



Estd.1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

(an ISO 9001:2015 Bank)

RISING HIGHER SHINING BRIGHTER

27th ANNUAL
REPORT
2024-2025

Download
Agrasen MOBI App on



BOARD OF DIRECTORS



CA. Naveen Kumar Agarwal
Senior Vice Chairman



Pramod Kumar Kedia
Chairman



Suresh Kumar Agarwal
Vice Chairman

DIRECTORS



Narayan Dutt
Chairman - BoM



Narsing Das



Mohan Agarwal



Gopal Chand Agarwal



Mahesh Kumar Agarwal



Rajesh Kumar Agarwal



Anju Kedia



Apoorva Agarwal



Bajrang Prasad Gupta



CA. Pankaj Kumar Agarwal

BOARD OF MANAGEMENT



Narayan Dutt
Chairman-BoM



CA. Naveen Kumar Agarwal
Member



Dinesh Chandra Sharma
Member



CA. Pankaj Kumar Agarwal
Member



CA. Vinay Kumar Goel
Member



Satish Kumar Agarwal
Member



Mahaveer Pitti
Member

SENIOR MANAGEMENT TEAM



C.V. Rao
General Manager / CEO



Anand Agarwal
Deputy General Manager



R Gopala Krishna
AGM IT



V Jayalakshmi
AGM Operations

VISION

To be an active participant of the exponential financial growth, the nation will be witnessing in the next decade.

To make the infrastructure, work culture and human force future ready well armed with the revolutionary technologies and an evolved digital platforms.

Let's move to a future that is digitized, digitalized and delightful.

MISSION

Customer satisfaction is paramount.

...and to achieve that, make the bank widely acceptable by offering state of the art banking experience, innovative products and smart solutions.

Study the best practices in banking from across the globe and streamline as per the needs of all our customers.

Implementation of all these evolved practices to earn the faith & smiles of customers.

- Achieve the scheduled Bank status as soon as possible.
- Become the preferred financial service provider for all.
- Adapt the latest technology for customers delight.



As per the teaching of Agrasenji Maharaj, we have grown brick by brick and helped people save every coin they can

We are now pledging to establish new goals to be achieved in coming times.

GLIMPSES

ANNUAL GENERAL BODY MEETINGS DURING FINANCIAL YEAR 2024-2025





INAUGURATION OF 5th BRANCH AT ATTAPUR ON 02-03-2025



INAUGURATION OF 6th BRANCH AT HIMAYATNAGAR ON 06-03-2025



INAUGURATION OF 7th BRANCH AT BANJARA HILLS ON 16-03-2025



INAUGURATION OF 8th BRANCH AT AMEERPET ON 27-07-2025



INAUGURATION OF 9th BRANCH AT GAGAN PAHAD ON 03-08-2025



DISTRIBUTION OF PRASAD ON THE OCCASION OF GANESH VISARJAN ON 17-09-2024



CONDUCT OF HEALTH CAMP FOR THE BENEFIT OF EMPLOYEES AND CUSTOMERS ON 21-12-2024



RECEIPT OF ISO CERTIFICATE 9001:2015 ON 27-01-2025



STAFF TRAINING PROGRAMS



INAUGURATION OF FIRST ATM CENTER AT SIDDIAMBER BAZAR ON 15-02-2025



FOUNDATION DAY CELEBRATION ON 30-08-2024



PROGRAM ON INTERNATIONAL YEAR OF COOPERATIVES 2025



AGRASEN BANK STAFF FAMILY



VALUES

We are committed first to Customer Safety and Security of the banking transactions.

We serve all customers upto their expectations.

We believe in updating the knowledge levels of our human resources.

We work for the healthy growth of bank.

We are committed to ensure the highest levels of ethical standards in Banking operations.

We strictly adhere to the Business Ethics, Corporate Governance and Regulatory compliances.





CHAIRMAN'S SPEECH

Dear Shareholders

Ladies and Gentlemen

A Pleasant Good Morning to you all.

It is my pleasure to welcome all of you, on behalf of Board of Directors, Board of Management and on my personal behalf to the 27th Annual General Body Meeting of your Bank for the Financial Year 2024-2025.

We all together continued our journey for 27 years with great achievements like growth in Bank's network, Business, Network, Digital Banking Products, Cyber Security and Good Corporate Governance etc., These all are possible with your unstinting trust and support kept on the Bank and its Management. I am very grateful to all of you being part in our growth path and the confidence reposed on us.

Economic and Banking Scenarios:

No wonder, over the last ten years, Indian economy leapfrogged from the tenth largest economy to the fourth largest in terms of normal GDP. In terms of purchasing power parity, we are already third. Even nominally, we are poised to become the third largest economy shortly. We aspire to become Viksit Bharat, i.e., a developed economy by 2047, when we complete 100 years of our independence. Towards this achievement, the Indian economy ought to reach a GDP of US \$30 trillion by 2047 and the economy should grow at an average of 8-9 per cent annually. To accomplish this, it will need strong support from both banks and non-banks to lend sufficiently to entrepreneurs and stimulate growth. The coordinated efforts of banks and non-banks in lending to enterprises will be vital to unlock the full potential of the economy.

The Monetary Policy Committee (MPC) of RBI has reduced repo rates thrice during 2025 from 6.50% to 5.50% so that providing sufficient liquidity in the economy. In the similar way, RBI has decided to reduce the Cash Reserve Ratio (CRR) of all banks by 100 basis points in four equal tranches of 25 basis points each to 3.0% from existing 4% in a phased manner during last quarter of 2025. The CRR reduction paves way for more liquidity to Banks and enables them to expand their credit portfolio.

All these measures are going to help the banks in improving their business size and profitability by allocating more & more funds for lending to the needing sectors in the Indian economy.

Performance Highlights of your Bank:

- During the financial year 2024-2025 your bank has recorded wonderful growth in all parameters of business size, earnings, margins, profitability and asset quality. For the first time your Bank crossed a total business of ₹1000 crore as on 31/03/2025.
- Total business of the Bank increased to ₹1012.56 Crores as on 31/03/2025 as against ₹957.63 Crores as on 31/03/2024.
- Total Deposits rose to ₹603.29 Crores as on 31/03/2025 from ₹592.44 Crores as on 31/03/2024.
- Loans and Advances stood at ₹409.27 Crores as on 31/03/2025 as against ₹365.19 Crores as on 31/03/2024.
- Reserves and Surplus surged to ₹64.48 Crores as on 31/03/2025 from ₹62.73 Crores as on 31/03/2024.

- The Share Capital of the Bank rose to ₹24.62 Crores as on 31/03/2025 from ₹22.84 Crores as on 31/03/2024.
- Profit Before Tax (PBT) of the Bank increased to ₹11.91 Crores as on 31/03/2025 as against ₹11.51 Crores as on 31/03/2024.
- Profit After Tax (PAT) of the Bank increased to ₹8.91 Crores as on 31/03/2025 as against ₹8.59 Crores as on 31/03/2024.
- Gross NPAs of the Bank were brought down to 6.52% as on 31/03/2025 as against 7.81% as on 31/03/2024.
- Net NPA has marginally increased to 0.94% as on 31/03/2025 from (-) 0.42% as on 31/03/2024.
- CRAR (Capital to Risk Weighted Assets Ratio) as on 31/03/2025 is 19.88% (19.06% as on 31.03.2024) as against the RBI norm of 12%.

Here I recollect a quote of Shri A.P.J. Abdul Kalam on positive aspect.

"If you fail, never give up because F.A.I.L. means "First Attempt In Learning"

End is not the end, if fact E.N.D. means "Effort Never Dies"

If you get No as an answer, remember N.O. means "Next Opportunity".

So Let's be positive. "

Asset Quality:

Non-Performing Asset (NPA) management is crucial for the financial health of banks. Proper NPA management helps maintain liquidity, profitability, and the trust of depositors.

During the year with concerted efforts, though Gross NPA was brought down to lower level, the Net NPA was marginally increased due to the change in NPA provisioning coverage set by RBI w.e.f 31-03-2025. However, vigorous efforts are on to reduce both Gross NPA and Net NPA to further lower levels and I am confident that during the current financial year 2025-2026 the bank will recover most of its amount stuck in NPA accounts. Let me assure you that the NPA accounts are backed by more than full collateral securities.

Digital Banking initiatives and Cyber Security:

With digital banking, customers can conduct various financial transactions and access banking services online, through mobile apps or via other digital platforms. Your Bank has already provided UPI, IMPS, RuPay Debit Card, E-Commerce, POS transactions, RTGS/NEFT, CBDT e-Payments, E-Statements, NACH, QR Code with sound boxes, ECS, PMJJBY, PMSBY, PFMS (Public Financial Management System), Mobile Banking, Internet Banking (view only) in order to extend best customer service.

Your Bank is fully equipped with the Cyber Security norms prescribed by RBI by implementing all the required parameters for the safety and security of the data base of the Bank. In this connection, I assure you that all the digital transactions happening in your Bank are routed through in a fully secured environment.

Further, I request all our beloved stakeholders and customers to enlist themselves for all types of digital products and inform their near and dear to share the digital platform of the Bank without fail.

In this context I am reminded of a quote from Sri Narendra Modi, the dynamic Prime Minister of India:

"Indian Talent + Information Technology = India Tomorrow."

Human Resources Initiatives:

The quality of staff performance, their retention and commitment levels of any Bank solely depend on HR initiatives. Bank accords utmost importance to constantly enhance the skill-sets of its staff members. Your Bank adopted various strategies for upgradation of knowledge and skills through various trainings, timely promotions, performance linked incentives etc., to improve the operational efficiency of the staff.

Recently we recruited additional staff at various levels to meet the requirement in tune with opening of additional branch offices.

Corporate Governance:

Good corporate governance builds trust and credibility with shareholders, other investors, customers, suppliers, and other stakeholders. Effective governance helps in identifying, assessing, and managing risks, reducing the likelihood of financial or operational failures.

Further, RBI gives various guidelines from time to time for effective best management practices, transparency, disclosures and adherence to regulatory guidelines and we have been strictly following the same.

International Year of Cooperatives:

As you are aware the United Nations has proclaimed Year 2025 as the International Year of Cooperatives (IYC 2025) with its theme as "Cooperatives build a better world".

The Ministry of Cooperation is the nodal agency which had advised all sectors of Cooperatives to celebrate IYC 2025. Taking the cue from Central Ministry, the Cooperative Dept, Govt. of Telangana took a lot of initiatives in this regard and conducted various programs. Your bank also conducted a program in this regard in the bank premises, which was also attended by the senior officials from Co-operative Department and many customers.

Declaration of Dividend:

I am glad to inform you that the Board of Directors have proposed a dividend of 15% pro-rata to the shareholders for the year ended March 31, 2025, subject to the approval of General Body.

Looking ahead:

As mentioned by me in the last AGM, we have inaugurated three new branches at Attapur, Banjara Hills and Himayatnagar during March 2025 and two new branches at Ameerpet on 27-07-2025, Gagan pahad on 03-08-2025 and are hopeful to open two new branches at Kukatpally and Madhapur in a months time. Further we inaugurated four ATM Centers at Siddiamber Bazar, Malakpet, Ameerpet and Gagan pahad. The total branches would be eleven before the end of current financial year and one more branch under FSWM category is also planned. All new branches are within the jurisdiction of twin cities, by spreading the image of your Bank in other parts of the city.

As mentioned by me in the last AGM, your Bank crossed ₹1000 crore business as on 31-03-2025 and going ahead to do a business of ₹1200 crore business as on 31-03-2026.

Appeal to Shareholders:

I personally request to all the shareholders to submit latest Photograph, PAN, copy of Aadhar Card along with Mobile Number and Email ID to generate CKYC Number or submit your CKYC Number if the same is not already submitted to the Bank for enabling the bank to promptly credit the dividends into all your accounts and also to fulfill RBI guidelines.

I also request all the shareholders and their family members to open and operate Savings Bank and Current Accounts in your Bank. I request you once again to keep all your surplus money in your bank as deposit and take any loan which is required by you and your family. Your Bank is offering attractive rates of return in the form of interest on all deposit schemes when compared to other Banks.

Sincere Acknowledgements:

On behalf of the Board and Board of Management, I take this opportunity to express my heartfelt thanks to all the esteemed Shareholders, Customers, Officials of Reserve Bank of India, Department Co-operation and Registrar of Societies, Government of Telangana, National Payments Corporation of India, Telangana State Co-operative Urban Banks Federation, NAFCUB, NUCFDC Auditors, Legal Advisors, Valuers, Software Vendors, Switch Providers, Press & Media and others without which our arduous search for excellence would not have yielded the desired results which the bank achieved.

I would also like to place on record and express my deep sense of gratitude, appreciation, gratefulness for the munificent and unstinted support of Senior Vice Chairman-CA Naveen Kumar Agarwal, Vice-Chairman-Sri Suresh Kumar Agarwal of Board and Chairman Board of Management Sri Narayan Dutt and all other dedicated & devoted Directors of the Board, other members of the Board of Management and various committees for their valuable suggestions, impeccable support in pursuing various development activities of the bank and for successful conduct of the Board Meetings. I am grateful to each one of you for your continued cooperation in the overall development of the Bank.

I would also like to take this opportunity to express my sincere appreciation for dedicated efforts of the entire work force of the Bank particularly the CEO of the Bank Sri C.V.Rao and DGM of Bank Sri Anand Agarwal.

I thank once again all our valued shareholders, customers, well wishers and family of Agrasen Bank who are instrumental in keeping the flags of our Bank high in Urban Cooperative Banking Sector.

I wish you and your families a happy and healthy future.

Thank you for your valuable time, attention, support and co-operation.

