

# Rajadhani Co-operative Urban Bank Limited



25<sup>th</sup>

**ANNUAL REPORT**  
**2022-2023**

You Save Money  
Money Serves You





**Sri Vemireddy Narasimha Reddy**  
Chairman



# **RAJADHANI**

**CO-OPERATIVE URBAN BANK LTD.**

# 3-4-1005/2/1, Indrani Complex, Barkatpura,  
Hyderabad - 500 027. Telangana State.  
Ph: 040-27567353, (M) 98488 34716



**Sri A. Jaipal Reddy**  
Vice-Chairman

## **BOARD OF DIRECTORS**



**Sri B.R. Reddy**



**Sri L.Vijaya Gopal Reddy**



**Smt. T. Veena**



**Sri Ghan Shyam Bhati**



**Smt. G.Kranthi Reddy**



**Smt. Nirmala Devi**



**Sri B. Narsing Rao**



**Sri K. Sriramulu**



**Sri P. Adinarayana Reddy**  
Chief General Manager



# **RAJADHANI CO-OPERATIVE URBAN BANK LTD.**

**(Established on 6<sup>th</sup> December 1998)**

**Registered No.** : T.A. 1456

**Address** : 3-4-1005/2/1, Indrani Complex,  
Barkatpura, Hyderabad-500027.  
Tel: 040-27567353  
Mobile: 9848834716

## **BOARD OF DIRECTORS**

**Chairman** : **Shri Vemireddy Narasimha Reddy**

**Vice Chairman** : **Shri A. Jaipal Reddy**

**Directors** : **Shri B.R. Reddy**  
**Shri L.Vijayagopal Reddy**  
**Smt. T. Veena**  
**Shri Ghanshyam Bhati**  
**Smt. G. Kranthi Reddy**  
**Smt. G. Nirmala Devi**  
**Shri B. Narsing Rao**  
**Shri K. Sriramulu**

**Chief General Manager** : **Shri P. Adinarayana Reddy**

## RAJADHANI CO-OPERATIVE URBAN BANK LTD.,

Regd. No. T.A. 1456

3-4-1005/2/1, Indrani Complex,  
Barkatpura, Hyderabad – 500 027.

**Tel: 040-27567353, Mobile: 9848834716**

E-mail: info@rajadhani-bank.com; Visit us at www.rajadhani-bank.com

### NOTICE

Notice is hereby given to all the shareholders that the **25<sup>th</sup> Annual General Meeting** of the Rajadhani Co-operative Urban Bank Ltd., Barkatpura, Hyderabad, is scheduled to be held on **Sunday, 16<sup>th</sup> of July 2023 @ Hotel Spicy Hub, Beside Rythu Bazar, Kothapet, Hyderabad-500035** at 11.30 A.M. to transact the following business.

1. To consider and adopt the Annual report together with the Audited statement of accounts and Auditors report for the financial year 2022-23.
2. To approve/ratify income and expenditure incurred during the period 01.04.2022 to 31.03.2023.
3. To consider and approve the appropriation of Net profit for the year 2022-2023.
4. To consider and approve the rate of dividend @ 15% on shares for the year 2022-2023.
5. To consider admission of new members who purchased shares during the period from 01.01.2023 to 30.06.2023 and ratify the transfer / adjustment of shares during the period.
6. To approve annual budget and estimates for Income and Expenditure for the year 2023-2024.
7. To approve Amendment to by-law No. 3 - extending Area of operation entire Telangana State.
8. To Amendment to Staffing pattern, as per Section 116 (c) of Telangana State Co-op Societies Act.
9. Any other matter with the permission of the chair

Place : Hyderabad  
Dated: 21.06.2023

Sd/-  
**P. Adinarayana Reddy**  
Chief General Manager



## CHAIRMAN'S ADDRESS

Dear Share holders,

I am pleased to welcome you all to the **25<sup>th</sup> Annual General Meeting** of your bank.

I would like to begin with thanking you all for making it convenient to attend the meeting.

I am extremely happy to bring to your notice that our bank has now entered **25<sup>th</sup> year** of service after it was inaugurated on 6<sup>th</sup> December 1998.

We propose to conduct Silver Jubilee Celebrations during the current financial year. To service our customers and share holders better, we would like to use these celebrations for collecting valuable feedback from all of you to define our vision.

We have great pleasure in presenting Bank's Annual Report and the Bank has grown positively in total business and recommended a dividend @15% i.e. Rs.15 per share of Rs.100/-. Presently Bank has six branches with the opening of two new branches recently.

The merging of Navanirman Co-operative Urban Bank will be completed on 02-08-2023.

We have set total business target of Rs.360.00 crores for 31-03-2024.

In appreciation of the excellent services rendered by the staff, I am happy to announce 16.66% exgratia to all the staff members on their total earnings for the year 2022-23.

### Acknowledgements:

The Board of directors gratefully thank all the shareholders, depositors, customers and borrowers for their continued patronage and support during the year. The Board of directors sincerely thank the officials of Department of Supervision (DOS) of Reserve Bank of India, Cooperative Dept. Govt. of Telangana and Telangana State Cooperative Urban Bank's Federation Ltd for their valuable guidance and support.

The Board of directors also appreciate the efficient and dedicated services rendered by the Chief General Manager and his team of staff members of all the four branches.

Thanking you one and all.

Place: Hyderabad.

Date: 16.07.2023

**(Vemireddy Narasimha Reddy)**

Chairman

## CHIEF GENERAL MANAGER REPORT TO THE 25<sup>TH</sup> ANNUAL GENERAL MEETING 2022-2023

On behalf of Board of Directors I have great pleasure in presenting Bank's Annual Report together with the Audited Balance Sheet and Profit and Loss account for the financial year ended 31st March 2023.

### Financial performance and Key Indicators:

Particulars	As on 31.03.2023	As on 31.03.2022
Deposits	16676.72	15141.33
Advances	11088.45	8412.07
Total Business	27765.17	23553.40
Working Capital	19189.79	17326.54
Share Capital	472.35	435.70
Reserves	1411.37	1181.74
Net worth	1622.78	1412.24
Total Income	1935.61	1639.48
Profit Before Tax	396.97	185.34
Net profit after Tax	296.76	138.65
Total Assets	19346.20	17446.40
No of Employees	32	33
Cost of Deposits	7.67%	7.68%
Yield on Advances	15.16%	14.77%
Gross NPA to Gross Advances	3.22%	5.05%
Net NPA to Net Advances	0%	0%
Total NPA provision and BDDR	538.84	483.33
Total Standard Assets Provision	49.85	45.85
Provision Coverage Ratio	150.82%	113.67%
CD Ratio	62.42%	55.55%
Capital Adequacy Ratio- Tier -I Capital	14.46%	16.99%
Capital Adequacy Ratio- Tier -II Capital	0.66%	0.66%
Business Per Employee	867.66	713.74
Profit per employee	12.41	5.62



### Reserves and Funds:

After appropriation of net profits of the year 2022-23 the reserves and funds of the bank have increased as shown hereunder.

Particulars	As on 31.03.2023 (Rs.in lacs)	As on 31.03.2022 (Rs.in lacs)
Statutory Reserve Fund	659.08	534.89
Building Fund	337.92	317.93
Common Good Fund	153.43	123.73
Other reserves and Funds	260.94	205.19
<b>Total</b>	<b>1411.37</b>	<b>1181.74</b>

### BRANCH WISE BUSINESS AS ON 31-03-2023

NAME OF THE BRANCH	DEPOSITS	ADVANCES	TOTAL BUSINESS	GROSS PROFIT	C.D. RATIO
BARKATPURA	8727.63	6348.99	15076.62	231.12	72.75%
BEGUMBAZAR	3889.73	1904.30	5794.03	65.50	48.96%
RKPURAM	2469.82	1454.40	3924.22	33.42	58.89%
HASTHINAPURAM	1589.54	1380.76	2970.30	66.93	86.87%
<b>TOTAL</b>	<b>16676.72</b>	<b>11088.45</b>	<b>27765.17</b>	<b>396.97</b>	<b>62.42%</b>

**Membership and share capital:** During the year under review 168 new members have been admitted. The total members as on 31<sup>st</sup> March 2023 are 3840. The paid up share capital has increased from Rs 435.70 lacs to Rs 472.35 lacs during the year showing an increase of Rs 36.64 Lacs.

**Deposits:** Deposits of the bank have increased from Rs.15141.33 lacs to Rs.16676.72 lacs during the year showing an increase of 10.14% over the previous year.

Our Term deposits constitute 79.23% of total deposits which gives stability to the Bank funds. Current Accounts and Savings Bank Accounts constitute 3.99% and 16.78% respectively and total low cost deposits i.e. CASA deposits are 20.77% as on 31<sup>st</sup> March 2023.

**Loans and Advances:** Loans and Advances have increased from Rs 8412.07 lacs to Rs.11088.45 lacs during the year showing an increase of 31.82% over the previous year.

**Profits:** The Bank has earned a gross profit of Rs.396.97 lacs for the financial year ended 31<sup>st</sup> March 2023 and net profit of Rs.296.76 lacs after paying Income Tax to the tune of Rs.100.21 lacs for the year 2022-23, for appropriation.

**NPA Management:** Our bank's Gross Non-performing Assets stood at Rs 357.28 lacs constituting 3.22% of total advances of Rs.11088.45 lacs as on 31<sup>st</sup> March 2023. Net NPA- **Zero** as on 31<sup>st</sup> March 2023.

In all the cases of NPA the Recovery measures are initiated including Sarfesi Act.

### Loans and advances to Directors and their relatives:

No advances to directors and their relatives were extended during the year under review and liability of directors and their relatives as at 31<sup>st</sup> March 2023 is NIL.

**Capital adequacy:**

The bank's capital adequacy ratio CRAR as on 31.03.2023 is 15.12% as against the stipulated RBI norm minimum of 9 %.

**Investments:**

Our investments in Govt Securities as on 31.03.2023 are Rs 4145.56 lacs, for maintaining SLR as per RBI guidelines.

We are happy to place on record that CRR and SLR are being maintained above the required levels throughout the year.

The Bank has not invested any funds in any cooperative urban Bank nor had it accepted funds from other cooperative urban banks as per RBI norms during the financial year 2022-23.

The Bank has been functioning in strict compliance with the norms laid down by the Reserve Bank of India and the Cooperative Department of Telangana State.

