

SCHEDULE NO - 18

NOTES TO ACCOUNTS & DISCLOSURES IN TERMS OF RBI GUIDELINES AS PER MASTER DIRECTION ON FINANCIAL STATEMENTS – PRESENTATION AND DISCLOSURE

Reference: RBI/DOR/2021-22/83 DOR. ACC. REC.No.45/21.04.018/2021-22 dated August 30th 2021(Updated as on 1st April, 2025)

Note:

Previous year figures in Schedules of Balance Sheet are regrouped wherever required in the Current Year as per RBI Master Directions Circular on Financial Statements RBI/DOR/2021-22/83 DOR.ACC.REC. No.45/21.04.018/2021-22 dated 30.08.2021 updated on 01.04.2025.

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	494.61	452.48
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	494.61	452.48
iv)	Tier 2 capital	87.15	74.93
v)	Total capital (Tier 1+Tier 2)	581.76	527.42
vi)	Total Risk Weighted Assets (RWAs)	5027.60	5159.31
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	9.84	8.77
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	9.84	8.77
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.73	1.45
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	11.57	10.22
xi)	Leverage Ratio	8.02	7.52

xii)	Percentage of the shareholding of		
	a. Government of India	0.00	0.00
	b. State Government (Andhra Pradesh)	0.00	0.00
	c. Sponsor Bank	0	0
xiii)	Amount of paid-up equity capital raised during the year	0	0
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0

Note: 1. Fixed asset has been revaluated in earlier years, of which, 45% has been considered under Tier-II capital.
2. Registrar of Cooperative Societies, AP, Guntur letter Dated:08.11.2024 Bye Law No.7(i) The authorized share capital of the Bank Enhanced to Rs:500.00 crores made up of 90 Lakh “A” Class shares of Rs:500.00 each and 50 lakh “B” class shares of Rs:100/- each.

1. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in crore)

	Day1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 Months to 3 months	Over 3 Months to 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	14.16	27.46	25.34	26.67	41.31	100.54	244.83	342.36	581.46	4.27	4.58	1412.98
Advances	344.39	99.82	87.15	221.40	222.85	403.69	557.96	1428.26	1193.04	35.72	46.05	4640.33
Investments*	0.00	0.00	0.69	1.09	10.35	9.17	5.08	764.05	20.99	31.10	375.59	1218.11
Borrowings	44.80	110.00	0.00	0.00	0.00	43.74	802.65	2010.04	203.31	52.37	541.87	3808.78

***Includes TDRs with other Banks.**

2. Investments

a) Composition of Investment Portfolio

(Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
Permanent												
Gross	237.56	0.00	175.33	0.0000	735.08	1147.97	292.15	236.29	175.33	0.0000	0.00	703.77
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
Net	237.56	0.00	175.33	0.0000	735.08	1147.97	292.15	236.29	175.33	0.0000	0.00	703.77
Current												
Gross	70.15	0.00	0.00	0.00	0.00	70.15	0.00	0.00	0.00	0.00	0.00	0.00

Less: Provision for depreciation and NPI												
Net	70.15	0.00	0.00	0.00	0.00	70.15	292.15	236.29	175.33	0.00	0.00	703.77
Total Investments	307.71	0.00	175.33	0.00	735.08	1218.11	292.15	236.29	175.33	0.00	0.00	703.77
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
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	307.71	0.00	175.33	0.00	735.08	1218.11	292.15	236.29	175.33	0.00	0.00	703.77

b) Movement of Provision s for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments.	0.00	0.00
a. Opening balance	0.00	0.00
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	0.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a. Opening balance	7.29	5.61
b. Add: Amount transferred during the year	1.10	1.68
c. Less: Drawdown	0.00	0.00
d. Closing balance	8.39	7.29
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category		

c) Sale and transfers from Permanent category

During the Financial Year there are no *Sale and transfers from Permanent category*.

