

Rajadhani Co-operative Urban Bank Limited



27

ANNUAL REPORT 2024-2025

*You Save Money
Money Serves You*



Sri Vemireddy Narasimha Reddy
Chairman



RAJADHANI

CO-OPERATIVE URBAN BANK LTD.

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



Sri T. Sudheer Reddy
Vice-Chairman

BOARD OF DIRECTORS



Sri B. Ram Reddy



Sri L. Vijaya Gopal Reddy



Sri A. Jaipal Reddy



Sri Ghan Shyam Bhati



Smt. G. Kranthi Reddy



Smt. Nirmala Devi



Sri B. Narsing Rao



Sri K. Sriramulu



Sri P. Adinarayana Reddy
Chief Executive Officer



RAJADHANI CO-OPERATIVE URBAN BANK LTD.

(Established on 6th December 1998)

Registered : T.A. 1456

Address : 3-4-1005/2/1, Indrani Complex,
Barkatpura, Hyderabad-500 027
Tel: 040-27567353
Mobile: 9848834716

BOARD OF DIRECTORS

Chairman : Sri Vemireddy Narasimha Reddy

Vice Chairman : Sri T. Sudheer Reddy

Directors : Sri B. Ram Reddy
Sri L. Vijayagopal Reddy
Sri A. Jaipal Reddy
Sri Ghanshyam Bhati
Sri G. Kranthi Reddy
Sri G. Nirmala Devi
Sri B. Narsing Rao
Sri K. Sriramulu

Chief Executive Officer : Sri P. Adinarayana Reddy

BOARD OF MANAGEMENT

Sri Gajendra Singh Rathod
Sri P. Narasimha Reddy
Sri S. Yadagri

RAJADHANI CO-OPERATIVE URBAN BANK LTD.,

Regd. No. T.A. 1456

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

Tel: 27567353 Mobile: 9848834716

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

NOTICE

Notice is hereby given to all the shareholders that the **27th Annual General Meeting** of the Rajadhani Co-operative Urban Bank Ltd, Barkatpura, Hyderabad, is scheduled to be held on **Sunday, 20TH of July 2025 @ Hotel Spicy Hub, Beside Rythu Bazar, Kothapet, Hyderabad-500035 @ 11.30 A.M.** to transact the following business.

1. To consider and adopt the Annual report together with the Audited statement of accounts and Auditors report for the financial year 2024-25.
2. To approve/ratify income and expenditure incurred during the period 01.04.2024 to 31.03.2025.
3. To consider and approve the appropriation of Net profit for the year 2024-2025.
4. To consider and approve the rate of dividend @ 15% on shares for the year 2024-2025.
5. To consider admission of new members who purchased shares during the period from 01.02.2025 to 30.06.2025 and ratify the transfer / adjustment of shares during the period.
6. To approve annual budget and estimates for Income and Expenditure for the year 2025-2026.
7. Review of all loans and defaulters/Over dues/Legal action cases including ratification of Provisions/ Write-offs/Interest Concessions.
8. Ratification of Investments made by during the period 01.04.2024 to 31.03.2025.
9. Any other matter with the permission of the chair.

Place: Hyderabad
Dated: 20.06.2025

Sd/-
P. Adinarayana Reddy
Chief Executive Officer



CHAIRMAN'S ADDRESS

Dear Shareholders,

I am pleased to welcome you all to the **27th Annual General Meeting** of your bank.

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

We have great pleasure in presenting Banks Annual Report and the Bank has grown positively in total business and recommended a dividend @ 15% i.e. Rs.15 per share of Rs. 100/-. We are paying 15% dividend for the last 21 years.

In appreciation of the excellent services rendered by the staff, I am happy to announce 8.33% exgratia to all the staff members on their total earnings for the year 2024-25.

We have set total business target of Rs. 500.00 crores for 31.03.2026.

Acknowledgements:

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

The Board of directors also appreciate the efficient and dedicated services rendered by the Chief Executive Officer and his team in the bank.

Thank you one and all.