Thanking You,

Pramod Kumar Kedia

Chairman



Estd. 1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

Licensed by : **The Reserve Bank of India**
 Licence No. : **UBD AP 1594 P -26-06-1998**
 RCS Regd. No. : **T.A 1439 -27-01-1998**
 Foundation Day : **30-08-1998**
 LEI : **894500HA6Z2MVEF90Y83**
 GST : **36AABCT7789F1ZV**

BOARD OF DIRECTORS

Pramod Kumar Kedia

Chairman

CA. Naveen Kumar Agarwal

Senior Vice Chairman

Suresh Kumar Agarwal

Vice Chairman

Narayan Dutt

Chairman-BoM

DIRECTORS

Narsing Das

Mohan Agarwal

Gopal Chand Agarwal

Mahesh Kumar Agarwal

Rajesh Kumar Agarwal

Anju Kedia

Apoorva Agarwal

Bajrang Prasad Gupta

CA. Pankaj Kumar Agarwal

C.V. Rao

General Manager / CEO

Anand Agarwal

Deputy General Manager

R Gopala Krishna

AGM IT

V Jayalakshmi

AGM Operations

Statutory Auditors

M/s. Shiv Kumar Agrawal & Associates

Chartered Accountants

Hyderabad.

CONTENTS

Notice	01
Directors' Report	03
Independent Auditor's Report	11
Final Audit Report	12
Audit Certificate	13
Balance Sheet	15
Profit & Loss Account	16
Schedules	17
Disclosures as per RBI guidelines	39
RBI Directives	41
Budget	42

NOTICE

Notice is hereby given that the Twenty Seventh Annual General Body Meeting of the Shareholders of the Bank for the Financial Year 2024-2025 will be held on Sunday, 31st August, 2025 at K.L.N Prasad Auditorium, FTCCI House, Red Hills, Hyderabad-500 004, Telangana State at 11:00 A.M. to transact the following items of the Agenda:

1. To consider and adopt the Twenty Seventh Annual Report along with Audited Statements of Accounts of the Bank for the financial year 2024-2025.
2. To approve appropriation of Net Profit and to declare dividend for the Financial Year ended 31-03-2025.
3. (i) To ratify the excess expenditure incurred over the budgeted during the Financial Year 2024-2025.
(ii) To approve the revised Budget of Income & Expenditure and Capital Expenditure of the Bank for the Financial Year 2025- 2026 and Annual Budget for the financial year 2026-2027.
4. To authorize the Board to appoint Statutory Auditors and to hold office from the conclusion of this Annual General Meeting until conclusion of the next Annual General Meeting and to fix their remuneration.
5. To review the membership and attendance of the Committee Members for the period from 01-02-2025 to 31-07-2025.
6. To approve admission of members, allotment of additional shares, transfer of shares, withdrawal and refund of Share Capital made during the period from 01-02-2025 to 31-07-2025.
7. To approve investments / withdrawals made during the period from 01-02-2025 to 31-07-2025.
8. To review all overdue loans and loans covered under legal action.
9. To consider and approve Amendment to Bye-laws number 3 and 8:

Bye Law No.	Present	Amendment
03	The area of operation shall be confined to whole of the District of Registration i.e., Hyderabad district and adjoining district of Ranga reddy without prior permission from the Reserve Bank of India as per Reserve Bank of India guidelines and beyond the adjoining districts and to the entire state of Registration with the prior permission from the Reserve Bank of India.	The area of operation shall be confined to the entire state of registration i.e. State of Telangana with the prior permission from the Reserve Bank of India and or as permitted by the RBI from time to time.
08	The authorised Share Capital of the Bank shall be ₹30,00,00,000.00 (Rupees Thirty Crores only) made up of 30,00,000 shares of ₹100/- each, which should be paid in full. The authorised share capital may be increased from time to time by General Body resolution subject to the approval of Registrar of Co-operative Societies. Every person on admission shall pay an entrance fee of ₹100/- (Rupees One Hundred only) per application.	The authorised Share Capital of the Bank shall be ₹50,00,00,000.00 (Rupees Fifty Crores only) made up of 50,00,000 shares of ₹100/- each, which should be paid in full. The authorised share capital may be increased from time to time by General Body resolution subject to the approval of Registrar of Co-operative Societies. Every person on admission shall pay an entrance fee of ₹100/- (Rupees One Hundred only) per application.

10. To consider any other matter with the permission of the Chair.

All the Shareholders are requested to attend the Annual General Body Meeting, on the date, time and place herein mentioned above.

Place : Hyderabad
Date : 14-08-2025

By order of the Board of Directors
Sd/-
C. V. Rao
General Manager / CEO

NOTE

1. All documents referred to in the Notice are open for inspection at the Registered Office of the Bank on all working days between 11.00 A.M. to 4.00 P.M. from 28-08-2025 to 30-08-2025 with prior notice.
2. In the absence of the requisite Quorum within half an hour of the time specified for holding the General Body Meeting, the meeting shall stand adjourned to 12.00 Noon on the same day and the same agenda of the meeting shall be transacted at the same venue.
3. Members who have not yet submitted their photographs are requested to submit two passport size photographs duly noting their names, folio number etc., on the reverse of the photograph to enable us to issue Identity Cards.
4. Members are requested to furnish their respective Account Numbers maintained with the Bank or open an Account with any branch of the Bank and ensure recording of standing instructions with the Shares Department for instant credit of dividend. The Members are also requested to update their PAN card, Aadhar number, Mobile numbers and Email Id's for regular updates from Bank and as well as to comply with the KYC guidelines of the RBI.

DIRECTORS' REPORT

Dear Shareholders,

The Board of Directors of the Bank are delighted to present the 27th Annual Report along with Audited Financial Statements as at the end of financial Year 31.03.2025.

India is set to dominate the global economic landscape, maintaining its status as the fastest-growing large economy for the next two fiscal years. The January 2025 edition of the World Bank's Global Economic Prospects (GEP) report projects India's economy to grow at a steady rate of 6.7% in both FY26 and FY27, significantly outpacing global and regional peers.

India became the 4th largest global economy in 2025, driven by domestic reforms and global positioning under the vision of Aatmanirbhar Bharat. This is a significant milestone in India's economic journey, positioning it behind only the United States, China, and Germany. India's economic engine has proven resilient, with a projected path towards becoming a USD 30 trillion economy by 2047. Despite global uncertainties and internal challenges such as currency depreciation and current account concerns, growth remains stable, driven by strength in manufacturing and services.

Indian economy, while relatively insulated with low external trade exposure, faces growth moderation to 6.5% in FY25 and 6.2% in FY26 amid escalating global trade tensions. The direct impact of US tariffs remains limited at 0.2-0.3% of GDP, but indirect effects through reduced global growth and diminished capital flows pose greater concerns as FDI inflows plummeted to \$1.4 billion from \$11.5 billion year-over-year. India can navigate these challenges by accelerating reforms, strengthening domestic demand, and enhancing competitiveness to capitalize on shifting global supply chains while building resilience against external shocks.

The Reserve Bank of India's combined reduction in the repo rate to 5.50% and 100 bps reduction in the Cash Reserve Ratio (CRR) would have significant implications on Indian economy. These measures aim to boost liquidity, stimulate economic growth, and manage inflation.

Your Bank continued to be on the growth trajectory amidst the fierce competition in the Banking Industry and the key Financial Indicators are furnished below for your information.

KEY FINANCIAL INDICATORS

S.No.	Particulars	As on 31-03-2025 (₹ in Lakhs)	As on 31-03-2024 (₹ in Lakhs)	Increase Decrease in %
1	Deposits	60,328.82	59,243.82	1.83% ↑
2	Advances	40,927.17	36,518.73	12.07% ↑
3	Total Business	1,01,255.99	95,762.55	5.74% ↑
4	Share Capital	2,461.68	2,284.49	7.76% ↑
5	Total Income	6,110.60	6,154.30	-0.71% ↓
6	Net Profit before Income Tax	1,191.11	1,150.72	3.51% ↑
7	Net Profit after Income Tax	890.85	859.41	3.66% ↑
8	Net Worth	8,894.84	7,413.00	19.99% ↑
9	CRAR	19.88%	19.06%	RBI stipulation minimum 12%

BOARD OF MANAGEMENT

Reserve Bank of India requires every Urban Co-operative Bank with deposit size of ₹100 Crores and above to constitute Board of Management with members possessing special knowledge and practical experience in banking to facilitate professional management and focused attention to the Banking related activities. The Board of Management Committee was constituted with the following 8 members.

S.No.	Name	Designation	Particulars
1	Shri Narayan Dutt	Chairman	Nominated by Board
2	C.A. Naveen Kumar Agarwal	Member	Nominated by Board / C.A.
3	Shri Dinesh Chandra Sharma	Member	Banking Expert
4	C.A. Pankaj Kumar Agarwal	Member	Nominated by Board / C.A.
5	C.A. Vinay Kumar Goel	Member	Chartered Accountant
6	Shri Satish Kumar Agarwal	Member	Industrialist
7	Shri Mahaveer Pitti	Member	Industrialist
8	Shri C. V. Rao	Member	Ex officio Member

Bank conducted Board of Management Committee meetings regularly.

MEMBERSHIP & CAPITAL

The Paid up 'A' Class Share Capital of the Bank has increased by ₹1.78 Crores from ₹22.84 Crores as on 31-03-2024 to ₹ 24.62 crores as on 31-03-2025. The number of 'A' class member as on March 31, 2025 are as per details given below:

Opening Member as on 01-04-2024	:	11239
Add: Admitted during the year	:	(+) 814
Less: Withdrawal during the year	:	(-) 153
Total Members as on 31-03-2025	:	11900

CAPITAL ADEQUACY

Capital Adequacy Ratio (CRAR) of your bank is computed in adherence to norms prescribed by R.B.I. As against the stipulated R.B.I norm of 12.00% your bank's Capital Adequacy Ratio as at end of March 31, 2025 worked out to 19.88%.

RESERVE FUNDS

After appropriation of the Profit for the financial year 2023-2024 the Reserve Funds of the Bank have increased as shown below.

S.No.	Particulars	As on 31-03-2025 (₹ in Lakhs)	As on 31-03-2024 (₹ in Lakhs)
1	Statutory Reserve	2269.75	2054.90
2	General Reserve	1486.72	1024.89
3	Building Fund	570.66	484.72
4	Bad & Doubtful Debts Reserve (Net off Adjustment)	452.93	1143.72
5	Dividend Equalization Fund	0.00	23.68
6	Investment Fluctuation Reserve	524.51	438.57
7	Standard Assets Provision	202.00	202.00
8	Education Fund	16.80	15.75
9	IT & Cyber Security Projects Reserve	33.61	25.02
	Total	5556.98	5413.25

DEPOSITS

Total deposits held by the bank at the end of the year stood at ₹603.29 Crores as against ₹592.44 Crores held at the beginning of the year. There is 1.83% growth in deposits. The deposit composition is as under:

S.No.	Nature of Deposits	Amount in ₹	% of Total Deposits
1	Current Account Deposits	36,84,34,153.82	6.11%
2	Savings Bank Deposits	75,06,31,818.16	12.44%
3	Fixed and Other Term Deposits	491,38,15,673.38	81.45%
	Total	603,28,81,645.36	100.00%

DICGC COVER

Deposit Insurance and Credit Guarantee Corporation was set up to provide insurance of deposits and guaranteeing of credit facilities extended by Banks. The corporation insures all deposits such as savings accounts, term deposits, current and recurring deposits of the depositors held with the Bank upto ₹5,00,000/- (Five Lakhs Only) per depositor with effect from 4th February 2020. The Bank insured deposits and premium was paid regularly. The premium payment is at the rate of 12 Paise per ₹100 for 6 months and it is borne by the Bank. The premium was paid upto 30.09.2025. Bank paid ₹74,85,811.74 (Rupees Seventy Four Lakhs Eighty Five Thousand Eight hundred Eleven and paise Seventy Four Only) as premium to DIGCC during the financial year 2024-2025.

LOANS AND ADVANCES

The Gross Credit of the bank stood at ₹409.27 Crores as on 31-03-2025 as against ₹ 365.19 Crores as on 31-03-2024. The bank has achieved the Priority Sector targets fixed by Reserve Bank of India. The details of which are as under:

Particulars	₹ in Crores
Loans Secured by Tangible Securities	406.81
Unsecured loans	2.46
Total	409.27
Priority Sector Advances	273.61
Weaker Section Advances	48.00
Adjusted Net Bank Credit (ANBC) March 31st of the Preceding year	365.19
% of Priority Sector Advances to total Advances / ANBC	74.92%
% of Weaker Section Advances to ANBC	13.14%

NPA MANAGEMENT

Reduction of NPA's is given utmost priority and this function has been effectively monitored on regular basis. Substantial measures were initiated to augment recovery and curtail NPA's. Bank had taken various measures to arrest the increase. Recovery steps are taken promptly for disposal of the securities. The results were positive and encouraging. Recovery Committee meetings were held regularly to review the progress and performance in the recovery of NPA accounts. The directions of the Committee were implemented to ensure timely recovery. This has brought the Bank's Gross NPA and Net NPA position to 6.52% and 0.94% of total loans & advances. The details of NPA's in absolute terms and percentage terms were as under:

Position of NPA	As on 31-03-2025	As on 31-03-2024
No. of Accounts	44	47
Gross NPA (₹ in Crores)	26.68	28.53
Provision and Reserve held (₹ in Crores)	23.05	29.95
Net NPA (₹ in Crores)	3.63	(1.42)
Net NPA in %	0.94%	0.00%

Bank initiated legal action to recover the dues. Bank could make substantial amount of recovery in some cases and is confident to recover the most of the amount stuck in NPA accounts during the current financial year. NPA accounts are backed by more than full collateral securities. Bank aims at bringing down the Gross NPA level.

