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/2025-26/314 DOR. ACC. REC.No.233/21.04.018/2025-26 dated November 28th 2025(Updated as on 1St April, 2026)

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/2025-26/314 DOR. ACC. REC.No.233/21.04.018/2025-26 dated November 28th 2025(Updated as on 1St April, 2026).

1. Regulatory Capital

(i) 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)	**565.30**	**494.61**
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	565.30	494.61
iv)	Tier 2 capital	101.28	87.15
v)	Total capital (Tier 1+Tier 2)	666.58	581.76
vi)	Total Risk Weighted Assets (RWAs)	4855.67	5027.60
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.64	9.84
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.09	1.73
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.73	11.57
x)	Amount of paid-up equity capital raised during the year	0	0
xi)	Amount of non-equity Tier 1 capital raised during the year, of which:	0	0

	Give list* 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.		
xii)	Amount of Tier 2 capital raised during the year, of which Give list** 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.

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	Current year	**Previous year**
Amount of non-equity Tier 1 capital raised during the year of which:	**0.00**	**0.00**
a) Perpetual Non-Cumulative Preference Shares b) Perpetual Debt Instruments	**0.00**	**0.00**

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	Current year	**Previous year**
Amount of Tier 2 capital raised during the year of which:	**0.00**	**0.00**
a) Perpetual Cumulative Preference Shares b) Long term subordinated debt instruments c) …..	**0.00**	**0.00**

ii) **Draw down from Reserves: NIL**

2. Asset liability management

i) 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	15.68	38.95	28.58	46.26	57.84	99.87	283.11	460.87	597.60	3.14	3.47	1635.37
Advances	700.46	76.49	76.84	231.86	189.13	89.33	230.74	275.71	2602.74	28.59	49.99	4551.98
Investments*	0.00	0.00	0.69	191.09	2.36	124.20	155.11	169.75	13.04	55.87	446.35	1158.46
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	282.00	2236.63	716.41	65.64	5.26	3305.94

***Includes TDRs with other Banks.**

3. Investments

(i) 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	**238.19**	**0.00**	**175.33**	**0.0000**	**639.93**	**1053.45**	**237.56**	**0.00**	**175.33**	**0.0000**	**735.08**	**1147.97**
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	**238.19**	**0.00**	**175.33**	**0.0000**	**639.93**	**1053.45**	**237.56**	**0.00**	**175.33**	**0.0000**	**735.08**	**1147.97**
Current												

Gross	**105.01**	**0.00**	**0.00**	**0.00**	**0.00**	**105.01**	**70.15**	**0.00**	**0.00**	**0.00**	**0.00**	**70.15**
Less: Provision for depreciation and NPI												
Net	**105.01**	**0.00**	**0.00**	**0.00**	**0.00**	**105.01**	**70.15**	**0.00**	**0.00**	**0.00**	**0.00**	**70.15**
Total Investments	**343.20**	**0.00**	**175.33**	**0.00**	**639.93**	**1158.46**	**307.71**	**0.00**	**175.33**	**0.00**	**735.08**	**1218.11**
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	**343.20**	**0.00**	**175.33**	**0.00**	**639.93**	**1158.46**	**307.71**	**0.00**	**175.33**	**0.00**	**735.08**	**1218.11**

(ii) **Movement of provisions for depreciation on investments, non-performing investments (NPIs) and investment fluctuation reserve (IFR)**

(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	**8.39**	**7.29**
b. Add: Amount transferred during the year	**1.13**	**1.10**
c. Less: Drawdown	**0.00**	**0.00**
d. Closing balance	**9.52**	**8.39**
iii) Closing balance in IFR as a percentage of closing balance of investments [carrying value less net depreciation (ignoring net appreciation) i.e. net amount reflected in the balance sheet] in Current category.	**9.06**	**11.96**

(iii) Sale and transfers from Permanent category

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

(iv) Non –SLR investment portfolio

a) Non- performing non-SLR investments

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Opening balance	0.00	0.00
Additions during the year since 1st 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

b) *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	0.0000	0.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provision held towards depreciation	0.0000	0.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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.*

V) Repo transactions (in face value and Market Value terms): Nil

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

'FV' means Face Value and 'MV' means Market Value.