<b>A) Govt. Securities</b>	<b>31-03-2023</b>
a) Central Government Securities	475.07
b) State Government Securities	2880.40
c) Trasury Bills	790.09
<b>TOTAL</b>	<b>4145.56</b>

<b>B) Investment with other Banks</b>	
a) APCOB	700.00
b) Telangana Apex Bank	650.00
c) Kotak Bank	5.00
d) HDFC Bank	150.00
e) IDFC Bank	201.00
f) Chaitanya Godavari Grameena Bank	700.00
<b>TOTAL</b>	<b>2406.00</b>

<b>C) Non SLR Investments</b>	<b>300.00</b>
<b>Total Investments</b>	<b>6851.56</b>

**Branch Expansion:** The number of branches increased to Six from the present strength of Four with the opening of Attapur and A.S.Rao Nagar branches.

**Technology:** MISSED CALL Services ( Balance Enquiry and Mini Statement) facility, Funds transfer through mobile (IMPS) and UPI, is complete and operational.

We are also planning to implement Internet Banking facility (view only) and Bharat Bill Payment Services during this financial year.

**Cyber security:** In order to protect our bank from Cyber frauds/attacks, we are implementing the Cyber security frame work formulated by RBI. Cyber security audit conducted during the financial year 2022-23. Certificate of compliance audit obtained.





**Deposits Insurance:** Deposits of our bank are covered under the scheme . We have been regularly insuring our deposits with Deposit Insurance and Credit Guarantee Corporation (DICGC) and the insurance covered up to September 2023 and the next premium due in November 2023.

**Insurance of Assets:** The Bank has also obtained an insurance cover for cash-in-transit, cash in safe and other valuables by way of Banker's Indemnity policy and the fixed assets of the bank are also covered under regular fire policy.

**Customer Service:** Customer service is given utmost importance and every effort is being made to provide best customer service. Our service to the customers is only the prime factor for our success and retention in the market. This is being achieved with the active involvement of all the staff members with the full support of our Board of directors. We conducted customer meetings also in all branches.

**Dividend:** I am glad to inform that the Bank has earned a net profit of Rs.296.76 lacs and an amount of Rs.67.04 lacs is earmarked for payment of annual dividend to shareholders. The Board of directors, at its meeting held on 19<sup>th</sup> June 2023, have recommended a dividend @ 15% per share (i.e. Rs.15 per share of Rs.100/-) for the financial year 2022-23 subject to the approval of General Body.

You will appreciate that this is the 19<sup>th</sup> consecutive year that 15 % dividend has been recommended and 23<sup>rd</sup> dividend in a row.

**Pradhan Mantri Schemes:** The Bank has continuing to the Pradhan Mantri Jeevan jyothi Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) by enrolling consider number of members in this schemes.

**Business plan for next Financial Year:** In the back drop of our past success we have set target to register aggregate business of Rs 360.00 crores (Deposits + Advances) as on 31-03-2024.

The Management solicits the hole hearted support of our customers, shareholders, well-wishers and the staff to register an aggregate of Rs 360.00 crores business proposed for Financial year 2023-24.

**Amalgamation:** The Operative/Appointed Date of Amalgamation of The Navanirman Co-op Urban Bank Ltd, Madhapur, Hyderabad With our Bank on 3<sup>rd</sup> August 2023. After Amalgamation our Bank branches strength is Seven.

**Acknowledgements:** The Board of directors gratefully thank all the shareholders, depositors, customers and borrowers for their continued patronage and support during the year. The Board of directors sincerely thank the officials of Department of Supervision(DOS) of Reserve Bank of India , Cooperative Dept.Govt of Telangana and Telangana State Cooperative Urban Bank's Federation Ltd for their valuable guidance and support.

The Board of directors also appreciate the efficient and dedicated services rendered by the Chief General Manager and his team of staff members of all the four branches.

Thank you one and all.

By the order of the Board of Directors.

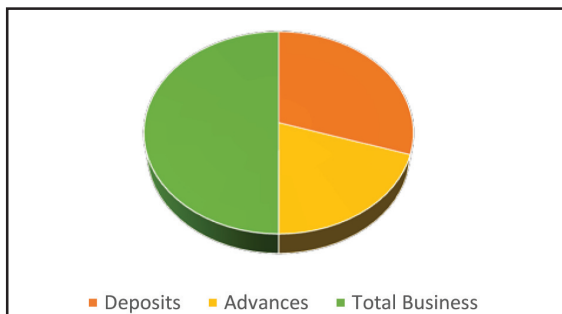
Place: Hyderabad.  
Date: 15.07.2023

**(P. Adinarayana Reddy)**  
Chief General Manager

### BANK PERFORMANCE AS ON 31-03-2023

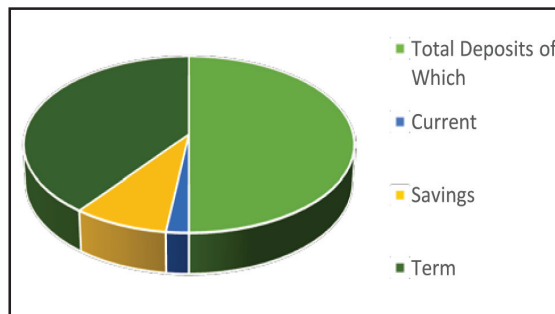
(₹ in Lacs)

Deposits	16676.72
Advances	11088.45
<b>Total Business</b>	<b>27765.17</b>



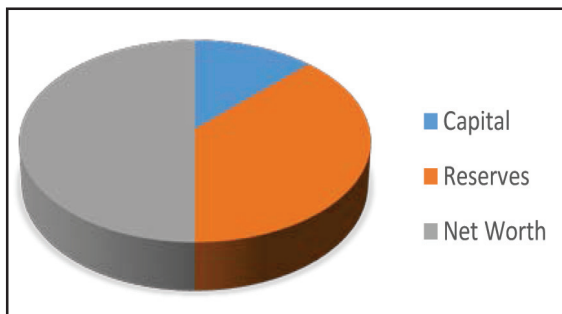
(₹ in Lacs)

Total Deposits of which	16676.72
Current Deposits	665.18
Savings Deposits	2798.09
Term Deposits	13213.45



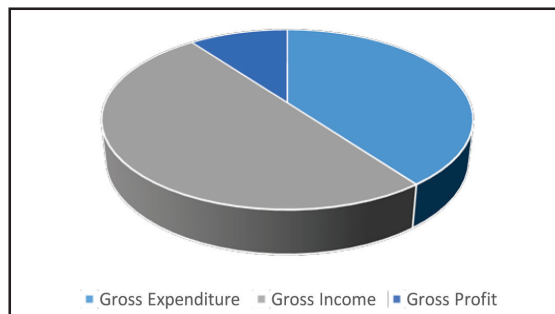
(₹ in Lacs)

Capital	472.35
Reserves	1411.37
<b>Net Worth</b>	<b>1883.72</b>

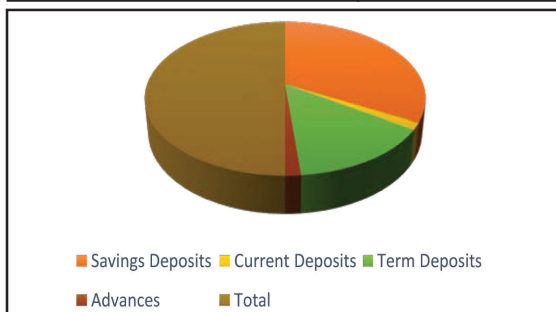


(₹ in Lacs)

Gross Expenditure	1538.86
Gross Income	1935.83
Gross Profit	396.97



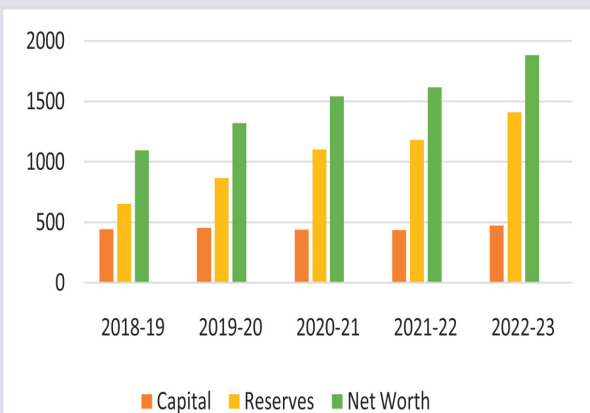
No of Accounts	
Savings Deposits	14864
Current Deposits	629
Term Deposits	6438
Advances	679
<b>Total</b>	<b>22610</b>



### Banks Strength

(₹ in Lacs)

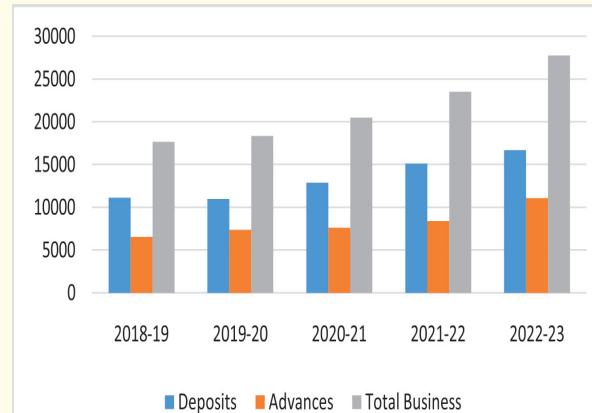
	2018-19	2019-20	2020-21	2021-22	2022-23
Capital	444.52	453.52	438.69	435.70	472.35
Reserves	652.21	865.67	1101.69	1181.74	1411.37
Net Worth	1096.73	1319.19	1540.38	1617.44	1883.72



### Business Performance

(₹ in Lacs)

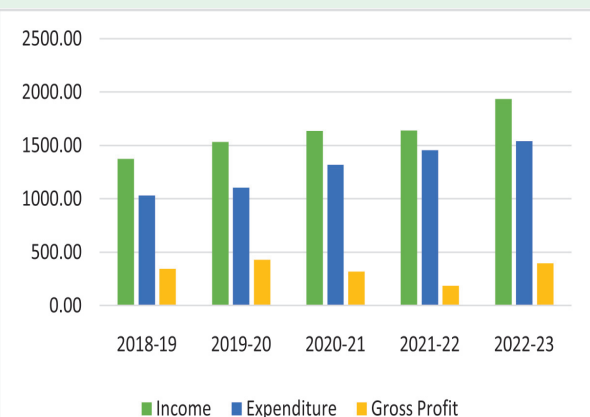
	2018-19	2019-20	2020-21	2021-22	2022-23
Deposits	11127.72	10975.01	12888.20	15141.33	16676.72
Advances	6568.82	7394.67	7605.13	8412.07	11088.45
Total Business	17696.54	18369.68	20493.33	23553.40	27765.17



