	
34	Previous Year IncomeTax Paid		-	19,97,733.00	
35	Income Tax Paid for the Year		-	4,10,99,657.00	
36	Provision release from IFR	44,45,734.73			
	<b>Total Receipts</b>	23,30,59,90,228.61		23,30,11,81,266.61	
	Closing Balance	6,33,95,316.00		6,82,04,278.00	
	<b>Grand Total</b>	<b>23,36,93,85,544.61</b>		<b>23,36,93,85,544.61</b>	

Sdxx  
Chief Executive Officer

Sdxx  
Director

Sdxx  
Director

Sdxx  
Chairman

Place : Vijayawada  
Date : 31-05-2023

Sd/-  
**(C.V. Koteswara Rao)**  
Partner  
Membership No. 028353  
UDIN : 23028353BGTLE7229

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:** 2022-23 సంవత్సరములో ఈ దిగువ పద్దులపై అంచనాలకు మించి ఖర్చుకాబడిన మొత్తములను ఆమోదించుట గురించి

(రూ.లలో)

క్రమ సంఖ్య	పద్దు వివరములు	2022-23నకు ఆమోదించిన బడ్జెట్	2022-23నకు అయిన ఖర్చు మొత్తము	ఆమోదించవలసిన మొత్తము
1.	సిబ్బంది జీతభత్యములు	6,32,00,000.00	6,68,27,507.00	36,27,507.00
2.	మిస్ లేనియస్ ఖర్చులు	32,00,000.00	76,65,099.16	44,65,099.16
3.	సేల్ ఆఫీసర్ డెఫిసిట్ ఖర్చులు	16,00,000.00	24,55,239.00	8,55,239.00
4.	డైరెక్టర్స్ సిట్టింగ్ ఫీజు	20,00,000.00	20,76,072.00	76,072.00
5.	బ్యాంక్ శాఖలు అద్దెలు	75,00,000.00	78,83,072.00	3,83,072.00
6.	క్లియరింగ్ హౌస్ ఖర్చులు	4,00,000.00	4,66,150.20	66,150.20
<b>ఆమోదించవలసిన మొత్తము</b>			<b>94,73,139.36</b>	

## వివరణ

- డిసెంబర్ 2022 లో కొత్తగా సిబ్బందిని నియమించడం వలన మరియు సిబ్బందికి కరువు భత్యము పెరిగినందున 2022-23 సంవత్సరములో బడ్జెట్ కు మించి రూ. 36,27,507.00/- లు అదనముగా అయిన ఖర్చును ఆమోదించవలసి వున్నది.
- సెప్టెంబర్ 2022 లో బ్యాంకు బోర్డు కు ఎలక్షన్ జరిగిన కారణముగా రు.11,95,801/-, డిసెంబర్ 2022 న కొత్త సిబ్బంది రిక్రూట్మెంట్ కు గాను రూ.4,14,406/-, మరియు ఇతర ఖర్చుల నిమిత్తము అదనముగా అయిన మొత్తము రు.28,54,892.16, వెరసి రు.44,65,099.16 లు అదనపు ఖర్చును ఆమోదించవలసి వున్నది.
- జనవరి 2022న సేల్ ఆఫీసర్ కి గవర్నమెంట్ పేరివిజన్ చేయడం కారణంగా బడ్జెట్ కంటే అదనంగా అయిన రూ. 8,55,239/- ఖర్చును ఆమోదించవలసి వున్నది.
- డైరెక్టర్స్ సబ్ కమిటీస్ మీటింగ్ : రిజర్వ్ బ్యాంక్ వారి ఆదేశాలకు అనుగుణంగా నియమించిన సబ్ కమిటీల మీటింగ్ కు అదనముగా అయిన ఖర్చు రూ. 76,072/- ఆమోదించవలసి వున్నది.
- బ్యాంకు బ్రాంచీల అద్దెలు పెరిగినందున రు. 3,83,072/- అదనముగా అయిన ఖర్చును ఆమోదించవలసి వున్నది.
- పెరిగిన పెట్రోల్ ఛార్జీలకు అనుగుణంగా సిబ్బందికి అలవెన్స్ పెంచిన కారణముగా అదనముగా అయిన ఖర్చు రూ. 66,150.20 ఆమోదించవలసి వున్నది.