INVESTMENTS

The total investments of the Bank at the end of the year stood at ₹ 252.97 Crores as against ₹ 283.37 Crores held at the beginning of the year. The details of the investments as on 31-03-2025 are as follows:

S.No.	Particulars	Amount in ₹
i	SLR Investments:	
	1. Central Government Securities	123,49,73,808.00
	2. Central Government Securities (Reserves)	20,81,52,000.00
	3. State Government Securities	2,00,06,000.00
	Total - i	146,31,31,808.00
ii	Non SLR Investments:	
	1. Mutual Funds (Debt Funds)	18,00,00,000.00
	2. Investment in Equity NUCFDC Ltd.	20,00,000.00
	Total - ii	18,20,00,000.00
iii	Money at Call and Short Notice:	
	1. Money at Call & Short Notice	20,00,00,000.00
	Total-iii	20,00,00,000.00
iv	Inter Bank Deposits:	
	1. Indian Bank	5,01,00,000.00
	2. Hyd. District Central Co-operative Bank Ltd.	5,00,00,000.00
	3. HDFC Bank Ltd.	15,51,00,000.00
	4. Indusind Bank Ltd.	3,00,00,000.00
	5. Bandhan Bank Ltd.	8,00,00,000.00
	6. DCB Bank Ltd.	12,00,00,000.00
	7. SBM Bank (India) Ltd.	12,03,00,000.00
	8. RBL Bank Ltd.	3,01,00,000.00
	9. IDFC Bank Ltd.	3,01,00,000.00
	10. Hyd. District Central Co-operative Bank Ltd. (Reserves)	1,88,23,468.00
	Total - iv	68,45,23,468.00
	Total (i+ii+iii+iv)	252,96,55,276.00

AUDIT

The purpose of Audit is to give an opinion on the facts and figures of financial statements after its verification. It enhances the degree of confidence of the users. This assumed great importance with the introduction of Basel Committee's core principles for effective banking supervision.

M/s. Shiv Kumar Agrawal & Associates, Chartered Accountants had conducted the Statutory Audit of the Bank for the financial year 2024-2025. The Bank was classified as 'A' grade.

Professional Chartered Accountant had conducted the Internal Audit every month at all branches including Head Office to ensure the good governance and take necessary action as and when required.

The observations of the Statutory Auditors, Internal Auditors, and Internal Audit Department had been thoroughly discussed including the rectification reports thereof. The directions of the Audit Committee were implemented to improve the operational efficiency.

DIVIDEND

Your Bank pursues a stable dividend policy which is very important to attract and retain Share Capital. Moreover, the distribution of Profits is done after appropriations / allocations as per the statutory obligations. Considering the commendable performance of the Bank for the Financial Year 2024-2025 the Board had recommended a dividend of 15% Pro-rata subject to the approval by the General Body.

CONTRIBUTION TO EXCHEQUER

Our Bank had remitted the following taxes to the Government for the financial year 2024-2025 in the process of carrying on banking business:

- a. Income Tax : ₹300.26 Lakhs
- b. GST : ₹ 11.47 Lakhs

CORPORATE GOVERNANCE

The primary objective of Corporate Governance is to protect the interests of all shareholders, depositors, employees, Government and customers. This necessitates a well defined structure to manage the business for wealth creation by specifying roles, responsibilities, policies, best practices, procedures and code of conduct of various cadres in the organisation. Board had taken suitable steps in framing the policies for all functional areas including its revision from time to time. These policies are implemented and reviewed by various committees regularly.

Board Meetings and Board of Management Committee meetings are being held every month to ensure strict adherence to the best practices. Bank believes in transparency, disclosures and accountability of the management and the Board.

BRANCH EXPANSION

Expanding Access – Deepening Trust

We successfully opened three new branches in FY 2024-2025, located in Attapur, Himayatnagar, and Banjara Hills. Continuing this positive momentum, FY 2025-2026 will witness opening of 4 new branches in Ameerpet, Gagan pahad, Kukatpally and Madhapur. With the addition of these new locations, our bank will have a presence in 11 strategic points across the city of Hyderabad.

INFORMATION TECHNOLOGY AND CYBER SECURITY

STRENGTHENING DIGITAL INFRASTRUCTURE SAFEGUARDING BANKING TRUST

We have significantly upgraded our core banking system and improved the network to ensure uninterrupted services. We offer various technology-based products, including Aadhaar and PAN verification, PFMS (Public Financial Management System) implementation, IMPS, UPI and QR code facilities. Our mobile and internet banking (View Only) platforms are also continuously being improved for user-friendliness and reliability.

We are delighted to announce the successful launch of our ATM services in the FY 2024-25, providing 24/7 banking access. Our ATMs feature secure PIN systems, and are compatible with all card variants. We are also expanding our ATM network to key locations for greater accessibility.

Looking ahead, a key initiative is introducing Digital Account Opening via our mobile app and web platforms, under the "Doorstep Banking" concept. This will allow customers to open savings and recurring accounts conveniently using Aadhaar-based eKYC, without visiting a branch. We are also planning to process lending services through Digital App. These advancements will enhance convenience, reduce paperwork, and improve turnaround times.

With increased digitization, cybersecurity remains our utmost priority. We have implemented multi-layered cybersecurity protocols, including regular Information System audits, cyber security audits, and vulnerability assessments (VAPT). Our staff receives comprehensive training in cyber security and fraud awareness, and our systems comply with the latest RBI cybersecurity guidelines and CERT-In advisories.

We are fully committed to building a modern, secure banking system.

HUMAN RESOURCES DEVELOPMENT

Bank firmly believes that updation of Knowledge levels, technical skills is an ongoing activity for employees to extend best Customer service. Employees are nominated / deputed to various training programmes regularly to improve their skills. Training Programmes are conducted in-house to meet specific needs for implementing Reserve Bank of India guidelines. Employees are deputed to external training programmes also for specialised activities like, Treasury, Information Technology, KYC etc, so that Bank ensures constant updation of employees skills and talent.

PROFITABILITY AND APPROPRIATION OF PROFITS

As per the Telangana State Co-operative Societies Act 1964, the Bank is required to appropriate the Net Profit for the financial year 2024-2025 as under:

		Amount in ₹
Profit available for appropriation		8,90,84,519.50
25% Statutory Reserve	2,22,71,130.00	
1% Reserve for Education Fund or ₹ 1,50,000.00 whichever is less	1,50,000.00	2,24,21,130.00
Balance available for appropriation and distribution		6,66,63,389.50

The Bank has earned a net profit of ₹8,90,84,519.50 for the year end 31st March 2025. After statutory provisions as required, Bank is left with ₹ 6,66,63,389.50 for appropriation and distribution

Amount in ₹

Balance available for Distribution & Appropriation		6,66,63,389.50
Proposed Distribution and Appropriation		
Gratuity Fund (1% of Profit)	8,90,845.00	
Bad & Doubtful Debts Reserve (5% of Profit)	44,54,226.00	
Investment Fluctuation Reserve (10% of Profit)	89,08,452.00	
Common Good Fund (1% of Profit)	8,90,845.00	
Building Fund (10% of Profit)	89,08,452.00	
IT and Cyber Security projects Reserve (1% of Profit)	8,90,845.00	
Dividend @ 15% on Pro rata basis (appx)	3,67,00,000.00	6,16,43,665.00
Balance to be Transferred to General Reserve		50,19,724.50
Total		6,66,63,389.50

CUSTOMER SERVICE

The concept of customer service has undergone seachange in the present day digitalised banking services and products. No matter how digital a Bank is, yet customers seek human involvement in service. Customers need user friendly products and personalised response without delays. This is essential for customers retention and growth in business. Suitable steps are taken to introduce the digitalised banking services. Further, Bank endeavours to provide timely and personalised services. Customers meets are held regularly to improve the quality of services and to resolve the grievances if any.

ACKNOWLEDGEMENTS

The Board of Directors and the Board of Management take this opportunity to express their grateful thanks to all the Shareholders, valued Customers and well wishers of the Bank for their continued support and confidence bestowed by them in the Management. The Board acknowledges with gratitude for the valuable support, guidance and encouragement received from Reserve Bank of India especially the officials of Department of Supervision, Hyderabad and Registrar of Co-operative Societies, Divisional Co-operative Officer, Golconda Division, Hyderabad, District Co-operative Audit Officer (Urban) Hyderabad, Telangana State Co-operative Urban Banks Federation Limited, National Payment Corporation of India (NPCI) and other Officials of all the concerned Departments. The Board also convey their thanks to NAFCUB, NUCFDC, Software Vendor, Switch Provider, Auditors, Legal Advisors, Valuers, Appraisers, various Banks, Press & Media for their continued co-operation, guidance, support and encouragement to the Bank from time to time. Further, the Board expresses their appreciation for the valuable services rendered by all the Executives, Officials and other members of the staff for the overall progress of the Bank.

Place : Hyderabad
Date : 25/07/2025

For and on behalf of the Board of Directors
Sd/-
PRAMOD KUMAR KEDIA
Chairman

INDEPENDENT AUDITOR'S REPORT

To
The Members
The Agrasen Co-operative Urban Bank Ltd.,

Report on the Financial Statements :

We have audited accompanying financial statements of The Agrasen Co-operative Urban Bank Ltd., H.No.15-2-391/392/1, Siddiamber Bazar, Hyderabad-500012, Telangana, which comprise of Balance Sheet as on 31st March, 2025 and annexed Profit and Loss Account for the year ended, on that date and summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation of these financial statements in accordance with the provisions of Banking Regulation Act, 1949 (as applicable to Co-operative Societies & Co-operative Bank). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedure selected depends on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Report on Other Legal and Regulatory Matters:

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking regulation Act 1949 (as applicable to Co-operative Societies & Co-operative Bank).
2. 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.
3. The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
4. In our opinion, proper books of account as required by law have been kept by the Banks so far as appears from our examination of those books.
5. The Balance Sheet, Profit and Loss Account dealt with by this report are in agreement with the books of account.
6. In our opinion, the Balance Sheet, Profit and Loss Account have been drawn up in forms A & B respectively of the Third Schedule to the Banking Regulation Act, 1949 (as applicable to Co-operative Societies & Co-operative Bank)

Opinion:

In our opinion and to the best of our information and according the explanations given to us, the financial statements referred below give the information required by the Banking Regulation Act, 1949 in the manner so required for banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India.

- i. In the case of the Balance Sheet, the state of affairs of the Bank as at 31st March 2025.
- ii. In the case of the Profit and Loss Account, the profit for the year ended on that date.

Place : Hyderabad
Date : 12/05/2025

M/s. SHIV KUMAR AGRAWAL & ASSOCIATES
Chartered Accountants
(FRN 006909C)
Sd/-
(CA Vikash Gupta)
Partner M.No.227197

FINAL AUDIT REPORT FOR THE YEAR 2024-2025

1. Name of the Bank with Registration No.	The Agrasen Co-operative Urban Bank Ltd., Regn. No.T.A.1439																	
2. Date of Registration	27-01-1998																	
3. Date of Commencement of Business	30-08-1998																	
4. Area of Operation of the Bank	The area of operation shall be confined to whole district of Registration i.e. Hyderabad District and adjoining district of Ranga Reddy, without prior permission from the Reserve Bank of India as per RBI guidelines and beyond the adjoining districts and to the entire State of Registration with the prior permission from the Reserve Bank of India.																	
5. Postal Address of the Bank	15-2-391/392/1, Siddiamber Bazar, Hyderabad-500 012. (T.S.)																	
6. Agency employed for Audit	M/s. Shiv Kumar Agrawal and Associates, Chartered Accountants, #501, Sai Dhamam Apartment, D.No 7-1-414/30, S.R. Nagar, Ameerpet, Hyderabad - 500038.																	
7. Name of the Auditor	CA. Vikash Gupta																	
8. H.O. of the Auditor	Hyderabad																	
9. Date of Audit	From 15/04/2025 to 08/05/2025																	
10. Classification of the Bank under the year of Audit.	"A " Class																	
11. Membership of the Bank	<table><tr><th colspan="2">"A" Class Shares</th></tr><tr><th>No. of Members</th><th>Share Amount in ₹</th></tr><tr><td>a) At the beginning of the Year</td><td>11239</td><td>22,83,71,300.00</td></tr><tr><td>b) Admitted during the Year</td><td>814</td><td>1,88,48,100.00</td></tr><tr><td>c) Removed /Withdrawn during the Year</td><td>153</td><td>25,90,400.00</td></tr><tr><td>d) At the end of the Year.</td><td>11900</td><td>24,46,29,000.00</td></tr></table>		"A" Class Shares		No. of Members	Share Amount in ₹	a) At the beginning of the Year	11239	22,83,71,300.00	b) Admitted during the Year	814	1,88,48,100.00	c) Removed /Withdrawn during the Year	153	25,90,400.00	d) At the end of the Year.	11900	24,46,29,000.00
"A" Class Shares																		
No. of Members	Share Amount in ₹																	
a) At the beginning of the Year	11239	22,83,71,300.00																
b) Admitted during the Year	814	1,88,48,100.00																
c) Removed /Withdrawn during the Year	153	25,90,400.00																
d) At the end of the Year.	11900	24,46,29,000.00																
12. Working Capital	₹653,69,64,850.45																	
13. Maximum Borrowing limit of the Bank as per its Bye-Laws	The maximum Borrowing power of the Bank shall not exceed twenty times the Paid-up Share Capital and Reserves minus the Bad Debts Reserve and accumulated losses.																	
14. Total Loans given by the Bank	₹409,27,17,032.44																	
15. Who is in-charge of the Cash Balance reference to Bye-Laws	In joint custody of two officers, as per Bye Law No.38 (xi). CEO/General Manager / Deputy General Manager has arranged for the custody of cash on hand.																	
16. Whether the Cash Balance verified	Yes																	
17. Remarks & Observations of the Auditor	Observation Sheet Submitted.																	

CERTIFICATE

Certified that I, Vikash Gupta, Partner, M/s. Shiv Kumar Agrawal & Associates, Chartered Accountants, authorized to conduct the audit for the year 2024-2025 hereby certify that I have audited the accounts of the Banks on the dates mentioned above.