(VI) **Government Security Lending (GSL) transactions (in market value terms)**

As at … (current year balance sheet date)

	Minimum outstanding during the year	**Maximum outstanding during the year**	**Daily average outstanding during the year**	**Total volume of transactions during the year**	**Outstanding as on March 31**
Securities lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities borrowed through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

As at … (previous year balance sheet date)

	Minimum outstanding during the year	**Maximum outstanding during the year**	**Daily average outstanding during the year**	**Total volume of transactions during the year**	**Outstanding as on March 31**
Securities lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities borrowed through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

(4) Asset Quality

(i) Classification of Advances and provisions held for the F.Y. 2025-26

(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	441993.87	17336.42	4178.59	524.39	22039.40	464033.27
Add: Additions during the year					5587.42	5587.42
Less: Reductions during the year					5630.96	5630.96
Closing balance*	432649.38	9731.36	11732.74	531.79	21995.89	454645.27
*Reductions in Gross NPAs due to:						
i) Upgradation					0.00	
ii) Recoveries (excluding recoveries from upgraded accounts)					5630.96	
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	1853.25	4564.32	2541.05	524.39	7629.76	9483.01
Add: Fresh provisions made during the year					2100.00	2100.00
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	2203.25	1022.00	8204.05	531.79	9757.84	11961.09
Net NPAs[18]						
Opening Balance					14409.64	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance					8456.83	
Floating Provisions						0.00
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down[19] during the year						0.00

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

INCA Amount of Rs.553.02lakh was excluded.

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 NPAs[18]						
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.611.88lakh was excluded.

Ratios (In Percent) (Computed as per applicable regulatory instructions)	**Current Year**	**Previous Year**
Gross NPA to Gross Advances	**4.84**	**4.75**
Net NPA to Net Advances	**1.92**	**3.16**
Provision coverage ratio	**61.55**	**34.62**

(ii) Sector-wise Advances and Gross NPAs

(Amounts in ₹ crore)

Sl. No.	Sector	As on 31.03.2026			As on 31.03.2025		
		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
1	Retail Banking	**998.72**	**173.27**	**17.35**	**1131.78**	**153.21**	**13.54**
2	Staff Loans/HRD	**68.33**	**0.77**	**1.13**	**62.28**	**0.71**	**1.14**
3	Industrial Finance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
4	ST Operations - DCCBs	**3037.05**	**36.77**	**1.21**	**2827.40**	**42.03**	**1.49**
5	LT Operations - DCCBs	**447.88**	**9.14**	**2.04**	**624.99**	**24.44**	**3.91**
6	Less : INCA	**-5.53**	**0.00**	**0.00**	**-6.12**	**0.00**	**0.00**
	Total	**4546.45**	**219.95**	**4.84**	**4640.33**	**220.39**	**4.75**

(iii) Overseas assets,NPAs and revenue

There are no Overseas assets, NPAs and Revenue during the Financial Year 2025-26

(iv) *Particulars of restructuring and details of accounts subjected to restructuring*

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹	-	-	-	-	-	-	-	-	-	-

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

(v) 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 ARCs	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

(vi) Non-Fund Based Credit Facilities: Bank Did not issue any Non-Fund based Credit Facilities to anyone in the Fy:2025-26

(vii) Fraud accounts

In Crores

	Current year	Previous year
Number of frauds reported	1	2
Amount involved in fraud (₹ crore)	15.59	7.15
Amount of provision made for such frauds (₹ crore)	15.59	7.15
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	0.00	0.00

Note: Nallapadu Branch Fraud was reported amounting of Rs:15.59crores of which an amount of Rs:9.45crores provision was made in the FY:2025-26 and remaining amount ofRs:6.14crores provision was made in the Fy:2024-25.