**విషయం : నెం. 4 :** 2022-23 సంవత్సరమునకు వచ్చిన నికర లాభముల పంపిణీ  
**నిఖర లాభము - 12,35,13,782.76**

క్రమ సంఖ్య	పద్ధుల వివరములు	కేటాయించిన శాతము	మొత్తము (రూ.లలో)
a)	Reserve Fund	@25%	3,08,78,446.00
b)	Bad Debts Reserve	@10%	1,23,51,378.00
c)	Common Good Fund		20,00,000.00
d)	Building Fund	@10%	1,23,51,378.00
e)	Dividend Equalisation Fund	@10%	1,23,51,378.00
f)	Investment Fluctuation Reserve		1,00,00,000.00
g)	Bonus		49,34,500.00
h)	Dividend for members	@15%	2,44,24,221.00
i)	Provison for Unforeseen Contingencies		50,00,000.00
j)	Balance transferred to Reserve Fund		92,22,481.76
<b>Net Profit after Tax</b>			<b>12,35,13,782.76</b>

**విషయం : నెం. 5 : 2024-25 సంవత్సరమునకు బడ్జెట్**

2024-2025 వ సంవత్సరమునకు సంబంధించి ఆదాయ, వ్యయముల అంచనాలను ఆమోదించుటను గురించి.

<b>అంచనా ఆదాయము</b>		<b>రూ  లక్షలలో</b>
<b>వ. సంఖ్య</b>	<b>వివరములు</b>	
1.	సభ్యులకు ఇచ్చు అప్పులపై రాదగు వడ్డీ, ఇతర బ్యాంకుల నందు డిపాజిట్లు, గవర్నమెంటు సెక్యూరిటీలపై రాదగు వడ్డీ	8600
2.	ఇతర ఆదాయములు	80
<b>మొత్తము రాదగు ఆదాయము</b>		<b>8680</b>
<b>అంచనా వ్యయము</b>		
1.	డిపాజిటర్లకు చెల్లించవలసి వచ్చు వడ్డీ	5500
2.	సిబ్బంది జీతములు మరియు ఇతర ఖర్చులు	1499
<b>మొత్తం వ్యయము</b>		<b>6999</b>
మొత్తం ఆదాయము		8680
మొత్తం వ్యయము		6999
అంచనా లాభం		1681
చెల్లించవలసి వచ్చు ఆదాయపు పన్ను		385
<b>ఆశించు నిఖర లాభం</b>		<b>1296</b>

**సిబ్బంది జీతభత్యములు మరియు ఇతర ఖర్చుల అంచనా బడ్జెట్**

వ. సంఖ్య	వివరములు	2022-23 సం॥నకు ఆమోదించిన బడ్జెట్	2022-23 సం॥నకు అయిన ఖర్చు	2023-24 సం॥నకు ప్రతిపాదించిన బడ్జెట్	2024-25 సం॥నకు అంచనా బడ్జెట్
1.	సిబ్బంది జీతభత్యములు	632.00	668.27	750	790
2.	సిబ్బంది ప్రొవిడెంటుఫండ్ కంట్రీబ్యూషన్	50.00	48.76	55	55
3.	స్టేషనరీ	10.00	3.08	5	5
4.	ప్రింటింగు	20.00	9.50	10	13
5.	లైటింగు ఖర్చులు	40.00	25.68	30	30
6.	లీగలు ఖర్చులు	5.00	0.14	3	1
7.	మిస్లేనియస్, పోస్టేజి	3.00	0.03	1	1
8.	స్వీపరు ఖర్చులు	16.00	13.15	15	16
9.	ట్రావెలింగ్ ఖర్చులు	5.00	4.10	3	6
10.	మున్సిపల్, యితర పన్నులు	10.00	3.64	5	5
11.	టెలిఫోను ఛార్జీలు	21.00	3.06	8	6
12.	బోర్డు మీటింగు ఖర్చులు మరియు బ్యాంకునకు వచ్చు డిపాజిట్లు, ఖాతాదారులకు కాఫీ, టీ ఖర్చులు	11.00	3.26	5	5
13.	లైసెన్సు ఫీజు	1.00	0.66	1	1
14.	మిస్లేనియస్ ఖర్చులు	32.00	76.65	60	63
15.	ఆడిట్ ఫీజు మరియు EDP ఆడిట్ ఫీజు	40.00	30.71	30.00	35
16.	అంతర్గత తనిఖీ నిమిత్తం	11.00	7.90	12	15
17.	ఇన్సూరెన్సు ప్రీమియం	127.00	123.42	130	130
18.	అడ్వర్టైజ్మెంట్స్, డోనేషన్స్, సబ్స్క్రిప్షన్స్	16.00	14.02	15	16
19.	సేల్ ఆఫీసరు డెఫెసిట్ ఖర్చులు	16.00	24.55	15	20
20.	మహాజనసభ ఖర్చులు	11.00	10.83	8	13
21.	భవనము మెయింటెనెన్స్ మరియు లిఫ్టు	11.00	5.58	5	7
22.	డ్రైక్లెయిన్ సిటీంగ్ ఫీజు	20.00	20.76	20	25
23.	బ్యాంకు శాఖలు అద్దెలు	75.00	78.83	90	85
24.	చైర్మను గారి గౌరవవేతనాలు	6.00	4.80	8	10
25.	క్లియరింగు హౌస్ ఖర్చులు	4.00	4.66	4	6
26.	ఎఎమ్సి & నిర్వహణ వ్యయము	73.00	60.07	25	75
27.	బ్యాంకు ఖాతాదారులకు గిఫ్టులు, కేలండర్ ప్రింటింగ్	74.00	44.80	50	50
28.	బంగారు నగల అప్రయిజర్లకు చెల్లించవలసిన ఫీజులు	21.00	13.15	20	15
	<b>మొత్తము</b>	<b>1361.00</b>	<b>1304.06</b>	<b>1383</b>	<b>1499</b>