Under permanent category 8.08% Uttar Pradesh SDL 2025 was matured on 25.02.2025, which is Face value an amount of Rs:3.00 crore.

d) Non –SLR investment portfolio

i) Non- performing non-SLR investments

(Amount in crore)

Particulars	Current Year	Previous Year
Opening balance	0.00	0.00
Additions during the year since 1 st April	0.00	0.00
Reductions during the above period	0.00	0.00
Closing balance	0.00	0.00
Total provisions held	0.00	0.00

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(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

PSUs	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIs										
Banks*	175.33	175.33	0.00	0.00	0.00	0.00	175.33	175.33	175.33	175.33
Private Corporates	0.0000	0.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subsidiaries/ Joint Ventures	0.0000	0.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others										
Provision held towards depreciation										
Total *	175.33	175.33	0	0	0	0	175.33	175.33	175.33	175.33

**The above Share Capital are invested with Apex State Co-Op Bank as per loan linkage, and there is no violation of RBI Circular Reference no: RBI/2016-17/14/DCBR.BPD.BC. No.01/19.51.026/2016-17, Dated:14/07/2016.*

e) Repo transactions (in face value terms): Nil

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo	0.00	0.00	0.00	0.00
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00

3. Asset Quality

a) Classification of Advances and provisions held for the F.Y. 2024-25

(Amount in Lakh.)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	464592.08	20233.61	2282.63	524.58	23040.82	487632.88
Add: Additions during the year					6176.79	
Less: Reductions during the year					7178.21	
Closing balance*	441993.87	17336.42	4178.59	524.39	22039.40	404033.27
*Reductions in Gross NPAs due to:						
i) Upgradation					0.00	
ii) Recoveries (excluding recoveries from upgraded accounts)					7178.21	
iii) Technical/ Prudential ¹⁷ Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1653.25	3941.95	1744.84	524.58	6211.37	7864.62
Add: Fresh provisions made during the year					1621.92	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held	1853.25	4564.32	2541.05	524.39	7629.76	9483.01
Net NPAs¹⁸						
Opening Balance					16829.45	
Add: Fresh additions during the year					6176.69	
Less: Reductions during the year					8596.60	
Closing Balance					14409.64	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁹ during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						

Opening balance of Technical/ Prudential written-off accounts				0.00	0.00	0.00
Add: Technical/ Prudential write-offs during the year				0.00	0.00	0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year				0.00	0.00	0.00
Closing balance				0.00	0.00	0.00

***INCA Amount of Rs.921.89lakh was excluded.**

Classification of Advances and provisions held for the F.Y. 2023-24

(Amount in Lakh.)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	398230.33	12030.93	2125.35	532.34	14688.62	412918.95
Add: Additions during the year					11404.92	
Less: Reductions during the year					3052.72	
Closing balance*	464592.08	20233.61	2282.63	524.58	23040.82	487632.88
*Reductions in Gross NPAs due to:						
i) Upgradation					0	
ii) Recoveries (excluding recoveries from upgraded accounts)					3052.72	
iii) Technical/ Prudential ¹⁷ Write-offs					0	
iv) Write-offs other than those under (iii) above					0	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1253.25	2894.11	1284.92	532.34	4711.37	5964.62
Add: Fresh provisions made during the year					1500.00	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held	1653.25	3941.95	1744.84	524.58	6211.37	7864.62
Net NPAs¹⁸						
Opening Balance					9977.25	
Add: Fresh additions during the year					8091.85	
Less: Reductions during the year					1239.65	
Closing Balance					16829.45	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁹ during the year						

Closing balance of floating provisions					
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts			0.00	0.00	0.00
Add: Technical/ Prudential write-offs during the year			0.00	0.00	0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year			0.00	0.00	0.00
Closing balance			0.00	0.00	0.00