5) Exposures

i) Exposure to Real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
i) Direct exposure a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate *ii) Indirect Exposure* Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	97.35	107.68
Total Exposure to Real Estate Sector	97.35	107.68

* Staff House Loans are also consider under Residential Mortgages.

(ii) 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

(iii) Risk Category-Wise Country Risk: It has no Exposure to Country Risk.

(iv) Unsecured Loans

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	513.15	662.62
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

(v) Factoring Exposure

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

(vi) Exposure of Rural Co-operative Banks.

(a) Exposure of State Co-operative Banks

(b) 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	3106.46	53.02	Not Applicable	3325.31	50.17
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.

(vii) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. **Opening balance of the FY** [(a)+(b)]	358.15	7.71			0.16
(a) Consumption loans	246.62	5.31			0.20
of which bullet repayment loans	214.04	4.61			0.07
(b) Income generating loans	111.53	2.40			0.06
2. **New loans sanctioned and disbursed during the FY** [(c) + (d)]	445.40	9.80			NA
(c) Consumption loans	337.80	7.43			NA
of which bullet repayment loans	206.93	4.55			NA
(d) Income generating loans	107.60	2.37			NA
3. **Renewals sanctioned and disbursed during the FY**	0.00	0.00	0.00	0.00	NA
4.**Top-up loans sanctioned and disbursed during the FY**	0.00	0.00	0.00	0.00	NA
5. **Loans repaid during the FY** [(e) + (f)]	472.74	10.40		NA	NA
(e) Consumption loans	341.64	7.51		NA	NA
of which bullet repayment loans	248.00	5.45		NA	NA
(f) Income generating loans	131.10	2.88		NA	NA
6. **Non-Performing Loans recovered during the FY** [(g) + (h)]	171.43	3.77		NA	NA
(g) Consumption loans	165.49	3.64		NA	NA
of which bullet repayment loans	145.78	3.21		NA	NA
(h) Income generating loans	5.94	0.13		NA	NA
7. **Loans written off during the FY** [(i) + (j)]	0.00	0.00	0.00	NA	NA
(i) Consumption loans	0.00	0.00	0.00	NA	NA
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0.00	0.00	0.00	0.00	NA
8. **Closing balance at the end of FY** [(k) + (l)]	327.06	7.19			0.05
(k) Consumption loans	239.45	5.27			0.04
of which bullet repayment loans	163.98	3.61			0.02
(l) Income generating loans	87.61	1.93			0.01

i. Details of gold and silver collateral and auctions

Sr. No.	Particulars		
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)		A total of 251 grams of gold pertaining to 2 loan accounts is pending with the Bank (Managalagiri Branch) as on the end of the financial year. Out of this, 35 grams remains unclaimed, as the customer is not willing to take delivery of the gold due to a family dispute. The remaining 216 grams has not been released by the Bank, as the gold bag pertains to a person involved in a case reported under Section 51 enquiry and recovery proceedings are under process.
(b)	Number of loan accounts in which auctions were conducted		2
(c)	Total outstanding in loan accounts mentioned in (b)		Rs 10,23,813/-
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)		Nill
(e)	Gold or silver collateral auctioned during the FY (in grams)		176.00
(f)	Recovery made through auctions during the FY (in ₹ crore)		0.12
(g)	Recovery percentage:		
(h)		as % of value of gold or silver collateral	61
(i)		as % of outstanding loan	100

6) Concentration of deposits, advances, exposures and NPAs

(i) Concentration of Deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	18.43	16.70
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.13	1.18

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

(ii) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	7.55	6.78
Percentage of advances to twenty largest borrowers to total advances of the bank	0.17	0.15

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

(iii) 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.