(Vemireddy Narasimha Reddy)
Chairman

CHIEF EXECUTIVE OFFICER REPORT TO THE 27th ANNUAL GENERAL MEETING 2024-2025

On behalf of Board of Directors I have great pleasure in presenting Bank's Annual Report together with the Audited Balance Sheet and Profit and Loss account for the financial year ended 31st March 2025.

Financial performance and Key Indicators:

During the year under review, in spite of adverse Market conditions your Bank has significantly improved its performance over the previous year.

(Amount in Lacs)

Particulars	As on 31.03.2025	As on 31.03.2024
Deposits	23772.84	20294.38
Advances	17606.23	14860.11
Total Business	41379.07	35154.49
Working Funds	27437.12	23421.58
Share Capital	721.39	687.86
Reserves	1798.62	1806.62
Net worth	2584.57	2021.02
Total Income	2915.66	2476.38
% Increase in Total Income	17.74	27.94
Profit Before Tax	615.03	491.27
% Increase in Gross Profit	25.20	23.76
Net profit after Tax	431.71	364.30
Total Assets	27760.90	23737.41
No of Employees	57	48
Cost of Deposits	7.49%	7.64%
Yield on Advances	14.56%	14.44%
Gross NPA	594.03	658.42
Gross NPA%	3.37%	4.43%
Net NPA	0%	0%
BDDR	60.00	414.98
NPA provision	684.00	265.86
Standard Assets Provision	82.45	65.90
Provision Coverage Ratio	115.15%	103.41%
CD Ratio	68.17%	68.49%
Capital Adequacy Ratio- Tier -I Capital	13.98%	14.06%
Capital Adequacy Ratio- Tier -II Capital	0.84%	0.75%
Business Per Employee	725.95	732.39
Profit per employee	10.79	7.63
Account Holders	27999	26481



CASA %	21.59%	22.33%
Branches	8	7
Average Deposits	20949.10	17998.69
Average Advances	16508.72	13908.34
Average CD Ratio simple	70.83%	70.08%
Top 20 deposits to total Deposits	9.92%	10.21%
Top 20 Advances to total Advances	25.04%	18.76%

Reserves and Funds:

After appropriation of net profits of the year 2024-25 the reserves and funds of the bank have increased as shown hereunder.

Particulars	As on 31.03.2025 (Rs.in lacs)	As on 31.03.2024 (Rs.in lacs)
Statutory Reserve Fund	915.44	787.58
Building Fund	401.05	351.05
General Reserve	340.67	194.53
Other Reserves	141.46	473.46
Total	1798.62	1806.62

BRANCH WISE BUSINESS AS ON 31-03-2025

NAME OF THE BRANCH	DATE OF COMMENCEMENT	DEPOSITS (Rs. in Lacs)	ADVANCES (Rs. in Lacs)	TOTAL BUSINESS (Rs. in Lacs)	NO.OF ACCOUNTS
BARKATPURA	06-12-1998	10669.87	5363.21	16033.08	11033
BEGUMBAZAR	21-07-2010	4588.99	2794.21	7383.20	3132
RKPURAM	23-10-2013	3101.66	2351.40	5453.05	6824
HASTHINAPURAM	12-09-2016	2074.35	2674.63	4748.98	3205
ATTAPUR	31-05-2023	1271.21	1267.29	2538.50	1166
A S RAO NAGAR	08-06-2023	457.94	1047.97	1505.91	639
MADHAPUR	03-08-2023	1029.51	1009.18	2038.70	475
KUKATPALLY	09-08-2024	579.32	1098.34	1677.65	1525
TOTAL		23772.84	17606.23	41379.07	27999

Membership and share capital:

During the year under review 283 new members have been admitted. The total members as on 31st March 2025 are 4193. The paid up share capital has increased from Rs 687.86 lacs to Rs 721.39 lacs during the year showing an increase of Rs 33.53 Lacs.

Deposits:

Deposits of the bank increased from Rs 20294.38 lacs to Rs 23772.84 lacs during the year showing an increase of 17.14% over the previous year.

Our Term deposits constitute 78.41% of total deposits which gives stability to the Bank funds. Current Accounts and Savings Bank Accounts constitute 6.28% and 15.31% respectively and total low cost deposits i.e. CASA deposits are 21.59% as on 31st March 2025.