## 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)	50.94	46.57
ii)	Other Tier 1 capital@	11.28	13.35
iii)	Tier 1 capital (i + ii)	62.22	59.92
iv)	Tier 2 capital	15.72	15.11
v)	Total capital (Tier 1+Tier 2)	77.94	75.03
vi)	Total Risk Weighted Assets (RWAs)	354.00	354.58
vii)	Paid-up share capital and reserves as percentage of RWAs@	14.39%	13.13%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.58%	16.90%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.44%	4.26%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.02%	21.16%
xii)	Percentage of the shareholding of a) Government of India	Nil	Nil
xiii)	Amount of paid-up equity capital raised during the year	- 0.08	- 0.02
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 & Oher Tier II capital	0.61	4.40

## 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	1.40	1.01	0.58	1.99	32.08	90.74	205.30	232.89	99.65	0.82	7.74	674.20
Advances	3.11	0.44	0.08	0.31	1.02	2.42	6.38	37.81	13.31	24.80	333.76	423.44
Investments	0.07	0.50	0.30	4.50	17.26	10.75	11.24	58.90	45.31	97.81	95.93	342.57
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

### ANNEXURE - III

#### Disclosure in financial statements - "Notes to Accounts"

### 3. Investments

#### a) Composition of Investment Portfolio

As at 31-March -2023 (current year balance sheet date)

(Amount in 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	
<b>Held to Maturity</b>												
Gross	58.58	0.00	0.06	0.00	0.00	91.04	149.68	0.00	0.00	0.00	0.00	149.68
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	0.00	0.00	0.00	90.94	149.52	0.00	0.00	0.00	0.00	149.52
<b>Available for Sale</b>												
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	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
<b>Held for Trading</b>												
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
<b>Total Investments</b>	251.57	0.00	0.06	0.00	0.00	91.04	342.67	0.00	0.00	0.00	0.00	342.67
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
<b>Net</b>	<b>250.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>90.94</b>	<b>341.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>341.51</b>

**ANNEXURE - III**

**Disclosure in financial statements - "Notes to Accounts"**

**b) Composition of Investment Portfolio  
As at 31-March -2022 - (Previous year balance sheet date)**

(Amount in 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
<b>Held to Maturity</b>												
Gross	77.65	0	0.06	0	0	0.93.48	171.20	0	0	0	0	171.20
Less: Provision for non-performing investments (NPI)	0	0	0.06	0	0	0.10	0.16	0	0	0	0	0.16
Net	77.65	0	0	0	0	0.93.38	171.04	0	0	0	0	171.04
<b>Available for Sale</b>												
Gross	188.99	0	0	0	0	0	188.99	0	0	0	0	188.99
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	188.99	0	0	0	0	0	188.99	0	0	0	0	188.99
<b>Held for Trading</b>												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Investments</b>	266.64	0	0.06	0	0	0.93.48	360.19	0	0	0	0	360.19
Less: Provision for non-performing investments	0	0	0.06	0	0	0.10	0.16	0	0	0	0	0.16
Less: Provision for depreciation and NPI	0.40	0	0	0	0	0.00	0.40	0	0	0	0	0.40
Net	266.24	0	0	0	0	0.93.38	359.63	0	0	0	0	359.63

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	0.40	0.40
b) Add: Provisions made during the year	0.59	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	1.00	0.40
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	10.68	7.28
b) Add: Amount transferred during the year	1.00	3.40
c) Less: Drawdown	0.44	0.00
d) Closing balance	11.24	10.68
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category	5.82%	5.65%

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

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	2.07	1.07
b)	Additions during the year since 1st April	50.00	38.54
c)	Reductions during the above period	52.00	37.54
d)	Closing balance	0.07	2.07
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	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	2	3		4		5		6		7	
a)	PSUs										
b)	FIs										
c)	Banks	0.07	1.07								
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others	0.00	1.00								
g)	Provision held towards depreciation	0.06	0.06								
	Total *	0.01	2.01								

