

29th ANNUAL REPORT 2025-2026



40% Growth

- ↑ Deposits
- ↑ Advances
- ↑ Total Business



Estd. 1998

The Adarsh Co-operative Urban Bank Ltd.

Hyderabad, Telangana.



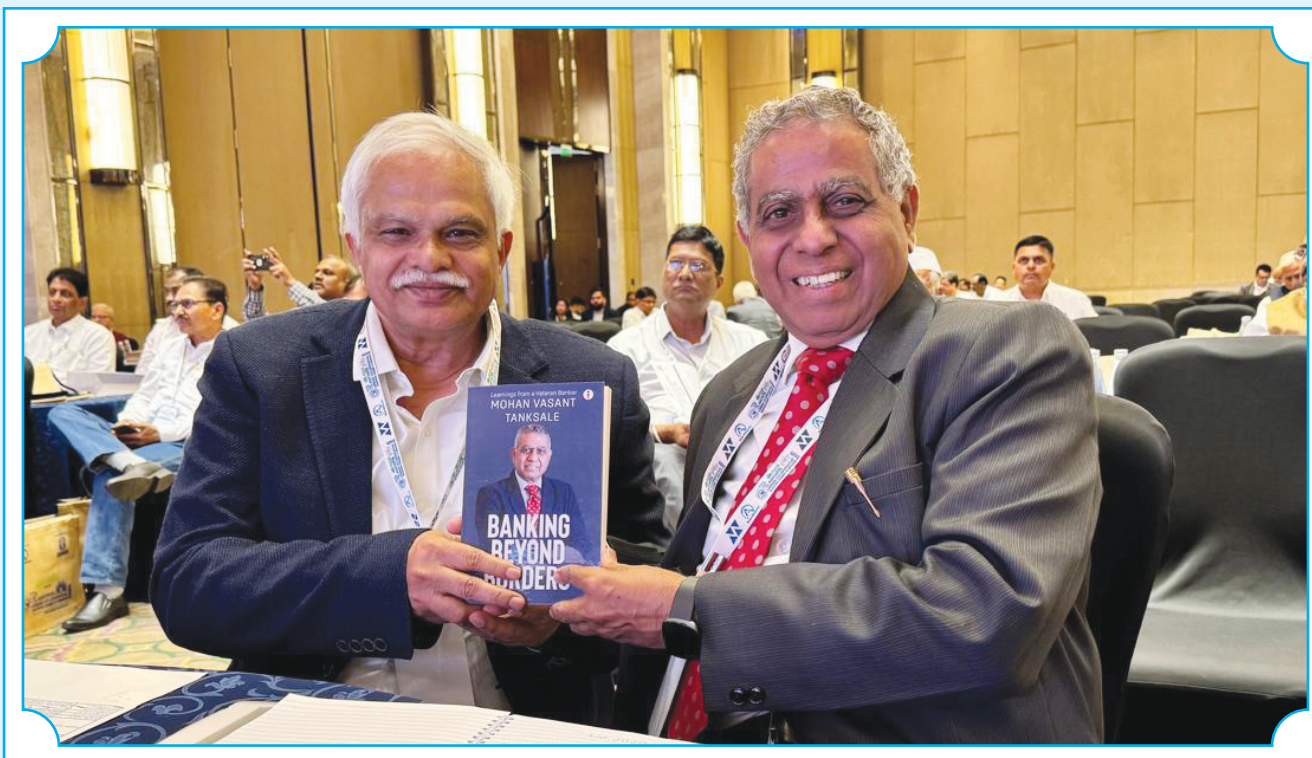
Receiving "Life time Achievement award" by our Chairman Sri G. Madana Gopala Swamy, from Banking frontiers in the function & Best LOS & LMS Transformation and Best SOC transformation on behalf of the Bank. Sri D. Venkataratnam, Chairman BOM, Sri Ch. Anil Kumar, Dr G.V. Narasimha Rao, Directors are present in the function.



Receiving Awards of "Banking Tech Project of the Year" and "outstanding use of data" by our chairman Sri G. Madana Gopala Swamy from ICONIC Leader Award -2025 function held at Mumbai. Sri D. Venkataratnam Chairman, BOM and Sri V. Ramachandra Rao Director are present in the function.



Receiving " Promising Leader Award" by our Chairman Sri G. Madana Gopala Swamy, from ICONIC Leader Award-2025 function held at Mumbai.



Presenting the book "Banking Beyond Borders" to our Chairman,
Sri G. Madana Gopala Swamy by the Author
Sri M.V. Tanksale, Former Chairman of Central Bank of India &
Former Chairman, Indian Banks Association



Our Chairman, Sri G. Madana Gopala Swamy sharing dais with
Sri Amit Shah, Honourable Minister for Home Affairs and Cooperation,
Government of India at CO-OP KUMBH 2025 held at New Delhi.



BOARD OF DIRECTORS

Sri Madana Gopala Swamy G	Chairman
Smt Usha Rani Yerapotina	Director
Smt Vijaya Eluru	Director
Sri Rama Rao Atluri	Director
Sri Anil Kumar Chanamolu	Director
Dr Venkata Narasimha Rao G	Director
Sri Veera Brahmananda Rao Maddali	Director
Sri Ramachandra Rao V	Director
Sri Venkata Aditya Chilukuri	Director
Sri Venkatramayya Chanda	Director
Sri Krupanandam M	Director
Sri Venkata Ramana M	Chief Executive Officer

BOARD OF MANAGEMENT

Sri Venkataratnam D	Chairman
Sri Madana Gopala Swamy G	Member
Dr Venkata Narasimha Rao G	Member
Smt Vijaya Eluru	Member
Sri Narasimha Murthy G V U	Member
Sri Narender Reddy K	Member

KEY MANAGEMENT TEAM

Sri Sadanand G	General Manager	
Smt Y P L Kumari	DGM	Chief Financial Officer (CFO)
Sri Ayyapa Naidu Ch	DGM	Chief Risk Officer (CRO)
Sri Venkateswara Rao K	AGM	Credit Department
Sri Prasad I B K	AGM	Recovery & Monitoring
Smt Rama Devi V	AGM	HR & Chief Compliance Officer (CCO)
Sri Murali Krishna Rao V	AGM	Information Technology
Sri Srinivasa Rao K	AGM	Personal Banking Department
Sri Subba Rao K V	Senior Manager	EPS Department
Smt Swapna K	Senior Manager	Credit Department
Sri Satyanarayana Reddy A	Manager	Chief Information Security Officer (CISO)
Sri Sunil GVVR K	Dy Manager	Information Technology & Network Infrastructure

Statutory Auditors :

M/s. A S K & Co.,
Chartered Accountants

Concurrent Auditors :

Sri Shiva Kumar T
Sri Raja Mohan Rao D
Sri Harinatha Rao N
Sri Rajaram P
Sri Ganesh Y

THE ADARSH CO-OPERATIVE URBAN BANK LTD., (T.B.C. No. 638)

1-251/1, MPR Complex, IDA Jeedimetla, Medchal - Malkajgiri District
Hyderabad - 500 055, Telangana.

NOTICE

Notice is hereby given that the Annual General Body Meeting of the Members of the Bank will be held on **Sunday the 21st June 2026 at 11.30 A.M.** at the Conference Hall, Jeedimetla Industrial Association Building, Opposite Jeedimetla Bus Depot, Jeedimetla, Hyderabad- 500 055 to transact the following business.

AGENDA

1.
 - a). To Consider and approve the statement of accounts including Balance Sheet as on 31st March 2026 and Profit & Loss account for the year ended 31st March 2026 along with the Chairman's Report, Directors Report, Independent Auditor's Report and Final Audit Report of the Auditors.
 - b). To appropriate Profits for the Financial Year 2025-26.
 - c). To consider declaration of Dividend for the Financial Year 2025-26.
 - d). To ratify the Revenue and Capital expenditure incurred during the Financial Year 2025-26.
 - e). To approve the Revenue and Capital Expenditure budgets and the Action plan for the Financial Year 2026-27.
2. **To consider the following business:**
 - i. Ratification of admission of members, disqualification of members, withdrawal of members, allotment and transfer of share capital during the Financial Year 2025-26.
 - ii. Review of the loans and defaulters/overdue/loans where legal action was taken including ratification of Provisions/Write-offs/ Interest concessions during the Financial Year 2025-26.
 - iii. Ratification of Investments made by Investment/ALM Committee during the Financial Year 2025-26
 - iv. Approval for transfer of unclaimed dividend declared for the FY 2022-23, if any to Reserve Fund as per the provisions of Bye Law No. 44 (iv)
 - v. Staff Matters.
3. **To consider amendment of Byelaws of the Bank:**
 - a) Bye-Law No. 5 : Objects
 - To undertake Insurance Business.
 - To Introduce NRI Banking Services.
 - To deal and act as Authorized Dealers in Foreign Exchange.
 - Introduction of Digital Banking Products, Doorstep Banking, Payment Products, Payment Aggregators, BBPS, etc.,
 - b) Bye-Law No. 22 : Quorum for General Body.
 - c) Bye-Law No. 40 : "Linking of shareholding for Pledge Loans/Gold Loans/Occasional Borrowers".
4. To consider any other subject with the permission of the Chair.

(BY THE ORDER OF THE BOARD OF DIRECTORS)

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026.

Sd/-
CHIEF EXECUTIVE OFFICER



REPORT OF THE CHAIRMAN

I welcome the esteemed members, depositors and other stake holders of the Bank to this Annual General Body Meeting for the Financial Year 2025-26.

It is my privilege to present the Chairman's Report before the August body of the Bank for the Financial Year 2025-26 at this 29th Annual General meeting of the Bank. The Financial Year 2025-26 has been marked by significant changes in the Indian Economy in general and the Banking Sector in particular, offering both challenges and opportunities for the Urban Cooperative Banks.

NATIONAL CO-OPERATION POLICY (NCP), 2025

The National Cooperation Policy (NCP), 2025 was launched on 24th July 2025 by the Hon'ble Home & Cooperation Minister Sri Amit Shah. The formulation of this policy has been envisaged to fulfil the mandate of the Ministry of Cooperation - "Sahkar se Samridhhi." The policy provides a roadmap for the systematic and holistic development of the cooperative sector.

INDIAN ECONOMY:

The Indian Economy has demonstrated remarkable resilience and dynamism during the FY 2025-26.

As per the new GDP series (base year 2022-23), real GDP growth for 2025-26 is estimated at 7.6% higher than 7.1% in FY 2024-25 and 7.2% in FY 2023-24. This corroborates the underlying strong momentum in economic activity, supported by robust consumption and investment.

Agriculture and allied activities witnessed a deceleration with growth at 2.4% in 2025-26 while industrial growth improved to 9.5% and services grew by 8.7%.

The construction, trade, financial services and manufacturing sectors are key drivers of the growth.

Core inflation was at 3.7% in the FY 2025-26 and is projected at 4.4% for FY 2026-27.

Consumer Price Index (CPI) inflation for 2026-27 is projected at 4.6%.

IMPACT OF CONFLICT IN WEST ASIA:

The US led Iran-Israel conflict significantly impacts India's economy by triggering volatility in oil markets, with crude prices rising nearly 30%, results in increase in inflation and raises transport/logistics costs. The crisis threatens to widen India's trade deficit, put pressure on the rupee, and disrupt key shipping routes via the Strait of Hormuz, potentially impacting fertilizer imports and overall GDP growth. The following sectors are impacted due to the conflict.

- Agriculture/Fertilizers: Rising natural gas prices affect fertilizer production, risking shortages if the crisis lasts, potentially threatening food security.
- Exports: Exports, including agricultural products like Basmati rice (major buyer: Iran), may suffer due to shipping bottlenecks.
- Aviation: Jet fuel prices are rising, increasing air travel costs.

INDIAN BANKING SECTOR AND PAYMENT SYSTEMS:

The banking sector, which continues to meet the large funding requirements of the economy, has demonstrated resilience with healthy balance sheet.

The Indian banking sector in FY 2025-26 reached new heights, marked by a 15.9% year-on-year surge in credit growth and record profitability, with Public Sector Banks (PSBs) leading for the first time in 14 years. Asset quality hit multi-decadal highs (GNPA < 2%), while robust credit demand was broad-based across retail, agriculture, and MSME sectors.

Banks have improved their capital adequacy ratios (CAR) through both higher profitability and by raising capital from markets.

AMENDMENTS TO BANKING REGULATION ACT, 1949:

Government of India made amendments to Banking Regulation Act, 1949. One of the important amendments which impact the governance of UCBs, details are furnished below:

Term of Director of an Urban Co-operative Bank :

- Director (other than Chairman/WTD) allowed to hold office continuously for maximum period of ten (10) years.
- He can be re-elected to the Board after a cooling period of three (3) years.

CHANGES IN REGULATORY FRAMEWORK:

During the Financial Year 2025-26, Reserve Bank of India has favourably considered various representations of Urban Co-operative Banking sector and issued guidelines in the following areas:

- UCBs can now open new branches up to 15% (maximum 10 branches) of the existing number of branches in the previous financial year without prior approval of the RBI under Automatic Route.
- Doorstep banking facility can now be provided by UCBs. Account holders of these banks can now avail various banking facilities at home, such as cash withdrawal, cash deposit, KYC, demand draft, and life certificate for pensioners etc.,
- Existing restrictions on sanction of loans against gold ornaments/jewellery by UCBs have been removed and made it on par with Commercial Banks.

NEW INITIATIVES:

I am glad to announce that the Bank has implemented several new initiatives during the Financial Year 2025-26 which are furnished below:

- As per RBI guidelines, bank domain is migrated to bank.in to have better security and for easy identification that the website belongs to Bank.
- As per TRAI and RBI guidelines, a new telephone number starting with 1600 for all outgoing calls from bank is introduced to enable the customer to know that the call is from a Bank.
- Onboarded an application to conduct system based Concurrent Audit and Risk Based Internal Audit for better monitoring of compliance.
- Extended the facility of Continuous clearing to the customers of our bank. Due to this facility, cheques presented by the customers are now cleared on the same day.
- Provided the facility of "Name look up" to the customers of our bank by which our customers can verify the name of the beneficiary of other bank before sending the funds through RTGS/NEFT/IMPS etc. This facility will minimise the risk of sending the money to wrong account.

DIGITAL LENDING APPLICATION/LOAN ORIGINATING SYSTEM:

- With an aim to increase efficiencies in lending process, improving TAT of loan proposals and to avoid physical movement of the loan proposals between branches and sanctioning authority, Bank has introduced Digital Lending Application during the Financial Year 2025-26.
- Processing the loan application through LOS, will help in online validation of PAN, Aadhaar, analysis of CIBIL data, analysis of Bank statement of the applicant, through interfaces with the respective organisations.
- Processing the loan proposal through LOS, helps in generation of loan documents, sanction letter through system thus minimising the manual errors in filling up the loan documents.
- We have integrated our LOS platform with Unified Lending Interface (ULI) of Reserve Bank of India during Financial year 2025-26 which will further improve the loan processing.

INTEGRATION WITH THE I4C (Indian Cyber Crime Coordination Centre) PORTAL:

- Our Bank has integrated with I4C portal of Ministry of Home Affairs to provide a framework and eco-system for Law Enforcement Agencies (LEAs) for dealing with Cybercrime in a coordinated and comprehensive manner.



- Ministry of Finance, Government of India notified I4C as authorised agency to get the information from Financial Intelligence Unit (FIU).
- Integration with I4C will help to identify the persons who have done fraudulent transactions /opened mule accounts across the banking system so that this information will be useful to the Bank at the time of onboarding new customers.

BRANCH EXPANSION:

During the year, we have successfully opened Eleven (11) new branches. With these eleven new branches, Branch network has gone up to Forty-Five (45) as at the end of the Financial Year 2025-26. These Branches are located at Medak, Vanasthalipuram, Hayatnagar, Dundigal-Gandimysamma, Gadwal, Nagar-Kurnool, Wanaparthy, Kamareddy, Kalwakurthy, Chevella and Nizamabad.

DIGITAL BANKING:

In line with the initiatives of Government of India in moving towards digital banking, our bank has introduced many digital products viz., ATMs, Recyclers, Mobile Banking, UPI, QR code with sound box etc for use by the customers.

During the Financial Year 2026-27, another digital product, Internet Banking (transactional) for Individuals will be introduced.

CHALLENGES AND OPPORTUNITIES:

- Competition with Commercial Banks and Small Finance Banks is always a challenge for Urban Cooperative Banks.
- Challenges were converted into opportunities and with the introduction of new digital products, by offering competitive interest rate on deposits, improving TAT in credit delivery and by providing excellent service to customers, our Bank is able to achieve a good growth in the business during the financial year 2025-26 in spite of competition from other banks.