Advances:

Advances increased from Rs 14860.11 lacs to Rs 17606.23 lacs during the year showing an increase of 18.48% over the previous year.

Priority Sector Advances:

The Bank has achieved the Priority Sector targets fixed by Reserve Bank of India as on 31-03-2025, the details of which are as under:

Adjusted Net Bank Credit as on 31-03-2025 is Rs 14860.11 lacs

S.No	Particulars	Target (%)	Achieved (%)
1	Priority Sector Advances	60%	101.99%
2	Weaker Section Advances	11.50%	34.54%
3	Micro Enterprise Advances	7.50%	34.13%

NON- FUND BASED Activities

During the year Bank had not issued any Bank Guarantees. As on 31.03.2025 the outstanding Bank Guarantees stood at Rs 80.55 lacs. No performance Guarantees were issued.

Profits

The Bank has earned a gross profit of Rs. 615.03 lacs for the financial year ended 31st March 2025 and net profit of Rs. 431.71 lacs after paying Income Tax to the tune of Rs. 169.203 lacs for the year 2024-25.

NPA Management:

Our bank's Gross Non- performing Assets stood at Rs 594.03 lacs constituting 3.37% of total advances of Rs 17606.23 lacs as on 31st March 2025. Net NPA- **Zero** as on 31st March 2025.

Recovery cells at branches and Head office are making vigorous efforts in recovery of overdue loans including SARFESI Action in NPA accounts.

Advances to Directors and their relatives

No advances to directors and their relatives were extended during the year under review and liability of directors and their relatives as on 31st March 2025 is NIL.



Capital adequacy:

The bank's capital adequacy ratio CRAR as on 31.03.2025 is 14.82% as against the stipulated RBI norm minimum of 11 %.

Investments:

Our investments in Govt Securities as on 31.03.2025 are Rs 3958.48 lacs, for maintaining SLR as per RBI guidelines.

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

The Bank has not invested any funds in any cooperative urban Bank nor accepted funds from other cooperative urban banks as per RBI norms during the financial year 2024-25.

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

A) Govt. Securities	31-03-2025
a) Central Govt.	539.76
b) State Govt.	3418.72
c) T-bills	0.00
TOTAL	3958.48
B) Investments with other Banks	
a) Bandhan Bank	400.00
b) Telangana Apex Bank	750.00
c) Kotak Bank	5.00
d) HDFC Bank	150.00
e) IDBI Bank	100.00
f) RBL Bank	25.00
g) Ujjivan Small Finance Bank	501.00
h) SVC Bank	14.00
TOTAL	1945.00
C) Non SLR Investments	20.00
Total Investments	5923.48

Contribution to the Exchequer:

I am glad to inform you that while carrying on Banking Business and servicing the customers, our Bank has generated the following taxes to the Government for the financial year 2024-25.

Income tax	Rs 169.20 lacs
Goods & Service Tax	Rs 17.40 lacs
Total	Rs 186.60 lacs

Branch Expansion:

I am glad to inform you that under automatic route (**Financially sound and well-run Cooperative Bank**) provided by RBI, we shall be able to open one branch every year. We have opened a branch at Kukatpally under this scheme during August, 2024. The number of branches increased to Nine from the present strength of Seven with the opening of Kukatpally and Hema nagar branches. We will open one more branch at Hayath Nagar by August 2025.

Technology:

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

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

Cyber security:

In order to protect our bank from Cyber frauds/attacks, we are implementing the Cyber security frame work formulated by RBI. Cyber security audit was conducted and certificate of compliance of audit obtained.

Deposits Insurance:

Deposits of our bank are covered under the scheme. We have been regularly insuring our deposits with Deposit Insurance and Credit Guarantee Corporation (DICGC) and the insurance covered up to September 2025 and the next premium due in November 2025.