Place : Hyderabad
Date : 12/05/2025

M/s. Shiv Kumar Agrawal & Associates
Chartered Accountants (FRN 006909C)
Sd/-
(CA Vikash Gupta)
Partner M.No.227197

AUDIT CERTIFICATE

- The Accounts of The Agrasen Co-operative Urban Bank Ltd, having registered office at #15-2-391/392/1, Siddiamber Bazar, Hyderabad-500012. T.A No.1439 for the Financial Year 2024-2025 is audited by Vikash Gupta Partner, M/s Shiv Kumar Agrawal & Associates, Chartered Accountants, Statutory Auditor. The Final Audit Report which contains the following accounts is enclosed.
 - The statement of Receipts and Payments Account for the Year ended 31st March, 2025.
 - The Profit & Loss Account for the year ended 31st March, 2025.
 - The Balance Sheet as on 31st March, 2025.
- The due/overdue position of the accounts due to the Bank and due by the Bank is given below:

S.No.	Details of Accounts	Amount in ₹	S.No.	Details of Accounts	Amount in ₹
	LIABILITIES			ASSETS	
1	MEMBERS & GOVT. INVESTMENTS:		1	BANK'S INVESTMENTS:	
	a. Share Capital	24,47,01,000.00		a. Shares invested (NUCFDC)	20,00,000.00
	b. Share Application	14,67,000.00		b. Deposits in Banks	68,45,23,468.00
	c. Savings of members	--		c. Govt. Securities	1,46,31,31,808.00
	d. Thrift of members	--		d. Other Securities (Mutual Fund)	18,00,00,000.00
	e. Other investment	--		e. Money at Call & Short Notice	20,00,00,000.00
	f. Govt., Share capital	--		f. Cash	4,21,95,247.00
2	RESERVES & SURPLUS	64,47,83,312.04			
3	BORROWINGS:		2	LENDINGS:	
	a. Bank Loans due	0.00		a. Loans due	409,27,17,032.44
	b. Interest due on FDs	--		b. Interest due	--
	c. Govt. Loans due	--		c. Overdue loans	--
	d. Interest due to Govt.,	--		d. Suspense due	--
	e. Suspense Due	0.00		e. Fixed Assets	6,25,55,657.24
4	ADJ. HEADS "DUE BY"	0.00	3	ADJ. HEADS "DUE BY"	
	a. Sundry Liabilities	--		a. Sundry Debtors	65,15,805.00
5	OTHER LIABILITIES		4	BANK ACCOUNTS	
	a. DICGC	--			
	b. Deposits	603,28,81,645.36		a. Balances in C/A with other Banks	44,00,57,533.89
	c. Other Liabilities	61,72,38,791.79		b. Other Assets	36,73,75,197.62

- The certificate of verification of cash balance as on the date of visit of the auditor is enclosed to the Final Audit Report.
- The year of audit is the 27th Financial Year of the Bank.
- The Bank has a membership of 11900 as on 31-03-2025 as against 11239 as on 31-03-2024. There is a net increase of 661 members during the year.
- The Share capital of the Bank at the end of the year was ₹24,47,01,000.00 as against the share capital of ₹22,84,34,400.00 at the beginning of the year. Thus, there is a increase in the share capital of the Bank by ₹1,62,66,600.00

7. The Audit objections of the previous year's audit were rectified and complied.
8. The Net NPA as a percentage of Net Advances of the Bank stood at 0.94% as against 0.00% of last year.
9. The total NPA provision as on 31-03-2025 is ₹23,05,22,359.00.
10. The total Bad and Doubtful Debts Reserve as on 31-03-2025 is ₹4,52,92,837.00 as against the reserve of ₹11,43,72,306.80 as on 31-03-2024.
11. The Bank has made a Net Profit of ₹8,90,84,519.50 during the year 2024-2025 as against ₹8,59,40,965.44 for the financial year 2023-2024.
12. The net profit of ₹8,90,84,519.50 earned by the Bank during the year is appropriated as follows in compliance with the provisions of the Act and Rules.
 - a) 25% of the Net Profit to Statutory Reserve Fund. ₹2,22,71,130.00
 - b) 1% of the Net Profit or maximum of ₹1,50,000.00 to Education Fund ₹1,50,000.00
 - c) The remaining balance of the net profit may be appropriated in accordance with the provisions of the Act, Rules and Bye-laws of the society.

13. RESERVE FUND

S.No.	Particulars	Amount in ₹
a)	Opening Balance	22,69,75,448.00
b)	Portion of net profit appropriated to Reserve Fund for Current Year	2,22,71,130.00
	Total Amount	24,92,46,578.00
c)	Amount Invested out side the Business	22,69,75,448.00
d)	Amount yet to be invested	2,22,71,130.00

S.No.	Particulars	Co-op. Education Fund	
		TSC Union	Education Fund
a)	At the beginning of the year	45,000.00	15,74,646.96
b)	Paid/transferred during the year	45,000.00	1,50,000.00
	Total Amount	0.00	17,24,646.96
c)	Charged during the year	0.00	45,000.00
d)	Payable at the end of the year	45,000.00	16,79,646.96

14. The Bank has complied with the statutory requirement in regard to the maintenance of CRR & SLR.
15. As on 31-03-2025 the CRAR maintained by the bank was 19.88% which is above the 12% stipulated by the Reserve Bank of India.
16. The Bank is placed under class "A" during the Final Audit Report for the year 2024-2025.

Place : Hyderabad
Date : 12/05/2025

For SHIV KUMAR AGRAWAL & ASSOCIATES
Chartered Accountants (FRN006909C)
Sd/-

(CA Vikash Gupta)
Partner M.No 227197

FORM-A

AUDITED BALANCE SHEET AS ON 31st MARCH, 2025

Amount in ₹

Particulars	Schedule	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
CAPITAL & LIABILITIES			
Capital	1	24,61,68,000.00	22,84,49,400.00
Reserves & Surplus	2	64,47,83,312.04	62,72,66,773.54
Deposits	3	603,28,81,645.36	592,43,81,772.70
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	61,72,38,791.79	49,27,46,785.34
TOTAL		754,10,71,749.19	727,28,44,731.58
ASSETS			
Cash & Balances with Reserve Bank of India	6	22,90,46,967.27	16,63,61,374.65
Balances with Banks & Money at call and short notice	7	113,77,29,281.62	111,26,45,947.10
Investments	8	164,51,31,808.00	204,82,45,717.25
Advances	9	409,27,17,032.44	365,18,72,597.65
Fixed Assets	10	6,25,55,657.24	2,04,43,754.68
Other Assets	11	37,38,91,002.62	27,32,75,340.25
TOTAL		754,10,71,749.19	727,28,44,731.58

Contingent Liabilities 12 **1,67,95,070.00** **1,39,48,810.00**

Significant Accounting Policies & Notes to Accounts 17

The Schedules referred to above form an integral part of accounts

As per our report attached

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

For and on behalf of the Board of Directors

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad

Date : 12/05/2025

FORM-B

AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025

Amount in ₹			
Particulars	Schedule	Year ended on 31-03-2025 (current year)	Year ended on 31-03-2024 (previous year)
INCOME			
Interest Earned	13	57,07,96,149.75	59,39,73,541.26
Other Income	14	4,02,63,777.97	2,14,56,735.00
TOTAL		61,10,59,927.72	61,54,30,276.26
EXPENDITURE			
Interest Expended	15	38,44,73,868.29	36,78,50,248.08
Operating Expenses, Provisions and contingencies	16	10,74,75,209.93	13,25,08,424.74
TOTAL		49,19,49,078.22	50,03,58,672.82
PROFIT			
Profit Before Tax		11,91,10,849.50	11,50,71,603.44
Less: Provision for Taxation		3,00,26,330.00	2,91,30,638.00
Net Profit for the Year		8,90,84,519.50	8,59,40,965.44

APPROPRIATIONS			
Transfer to Statutory Reserves		2,22,71,130.00	2,14,85,241.00
Transfer to Other Reserves		3,01,13,389.50	3,01,55,724.44
Transfer to Government/Proposed Dividend		3,67,00,000.00	3,43,00,000.00
Balance carried over to Balance sheet		8,90,84,519.50	8,59,40,965.44

The Schedules referred to above form an integral part of accounts

As per our report attached

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

For and on behalf of the Board of Directors

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad
Date : 12/05/2025

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31-03-2025

Amount in ₹			
	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
i	SCHEDULE -I CAPITAL		
	Authorized Capital		
	'A' Class		
	30,00,000 Shares of ₹ 100 each (2024-2025)	30,00,00,000.00	
	30,00,000 Shares of ₹ 100 each (2023-2024)		30,00,00,000.00
ii	Subscribed Capital		
	(Held by Individuals & Others)		
	"A" Class		
	24,46,290 Shares of ₹ 100 each fully paid	24,46,29,000.00	
	(Previous Year 22,83,713 shares of ₹ 100 each fully paid)		22,83,71,300.00
iii	'A' Class Occasional Borrowers		
	720 Shares of ₹ 100 each fully paid	72,000.00	
	(Previous Year 631 shares of ₹ 100 each fully paid)		63,100.00
iv	Share Application Money		
	14,670 shares of ₹ 100 each fully paid	14,67,000.00	
	(Previous Year 150 shares of ₹ 100 each fully paid)		15,000.00
	TOTAL	24,61,68,000.00	22,84,49,400.00



Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
i	SCHEDULE 2 - RESERVES AND SURPLUS STATUTORY RESERVE		
	Opening Balance	20,54,90,207.00	18,66,66,739.00
	Addition during the year	2,14,85,241.00	1,88,23,468.00
	Deduction during the year	0.00	0.00
	TOTAL (i)	22,69,75,448.00	20,54,90,207.00
ii	GENERAL RESERVE FUND		
	Opening Balance	10,24,89,464.55	10,05,24,546.75
	Addition during the year (from App BDDR Reserve & D.E.F)	4,61,82,453.60	19,64,917.80
	Deduction during the year	0.00	0.00
	TOTAL (ii)	14,86,71,918.15	10,24,89,464.55
iii	BUILDING FUND		
	Opening Balance	4,84,72,145.43	4,47,07,451.43
	Addition during the year	85,94,097.00	37,64,694.00
	Deduction during the year	0.00	0.00
	TOTAL (iii)	5,70,66,242.43	4,84,72,145.43
iv	DIVIDEND EQUALISATION FUND		
	Opening Balance	23,67,844.36	21,60,060.36
	Addition during the year	0.00	2,07,784.00
	Deduction during the year (Transferred to General Reserve Fund)	23,67,844.36	0.00
	TOTAL (iv)	0.00	23,67,844.36
v	BAD & DOUBTFUL DEBTS RESERVE		
	Opening Balance	11,43,72,306.80	10,68,42,919.80
	Addition during the year (from Appropriation)	42,97,048.00	75,29,387.00
	Deduction during the year (Provision BDDR & General Reserve Fund)	7,33,76,517.80	0.00
	TOTAL (v)	4,52,92,837.00	11,43,72,306.80
vi	RESERVE FOR IT & CYBER SECURITY PROJECTS		
	Opening Balance	25,01,992.00	17,49,053.00
	Addition during the year	8,59,410.00	7,52,939.00
	Deduction during the year	0.00	0.00
	TOTAL (vi)	33,61,402.00	25,01,992.00
vii	OTHER RESERVES		
	Opening Balance	6,56,31,847.96	5,79,97,460.96
	Addition during the year	87,44,097.00	76,79,387.00
	Deduction during the year	45,000.00	45,000.00
	TOTAL (vii)	7,43,30,944.96	6,56,31,847.96
	TOTAL (i to vii)	55,56,98,792.54	54,13,25,808.10
viii	Balance in Profit & Loss Account	8,90,84,519.50	8,59,40,965.44
	TOTAL (viii)	8,90,84,519.50	8,59,40,965.44
	TOTAL (i to viii)	64,47,83,312.04	62,72,66,773.54

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
A	SCHEDULE 3 - DEPOSITS		
	DEMAND DEPOSITS		
	i) From Banks	0.00	0.00
	ii) From Others		
i	CURRENT DEPOSITS		
	a) Individuals	26,21,33,353.91	22,58,93,474.82
	b) Societies	7,51,69,607.49	3,87,15,895.43
	c) Current Account Premium	1,04,89,396.03	10,64,82,761.74
	d) Current Account Premium (Soc)	4,65,457.72	19,18,795.45
	e) Credit Balance in Overdraft Accounts	2,01,76,338.67	93,26,038.05
	TOTAL (i)	36,84,34,153.82	38,23,36,965.49
ii	SAVINGS BANK DEPOSITS		
	a) Individuals	74,82,83,018.19	65,15,24,321.99
	b) Societies	23,48,799.97	24,22,173.11
	c) Basic Savings Bank Accounts	0.00	2,720.53
	TOTAL (ii)	75,06,31,818.16	65,39,49,215.63
iii	TERM DEPOSITS		
	i) From Banks	0.00	0.00
	ii) From Others		
	FIXED DEPOSITS		
	a) Individuals		
	FD Monthly Interest	55,65,44,195.00	51,68,40,336.00
	FD Quarterly Interest	27,48,42,372.00	25,81,24,145.00
	FD Cumulative Interest	192,43,46,485.00	206,07,48,160.00
	Recurring Deposit	3,61,22,447.18	3,90,72,371.38
	Staff Security Deposit	5,77,500.00	3,83,500.00
	Matured Deposit	0.00	0.00
	15 Days Short Term	4,08,41,125.00	12,06,99,506.00
	31 Days to 90 Days Short Term	5,67,90,644.00	13,03,12,591.00
	91 Days to 180 Days Short Term	1,80,98,854.00	3,60,90,609.00
	181 Days - Less than 1 year	93,50,302.00	5,96,90,339.00
	FD 300 Days	8,77,204.00	14,06,510.00
	FD 500 Days	10,30,66,322.00	11,76,57,210.00
	Aishwarya Samridhi Yojana (999 Days)	57,16,47,099.00	68,12,77,506.00
	555 Days	40,11,12,305.00	0.00
	b) Societies		
	FD Monthly Interest	38,06,269.00	38,06,269.00
	FD Quarterly Interest	1,97,81,474.00	2,04,68,617.00
	FD Cumulative Interest	63,68,65,967.20	65,13,98,641.20
	FD 300 Days	3,53,088.00	3,32,162.00
	FD 500 Days	1,97,01,604.00	2,22,19,084.00
	Aishwarya Samridhi Yojana (999 Days)	20,52,62,681.00	16,75,68,035.00
	555 Days	3,38,27,736.00	0.00
	TOTAL (iii)	491,38,15,673.38	488,80,95,591.58
	TOTAL (i to iii)	603,28,81,645.36	592,43,81,772.70