### Profitability

(₹ in Lacs)

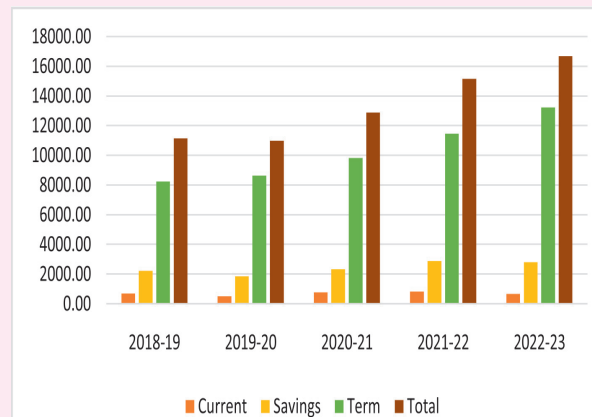
	2018-19	2019-20	2020-21	2021-22	2022-23
Income	1374.50	1533.93	1636.04	1639.48	1935.83
Expenditure	1029.5	1105.55	1318.56	1454.14	1538.86
Gross Profit	344.99	428.38	317.49	185.34	396.97



### Deposit mix

(₹ in Lacs)

	2018-19	2019-20	2020-21	2021-22	2022-23
Current	673.20	489.27	764.81	814.00	665.18
Savings	2216.94	1851.93	2312.93	2875.66	2798.09
Term	8237.58	8633.80	9810.46	11451.67	13213.45
Total	11127.72	10975.00	12888.20	15141.33	16676.72



## INDEPENDENT AUDITOR'S REPORT

To,  
Members of  
**RAJADHANI CO-OPERATIVE URBAN BANK LIMITED**

### Report on the Audit of the Financial Statements:

#### Opinion:

1. We have audited the Financial Statements of **M/s. RAJADHANI CO-OPERATIVE URBAN BANK LIMITED** which comprise the Balance Sheet as at 31<sup>st</sup> March 2023, the statement of Profit and Loss Account and other explanatory information in which are included the returns for the year ended on that date.

2. In our opinion, and to the best of our information and according to the explanations given to us, read with the Memorandum of Changes (mentioned in paragraph 6 below), the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, in the manner so required for bank and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs in case of the Balance Sheet of the branch as at March 31, 2023 and true balance of profit/loss for the year ended on that date.

#### Basis for Opinion:

3. We conducted our audit in accordance with the Standards on Auditing (SAs) 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 together with ethical requirements that are relevant to our audit of the financial statements in India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Management's Responsibility for the Financial Statements:

4. The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the branch in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the branch and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



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.

### **Auditor's Responsibilities for the Audit of the Financial Statements:**

5. 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 SAs 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 SAs, 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
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Report that based on the audit at the branch level, we will not be able to conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained at branch, 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.
- 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.

6. The following is a summary of Memorandum of Changes submitted by us to the branch management.

<b>Memorandum of Changes (Summary)</b>				
	<b>PARTICULARS</b>	<b>No.</b>	<b>Increase (Rs.)</b>	<b>Decrease (Rs.)</b>
a)	In respect of Income	Nil	Nil	Nil
b)	In respect of expenditure	Nil	Nil	Nil
c)	In respect of Assets	Nil	Nil	Nil
d)	In respect of Liabilities	Nil	Nil	Nil
e)	In respect of Gross NPAs	Nil	Nil	Nil
f)	In respect of Provision on NPAs	Nil	Nil	Nil
g)	In respect of Classification of Advances	Nil	Nil	Nil
h)	In respect of Risk Weighted Assets	Nil	Nil	Nil
i)	Other items (if any)	Nil	Nil	Nil

### Report on Other Legal and Regulatory Requirements:

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provision of Section 29 of the Banking Regulation Act, 1949
8. Subject to the limitations of the audit indicated in paragraph 4 to 6 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:
  - a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit and have found them to be satisfactory;
  - b. The transactions of the branch which have come to our notice have been within the powers of the Bank;
  - c. The returns received from the branch have been found adequate for the purposes of our audit.
9. We further report that:
  - a. in our opinion, proper books of account as required by law have been kept by the branch so far as it appears from our examination of those books;
  - b. the Balance Sheet and the statement of Profit and Loss Account dealt with by this report are in agreement with the books of account;
  - c. In our opinion, the Balance Sheet, and Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

**For SATHEESH & ASSOCIATES**

Chartered Accountants  
(FRN: 009389S)

Sd/-

**(S. SATHEESH)**

Partner

Mem. No.209020

**UDIN: 23209020BGXXAK3547**

Place: Hyderabad  
Date: 21.06.2023



**RAJADHANI CO-OPERATIVE URBAN BANK LTD., BARKATPURA, HYDERABAD.**  
**STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31.03.2023**

<b>PARTICULARS</b>	<b>Opening Balance</b>	<b>Receipts</b>	<b>Payments</b>	<b>Closing Balance</b>
<b>Capital</b>				
"A' Class Shares	43569900.00	5054600.00	1389700.00	47234800.00
Statutory Reserve	50023000.84	53489346.84	50023000.84	53489346.84
Education Fund	1148457.00	1298457.00	1158457.00	1288457.00
Building Fund	31292431.43	31792431.43	31292431.43	31792431.43
Commo Good Fund	10986726.91	12374984.91	10986726.91	12374984.91
Reserve for Bad & Doubtful Debts	17061462.31	18326857.44	17061462.31	18326857.44
Provision on Standard Assets	4000000.00	4985000.00	4000000.00	4985000.00
Provision for Covid Moratorium Loans	10235000.00	10235000.00	10235000.00	10235000.00
Provision for NPA Accounts	19770809.00	21370809.00	19770809.00	21370809.00
Provision for Bonus to Staff	998535.00	4214799.00	3017065.00	2196269.00
Provision for Depre on Govt Securities	200000.00	200000.00	400000.00	0.00
Provision on Expenditure	616300.00	1054398.00	1336298.00	334400.00
Over Due Interest Reserve	4143293.00	8483377.50	9646129.50	2980541.00
Previous Year Profit	19708885.13	245811957.34	225846595.22	39674247.25
Rajadhani cumulative Deposits (RCD)	654359953.00	521470477.00	435501896.00	740328534.00
Rajadhani Monthly Recurring Deposits	13088976.00	14639013.00	7816927.00	19911062.00
Daily Deposits (RNLD)	408440.00	1177000.00	734490.00	850950.00
Rajadhani Monthly Deposit	227509996.00	117809467.00	104208408.00	241111055.00
Rajadhani Quarterly Deposit	165918334.00	130076308.00	62828250.00	233166392.00
Rajadhani Short Term Deposit	5812363.00	48488810.00	43161461.00	11139712.00
Rajadhani Special RCD	32305235.00	3008066.00	3357301.00	31956000.00
Rajadhani Special RQD	35500100.00	0.00	1500000.00	34000100.00
Rajadhani Special RMD	10000000.00	0.00	1500000.00	8500000.00
Interest Accrued	59995.00	62244652.00	62260354.00	44293.00
UnClaimed Balances A/c	105000.00	0.00	2900.00	102100.00
Interest Payble	99462.00	43770474.00	43533482.00	336454.00
Savings Bank	287565754.35	2676390680.85	2684147258.60	279809176.60
Current Account	67066305.79	3108023217.90	3111623334.48	63466189.21
Cr balance in OD	14333582.26	123986743.30	135369928.57	2950396.99
Banks pay order	5088520.00	14356292.50	15301155.50	4143657.00
Dividend Payable 2020-21	623995.90	1200.00	146610.90	478585.00
Dividend payable 2021-22	0.00	6408184.00	5918821.12	489362.88
RNLD Security Depo (Ibrahim)	10143.00	4021.00	10352.00	3812.00
SGST Payble	90593.05	652710.67	523734.78	219568.94
CGST Payble	90593.05	652710.67	523734.78	219568.94
IGST Payble	21954.45	313892.43	259260.31	76586.57
TDS PAYABLE A/C	656106.00	3900833.00	3782079.00	774860.00
Un claimed Balances A/c other liabilities	1804077.41	627.00	1557959.00	246745.41
Banks Liability under Bank Guarantee	50000.00	4910000.00	2500000.00	2460000.00
Banks Liability under (DEAF)	7792489.00	2423859.00	15936.00	10200412.00
Audit Fee Payble	198500.00	0.00	198500.00	0.00
Provident fund payable	227578.00	2826994.00	2814387.00	240185.00
POS/ECOM	15720.00	8747396.73	8740981.52	22135.21
Sundry Creditors	0.00	444091.00	254111.00	189980.00
Investment Fluctuation Reserve	0.00	893269.00	0.00	893269.00
<b>GRAND TOTALS</b>	<b>1744558566.88</b>	<b>7316313008.51</b>	<b>7126257288.77</b>	<b>1934614286.62</b>