Insurance of Assets:

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

Customer Service:

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

Dividend:

I am glad to inform that the Bank has earned a net profit of Rs 431.71 lacs and an amount of Rs 104.58 lacs is earmarked for payment of annual dividend to shareholders. The Board of directors, at its meeting held on 16th June 2025, have recommended a dividend @ 15% per share (i.e. Rs15 per share of Rs 100/-) for the financial year 2024-25 subject to the approval of General Body.

You will appreciate that this is the 21st consecutive year that 15 % dividend has been recommended and 25th dividend in a row.

Pradhan Mantri Schemes:

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



Business plan for next Financial Year:

In the back drop of our past success we have set target to register aggregate business of Rs 500.00 crores (Deposits +Advances) as on 31-03-2026.

The Management solicits the hole hearted support of our customers, shareholders, well-wishers and the staff to register an aggregate of Rs 500.00 crores business proposed for Financial year 2025-26.

Acknowledgements:

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

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

Thank you one and all.

By the order of the Board of Directors.

Place: Hyderabad.

Date: 20.07.2025.

(P. Adinarayana Reddy)

Chief Executive Officer

INDEPENDENT AUDITOR'S REPORT

To

Members of

RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

Report on the Audit for the Financial Statements

Opinion:

1. We have audited the Financial Statements of **RAJADHANI CO-OPERATIVE URBAN BANK LIMITED** which comprise the Balance Sheet as at 31st March 2025, the statement of Profit and Loss and other explanatory information in which are included the returns for the year ended on that date.
2. In our opinion, and to the best of our information and according to the explanations given to us, read with the Memorandum of Changes (mentioned in paragraph 6 below), the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, in the manner so required for bank and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs in case of the Balance Sheet of the branch as at March 31, 2025 and true balance of profit for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements in India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibility for the Financial Statements

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



5. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

7. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Report that based on the audit at the branch level, we will not be able to conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained at branch, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

8. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

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

Report on Other Legal and Regulatory Requirements

11. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provision of Section 29 of the Banking Regulation Act, 1949

12. Subject to the limitations of the audit indicated in paragraph 4 to 6 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit and have found them to be satisfactory;
- b. The transactions of the branch which have come to our notice have been within the powers of the Bank;
- c. The returns received from the branch have been found adequate for the purposes of our audit.

13. We further report that:

- a. in our opinion, proper books of account as required by law have been kept by the branch so far as it appears from our examination of those books;
- b. the Balance Sheet and the statement of Profit and Loss Account dealt with by this report are in agreement with the books of account; and
- c. In our opinion, the Balance Sheet, and Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

for **NARASIMHA RAO & ASSOCIATES**
Chartered Accountants
FRN 2336S

Sd/-
(J. VIKRAM SIMHA)
Partner

ICAI M No.228354
UDIN: 25228354BMIMYB2586

Place: Hyderabad
Date: 16th June, 2025.



**RAJADHANI CO-OPERATIVE URBAN BANK LTD., BARKATPURA, HYDERABAD.
STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31.03.2025**