(iv) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	6.33	7.70
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	2.88	3.79

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

(7) **Derivatives :The Bank it has not entered into any transactions in derivatives in the current and previous years.**

(8) 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	7.21	3.48
ii)	Add: Amounts transferred to DEA Fund during the year	1.16	3.76
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.09	0.03
iv)	Closing balance of amounts transferred to DEA Fund	8.28	7.21

(9) Disclosure of complaints

(i) 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	0
2.		Number of complaints received during the year	6	0
3.		Number of complaints disposed during the year	6	0
	3.1	Of which, number of complaints rejected by the bank	1	0
4.		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			

5.		Number of maintainable complaints received by the bank from Office of Ombudsman	1	0
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	1	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	1	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.				

(ii) 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	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0

(10) Disclosure of penalties imposed by the Reserve Bank of India

(i) Penalty was imposed by The Reserve Bank of India under provisions of the BR Act,1949.

(iii) During the statutory inspection with reference to financial positions as on March 31,2024 by NABARD. In Exercise of the powers conferred under section 47A(1)(c) read with section47(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. S157/01-01-011/2025-26, Dated:25.09.2025 for non -compliance of failed to upload the KYC records of its customers onto central KYC Records Registry(CKYCR) within the prescribed timeline, as para 56 of RBI Master Direction no: DBR.AML.BC. No.81/14.01.001/2015-16, dated:25.02.2026 on Master Direction-Know Your Customer (KYC)Direction,2016.

(11) Other Disclosures

(i) Business ratios

Particulars	2025-26	2024-25
Interest income as % of average working funds	7.89	7.59
Non-interest income as % of average working funds	0.13	0.11
Cost of Deposits	7.13	7.15
Net Interest Margin(%)	2.54	2.08
Operating profit as % of average working funds	2.66	2.20
Return on assets (%)	0.52	0.39
Business per employee (Deposit + Advances) (Rs. In crore)	18.98	20.18
Profit per employee (Rs. in crore)	0.09	0.08
Credit Deposit Ratio(%)	278.01	328.41

(ii) 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 2companies 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(PMJJBY and PMSBY)	62841.00	54,286.00

(iii) **Marketing and distribution: Bank did not received any fees/remuneration in respect of the marketing and distribution function.**

(iv) 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	21.00	16.22
iii) Provision made towards Income tax	16.00	16.44
iv) Other Provisions and Contingencies (with details)	0.00	0.00

(v) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.77	1.67
ii)	Arrears in payment of DICGC premium	0.00	0.00

Deposit Insurance Premium as applicable was paid to DICGC within the prescribed timelines.

(vi) 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.

(vii) 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.

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

During the FY 2025-26, Provision for Frauds of of Rs. 10.48 Cr. relating to FY 2024-25 & Income Tax of Rs. 22,220.00. for FY 2024-25 have been charged to Statement of Profit and Loss under Operating Expenses (Schedule 16) and Provisions and contingencies (Schedule 17) respectively.

(ix) 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.

(x) Cost Of Deposits

YEAR	2025-26	2024-25
Average cost of deposits for the year	**7.13%**	**7.15%**

(xi) Non-Performing Assets (NPAS)

(Rs. in Crore)

Particulars	2025-26	2024-25
a) Gross NPAs	219.96	220.39
b) Net NPAs	84.57	144.10
c) % of Gross NPAs to total advances	4.84	4.75
d) % of net NPAs to net advances	1.92	3.16

(xii) Movement of NPAs

(Rs. in Crore)

Particulars	2025-26	2024-25
a) Gross NPAs at the beginning of the year	220.39	230.41
b) Additions during the Year	55.87	61.77
c) Collections / up gradation/written off during year	56.31	71.78
d) Gross NPAs at the end of the year	219.95	220.39

(xiii) Provisions

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

	Particulars	2025-26	2024-25
A	Provision for NPA	97.30	76.30
B.	Provision for Standard Assets	22.03	18.53
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	10.95
I	Provision for Employee Gratuity	22.56	11.96
J	Provision for Special Reserve	5.85	4.87
K	Provision for Un Availed Sick Leaves	0.04	0.03
L	Provision On Govt Receivables	0.45	0.45