PARTICULARS	Opening Balance	Payments	Receipts	Closing Balance
Cash in Hand	54909157.00	2181994397.99	2212304533.99	24599021.00
ATM Cash	4419500.00	391263100.00	392369000.00	3313600.00
APCOB Head Office (Current A/c)	720829.50	693044190.00	693652629.72	112389.78
HDFC Bank (Current A/c)	422186.00	134993474.42	126931370.79	8484289.63
Canara Bank (Current A/c)	1434309.19	40485845.00	41153725.00	766429.19
IDBI Bank (Current Account)	21394725.59	745685507.00	728406421.67	38673810.92
Kotak Mahindra Bank	46800814.54	3830379611.96	3871597481.26	5582945.24
State Bank of India	678207.27	29800000.00	29702125.00	776082.27
TSCAB (Current A/c)	11436074.89	3201518102.21	3204670775.66	8283401.44
SVC Bank	1085726.91	362408295.28	360462693.69	3031328.50
APCOB Head Office Fixed Deposit	53000000.00	445300000.00	428300000.00	70000000.00
Kotak Mahindra Bank	500000.00	500000.00	500000.00	500000.00
Canara Bank FDR	19900000.00	19900000.00	39800000.00	0.00
SVC Bank Deposit	500000.00	0.00	500000.00	0.00
TSCAB Deposit	52400000.00	580900000.00	568300000.00	65000000.00
Govt. Securities	599696150.00	800599483.00	985739650.00	414555983.00
NON SLR INVESTMENT	0.00	30000000.00	0.00	30000000.00
Loan on Deposits	37243734.00	55445487.00	72854395.00	19834826.00
Over Draft Against Properties	82945439.37	615876015.61	544274517.26	154546937.72
Over Draft Unsecured	0.00	808846.80	540920.00	267926.80
Rajadhani ML	655451539.60	567595267.00	376204320.50	846842486.10
Rajadhani DL	14131746.00	15795862.00	12025456.00	17902152.00
Rajadhani Gold Loan	41730684.00	76593765.00	78529446.00	39795003.00
Rajadhani Housing Loans	483353.80	18401682.00	6378066.00	12506969.80
OD Against Deposits	9220845.14	126320991.53	124092694.50	11449142.17
Interest Receivable On Investment	8048812.00	10239692.67	8320472.67	9968032.00
Interest Receivable Advances	4143293.00	8483377.50	9646129.50	2980541.00
Advance Tax Paid	4600000.00	7649885.00	4749885.00	7500000.00
Festival Advance to staff	367100.00	773400.00	770900.00	369600.00
Prepaid Insurance	366897.00	409018.00	366897.00	409018.00
DEFERRED TAX ASSET	591324.00	81132.00	0.00	672456.00
Furniture & Fixtures	1115224.00	60000.00	209175.00	966049.00
Office Equipment	61425.00	36844.37	48323.37	49946.00
Electrical Appliances	905261.00	590157.00	307525.00	1187893.00
Strong Room	1092368.00	162521.00	225756.00	1029133.00
Counting Machine	261187.00	46533.00	62150.00	245570.00
Civil work	313454.00	0.00	43601.00	269853.00
Two wheeler	19597.00	201389.00	92354.00	128632.00
Computers & Peripherals	663405.00	724453.00	691862.00	695996.00
ATM Machine	1.00	350980.00	116993.00	233988.00
Swipe Machine	256310.00	0.00	0.00	256310.00
N J Stamps	23000.00	372100.00	377000.00	18100.00
Telephone Deposits	14522.00	0.00	0.00	14522.00
Electrical Deposits	74760.00	0.00	0.00	74760.00
Stationery	31659.00	11760.00	960.00	42459.00
ATM Cards	197370.00	0.00	102555.00	94815.00
TDS ON GST	113038.04	14487.74	0.00	127525.78
UTI PSA Security Deposite	10000.00	0.00	0.00	10000.00
GST Input Receivable	53449.04	794725.67	742652.27	105522.44
Provision for Income tax	0.00	17316.00	0.00	17316.00





Rent Advance	1700000.00	0.00	0.00	1700000.00
PAN Card Coupons	4441.00	0.00	1870.00	2571.00
Deaf Receivable	7658.00	8278.00	15936.00	0.00
Customers Liability under Bank Guarantee	50000.00	4910000.00	2500000.00	2460000.00
Customers Liability (DEAF)	7792489.00	2423859.00	15936.00	10200412.00
ATM Receivable	1175500.00	398291873.99	398781400.00	685973.99
Chaitanya Godavari Grameena Bank	0.00	9000000.00	2000000.00	7000000.00
HDFC BANK FDR	0.00	1500000.00	0.00	1500000.00
IMPS	0.00	26398900.96	26266899.96	132001.00
IDFC FIRST BANK FDR	0.00	2010000.00	0.00	2010000.00
UPI	0.00	173728035.92	173108263.07	619772.85
A S Rao Nagar Branch Suspence A/c	0.00	2548237.00	531110.00	2017127.00
Attapur Branch Suspence A/c	0.00	2253537.00	549500.00	1704037.00
Rajadhani Education Loan	0.00	5776676.00	111500.00	5665176.00
Loan Against Rnld	0.00	10454.00	0.00	10454.00
Cheque Purchased (GEN)	0.00	70708561.00	70684561.00	24000.00
<b>GRAND TOTALS</b>	<b>1744558566.88</b>	<b>15808788108.62</b>	<b>15618732388.88</b>	<b>1934614286.62</b>

<b>PARTICULARS</b>	<b>Opening Balance</b>	<b>Receipts</b>	<b>Payments</b>	<b>Closing Balance</b>
Intrest on Deposit, Borrowings etc	0.00	116206376.06	116206376.06	0.00
Office Maintanance	0.00	526645.10	526645.10	0.00
Conveyance	0.00	201460.00	201460.00	0.00
Staff Welfare	0.00	5990.00	5990.00	0.00
Printing & Stationery	0.00	446845.50	446845.50	0.00
Rent Account	0.00	3426043.00	3426043.00	0.00
Salaries	0.00	14373678.00	14373678.00	0.00
Directors Sitting Fee	0.00	1248460.00	1248460.00	0.00
Advertisement Charges	0.00	164548.00	164548.00	0.00
Telephone Charges	0.00	86621.58	86621.58	0.00
Clearing Charges	0.00	74314.24	74314.24	0.00
Club Assosiation & Membership	0.00	116727.00	116727.00	0.00
DICGC Commission	0.00	2150796.00	2150796.00	0.00
Taxes	0.00	72886.00	72886.00	0.00
Postal Charges	0.00	6352.00	6352.00	0.00
Electrical Charges	0.00	534750.00	534750.00	0.00
ELECTION EXPENSES	0.00	5000.00	5000.00	0.00
Entertainment Charges	0.00	6145.00	6145.00	0.00
Commission Paid	0.00	33484.00	33484.00	0.00
Insurance	0.00	567539.73	567539.73	0.00
Audit Fee	0.00	544290.00	544290.00	0.00
Repairs & Renewals	0.00	717115.74	717115.74	0.00
Depreciation	0.00	1420784.00	1420784.00	0.00
Honorariun paid to Chairman	0.00	470600.00	470600.00	0.00
P.F.Contribution by the Employor	0.00	1489295.00	1489295.00	0.00
Provision for Standerd Assets	0.00	400000.00	400000.00	0.00
Vehicle Hire Charges	0.00	864000.00	864000.00	0.00
Conveyance Two Wheeler	0.00	73919.00	73919.00	0.00
MEDICAL ALLOWANCE	0.00	175000.00	175000.00	0.00
AGM expences	0.00	266585.40	266585.40	0.00
Bonus payable	0.00	2196264.00	2196264.00	0.00

NPA Provision	0.00	1600000.00	1600000.00	0.00
Int Paid on Head Office Balances	0.00	12979497.00	12979497.00	0.00
Employees Group Gratuity scheme	0.00	1088177.00	1088177.00	0.00
ATM CARDS	0.00	102555.00	102555.00	0.00
ATM MONTHLY TRN CHARGES	0.00	950466.60	950466.60	0.00
ASP software payment	0.00	960750.00	960750.00	0.00
IMPS Charges Paid	0.00	22612.44	22612.44	0.00
NFS Charges payable	0.00	77669.10	77669.10	0.00
NPCI Charges	0.00	163500.00	163500.00	0.00
RUPAY CHARGES PAID	0.00	709.52	709.52	0.00
Loss On Sale Of Asset	0.00	47352.00	47352.00	0.00
Locker Rent	0.00	1083805.00	1083805.00	0.00
Ch Retn Charges	0.00	81975.00	81975.00	0.00
Misc. Income	0.00	3478100.31	3478100.31	0.00
CHEQUE BOOK CHARGES	0.00	55422.00	55422.00	0.00
Interest on Loans and advances	0.00	146504849.88	146504849.88	0.00
Commission	0.00	90175.84	90175.84	0.00
Int on Cheq's Discounted & collected	0.00	122863.00	122863.00	0.00
Income on Investments in other Banks	0.00	19144593.00	19144593.00	0.00
Int. On Govt.Security (SGL)	0.00	21193506.33	21193506.33	0.00
Int Received on Head office balances	0.00	12979497.00	12979497.00	0.00
PROFIT ON SALE OF ASSET	0.00	41781.00	41781.00	0.00
NFS Charges receivable	0.00	703431.12	703431.12	0.00
NPA CHARGES	0.00	12779.00	12779.00	0.00
INCOME ON ATM OPERATIONS	0.00	1034882.00	1034882.00	0.00
INCOME ON IMPS	0.00	12389.78	12389.78	0.00
<b>GRAND TOTAL</b>	<b>0.00</b>	<b>373405853.27</b>	<b>373405853.27</b>	<b>0.00</b>

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice-Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

Place: Hyderabad  
Date: 21.06.2023

**(S. SATHEESH)**  
Partner  
Mem. No. 209020



## RAJADHANI CO-OPERATIVE URBAN BANK LTD.,

REGD. NO. T.A. 1456

# 3-4-1005/2/1, INDRANI COMPLEX, BARKATPURA, HYDERABAD – 500 027.

### BALANCE SHEET AS AT 31.03.2023

	Sch No.	As on 31.03.2023	As on 31.03.2022
<b>CAPITAL AND LIABILITIES</b>			
CAPITAL	S1	47234800.00	43569900.00
Reserves and Surplus	S2	141137393.87	118173626.62
Deposits	S3	1667672414.80	1514133496.40
Other Liabilities and Provisions	S4	62934099.95	56776893.86
Over Due Interest Reserve		2980541.00	4143293.00
Bank's Liability Under Bank Guarantee (contra entry)		2460000.00	50000.00
Customer Liability (DEAF)		10200412.00	7792489.00
<b>TOTAL</b>		<b>1934619661.62</b>	<b>1744639698.88</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	S5	27912621.00	59328657.00
Balances with Banks And Money at call and Short Notice	S6	336310677.01	210272873.93
Investments	S7	414555983.00	599696150.00
Advances	S8	1108845073.59	841207341.91
Interest Receivable on Investments		9968032.00	8048812.00
Interest Receivable Advances		2980541.00	4143293.00
Fixed assets	S9	4807060.00	4431922.00
Other Assets	S10	15198141.03	7820204.04
Deferred Tax Asset	S11	695147.00	672456.00
Customer's Liability Under Bank Guarantee (contra entry)		2460000.00	50000.00
Customer Liability (DEAF)		10200412.00	7792489.00
ATM Receivable		685973.99	1175500.00
<b>TOTAL</b>		<b>1934619661.62</b>	<b>1744639698.88</b>

**P.ADINARAYANA REDDY**

C.G.M.