PARTICULARS	Opening Balance	Receipts	Payments	Closing Balance
Capital				
' A ' Class Shares	68785575.00	7576400.00	4223375.00	72138600.00
Statutory Reserve	69650345.86	11100631.88	0.00	80750977.74
Education Fund	1499968.46	150000.00	10000.00	1639968.46
Building Fund	34104768.43	1000000.00	0.00	35104768.43
GENERAL RESERVE	15809898.51	39908085.88	36262609.88	19455374.51
Reserve for Bad & Doubtful Debts	29084919.96	18412689.92	41497609.88	6000000.00
INVESTMENT FLUCTUATION RESERVE	2377070.00	1821488.00	0.00	4198558.00
Provision on Standard Assets	6590035.00	1655260.00	0.00	8245295.00
Provision for Covid Moratorium Loans	5000000.00	0.00	4100000.00	900000.00
Provision for NPA Accounts	21585809.00	45914191.00	0.00	67500000.00
Provision for Bonus to Staff	1553000.00	1887045.00	1553000.00	1887045.00
Provision on Expenditure	372000.00	1091000.00	1382000.00	81000.00
Over Due Interest Reserve	10438175.00	13455337.00	12684813.00	11208699.00
Previous Year Profit	49126578.92	386986692.30	374610215.20	61503056.00
Rajadhani cumulative Deposits (RCD)	906839929.00	715235011.00	605687041.00	1016387899.00
Rajadhani Monthly Recurring Deposits	29941740.00	28241746.00	22450600.00	35732886.00
Daily Deposits (RNLD)	486200.00	392250.00	864950.00	13500.00
Rajadhani Monthly Deposit	281836909.00	170572905.00	125641548.00	326768266.00
Rajadhani Quarterly Deposit	267231915.00	131784663.00	95224711.00	303791867.00
Rajadhani Short Term Deposit	39619952.00	184856929.00	200559518.00	23917363.00
RAJADHANI DHANALAKSHMI DEPOSIT	0.00	154057197.00	14627969.00	139429228.00
Rajadhani Special RCD	26959536.00	2095520.00	15669648.00	13385408.00
Rajadhani Special RQD	19000100.00	0.00	16000000.00	3000100.00
Rajadhani Special RMD	4000000.00	0.00	2500000.00	1500000.00
Interest Accrued	77176.00	86751255.00	86823024.00	5407.00
UnClaimed Balances A/c	98600.00	34525.00	20345.00	112780.00
Interest Payable	225258.00	54832573.00	54886531.00	171300.00
Savings Bank	357578237.90	5626693573.00	5620423688.00	363848122.97
Current Account	69057732.29	5868341646.00	5790344682.00	147054696.15
Cr balance in OD	26484447.45	0.00	0.00	2165256.86
Banks pay order	4028487.00	52174546.07	52141043.07	4061990.00
AUDIT FEE PAYABLE	0.00	367340.00	0.00	367340.00
Dividend payable 2021-22	467087.88	150.00	467237.88	0.00
Dividend payable 2022-23	431033.00	375.00	85395.00	346013.00
Dividend payable 2023-24	0.00	8325141.00	7966732.00	358409.00
RNLD Security Depo (Ibrahim)	1895.00	1373.00	3268.00	0.00
SGST Payble	374364.24	972751.10	952004.74	395110.59
CGST Payble	374364.24	972751.10	952004.74	395110.59
IGST Payble	27547.55	601133.41	579146.99	49533.97
TDS PAYABLE A/C	1023197.00	5713719.00	5525750.00	1211166.00
Un claimed Balances A/c other liabilities	152500.41	20345.00	11520.00	161325.41
Banks Liability under Bank Guarantee	9360000.00	0.00	1305000.00	8055000.00
Banks Liability under (DEAF)	11784833.89	1573726.00	244239.00	13114320.89
Provident fund payable	309704.00	4502943.00	4408106.00	404541.00
POS/ECOM	24659.58	12902218.11	12864790.88	62086.81
UPI SETTLEMENT	0.00	500568663.30	500444591.50	124071.78
EMPLOYEE GROUP GRATUITY FUND	0.00	9829061.08	0.00	9829061.08
GROUP EARNED LEAVE ENCASHMENT FUND	0.00	3761781.44	0.00	3761781.44
GRAND TOTALS	2373775550.56	14157136631.43	13715998707.72	2790594283.68