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
B	i) Deposits of Branches in India ii) Deposits of Branches Outside India	603,28,81,645.36 0.00	592,43,81,772.70 0.00
	TOTAL (B)	603,28,81,645.36	592,43,81,772.70
i	SCHEDULE 4 - BORROWINGS Borrowings in India a) Reserve Bank of India b) Other Banks c) Other Institutions and Agencies	0.00 0.00 0.00	0.00 0.00 0.00
ii	Borrowing outside India Secured borrowing included in i and ii above ₹0.00	0.00	0.00
	TOTAL (i and ii)	0.00	0.00
	Secured borrowings included in i & ii above ₹0.00	0.00	0.00
	SCHEDULE 5- OTHER LIABILITIES & PROVISIONS		
i	Interest Payable	5,59,410.00	63,366.00
ii	Inter-office adjustments (net)	0.00	0.00
iii	Overdue Interest Reserve	26,07,16,076.75	19,73,17,724.50
iv	Pay Order Payable	89,50,001.00	1,36,83,086.59
v	Dividend Payable	72,46,632.00	71,37,953.00
vi	RTGS/NEFT Payable	0.00	0.00
vii	Stale Demand Draft Payable	44,61,915.26	50,71,577.26
viii	Provision for Bad & Doubtful Debts	23,05,22,359.00	18,50,90,807.00
ix	Provision for Income Tax	3,00,26,330.00	2,91,30,638.00
x	Provision for Depreciation on Govt. Securities	3,67,43,410.00	3,67,43,410.00
xi	TDS Payable	73,49,566.00	63,36,146.00
xii	Other Liabilities	3,06,63,091.78	1,21,72,076.99
	TOTAL	61,72,38,791.79	49,27,46,785.34
	SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA		
i	Cash in Hand	4,21,95,247.00	4,08,64,617.00
ii	Balance with Reserve Bank of India i) In Current Account ii) In Other Accounts	18,68,51,720.27 0.00	12,54,96,757.65 0.00
	TOTAL (I and ii)	22,90,46,967.27	16,63,61,374.65
	SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
i	In India i) Balance with Banks a) In Current Accounts b) In other Deposit Accounts ii) Money at call & Short Notice a) With Banks b) With other Institutions	25,32,05,813.62 68,45,23,468.00 0.00 20,00,00,000.00	32,72,22,479.10 68,54,23,468.00 0.00 10,00,00,000.00
	TOTAL (i and ii)	113,77,29,281.62	111,26,45,947.10

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
	Outside India		
ii	i) In Current Accounts	0.00	0.00
	ii) In Other Deposit Accounts	0.00	0.00
	iii) Money at call and Short Notice	0.00	0.00
	TOTAL	0.00	0.00
	TOTAL (i and ii)	113,77,29,281.62	111,26,45,947.10
	SCHEDULE 8-INVESTMENTS		
i	Investments in India in		
	i) Government Securities	146,31,31,808.00	151,19,89,881.00
	ii) Other Approved Securities	0.00	19,42,55,836.25
	iii) Shares	20,00,000.00	20,00,000.00
	iv) Debentures and Bonds	0.00	0.00
	v) Subsidiaries and / or Joint Ventures abroad	0.00	0.00
	vi) Others (Debt Mutual Fund)	18,00,00,000.00	34,00,00,000.00
	TOTAL (i)	164,51,31,808.00	204,82,45,717.25
ii	Investments Outside India in		
	i) Government Securities (including local authorities)	0.00	0.00
	ii) Subsidiaries and / Or Joint Ventures	0.00	0.00
	iii) Others Investment (to be specified)	0.00	0.00
	TOTAL (ii)	0.00	0.00
	TOTAL (i and ii)	164,51,31,808.00	204,82,45,717.25
	SCHEDULE 9 - ADVANCES		
A	i) Bills Purchased and Discounted	0.00	0.00
	ii) Cash Credits, Overdrafts and Loans Repayable on Demand	127,55,64,701.70	121,37,82,613.20
	iii) Term Loans		
	a) Mortgage Loans	129,91,70,940.36	153,44,97,699.07
	b) Term Loans	27,90,87,549.00	23,02,17,020.00
	c) Clean Demand Loans	2,46,39,950.00	1,65,33,190.00
	d) Vehicle Loans	1,39,91,877.00	1,48,34,326.00
	e) Housing Loans	40,54,49,694.00	27,89,35,651.00
	f) Business Loans	79,48,12,320.38	36,30,72,098.38
	TOTAL (A)	409,27,17,032.44	365,18,72,597.65
B	i) Secured by tangible assets	406,80,77,082.44	363,53,39,407.65
	ii) Covered by Bank / Government Guarantees	0.00	0.00
	iii) Unsecured	2,46,39,950.00	1,65,33,190.00
	TOTAL (B)	409,27,17,032.44	365,18,72,597.65

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
CI	Advance in India		
	i) Priority Sectors	273,61,17,929.00	256,49,39,868.84
	ii) Public Sector	0.00	0.00
	iii) Banks	0.00	0.00
	iv) Others	135,65,99,103.44	108,69,32,728.81
	TOTAL (CI)	409,27,17,032.44	365,18,72,597.65
CII	Advances Outside India		
	i) Due from Banks	0.00	0.00
	ii) Due from Others	0.00	0.00
	iii) Syndicated Loans	0.00	0.00
	iv) Others	0.00	0.00
	TOTAL (CII)	0.00	0.00
	TOTAL (CI and CII)	409,27,17,032.44	365,18,72,597.65
	SCHEDULE 10 - FIXED ASSETS		
i	Premises		
	At cost as on 31st March of the preceding year	23,49,346.00	26,10,385.00
	Additions During the Year	1,53,11,350.00	0.00
	Deductions during the Year	0.00	0.00
	Depreciation	10,00,503.00	2,61,039.00
	TOTAL (I)	1,66,60,193.00	23,49,346.00
ii	OTHER FIXED ASSETS (Including Furniture and Fixtures)		
	At cost as on 31st March of the preceding year	1,44,53,701.00	1,58,53,506.24
	Additions During the Year	3,60,81,253.48	8,19,880.00
	Deductions during the Year	80,000.00	0.00
	Depreciation	45,59,490.24	22,19,685.24
	TOTAL (II)	4,58,95,464.24	1,44,53,701.00
iii	Capital Work In Progress		
	At cost as on 31st March of the preceding year	36,40,707.68	0.00
	Additions During the Year	0.00	36,40,707.68
	Deductions during the Year	36,40,707.68	0.00
	Depreciation	0.00	0.00
	TOTAL (iii)	0.00	36,40,707.68
	TOTAL (i+ii+iii)	6,25,55,657.24	2,04,43,754.68

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
	SCHEDULE 11-OTHER ASSETS		
i	Inter-branch adjustments (net)	0.00	0.00
ii	Interest Accrued on Investments	3,01,62,944.00	3,39,98,900.00
iii	Interest Receivable on Overdue Accounts	26,07,16,076.75	19,73,17,724.50
iv	Income from Insurance Receivable	3,35,478.05	3,07,011.00
v	Tax Paid in Advance / Tax Deducted at Source	2,75,00,000.00	2,80,00,000.00
vi	Stationery and Stamps	6,87,126.00	5,33,225.00
vii	Non-banking Assets acquired in satisfactions of claims	1,52,55,000.00	0.00
viii	Deposits with Landlord	19,62,600.00	11,88,600.00
ix	Pre-operative & Pre-paid Expenses	12,20,458.21	6,90,204.00
x	Others	3,60,51,319.61	1,12,39,675.75
	TOTAL	37,38,91,002.62	27,32,75,340.25
	SCHEDULE 12 - CONTINGENT LIABILITES		
i	Claims against the bank not acknowledged as debts	0.00	0.00
ii	Liabilities for partly paid investments	0.00	0.00
iii	Liability on account of outstanding forward exchange contracts	0.00	0.00
iv	Guarantees given on behalf of constituents		
	a) Bank Guarantees in India	34,72,500.00	21,72,500.00
	b) Outside India	0.00	0.00
v	Acceptances, endorsements and other obligations	0.00	0.00
vi	Other Items for which Banks is Contingently Liable (Deaf Accounts)	1,33,22,570.00	1,17,76,310.00
	TOTAL	1,67,95,070.00	1,39,48,810.00
	SCHEDULE 13 INTEREST EARNED		
i	Interest / Discount on Advances / Bills	39,42,12,568.88	42,90,14,672.44
ii	Income on Investments	10,90,89,562.17	9,82,09,490.00
iii	Interest on Balances with Reserve Bank of India and Other Inter-Bank funds	6,74,94,018.70	6,67,49,378.82
iv	Others	0.00	0.00
	TOTAL	57,07,96,149.75	59,39,73,541.26

Amount in ₹

	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
	SCHEDULE 14 OTHER INCOME		
i	Commission, Exchange and Brokerage	1,44,01,367.30	86,07,400.67
ii	Profit on Sale of Government Securities	52,70,000.00	29,61,250.00
	Less:- Loss on Sale of Investments	0.00	0.00
iii	Profit on Revaluations of investments	0.00	0.00
	Less :- Loss on Revaluations of investments	0.00	0.00
iv	Profit on sale of Land, Buildings and other Assets	0.00	0.00
	Less:- Loss on sale of Land, Buildings & other Assets	0.00	0.00
v	Profit on exchange transactions	0.00	0.00
	Less:- Loss on exchange transactions	0.00	0.00
vi	Income earned by way of dividend, etc., from subsidiaries / Companies and / or joint ventures abroad / in India	1,23,10,414.87	70,88,557.51
vii	Income on Debit Cards	3,57,185.86	1,20,080.36
viii	Miscellaneous Income and Others	79,24,809.94	26,79,446.46
	TOTAL	4,02,63,777.97	2,14,56,735.00
	SCHEDULE 15 INTEREST EXPENDED		
i	Interest paid on Deposits	38,44,73,868.29	36,78,50,248.08
ii	Interest on Reserve Bank of India / Inter-bank borrowings	0.00	0.00
iii	Others	0.00	0.00
	TOTAL	38,44,73,868.29	36,78,50,248.08
	SCHEDULE 16 OPERATING EXPENSES PROVISIONS & CONTINGENCIES		
i	Payment to and provision for employees	4,54,84,587.07	4,06,76,736.00
ii	Rent, Taxes and Lightings	66,48,327.17	64,46,761.05
iii	Printing and Stationery	15,95,528.72	12,69,314.82
iv	Advertisement and Publicity	24,49,436.00	14,26,541.68
v	Depreciation on Bank's Property	55,59,993.24	24,80,724.24
vi	Depreciation on Govt. Securities	0.00	0.00
vii	Amortization on Government Securities	8,54,323.00	8,54,323.00
viii	Director's Fees, Allowances and Expenses	26,11,650.00	27,21,800.00
ix	Auditors Fees and Expenses (Including Branch Auditors)	4,31,825.00	4,66,000.00
x	Law Charges	14,14,700.00	1,42,000.00
xi	Postage, Telegram, Telephone charges	3,03,567.54	2,26,525.00
xii	Insurance	1,01,79,344.74	85,43,921.09
xiii	Provision for Bad & Doubtful debts	98,13,873.00	4,46,59,799.00
xiv	Provision for Standard Assets	0.00	0.00
xv	Bad debts Write off	11,26,189.00	72,26,603.89
xvi	Other Expenditure	1,90,01,865.45	1,53,67,374.97
	TOTAL	10,74,75,209.93	13,25,08,424.74

Details of "Other Expenditure" shown under Operating Expenses & Provisions (Schedule 16 - (xvi))

Amount in ₹			
	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
a)	Statutory Audit Fees	2,00,000.00	1,63,500.00
b)	Electrical Expenses	85,260.00	2,12,176.66
c)	Misc. Expenses	26,84,536.23	15,06,692.12
d)	Subscription & Periodical	75,625.00	1,00,878.51
e)	Meetings and Seminars	2,72,963.75	2,09,428.00
f)	General Body Expenses	6,57,699.00	7,56,365.62
g)	Computer Maintenance	1,86,003.26	1,41,796.62
h)	Car Maintenance	8,96,737.56	10,48,796.00
i)	Consultancy Charges	0.00	13,74,199.00
j)	Travelling Expenses	45,065.88	79,770.00
k)	Generator Maintenance	3,370.00	8,310.00
l)	Entertainment Expenses	4,14,756.00	1,63,666.00
m)	Clearing Expenses	4,40,227.50	3,89,595.36
n)	Security Charges	15,37,838.00	13,74,017.00
o)	Incidental Charges	9,495.80	9,124.38
p)	Annual Maintenance Charges	1,76,920.02	63,444.70
q)	Scooter Maintenance	1,050.00	5,070.00
r)	Software Charges	17,72,420.50	25,22,909.50
s)	Conveyance	15,69,095.00	13,85,285.00
t)	Staff Welfare	4,49,196.60	11,59,579.00
u)	Expenses on Debit Card	8,95,216.64	2,83,762.62
v)	Repair Furniture & Buildings	15,62,404.20	3,53,212.48
w)	CCIL Charges	17,985.00	12,535.00
x)	CSGL Charges	1,80,754.10	1,43,708.86
y)	Income Tax Paid Earlier year	1,92,740.00	6,77,003.00
z)	Membership Charges	2,10,425.00	2,02,250.00
aa)	Expenses on IMPS	92,901.02	1,20,337.96
ab)	Donations	5,32,221.00	0.00
ac)	Expenses on UPI	24,24,934.39	8,99,961.58
ad)	Stamp Charges	11,165.00	0.00
ae)	GST Paid	90,259.00	0.00
af)	Election Expenses	13,12,600.00	0.00
	TOTAL	1,90,01,865.45	1,53,67,374.97

SCHEDULE – 17

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention

The accompanying financial statements have been prepared in accordance with the historical cost convention basis except where otherwise stated and in accordance with the generally accepted accounting principles and conform to the statutory provisions and practices prevailing within the banking industry in India.