**L. VIJAY GOPAL REDDY**

DIRECTOR

**V.NARASIMHA REDDY**

CHAIRMAN

**A. JAIPAL REDDY**

Vice-Chairman

**For SATHEESH & ASSOCIATES**

Chartered Accountants  
(FRN: 009389S)

**(S. SATHEESH)**

Partner  
Mem. No. 209020

Place: Hyderabad  
Date: 21.06.2023

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.,****REGD. NO. T.A. 1456**# 3-4-1005/2/1, INDRANI COMPLEX,  
BARKATPURA, HYDERABAD - 500 027.**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31.03.2023**

	Sch No.	Yr. Ended 31.03.2023	Yr. Ended 31.03.2022
<b>I. INCOME</b>			
Interest and Discount earned	S12	186965812.21	158655088.45
Commission, Exchange and Brokerage	S13	90175.84	30757.54
Other Income	S14	6504565.21	5262128.27
<b>TOTAL</b>		<b>193560553.26</b>	<b>163947974.26</b>
<b>II. EXPENDITURE</b>			
Interest on Deposits, Borrowings		116206376.06	102812689.59
Staff Salaries and Allowances		14373678.00	12851698.28
Provident fund paid		1489295.00	1340064.00
Employees Gratuity		1088177.00	720292.00
Bonus Paid		2196264.00	997616.00
Directors and Local committee members fees		1248460.00	1317865.00
DICGC Commission		2150796.00	1720269.34
Rents paid		3426043.00	3298830.00
Rates & Taxes		72886.00	169043.00
ATM Cards		102555.00	44280.00
NFS Charges		100281.54	69694.30
Insurance premium paid		567539.73	630844.00
Power & Fuel charges		534750.00	379859.00
Postage, Telegrams & Telephone Expenses		92973.58	82104.00
Audit Fees & Expenses	S15	544290.00	657630.00
Repairs and Renewals		717115.74	510887.80
Depreciation		1420784.00	1464601.77
Printing & Stationery		446845.50	472332.00
Rupay Charges Paid		709.52	0.00
Software Maintenance charges		960750.00	979066.80
Provision for Standard Assets		400000.00	1535000.00
Other Operating Expenses	S16	4145736.34	3124172.25
NPA Provision		1600000.00	0.00
Provision for Covid Moratorium on Loans		0.00	10235000.00
		<b>153886306.01</b>	<b>145413839.13</b>



	Sch No.	Yr. Ended 31.03.2023	Yr. Ended 31.03.2022
<b>III. Net Profit for the Year</b> ( I - II )		39674247.25	18534135.13
Less: Short Provision for Income Tax (F.Y. 2021-2022)		17316.00	0.00
Less: Provision for Income Tax		10003611.00	4749885.00
Add: Deferred Tax Asset for the year	S11	22691.00	81132.00
<b>IV. Profit Available for appropriation</b>		<b>29676011.25</b>	<b>13865382.13</b>
<b>V. Appropriations</b>			
Transfer to Statutory Reserve		12419003.00	3466346.00
Transfer to Building fund		2000000.00	500000.00
Transfer to Common Good Fund		2967601.00	1386538.00
Transfer to Bad & Doubtful Debts		3951642.25	1265395.13
Transfer to Education fund		150000.00	150000.00
Transfer to Investment Fluctuation Reserve		1483801.00	693269.00
Proposed dividend		6703964.00	6403834.00
<b>SUB TOTAL</b>		<b>29676011.25</b>	<b>13865382.13</b>
<b>TOTAL</b>		<b>193560553.26</b>	<b>163947974.26</b>

Schedules referred to herein form an integral part of this Profit And Loss Account

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice-Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

Place: Hyderabad  
Date: 21.06.2023

**(S. SATHEESH)**  
Partner  
Mem. No. 209020

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.****SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31-03-2023**

	As on 31.03.2023	As on 31.03.2022
<b>SCHEDULE 1 - CAPITAL</b>		
<b>Authorised Capital :</b>		
I. 'A' Class Share Capital 1000000 Shares of Rs. 100/- each	100000000.00	100000000.00
	<b>100000000.00</b>	<b>100000000.00</b>
<b>Issued, Subscribed and Paid-up Capital :</b>		
I. 'A' Class Share Capital	43569900.00	43869400.00
Opening Balance	5054600.00	3121900.00
Add: Additions during the year	1389700.00	3421400.00
Less: Closing during the year		
<b>Closing Balance</b>	<b>47234800.00</b>	<b>43569900.00</b>
<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>		
<b>1. Statutory Reserve</b>		
Opening Balance	53489346.84	49681066.84
Add: Additions during the year	12419003.00	3466346.00
Add: Unclaimed dividend transferred to reserve	0.00	341934.00
<b>Closing Balance</b>	<b>65908349.84</b>	<b>53489346.84</b>
<b>2. Building Fund Reserve</b>		
Opening Balance	31792431.43	31292431.43
Less: Adjustments during the year	0.00	0.00
Add: Additions during the year	2000000.00	500000.00
<b>Closing Balance</b>	<b>33792431.43</b>	<b>31792431.43</b>
<b>3. Common Good Fund</b>		
Opening Balance	12373264.91	10985476.91
Add: Additions during the year	2967601.00	1386538.00
Add: Admission Fee transferred	1720.00	1250.00
Less: Adjustments during the year	0.00	0.00
<b>Closing Balance</b>	<b>15342585.91</b>	<b>12373264.91</b>



	As on 31.03.2023	As on 31.03.2022
<b>4. Education Fund</b>		
Opening Balance	<b>1298457.00</b>	<b>1148457.00</b>
<b>Add:</b> Additions during the year	150000.00	150000.00
<b>Less:</b> Payments during the year	10000.00	0.00
<b>Closing Balance</b>	<b>1438457.00</b>	<b>1298457.00</b>
<b>5. Reserve Fund (Admission Fees)</b>		
Opening Balance	0.00	0.00
<b>Add:</b> Additions during the year	1720.00	1250.00
<b>Less:</b> Transfer to Common Good Fund	1720.00	1250.00
<b>Closing Balance</b>	<b>0.00</b>	<b>0.00</b>
<b>6. Reserve For Bad &amp; Doubtful Debts</b>		
Opening Balance	18326857.44	17061462.31
<b>Add:</b> Additions during the year	3951642.25	1265395.13
<b>Less:</b> Payments during the year	0.00	0.00
<b>Closing Balance</b>	<b>22278499.69</b>	<b>18326857.44</b>
<b>7. Investment Fluctuation Reserve</b>		
Opening Balance	893269.00	0.00
<b>Add:</b> Additions during the year	1483801.00	693269.00
<b>Less:</b> Payments during the year	0.00	0.00
<b>Closing Balance</b>	<b>2377070.00</b>	<b>893269.00</b>
<b>TOTAL</b>	<b>141137393.87</b>	<b>118173626.62</b>

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice-Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

Place: Hyderabad  
Date: 21.06.2023

**(S. SATHEESH)**  
Partner  
Mem. No. 209020

	As on 31.03.2023	As on 31.03.2022
<b>SCHEDULE 3 - DEPOSITS</b>		
<b>I. Demand Deposits</b>		
Savings Bank Deposit	279809176.60	287565754.35
Current Deposits	63466189.21	67066305.79
Un Claimed Balances	102100.00	105000.00
Credit Balances In OD A/cs	2950396.99	14333582.26
<b>II. Term Deposits</b>		
Rajadhani Monthly Deposit	241111055.00	227509996.00
Rajadhani Quarterly Deposit	233166392.00	165918334.00
Rajadhani Short Term Deposit	11139712.00	5812363.00
Rajadhani Cumulative Deposits	740328534.00	654359953.00
Rajadhani Recurring Deposits	19911062.00	13088976.00
Rajadhani Nitya Lakshmi Daily Deposits(RNLD)	850950.00	408440.00
SRCD	31956000.00	32305235.00
SRMD	8500000.00	10000000.00
SRQD	34000100.00	35500100.00
FDR Interest Provision	336454.00	99462.00
Interest Accrued	44293.00	59995.00
<b>TOTAL</b>	<b>1667672414.80</b>	<b>1514133496.40</b>
<b>SCHEDULE 4 OTHER LIABILITIES AND PROVISIONS</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Dividend Payable 2020-21	478585.00	623995.90
Dividend Payable 2021-22	489362.88	0.00
Proposed dividend	6703964.00	6403834.00
Bankers Pay Orders	4143657.00	5088520.00
Un claimed balances other Liabilities	246745.41	1804077.41
Audit Fees Payable	273000.00	198500.00
Provision for Income Tax	10003611.00	4749885.00
RNLD Agent Security Deposit	3812.00	10143.00
TDS Payable	774860.00	656106.00
CGST Payable	219568.94	90593.05
SGST Payable	219568.94	90593.05
IGST Payable	76586.57	21954.45
Provision for Expenditure	251380.00	616300.00
PF Payable	240185.00	227578.00





Locker Rent received in advance	0.00	589750.00
POS/E-com	22135.21	15720.00
<b>Provision for Covid Moratorium loans</b>	10235000.00	10235000.00
<b>Provison on Standard Assets (@ 0.40%)</b>	4985000.00	4585000.00
<b>Provision for NPA/ Bad and Doubtful Debts</b>	21370809.00	19770809.00
<b>Provision for Staff Bonus</b>	2196269.00	998535.00
<b>TOTAL</b>	<b>62934099.95</b>	<b>56776893.86</b>
<b>SCHEDULE 5</b>		
<b>CASH AND BALANCES WITH RBI</b>		
<b>Cash in Hand (Including ATM cash)</b> (Foreign Currency NIL)	<b>27912621.00</b>	<b>59328657.00</b>
<b>TOTAL</b>	<b>27912621.00</b>	<b>59328657.00</b>
<b>SCHEDULE 6</b>	<b>As on</b>	<b>As on</b>
<b>BALANCES WITH BANKS</b>	<b>31.03.2023</b>	<b>31.03.2022</b>
<b>A. In Current Deposits</b>		
Canara Bank	766429.19	1434309.19
AP State Coop erative Bank Ltd.	112389.78	720829.50
HDFC Bank Limited	8484289.63	422186.00
IDBI Bank Ltd.	38673810.96	21394725.63
Kotak Mahindra Bank Limited	5582945.24	46800814.54
State Bank of India (PP)	776082.27	678207.27
Telagana State Co-op Apex Bank	8283401.44	11436074.89
SVC Bank	3031328.50	1085726.91
<b>SUB - TOTAL (A)</b>	<b>65710677.01</b>	<b>83972873.93</b>
<b>B. In Time Deposits</b>		
AP State Co-operative Bank Ltd., H.O., Hyd.	70000000.00	53000000.00
Canara Bank	0.00	19900000.00
Telagana State Co-op Apex Bank	65000000.00	52400000.00
Kotak Mahindra Bank Limited	500000.00	500000.00
SVC Bank	0.00	500000.00
HDFC Bank	15000000.00	0.00
Chaitanya Godavari Grameena Bank	70000000.00	0.00
IDFC First Bank	20100000.00	0.00
<b>SUB - TOTAL (B)</b>	<b>240600000.00</b>	<b>126300000.00</b>
<b>C. Other Investments</b>		
Non SLR Investments	30000000.00	0.00
<b>SUB - TOTAL (C)</b>		<b>0.00</b>
<b>TOTAL (A + B + C)</b>	<b>336310677.01</b>	<b>210272873.93</b>