PARTICULARS	Opening Balance	Receipts	Payments	Closing Balance
Cash in Hand	63914014.00	3367787780.00	3387698318.00	44003476.00
ATM Cash	5636800.00	775338400.00	776768200.00	4207000.00
APCOB Head Office (Current A/c)	13661.78	40752092.22	40765754.00	0.00
HDFC Bank (Current A/c)	13890600.76	631738253.10	630330936.00	15297917.89
Canara Bank (Current A/c)	266134.19	0.00	0.00	266134.19
IDBI Bank (Current Account)	38521878.53	860794786.00	839445394.50	59871270.01
Kotak Mahindra Bank	83975256.56	7054589513.00	6946884311.00	191680458.41
State Bank of India	776082.27	1600000.00	1136326.50	1239755.77
Telangana State co-op Apex Bank (Current A/c)	19188339.18	2971359659.00	2977943732.00	12604266.36
SVC Bank	5567710.94	553756810.50	548947888.20	10376633.25
APCOB Head Office Fixed Deposit	40000000.00	0.00	40000000.00	0.00
Kotak Mahindra Bank	500000.00	500000.00	500000.00	500000.00
AU SMALL FINANCE BANK	60000000.00	150100000.00	210100000.00	0.00
SVC Bank Deposit	1400000.00	1400000.00	1400000.00	1400000.00
Telangana State co-op Apex Bank Deposit	35000000.00	105000000.00	65000000.00	75000000.00
CHAITANYA GODAVARI GRAMEENA BANK	30000000.00	0.00	30000000.00	0.00
HDFC BANK FDR	15000000.00	0.00	0.00	15000000.00
IDBI BANK FDR	15000000.00	20000000.00	25000000.00	10000000.00
UJJIVAN SMALL FINANCE BANK DEPOSIT	0.00	100100000.00	50000000.00	50100000.00
BANDHAN BANK FDR	0.00	40000000.00	0.00	40000000.00
RBL BANK FDR	0.00	25000000.00	0.00	25000000.00
Govt. Securities	379811063.00	47985500.00	31948463.00	395848100.00
NCFDC	1000000.00	1000000.00	0.00	2000000.00
Loan on Deposits	44374125.00	87239687.00	105266942.00	26346870.00
Rajadhani ML	970195258.96	651015535.00	507308789.60	1113902004.37
RAJADHANI EDUCATION LOAN	15749109.00	15648381.00	11768285.00	19629205.00
Over Draft Against Properties	301007956.32	893090616.30	841569808.20	352528764.42
Over Draft Unsecure	195770.36	24393.00	94075.00	126088.36
OD Against Deposit	13198783.28	230958324.70	224298049.20	19859058.74
Rajadhani DL	22044408.00	39592475.00	22423435.00	39213448.00
Rajadhani Gold Loan	84523881.00	273891514.40	212224734.40	146190661.00
Rajadhani Housing Loans	29010831.00	19182663.00	10742398.00	37451096.00
Staff Housing Loans	5710829.00	1218987.00	1554399.00	5375417.00
Interest Receivable On Investment	7038496.00	9811746.56	7317126.56	9533116.00
Interest Receivable Advances	10438175.00	13455337.00	12684813.00	11208699.00
Advance Tax Paid	12500000.00	11666032.00	12666032.00	11500000.00
Festival Advance to staff	576000.00	1269000.00	1215500.00	629500.00
Prepaid Insurance	1331873.00	1588736.00	1331873.00	1588736.00
DEFERRED TAX ASSET	695147.00	217920.00	0.00	913067.00
Furniture & Fixtures	4467324.00	3567905.50	2131992.50	5903237.00
Office Equipment	85751.00	51095.00	64040.00	72806.00
Electrical Appliances	3210241.00	1833350.83	1377749.83	3665842.00
Strong Room	3537426.00	1977112.00	514681.00	4999857.00
Counting Machine	341582.00	132980.00	137483.00	337079.00
Civil work	1940307.00	10000.00	147043.00	1803264.00
Two wheeler	313998.00	229888.00	253035.00	290851.00
Computers & Peripherals	1689171.00	1511896.00	1785863.00	1415204.00
ATM Machine	1177927.00	365000.00	543361.00	999566.00
Swipe Machine	256310.00	0.00	0.00	256310.00
N J Stamps	24500.00	511490.00	505090.00	30900.00
Telephone Deposit	14522.00	0.00	0.00	14522.00