CUSTOMER SERVICE:

- Our bank believe that Customer is the important person in the branch premises, and we are dependent on him.
- Customer satisfaction is paramount in any organisation and particularly for organisations in service sector.
- Customer satisfaction result in retention of existing customers and the spread of message by the existing customers, will help in onboarding the new customers.
- It is the endeavour of the bank to improve the service to the customers by implementing new products and services.
- Customer Complaint Resolution System (CCRS) introduced a decade back in the Bank with 24*7*365 days service, has evolved into more than complaint receiving and resolution system.
- We will ensure that this CCRS system shall become a barometer of performance and customer satisfaction measurement and more so an extended arm of governance in the Bank.
- The following services are provided to customers, which can be availed without visiting the branch.
- Availability of support to customer over phone 24*7*365 days and through e-mail to provide feedback and to register complaints
- Customer can get the services through toll free viz, statement of account for one year, balance enquiry, cheque book request etc.,
- Customer can get statement of account through e-mail registered with the Bank.

WAY FORWARD:

As we move forward, we remain committed to serve our customers and shareholders while embracing the new challenges and opportunities in the Co-operative Banking sector.

We are confident that, with the strategic initiatives and investment in digital technologies, our Bank will continue to improve the business and generate higher profits.

As the Government of India is giving importance to Cooperative sector by taking new initiatives, our bank will forge ahead by utilising the opportunities available.

ACKNOWLEDGEMENTS

I extend my heartfelt gratitude to the Board of Directors who have extended their cooperation in managing the affairs of the Bank effectively.

I extend my gratitude to Smt Scenta Joy, CGM (DoR) Reserve Bank of India, Mumbai who helped in getting logical conclusion to some of the challenges faced by Urban Cooperative Banks viz., Priority sector lending targets, exposure to Housing, Real estate sectors and definition of Small Value Loans etc.

I extend my sincere gratitude to Sri Chinmoy Kumar, Regional Director of Reserve Bank of India, Sri Prabhuti Samal, DGM and head of DOS, Reserve Bank of India, Hyderabad for their guidance and support. Their contributions have been invaluable in navigating the challenges of the Urban Cooperative Banking sector and ensuring our adherence to regulatory framework.

I am thankful for the excellent support extended by Sri K. Surendra Mohan, IAS, Secretary to Government, Ministry of Agriculture and Co-operation during TAFCUB meetings and Federation meetings in resolving the issues faced by Urban Cooperative Banks.

I extend my gratitude to Sri P. S. Rahul Raj, IAS, Special Commissioner for Cooperation and Registrar of Co-operatives and officers in the department of cooperation.

I also thank Sri T. Venkat Reddy, former DCO, Medchal-Malkajgiri District, Sri Nagalingachary, Deputy Registrar and DCO, Medchal Malkajgiri District for their continuous support to our Bank and to all the Urban Co-operative Banks in the district.

I would like to commend the dedication and hard work exhibited by the employees of our bank. Despite the challenging circumstances, they have continued to serve our customers with commitment. I express my gratitude to each one of them and look forward to their continued contributions in the years to come.

As we embark on another year of service and growth, let us remain steadfast and committed to mission.

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026

For and on behalf of the Board
Sd/-
G Madana Gopala Swamy
Chairman



DIRECTORS REPORT FOR THE FINANCIAL YEAR 2025-26

We, the Board of Directors have great pleasure in presenting the 29th Annual Report on the Business and Operations of the Bank along with Statutory Auditor's Report and details of activities performed by our Bank during the Financial Year 2025-26.

FINANCIAL PERFORMANCE AND KEY INDICATORS

Rs. in lakhs

PARTICULARS	As on 31-03-2026	As on 31-03-2025
Deposits	97780.24	69854.76
Advances	79594.05	57134.73
Total Business	177374.29	126989.49
Working Capital	107953.74	78580.44
Share Capital	4955.04	3614.71
Own Funds	9320.31	7686.12
Total Income	11038.37	8628.63
Profit Before Tax	1277.88	1363.34
Net Profit	943.41	1035.30
Total Assets	110354.16	80529.90
No. of Employees	325	255
Return on Equity %	19.04	28.64
Return on Capital Funds %	9.49	12.88
Return on Average Assets %	1.02	1.42
Cost of Deposits %	7.43	7.00
Yield on Advances %	13.03	12.61
Average Yield on Assets %	11.91	11.87
Gross Non-Performing Assets (Gross NPA)	1084.63	960.05
Net Non-Performing Assets (Net NPA)	324.24	0
Gross NPA to Advances %	1.36	1.68
Net NPA to Advances %	0.41	0
Provision Coverage Ratio %	70.11	102
Credit Deposit Ratio %	76	75
Capital Adequacy Ratio - Tier I capital %	13.55	13.94
Capital Adequacy Ratio - Tier I & Tier II Capital %	14.29	14.79
Business per Employee	545.77	498.00
Operating Profit per Employee	4.09	6.03
Net Profit per Employee	2.90	4.06
Net worth	9406.18	8036.51

BUSINESS GROWTH DURING THE FINANCIAL YEAR (2025 - 26) :

Core business of the Bank viz., deposits and advances has recorded a healthy growth during the financial year 2025-26 as compared to that of the previous financial years. The details of business are furnished below :

Rs. in lakhs

	2022-23	2023-24	Growth%	2024-25	Growth%	2025-26	Growth %
Deposits	50993.10	59205.28	16.10	69854.76	17.99	97780.24	39.98
Advances	37512.93	43796.55	16.75	57134.73	30.45	79594.05	39.31
Total business	88506.03	103001.83	16.38	126989.49	23.28	177374.29	39.68

PRIORITY SECTOR ADVANCES :

The bank has been giving importance to lending to priority sector which will help in generating employment, income to Government by way of tax, and creation of new generation entrepreneurs. The targets stipulated by Reserve Bank of India have been surpassed during the Financial Year 2025-26, the details are furnished below:

Adjusted Net Bank Credit as on 31-03-2025- Rs. 571,34,72,917/-

Sl.No.	Particulars	Target	Target Amount Rs.	Achieved Amount Rs.	Achievement
01	Priority Sector Advances	60%	342,80,83,750	6,51,57,99,821	114.04%
02	Weaker Section Advances	12%	68,56,16,750	1,88,47,67,805	32.99%
03	Micro Enterprise Advances	7.5%	42,85,10,469	2,54,62,23,589	44.57%

As the targets stipulated by Reserve Bank of India in Priority sector lending have been surpassed, our bank can sell Priority Sector Lending (PSL) Certificates to needy banks and can generate income which we will explore during the financial year 2026-27.

NATIONAL URBAN COOPERATIVE FINANCE AND DEVELOPMENT CORPORATION LIMITED (NUCFDC)

During the Financial year 2024-25, Umbrella Organisation (NUCFDC) started operations from its Mumbai Office and initiated steps for onboarding service providers relate to Core Banking Solutions, Compliance trackers and Risk Based Internal Audit.

Our Bank contributed Rs. 15 lacs towards capital of the Umbrella Organisation during the Financial Year 2025-26, taking the total contribution of Rs. 25.00 lacs to the capital of NUCFDC.

We are confident that Umbrella Organisation will play an important role in providing support to the Urban Cooperative Banks in the areas of Software solutions, Compliance etc and our bank will also derive support from the Organisation in the coming years.

We are glad to inform that our Chairman, Sri G Madana Gopala Swamy is a member of Leadership Council constituted by the Board of Directors of NUCFDC.

NON-FUND BASED BUSINESS

During the financial year 2025-26, Bank had issued 22 Bank Guarantees amounting to Rs. 0.80 crore. As on 31st March 2026, the outstanding Bank Guarantees stood at Rs. 2.39 crores numbering 75 Bank Guarantees. No Guarantee was invoked during Financial Year 2025-26.

No performance Guarantee was issued during the Financial Year 2025-26.

TREASURY & INVESTMENTS

In Compliance with the guidelines of Reserve Bank of India, we have made investments in Government Securities to maintain Statutory Liquidity Ratio (SLR) and in Term Deposits with Banks and in Non-SLR Investments as furnished below:



Particulars	Amount (Rs. in Lakhs)
a. Government securities (SLR Investments) – Book Value @	17752.09
b. Term Deposits with other Banks	1023.68
c. Shares - NUCFDC	25.00
- Others	0.01
Total Investments	18800.78

CONTRIBUTION TO THE EXCHEQUER :

I am glad to inform you that while carrying on Banking Business and providing service to the customers of the bank, our Bank has also contributed to the ex-chequer of the Government in the form of Taxes during the Financial Year 2025-26. The details are furnished below:

Details of Tax	Amount in Rupees
Income Tax	3,34,47,469-00
Goods & Services Tax (GST)	2,63,20,180-00

INTERNAL AUDIT & INSPECTION

Internal audits provide insights to various functionaries of the Bank and management regarding the effectiveness of an organization's risk management, governance, and internal control processes.

In an effort to improve the governance and internal control processes, we have been conducting internal audit & inspection on continuous basis covering all the branches. We are conducting Online Audit covering areas of Customer ID creation and Account Opening.

As the asset size of the bank is more than Rs. 500 crores, Risk Based Internal Audit (RBIA) is also conducted at yearly intervals covering Credit Risk, Operational Risk, IT risk etc.,

To make the function of Audit more effective, we have introduced system based Concurrent Audit and Risk Based Internal Audit (RBIA) by engaging the services of M/s Finakon Technologies Pvt Ltd., who has provided Audit tool to NABARD and other Banks.

This functionality will help in planning audit of different branches and help in identifying persistent irregularities.

DIGITAL PRODUCTS

Our Bank is pioneer in introducing new digital products and it is our endeavour to provide as many digital products as possible which are available in the marketplace. We have become a Direct member of Payment Systems of Reserve Bank of India during the Financial Year 2024-25 for handling RTGS/NEFT transactions without any need for a Sponsor Bank.

We have made available the following digital products to the customers.

- UPI Platform along with Auto pay
- Funds Transfer through RTGS, NEFT and IMPS
- QR Code with Sound Box facility
- Micro ATMs at all the branches to facilitate paper less cash transactions using Debit Card.

DEBIT CARDS AND ATMS

In order to provide any time banking transactions, our bank provide Rupay Debit Cards to our customers for doing transactions at ATMs, at Recyclers, at Merchant Establishments and E-Commerce Transactions (Online).

We have also installed 77 ATMs at all the branches and 6 Cash Recyclers to facilitate the customers to perform both financial and non-financial transactions at any time (24*7*365 days) with average transactions per day is approximately 4900 (on us and acquirer).

We have so far issued Rupay Debit cards as furnished below as on 31st March 2026

Type of Debit Cards	No. of cards issued
Rupay Classic	16743
Rupay Platinum & Contactless	36871

UPI PLATFORM

UPI application is a game changer in the area of digital transactions recording large volume of transactions touching an average of 64 crore transactions per day with all the participants. Our Bank customers are also using UPI Platform with an average of 1 lakh transactions per day.

We have integrated and live on UPI Platform, and the customers can utilise various UPI applications viz., BHIM, G-Pay, PhonePe, BharatPe, Paytm etc., to make or receive payments (even small value payments to Pan shop and Grocery shops etc. starting with Rs. 1/- also)

In the recent past, the following new features were added in UPI:

UPI Circle : This feature allows users to delegate payments to trusted secondary users (e.g., family members) while maintaining control over the main account.

UPI Lite Auto Top-up : Ensures faster, seamless micropayments with an automatic top-up feature for wallets.

Mandatory Two-Factor Authentication (2FA): Effective April 1, 2026, RBI and NPCI mandate an extra layer of authentication (biometric, OTP, or device-based) for all UPI transactions, moving beyond just the PIN to reduce Unauthorised transactions.

QR CODE WITH SOUND BOX :

We have provided QR Code with Sound box facility to our customers to route their business-related transactions digitally. We have provided this facility to 204 customers of the bank as on 31st March 2026.

INSURANCE :

a. Deposit Insurance:

The Bank has insured the Deposits of the customers of the Bank with Deposit Insurance & Credit Guarantee Corporation Limited (DICGC Ltd) and the premium was being paid regularly.

b. Bankers' Indemnity Policy :

Bank has obtained Indemnity Policy covering Cash in Vaults, Cash in Transit, Cash in ATMs, Cash and Valuables in the premises of Head Office and at forty-five (45) branches. The policy covers risks associated with Appraisers of gold ornaments/jewellery, Dishonesty, Theft, Burglary, Terrorism etc.

c. Standard Fire and Perils Policy :

Our Bank obtained Standard Fire and Perils Policy in respect of our Head Office and forty five (45) branches covering furniture & fixtures, computers, UPS systems & Office Equipment, Generators & Electricals, Strong Rooms, Cash Counting Machines, Lockers and Safes etc. covering the risks of fire, burglary etc.,

d. Cyber Insurance :

Keeping in view the guidelines issued by Reserve Bank of India to protect the data of the Bank from Cyber-attacks and to protect the interests of the Bank customers, we have obtained Cyber Protect Digital Business and Data Protection Insurance Policy- Covering third party liability insurance, Data Privacy & Data Breach, Network Security, E-payment, Contractual penalties, Business interruption and Restoration, Hacking and Cyber extortion cover etc.,

e. Commercial Crime Insurance:

We have also obtained one more policy viz., Commercial Crime Insurance Policy- covering Contractual loss or property loss or Cash or Valuables, legal liability due to crimes committed by criminals etc.



f. Staff Training:

Training and development are crucial for organizations particularly in Service sector like Banking, as the Training help in enhancing the skills of employees, boost productivity, improve job satisfaction, and ultimately contribute to the overall success of the organisation.

Training is essential to keep updated, in the dynamic digital economy, to handle the competition and to remain relevant in the industry.

Employees need to be updated in various laws governing Banking practices and evolving Technologies, familiarise with various processes, products and compliances which can be achieved through Training only.

Our Bank invested in these initiatives to ensure that the staff working at branches and at Head Office are well-equipped to handle current tasks and adapt to future challenges.

During the Financial Year 2025-26, we have conducted in-house training programmes for new recruits and employees who have put in one year of service on General Banking, Basics of Credit, Cash management. We have also sponsored our staff to the Training programmes organised by Telangana State Cooperative Urban Banks Federation Ltd, CAB-Pune of RBI, Hyderabad School of Banking and Finance and other prominent Institutions/Organisations.

Our staff are also participating in the online webinars/workshops on various subjects relates to Banking sector organised by Reserve Bank of India, NPCI, College of Agricultural Banking (CAB-Pune), IDBI Training College, Indian Institute of Bank Management, Telangana State Cooperative Union Ltd and NUCFDC Ltd.

g. Awards & Accolades :

We are glad to inform all our shareholders that our bank had won the following Awards during the Financial Year 2025-26:

- **FCBA 2025 Awards for**
 - "Best LOS-LMS Transformation"
 - "Best SOC Transformation"
- **ICONIC Leader Award-2025**
 - "Banking Tech Project of the Year"
 - "Outstanding Use of data"
- In addition of Awards received by the Bank, our bank Chairman also received the Individual Awards from FCBA-2025 for his contribution to the Cooperative Sector in general and our Bank in Particular.
 - "Lifetime Achievement Award"
 - "Promising Leader Award"

MEMBERSHIP AND SHARE CAPITAL :

The paid up "A" Class share capital of the Bank increased from Rs. 3614.71 lakhs to Rs. 4955.04 lakhs during the current financial year (FY 2025-26). The number of "A" Class members as on 31st March 2026 is 12923 as against 11203 as on 31st March 2025.

We are glad to inform the members of the Bank, that the Registrar of Co-operative Societies has granted approval increasing the Authorised Capital from Rs. 50 crores to Rs. 100 crores and also approved necessary amendments to the Bye laws of the Bank vide proceedings dated 18th April 2026.

NETWORTH:

The Net worth of the Bank improved to Rs. 94.06 crores as on 31st March 2026 as against Rs. 80.36 crores at the end of the previous financial year (FY 2024-25) registering a growth of Rs. 13.70 crores.

UNCLAIMED DIVIDENDS:

The shareholders who have not received/claimed dividends for the past years are requested to contact the concerned Branch Managers or Shares Department at Head Office and update the KYC for making the payment of dividend as per mandate.

NET PROFIT:

The Bank earned a Net Profit of Rs. 9.43 crores during the financial year 2025-26 after making provisions for Income Tax and all other provisions as against the Net Profit during the financial Year 2024-25 of Rs. 10.35 crores.

DIVIDEND:

Members of Bank are aware that our Bank has a consistent history of Dividend Payment since inception of the Bank.

For the Financial Year 2025-26, The Board of Directors of our bank is pleased to recommend a dividend of 16% on the Paid-up capital, subject to approval by General Body.