2. Income Recognition

- a) Interest Income is recognized on the accrual basis except in the case of Non- Performing Assets where it is accounted for on actual receipt basis.
- b) Commission, Exchange, Processing Fee, Guarantee fee, Rent on Lockers etc are accounted as income as and when received.

3. Advances and Provisioning

All Advances are subject to periodic review and are graded accordingly to the level of credit risk. Classifications and Provisions are made for non-performing advances in line with the Prudential accounting norms prescribed by the RBI for asset classification and income recognition.

4. Investments

Investment portfolio of the bank is classified under three categories i.e. 'Held to Maturity', 'Held for Trading' and 'Available for Sale' which is decided at the time of acquisition. Transfer of investments, if any, from one category to another, is done at the lowest of acquisition cost/book value/market value on the date of transfer. Depreciation, if any, on such transfer is provided in accordance with guidelines issued by Reserve Bank of India from time to time. Investments are disclosed in the balance sheet under given classifications: (i) Government Securities (ii) Other approved Securities (iii) Shares (iv) Debentures and Bonds (v) Others.

Valuation of investments is done in accordance with the guidelines issued by the Reserve Bank of India as detailed here under:

i) Held to Maturity

Investments under Held to Maturity category are carried at cost or net of amortization. The cost of acquisition, if any, over the face value is amortized over the remaining period of maturity. Profit on sale/redemption of investments, is first taken to the profit & Loss account and thereafter appropriated to the investment fluctuation reserve. Loss on sale on investments is taken to Profit and Loss accounts.

ii) Held for Trading / Available for sale

The individual securities under these categories are marked to market. All quoted securities are valued at market rates/quotes declared by Financial Bench Marks India Pvt Ltd. (FIBIL). Unquoted securities, if any are valued as per norms laid down by Reserve Bank of India. Net appreciation in each category, if any, based on the valuation, is ignored and net depreciation, if any, is fully provided for.

Income recognition and provisioning are done as per the Reserve Bank of India guidelines in respect of securities. Non performing investments (NPI) other than those guaranteed by Central Government are

as stated below:

- Securities in respect of which interest/installments (including maturity proceeds) is due and remains unpaid for more than the 90 days are treated as NPI.
- If any credit facility availed by the issuer is non performing advance, investments in any securities issued by such issuer is treated as NPI.
- Broken period interest on Debt investments upto the date of acquisition / disposal is treated as revenue expenditure / income respectively.

5. Fixed Assets and Depreciation

Premises and other fixed assets are accounted on historical cost basis. Depreciation is provided on written Down Value Method on net value after depreciation and assets are reflected at depreciated value. Rates of Depreciation on all types of fixed assets are as under. Addition of fixed assets upto 30 September – Full Year Depreciation and after 30 September – Half Year Depreciation is provided.

Furniture & Fittings	10.00%
Electrical Fittings	10.00%
Computer & Hardware	40.00%
Interior Deco Works	10.00%
Strong Room	10.00%
Motor Car & Cycle	15.00%
Bank Premises	10.00%

6. Profit for the Year

The Profit is arrived at after Accounting for the following:

- Provision on advances in accordance with Reserve Bank of India Guidelines.
- Provision for depreciation on investments as per Reserve Bank of India Guidelines.
- Provision for depreciation on fixed Assets.
- Provision for Taxation.
- Provision for Standard Assets.
- Other usual and necessary provisions.

7. Employees Benefits:

The Bank has applied Accounting Standard 15 for Employees Benefits for recognition of its liabilities in respect of employees towards retirement benefits in the form of Provident Fund and Gratuity Benefits.

B. NOTES TO ACCOUNTS

1. REGULATORY CAPITAL

- Composition of Regulatory Capital

		Amount in ₹ Crores	
S.No	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	75.39	61.50
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	75.39	61.50

Amount in ₹ Crores

S.No	Particulars	As on 31-03-2025 (current year)	As on 31-03-2024 (previous year)
iv)	Tier 2 capital	8.15	7.26
v)	Total capital (Tier 1+Tier 2)	83.54	68.76
vi)	Total Risk Weighted Assets (RWAs)	420.29	360.74
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	17.94%	17.05%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.94%	17.05%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.94%	2.01%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.88%	19.06%
xi)	Amount of paid-up equity capital raised during the year	1.63	0.57

B) Draw down from Reserves during the Year: The bank transferred balances from reserves as under

i) Dividend Equalisation Fund

The Bank as per RBI. Circular No.RBI /2024-25 /57 DOR.CAP.REC. No.30/09.18.201/2024-25 transferred total balance of ₹23,67,844.36 from Dividend Equalisation Fund to the General Reserve Fund making the balance in Dividend Equalisation Fund to zero.

ii) Bad and Doubtful Debt Reserve by Co-operative Banks

The Bank as per RBI. Circular No. RBI /2024-25 / 58 DOR.CAP.REC.No.27 /09.18.201 / 2024-25 has made the following changes by transferring the amount as here under:

Amount in ₹ Crores

S.No	Particulars	Amount	Amount
A	Balance as on 31/01/2025 in Reserve Bad and Doubtful Debts		11.87
B	Less: Provision for Bad and Doubtful Debts	3.56	
C	Less: General Reserve Fund	3.78	
D	Sub Total (B+C)		7.34
E	Balance as per TCS Act and Rules (A-D)		4.53

2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of Assets and Liabilities as on 31-03-2025

Amount in ₹ Crores

Particulars	Day 1	2 to 7 day	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6Months	Over 6 months & up to 1 year	Over 1 year & upto 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	13.61	5.16	9.96	18.89	21.56	125.28	52.86	131.47	222.78	0.94	0.78	603.29
Advances	10.93	1.29	0.33	5.88	7.49	16.56	15.37	56.25	49.22	46.29	199.66	409.27
Investments	20.00	1.01	0.00	23.01	5.00	7.01	22.02	25.39	13.03	20.70	115.80	252.97
Borrowings	Nil											
Foreign Currency assets	Nil											
Foreign Currency liabilities	Nil											

3. INVESTMENTS

a) Composition of Investment Portfolio

Amount in ₹ Crores

	Current Year Investments in India as on 31/03/2025							Previous Year Investments in India as on 31/03/2024						
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments 31/03/25	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments 31/03/24
Held to Maturity														
Gross	90.42	0.00	0.00	0.00	0.00	0.00	90.42	90.51	5.42	0.00	0.00	0.00	0.00	95.93
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	90.42	0.00	0.00	0.00	0.00	0.00	90.42	90.51	5.42	0.00	0.00	0.00	0.00	95.93
Available for Sale														
Gross	55.89	0.00	0.00	0.00	0.00	0.00	55.89	60.69	14.00	0.00	0.00	0.00	0.00	74.69
Less: Provision for depreciation and NPI	3.67	0.00	0.00	0.00	0.00	0.00	3.67	3.67	0.00	0.00	0.00	0.00	0.00	3.67
Net	52.22	0.00	0.00	0.00	0.00	0.00	52.22	57.02	14.00	0.00	0.00	0.00	0.00	71.02
Held for Trading														
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	0.00	0.00
Total Investments	146.31	0.00	0.00	0.00	0.00	0.00	146.31	151.20	19.42	0.00	0.00	0.00	0.00	170.62
Less: Provision for non-performing Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	3.67	0.00	0.00	0.00	0.00	0.00	3.67	3.67	0.00	0.00	0.00	0.00	0.00	3.67
Net	142.64	0.00	0.00	0.00	0.00	0.00	142.64	147.53	19.42	0.00	0.00	0.00	0.00	166.95

Note: Investments outside India is NIL

An amount of ₹ 8.54 Lakhs was amortized during the financial year 2024-2025. The cumulative amortized amount till 31-03-2025 was ₹34.58 Lakhs. The amount of ₹ 79.30 Lakhs yet to be amortized over the leftover maturity period of the securities held under HTM Category.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Amount in ₹ Crores

S.No	Particulars	Current Year	Previous Year
i)	Movement of provisions held towards Depreciation on Investments		
	a) Opening balance	3.67	3.67
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	d) Closing balance	3.67	3.67
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	4.38	3.63
	b) Add: Amount transferred during the year	0.87	0.75
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	5.25	4.38
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	9.39%	5.86%

c) NON-SLR INVESTMENT PORTFOLIO

i) Non-performing Non-SLR Investments - NIL

Amount in ₹ Crores

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

ii) Issuer composition of Non-SLR investments

Amount in ₹ Crores

S.No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others										
	a)Shares	0.20	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b)Mutual Funds	18.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	18.20	34.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

4. ASSET QUALITY

a) Classification of advances and provisions held

Amount in ₹ Crores

	Standard	Non-Performing				Total
Particulars	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance: 01/04/2024	336.66	4.58	23.95	–	28.53	365.19
Closing Balance : 31/03/2025	382.59	0.54	26.14	--	26.68	409.27
Provisions						
Opening balance of provisions held: 01/04/2024	2.02	4.58	25.37	--	29.95	31.97
Closing balance of provisions held: 31/03/2025	2.02	0.10	22.95	--	23.05	25.07
Net NPAs						
Opening Balance 01/04/2024		0.00	-1.42		-1.42	
Closing Balance 31/03/2025		0.44	3.19		3.63	

Ratios (in per cent)	31/03/2025 (Current Year)	31/03/2024 (Previous Year)
Gross NPA to Gross Advances	6.52%	7.81%
Net NPA to Net Advances	0.94%	-0.42%
Provision coverage ratio	86.39%	104.98%

b) Sector-wise advances and gross NPAs

Amount in ₹ Crores

Current Year 31/03/2025					Previous Year 31/03/2024		
S.No	Sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Advances to industries sector/services eligible as priority sector lending	271.94	26.02	6.36%	255.46	27.04	7.40%
c)	Personal loans	1.68	0.18	0.04%	1.03	0.24	0.07%
	Subtotal (i)	273.62	26.20	6.40%	256.49	27.28	7.47%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry / Services	134.87	0.48	0.12%	108.04	1.24	0.34%
c)	Personal loans	0.78	0.00	0.00	0.66	0.01	0.00
	Sub-total (ii)	135.65	0.48	0.12%	108.70	1.25	0.34%
	Total (i+ii)	409.27	26.68	6.52%	365.19	28.53	7.81%

C) Details of accounts subjected to restructuring

During the financial years 2024-2025 and 2023-2024, there are no restructured accounts in terms of the restructuring packages.

Amount in ₹ Crores

Details	Particulars	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	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

d) Fraud Accounts:

Details on the number and amount of frauds as well as the provisioning: NIL

Amount in ₹ Crores

Particulars	31/03/2025 (Current Year)	31/03/2024 (Previous Year)
Number of frauds reported	Nil	Nil
Amount involved in fraud		
Amount of provision made for such frauds		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.		

5. EXPOSURES

a) Exposure to real estate sector

Amount in ₹ Crores

Category	Current Year 31/03/2025	Previous Year 31/03/2024
i) Direct exposure		
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	21.31	24.30

Amount in ₹ Crores

Category	Current Year 31/03/2025	Previous Year 31/03/2024
B) Commercial Real Estate	51.61	58.21
C) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures	0.00	0.00
i.Residential		
ii.Commercial Real Estate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	72.92	82.51

- b) Exposure to capital market - NIL
c) Risk category-wise country exposure- NIL
d) Unsecured advances

Amount in ₹ Crores

Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
Total unsecured advances of the bank	2.46	1.65
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

Amount in ₹ Crores

Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
a) Concentration of deposits		
Total deposits of the twenty largest depositors	134.10	110.12
Percentage of deposits of twenty largest depositors to total deposits of the bank	22.23%	18.59%
b) Concentration of advances		
Total advances to the twenty largest borrowers	89.29	102.64
Percentage of advances to twenty largest borrowers to total advances of the bank	21.82%	28.11%
c) Concentration of exposures		
Total exposure to the twenty largest borrowers/customers	95.84	92.50
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	23.42%	25.33%
d) Concentration of NPAs		
Total Exposure to the top twenty NPA accounts	25.75	28.44
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	96.53%	99.68%

7. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA Fund)

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
i)	Opening balance of amounts transferred to DEA Fund	1.1776	1.0748
ii)	Add: Amounts transferred to DEA Fund during the year	0.1589	0.1042
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.0042	0.0014
iv)	Closing balance of amounts transferred to DEA Fund	1.3323	1.1776

8. DISCLOSURE OF COMPLAINTS

a) Summary information on complaints received by the bank from customers and from the offices of ombudsman

S.No	Particulars	Current Year 31/03/2025
1.	Number of complaints pending at beginning of the year	0
2.	Number of complaints received during the year	54
3.	Number of complaints disposed during the year	54
3.1	Of which, number of complaints rejected by the bank	0
4.	Number of complaints pending at the end of the year	0
5.	Number of maintainable complaints received by the bank from Office of ombudsman	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL

9. OTHER DISCLOSURES

Amount in ₹ Crores

Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
a) Business ratios		
i) Interest Income as a percentage to Working Funds	8.66%	9.15%
ii) Non-interest income as a percentage to Working Funds	0.61%	0.33%
iii) Cost of Deposits	7.03%	6.75%
iv) Net Interest Margin	3.40%	3.98%
v) Operating Profit as a percentage to Working Funds	1.98%	2.58%
vi) Return on Assets	1.37%	1.31%
vii) Business (deposits plus advances) per employee	13.50	12.77
viii) Profit per employee	0.12	0.11
b) Bancassurance business (Income from Insurance)	0.02	0.03
c) Marketing and distribution	0.00	0.00
d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)	0.00	0.00
e) Provisions and contingencies		
Provision debited to Profit and Loss Account		
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.98	4.47

Amount in ₹ Crores

Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
iii) Provision made towards Income tax	3.00	2.91
iv) Other Provisions and Contingencies (with details)		
a) Provision for Statutory Audit Fees	0.02	0.02
f) Disclosure of facilities granted to directors and their relatives	Nil	Nil
g) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of bank	Nil	Nil
h) Penalties imposed by RBI	0.00	0.00

i) Payment of DICGC Insurance Premium

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
i)	Payment of DICGC Insurance Premium	0.75	0.73
ii)	Arrears in payment of DICGC premium	0.00	0.00

The Bank is up-to-date in payment of insurance premium to Deposit Insurance and Credit Guarantee Corporation, Mumbai. The latest premium amounting to ₹0.36 Crores was paid on 21/11/2024 covering the period up to 31/03/2025.