4. Asset quality  
a) Classification of advances and provisions held<sup>15</sup>

	Standard	Non-Performing				Total
		Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	368.08	19.30	27.81	0.00	47.11	415.19
Add: Additions during the year					6.54	256.66
Less: Reductions during the year*					23.84	248.41
Closing balance	393.63	6.84	22.97	0.00	29.81	423.44
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential <sup>16</sup> Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	1.56	14.15	21.64	0	35.79	37.35
Add: Fresh provisions made during the year					2.46	2.46
Less: Excess provision reversed/ Write-off loans					0	0
Closing balance of provisions held	1.57	15.29	22.97	0	38.25	39.81
<b>Net NPAs<sup>17</sup></b>						
Opening Balance		5.15	6.17	0.00	11.32	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					19.77	
Closing Balance		0.00	0.00	0.00	0.00	0.00

	Standard	Non-Performing				Total
		Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Floating Provisions</b>	0	0	0	0	0	0
Opening Balance						0
Add: Additional provisions made during the year						0
Less: Amount drawn down <sup>18</sup> during the year						0
Closing balance of floating provisions						0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						0
Add: Technical/ Prudential write-offs during the year						0
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0
Closing balance						0

	Current Year	Previous Year
Ratios <sup>19</sup> (in per cent)	7.04%	11.35%
Gross NPA to Gross Advances	0.00%	2.98%
Provision coverage ratio	128.35%	75.97%

## b) Sector-wise Advances and Gross NPAs (Amounts in 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	Percentage of Gross NPAs to Total Advances in that sector
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	7.14	0.23	3.22%	5.46	0.49	8.97%
b)	Advances to industries sector eligible as priority sector lending	107.56	0.98	0.91%	41.28	1.16	2.81%
c)	Services	36.71	4.01	10.92%	53.17	8.19	15.40%
d)	Personal loans	141.08	8.98	6.37%	124.01	12.77	10.29%
	Subtotal (i)	292.49	14.2	4.85%	223.93	22.61	10.09%
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	130.95	15.61	11.92%	191.26	24.50	12.80%
	Sub-total (ii)	130.95	15.61	11.92%	191.26	24.50	12.80%
	<b>Total (I + ii)</b>	423.44	29.81	7.04%	415.19	47.11	11.35%

\*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)					<b>NIL</b>					
	Provision held (crore)										
Doubtful	Number of borrowers										
	Gross Amount (crore)										
	Provision held (crore)										
<b>Total</b>	<b>Number of borrowers</b>										
	<b>Gross Amount (crore)</b>										
	<b>Provision held (crore)</b>										

c) 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

d) 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
<p>i) Direct exposure</p> <p><b>a) Residential Mortgages –</b> 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.</p> <p><b>b) Commercial Real Estate –</b> 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;</p> <p><b>c) Investments in Mortgage-</b> Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate</p> <p><b>ii) Indirect Exposure</b> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p>	119.09	101.70
<b>Total Exposure to Real Estate Sector</b>	<b>119.09</b>	<b>101.70</b>

## 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	30.06	36.32
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.46%	5.23%

## b) Concentration of advances

(Amount in crore)

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	8.54	16.47
Percentage of advances to twenty largest borrowers to total advances of the bank	2.02%	3.97%

## c) Concentration of exposures

(Amount in crore)

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/customers	8.54	16.47
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	2.02%	3.97%

\*\*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	6.16	5.02
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	0.21%	1.21%

**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	1.42	0.69
ii)	Add: Amounts transferred to DEA Fund during the year	0.38	0.79
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.06
iv)	Closing balance of amounts transferred to DEA Fund	1.79	1.42

## 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
<b>Complaints received by the bank from its customers</b>			
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) Other Disclosures

### a) Business ratios

	Particular	Current Year	Previous Year
i)	Interest Income as a percentage to Working Funds	9.51%	10.17%
ii)	Non-interest income as a percentage to Working Funds	0.08%	0.11%
iii)	Cost of Deposits	6.62%	7.19%
iv)	Net Interest Margin	4.29%	4.46%
v)	Operating Profit as a percentage to Working Funds	2.39%	2.87%
vi)	Return on Assets	1.47%	1.36%
vii)	Business (deposits plus advances) per employee (in crore)	11.20	12.06
viii)	Profit per employee (in crore)	0.13	0.13

### b) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

### c) Provisions and contingencies

(Amount in crore)

	Provision debited to Profit and Loss Account	Current Year	Previous Year
i)	Provisions for NPI	0.16	0.16
ii)	Provision towards NPA	38.25	35.79
iii)	Provision made towards Income tax	0.00	1.98
iv)	Other Provisions and Contingencies (with details)		
a)	Provision for Standard Assets	1.57	1.56
b)	Investment Depreciation Reserve	1.00	0.40
c)	Provision for Staff Leave encashment	2.60	2.25
d)	Provision for Staff Incentive	0.00	0.44
e)	Provision for unforeseen contingencies	2.30	2.25

### d) Payment of DICGC Insurance Premium

(Amount in crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.97	1.00
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% (TR to RPL)	'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% Proposed	'A'

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