**AMENDMENT OF BYELAWS PROPOSED FOR APPROVAL BY GENERAL BODY OF
THE ADARSH COOPERATIVE URBAN BANK LTD., DT. 21-06-2026**

Subject	Existing	Proposed	Reason
Objects Bye-Law No. 5: Objetcts	5. Objects: xxv). To undertake any other form of business which the Central Government or RBI may specify as a form of business in which it is lawful for co-operative Banking Institution to engage.	5. Objects: xxv). • To undertake Insurance Business. • To Introduce NRI Banking Services. • To deal and act as Authorized Dealers in Foreign Exchange. • Introduction of Digital Banking Products, Doorstep Banking, Payment Products, Payment Aggregators, BBPS, etc., • To undertake any other form of business which the Central Government or RBI may specify as a form of business in which it is lawful for co-operative Banking Institution to engage.	To enable Bank to improve other income and serve customers through Digital channels.
Quorum Bye-Law No. 22 : Quorum for General Body.	22. Quorum: One-fifth of the total number of shareholder members shall constitute Quorum for a General Meeting. No business shall be transacted at any meeting unless the quorum of members is present.	22. Quorum: One-tenth of the total number of shareholder members shall constitute Quorum for a General Meeting. No business shall be transacted at any meeting unless the quorum of members is present.	In tune with Rule No.23(1) of the Telangana Cooperative Societies Rules, 1964.
Bye-Law No. 40 : Linking of Shareholding with Loan/limits:	40. Linking of Shareholding with Loans/Limits: b). Notwithstanding anything contained in the above clauses, no member can hold shares more than such portion of the share capital of the Bank subject to a maximum of 1/10th of the Share Capital of the Bank or limits prescribed under applicable Cooperative Societies Act whichever is less.	40. Linking of Shareholding with Loans/Limits: b). Notwithstanding anything contained in the above clauses, no member can hold shares more than such portion of the share capital of the Bank subject to a maximum of 5% of the Share Capital of the Bank or limits prescribed under applicable Cooperative Societies Act whichever is less.	In tune with the provisions applicable to eligible Co-operative Banks under section 115-B(viii) of Telangana Cooperative Societies Act 1964.



APPROPRIATION OF NET PROFIT :

The Board of Directors recommend the following appropriation of the Net Profit for the Financial Year 2025-26 for approval by the General Body:

S. No.	Description	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
1	Profit After Tax			9,43,41,027
2	Appropriation			
	a. Statutory Reserve	2,40,00,000		
	b. Education Fund	1,50,000		
	c. Common Good Fund	1,10,000		
	d. Investment Fluctuation Reserve	45,00,000		
			2,87,60,000	
	e. Dividend @ 16% on share capital		6,49,82,387	9,37,42,387
3	Balance of Profit carried forward to Balance Sheet			5,98,640
4	Add: P& L Balance of Previous year Brought Forward			4,27,16,275
5	Balance of Profit carried over			4,33,14,915

For and on behalf of
Board of Directors of
The Adarsh Co-operative Urban Bank Ltd.,

Sd/-
Ch Venkatramayya
Director

Sd/-
M V Brahmananda Rao
Director

Sd/-
G Madana Gopala Swamy
Chairman

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026

FINAL AUDIT REPORT FOR THE YEAR 2025-2026

1. Name of the Bank with Reg. No. : The Adarsh Co-operative Urban Bank Ltd.,
Regd. No. TBC 638
2. Date of Registration : 15th July 1997
3. Date of Commencement of Business : 06th February 1998
4. Area of operation of the Bank : Entire State of Telangana.
5. Postal address of the Bank : 1-251/1, MPR Complex, Shapur Nagar, Phase-I,
IDA Jeedimetla, Medchal Malkajgiri Dist.,
Hyderabad - 500 055.
6. Agency employed for Audit : M/s A S K & Co.,
7. Name of the Auditor : CA Sri N S Krishna (Partner)
8. HO of the Auditor : Hyderabad
9. Dates of Audit : **Branch Audit :**
10-12-2025 to 12-12-2025,
15-12-2025 to 17-12-2025,
19-12-2025, 21-12-2025 to 22-12-2025
25-12-2025, 30-12-2025, 08-01-2026
Head Office Audit :
24-04-2026 to 23-05-2026

- | 10. Membership of the Bank | A Class Share Capital | | B Class Share Capital | |
|--|------------------------------|-----------------|------------------------------|--------------|
| Particulars | No. of Members | Amount (Rs.) | No. of Members | Amount (Rs.) |
| At the beginning of the year | 11203 | 36,14,71,200.00 | 12 | 120.00 |
| Admitted during the year | 1831 | 13,47,02,650.00 | 0 | 0.00 |
| Withdrawn during the year | 111 | 6,70,050.00 | 0 | 0.00 |
| Total at the end of the year
i.e., 31-03-2026 | 12923 | 49,55,03,800.00 | 12 | 120.00 |
11. Working capital of the Bank : Rs. 107953.74 lakhs
 12. Maximum borrowing limit of the bank as per the Byelaws : The Maximum Borrowing Power of the bank shall not exceed the limit prescribed under Telangana Co-operative Societies Act. 1964 and rules thereon if any and as amended from time to time/the limits prescribed by RBI by way of directive guidelines /clearance from time to time.
 13. Total subsidy given to the Bank by Govt. : The Government gives no subsidy to the Bank
 14. Who is In-charge of the Cash balance, Securities & other valuables : The Cash, Securities and other valuables are kept in joint custody of the Branch Manager/ Senior Manager/ Manager/ Asst. Manager and Officer of the Bank.
 15. Total No. of Branches of the Bank : 45
 16. Total Number of ATMs : 77 Onsite ATM's and 6 Recyclers
 17. Classification of the Bank under the year of Audit : "A" Class



18. Whether the Cash balance verified :

Yes, Certified that I have verified the closing Cash balance of the following Branches as under:

S. No.	Name of the Branch	Date	Balance (Rs.)	Whether Tallied
1	Hayath Nagar (1037)	10-12-2025	45,63,750.00	Tallied
2	LB. Nagar (1020)	11-12-2025	27,15,134.00	Tallied
3	S R Nagar (1002)	12-12-2025	69,39,850.00	Tallied
4	Madhapur (1024)	12-12-2025	19,64,422.00	Tallied
5	Ameenpur (1022)	15-12-2025	20,43,350.00	Tallied
6	Kondapur (1008)	16-12-2025	65,31,333.00	Tallied
7	BHEL (1015)	16-12-2025	30,84,949.00	Tallied
8	Pashamylaram (1010)	17-12-2025	53,80,101.00	Tallied
9	Narsingi (1021)	17-12-2025	35,31,906.00	Tallied
10	Bachupally (1005)	19-12-2025	62,73,631.00	Tallied
11	Manikonda (1019)	19-12-2025	34,61,619.00	Tallied
12	Miyapur (1014)	21-12-2025	21,98,001.00	Tallied
13	Vanasthalipuram (1036)	21-12-2025	34,60,417.00	Tallied
14	Badagpet (1034)	22-12-2025	35,34,335.00	Tallied
15	Jeedimetla Village (1003)	25-12-2025	94,11,106.00	Tallied
16	Kukatpally (1004)	25-12-2025	73,09,344.00	Tallied
17	Bowenpally (1026)	30-12-2025	62,44,115.00	Tallied
18	Kushaiguda (1029)	30-12-2025	33,14,759.00	Tallied
19	TSIC Colony (1009)	08-01-2026	1,97,68,058.00	Tallied

19. Books of accounts maintained by the bank : List enclosed

20. Remarks and observations of the auditor : Notes to Accounts enclosed

CERTIFICATE

Certified that we, A S K & Co., Chartered Accountants duly authorized to conduct the audit for the year 2025-2026 hereby certify that we have audited the accounts of the Bank on the date mentioned above. That we have checked the vouchers for establishment and contingencies and found correct. We have checked all the entries of receipts and payments in the Cash Book as per the records produced during the course of audit and certified the Statement of 1. Profit and Loss account for the period ending 31-03-2026 and 2. Balance Sheet as on 31-03-2026.

sd/-

For M/s ASK & Co.

Chartered Accountants

Firm Regn. No: 013735S

NS Krishna

Partner

M.No. 233858

UDIN : 26233858RSSGYH1309

Place : Hyderabad.

Date : 29-05-2026



ASK & Co.
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Members of The Adarsh Co-operative Urban Bank Limited,

We have audited the accompanying financial statements of The Adarsh Co-operative Urban Bank Limited ("the Society") which comprise the Balance Sheet as at 31st March 2026, and the statement of Profit and Loss for the year ended 31st March 2026, and a summary of significant accounting policies and other explanatory information.

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. 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.

Our responsibility is to express an opinion on these financial statements based on our audit. We have 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 about 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 procedures selected depend on the auditor's judgement, including 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 Society's preparation and fair presentation of the financial statements 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 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.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a). In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2026.
- (b). In the case of the Profit and Loss Account, the Profit for the year ended on March 31, 2026, and we report that:
 - (a). We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - (b). In our opinion, proper books of accounts as required by law have been kept by the Society/Bank so far as appears from our examination of those books.
 - (c). The Transactions of the Society/Bank, which have come to our notice, have been within the powers of the Society/Bank.
 - (d). The Balance Sheet and Statement of Profit and Loss dealt with by this Report are in agreement with the Books of account.
 - (e). In our opinion, the Balance Sheet and Statement of Profit and Loss comply with the Accounting Standards issued by the Institute of Chartered Accountants of India.

sd/-

For M/s ASK & Co.

Chartered Accountants

Firm Regn. No: 013735S

NS Krishna

Partner

M.No. 233858

UDIN : 26233858RSSGYH1309

Place : Hyderabad.

Date : 29-05-2026



FORM A
BALANCE SHEET OF THE ADARSH CO-OPERATIVE URBAN BANK LIMITED
BALANCE SHEET AS ON 31st MARCH 2026

(in rupees)

PARTICULARS	Schedule	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
CAPITAL & LIABILITIES			
Capital	1	49,55,03,920	36,14,71,320
Reserves and Surplus	2	59,08,73,258	54,17,76,752
Deposits	3	977,80,24,400	698,54,75,927
Borrowings	4	0	0
Other liabilities and Provisions	5	17,10,13,994	16,42,65,862
	Total	1103,54,15,572	805,29,89,861
ASSETS			
Cash and balances with Reserve Bank of India	6	52,35,32,910	33,09,87,028
Balances with Banks and Money at call and short notice	7	43,63,86,801	39,52,10,390
Investments	8	179,62,90,463	134,47,72,743
Advances	9	795,94,04,776	571,34,72,917
Fixed Assets	10	23,00,64,899	18,49,19,814
Other Assets	11	8,97,35,723	8,36,26,969
	Total	1103,54,15,572	805,29,89,861
Contingent liabilities	12	8,17,23,767	6,64,96,477
Bills for collection			

As per my report of even date

Sd/-
For M/s A S K & Co.
Chartered Accountants
Firm Reg. No : 013735S
N S Krishna
Partner
M.No. 233858

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
G Madana Gopala Swamy
Chairman

Sd/-
Ch Venkatramayya
Director

Sd/-
M V Brahmananda Rao
Director

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026

FORM B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH 2026

(in rupees)

PARTICULARS	Schedule	Year ended on 31-03-2026 (Current year)	Year ended on 31-03-2025 (Previous year)
I. INCOME			
Interest earned	13	99,83,01,570	75,27,43,931
Other Income	14	10,55,35,881	11,01,19,496
	Total	110,38,37,451	86,28,63,427
II. EXPENDITURE			
Interest expended	15	60,54,73,760	43,77,68,820
Operating expenses	16	36,53,65,317	27,12,96,571
Provisions and Contingencies	17	3,86,57,347	5,02,68,035
	Total	100,94,96,424	75,93,33,426
III. PROFIT / LOSS			
Net Profit / Loss (-) for the year		9,43,41,027	10,35,30,001
Profit / Loss (-) brought forward		4,27,16,275	4,11,03,767
	Total	13,70,57,302	14,46,33,768
IV. APPROPRIATIONS			
Transfer to Statutory reserves		2,40,00,000	4,00,00,000
Transfer to other reserves		47,60,000	2,60,000
Transfer to proposed Dividend		6,49,82,387	6,16,57,493
Balance carried over to Balance sheet		4,33,14,915	4,27,16,275

As per my report of even date

Sd/-
For M/s A S K & Co.
Chartered Accountants
Firm Reg. No : 013735S
N S Krishna
Partner
M.No. 233858

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
G Madana Gopala Swamy
Chairman

Sd/-
Ch Venkatramayya
Director

Sd/-
M V Brahmananda Rao
Director

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026



SCHEDULES

	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Schedule 1 - Capital		
Authorised Capital		
1,00,00,000 Shares of Rs. 50/- each	Rs. 50,00,00,000	50,00,00,000
Issued Capital	49,55,03,800	36,14,71,200
9910076 A Class Shares of Rs. 50/- each		
Prev. Year 7229424 A class shares of Rs. 50/- each		
Subscribed Capital	49,55,03,800	36,14,71,200
9910076 A Class Shares of Rs. 50/- each		
Prev. Year 7229424 A class shares of Rs. 50/- each		
Called-up Capital	49,55,03,800	36,14,71,200
9910076 A Class Shares of Rs. 50/- each		
Prev. Year 7229424 A class shares of Rs. 50/- each		
Less: Called unpaid	0	0
Add: Forfeited Shares	0	0
Twelve B Class Shares of Rs. 10/- each	120	120
Total	Rs. 49,55,03,920	36,14,71,320
Schedule 2 - Reserves and Surplus		
I Statutory Reserves		
Opening Balance	23,81,58,409	17,79,36,769
Additions during the year	4,02,12,571	6,02,21,640
Deductions during the year	0	0
Rs.	27,83,70,980	23,81,58,409
II. Capital Reserves		
Opening Balance	0	0
Additions during the year	0	0
Deductions during the year	0	0
Rs.	0	0
III. Share Premium		
Opening Balance	0	0
Additions during the year	0	0
Deductions during the year	0	0
Rs.	0	0
IV. Revenue and other Reserves		
Opening Balance	15,89,84,575	14,51,77,575
Additions during the year	4,72,03,637	3,24,42,799
Deductions during the year	3,07,43,236	1,86,35,799
Rs.	17,54,44,976	15,89,84,575
V. Balance of Profit and Loss Account	13,70,57,302	14,46,33,768
Total (I, II, III, IV & V)	Rs. 59,08,73,258	54,17,76,752

SCHEDULES

		As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Schedule 3 - Deposits			
A. I. Demand Deposits			
i) From Banks		0	0
ii) From others		66,37,59,671	57,40,91,084
Total	Rs.	66,37,59,671	57,40,91,084
II. Savings Bank Deposits			
i) From Individuals		137,77,17,524	106,06,84,011
ii) From other Societies & Corporates		1,32,63,264	1,03,51,305
Total	Rs.	139,09,80,788	107,10,35,316
III. Term Deposits			
i) From Banks		0	0
ii) From others		772,32,83,941	534,03,49,527
Total	Rs.	772,32,83,941	534,03,49,527
Total (I, II & III)	Rs.	977,80,24,400	698,54,75,927
B. i) Deposits of Branches in India			
ii) Deposits of Branches outside India		977,80,24,400	698,54,75,927
		0	0
Total	Rs.	977,80,24,400	698,54,75,927
Total (A & B)	Rs.	977,80,24,400	698,54,75,927
Schedule 4 - Borrowings			
I. Borrowings in India			
a) Reserve Bank of India		0	0
b) Other Banks		0	0
c) Other Institutions and Agencies		0	0
II. Borrowings outside India			
		0	0
Total (I & II)	Rs.	0	0
Secured Borrowings included in I and II above	Rs.	0	0
Schedule 5 - Other Liabilities and Provisions			
I. Bills payable		1,82,10,918	1,81,50,603
II. Inter-office adjustment (net)		0	0
III. Interest accrued		2,78,05,459	2,26,29,708
IV. Others (including Provisions)		12,49,97,617	12,34,85,551
Total (I, II, III & IV)	Rs.	17,10,13,994	16,42,65,862