- j) Unclaimed dividend amounting to ₹0.21 Crores pertaining to the previous financial years has been transferred to General Reserve during the year.
- k) Accounting of appropriation from the Profits as required under relevant Act and Bye Laws of the bank will be considered on approval by the members at the ensuing Annual General Meeting.
- l) Previous year's figures have been regrouped, wherever necessary, to confirm to current year's classification.
- m) Unrealized interest on Loans:

In respect of NPA accounts, the interest which is not realized is not accounted for income.

n) Off Balance Sheet Items:

- i) As at the end of Financial Year 2024-2025, the Bank had outstanding financial guarantees amounting to ₹0.35 crores against 100% Security. The above had been shown under Contingent Liabilities in the Balance Sheet. The Bank had not extended any performance guarantee since prohibited by RBI. The Bank had not issued any LC's to any customers during the year. There are no outstanding LC's issued at any time during the year.
- ii) During the financial year as advised by RBI, account which was not operated for 10 years have been transferred to DEAF. The closing balance as on 31-03-2025 is ₹1.33 crores.

o) Concentration of Deposits:

The Bank has not accepted any deposits from other Banks during financial year 2024-2025.

P) Advances to Sensitive sector:

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
a	Advances to capital market sector	NIL	NIL
b	Advances to commodities sector	NIL	NIL
c	Advances to Directors	NIL	NIL

q) Accounting Standards: In compliance with the guidelines issued by the Reserve Bank of India regarding disclosure requirements of the various Accounting Standards issued by the Institute of Chartered Accountants of India, the Bank had taken steps to comply with various Accounting Standards.

r). Purchase of Himayatnagar Branch Property:

The bank has purchased property at 3-6-612 and 613 / C, unit 1 and 2, 1st Floor, with total built up area of 2020 Sq. feet (Unit No.1 – 1010 and Unit No.2 -1010 Sft), with undivided share in land area of 80 Sq. yards out of total 493 Sq. yards at Himayatnagar Cross Road, Hyderabad in the financial year 2024-2025 which was amounting to ₹1,52,79,750.00

s) Non-banking assets acquired in satisfaction of claims :

The bank has purchased the property, All that said duplex house on plot no. 315 as per SAKET VORLA ENCLAVE Master plan corresponding to Plot No. 23 as per HUDA Layout No. 1300/MP2/HUDA/2002, dated 03-05-2003, in sy nos: 125 part and 127 part, admeasuring 267 sq.yrds or equivalent to 223.24 sq.mtrs with an built up area 2111 sq.feet of R.C.C. consisting of Ground + First floors, situated at Saket Nagar Phase-2, Kapra within the limits of Kapra Circle, Keesara Mandal, Ranga Reddy District (Covered under block No.2), belonging to Smt. Katel Sunitha Singh and bounded by: North : Plot No. 26 South : Road East :Plot No. 22 West :Plot no. 24, in part satisfaction of the claim against the loans MLMT-905 & CC- 311 of M/s. Geeta Surgicals, Rep by Smt. Katel Sunitha Singh for an amount of ₹1,52,55,000.00. Accordingly The Sale Certificate is issued by the Authorised Officer in favour of the Agrasen Co-operative Urban Bank Ltd. on 24-03-2025.

t) The Bank has participated in the E-Auction held by Canara Bank for purchase of the property in Siddimaber Bazar for an amount of ₹60.00 Lakhs for all that the Piece of Commercial Property of First Floor on 15-2-397 and 15-2-398 built up area of 750 Sq Feet along with Stair Case on 15-2-396 together with undivided share of land of 31.22 Sq Yards, in premises bearing No.15-2-396, 15-2-397 and 15-2-398 along with terrace rights in premises bearing Municipal Nos. 15-2-396, 15-2-397 and 15-2-398, situated at Siddiamber Bazar, Hyderabad, T.S,. The Sale Certificate is presented before Sub-Registrar, Doob Bowli for registration in favour of the bank.

As per our report attached

For and on behalf of the Board of Directors

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad

Date : 12/05/2025

Cash Flow Statement for the Year Ended 31st March, 2025.

₹ in Lakhs			
S.No.	Particulars	31-March-2025	31-March-2024
i)	OPERATING ACTIVITIES		
	Balance as per Profit And Loss Account	890.85	859.41
	Adjustments for :		
	Depreciation on Fixed Assets	55.60	24.81
	Provision on Investments	0.00	0.00
	Depreciation on Govt. Securities	0.00	0.00
	Advances Written Off	11.26	72.27
	Provision for Bad & Doubtful Debts & Standard Assets	98.14	446.60
	Provision for Income Tax	300.26	291.31
a)	Cash Flow from Operating activities prior to the effect of changes in assets and liabilities	1356.11	1694.40
	*Net (increase)/decrease in operating Assets		
	Fixed Deposits with Banks	9.00	(585.06)
	Investments	3031.14	(4665.38)
	Advances to borrowers	(4419.70)	1995.06
	Other Operating Assets	(22.03)	(82.13)
	Deposits from Depositors	1085.00	2403.10
	Borrowings	0.00	0.00
	Other Operating Liabilities	(8.50)	32.77
	TOTAL	(325.09)	(901.64)
b)	Cash Flow From Operating activities prior to other payments		
	Payments to employees welfare fund	(43.45)	(64.51)
	Income Tax Paid	(300.26)	(291.31)
	Contribution to Co-operative Education Fund	(1.05)	(1.05)
	TOTAL	(344.76)	(356.87)
	CASH FLOW FROM OPERATING ACTIVITIES (A)	686.26	435.89
ii)	INVESTING ACTIVITIES		
	Purchase of Fixed Assets	(513.93)	(44.63)
	Sale of Fixed Assets / Depreciation / Deduction	(37.21)	0.00
	CASH FLOW FROM INVESTING ACTIVITIES (B)	(551.14)	(44.63)

₹ in Lakhs			
S.No.	Particulars	31-March-2025	31 March 2024
iii)	FINANCING ACTIVITIES		
	Share Capital Received	177.19	44.27
	'A' Class Nominal Membership Fees/Entrance Fees	0.00	0.00
	Dividend Paid	(425.61)	(372.41)
	CASH FLOW FROM FINANCING ACTIVITIES (C)	(248.42)	(328.14)
iv)	Increase / (decrease) in Cash and Cash Equivalents (a+b+c)	(113.30)	63.12
v)	Cash and Cash Equivalents at the Beginning of the Year	4935.83	4872.71
vi)	Cash and Cash Equivalents at the End of the Year	4822.53	4935.83

(CASH AND CASH EQUIVALENTS CONSIST OF CASH ON HAND AND CURRENT DEPOSITS WITH BANKS)

As per our report attached

For and on behalf of the Board of Directors

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad

Date : 12/05/2025



Disclosures as per RBI Guidelines

₹ in Lakhs

S.No.	Particulars	31-March-2025	31-March-2024
1	Capital To Risk Assets Ratio (CRAR) and movement in CRAR	19.88%	19.06%
	Capital To Risk Assets Ratio – Tier - I Capital	17.94%	17.05%
	Capital To Risk Assets Ratio – Tier - II Capital	1.94%	2.01%
2	Investments		
	a) Investment in GOI		
	i) Book Value	14631.32	17062.46
	ii) Face Value	14500.00	17061.50
	iii) Market Value	14330.10	16336.62
	b) Non SLR Investments		
	i) Shares (Umbrella Organization)	20.00	20.00
	ii) Mutual fund	1800.00	3400.00
	c) Others		
	i) Money at Call & Short Notice	2000.00	1000.00
	ii) Fixed Deposits with other Banks	6845.23	6854.23
	d) Non performing Investments (NPI)	Nil	Nil
3	Advances against Real Estate		
	a) Construction Business	5161.26	5820.99
	b) Housing	2131.00	2430.40
4	Advances against Shares and Debentures	Nil	Nil
5	Advances to Directors, their relatives, companies/ Firms in which they are interested		
	a) Fund Based	Nil	Nil
	b) Non-Fund Based	Nil	Nil
6	Cost of Deposits	7.03%	6.75%
7	Cost of Funds	6.14%	5.93%
8	Yield on Advances	11.27%	12.02%
9	Yield on Investments	7.14%	6.83%
10	Net Interest Margin	3.40%	3.98%
11	Non-Performing Advance		
	a) Gross NPA	2667.86	2853.22
	b) Net NPA	362.64	(141.41)
	c) Gross NPA % to Total Advances	6.52%	7.81%
	d) Net NPA % to Total Advances	0.94%	0.00%
12	Movement in NPA		
	Gross NPA		
	At the beginning of the year	2853.22	4273.20
	Add: Addition during the year	586.55	540.00
	Less: Reduction during the year (Recovery + Written off)	771.91	1959.98
	At end of the year	2667.86	2853.22
	Net NPA		
	At the beginning of the year	(141.41)	1799.96
	At end of the year	362.64	(141.41)

₹ in Lakhs

S.No.	Particulars	31-March-2025	31-March-2024
13	Profitability		
	a) % of interest income to Working Funds	8.66%	9.15%
	b) % of Non interest Income to Working Funds	0.61%	0.33%
	c) % of Operating Profit to working Fund	1.98%	2.58%
	d) Return on Assets	1.37%	1.31%
	e) Business per employee	1350.08	1276.83
	f) Net profit per employee	11.88	11.46
14	Provision / Reserve made during the year towards		
	Non-performing Assets	497.28	521.39
	Provision for Standard Assets	0.00	0.00
15	Movement in Provision for Advances		
	Opening Balance	2994.63	2473.24
	Add: Provision made during the year	497.28	521.39
	Less: Write off/reduction	1186.69	0.00
	Closing Balance	2305.22	2994.63
16	Contingent provision against Standard Assets		
	Opening balance	202.00	202.00
	Add: Provisions made during the year	0.00	0.00
	Closing balance	202.00	202.00
17	Movement in provision for Investments		
	Contingent Provision for Depreciation in Investments		
	At the beginning of the year	367.43	367.43
	Add: Addition during the year	0.00	0.00
	Less: Reduction during the year	0.00	0.00
	At the end of the year	367.43	367.43
18	Payment of DICGC Premium	74.86	72.86
19	Penalty imposed by RBI	0.00	0.00



Prudential Exposure Norms and Compliance to Reserve Bank of India Directives as on 31-03-2025

S.No.	Parameters	RBI Directives as Required	Bank's Compliance
1	Statutory Liquidity Ratio	18.00% of NDTL (deposits etc.) to be maintained.	Maintained >18.00%
2	Cash Reserve Ratio	4.00% of NDTL (deposits etc.) to be Maintained.	Maintained > 4.00%
3	Credit Exposure Ceilings	15% of Tier I capital funds per individual borrower and 25% of Tier I capital funds per group borrowers.	Within limits
4	Exposure of Unsecured Advances	Should not exceed 10% of its total Assets as on 31st March of last year.	They constitute 0.34% of total Assets as on 31-03-2025
5	Priority Sector Advances	Should be a minimum of 60% ANBC as on 31st March of previous year.	Constituted 74.92% of Advances.
6	Loans to Directors etc.,	Advances should not be sanctioned.	Not Sanctioned
7	Capital to Risk Weighted Assets	A minimum CRAR Ratio of 12% shall be maintained.	CRAR is 19.88%
8	Advance Against Shares	Strict Norms	Not given.
9	Provisioning requirements	0.40% of Standard Assets. 10% of Sub-standard Assets. 100% on Loss Assets.	Fully Provided for Fully Provided for Fully Provided for
10	Payment of DICGC Premium	Should be paid promptly	Paid promptly – covered up to 30-09-2025
11	Submission of Returns to RBI	Should be submitted in time	Submitted in time