<b>SCHEDULE 7 - INVESTMENTS</b>		
Investment In Govt. Securities	414555983.00	599696150.00
<b>TOTAL</b>	<b>414555983.00</b>	<b>599696150.00</b>
<b>SCHEDULE 8 - ADVANCES</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
<b>Short term Cash Credits, Overdrafts and Bills Discounted</b>		
Loans against Deposits	19845280.00	37243734.00
Gold Loan	39795003.00	41730684.00
Mortgage Loans	852507662.10	655451539.60
Demand Loans	18170078.80	14131746.00
Housing Loan	12506969.80	483353.80
Over Drafts	154546937.72	82945439.37
OD Against Deposits	11449142.17	9220845.14
Cheques & Drafts discounted	24000.00	0.00
Dr Bal in CA&SB	0.00	0.00
<b>TOTAL</b>	<b>1108845073.59</b>	<b>841207341.91</b>
<b>Of the above, advances</b>		
Secured by Tangible assets	1090650994.79	827075595.91
Unsecured	18194078.80	14131746.00
	<b>1108845073.59</b>	<b>841207341.91</b>
<b>SCHEDULE 9 - FIXED ASSETS</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Furniture & Fixtures	966049.00	1115224.00
Electricals	1187893.00	905261.00
Computers & Peripherals	695996.00	663406.00
Office Equipment	49946.00	61425.00
Cash counting Machine	245570.00	261187.00
Strong Room	1029133.00	1092368.00
Civil Works	269853.00	313454.00
Vehicles	128632.00	19597.00
ATM Machine	233988.00	0.00
<b>TOTAL</b>	<b>4807060.00</b>	<b>4431922.00</b>

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.**  
**STATEMENT SHOWING DEPRECIATION ON ASSETS FOR THE PERIOD 2022-2023**

**SCHEDULE - 9**

Description of the Asset	Rate of Dep.	Book Value as on 01.04.2022	Additions during the year	Transfers/ sold during the year	Book Value as on 31.03.2023	Depreciation up to 01.04.2022	Depreciation for the year 2022-2023	Transfers/ sold during the year	Cumulative Depreciation upto 31.3.2023	Net Value as on 31.03.2023	Net Value as on 31.03.2022
Furniture & Fixtures	18.10	6416535.00	60000.00	-	6476535.00	5301311.00	209175.00	-	5510486.00	966049.00	1115224.00
Electricals	20.00	3335800.00	566232.00	2,57,230.00	3644802.00	2430538.00	229820.00	2,03,449.00	2456909.00	1187893.00	905262.00
Office Equipment	13.91	270660.00	16,701.00	26,349.00	261012.00	209235.00	9744.00	7,913.00	211066.00	49946.00	61425.00
Computers & Peripherals	33.33	7561749.50	957766.00	-	8519515.50	6898343.00	691187.00	-	7589532.00	929984.00	663406.00
Counting Machine	13.91	699034.00	36520.00	30,915.00	704639.00	437847.00	38977.00	17,755.00	459069.00	245570.00	261187.00
Civil works	13.91	876395.00	0.00	-	876395.00	562941.00	43601.00	-	606542.00	269853.00	313454.00
Strong room	13.91	2984944.00	162521.00	2,50,247.00	2897218.00	1892576.00	156805.00	1,81,296.00	1868085.00	1029133.00	1092368.00
Vehicles	25.89	257046.00	156670.00	1,09,525.00	304191.00	237449.00	41475.00	1,03,365.00	175559.00	128632.00	19597.00
		<b>2,24,02,163.50</b>	<b>19,56,410.00</b>	<b>6,74,266.00</b>	<b>2,36,84,307.50</b>	<b>1,79,70,240.00</b>	<b>14,20,784.00</b>	<b>5,13,778.00</b>	<b>1,88,77,248.00</b>	<b>48,07,060.00</b>	<b>44,31,923.00</b>

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

**(S. SATHEESH)**  
Partner  
Mem. No. 209020

Place: Hyderabad  
Date: 21.06.2023



<b>SCHEDULE 10 - OTHER ASSETS</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Rent Deposit	1700000.00	1700000.00
Prepaid Insurance	409018.00	366897.00
Stationery stock	42459.00	31659.00
PAN Card Coupons	2571.00	4441.00
Electricity Deposit	74760.00	74760.00
Telephone Deposit	14522.00	14522.00
Stamps	18100.00	23000.00
Festival Advance for Staff	369600.00	367100.00
Advance Taxes Paid	7500000.00	4600000.00
TDS on GST	127525.78	113038.04
ATM Cards	94815.00	197370.00
UTI PSA Security Deposit	10000.00	10000.00
GST Input	105522.40	53449.00
Swipe Machines	256310.00	256310.00
A.S. Rao Nagar Branch	2017127.00	0.00
Attapur Branch	1704037.00	0.00
UPI	619772.85	0.00
IMPS	132001.00	0.00
DEAF Receivable	0.00	7658.00
<b>TOTAL</b>	<b>15198141.03</b>	<b>7820204.04</b>
<b>Interest Receivable on Deposits / Govt. securities</b>	<b>9968032.00</b>	<b>8048812.00</b>
<b>SCHEDULE 11 - DEFERRED TAX LIABILITY / ASSET</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
WDV of Fixed Assets as per Books of Accounts	4807059.50	4431923.61
WDV of Fixed Assets as per Income Tax Act	7546016.00	7081475.00
<b>Originating Timing Difference</b>	<b>2738956.50</b>	<b>2649551.39</b>
Deferred Tax Asset @ 25.38% as at 31.03.2023 (34.94% for the previous year)	695147.00	672456.00
Opening Deferred Tax Asset	672456.00	591324.00
<b>Deferred Tax Asset accounted for during the year</b>	<b>22691.00</b>	<b>81132.00</b>
<b>SCHEDULE 12 - INTEREST EARNED</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Interest earned on Advances and Bills	146504849.88	117854192.71
Interest earned on investments	21193506.33	20326858.74
Interest earned on Bank Deposits	19144593.00	20377810.00
Discount Income	122863.00	96227.00
<b>TOTAL</b>	<b>186965812.21</b>	<b>158655088.45</b>
<b>SCHEDULE 13 - COMMISSION &amp; EXCHANGE</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Commission	90175.84	30757.54
<b>TOTAL</b>	<b>90175.84</b>	<b>30757.54</b>



<b>SCHEDULE 14 - OTHER INCOME</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Locker Rents	1083805.00	922000.00
Miscellaneous Income	3478100.31	2431007.97
Cheques return charges	137397.00	59217.00
Rupay Charges Received	25168.78	0.00
Income On ATM Operations	1738313.12	1849903.30
Profit on Sale of Asset	41781.00	0.00
	<b>6504565.21</b>	<b>5262128.27</b>
<b>SCHEDULE 15 - AUDIT FEES &amp; EXPENSES</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Statutory Audit	32700.00	35400.00
Concurrent Audit	258450.00	329310.00
Cyber Security Audit	200000.00	163500.00
Due Diligence Audit (NNCUB)	0.00	54500.00
GST Filing	42240.00	64020.00
Tax Audit	10900.00	10900.00
<b>TOTAL</b>	<b>544290.00</b>	<b>657630.00</b>
<b>SCHEDULE 16 - OTHER OPERATING EXPENSES</b>	<b>As on 31.03.2023</b>	<b>As on 31.03.2022</b>
Office Maintenance	526645.10	380490.79
Conveyance charges	275379.00	282473.00
Staff Welfare	12135.00	7987.00
Bank charges (Clearing house charges)	74314.24	45163.53
Medical Allowances	175000.00	0.00
Commission paid	33484.00	25628.00
AGM Expenses	266585.40	147493.00
Honorarium Paid To Chairman	470600.00	414600.00
Federation annual Subscription (Club Assn.& Membership)	121727.00	91510.00
Vehicle Hire Charges	864000.00	864000.00
Advertisement Charges	164548.00	210576.20
NPCI Certificate Fee	163500.00	0.00
Premium on acquisition of Government Securities	0.00	125000.00
ATM Monthly Transaction Charges	950466.60	480390.73
Loss on Sale of Assets	47352.00	32372.00
NPA Charges	0.00	16488.00
<b>TOTAL</b>	<b>4145736.34</b>	<b>3124172.25</b>

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.****NOTES ON ACCOUNTS**

		<b>31.03.2023 (Rs. in lacs)</b>	<b>31.03.2022 (Rs. in lacs)</b>
1	Capital to risk weight asset ratio ( CRAR )	15.12%	17.65%
2	Investments in govt. securities i. book value of investment ii. face value of investments	4183.90 4145.56	6033.90 5996.96
3	Non SLR investment	300.00	NIL
4	Advances against real estate, construction business	1589.33	1837.25
5	Advances against shares and debentures	NIL	NIL
6	Advances to directors their relatives, companies firms in which they are interested. a) Funds based b) Non fund based (guarantees etc.)	NIL NIL	NIL NIL
7	Cost of deposits : Average cost of deposits	7.67%	7.68%
8	<b>Non – Performing Assets</b> a) Gross NPA's b) Net NPA's c) Percentage of gross NPA's to gross advances d) Percentage of net NPA's to net advances.	357.28 0.00 3.22% 0.00	425.22 0.00 5.05% 0.00
9	<b>Movement in NPA's</b> NPA's at the beginning of the year Less recoveries during the year/Writeoff/Updation Add – fresh NPA's and other charges during the year Gross NPA's at the end of the year	425.22 254.02 186.08 357.28	199.07 221.88 448.03 425.22