****INCA Amount of Rs.3.37lakh was excluded.***

Doubtful	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

d) *Disclosure of transfer of loan exposures*

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARC	To permitted transferees	To other transferees (please specify)
No: of accounts	0.00	0.00	0.00
Aggregate principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00
Aggregate consideration	0.00	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00
Details of loans acquired during the year			
(all amounts in ₹ crore)	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs(Asset Reconstruction Company)	
Aggregate principal outstanding of loans acquired	0.00	0.00	
Aggregate consideration paid	0.00	0.00	
Weighted average residual tenor of loans acquired	0.00	0.00	

e) *Fraud accounts*

	In Crores	
	Current year	Previous year
Number of frauds reported	2	1
Amount involved in fraud (₹ crore)	7.15	0.05
Amount of provision made for such frauds (₹ crore)	7.15	0.00
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	0.00	0.00

Note: A total of three frauds amounting to ₹20.99 Crores were identified during the current year. Of these, only two frauds, involving ₹7.15 Crores, have been reported to NABARD, while the other fraud

has not yet been reported (Nallapadu). A provision of ₹13.29(7.15+6.14(Nallapadu)) Crores has been made for the total amount involved in fraud.

4. Exposures

a) Exposure to Real estate sector

Category	(Amount in ₹ crore)	
	Current year	Previous Year
<i>i) Direct exposure</i> a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate <i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	107.68	114.59
Total Exposure to Real Estate Sector	107.68	114.59

*In current Year Staff House Loans are also consider under Residential Mortgages.

b) Exposure to capital Market

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00

ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii) Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market	0.00	0.00

c) Unsecured Loans

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	662.62	802.22
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

d) Factoring Exposure

The Bank doesn't hold any factoring business and its exposure is **NIL**.

e) Exposure of Central Cooperative Banks

Sl. No.	Exposure to	Current year			Previous year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Primary Agricultural Credit Societies (PACS) – on lending	Not Applicable	3325.31	50.17	Not Applicable	3488.37	58.96
2.	PACS- other exposure	0.00	0.00	0.00	0.00	0.00	0.00
3.	Other credit societies	0.00	0.00	0.00	0.00	0.00	0.00
4.	Other non-credit co-operative societies	0.00	0.00	0.00	0.00	0.00	0.00
5.	Companies	0.00	0.00	0.00	0.00	0.00	0.00
6.	Public Sector Undertakings	0.00	0.00	0.00	0.00	0.00	0.00

*As per CMA Norms of NABARD Circular No.68/DoS-10/2008 dated 12.05.2008, the above loans extended to Primary Agricultural Credit Societies (PACS), finance extended towards agriculture activities does not come under Exposure.

5. Concentration of deposits, advances, exposures and NPAs

a) Concentration of Deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	16.70	12.94
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.18	0.93

***Bank did not consider the PACs/Other Bank Deposits.**

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	6.78	6.70
Percentage of advances to twenty largest borrowers to total advances of the bank	0.15	0.14

***Bank did not consider the PACs/Other Societies/Staff Loans Advances.**

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	Not Applicable	Not Applicable
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	0.00	0.00

*As per CMA Norms of NABARD Circular No.68/DoS-10/2008 dated 12.05.2008, the above loans extended to Primary Agricultural Credit Societies (PACS), finance extended towards agriculture activities does not come under Exposure.

d) *Concentration of NPAs*

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	7.70	6.07
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	3.79	2.63

***Bank did not consider the PACs/Other Societies Advances.**

6. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	3.48	2.35
ii)	Add: Amounts transferred to DEA Fund during the year	3.76	1.14
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.03	0.01
iv)	Closing balance of amounts transferred to DEA Fund	7.21	3.48

7. Disclosure of complaints

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

Sr. No	Particulars	Current year	Previous year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	1
2.	Number of complaints received during the year	0	0
3.	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	1
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 8	0	0	0	0	0
Ground - 16	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0
Previous Year					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 8	1	0	0	1	1
Others	0	0	0	0	0
Total	1	0	0	1	1

8. Disclosure of penalties imposed by the Reserve Bank of India

During the statutory inspection with reference to financial positions as on March 31,2023 by NABARD. In Exercise of the powers conferred under section 47A(1)(c) read with section 47(4)(i) and 56 of Banking Regulation Act 1949. A penalty of Rs: 50,000/- was imposed by RBI, letter no: CHN.ENFD.ADM. No. S283/01-01-011/2024-2025, Dated:24.02.2025.