SCHEDULES

	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Schedule 6 - Cash and Balance with Reserve Bank of India		
I. Cash in Hand (including Foreign currency notes)	36,70,95,713	26,88,95,627
II. Balances with Reserve Bank of India		
(a) in Current Account	15,64,37,197	6,20,91,401
(b) in other Accounts	0	0
Total (I & II)	Rs. 52,35,32,910	33,09,87,028
Schedule 7 - Balance with Banks and Money at Call and Short Notice		
I. In India		
(i) Balances with Banks		
(a) in Current Accounts	33,40,18,028	28,91,24,421
(b) in Other Deposit Accounts	10,23,68,773	10,60,85,969
(ii) Money at call and short notice		
(a) with Banks	0	0
(b) with other Institutions	0	0
Total (i & ii)	Rs. 43,63,86,801	39,52,10,390
II. Outside India		
i) in Current Accounts	0	0
ii) in Other Deposit Accounts	0	0
iii) Money at call and short notice	0	0
Total (i, ii & iii)	Rs. 0	0
Grand Total (I & II)	Rs. 43,63,86,801	39,52,10,390
Schedule 8 - Investments		
I. Investments in India in		
(i) Government Securities	179,37,89,463	134,37,71,743
(ii) Other Approved Securities	0	0
(iii) Shares	25,01,000	10,01,000
(iv) Debentures and Bonds	0	0
(v) Subsidiaries and/or Joint Ventures	0	0
(vi) Others (to be specified)	0	0
Total	Rs. 179,62,90,463	134,47,72,743
II. Investments outside India in		
(i) Government Securities (including local authorities)	0	0
(ii) Subsidiaries and/or Joint Ventures outside India	0	0
(iii) Other Investments (to be specified)	0	0
Total	Rs. 0	0
Grand Total (I & II)	Rs. 179,62,90,463	134,47,72,743

SCHEDULES

		As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Schedule 9 - Advances			
A. (i) Bills purchased and discounted		0	0
(ii) Cash Credits, Overdrafts and Loans repayable on demand		81,78,12,762	90,93,15,288
(iii) Term Loans		714,15,92,014	480,41,57,629
Total	Rs.	795,94,04,776	571,34,72,917
B. (i) Secured by Tangible Assets		786,09,05,052	563,75,69,050
(ii) Covered by Bank / Government Guarantees		0	0
(iii) Unsecured		9,84,54,724	7,59,03,867
Total	Rs.	795,94,04,776	571,34,72,917
C.I. Advances in India			
(i) Priority Sectors		651,57,99,821	397,87,07,518
(ii) Public Sector		0	0
(iii) Banks		0	0
(iv) Others		144,36,04,955	173,47,65,399
Total	Rs.	795,94,04,776	571,34,72,917
C.II. Advances outside India			
(i) Due from Banks		0	0
(ii) Due from others		0	0
(a) Bills purchased and discounted		0	0
(b) Syndicated Loans		0	0
(c) Others		0	0
Total	Rs.	0	0
Grand Total (C.I. & C.II)	Rs.	795,94,04,776	571,34,72,917
Schedule 10 - Fixed Assets			
I. Premises			
At cost as on 31st March of the preceding year		0	0
Additions during the year		0	0
Deductions during the year		0	0
Depreciation to date		0	0
Total	Rs.	0	0
II. Other Fixed Assets (including furniture and fixtures)			
At cost as on 31st March of the preceding year		34,29,72,320	26,64,77,530
Additions during the year		8,17,19,561	7,64,94,790
Deductions during the year		0	0
Depreciation to date		19,46,26,982	15,80,52,506
Total	Rs.	23,00,64,899	18,49,19,814
Total (I & II)	Rs.	23,00,64,899	18,49,19,814



SCHEDULES

	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Schedule 11 - Other Assets		
I. Inter-office adjustments (net)	0	0
II. Interest accrued	5,36,89,325	4,79,69,843
III. Tax paid in advance / Tax Deducted at Source	0	0
IV. Stationery and Stamps	2,28,793	10,24,613
V. Non-banking Assets acquired in satisfaction of claims	0	0
VI. Others*	3,58,17,605	3,46,32,513
Total	Rs. 8,97,35,723	8,36,26,969

*In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

I. Claims against the Bank not acknowledged as debts	0	0
II. Liability for partly paid Investments	0	0
III. Liability on account of outstanding forward exchange contracts	0	0
IV. Guarantees given on behalf of constituents		
a) In India	2,39,05,959	2,03,74,524
b) Outside India	0	0
V. Acceptances, endorsements and other obligations	0	0
VI. Other items for which the bank is contingently liable	5,78,17,808	4,61,21,953
Total	Rs. 8,17,23,767	6,64,96,477

SCHEDULES

		Year ended on 31-03-2026 (Current year)	Year ended on 31-03-2025 (Previous year)
Schedule 13 - Interest Earned			
I. Interest / discount on advances / Bills		86,97,90,526	63,55,21,623
II. Income on Investments		11,58,36,452	10,07,84,647
III. Interest on balances with Reserve Bank of India and other Inter-Bank funds		1,26,74,592	1,64,37,661
IV. Others		0	0
Total	Rs.	99,83,01,570	75,27,43,931

Schedule 14 - Other Income			
I. Commission, Exchange and Brokerage		24,58,662	17,37,627
II. Profit on sale of Investments		0	76,78,677
Less: Loss on sale of Investments		0	0
III. Profit on Revaluation of Investments		0	0
Less: Loss on revaluation of Investments		0	0
IV. Profit on sale of Land, Buildings and other Assets		0	0
Less: Loss on sale of Land, Buildings and other Assets		0	0
V. Profit on Exchange transactions		0	0
Less: Loss on Exchange transactions		0	0
VI. Income earned by way of dividends etc. from Subsidiaries / Companies and /or Joint ventures Abroad / in India		0	0
0		0	0
VII. Miscellaneous Income		10,30,77,219	10,07,03,192
Total	Rs.	10,55,35,881	11,01,19,496

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

Schedule 15 - Interest Expended			
I. Interest on Deposits		60,54,73,760	43,77,68,820
II. Interest on Reserve Bank of India / Inter-Bank Borrowings		0	0
III. Others		0	0
Total	Rs.	60,54,73,760	43,77,68,820



SCHEDULES

	Year ended on 31-03-2026 (Current year)	Year ended on 31-03-2025 (Previous year)
Schedule 16 - Operating Expenses		
i Payment to and provisions for employees	10,12,80,410	8,13,15,606
ii Rent, Taxes and lightining	6,56,23,037	5,10,44,537
iii Printing and stationery	80,94,392	86,52,512
iv Advertisement and Publicity	2,73,044	22,14,582
v Depreciation on Bank's property	3,65,74,476	2,67,71,691
vi Depreciation on Investments	1,85,79,567	0
vi Director's fees, allowances and expenses	24,17,000	19,53,500
vii Auditors' fees and expenses (including Branch auditors)	8,11,370	7,92,000
viii Law charges	20,37,802	25,58,109
ix Postage, Telegrams,Telephones	80,28,283	43,09,740
x Repairs and maintenance	2,80,06,534	2,06,46,992
xi Insurance	1,63,93,473	1,43,36,592
xii Other expenditure	7,72,45,929	5,67,00,710
Total	Rs. 36,53,65,317	27,12,96,571
Schedule 17 - Provisions and Contingencies		
i Special provision for Bad Debts u/s 36(1)(viiia) of IT Act, 1961	0	1,22,00,000
ii Special Provision for HL's u/s 36(1)(viii) of IT Act, 1961	0	15,00,000
Contingent Provision for NPA	0	0
iii Provision for Losses	0	65,546
iv Standard Assets Provision	48,71,000	31,32,000
v Provision for Income Tax	3,34,47,469	3,28,04,437
vi Deferred Tax liability	49,115	80,092
vii Amortization of Premium on Investments	2,89,763	4,85,960
Total	Rs. 3,86,57,347	5,02,68,035

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

DISCLOSURE IN FINANCIAL STATEMENTS 'NOTES TO ACCOUNTS'

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2026	31-03-2025
i)	Paid up share capital and reserves (net of deductions, if any)	94.21	75.70
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i+ii)	94.21	75.70
iv)	Tier 2 capital	5.15	4.66
v)	Total capital (Tier1 + Tier 2)	99.36	80.36
vi)	Total Risk Weighted Assets (RWAs)	695.51	543.22
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.55%	13.93%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.74%	0.86%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.29%	14.76%
x)	Amount of paid-up equity capital raised during the year	13.40	4.28
xi)	Amount of non equity Tier - I capital raised during the year,	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year,	0.00	0.00

b) Draw down from Reserves

1. Education Fund

An amount of Rs. 45,000/- was drawn from the Education Fund for payment to Telangana State Cooperative Union Ltd., Gun foundry, Hyderabad, for the year 2025-2026, as per the Provisions of the Telangana State Co-operative Societies Act, 1964 and the rules thereunder.

2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities

(Amount in Rs. crore)

	Day 1	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 and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and up to 5 years	Over 5 year	Total
Deposits	2.22	24.17	20.06	30.23	45.50	29.44	101.36	189.31	502.79	31.28	1.44	977.80
Advances	5.45	2.14	4.44	13.21	26.33	26.88	122.04	275.49	49.07	91.10	179.79	795.94
Investments	-	-	-	-	1.00	2.00	7.77	3.50	11.00	45.69	118.91	189.87
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 percent) and Current (15 percent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in Day 1, 2-7 days, and 8-14 days' time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1-3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioral pattern, roll-in and roll-out, embedded options, etc. based on past data / empirical studies could classify them in the appropriate buckets, i.e., behavioral maturity instead of contractual maturity, subject to the approval of the Board/ALCO.

b) Liquidity coverage ratio (LCR)

Not applicable

c) Net Stable Funding ratio (NSFR)

Not applicable



3. INVESTMENTS

a) Composition of Investment Portfolio As at 31-03-2026

(Amount in Rs. crore)

	Investments in India							Investments outside India				Total Investm ents
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total invest ments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Invest ments outside India	
Held to Maturity	116.63	0.00	0.25	0.00	0.00	0.00	116.88	0.00	0.00	0.00	0.00	116.88
Gross	116.63	0.00	0.25	0.00	0.00	0.00	116.88	0.00	0.00	0.00	0.00	116.88
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	116.63	0.00	0.25	0.00	0.00	0.00	116.88	0.00	0.00	0.00	0.00	116.88
Available for Sale	62.75	0.00	0.00	0.00	0.00	0.00	62.75	0.00	0.00	0.00	0.00	62.75
Gross	62.75	0.00	0.00	0.00	0.00	0.00	62.75	0.00	0.00	0.00	0.00	62.75
Less: Provision for depreciation and NPI	(1.86)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(1.86)	(0.00)	(0.00)	(0.00)	(0.00)	(1.86)
Net	60.89	0.00	0.00	0.00	0.00	0.00	60.89	0.00	0.00	0.00	0.00	60.89
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	179.38	0.00	0.25	0.00	0.00	0.00	179.63	0.00	0.00	0.00	0.00	179.63
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	(1.86)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(1.86)	(0.00)	(0.00)	(0.00)	(0.00)	(1.86)
Net	177.52	0.00	0.25	0.00	0.00	0.00	177.77	0.00	0.00	0.00	0.00	177.77

Bank has not made any investments outside India

Composition of Investment Portfolio As at 31-03-2025

(Amount in Rs. crore)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total invest ments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Invest ments outside India	Total Investm ents
Held to Maturity	106.14	0.00	0.10	0.00	0.00	0.00	106.24	0.00	0.00	0.00	0.00	106.24
Gross	106.14	0.00	0.10	0.00	0.00	0.00	106.24	0.00	0.00	0.00	0.00	106.24
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	106.14	0.00	0.10	0.00	0.00	0.00	106.24	0.00	0.00	0.00	0.00	106.24
Available for Sale	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00	0.00	28.24
Gross	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00	0.00	28.24
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	28.24	0.00	0.00	0.00	0.00	0.00	28.24	0.00	0.00	0.00	0.00	28.24
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	134.38	0.00	0.10	0.00	0.00	0.00	134.48	0.00	0.00	0.00	0.00	134.48
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	134.38	0.00	0.10	0.00	0.00	0.00	134.48	0.00	0.00	0.00	0.00	134.48

Bank has not made any investments outside India



b) Movement of Provisions for Depreciation on Investments and Investment Fluctuation Reserve (Amount in Rs. crore)

Particulars	31-03-2026 (Current year)	31-03-2025 (Previous year)
i) Movement of provisions held towards depreciation on investments and NPIs		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	1.86	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	1.86	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.70	2.70
b) Add: Amount transferred during the year	0.45	0.00
c) Less: Draw down	0.00	0.00
d) Closing balance	3.15	2.70
iii) Closing balance in IFR as a percentage of closing balance of investments (carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet) in AFS and HFT / current category	5.02%	9.56%

c) Sale and transfers to / from HTM category

During the Financial year 2025-26, the following Government Securities were shifted from HTM category to AFS category:

(Amount in Rs. crore)

Sl. No.	Security Name	Face value	Book Value	Market value	Appreciation
1	7.04% UP SDL 2030	5.00	5.03	5.08	0.05
2	7.04% UP SDL 2030	5.00	5.03	5.08	0.05
3	7.15% AP SDL 2031	5.00	5.00	5.10	0.10
4	6.78% MH SDL 2031	5.00	4.87	5.05	0.18
	TOTAL	20.00	19.93	20.31	0.38

The Bank has not provided Investment Depreciation reserve while shifting securities from the HTM category to the AFS category, since the Securities were in appreciation.

During the financial year 2025-2026, No Government Securities held in HTM category were sold.

d) Non-SLR Investment portfolio

- i) Non-performing non-SLR Investments: NIL
- ii) Issuer composition of non-SLR Investments: NIL

e) Repo transactions (in face value and market value terms)

Not applicable

4. Asset quality

a) Classification of advances and provisions held

(Amount in Rs. crore)

	Standard	Non-Performing			Total
		Sub-standard	Doubtful	Loss	
Total Standard Advances					Total Non-Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	561.75	6.80	2.80	0.00	9.60
Add: Additions during the year					3.02
Less: Reductions during the year					1.77
Closing balance	785.09	3.03	7.82	0.00	10.85
*Reductions in Gross NPAs due to:					795.94
I Upgradation					1.30
ii) Recoveries (excluding recoveries from upgraded accounts)					0.47
iii) Technical/ Prudential Write-offs					0.00
iv) Write-offs other than those under (iii) above					0.00
Provisions (excluding Floating Provisions)					0.00
Opening balance of provisions held	1.81	-	-	-	9.76
Add: Fresh provisions made during the year					-
Less: Excess provision reversed/ Write-off loans					2.16
Closing balance of provisions held	2.29	-	-	-	7.60
Net NPAs					
Opening Balance					-0.16
Add: Fresh additions during the year					0.00
Less: Reductions during the year					0.00
Closing Balance					3.24
Floating Provisions					
Opening Balance					-
Add: Additional provisions made during the year					-
Less: Amount drawn down during the year					-
Closing balance of floating provisions					-
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					0.53
Add: Technical/ Prudential write-offs during the year					0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					0.00
Closing balance					0.53
Ratios (in per cent)		31-03-2026			31-03-2025
Gross NPA to Gross Advances		1.36%			1.68%
Net NPA to Net Advances		0.41%			0.00%
Provision coverage ratio		70%			102%



(Amount in Rs. crore)

b) Sector-wise Advances and Gross NPAs							
Sr.No.	Sector*	Current Year (2025-26)			Previous Year (2024-25)		
		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	64.29	0.00	0.00%	13.62	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	89.17	0.25	0.28%	82.25	0.03	0.04%
c)	Services	259.77	7.13	2.74%	162.56	7.10	4.37%
d)	Personal loans	238.35	0.88	0.37%	139.44	0.74	0.53%
	Subtotal (i)	651.58	8.26	1.27%	397.87	7.87	1.98%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	144.36	2.59	1.79%	173.48	1.73	1.00%
	Sub-total (ii)	144.36	2.59	1.79%	173.48	1.73	1.00%
	Total (i + ii)	795.94	10.85	1.36%	571.35	9.60	1.68%



c) Overseas assets, NPAs and revenue

We have no overseas assets

d) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

No accounts have been restructured during the financial year 2025-2026

e) Divergence in asset classification and provisioning

As per the RBI Inspection for the Financial year 2025-26, there was no divergence identified by RBI either in Gross NPA or in Provision requirement

f) Disclosure of transfer of loan exposures

NIL

g) Non-Fund Based Credit Facilities:

(Amounts in Rs. crore)

		As at 31st March 2026 Secured Portion	As at 31st March 2026 Unsecured Portion	As at 31st March 2025 Secured Portion	As at 31st March 2025 Unsecured Portion
I	Outstanding Guarantees				
	i.In India	2.39	0.00	2.04	0.00
	ii.Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsement and other Obligations	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities	0.00	0.00	0.00	0.00

h) Fraud accounts

(Amounts in Rs. crore)

	31-03-2026	31-03-2025
Number of frauds reported	0	01
Amount involved in fraud	0	0.07
Amount of provision made for such frauds	0	0.07
Amount of unamortised portion debited from "other reserves" as at the end of the year	0	Nil

During the first week of May 2026, an incident of fraud was identified at Medak Branch. After detailed investigation/internal inspection, the loss on account of fraud was crystallised at approximately Rs. 1.80 crore. The incident was reported to Law Enforcement Agencies for recovery of the amount involved in the fraud. The incident was also reported to Reserve Bank of India inline with the Master Directions on fraud Risk Management and necessary provision for the anticipated loss will be made in four quarterly instalments during the Financial Year 2026-27.