## RAJADHANI CO-OPERATIVE URBAN BANK LTD.

10	<b>Profitability</b> 1. Interest income as a percentage of working funds. 2. Non-income interest as a percentage of working funds. 3. Operating profit as a percentage of working funds. 4. Return on assets 5. Business (Deposits + Advances) per employee 6. Profit per employee.	9.74% 0.34% 2.07% 1.55% 867.66 12.40	9.16% 0.34% 1.07% 0.80% 713.74 5.62
11.	<b>Movement in provisions held towards NPA's</b> Opening balance at the beginning of the year <b>Add</b> : Provision made during the year <b>Add</b> : Provision on Covid Moratorium loans <b>Less</b> : Write back excess provisions during the year. Less: Amount written off during the year (BDDR) Closing balance at the end of the year.	300.06 16.00 NIL NIL 0.00 316.06	197.71 NIL 102.35 NIL 0.00 300.06
12.	<b>Movement in provision towards standard assets.</b> Opening balance as at the beginning of the year. <b>Add</b> : provision made during the year <b>Less</b> : write back of excess provision during the year. Closing balance as at the end of the year.	45.85 4.00 NIL 49.85	30.50 15.35 NIL 45.85
13.	Payment of DICGC insurance premium.	Paid upto date	Paid upto date
14.	Penalty imposed by RBI.	NIL	NIL
15.	Restructured Accounts.	NIL	NIL
16.	<b>Contingent Liability- DEAF</b> Opening balance of amounts transferred to DEAF <b>Add</b> : Amounts transferred to DEAF during the year <b>Less</b> : Amounts reimbursed by DEAF towards claims Closing balance of amounts transferred to DEAF	77.92 24.24 0.16 102.00	29.00 48.95 0.03 77.92

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice-Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

Place: Hyderabad  
Date: 21.06.2023

**(S. SATHEESH)**  
Partner  
Mem. No. 209020

## RAJADHANI CO-OPERATIVE URBAN BANK LTD.

### SCHEDULE-17:

#### ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2023

##### 1. BASIS OF PREPARATION:

The financial statements have been prepared under the historical cost convention and on the accrual basis of accounting, unless otherwise stated, and in accordance with generally accepted accounting principles and conform to the statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and directives issued by Reserve Bank of India from time to time and current practices prevailing within the Banking industry in India.

##### 2. SIGNIFICANT ACCOUNTING POLICIES:

###### 2.1. INVESTMENTS:

###### **Categorization of Investment:**

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- a) 'Held to Maturity' – Securities acquired by the Bank with the intention to hold till maturity.
- b) 'Held for Trading' – Securities acquired by the Bank with the intention to trade.
- c) 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'available for sale'.

###### **Classification of Investments:**

For the purpose of disclosure in the Balance Sheet, Investments have been classified under four groups as required under RBI guidelines.

- a) Government Securities
- b) Other Investments - Non SLR investments

###### 2.2 ADVANCES:

Advances are classified into Standard, Sub-standard, Doubtful and Loss assets in accordance with the guidelines issued by RBI and are stated at their gross value. The Bank has implemented the latest revised guidelines of RBI with regard to assets classification.

Provision for non-performing advances comprising of sub-standard, Doubtful and Loss Assets is made in accordance with the RBI guidelines. Provisions required under the act have been made and shown under Reserves and Surplus head under Liabilities side of the Balance Sheet. Non-performing advances are identified by periodic appraisals of the loan portfolio by the management.

As per RBI guidelines, a general provision @0.40% is made on all Standard Assets.

##### 2.3 FOREIGN CURRENCY TRANSACTIONS:

Bank is not dealing in any foreign exchange business.



## **2.4 REVENUE RECOGNITION:**

Interest Income on standard advances are recognized on accrual basis.

Income from non-performing assets is recognized to the extent realized, as per the directives issued by RBI.

Interest on Government securities and other fixed income securities is recognized on accrual basis.

All other income such as commission, exchange, brokerage and income from para-banking activities as well as sale of assets are recognized on actual or cash or receipt basis as directed by RBI.

## **2.5 FIXED ASSETS AND DEPRECIATION:**

Fixed Assets are stated cost less accumulated depreciation. Cost includes freight, duties, taxes and incidental expenses related to the acquisition and installation of the asset.

Management periodically identified assets, which have outlived their utility. Such assets are retired from use and written off to the profit and Loss Account. No asset has been written off to Profit and Loss Account during the year.

## **2.6 PROVISION FOR CURRENT & DEFERRED TAX:**

Provision for current tax is made after taking into consideration benefits admissible under the provisions of the Income Tax Act. 1961. Deferred tax resulting from “timing differences” between taxable and accounting income is accounted for using the tax rates and laws that are enacted or substantively enacted as on the balance sheet date. The deferred tax asset is recognised and carried forward only to the extent that there is a virtual certainty that the asset will be realised in future.

## **2.7 CASH AND CASH EQUIVALENTS:**

Cash and cash equivalents in the financial statements comprise of cash at bank and in ATMs.

## **2.8 PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:**

Provision is recognized in the accounts when there is a present obligation as a result of past event(s) and it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on the best estimate required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimates.

Contingent liabilities are disclosed unless the possibility of outflow of resources is remote.

Contingent assets are neither recognized nor disclosed in the financial statements.

## **3. USE OF ESTIMATES:**

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates are recognized prospectively.

**4. EMPLOYEE BENEFITS:**

**Defined Contribution Plan**

Banks contribution paid/payable during the year to Employees Provident Fund are recognized in the Profit & Loss account.

**Defined Benefit Plan**

Gratuity: Gratuity liability is defined benefit obligation and is provided for on the basis of an actuarial valuation determined by Life Insurance Company by paying premium under Group Gratuity Scheme.

**5. IMPAIRMENT OF ASSETS:**

Since the bank has ascertained that there is no material impairment of any of its assets, except advances 100% provision on account of impairment of these assets is made by the Bank.

## AUDIT MEMORANDUM

**ENCLOSURE TO MAIN AUDIT REPORT:**

We have verified the Books and Records of **M/s. RAJADHANI COOPERATIVE URBAN BANK LIMITED** for the year ending 31<sup>st</sup> March 2023 and our observations on the operations of the bank are as follows:

**A. CAPITAL STRUCTURE:**

Capital structure of the bank consists of A class share capital. Member's registers are maintained and they are reconciled and tallied as per the subsidiary.

**B. ADMISSION FEES (Reserve Fund):**

Bank is maintaining separate head under admission fee (reserve fund) and crediting the amount received from the newly inducted shareholders and the same is reconciled and tallied.

**C. CASH:**

We have physically checked the cash balance as at the closing balance as on 03-05.2023 at Barkatpura Branch and the same was tallied with the book balance.

The closing cash balances at the end of the day's transactions are on the higher side (in excess of retention limit as fixed from time to time) on certain occasions.

**D. LOANS ADVANCES:**

Total advances of the bank as on 31<sup>st</sup> March 2023 are classified as per the prudential norms and we have observed that there is no material deviation in classification or provisioning.

**For SATHEESH & ASSOCIATES**

Chartered Accountants  
(FRN: 009389S)

Sd/-

**(S. SATHEESH)**

Partner

Mem. No.209020

Place: Hyderabad

Date: 21.06.2023

**RAJADHANI CO-OPERATIVE URBAN BANK LTD**  
**NPA'S AS ON 31.03.2023**

Sl. No.	NAME OF THE LOANEE	BRANCH	ACCOUNT No.	LIMIT AMOUNT	LOAN DATE	DATE OF NPA	LOAN O/S.	OIR-2	CATE-GORY	Provision	Closed on
1	St Augustin Educational Society	Barkatpura	2002185500000422	20000000.00	19.07.2017	31.07.2018	8654658.10	160822.00	D3	8654658	
2	K SHEKAR REDDY	Barkatpura	2002185500000406	4500000.00	30.03.2017	01.09.2022	305534.00	16145.00	SUB STD	30553	07/06/23
3	K SHEKAR REDDY	Barkatpura	200230081000291	2000000.00	16.04.2021	01.09.2022	1767852.00	216374.00	SUB STD	176785	
4	DURGAAGARWAL	Begumbazar	2003185500000064	12500000.00	25.10.2019	31.03.2022	12500000.00	1878710.00	D1	6250000	
5	KUNAL GUPTHA	Begumbazar	2003185500000065	12500000.00	25.10.2019	31.03.2022	12500000.00	708490.00	D1	6250000	
	<b>TOTAL</b>			<b>51500000.00</b>			<b>35728044.10</b>	<b>2980541.00</b>		<b>21361997</b>	

**P.ADINARAYANA REDDY**  
C.G.M.

**L. VIJAY GOPAL REDDY**  
DIRECTOR

**V.NARASIMHA REDDY**  
CHAIRMAN

**A. JAIPAL REDDY**  
Vice Chairman

**For SATHEESH & ASSOCIATES**  
Chartered Accountants  
(FRN: 009389S)

Place: Hyderabad  
Date: 21.06.2023

**(S. SATHEESH)**  
Partner  
Mem. No. 209020



## BUDGET FOR THE FINANCIAL YEAR 2023-2024

(₹ in Lakhs)

	HEAD OF ACCOUNT	2022-2023 Actuals	2023-2024 Estimates
1.	<b>INCOME</b>		
	Interest on Loans	1466.28	1800.00
	Interest on Investments	403.38	350.00
	Exchange and Commission	0.90	2.00
	Income on ATM transactions	17.63	25.00
	All other Income	47.64	70.00
	<b>TOTAL INCOME</b>	<b>1935.83</b>	<b>2247.00</b>
2.	<b>EXPENDITURE</b>		
	Interest on Deposits	1162.06	1350.00
	Salaries	143.74	165.00
	Provident Fund	14.89	18.00
	Gratuity	10.88	15.00
	Depreciation and repairs	14.21	25.00
	Printing & Stationary, Postages, Rents, Advertisement etc.	41.30	55.00
	All other Expenses	151.78	179.00
	<b>TOTAL EXPENDITURE</b>	<b>1538.86</b>	<b>1807.00</b>
	<b>GROSS PROFIT/ LOSS</b>	<b>396.97</b>	<b>440.00</b>
	<b>GROSS TOTAL</b>	<b>1935.83</b>	<b>2247.00</b>

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.  
BARKATPURA, HYDERABAD**

**PROGRESS OF THE BANK AT A GLANCE**

(Rs. in lacs)