9. Disclosures on remuneration

The Bank paid Honorarium to Chairperson and salary to the Chief Executive Officer of the bank.

i) **Honorarium to Person-In-Charge of the Bank:** An Amount of Rs:1,70,000/- has been paid to Sri.R. Sitaramanjaneyulu, Person-In-Charge of the bank towards Honorarium and HRA up to May-2024 and an amount of Rs:4,12,903/- has been paid to Sri. A. Bhargav Teja Joint-Collector/Person-In-Charge of the bank towards Honorarium for the F.Y:2024-25.

ii) **Salary and Other allowance to Smt: T. Krishnaveni, Chief Executive Officer:**

An amount of Rs:28,13,681/- was paid towards Salary and other allowance to Chief Executive Officer of the bank in the F.Y:2024-25.

10) Other Disclosures

a) Business ratios

Particulars	2024-25	2023-24
Interest income as % of average working funds	7.59	6.91
Non-interest income as % of average working funds	0.11	0.30
Cost of Deposits	7.15	6.48
Net Interest Margin(%)	2.08	1.83
Operating profit as % of average working funds	2.20	2.12
Return on assets (%)	0.39	0.37
Business per employee (Deposit + Advances) (Rs. In crore)	20.18	20.42
Profit per employee (Rs. in crore)	0.08	0.07
Credit Deposit Ratio(%)	328.41	349.61

b) Bancassurance Business

Corporate agency- Insurance:

In order to diversify the banks business portfolio, the bank has initiated to undertake insurance business as corporate agent without risk participation. On obtaining approval from the Board vide resolution No:245, Dt:04.03.2014, the bank has sought permission from RBI in this regard. RBI permitted for undertaking Insurance business as corporate agent without risk participation vide letter Lr.No. RPCD(H)/CO-OP/1319/05.06.2004/2013-14 Dt:13.01.2014. In order to take up the insurance business registration with IRDAI is required and the Bank has obtained Certificate of Registration (CoR) from IRDAI. Bank has entered into agreement with 2 companies under life, viz., Exide Life and LIC vide Dated: 30.09.2016 and 23.01.2017 respectively.

(Amount in Rs.)

Commission Type	Current Year	Previous year
Corporate Agent commission	0.00	0.00
Insurance commission(PMJJBYP and PMSBY)	54,286.00	51,179.00

c) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account(Created During the year)	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	16.22	15.00
iii) Provision made towards Income tax	16.44	12.00
iv) Other Provisions and Contingencies (with details)	0.00	0.00

d) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.67	1.51
ii)	Arrears in payment of DICGC premium	0.00	0.00

e) Disclosure of facilities granted to directors and their relatives

Bank did not provide any fund or non-fund (Guarantees, letters of credit, etc.,) facilities extended to directors, their relatives, companies or firms in which they are interested.

f) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks

Not applicable to the Bank as the Bank has not adopted the scheme.

g) Accounting Standard 5: Net Profit or loss for the period, prior period items and changes in accounting policies

During the FY 2024-25, Provision for Frauds of Rs. 9.23 Cr. relating to FY 2021-22 & Income Tax of Rs. 0.93 Cr. for FY 2023-24 have been charged to Statement of Profit and Loss under Operating Expenses (Schedule 16) and Provisions and contingencies (Schedule 17) respectively.

h) Accounting Standard 28 – Impairment of assets

The Fixed assets are verified regularly, and the record is duly maintained by the Bank. Hence there is no Impairment of Assets for the current Financial Year.