**BUDGETED AND ACTUAL INCOME / EXPENDITURE FOR THE YEAR 2024-2025
REVISED BUDGET 2025-2026 / BUDGET 2026-2027**

Estd. 1998

₹ in Lakhs

Income	Budget 2024-2025	Actual 2024-2025	Excess Exp. Over the budget for 2024-2025	Budget 2025-2026	Revised Budget 2025-2026	Budget 2026-2027
Commission	100.00	144.01		115.00	200.00	250.00
Interest on Investment	1675.00	1765.84		1925.00	2000.00	2300.00
Interest on Loans	4830.00	3942.13		5600.00	5500.00	6100.00
Income from Lockers	10.00	10.47		12.00	20.00	25.00
Miscellaneous Income	15.00	12.60		19.00	20.00	25.00
Income on Govt Securities	50.00	52.70		60.00	55.00	65.00
Income on Mutual Fund	100.00	123.10		110.00	125.00	140.00
Insurance	4.00	2.22		5.00	3.00	5.00
Income on Debit Cards	2.00	3.57		3.00	5.00	6.00
Income on IMPS and UPI	14.00	35.33		16.00	38.00	45.00
Penal Charges Income	0.00	18.63		0.00	25.00	28.00
Income from ATM Acquirer Transaction	0.00	0.00		0.00	9.00	11.00
TOTAL (A)	6800.00	6110.60		7865.00	8000.00	9000.00
Expenditure						
Interest on Deposits & Borrowings	4160.00	3844.74		4800.00	4750.00	5225.00
Salaries & Wages	410.00	415.89	5.89	490.00	600.00	720.00
Rent, Rates & Taxes	65.00	55.63		75.00	125.00	145.00
Insurance	97.00	101.79	4.79	110.00	150.00	170.00
Donation	5.00	5.32	0.32	6.00	10.00	10.00
Electricity & Water Charges	16.00	11.71		18.00	25.00	27.00
Postage & Telegram	1.20	0.58		2.00	5.00	6.00
Telephone Charges + EPABX System	5.00	2.46		6.00	6.00	7.00
Auditors Fees	8.00	4.32		9.00	15.00	16.00
Printing & Stationery	18.00	15.96		21.00	30.00	36.00
Advertisement Charges	17.00	24.49	7.49	20.00	40.00	45.00
Conveyance	17.00	15.69		20.00	25.00	28.00
Misc. Expenses	21.00	28.83	7.83	24.00	40.00	45.00
Subscriptions & Periodicals	1.80	0.75		2.00	2.00	2.00
Meetings & Seminars Expenses	5.00	2.73		6.00	9.00	11.00
General Body Expenses	9.00	6.58		10.00	9.00	10.00
Staff Welfare	16.00	4.49		18.00	10.00	11.00
Computer Maintenance	8.00	1.86		9.00	10.00	11.00
Car Maintenance	14.00	8.97		16.00	13.00	14.00
Entertainment Expenses	5.00	4.15		6.00	10.00	12.00
Law Charges	5.00	14.15	9.15	6.00	15.00	16.00
Exchange Paid	0.25	0.00		0.25	0.25	0.45
Clearing Expenses	7.00	4.40		8.00	8.00	9.00
Security Charges	15.00	15.38	0.38	17.00	25.00	28.00
Incidental Charges	0.50	0.09		0.50	0.50	0.75
Travelling Expenses	1.50	0.45		2.00	5.00	6.00
Maintenance *(Repair to Building Generator, Electrical, AMC, Scooter etc)	25.00	17.44		30.00	25.00	28.00
Bonus/Ex-Gratia	35.00	38.96	3.96	45.00	50.00	56.00
Depreciation/Pro. for Dep	40.00	55.60	15.60	45.00	150.00	175.00
Research & Business Development	0.25	0.00		0.25	0.25	0.30
Provision for Bad & Doubtful Debts & STD Assets	250.00	98.14		250.00	150.00	170.00
Premium Paid on Govt Sec (Amortisation Amt)	15.00	8.54		17.00	15.00	15.00
Depreciation on Gov Sec	30.00	0.00		35.00	30.00	30.00
Provision for Audit Fees	2.00	2.00		3.00	2.00	2.50
Sitting Fees & Committee Meetings Fee	32.00	20.66		34.00	30.00	33.00
Consultancy Charges	5.00	0.00		6.00	0.00	0.00
Elections	15.00	13.13		0.00	0.00	0.00
Bad Debts Wr. Off	5.00	11.26	6.26	6.00	15.00	16.00
Software SaaS Payment	31.00	17.72		36.00	35.00	40.00
Staff Annual Medical Aid	2.00	0.00		2.00	2.00	2.00
Honorarium	9.50	5.46		10.00	10.00	12.00
Expenses on Debit Card	5.00	8.95	3.95	6.00	15.00	17.00
Membership Charges	5.00	2.10		6.00	6.00	7.00
Expenses on IMPS and UPI	15.00	25.18	10.18	17.00	30.00	34.00
Income Tax Arrears	4.00	1.93		0.00	0.00	0.00
Income Tax	346.00	300.26		415.00	371.00	440.00
GST Paid	0.00	0.90	0.90	0.00	25.00	10.00
Stamp Charges	0.00	0.11	0.11	0.00	1.00	1.00
TOTAL (B)	5800.00	5219.75	76.81	6665.00	6900.00	7700.00
BUDGETED PROFIT (A - B)	1000.00	890.85		1200.00	1100.00	1300.00

B) Capital Budget:

Amount in ₹ Crores

S.No.	Description	Actual 2024-2025	Budget 2025-2026
1	Furniture & Fittings	85.49	115.00
2	Electrical Fittings	55.73	80.00
3	Motor, Cars & Cycles	0.00	15.00
4	Computer & Hardware	50.27	70.00
5	Strong Room	69.00	100.00
6	Bank Premises	153.11	185.00
7	Interiors, Deco Works	95.45	135.00
	TOTAL	509.05	700.00

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
CA. Naveen Kumar Agarwal
Vice Chairman

Sd/-
Suresh Kumar Agarwal
Director

Sd/-
C. V. Rao
General Manager/CEO

Performance of the Bank at a Glance Since Inception of the Bank

S.No.	Years	Shares	Deposits	Loans and Advances	Total Business	Net Profit	Dividend Declared	Audit Classification
1	1998-1999	88.78	303.81	82.53	386.34	1.19	-	A
2	1999-2000	287.26	2621.14	1377.23	3998.37	25.48	15%	A
3	2000-2001	379.74	4707.55	2871.34	7578.89	126.48	22%	A
4	2001-2002	452.84	4735.13	3257.80	7992.93	140.32	15%	A
5	2002-2003	466.59	4800.98	3365.10	8166.08	104.63	12%	A
6	2003-2004	455.60	4559.95	2749.81	7309.76	64.52	8%	A
7	2004-2005	441.34	5336.51	6131.28	11467.79	41.11	8%	A
8	2005-2006	443.86	5009.61	5773.77	10783.38	46.15	8%	A
9	2006-2007	443.64	5618.04	6438.95	12056.99	72.13	10%	A
10	2007-2008	470.58	6908.97	4575.95	11484.92	97.81	12%	A
11	2008-2009	540.76	10416.31	6771.73	17188.04	135.60	15%	A
12	2009-2010	615.61	13800.05	8088.03	21888.08	143.20	15%	A
13	2010-2011	919.13	15011.31	10959.98	25971.29	250.83	15%	A
14	2011-2012	934.07	18342.87	12132.66	30475.53	308.92	15%	A
15	2012-2013	1028.95	21364.52	14130.13	35494.65	362.43	15%	A
16	2013-2014	1021.15	21776.57	15273.01	37049.58	317.25	15%	A
17	2014-2015	1054.45	24659.57	16598.01	41257.58	306.14	15%	A
18	2015-2016	1498.39	30378.68	20415.91	50794.59	415.14	15%	A
19	2016-2017	1723.67	32351.24	21514.76	53866.00	555.99	15%	A
20	2017-2018	1840.47	34698.14	24487.88	59186.02	577.17	15%	A
21	2018-2019	2225.03	42426.13	28946.82	71372.95	701.75	15%	A
22	2019-2020	2247.11	45559.06	32038.37	77597.43	902.95	-	A
23	2020-2021	2240.89	52794.32	33866.21	86660.53	908.16	15%	A
24	2021-2022	2232.25	54741.36	37160.99	91902.35	840.89	15%	A
25	2022-2023	2240.22	56840.71	38586.05	95426.76	752.94	15%	A
26	2023-2024	2284.49	59243.82	36518.73	95762.55	859.41	16%	A
27	2024-2025	2461.68	60328.82	40927.17	101255.99	890.85	Proposed 15%	A

Details of Branches

S.No.	Branch	Branch Heads	Mobile No.	Email ID
1	Siddiamber Bazar	Prasad Golegaonker	9246838353	siddiamberbazarbr@agrasenbank.in
2	Malakpet	T.Shankar Chandra Reddy	9247432234	malakpetbr@agrasenbank.in
3	Rikab Gunj	Renu Kedia	9246577915	rikabgunj@agrasenbank.in
4	Secunderabad	M.Jayalakshmi	9294051316	secunderabadbr@agrasenbank.in
5	Attapur	Sri Gopal Tiwari	9700448656	attapurbr@agrasenbank.in
6	HimayatNagar	M.Deepak Yadav	9346943804	himayathnagarbr@agrasenbank.in
7	Banjarahills	Ramesh Bajaj	9290147199	banjarahillsbr@agrasenbank.in
8	Ameerpet	P.Manjulatha	9391393138	ameerpetbr@agrasenbank.in
9	Gagan Pahad	Sudheer Sharma	9030190053	gaganpahadbr@agrasenbank.in

Agrasen Bank

CAR LOANS

MERI CAR FOR MY PARIWAAR

Let your family travel with pride in your own car.
You take care of their comfort,
Agrasen Bank will take care of your comfort
with easy Car Loan process



caption: bkr

- Drive your dream CAR today.
- On spot approval.
- Hassle free documentation.
- Lowest interest rates starting at 10% P.A.
- Maximum on road financing upto 80%.

**FLEXIBLE
TENURE
UP TO
84 MONTHS**



Agrasen Bank

GOLD LOANS

ALL THAT
GLITTERS IS
LOAN

Let your Gold work for you.
It can add glitter to your business
or life aspirations.

₹6700/- per gram

Loan @9.75% p.a.

Agrasen Bank

SMALL BUSINESS LOANS



AB HONGE
BUSINESS
SE, SAPNE
SAKAAR

Set up new Retail business or
any small scale business and make
all your dreams come true.
Take a Loan today for business
and do not touch
your personal savings.

- Maximum loan upto ₹10.00 Lakhs.
- Against Hypothecation of stocks, book debts and machinery.
- Low processing fees.
- Low interest rates.
- Instant access to funds.

**EASY
LOAN
FOR A GREAT
START**

Agrasen Bank
MONTHLY INTEREST
SCHEME

SENIOR CITIZENS DESERVE SENIOR INTEREST RATES

We respect elders, it's our culture after all, but we also express it. In general our interest rates are higher and for Senior citizens it's with additional advantage.



DEPOSIT AMOUNT	DURATION	MONTHLY INTEREST AMOUNT FOR INDIVIDUALS @ 9.00%	MONTHLY INTEREST AMOUNT FOR SENIOR CITIZEN / SUPER SENIOR CITIZEN @ 9.50%
₹ 7,00,000.00	555 Days	₹ 5,211.00	₹ 5,498.00
₹ 14,00,000.00	555 Days	₹ 10,422.00	₹ 10,996.00
₹ 27,00,000.00	555 Days	₹ 20,099.00	₹ 21,207.00

OPEN SAVINGS A/C

Earn Interest
@4% P.A.

PREMIUM CURRENT Account with ₹ 1 LAKH BALANCE

- ▶ No Cheque Book Charges
- ▶ No Folio Charges
- ▶ No NEFT / RTGS Charges

SALIENT FEATURES

- ▶ UPI Services
- ▶ IMPS-Immediate Payment System
- ▶ Internet Banking -View facility.
- ▶ RuPay Debit Card facility available.
- ▶ RTGS / NEFT facility available.
- ▶ Demand Drafts on all centers at Competitive Rates.
- ▶ POS / Swipe Machine facility.
- ▶ Locker facility available.
- ▶ Deposits are insured upto ₹ 5 lacs with DICGC.
- ▶ CBDT E-payment facility for online Payment of Income / other Direct Taxes.
- ▶ General Insurance Services.
- ▶ Pradhan Mantri Suraksha Bima Yojana.
- ▶ Pradhan Mantri Jeevan Jyoti Bima Yojana.
- ▶ SMS Alerts and E-Statements.
- ▶ Positive Pay System.
- ▶ QR code

DO YOU WANT TO BECOME A MILLIONAIRE?

Agrasen Bank FUTURE STARS^{*} RD RECURRING DEPOSIT SCHEME

JUST PAY
₹5,500/-
PER MONTH & GET
1 MILLION /
10 LAKHS

A small amount today but a BIG amount in future when you need it the most. Be it your children wedding or higher education, get a handsome amount in one go to fulfill your dreams.

DEPOSIT AMOUNT PER MONTH	DURATION	MATURITY AMOUNT
₹ 5,500.00	120 Months	₹ 10,09,892.00
₹ 11,000.00	120 Months	₹ 20,19,784.00
₹ 27,500.00	120 Months	₹ 50,49,459.00
DEPOSIT AMOUNT PER MONTH	DURATION	MATURITY AMOUNT
₹ 14,000.00	60 Months	₹ 10,34,066.00
₹ 27,500.00	60 Months	₹ 20,31,201.00
₹ 68,000.00	60 Months	₹ 50,22,606.00

UPI
UNIFIED PAYMENTS INTERFACE

G Pay PhonePe
paytm amazon pay

- Send money instantly
- Request / receive money
- Check account balance
- Create / change upi pin
- View transaction history
- Change virtual address
- Round the clock availability
- Single Application for accessing different bank accounts
- Use of Virtual ID is more secure, no credential sharing
- Single click authentication
- Raise Complaint from Mobile App directly

BANKING BECOMES INTERESTING

Agrasen Bank INTEREST RATES

INTEREST RATES ON TERM DEPOSITS P.A. W.E.F. 14-02-2025

DURATION	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
15 Days Deposit (Auto renewal)	4.00%	4.50%	4.50%
31 days to 90 days	5.00%	5.50%	5.50%
91 days to 180 days	5.50%	6.00%	6.00%
181 days to less than 1 year	6.00%	6.50%	6.50%
1 year to less than 2 years	8.00%	8.50%	9.00%
2 years to less than 3 years	8.00%	8.50%	9.00%
3 years to 5 years	7.25%	7.75%	8.25%
Above 5 years	7.00%	7.50%	7.50%
555 Days Deposit	9.00%	9.50%	9.50%

SPECIAL SCHEME FOR MINORS FUTURE STARS RECURRING DEPOSIT

DURATION	RATE OF INTEREST P.A.
60 Months	8.00%
120 Months	8.00%

SPECIAL DEPOSIT SCHEME

DURATION	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
300 Days Deposit (Simple Interest)	7.00%	7.50%	7.50%
500 Days Deposit (Simple Interest)	8.25%	8.75%	8.75%

AISHWARYA SAMRIDDHI YOJANA

DURATION	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
999 Days (Simple Interest)	8.25%	8.75%	8.75%

INTEREST ON SAVINGS BANK DEPOSIT

PARTICULARS	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
Savings Bank	4.00%	4.00%	4.00%

*Interest rates are subject to change

27th ANNUAL REPORT 2024-2025



Estd.1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

अग्रसेन बैंक | AGRASEN BANK | అగ్రసెన్ బ్యాంక్

Head Office # 15-2-391/392/1, Siddiamber Bazar, Hyderabad - 500012 TG
www.agrasenbank.in info@agrasenbank.in

Branches:

Siddiamber Bazar : **040 2473 6228**
Malakpet : **040 2455 0351**
Rikab Gunj : **040 2456 3981**
Secunderabad : **040 2789 0309**
Attapur : **040 2933 4577**

Himayatnagar : **040 4524 2958**
Banjara Hills : **040 4521 7880**
Ameerpet : **040 4031 6689**
Gagan Pahad : **040 24369939**

BOOK POST