i) Disclosures related to Project Finance:

NIL

j) Disclosure under Resolution Framework for COVID-19-related Stress

NIL

5. Exposures:**a) Exposure to real estate sector**

(Amounts in Rs. crore)

Category	31-03-2026	31-03-2025
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.	15.21	35.04
Housing Loans under Priority sector	40.86	32.19
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.	27.36	17.63
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - i. Residential ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
Total Exposure to Real Estate Sector	83.43	84.86

b) Exposure to Capital market

NIL

c) Risk category wise country exposure

NA

d) Unsecured advances

(Amount in Rs. crore)

Particulars	31-03-2026	31-03-2025
Total unsecured advances of the bank	9.85	7.59
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

e) Factoring exposures

NIL

f) Unhedged foreign currency exposure

NIL



g) Loans against gold collateral

(a) Details of loans extended against eligible gold collateral

Particulars	Loan out standing		Average ticket size ₹ crore	Average LTVratio	Gross NPA (%)
	(₹ crore)	As % of Total Loans			
1. Opening balance of the FY((a)+(b))	170.62	29.86	0.02	74.22	0.001
(a) Consumption loans					
of which bullet repayment loans	0.71	0.13	0.02	64.79	0.001
(b) Income generating loans	169.91	29.73	0.02	74.06	0.00
2. New loans sanctioned and disbursed during the FY ((c)+(d))	815.38	88.01	0.02	74.20	NA
(c) Consumption loans					
of which bullet repayment loans	1.52	0.19	0.02	70.13	NA
(d) Income generating loans	813.86	88.01	0.02	74.21	NA
3. Renewals sanctioned and disbursed during the FY	0.00	0.00	0.00	0.00	NA
4. Top-uploanssanctionedanddisbursed during the FY	0.00	0.00	0.00	0.00	NA
5. Loans repaid during the FY ((e)+(f))	602.43	65.02	0.02	NA	NA
(e) Consumption loans					
of which bullet repayment loans	0.80	0.10	0.02	NA	NA
(f) Income generating loans	601.63	65.02	0.02	NA	NA
6. Non-Performing Loans recovered during the FY ((g) + (h))	0.002	0.0003	0.002	NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans	0.002	0.0003	0.002	NA	NA
(h) Income generating loans	0.00	0.00	0.00	NA	NA
7. Loans written off during the FY((i)+(j))	0.00	0.00	0.00	NA	NA
(i) Consumption loans					
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0.00	0.00	0.00	NA	NA
8. Closing balance at the end of FY((k)+(l))	383.57	48.19	0.02	74.17	0.03
(k) Consumption loans					
of which bullet repayment loans	1.43	0.18	0.02	70.13	0.03
(l) Income generating loans	382.14	48.01	0.02	74.19	0.00

We have not extended any loans against silver collateral

(b) Details of gold collateral and auctions

Sr. No	Particulars	
(a)	Unclaimed gold collateralat the end of the financial year (in grams) (Gross Wt.)	7 Grams
(b)	Number of loan accounts in which auctions were conducted	3 Accounts
(c)	Total outstanding in loan accounts mentioned in (b)	0.02 crore
(d)	Gold collateral acquired during the FY due to default of loans (in grams)	0.00
(e)	Gold collateral auctioned during the FY (in grams) (Gross Wt.)	36.380 Grams
(f)	Recovery made through auctions during the FY(in ₹ crore)	0.05 crore
(g)	Recovery percentage:	
(h)	as % of value of gold collateral	374%
(l)	as % of outstanding loan	292%

h) Exposure to Related Parties:

Nil

i) Unsecured advances and lending to nominal members

(Amount in ₹ crore)

Sr. No.	Particulars	31-03-2026	31-03-2025
	A. Unsecured advances		
1	Aggregate value of unsecured advances sanctioned during the year	7.15	7.61
2	Aggregate value of unsecured advances outstanding as on 31st March	9.85	7.59
3	Out of Sr. No. 2 above, aggregate unsecured advances of ticket sizes upto ₹ 50,000, which are eligible as priority sector loans (applicable only for UCBs complying with the Eligibility Criteria for Business Authorization as specified in paragraph 9 of the Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Directions, 2025)	0.01	0.23
4	Aggregate value of unsecured advances outstanding (excluding Sr. No. 3 above) as a percent age of total loans and advances as on 31st March	1.24%	1.33%
5	Aggregate value of unsecured advances which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0.99	1.10
	(ii) Non-Performing Assets as on 31st March	0.35	0.20
6	Amount of provisions held in respect of unsecured advances as on 31st March	0.25	0.16
	B. Lending to nominal members		
7	Aggregate value of loans to nominal members sanctioned during the year	0	0
8	Aggregate value of loans to nominal members outstanding as on 31st March	0	0
9	Total number of nominal members as on 31st March	0	0
10	Total number of nominal members as a percentage of regular members as on 31st March	0	0

6. Concentration of deposits, advances, exposures and NPAs**a) Concentration of deposits**

(Amount in Rs. crore)

Particulars	31-03-2026	31-03-2025
Total deposits of the twenty largest depositors	150.43	79.04
Percentage of deposits of twenty largest depositors to total deposits of the bank	15.38%	11.31%

b) Concentration of advances*

(Amount in Rs. crore)

Particulars	31-03-2026	31-03-2025
Total advances to the twenty largest borrowers	93.75	106.71
Percentage of advances to twenty largest borrowers to total advances of the bank	11.78%	18.68%

*Advances shall be computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

c) Concentration of exposures**

(Amount in Rs. crore)

Particulars	31-03-2026	31-03-2025
Total exposure to the twenty largest borrowers/customers	102.34	109.80
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	12.52%	18.71%

**Exposures shall be computed as per applicable RBI regulation.



d) Concentration of NPAs

(Amount in Rs. crore)

Particulars	31-03-2026	31-03-2025
Total Exposure to the top twenty NPA accounts	9.77	8.93
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	90.07%	92.60%

7. Derivatives

NIL

8. Disclosures relating to Securitization

NIL

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

NIL

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

(Amount in Rs. crore)

Sr. No.	Particulars	31-03-2026	31-03-2025
i)	Opening balance of amounts transferred to DEA Fund	1.88	1.39
ii)	Add: Amounts transferred to DEA Fund during the year	0.20	0.51
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.02
iv)	Closing balance of amounts transferred to DEA Fund	2.03	1.88

The closing balance of the amount transferred to DEA Found, as disclosed above., are also included under "Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable.

11. Disclosure of complaints

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

Sr. No.	Particulars	31-03-2026	31-03-2025
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	12	9
2.	Number of complaints received during the year	856	824
3.	Number of complaints disposed during the year	846	821
	3.1 Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	22	12
	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	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 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
2025-2026					
Ground- 1	0	399	-17.73%	1	0
Ground- 2	-	-	-	-	-
Ground- 3	12	457	34.80%	21	0
Ground- 4	-	-	-	-	-
Ground- 5	-	-	-	-	-
Others	-	-	-	-	-
Total	12	856	3.88%	22	0
2024-2025					
Ground- 1	8	485	30.72%	0	0
Ground- 2	-	-	-	-	-
Ground- 3	1	339	5.61%	12	0
Ground- 4	-	-	-	-	-
Ground- 5	-	-	-	-	-
Others	-	-	-	-	-
Total	9	824	19.08%	12	0

1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para-banking	6. Recovery Agents / Direct Sales Agents	7. Pension and facilities for senior citizens / differently abled	8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges	10. Cheques / drafts / bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc	16. Others

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

During the financial Year 2025-2026 no penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL).



13. Disclosures on remuneration

Nil

14. Other Disclosures

a) Business Ratios

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2026	31-03-2025
i)	Interest Income as a percentage to Working Funds	10.77	10.36
ii)	Non-interest income as a percentage to Working Funds	1.14	1.52
iii)	Cost of Deposits (%)	7.43	7.00
iv)	Net Interest Margin (%)	4.67	4.79
v)	Operating Profit as a percentage to Working Funds	1.43	2.12
vi)	Return on Assets (%)	1.30	1.42
vii)	Business (deposits plus advances) per employee (in Rs. crore)	5.46	4.98
viii)	Profit per employee (in Rs. crore)	0.03	0.04
ix)	Credit Deposit Ratio (%)	76	75

b) Bank assurance business

NIL

c) Marketing and distribution

NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Priority Sector Lending Certificates (PSLCs) were not sold and purchased during the Year 2025-2026.

e) Provisions and contingencies

(Amount in Rs. crore)

Sr. No.	Provision debited to Profit and Loss Account	31-03-2026	31-03-2025
i)	Provisions for NPI	0.00	0.00
ii)	Provision for NPA	0.00	0.48
iii)	Provision made for Income tax	3.34	3.28
iv)	Other Provisions and Contingencies		
	Standard Asset Provision	0.49	0.31
	Deferred tax liability	0.005	0.01

f) Implementation of IFRS converged Indian Accounting Standards (Ind AS) (not Applicable to RRBs, LABs, UCBs)

NA

g) Payment of DICGC Insurance Premium

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

h) Disclosure of facilities granted to directors and their relatives

(Amount in Rs. crore)

Advances to directors, their relatives, companies/firms in which they are interested		31-03-2026	31-03-2025
I.	Fund Based	0.00	0.00
II.	Non-Fund based (guarantees, letters of credit, etc.)	0.00	0.00
	Total	0.00	0.00

i) Details of Expenditure exceeded one percent of Total Income:

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2026	31-03-2025
1	ATM Issuer trn. service charges paid	1.38	1.23
2	Misc. Expenses	2.71	1.75
3	Manpower Services	2.27	1.64
4	Rent	3.99	3.09
5	Repairs and maintenance	2.80	2.06
6	Insurance	1.64	1.43
7	Stationary	NA	0.87

j) Details of Income exceeded one percent of Total Income:

(Amount in Rs. crore)

Sl. No.	Particulars	31-03-2026	31-03-2025
1	Processing Charges	2.91	1.60
2	Service Charges	3.74	4.43
3	ATM Acquirer Trn. Service Charges Received	2.76	2.41
4	Provisions No Longer Required Written Back	0.00	0.90



SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, Telangana Co-operative Societies Act, 1964, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

2. Income Recognition

Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

Interest on Government Securities, debentures and other fixed income securities is recognized on an accrual basis.

Commission, Exchange, Processing fees, Guarantee fees, Rent on Lockers etc., are accounted for as income as when received.

3. Asset Classification and Provisioning (Advances)

All the Loans and advances are classified as Special Mention Accounts as per the guidelines of Reserve Bank of India as detailed below:

a. In case of Loan accounts:

SMA Subcategories	Basis for classification Principal or interest payment or any other amount wholly or partially overdue for
SMA-0	Upto 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

b. In case of revolving credit facilities like Cash credit, the SMA sub-categories will be as follows:

SMA Subcategories	Basis for classification
SMA-1	Outstanding balance remains continuously more than the sanctioned limit or drawing power, whichever is lower, for a period of more than 30 days and up to 60 days.
SMA-2	Outstanding balance remains continuously more than the sanctioned limit or drawing power, whichever is lower, for a period of more than 60 days and up to 90 days.

Non-Performing Assets:

The classification of advances as Non-Performing Assets into Standard, Sub-standard, Doubtful, and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time as detailed below:

1. Sub-Standard Asset:

A loan asset that has remained as non-performing for a period of less than or equal to 12 months.

2. Doubtful Asset:

A loan that has remained in the Sub-Standard Category for a period of more than 12 months.

3. Loss Asset:

A loan asset where loss has been identified but the amount has not been fully written off.

Provisions on Non-Performing Assets:

Provisions are made on Non-performing Assets as per the guidelines of Reserve Bank of India, which are detailed below:

a.	Provision on Sub-Standard Assets	:	10% on the total outstanding
b.	Doubtful Assets- Secured Portion	:	
	• up to one year	:	20% of the outstanding
	• One to three years	:	30% of the outstanding
	• More than three years	:	100% of the outstanding
c.	Doubtful Assets - Unsecured Portion	:	100% of the outstanding

In addition to this, a general provision on standard assets is made as per the guidelines of Reserve Bank of India as mentioned below:

a.	Direct Advances to Agriculture and SME Sector	:	0.25% of the outstanding
b.	Commercial Real Estate (CRE) sector Advances	:	1.00% of the outstanding
c.	Commercial Real Estate – Residential Housing Sector	:	0.75% of the outstanding
d.	All other Standard Assets	:	0.40% of the outstanding

The provisions on Standard Assets are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions- others" and are not considered for arriving at Net NPAs.

4. Investments

The investment portfolio of the bank is classified under three categories viz., "Held to Maturity", "Held for Trading" and "Available for Sale", which is decided at the time of acquisition as per the guidelines of Reserve Bank of India. 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, and Depreciation, if any, on such transfer is provided in accordance with the guidelines issued by Reserve Bank of India from time to time. Details of Investments are disclosed in the balance under the following four classifications.

i. Government securities, ii. Other approved Securities, iii. Shares and iv. Debentures and Bonds. Valuation of investments is done in accordance with the guidelines issued by Reserve Bank of India as mentioned below:



a. Held to Maturity:

Investments under held to maturity category are carried at cost or net of amortization. The excess of cost of acquisition, if any, over the face value is amortized over the remaining period of maturity. Profit on sale/redemption of investment in this category is first taken to the profit and loss account and thereafter appropriated to the Investment Fluctuation Reserve (IFR). Loss on sale of investments in this category is taken to profit and loss account.

b. 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 Benchmarks India Private Limited (FBIL). 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 under Investment Depreciation Reserve (IDR).

In respect of securities, other than those guaranteed by Central Government, Non-performing investments (NPI) are identified as stated below and income recognition and provisioning is done as per the guidelines of Reserve Bank of India.

- i. Securities in respect of which interest/instalment (including maturity proceeds) is due and remained unpaid for more than 90 days are treated as Non-Performing Investments (NPI).
- ii. If any credit facility availed by the issuer is identified as Non-performing Asset (NPA), investments in any of the securities issued by the issuer are treated as Non-performing Investments (NPI).

Broken period interest paid/received on the debt instruments up to the date of acquisition/disposal is treated as interest expenditure/income.

5. Fixed Assets and Depreciation

- a. Fixed Assets are stated at historical cost less accumulated depreciation.
- b. Depreciation has been provided on WDV method, as per the rates furnished below:

1.	Strong Room & Lockers	10%
2.	Furniture & Fixtures	10%
3.	Counters & Interiors	10%
4.	Generator & Electricals	20%
5.	Computers & Software	33.33%
6.	Office equipment	30%
7.	Vehicles	20%
8.	Electric Vehicles	40%

6. Profit for the Year

The profit has been arrived at after accounting for the following:

- a. Provision on Non-Performing Assets in accordance with the guidelines of Reserve Bank of India
- b. Provision on Standard Assets in accordance with the guidelines of Reserve Bank of India
- c. Provision for depreciation on Investments as per the guidelines of Reserve Bank of India
- d. Provision for Depreciation on premises and fixed assets.
- e. Other usual and necessary provisions

7. Employee Benefits**a. Provident Fund:**

Provident Fund is a defined contribution scheme as the Bank pays fixed contribution at pre-determined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss Account.

b. Gratuity:

Gratuity liability is a defined benefit obligation and is provided for based on an actuarial valuation made at the end of the financial year. The scheme is funded by the Bank and is managed by a separate trust and the fund is operated by Life Insurance Corporation of India. The amount vested in the Employees Group Gratuity Fund is shown under Contingent Liabilities.

c. Compensated Absences:

Accumulated compensated absences for un-availed compensatory leave are provided for based on actuarial valuation.

In respect of accumulated and un-availed Earned Leaves, Group Earned Leave Encashment Policy is obtained from Life Insurance Corporation of India (LIC) covering all the employees. The requisite premium was paid to LIC of India and shown under Contingent Liabilities.

d. Other Employee benefits:

Other employee benefits such as Leave Travel Facility, Medical Benefits, etc., are charged to Profit and Loss Account.

8. Taxes on Income

Current tax is determined on the amount of tax payable in respect of taxable income for the year and accordingly provision is made for tax.

The Deferred Tax charge or credit is recognized using the rates of tax that have been enacted or substantially enacted by the Balance Sheet date. In terms of Accounting Standard 22 issued by ICAI, provision for deferred tax liability is made based on review at each Balance Sheet date and deferred tax assets are recognized only if there is virtual certainty of realization of such assets in future. Deferred Tax Assets/Liabilities are reviewed at each Balance Sheet date based on developments during the financial year.