i) Cost Of Deposits

YEAR	2024-25	2023-24
Average cost of deposits for the year	7.15%	6.48%

j) Non-Performing Assets (NPAs)

(Rs. in Crore)

Particulars	2024-25	2023-24
a) Gross NPAs	220.39	230.41
b) Net NPAs	144.10	168.29
c) % of Gross NPAs to total advances	4.75	4.73
d) % of net NPAs to net advances	3.16	3.50

k) Movement of NPAs**(Rs. in Crore)**

Particulars	2024-25	2023-24
a) Gross NPAs at the beginning of the year	230.41	146.88
b) Additions during the Year	61.77	114.06
c) Collections / up gradation/written off during year	71.78	30.53
d) Gross NPAs at the end of the year	220.39	230.41

l) Provisions**A)****(Rs. in Crore)**

Particulars	2024-25	2023-24
A Provision for NPA	76.30	62.11
B. Provision for Standard Assets	18.53	16.53
C i) Provision for overdue interest	29.99	29.99
ii) Provision for Inter Branch reconciliation	3.43	3.43
iii) Provision for Inter Bank reconciliation	2.96	2.96
D Provision for other Assets (Due to)	5.42	5.42
E Provision for Draft Payable A/c	0.90	0.90
F Gold Loan auction deficit amount	0.47	0.47
G 194N EXCESS CASH DRWL TDS AMT PROVISION CREATED	0.23	0.23
H Provision for Leave Encashment	10.95	10.35
I Provision for Employee Gratuity	11.96	11.67
J Provision for Special Reserve	4.87	3.74
K Provision for Un Availed Sick Leaves	0.03	0.03
L Provision On Govt Receivables	0.45	0.45

- B)** The Bank is holding the excess provision of Rs.66.70 Crore over the years for the following with a view to strengthen the financial stability of the Bank in terms of the Reserve Bank of India Guidelines.

(Rs. in Crore)

Sl. No.	Particulars	Amt Available	Amt Required	Excess
i	Prov for Standard Assets	18.53	15.66	2.87
ii	Prov for N P A	76.30	47.99	28.31
iii	Prov for OD Interest	29.99	0.00	29.99
iv	Prov for other Assets(Due to)	5.42	2.05	3.37
v	Prov for Inter Bank Recon.	2.96	1.98	0.98
	Total	133.20	67.68	65.52

m) Movement In Provisions**1) Movement in provisions towards NPAs****(Rs. in Crore)**

S. No.	Particulars	2024-25	2023-24
i	Opening Balance (62.11-2.03) (Closing Balance of Previous year reduced to the extent of BDDR amount)	60.08	47.11
ii	Provision made during the year (Refer Note 1 Below)	16.22	15.00
iii	Less: Provision / write off during the year	0.00	0.00
iv	Closing Balance	76.30	62.11

2) Movement in provisions towards depreciation on Investments**(Rs. in Crore)**

S. No.	Particulars	2024-25	2023-24
i	Opening balance	0.00	0.00
ii	Provision made during the year	0.00	0.00
iii	Provision write off during the year	0.00	0.00
iv	Provision written back during the year	0.00	0.00
v	Closing balance	0.00	0.00

3) Contingent provision on Standard Assets**(Rs. in Crore)**

S. No.	Particulars	2024-25	2023-24
i	Opening Balance	16.53	12.53
ii	Provision made during the year(Refer Note 1 Below)	2.00	4.00
iii	Provision Less during the year	0.00	0.00
iv	Closing Balance	18.53	16.53

Note 1:

For the sake of improving the provision coverage ratio, the bank has provided excess provision on Standard Assets & NPA Assets during the year, in addition to the provision already available provision as on 31-Mar-2024. The total provision of Rs. 18.22 Cr provided during the year is based on management estimate to safeguard the assets, duly considering the CRAR regulatory requirements