B) The Bank is holding the excess provision of Rs.**76.67** 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	22.03	17.31	4.72
ii	Prov for NPA (Fraud Provision Amount Included)	135.39	97.57	37.82
iii	Prov for OD Interest	29.99	0.00	29.99
iv	Prov for other Assets(Due to)	5.42	2.35	3.07
v	Prov for Inter Bank Recon.	2.96	1.89	1.07
	Total	**195.79**	**119.12**	**76.67**

(xiv) Movement In Provisions

1) Movement in provisions towards NPAs

(Rs. in Crore)

S. No.	Particulars	2025-26	2024-25
I	Opening Balance	76.30	60.08
ii	Provision made during the year **(Refer Note 1 Below)**	21.00	16.22
iii	Less: Provision / write off during the year	0.00	0.00
iv	Closing Balance	97.30	76.30

2) Movement in provisions towards depreciation on Investments

(Rs. in Crore)

S. No.	Particulars	2025-26	2024-25
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	2025-26	2024-25
i	Opening Balance	18.53	16.53
ii	Provision made during the year**(Refer Note 1 Below)**	3.50	2.00
iii	Provision Less during the year	0.00	0.00
iv	Closing Balance	**22.03**	**18.53**

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-2026. The total provision of Rs. 24.50 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	2025-26	2024-25
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	2025-26	2024-25
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

(xv) CAPITAL TO RISK WEIGHTED ASSETS RATIO (CRAR)

Year	2025-26	2024-25
CRAR	**13.73**	**11.57%**

(xvi) 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	34	2.17	7	2.47
2	3 to 6 months	6	0.34	9	0.93
3	6 months to 1 year	0	0.00	2	1.68
4	1 year to 3 years	1	0.05	17	25.78
5	Above 3 years	306	189.09	583	311.81
	Total	**347**	**191.65**	**618**	**342.67**

(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	0	0.00
2	3 to 6 months	0	0.00	4	7.89
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	218	288.75	1109	443.77
	Total	**218**	**288.75**	**1113**	**451.66**

(xvii) ***Investments in Government Securities amounting to Rs.12679.20/- has been earmarked against Reserves as under:***

(Amount in Rs.)

Sl.No	Name of the Fund	Amt. O/s under the Head after appropriation of Net Profit	Amt of securities earmarked
1	Statutory Reserve Fund	10381.49	10879.20
2	Agricultural Credit Stabilization Fund	378.18	500.00
3	Bad & Doubtful Debts Reserve	203.53	300.00
4	Risk Fund	808.17	1000.00

(xviii) 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	12.45	1.62	14.07
2	Special Reserve u/s 36(1)(viii)	122.57	24.59	147.16
	TOTAL (A)	**135.02**	**26.21**	**161.23**
B.	**DTA on account of:**			
1	Depreciation on valuation of securities	17.47	2.67	14.80
2	Provision for Other Liabilities	0.00	0.00	0.00
3	Leave Encashment*	0.00	0.00	0.00
	TOTAL (B)	**17.47**	**2.67**	**14.80**
C.	**Net Deferred Tax Asset/ (Liability)**	**117.55**	**23.54**	**146.43**
For 2025-26, DTL				

(xix) ***Employee Benefits:***

With regard to the Employee Benefits, the Bank is maintaining the Gratuity fund with LIC of India. For the year 2025-26, bank has paid an amount of Rs: 2,86,76,655.00 towards gratuity premium and the fund value as on 31.03.2026 is Rs: 30,30,71,542.00/-. Further in the year 2025-26 an outstanding amount of Rs: 109,487,625.00 kept towards leave encashment and Provision amount of Rs: 3,72,338.00 /- 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.

The Guntur District Co-Operative Central Bank Ltd.,Tenali

Sd/-

Chief Executive Officer
Place: Guntur
Date: 27.05.2026

For Chinta Krishna Rao&Co
Chartered Accountants
Firm Reg.No:000647S

Sd/-

(Chinta Krishna Rao)
Partner
Membership No:023517
UDIN: 26023517MEUUHZ4743