B. NOTES ON ACCOUNTS:

1. The Net Profit in the Profit and Loss Account is arrived after making provision for standard assets, non-performing assets, provision for depreciation in the value of investments, provision for depreciation on premises and fixed assets and other usual and necessary provisions.
2. Net Non-Performing Assets as a percentage of Net Advances as on 31st March 2026 are at 0.41% (Previous Year – 0.00%).
3. **Unrealized Interest on Loans and Investments:**
In respect of NPAs, the interest which is not realized is not accounted for as income. There is no unrealized interest on investments.

4. A. Off Balance Sheet items:

Sl.No.	Particulars	Amount (Rs. In lakhs)
a	Bank Guarantees	239.06
b	Depositor Education & Awareness Fund (DEAF)	202.91
c	Employee Group Gratuity Fund	312.46
d	Group Earned Leave Encashment Fund	62.81
	Total:	817.24



a. Bank Guarantees :

As at the end of the financial year 2025-26, the Bank has extended Financial Guarantees to Beneficiaries amounting to Rs. 239.06 lakhs against 100% security. The above has been shown under Contingent Liabilities in the Balance Sheet. The Bank has not extended Performance Guarantees and there are no unsecured guarantees.

b. Depositor Education and Awareness Fund Scheme (DEAF):

The Government of India has notified on 24th May 2014 "Depositor Education and Awareness Fund Scheme 2014". As per the scheme, Banks are required to transfer the balances held in inoperative accounts and other amounts which are unclaimed for ten years or more, to Reserve Bank of India to the credit of the fund, as specified in the scheme at the end of every month.

Unclaimed Liability towards the amount transferred to DEA Fund account amounting to Rs. 2,02,91,412 as on 31st March 2026 is shown under Contingent Liabilities-others. The details of the amount transferred to DEA Fund account and amount reimbursed by Reserve Bank of India from DEA Fund account towards claims are furnished below:

Particulars	As on 31-03-2026 Amount in Rs. lakhs	As on 31-03-2025 Amount in Rs. lakhs
Opening Balance of the amount transferred DEA Fund	187.56	138.98
Add: Amount Transferred to DEA Fund during the Financial Year	20.02	50.52
Less: Amounts reimbursed by DEA Fund towards claims	4.67	1.94
Closing balance of amount transferred to DEA Fund	202.91	187.56

c. Employee Group Gratuity Fund:

Bank has contributed to the Group Gratuity Fund with Life Insurance Corporation (LIC) of India to the tune of Rs. 3,12,45,607 as at the end of financial year 2025-26 and is shown under Contingent Liabilities in the Balance Sheet.

d. Group Earned Leave Encashment Fund:

Bank has contributed Rs. 62,80,788 as at the end of the Financial Year 2025-26, to the Group Earned Leave Encashment Fund with Life Insurance Corporation (LIC) of India and the same has been shown under Contingent Liabilities in the Balance Sheet.

B. i GST Demand Notice relating to FY 2020-21:

The Bank has received GST orders dated 28.02.2025 from the Assistant Commissioner, IDA Gandhi Nagar Circle, raising a demand of Rs. 33,10,294 (comprising CGST of Rs. 16,55,147 and SGST of Rs. 16,55,147) for the FY 2020-21. The Bank, based on expert legal advice and its internal assessment, is of the view that it has no liability to pay the said tax demand. Accordingly, the Bank has filed appeal to appellate authority against the aforesaid GST orders on dt 28.05.2025. Pending the outcome of the appeal, no provision has been made in the accounts for the disputed amount.

ii. GST Demand Notice relating to FY 2021-22:

The Bank has received GST orders dated 22-12-2025 from the Assistant Commissioner, IDA Gandhi Nagar Circle, raising a demand of Rs. 10,23,602 (comprising CGST of Rs. 5,11,801 and SGST of Rs. 5,11,801) for the FY 2021-22. The Bank, based on expert legal advice and its internal assessment, is of the view that it has no liability to pay the said tax demand. Accordingly, the Bank has filed appeal to appellate authority against the aforesaid GST orders on dt 21-03-2026. Pending the outcome of the appeal, no provision has been made in the accounts for the disputed amount.

5. Concentration of Deposits:

The Bank has not accepted any deposits from other Banks or large Institutional Depositors.

6. Unclaimed Dividends:

In respect of unclaimed dividends, the Bank is making continuous efforts to educate the shareholders to submit the correct address and bank account number to make payment of dividend. Substantial amount has already been disbursed. Efforts will be continued in respect of unclaimed dividends.

7. Accounting Standards:

In compliance with the guidelines issued by Reserve Bank of India regarding disclosure requirements of various Accounting Standards issued by the Institute of Chartered Accountants of India, the following information is furnished:

a. Prior Period items- AS 5:

There were no prior period items of income/expenditure of any material amount during the year requiring disclosure.

b. Revenue Recognition-AS 9:

Certain items of income and expenditure were recognized on cash basis (Accounting Policy '2').

c. Foreign Exchange- AS 11:

The Bank is operating within India and there are no foreign branches. There are no foreign exchange transactions, no foreign assets, and no foreign liabilities as at 31st March 2026.

d. Segment Reporting -AS 17:

The entire operation of the Bank consists of one composite banking business carried on in the area of operation permitted by Reserve Bank of India, not liable to different risks and rewards. Consequently, the Bank has not recognized any Business Segment or Geographical segments and hence no disclosure is required.

e. Related Party Disclosures -AS 18:

There were no related party disclosures which require disclosure under AS 18.

f. Impairment of Assets-AS 28:

A substantial portion of the Bank's assets comprises "Financial Assets" to which the Accounting Standard AS 28 i.e. Impairment of Asset is not applicable. In the opinion of the management, there is no impairment of other assets of the Bank as on 31st March 2026 to a material extent requiring disclosure.

g. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

In conformity with AS 29 of the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

Contingent Assets are not recognized in the financial statements.



8. Deferred Tax:

Deferred Tax Asset was created in the books of accounts of the Bank since the depreciation provided/provisions made by the Bank as per the norms of Reserve Bank of India were different from what is allowed under Income Tax Act.

9. Loans & Advances to Directors and their relatives:

No amount (Previous year NIL) is outstanding in respect of the Loans & Advances granted to the Directors of the Bank and their relatives.

10. DICGC Insurance Premium:

The Bank is up to date on payment of Insurance Premium to Deposit Insurance Corporation and Credit Guarantee Corporation Ltd, Mumbai and the latest premium of Rs. 57,89,061 was paid in for the half year ending 30th September 2026.

11. Business Correspondents:

Three Business Correspondents were appointed during the financial year 2025-26. As on 31st March 2026, the total number of Business Correspondents providing banking services and banking advisory services such as opening of Savings Bank Accounts, Recurring Deposits, Transactions of Micro ATMs, and Intra and Inter Bank cash deposits on behalf of our Bank is 14 (fourteen). The details of the Business Correspondents have been displayed on our website.

12. Previous year figures were regrouped/rearranged wherever necessary.

13. Paisa has been rounded off to the nearest rupee.

As per my report of even date

Sd/-
For M/s A S K & Co.
Chartered Accountants
Firm Reg. No : 013735S
N S Krishna
Partner
M.No. 233858

Sd/-
M Venkata Ramana
Chief Executive Officer

Sd/-
G Madana Gopala Swamy
Chairman

Sd/-
Ch Venkatramayya
Director

Sd/-
M V Brahmananda Rao
Director

Place : Jeedimetla, Hyderabad.
Date : 29-05-2026

PERFORMANCE OF THE BANK AT A GLANCE SINCE INCEPTION OF THE BANK

(Rs. In lakhs)

Year	No. of members	Share Capital	Deposits	Loans & Advances	Working Capital	Pre Tax Profit	Post Tax Profit	Audit Classification
1997-1998	1101	20.97	39.47	4.50	55.53	-(0.12)	-(0.12)	"A"
1998-1999	1112	21.72	300.28	134.57	297.96	1.45	1.45	"A"
1999-2000	1176	23.43	618.89	278.13	616.41	10.25	10.25	"A"
2000-2001	1650	34.24	1190.02	632.52	1204.28	20.50	20.50	"A"
2001-2002	2100	57.55	1201.21	923.37	1249.78	45.46	45.46	"A"
2002-2003	2474	72.00	1229.33	1001.23	1618.98	46.63	46.63	"A"
2003-2004	2492	78.18	1268.54	972.32	1737.37	47.99	47.99	"A"
2004-2005	2642	84.23	1275.25	1137.86	1818.42	37.80	37.80	"A"
2005-2006	2768	91.49	1606.07	1398.17	2156.62	47.77	47.77	"A"
2006-2007	2916	100.02	2153.24	1862.70	2820.49	66.15	44.72	"A"
2007-2008	2985	116.64	2700.22	2066.78	3122.28	97.10	65.95	"A"
2008-2009	2933	198.63	3261.58	2329.35	4324.26	170.95	117.11	"A"
2009-2010	2749	203.71	3740.60	2634.60	5070.72	171.60	118.60	"A"
2010-2011	4903	387.16	5106.09	3647.77	6739.20	221.22	143.45	"A"
2011-2012	4985	449.40	6321.38	5226.40	8257.47	309.33	214.58	"A"
2012-2013	4569	490.17	8745.47	6394.35	11128.07	326.30	225.50	"A"
2013-2014	5465	532.96	10353.40	7495.45	13586.65	338.64	219.85	"A"
2014-2015	6111	569.69	12613.54	7820.41	15853.35	336.06	221.68	"A"
2015-2016	6448	617.68	13715.78	8558.78	17100.53	353.48	230.91	"A"
2016-2017	6979	693.65	17834.74	10918.26	20970.48	344.72	234.92	"A"
2017-2018	7696	805.85	20543.46	15174.97	24796.74	512.83	360.90	"A"
2018-2019	8222	1106.90	25377.04	18314.09	29437.92	679.99	441.91	"A"
2019-2020	7796	1406.81	30441.36	22062.10	35267.20	771.68	487.38	"A"
2020-2021	8149	1617.30	37329.39	26471.01	43027.29	872.96	665.62	"A"
2021-2022	8664	2762.16	40632.49	31218.62	47919.07	1093.69	815.56	"A"
2022-2023	9197	2844.21	50993.10	37512.93	58414.66	1099.29	822.24	"A"
2023-2024	10058	3187.17	59205.28	43796.55	67250.32	1615.76	1247.59	"A"
2024-2025	11203	3614.71	69854.76	57134.73	78580.44	1363.34	1035.30	"A"
2025-2026	12923	4955.04	97780.24	79594.05	107953.74	1277.88	943.41	"A"

PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31st March 2026



Sl. No.	Particulars	RBI Directives	Bank's Compliance
01	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18.00 of NDTL to be maintained. Entire Investment should be in Government Securities	Maintained SLR of more than 18% throughout the financial year and as on 31st March 2026, SLR is maintained at 19.39%. All SLR investments are in Government Securities only.
02	Cash Reserve Ratio (CRR)	Minimum required CRR is 3% of NDTL to be maintained. It was reduced in stages to 3.75% from 6th September 2025, 3.50% from 4th Oct. 2025, 3.25% from 1st Nov. 2025 and 3% from 29th Nov. 2025	Maintained CRR beyond the stipulated benchmark throughout the financial year and as on 31-03-2026, CRR is maintained at 7.10%
03	Credit Exposure Ceilings	Individual borrower- 15% of Tier I Capital Group of connected borrowers- 25% of Tier I Capital	Credit exposure to Individual and Group of connected borrowers are within the ceilings stipulated by Reserve Bank of India.
04	Exposure to Unsecured Advances	Shall not exceed 10% of total assets of the Bank as at the end of the Previous financial year	Exposure to Unsecured Advances constitute 1.23% of Total assets of the bank as at the end of the Previous financial year.
05	Priority Sector Targets	Shall achieve a minimum of 60% of Adjusted Net Bank Credit (ANBC)	Sanctioned 114.04% of ANBC to Priority sector
	Advances to Weaker Sections	Shall achieve a minimum of 12.00% of ANBC	
	Advances to Micro Enterprises	Shall achieve a minimum of 7.50% of ANBC	Sanctioned 32.99% of ANBC to Weaker sections
06	Loans to Directors and their relatives	Advances can be sanctioned to Directors/their relatives against their own deposits and LIC Policies	Sanctioned 44.57% of ANBC to Micro Enterprises
07	Non-Performing Assets (NPAs)	No other loans and unsecured loans can be sanctioned	No Loan is sanctioned to Directors or their Relatives or their Associate firms/companies
08	Capital to Risk Weighted Assets Ratio (CRAR)	Net NPAs should not be above 3% of Net Advances	Net NPAs are 0.41%
09	Credit Policy	A minimum CRAR of 12% shall be maintained Bank should have a Board Approved credit Policy	Maintained at 14.29% Board approved credit policy is in place which is being updated periodically
10	Advances against shares	Advances shall not be sanctioned to Share brokers and other brokers	No loan is sanctioned against shares to Share brokers and other brokers
11	Provision on Non-Performing Assets (NPAs)	Loss Assets – 100 % Doubtful Assets- More than 3 years – 100% Doubtful Assets- 1 to 3 years- 30% Doubtful Assets- upto 1 year – 20% Sub Standard Assets – 10% Direct Advances to Agriculture and SME sectors- 0.25% Advances to Commercial Real Estate (CRE) sector-1.00% Advances to CRE - Residential Housing (CRE-RH) Sector 0.75% All other Standard Assets- 0.40% Should be paid promptly	Provisions are made as stipulated by Reserve Bank of India.
12	Provision for Standard Assets on funded loan outstanding		Provision is made on different Categories (Agriculture, SME sector, housing sector and others) of Standard Assets as stipulated by Reserve Bank of India.
13	Payment of DICGC Premium		DICGC premium is paid promptly. Latest DICGC premium is remitted on 20th May 2026 for the period covering up to 30th September 2026.
14	Net worth	Should not be less than Rs. 1,00,000/-	Net worth of the Bank is Rs. 9406.18 Lakhs

BUDGET FOR THE YEAR 2026-2027

A. REVENUE BUDGET :

Rupees in lakhs

S. No.	DESCRIPTION	Budget F.Y. 2025-2026	Actuals F.Y. 2025-2026	Budget F.Y. 2026-2027
	1. INCOME			
A	Interest / discount on advances / Bills / Investments / Deposits	9500.00	9983.01	13770.00
B	Commission, Exchange & Brokerage	25.00	24.59	40.00
C	Other Receipts	1200.00	1030.77	1230.00
	TOTAL	10725.00	11038.37	15040.00
	2. EXPENDITURE			
A	Interest paid on Deposits and Inter Bank Borrowings	5350.00	6054.74	8500.00
B	Payment to and provisions for employees	825.00	1012.80	1300.00
C	Rent, Electricity & Taxes	564.00	656.23	740.00
D	Printing and Stationery	96.00	80.94	90.00
E	Advertisement & publicity	2.00	2.73	5.00
F	Depreciation & repairs on Bank's property	715.00	645.81	725.00
G	Depreciation on Investments	0.00	185.80	100.00
H	Director's sitting fees, allowances, and expenses	22.00	24.17	25.00
I	Auditors' fees and expenses	11.00	8.11	12.00
J	Law and Professional charges	30.00	20.38	28.00
K	Postage and Telephone charges	50.00	80.28	65.00
L	Insurance	185.00	163.94	225.00
M	Other Expenditure	825.00	772.47	975.00
N	Provisions and contingencies	250.00	52.10	250.00
	SUB TOTAL	8925.00	9760.49	13040.00
O	Gross Profit for the year	1800.00	1277.88	2000.00
	TOTAL	10725.00	11038.37	15040.00
P	Provision for Income Tax	450.00	334.47	500.00
	Net Profit for the year	1350.00	943.41	1500.00

B. CAPITAL BUDGET:

Rupees in lakhs

S. No.	DESCRIPTION	Budget F.Y. 2025-2026	Actuals F.Y. 2025-2026	Budget F.Y. 2026-2027
A	Furniture & Fixtures	400.00	201.33	100.00
B	Computers & UPS Systems	135.00	69.77	75.00
C	Office Equipment	280.00	160.06	100.00
D	Generator & Electricals	60.00	5.22	15.00
E	Computer Software	100.00	47.10	15.00
F	Cash Counting Machines	50.00	15.84	15.00
G	Counters & Interiors	300.00	150.16	75.00
H	Lockers & Safes	235.00	94.01	50.00
I	Strong Room	120.00	72.33	20.00
J	Vehicles	20.00	1.37	35.00
	TOTAL CAPITAL BUDGET:	1700.00	817.20	500.00