4) Movement in provision for OD interest**(Rs. in Crore)**

Sl. No.	Particulars	2024-25	2023-24
i	Opening Balance	29.99	28.99
ii	Provision made during the year	0.00	1.00
iii	Provision used to write off interest receivable	0.00	0.00
iv	Closing Balance	29.99	29.99

5) Provision for Other Assets**(Rs. in Crore)**

Sl. No.	Particulars	2024-25	2023-24
i	Opening Balance	0.00	0.00
ii	Add: Provision made during the year	0.00	0.00
iii	Provision write off during the year	0.00	0.00
iv	Closing Balance	0.00	0.00

n) CAPITAL TO RISK WEIGHTED ASSETS RATIO (CRAR)

Year	2024-25	2023-24
CRAR	11.57%	10.33%

o) Information on Extent of Arrears in Reconciliation of Inter-Bank and Inter Branch Accounts.

:

(In Lakhs.)

Age-wise break up of Unreconciled Entries in Inter Bank Reconciliation Statement					
S. No.	Time Period	No. of debit entries	Amount of debit entries	No. of credit entries	Amount of credit entries
1	Up to 3 months	9	61.46	7	79.40
2	3 to 6 months	1	0.02	4	0.02
3	6 months to 1 year	3	0.60	0	0.00
4	1 year to 3 years	18	6.18	26	27.06
5	Above 3 years	321	191.49	565	250.07
	Total	352	259.75	602	356.55

(In Lakhs.)

Age-wise break up of Unreconciled Entries in Inter Branch Reconciliation Statement					
S. No.	Time Period	No. of debit entries	Amount of debit entries	No. of credit entries	Amount of credit entries
1	Up to 3 months	0	0.00	9	28.84
2	3 to 6 months	0	0.00	0	0.00
3	6 months to 1 year	0	0.00	0	0.00
4	1 year to 3 years	0	0.00	0	0.00
5	Above 3 years	290	313.51	1714	468.53
	Total	290	313.51	1723	497.37

p) Deferred Tax Asset and Liabilities

(Rs. in Lakhs)

S. No.	Particulars	Opening Bal	Additions/(Deletions) in the year	Closing Bal
A.	DTL on account of:			
1	Depreciation on Bank Asset	10.31	2.14	12.45
2	Special Reserve u/s 36(1)(viii)	94.06	28.51	122.57
	TOTAL (A)	104.37	30.65	135.02
B.	DTA on account of:			
1	Depreciation on valuation of securities	17.55	-0.08	17.47
2	Provision for Other Liabilities	0.00	0.00	0.00
3	Leave Encashment*	0.00	0.00	0.00
	TOTAL (B)	17.55	-0.08	17.47
C.	Net Deferred Tax Asset/ (Liability)	86.82	30.73	117.55
For 2024-25, DTL				

q) Employee Benefits:

With regard to the Employee Benefits, the Bank is maintaining the Gratuity fund with LIC of India. For the year 2024-25, bank has paid an amount of Rs: 2,01,52,846.00 towards gratuity premium and the fund value as on 31.03.2025 is Rs: 26,01,22, 283.00/-. Further in the year 2024-25 an outstanding amount of Rs: 109,487,625.00 kept towards leave encashment and Provision amount of Rs: 2,96,829.00 /- kept towards Un -Availed Sick Leaves.

Wage revision settlement arrears are pending in respect of regular employees of the bank for the Period 2022-27.

r) Appropriation of Profit After Tax:

The Bank has Appropriated Profit after Tax **Rs. 1.13 Cr** to Other Reserves (Special Reserve) which is subject to approval of members in General Body Meeting of The Bank for the FY 2024-25.

**The Guntur District Co-Operative
Central Bank Ltd**

**Sd/-
Chief Executive Officer**

**Place: Guntur
Date: 12-Jun-2025**

**For M N Rao & Associates LLP
Chartered Accountants
Firm Reg.No:005386S/S000195**

**Sd/-
(T.S. Rama Mohana Rao)
Designated Partner
Membership No:200613
UDIN: 25200613BMKZEE4647**