Year	No. of Members	Share Capital	Deposits	Loans & Advances	Working Capital	Gross Profit	Profit after Tax	Dividend Percentage	Audit Classification
1998-1999	2660	60.63	42.10	18.79	102.73	-8.77	-8.77	-	'A'
1999-2000	2780	55.24	134.47	90.25	189.71	-3.02	-3.02	-	'A'
2000-2001	2816	56.93	219.34	147.58	279.02	11.02	11.02	10%	'A'
2001-2002	2931	53.37	346.29	258.85	412.20	19.65	19.65	12%	'A'
2002-2003	2516	54.31	371.00	268.03	444.02	19.17	19.17	12%	'A'
2003-2004	2231	59.70	646.62	315.92	747.12	19.49	19.49	13%	'A'
2004-2005	2419	67.79	543.79	285.00	668.00	27.94	27.94	15%	'A'
2005-2006	2756	101.24	717.35	512.18	850.22	44.51	44.51	15%	'A'
2006-2007	2814	107.43	1055.97	608.30	1259.78	48.29	33.54	15%	'A'
2007-2008	2695	120.44	1154.74	594.94	1347.14	63.84	44.77	15%	'A'
2008-2009	2759	129.66	1351.04	827.71	1601.63	73.10	51.07	15%	'A'
2009-2010	2795	157.56	1643.07	1114.51	1961.33	50.83	34.67	15%	'A'
2010-2011	3132	241.80	2403.93	1589.30	2815.57	53.64	36.38	15%	'A'
2011-2012	3279	262.33	3086.81	1966.84	3551.01	109.05	72.55	15%	'A'
2012-2013	3407	278.88	3744.71	2396.29	4275.49	145.00	98.59	15%	'A'
2013-2014	3819	308.51	4585.24	3238.95	5177.69	124.55	79.27	15%	'A'
2014-2015	4061	324.22	5772.46	3143.43	6421.67	138.94	93.61	15%	'A'
2015-2016	4124	330.37	6659.77	3797.83	7636.03	125.98	84.23	15%	'A'
2016-2017	4100	340.38	8038.30	3955.40	9089.28	141.54	94.36	15%	'A'
2017-2018	4118	428.76	9574.26	5577.10	10815.63	188.38	128.47	15%	'A'
2018-2019	4122	444.52	11127.72	6568.82	12656.36	344.99	214.53	15%	'A'
2019-2020	3952	453.52	10975.01	7394.67	12771.78	428.38	276.86	15%	'A'
2020-2021	3848	438.69	12888.20	7605.13	14923.86	317.49	234.17	15%	'A'
2021-2022	3789	435.70	15141.33	8412.07	17326.54	185.34	138.65	15%	'A'
2022-2023	3840	472.35	16676.72	11088.45	19189.79	396.97	296.76	15%	'A'



**PRUDENTIAL EXPOSURE NORMS AND  
COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31.03.2023**

No.	PARTICULARS	RBI DIRECTIVES	BANK'S COMPLIANCE
1	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18% of NDTL (deposits etc) to be maintained. Entire Investment should be in Govt. Securities	Maintained throughout the year more than 18%. Entire SLR investments are maintained in Govt. Securities.
2	Cash Reserve Ratio (CRR)	Minimum required CRR is 4.50% of NDTL (deposits etc) to be maintained	Maintained throughout the year more than 4.50%.
3	Credit Exposure Ceilings	15% of Net owned funds per individual borrower and 25% of Net owned funds per group of connected borrowers.	Within the limits
4	Exposure to Unsecured Advances	Should not exceed 10% of total Assets	Constitutes 0.95% only
5	Priority Sector Advances	Should be of minimum of 60% of total advances	Constitutes 74.61% of total Advances
6	Weaker Section Advances	Should be of minimum of 11.50% of PSAs	Constitutes 12.65% of total PS Advances
7	Micro Enterprise Advances	Should be of minimum 7.50% total advances	Constitutes 10.93% of total Advances
8	Loans to Directors etc	Advances should not be sanctioned to Directors except loans against their own deposits and LIC policies.	Not sanctioned
9	Non Performing Assets (NPAs)	Should not exceed 10% of total Advances.	Gross NPA - 3.22% of total advances, Net NPA - <b>Zero</b>
10	Capital to Risk weighted Assets Ratio	A minimum CRAR of 9% shall be maintained	Maintained at 15.12%
11	Credit Policy/ Investment policy	Bank should have a written credit policy / Investment policy	Bank has a written credit policy / Investment policy
12	Advances against shares	Should not be given	No loans sanctioned against shares
13	Provisioning Requirements	100% on loss assets, 10% on substandard assets, 0.40% on standard assets	All provisions made adequately
14	Payment of DICGC premium	Should be paid promptly	Promptly paid – last remitted on 18.04.2023 for the period covering up to 30.09.2023.
15	Net worth	Should not less than Rs.500 lacs	Bank's Net worth is Rs.1622.78 lacs.
16	Submission of Returns to RBI	Should be submitted in time	Submitted in time
17	Investment in other Coop. Urban banks	Should not be invested in urban co-op. banks	Not invested



## KNOW YOUR BANK

Name of the Bank	Rajadhani Co-Operative Urban Bank Ltd
Registered Office Address	3-4-1005/2/1, Indrani complex, Barkatpura, Hyderabad-500027
Date of Commencement of Business	06 <sup>th</sup> December 1998
RCS Registration Number	T. A. No. 1456 dated 23 <sup>rd</sup> October 1998
RBI License Number	UBD. A.P.1658P dated 16 <sup>th</sup> November 1998
DICGC Code	UCCBTS00028
Permanent Account Number (PAN)	AAAAR7285H
Tax Deduction Account Number (TAN)	HYDR00974B
Goods and Service Tax Identification Number (GSTIN)	36AAAAR7285H1Z7
Legal Entity Identifiercode (LEI)	335800NLR8WCHVEE281
Number of Branches	6
Number of on site ATMs	5

### INTEREST RATES ON DEPOSITS

31 DAYS To 45 DAYS	4.5% P.A.
46 DAYS TO 90 DAYS	5.5% P.A.
91 DAYS TO 180 DAYS	6.5% P.A.
181 DAYS TO LESS THAN 1 YEAR	7% P.A.
1 Year to less than 2 years	7.5% p.a.
2 YearS to less than 3 years	8% P.A.
3 years to LESS THAN 5 YEARS	8.5% P.A.
5 years and above	8% P.A.
SAVINGS BANK	4% P.A.

**SENIOR CITIZENS & EX-SERVICEMEN 0.50% EXTRA**  
(Only on term deposits of One Year & Above)

## ADDRESS OF OUR BRANCHES

Name of Branch	Address	Contact Number	MICR Code / IFSC
<b>BARKATPURA</b>	3-4-1005/2/1, Indrani Complex, Barkatpura, Hyderabad-500027	Ph.No-040-27567353 Mobile: 9848834716 info@rajadhani-bank.com	500-888-002 KKBK0RCUB01
<b>BEGUM BAZAR</b>	15-8-216/217, Sriram Complex, Dood Khana, Bugum Bazar, Hyderabad-500012	Ph.No-040-24737354 Mobile: 9160495334 infobg@rajadhani-bank.com	500-888-003 KKBK0RCUB02
<b>RAMAKRISHNA PURAM</b>	11-13-1425, VNR Complex, R.K.Puram, Kothapet, Hyderabad-500035	Ph.No-040-24036633 Mobile: 9866712203 infork@rajadhani-bank.com	500-888-004 KKBK0RCUB03
<b>HASTHINAPURAM</b>	8-7-91/1, Naveena Hospital Building, Nagarjuna Sagar Rd. Hasthinapuram, Hyderabad-74	Ph.No-040-24090888 Mobile: 8096459566 infohp@rajadhani-bank.com	500-888-005 KKBK0RCUB04
<b>ATTAPUR</b>	2-4-42/39, Upperpally, Attpur, Hyderabad-500048	Ph.No-040-43463422 Mobile: 9248329560 infoatp@rajadhani-bank.com	500-888-006 KKBK0RCUB05
<b>A.S. RAO NAGAR</b>	H.No- 93, Mahesh Nagar, A S Rao Nagar, Hyderabad-62.	Ph.No-040-49531272 Mobile: 9848168131 infoasm@rajadhani-bank.com	500-888-007 KKBK0RCUB06

### WORKING HOURS

#### HEAD OFFICE AND BRANCHES

MONDAY TO SATURDAY - 10.00 A.M. TO 5.30 P.M

SUNDAY - HOLIDAY

SECOND AND FOURTH SATURDAY - HOLIDAY



## **OUR VARIOUS DEPOSIT SCHEMES**

- **SAVINGS BANK**
- **CURRENT ACCOUNT**
- **RAJADHANI FIXED DEPOSIT**
- **RAJADHANI CUMULATIVE DEPOSIT**
- **RAJADHANI MONTHLY RECURRING DEPOSIT**
- **RAJADHANI NITHYA LAKSHMI DEPOSIT**

## **SCHEMES UNDER LOANS AND ADVANCES**

- **Loans / Over Draft for Small Business**
- **Loans for Retail Traders**
- **Loans for Education**
- **Vehicle Loans**
- **Gold Loans for Agriculture**
- **Personal Loans**
- **Loans / Over Draft Against Gold**
- **Mortgage Loans**
- **Housing Loans**

## FACILITIES

- **RTGS / NEFT**
- **SMS on transactions**
- **Online Tax payment**
- **Statement of Account to e-mail**
- **PAN Card Services**
- **ATM-cum-Debit Card**
- **POS (Point of Sales)**
- **E-Commerce**
- **Direct Benefit Transfer**  
(Gas Subsidy, Pensions, Scholarships, etc.)
- **IMPS / UPI**

## MISSED CALL SERVICE

Balance Enquiry - **Ph: 08046878386**

Mini Statement - **Ph: 07949130466**

## PROPOSED FACILITES DURING THE YEAR

- **Bharath Bill Payment Services (BBPS)**



Inauguration of our 5th Branch on 31-05-2023 at Attapur by Chief Guest **Smt. P. Sabitha Indra Reddy**, Hon'ble Education Minister, Govt. of Telangana and Guest of Honour **Smt. Archana**, Corporator, Rajendra Nagar & **Sri Vemireddy Narasimha Reddy** our Bank Chairman



Inauguration of our 6th Branch on 08-06-2023 at A.S. Rao Nagar by Chief Guest **Sri Bethi Subash Reddy**, MLA, Uppal and Guest's of Honour **Smt. Singireddy Shirisha Somashekar Reddy**, Corporator, A.S. Rao Nagar & **Sri Madana Gopala Swamy**, Working President, Telangana State Co-op. Urban Federation Ltd. **Sri Pramod Kumar Kedia**, Vice President, Telangana State Co-Op. Urban Banks Federation Ltd.



Inaugural Function of our As. Rao Nagar Branch



**Rajadhani Co-operative Urban Bank Limited**

**Head Office & Main Branch:**

# 3-4-1005/2/1, Indrani Complex, Barkatpura, Hyderabad - 500 027.

Ph : 040-27567353 , (M) 9848834716