LOAN SCHEMES

- | | |
|---|---|
| 1. GOLD LOANS | 7 VEHICLE LOANS |
| 2 HOUSING LOANS | ◆ COMMERCIAL VEHICLE LOANS – TAXI / BUS / TRUCK / LORRY ETC., |
| ◆ FOR PURCHASE OF HOUSE OR FLAT | ◆ TWO-WHEELER LOANS |
| ◆ FOR CONSTRUCTION OF HOUSE | ◆ CAR LOANS |
| ◆ FOR REPAIRS AND RENOVATIONS. | |
| 3 LOAN AGAINST LIC POLICIES, NSC AND KVP CERTIFICATES. | 8 EDUCATIONAL LOANS |
| 4 BUSINESS LOANS / MSME etc., | 9 PERSONAL LOANS |
| 5 CASH CREDIT LIMITS, SECURED OVERDRAFTS | 10 LOANS FOR PROFESSIONALS |
| 6 LOAN AGAINST PROPERTY | 11 CONSUMER DURABLE LOANS |
| | 12 LOAN OR OVERDRAFT AGAINST DEPOSITS |

DEPOSIT SCHEMES - FOR INDIAN RESIDENTS

- | | |
|------------------------------|-------------------------|
| ❖ ADARSH AUTO RENEWAL | ❖ FIXED DEPOSITS |
| ❖ RECURRING DEPOSIT | ◆ MONTHLY INTEREST |
| | ◆ QUARTERLY INTEREST |
| | ◆ CUMULATIVE INTEREST |

DEPOSIT SCHEMES - NON-RESIDENT INDIANS

- ❖ **NRE SAVINGS BANK ACCOUNT**
- ❖ **NRE FIXED DEPOSIT ACCOUNT**
- ❖ **NRE RECURRING DEPOSIT ACCOUNT**

INTEREST RATES ON DEPOSITS

Period	Rate of Interest
15 DAYS TO 29 DAYS	5.00% P.A.
30 DAYS TO 91 DAYS	5.50% P.A.
92 DAYS TO 181 DAYS	7.00% P.A.
182 DAYS TO LESS THAN 1 YEAR	7.50% P.A.
1 YEAR TO LESS THAN 2 YEARS	8.50% P.A.
2 YEARS TO LESS THAN 3 YEARS	8.75% P.A.
3 YEARS TO LESS THAN 5 YEARS	9.25% P.A.
5 YEARS AND ABOVE	8.50% P.A.
SENIOR CITIZENS	0.50% P.A. Extra for all tenors

KNOW YOUR BANK

Name of the Bank	: The Adarsh Cooperative Urban Bank Ltd
Registered Office	: 1-251/1, MPR Complex, Shapur Nagar, Phase- I, IDA, Jeedimetla, Hyderabad - 500 055.
RCS Registration Number	: TBC 638 - dated 15th July 1997
RBI License Number	: UBD.AP.1470P dated 23rd September 1997
Date of Commencement of Business	: 06th February 1998
DICGC Code	: AP11787707
RBI OSS CODE	: 8770701
IFSC CODE (RTGS/NEFT) OF MAIN BRANCH	: ADBK0001001
PERMAN ACCOUNT NUMBER (PAN)	: AABAT4278K
TAX DEDUCTION ACCOUNT NUMBER (TAN)	: HYDT00686A
GOODS AND SERVICE TAX IDENTIFICATION NUMBER (GSTIN)	: 36AABAT4278K1Z2
LEGAL ENTITY IDENTIFIER CODE (LEI)	: 3358008SUPMR2CSHDE21
IMPORT/EXPORT CODE (IEC)	: AABAT4278K
Number of Branches	: 45
Number of on-site ATMs and Cash Recyclers	: 77 ATMs and 6 Cash Recyclers
Bank Website	: www.adarsh.bank.in

WORKING HOURS HEAD OFFICE AND BRANCHES

MONDAY TO SATURDAY	-	9.00 A.M. TO 5.00 P.M.
SUNDAY	-	9.00 A.M. TO 3.00 P.M.
SECOND AND FOURTH SATURDAY	-	HOLIDAY

Pl Note: The Bank remains closed on all holidays declared under Negotiable Instrument Act, 1881.



ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
HEAD OFFICE CUM JEEDIMETLA	1001	H No. 1-251/1, M.P.R. Complex, 1st Floor, Shapurnagar, I.D.A. Jeedimetla, Phase-I, Hyderabad - 500 055. Phone : 040-24441023, 040-23863000 IFSC Code: ADBK0001001 Email: shapurnagarbranch@adarsh.bank.in, Email: manager.operations@adarsh.bank.in	Assistant General Manager: Sri Yadagiri Pampari Mob. No: 98498 03308 Email:yadagiri.pampari@adarsh.bank.in Relationship Officer: Sri Kasi Visweswara Ravi Kumar Nekkanti Mob. No: 9949092416 Email: kasi@adarsh.bank.in
S R NAGAR	1002	H No. 12/A, MCH No.7-1-3962/2/10/10, B K Guda, S R Nagar, Hyderabad -500038, Telangana. Phone: 040-29331600, 040-29341600 IFSC Code: ADBK0001002 Email: srnagarbranch@adarsh.bank.in	Branch Manager: Sri Prasad Adabala Mob. No: 9963169968 Email: prasad.adabala@adarsh.bank.in Relationship Officer: Smt Swapna Deekonda Mob. No: 98665 38181 Email:swapna.deekonda@adarsh.bank.in
JEEDIMETLA VILLAGE	1003	Plot No. 96 & 97 Venkateswara Enclave, Jeedimetla Village, Near Suchitra Circle, Hyderabad - 500 067. Phone : 040-23861000, 040-23860000 IFSC Code: ADBK0001003 Email: jairamnagarbranch@adarsh.bank.in	Branch Manager: Smt. Padmini Nekkanti Mob. No: 9985554598 Email: padmini.nekkanti@adarsh.bank.in Relationship Officer: Smt Kavitha Reddy Nuthulakanti Mob. No: 9550918350 Email:kavitha.nuthulakanti@adarsh.bank.in
KUKATPALLY	1004	Plot No. 79 AS Raju Nagar, Kukatpally, Hyderabad - 500 072. IFSC Code: ADBK0001004 Phone : 040-29551318, 040-29551319 Email: kukatpallybranch@adarsh.bank.in	Branch Manager: Sri Kasi Satya Prasad Yentrupragada Mob. No: 9652127030 Email:yentrupragada.prasad@adarsh.bank.in Relationship Officer: Sri Vamsikumar Medesetti Mob. No: 9618362272 Email: vamsikumar.medesetti@adarsh.bank.in
BACHUPALLY	1005	Plot No. 3-8/130, 1 St Floor, Rajiv Gandhi Nagar, Opp Vijetha Super Market, Bachupally, Bachupally (M), Medchal District - 500 090. IFSC Code: ADBK0001005 Cell : 7207611144, 7416111145 Email: bachupallybranch@adarsh.bank.in	Branch Manager: Sri Srinivas JV Mob. No: 9885265959 Email: srinivas.jv@adarsh.bank.in "Relationship Officer: Smt. Srinija Avasara Mob. No: 9700929987 Email: avasara.srinija@adarsh.bank.in
TANDUR	1006	5-4-107/1 &107/2, Gandhi Chowk, Tandur, Tandur (M), Vikarabad Dist - 501 141. IFSC Code: ADBK0001006 Phone : 08411 - 276611 Email: tandurbranch@adarsh.bank.in	Branch Manager: Sri Abdul Azeed Shaik Mob. No: 9533240678 Email: abdulazeed.shaik@adarsh.bank.in Relationship Officer: Sri Nithinkumar Madapathi Mob. No: 9182468742 Email: madapathi.nithinkumar@adarsh.bank.in
VIKARABAD	1007	H. No. 4-1-185, Plot No 7, Gandhi Gunj, Vikarabad, Vikarabad Dist - 501 101. IFSC Code: ADBK0001007 Phone: 08416-256688 Email: vikarabadbranch@adarsh.bank.in	Branch Manager: Sri Naga Phanindra Pasupuleti Mob. No: 9052034307 Email: nagaphanindra.pasupuleti@adarsh.bank.in Relationship Officer: Sri Mohammed Sofi Mob. No: 9676439138 Email: sofi.mohammad@adarsh.bank.in

ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
KONDAPUR	1008	Plot No. 82 Camelot Layout, Kondapur, Hyderabad - 500 084. IFSC Code: ADBK0001008 Phone : 040-29807600, 040-29807601 Email: kondapurbranch@adarsh.bank.in	Branch Manager: Sri Rama Krishna Kudaravalli Mob. No: 8143561920 Email: ramakrishna.kudaravalli@adarsh.bank.in Relationship Officer: Ms. K. Harika Mob. No: 8465025766 Email: harika.kashavatthula@adarsh.bank.in
TSIIC COLONY	1009	Common Facility Center, Behind Jeedimetla Post Office, TSIIC Colony, IDA Jeedimetla, Hyderabad - 500 055. IFSC Code: ADBK0001009 Phone : 040 - 42769999 Email: tsiiccolonybranch@adarsh.bank.in	Branch Manager: Smt Sathyadevi Jyothula Mob. No: 9652135869 Email: sathyadevi.jyothula@adarsh.bank.in Relationship Officer: Smt Yaramala Reena Mob. No: 9618473869 Email: reena.yaramala@adarsh.bank.in
PASHAMYLARAM	1010	Plot No.8-49/2/1, PSR Residency, Chitkul Road, Pashamylaram, Near Isnapur X Road, Patancheru Mandal, Sangareddy District, Telangana. Pin Code: 502 307. IFSC Code: ADBK0001010 Phone : 08455-226003, 08455-226004 Email: pashamylarambranch@adarsh.bank.in	Branch Manager: Sri Vinodkumar Puppala Mob. No: 9390155103 Email: vinodkumar.puppala@adarsh.bank.in Relationship Officer: Sri N. Arun Kumar Mob. No: 9848194944 Email: arunkumar.nadimpalli@adarsh.bank.in
SHANKARPALLY	1011	H No. 5-41/3, Plot No.14, Survey No.191, Shankarpally, K.V Rangareddy District, Telangana. Pin Code: 501 203. IFSC Code: ADBK0001011 Phone: :08417-293285, 08417-293286 Email: shankarpallybranch@adarsh.bank.in	Branch Manager: Sri Raghuvveer Kunku Mob. No: 9177830230 Email: raghuveer.kunku@adarsh.bank.in Relationship Officer: Sri Gangadhara Rao Dasari Mob. No: 8309891671 Email: dasari.gangadhararao@adarsh.bank.in
BANDLAGUDA	1012	H.No.1-2, Ground Floor, Brundavan Colony, Bandlaguda Jagir Village & Municipality, Rajendra Nagar, Ranga Reddy District, Telangana. Pin: 500 086. IFSC Code: ADBK0001012 Phone: 040-29308188, 040-29308288 Email: bandlagudabranch@adarsh.bank.in	Branch Manager: Smt P. Shanti Mob. No: 9959439555 Email: shanti.pedaprolu@adarsh.bank.in Relationship Officer: Smt. G Bindu Madhavi Mob. No: 7730081897 Email: bandlagudabranch@adarsh.bank.in
JADCHERLA	1013	Survey No. 229, Block No.1, Indira Colony, Jadcherla, Jadcherla Minicipality, Mahaboobnagar district, Telangana. Pin Code: 509 301. IFSC Code: ADBK0001013 Phone: 08542-235008, 08542-235009 Email: jadcherlabranch@adarsh.bank.in	Branch Manager: Sri Arumilli Ram Purushottam Mob. No: 9704893892 Email: rampurushottam.arumilli@adarsh.bank.in Relationship Officer: Sri. J. Raghavendra Reddy Mob. No: 8143144522 Email: jadcherlabranch@adarsh.bank.in
MIYAPUR	1014	Plot No.6, Survey No.145, Vasanthnagar Colony, Hydernagar Village, Miyapur, K V Ranga Reddy District, Hyderabad, Telangana. Pin Code: 500 085. IFSC Code: ADBK0001014 Phone: 040-29330338, 29330339 Email: miyapurbranch@adarsh.bank.in	Branch Manager: Sri Naveen Chand Gadde Mob. No: 9290192902 Email: naveen.gadde@adarsh.bank.in Relationship Officer: Smt Mehar Jyothi Putta Mob. No: 9494519139 Email: mehar.jyothi@adarsh.bank.in



ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
BHEL	1015	H.No. 4-120, Plot No. 6, Survey No. 361, B.H.E.L, Chandanagar, Serilingampally Mandal, Rangareddy District, Hyderabad, Telangana. Pin Code: 500 050. IFSC Code: ADBK0001015 Phone: 040-29330448, 29330449 Email: bhelbranch@adarsh.bank.in	Branch Manager: Sri Chakravarthy YDK Mob. No: 9666361161 Email: chakravarthy.ydk@adarsh.bank.in Relationship Officer: Smt Jyothi Yaramati Mob. No: 6302611029 Email: jyothi.yaramati@adarsh.bank.in
MAHABUBNAGAR	1016	Plot No.2, Survey No. 5 & 10, Yenugonda, Opposite SVS Medical College, Mahabubnagar Municipality, Mahabubnagar District, Mahabubnagar, Telangana - 509 001. IFSC Code: ADBK0001016 Phone: 08542-293914, 08542-293915 Email: mahabubnagarbranch@adarsh.bank.in	Branch Manager: Sri Murali Krishna Atmakuri Mob. No: 9440326820 Email: muralikrishna.atmakuri@adarsh.bank.in Relationship Officer: Ms. C Gayatri Mob. No: 9182598187 Email: gayathri.chippe@adarsh.bank.in
PARIGI	1017	H No. 4-265 to 4-268, Shop No. 1 & 2 in First Floor and Shop No. 4 in Ground Floor, Beside RTC Depot, Parigi, Parigi Municipality, Vikarabad District, Telangana - 501 101. IFSC Code: ADBK0001017 Ph. No 08412-282010, 08412-282011 Email: parigibranch@adarsh.bank.in	Branch Manager: Sri V Srinivas Mob. No: 9985136309 Email: srinivas.vadla@adarsh.bank.in Relationship Officer: Sri P Naveen Kumar Mob. No: 7286891449 Email: peddinti.naveenkumar@adarsh.bank.in
SANGAREDDY	1018	Door No. 9-99, Plot No. 6, Pothireddypally, Sangareddy, Sangareddy District, Sangareddy, Telangana - 502 001. IFSC Code: ADBK0001018 Phone: 08455-293404, 08455-293405 Email: sangareddybranch@adarsh.bank.in	Branch Manager: Sri Raveendra Manne Mob. No: 6301724023 Email: raveendra.manne@adarsh.bank.in Relationship Officer: Sri P Harish Mob. No: 7306969644 Email: harishpalumari@adarsh.bank.in
MANIKONDA	1019	Plot Nos. 3 & 4, Survey No. 259/AA, Manikonda, Manikonda Municipality, K.V. Rangareddy District, Hyderabad, Telangana - 500 089. FSC Code: ADBK0001019 Phone: 040-29880121, 040-29880122 Email: manikondabbranch@adarsh.bank.in	Branch Manager: Smt. Ch.L.S.Prasanna Mob. No: 8374326719 Email: ichilukuri@adarsh.bank.in Relationship Officer: Sri Raghu Goutham Rayala Mob. No: 9885861562 Email: raghu.goutham@adarsh.bank.in
LB NAGAR	1020	H No. 3-7-502, Vinayak Nagar Colony, Mansoorabad, LB Nagar, K.V. Rangareddy District, Hyderabad, Telangana - 500 074. IFSC Code: ADBK0001020 Phone: 040-29310413, 040-29320413 Email: lbnagarbranch@adarsh.bank.in	Branch Manager: Sri Dindigala Venu Mob. No: 9652585968 Email: dindigala.venu@adarsh.bank.in Relationship Officer: Smt Vooturi Srilaxmi Mob. No: 9154248451 Email: srilaxmi.vooturi@adarsh.bank.in
NARSINGI	1021	Flat No. G-1, Ground Floor, Ideal Butterfly, Plot No. 103/Part and 104, Marva Township-B, Narsingi, Narsingi Municipality, KV Ranga Reddy District, Hyderabad, Telangana - 500 075. IFSC Code: ADBK0001021 Phone: 040-24441600, 040-24441601 Email: narsingibranch@adarsh.bank.in	Branch Manager: Sri M Srinivas Mob. No: 9704564188 Email: srinivas.magapu@adarsh.bank.in Relationship Officer: Sri P Saikiran Mob. No: 9505335092 Email: saikiran.padakanthi@adarsh.bank.in

ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
AMEENPUR	1022	H No. 12-78/2, Beeram Guda, Ameenpur, Ameenpur Municipality Sangareddy District, Telangana - 502 032. IFSC Code: ADBK0001022 Phone: 08455-280025, 08455-280027 Email: ameenpurbranch@adarsh.bank.in	Branch Manager: Sri M Aruna Kumar Mob. No: 7674036016 Email: arunakumar.mamidi@adarsh.bank.in Relationship Officer: Smt K Shyamala Mob. No: 9032532397 Email: syamala.vikram@adarsh.bank.in
SHADNAGAR	1023	D No. 11-132, 133 & 134, Plot No. 4-217, Shadnagar, Shadnagar Municipality, K V Ranga Reddy District, Telangana - 509 216. IFSC Code: ADBK0001023 Phone: 08458-250068, 08458-250069 Email: shadnagarbranch@adarsh.bank.in	Branch Incharge Manager: Sri Ch Vinod Raj Mob. No: 9553822364 Email: vinodraj.chilukuri@adarsh.bank.in Relationship Officer: Sri K Chiranjeevi Mob. No: 9912970996 Email: chiranjeevi.k@adarsh.bank.in
MADHAPUR	1024	Flat No. G3-C, Relance Cyber Ville. GHMC No. 1-90/8/20/G3-C, Plot Nos. 14 to 21, Vittal Rao Nagar, Madhapur, K V Ranga Reddy District, Telangana, 500 081. IFSC Code: ADBK0001024 Phone: 040-29312303, 040-29312304 Email: madhapurbranch@adarsh.bank.in	Branch Manager: Sri Gopi Jammula Mob. No: 7396622289 Email: gopi.jammula@adarsh.bank.in Relationship Officer: Sri N Pothuraju Mob. No: 7382738281 Email: pothuraju.nersu@adarsh.bank.in
NARAYANKHED	1025	H.No. 1-6-111/25/A/2/A/1, Plot No. 46 & 47, Bilal Majeed Colony, Narayankhed, Narayankhed Municipality, Sangareddy District - 502 286. FSC Code: ADBK0001025 Phone: 040-48681010 Email: narayankhedbranch@adarsh.bank.in	Branch Manager: Sri Naveen Dasari Mob. No: 9966384524 Email: naveen.dasari@adarsh.bank.in Relationship Officer: Sri E Akhil Kumar Mob. No: 9676167128 Email: narayankhedbranch@adarsh.bank.in
BOWENPALLY	1026	H.No. 6-54-295, Sy. No. 92 / Part, Hasmathpet Road, Bowenpally, Cantonment, Hyderabad - 500 011. IFSC Code: ADBK0001026 Phone: 040-27990217, 040-27990367 Email: bowenpallybranch@adarsh.bank.in	Branch Manager: Sri K. Brahmanandam Mob. No: 9966187878 Email: brahmanandam.kuchipudi@adarsh.bank.in Relationship Officer: Smt Inturi Sravani Mob. No: 7330922136 Email: sravani.inturi@adarsh.bank.in
THUKKUGUDA	1027	H.No. 5-57, Plot No. 65 & 66, Thukkuguda, Mankhal Post, Maheshwaram Mandal, K V Rangareddy District, Telangana - 501 359. IFSC Code: ADBK0001027 Phone: 040-29300010, 040-29300031 Email: thukkugudabranch@adarsh.bank.in	Branch Manager: Sri Avula Srinivas Reddy Mob. No: 9948960378 Email: srinivasreddy.avula@adarsh.bank.in Relationship Officer: Sri V. Akhil Kumar Mob. No: 9392357785 Email: akhilkumar.venkateshgari@adarsh.bank.in
MALKAJGIRI	1028	Old H.No. 24-184/4, New H.No. 25-40/5/8, PTIN NO. 1170666826, Plot No.4, East Anand Bagh, Malkajgiri, Medchal-Malkajgiri District, Hyderabad, Telangana -500 047. IFSC Code: ADBK0001028 Phone: 040-27726175, 040-27726176 Email: malkajgiribranch@adarsh.bank.in	Branch Manager: Smt K Usha Rani Mob. No: 9949408838 Email: usharani.kunaparaju@adarsh.bank.in Relationship Officer: Sri K Srinivas Rao Mob. No: 7780676739 Email: srinivasarao.kodeboyina@adarsh.bank.in



ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
KUSHAIGUDA	1029	Old H No. 1-28, New H No. 29, PTIN No. 1304100030, Penjarla Road, Kothur, Kothur Municipality, K V Rangareddy District, Telangana - 509 228. IFSC Code: ADBK0001029 Phone: 040-27122010, 040-27122070 Email: kushaigudabranch@adarsh.bank.in	Branch Manager: Sri Kondapi Srinivas Rao Mob. No: 9581226582 Email: srinivasarao.kondapi@adarsh.bank.in Relationship Officer: Smt. Bachu Lavanya Mob. No: 9603667045 Email: bachu.lavanya@adarsh.bank.in
SIDDIPET	1030	H.No : 12-3-193/1, PTIN No. 1113007802, Moinpura, Medak Road, Siddipet, Siddipet Municipality & District-502 103 Telangana. IFSC Code: ADBK0001030 Phone: 08457-220472, 08457-220473 Email: siddipetbranch@adarsh.bank.in	Branch Manager: Sri Bonala Krishnakanth Mob. No: 9640409719 Email: krishnakanth.bonala@adarsh.bank.in Relationship Officer: Sri Ch Kiran Kumar Mob. No: 6302269652 Email: siddipetbranch@adarsh.bank.in
KOTHUR	1031	Old H No. 1-28, New H No. 29, PTIN No. 1304100030, Penjarla Road, Kothur, Kothur Municipality, K V Rangareddy District, Telangana - 509 228. IFSC Code: ADBK0001031 Phone: 08548-251698, 08548-251938 Email: kothurbranch@adarsh.bank.in	Branch Manager: Sri Parmati Suresh Mob. No: 8008325267 Email: parmati.suresh@adarsh.bank.in Relationship Officer: Smt Soudharpally Pravallika Mob. No: 9885154606 Email: kothurbranch@adarsh.bank.in
SADASHIVPET	1032	TelePhone Exchange Building, Bharath Sanchar Nigam Limited (BSNL) Main Road, Sadashivpet, Adjacent to Police Station, Sadashivpet Municipality, Sangareddy District, Telangana - 502 291. IFSC Code: ADBK0001032 Phone: 08455-251396, 08455-251397 Email: sadashivpetbranch@adarsh.bank.in	Branch Manager: Sri Md Mahaboob Ali Mob. No: 6281006542 Email: mahaboobali.mohammed@adarsh.bank.in Relationship Officer: Smt J Kavitha Kumari Mob. No: 8522857695 Email: kavithakumari.javvadi@adarsh.bank.in
ZAHEERABAD	1033	TelePhone Exchange Building, Bharath Sanchar Nigam Limited (BSNL) Main Road, Zaheerabad, Adjacent to India Post, Zaheerabad Municipality, Sangareddy District, Telangana - 502 220. IFSC Code: ADBK0001033 Phone: 08451-285449, 08451-285450 Email: zaheerabadbranch@adarsh.bank.in	Branch Manager: Sri Marri Srinivas Reddy Mob. No: 6300062700 Email: srinivasreddy.marri@adarsh.bank.in Relationship Officer: Sri Gajulavarthy Rajesh Mob. No: 8790456802 Email: zaheerabadbranch@adarsh.bank.in
BADANGPET	1034	H. No. 22-3-15, PTIN No. 1177019843, # Plot No. 7, 8 & 15, Badangpet Village, Balapur Mandal, K V Rangareddy Dist. Telangana - 500 058. IFSC Code: ADBK0001034 Phone: 040-29310104, 040-29310105 Email: badangpetbranch@adarsh.bank.in	Branch Manager: Sri Pittala Praveen Mob. No: 8985350670 Email: praveen.pittala@adarsh.bank.in Relationship Officer: Mr. Aravindh Mob. No: 7997840997 Email: badangpetbranch@adarsh.bank.in
MEDAK	1035	TelePhone Exchange Building, Bharath Sanchar Nigam Limited (BSNL) Opposite lane to Medak Church, Main Road, Adjacent to Bus Stand Medak, Medak District, Telangana - 502 110. IFSC Code: ADBK0001035 Phone: 08452-295601, 08452-295602 Email: medakbranch@adarsh.bank.in	Branch Manager: Sri Kamineni Srinivas Rao Mob. No: 9885182691 Email: srinivasarao.kamineni@adarsh.bank.in Relationship Officer: Mr Kiran Kumar K Mob. No: 8179306654 Email: kirankumar.kasam@adarsh.bank.in

ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
VANASTHALIPURAM	1036	H No. B-215 (MCPL H No. 6-1-191), PTIN No.1030601277, LIG, Phase-1, Vanasthalipuram, Hyderabad, Telangana - 500 070. IFSC Code: ADBK0001036 Phone: 040-24445561, 040-24445562 Email : vanasthalipurambranch@adarsh.bank.in	Branch Manager: Smt Cheruku Swetha Sri Mob. No: 9949781627 Email: swethasri.cheruku@adarsh.bank.in Relationship Officer: Sri Vanaparthi Jwalaiah Mob. No: 9494748449 Email: jwalaiah.vanaparthi@adarsh.bank.in
HAYATHNAGAR	1037	H.No. 4-120/3, Plot No. 11 ,Southern Part, Survey No. 162/A, Kuntloor Village, Hayathnagar, K.V. Rangareddy District, Telangana, 501 505. IFSC Code: ADBK0001037 Phone: 040-24441605, 040-24441606 Email: hayathnagarbranch@adarsh.bank.in	Branch Manager: Smt S Satyavani Mob. No: 9948433558 Email: satyavani.s@adarsh.bank.in Relationship Officer: Smt Geeni Mamatha Mob. No: 9393004089 Email: mamatha.geeni@adarsh.bank.in
Dundigal Gandimaisamma	1038	H. No. 4-127/1, Plot No. 29 & 34, Survey No. 62/1-A, Gandimaisamma 'X' Road, Bahadurpally Village, Dundigal-Gandimaisamma Mandal, Medchal-Malkajgiri District, Telangana - 500 043. IFSC Code: ADBK0001038 Ph No: 040-23860041, 040-23860042 Email: gandimaisammabrand@adarsh.bank.in	Branch Manager: Smt GSL Madhuri Mob. No: 9052350836 Email: lakshimadhuri.balam@adarsh.bank.in Relationship Officer: Sri Yalamanchali Maheshbabu Mob. No: 9014381915 Email: maheshbabu.yelamanchali@adarsh.bank.in
GADWAL	1039	Plot No. 24, Survey No. 455/A PAIKI, Old Housing Board Colony Road, Gadwal, Jogulamba - Gadwal District, Telangana State- 509125 IFSC Code: ADBK0001039 Ph No: 08546-271277, 08546-271278 Email: gadwalbranch@adarsh.bank.in	Branch Manager: Sri Sairam Kunchanapalli Mob. No: 9000962045 Email: sairam.kunchanapalli@adarsh.bank.in Relationship Officer: Smt Kamsali Gayathri Mob. No: 8639805330 Email: gadwalbranch@adarsh.bank.in
NAGARKURNOOL	1040	H. No. 14-9, MIG 7,Ground Floor, Admesuring 1500 sft Main Road, Housing Board Colony, Nagarkurnool, Nagarkurnool Municipality and District, Telangana State -509209 IFSC Code: ADBK0001040 Ph No: 08540-233235, 08540-233237 Email: nagarkurnoolbranch@adarsh.bank.in	Branch Manager: Sri Belaganti Veera Vasantha Rayudu Mob. No: 6300630950 Email: nagarkurnoolbranch@adarsh.bank.in Relationship Officer: Sri Bhanuteja Nekkanti Mob. No: 9160611612 Email: nekkanti.bhanuteja@adarsh.bank.in
WANAPARTHY	1041	H.No. 6-37/A, Plot No. 1/Part, Survey No. 89 & 98/AA, Srinivasapuram, Kurnool Road, Wanaparthi, Wanaparthi District, Telangana - 509 103. IFSC Code: ADBK0001041 Ph No: 08545-233235, 08545-233237 Email: wanaparthibranch@adarsh.bank.in	Branch Manager: Sri B.V. Venkatesh Mob. No: 9959074262 Email: vbontala@adarsh.bank.in Relationship Officer: Miss Karmot Sharada Mob. No: 7793957663 Email: wanaparthibranch@adarsh.bank.in
KAMAREDDY	1042	H.No. 5-3-73/1, Survey No. 747, National Highway 7, Vidya Nagar Colony, Kamareddy, Kamareddy District, Telangana - 503 111. IFSC Code: ADBK0001042 Ph No: 08468-223312, 08468-223313 Email: kamareddybranch@adarsh.bank.in	Branch Manager: Sri Paris Sundar Raj Mob. No: 7416227416 Email: paris.sundarraj@adarsh.bank.in Relationship Officer: Smt Deekonda Rachana Mob. No: 8919767582 Email: kamareddybranch@adarsh.bank.in



ADDRESS OF OUR BRANCHES

BRANCH NAME	BRANCH CODE	BRANCH ADDRESS & DETAILS	CONTACT DETAILS
KALWAKURTHY	1043	H.No. 12-228/1/A/1, Plot No. 7, Survey No. 33, Vidyanagar, Kalwakurthy, Nagarkurnool District, PIN Code: 509 324, Telangana State. IFSC Code: ADBK0001043 Ph No: 08549-275903, 08549-275904 Email: kalwakurthybranch@adarsh.bank.in	Branch Manager: Sri N Manojkumar Mob. No: 9440188515 Email: manojkumar.nagurkar@adarsh.bank.in Relationship Officer: Sri Palakonda Ganesh Goud Mob. No: 9542736051 Email: kalwakurthybranch@adarsh.bank.in
CHEVELLA	1044	H.No. 1-97, Plot No. 7 & Plot No. 4/Part, Survey Nos. 66/1, 65 & 66, Chevella, Ranga Reddy District, PIN Code: 501 503, Telangana State. IFSC Code: ADBK0001044 Ph No: 08417-293518, 08417-293463, Email: chevellabbranch@adarsh.bank.in	Branch Manager: Sri Manohar Reddy Rakonda Mob. No: 9959239768 Email: manohar.rakonda@adarsh.bank.in Relationship Officer: Smt Anusha Kothakapu Mob. No: 8179161281 Email: kothakapu.anusha@adarsh.bank.in
NIZAMABAD	1045	H.No. 6-14-139 & 6-14-140, Old Municipal, H. Nos. 6-16-1539/4 & 6-16-1539/5, Namdevwada, (Gurbabadi Road), Nizamabad - 503 001, Telangana State. IFSC Code: ADBK0001045 Ph No: 08462-220132, 08462-220133 Email: nizamabadbranch@adarsh.bank.in	Branch Manager: Sri Gajari Sridhar Mob. No: 9441661250 Email: sridhar.gajari@adarsh.bank.in Relationship Officer: Sri Tipprishetti Srinivas Mob. No: 9985494728 Email: srinivas.tipprishetti@adarsh.bank.in

NOTES

The Adarsh Cooperative Urban Bank Limited

Training Programme on the role of Artificial Intelligence (AI) in Banking -Microsoft Copilot AI Tool.

Name of the Faculty :Sri. N.Srinivasa Chakravarty Professor(Retd) and CEO-SRI CHAKRA AIGNITED LEARNTECH

Date: 10.01.2026



Conducted Training Programme for our staff members on Artificial Intelligence (AI) on 10th January 2026 at Bank's Head Office.



Our Chairman Sri G. Madana Gopala Swamy, Receiving Award from The Commissioner, Income Tax Department, Hyderabad for high level of compliance in submission of SFT and other returns.



Sri Prabhu Samal, DGM, Department of Supervision,
Reserve Bank of India and Our chairman
Sri G. Madana Gopal Swamy at the Workshop conducted for Directors,
CEOs of Urban Cooperative Banks



Our chairman Sri G. Madana Gopal Swamy
at NAFCUB CEO Roundtable Conference



Inauguration of our 38th Branch at Dundigal-Gandimaisamma on 29-10-2025

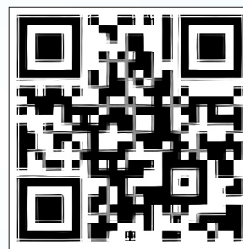


Inauguration of our 40th Branch at Nagarkurnool on 15-11-2025



Inauguration of our 44th Branch at Chevella on 05-03-2026

THE ADARSH CO-OPERATIVE URBAN BANK LIMITED
IS REGISTERED WITH DICGC (<https://www.dicgc.org.in>)



Deposit Insurance and Credit Guarantee Corporation
Wholly owned subsidiary of the Reserve Bank of India



Estd. 1998

The Adarsh Co-operative Urban Bank Ltd.

HEAD OFFICE & MAIN BRANCH

MPR Complex, Phase-I, IDA Jeedimetla,
Medchal-Malkajgiri District, Hyderabad - 500 055.

☎ 040 - 42769988 , 48681010

✉ manager.operations@adarsh.bank.in

🔍 www.adarsh.bank.in



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Adarsh Bank