PARTICULARS	Opening Balance	Receipts	Payments	Closing Balance
Electrical Deposit	74760.00	0.00	0.00.00	74760.00
Stationery	24658.00	0.00	3016.00	21642.00
ATM Cards	371690.00	0.00	223080.00	148610.00
TDS ON GST	161741.31	30327.82	231.60	191837.53
UTI PSA Security Deposite	10000.00	0.00	0.00	10000.00
GST Input Receivable	774905.85	2145583.43	1643165.01	1277324.27
Provision for Income tax	252070.00	0.00	252070.00	0.00
Rent Advance	2709085.00	1000000.00	259085.00	3450000.00
PAN Card Coupons	4131.00	4210.00	7311.00	1030.00
Customers Liability under Bank Guarantee	9360000.00	0.00	1305000.00	8055000.00
Customers Liability (DEAF)	11784833.89	1573726.00	244239.00	13114320.89
ATM Receivable	911200.00	447676889.30	448588089.30	0.00
IMPS	993557.00	287455785.20	288140642.30	308699.92
Deaf Receivable	2730.00	147628.00	141725.00	8633.00
IT Refund	292873.00	3360.00	296233.00	0.00
UPI	321072.38	2698443903.00	2698764976.00	0.00
SUNDRY ADVANCE OTHERS	0.00	627098014.30	626007694.30	1090320.00
BEGUM BAZAR NEW PREMISES SUSPENSE	615000.00	822000.00	1437000.00	0.00
TDS_RECEIVABLE_PRODUCT	0.00	43319.00	37852.00	5467.00
IMPS SETTLEMENT	0.00	188297251.90	187774436.10	522815.78
ATM SETTLEMENT	0.00	234999436.50	233956636.50	1042800.00
EMPLOYEE GROUP GRATUITY FUND	0.00	9829061.08	0.00	9829061.08
GROUP EARNED LEAVE ENCASHMENT FUND	0.00	3761781.44	0.00	3761781.44
GRAND TOTALS	2373775550.56	23489697136.24	23072878403.12	2790594283.68
Interest on Deposits, Borrowings	0.00	154428209.16	154428209.16	0.00
Provision On Bad and Doubtful	0.00	6000000.00	6000000.00	0.00
Staff Salaries and Allowances	0.00	23226797.00	23226797.00	0.00
Provident Fund paid	0.00	2360746.00	2360746.00	0.00
Employees Group Gratuity Scheme	0.00	1957249.00	1957249.00	0.00
Bonus Payable	0.00	1886862.00	1886862.00	0.00
Directors and Other Comitee Expences	0.00	1322160.00	1322160.00	0.00
DICGC Commission	0.00	2897610.00	2897610.00	0.00
Rents paid	0.00	9634484.00	9634484.00	0.00
Rates & Taxes & Registration	0.00	107913.00	107913.00	0.00
Insurance Paid	0.00	1684391.77	1684391.77	0.00
Electricity Expences	0.00	919770.00	919770.00	0.00
Postage, Telegrams & Telephone Expences	0.00	195539.56	195539.56	0.00
Audit Fees & Expences	0.00	693220.00	693220.00	0.00
Repairs & Renewals	0.00	1279713.48	1279713.48	0.00
Depreciation	0.00	6480052.17	6480052.17	0.00
Printing and Stationery	0.00	860010.09	860010.09	0.00
Provision for Standard Assets	0.00	1655260.00	1655260.00	0.00
Vehicle Expences	0.00	96921.00	96921.00	0.00
ASP Software Payment	0.00	2512450.00	2512450.00	0.00
Office Maintenance	0.00	1752943.52	1752943.52	0.00
Local Conveyance	0.00	364130.00	364130.00	0.00
NPA Charges	0.00	3264.00	3264.00	0.00
Election Expences	0.00	57888.00	57888.00	0.00
Staff welfare	0.00	239522.00	239522.00	0.00
Clg house charges	0.00	68315.48	68315.48	0.00
Entertainment Expences	0.00	2740.00	2740.00	0.00

PARTICULARS	Opening Balance	Receipts	Payments	Closing Balance
Commission paid	0.00	12696.00	12696.00	0.00
AGM Expenses	0.00	316332.00	316332.00	0.00
Honorarium Paid To Chairman	0.00	598950.00	598950.00	0.00
Club Association & Membership	0.00	105780.00	105780.00	0.00
Vehicle hire charges	0.00	864000.00	864000.00	0.00
Advertisement Charges	0.00	110178.00	110178.00	0.00
ATM Expences	0.00	1183035.00	1183035.00	0.00
PAN SERVICES EXPENDITURE	0.00	1481.00	1481.00	0.00
Loss on Sale of Asset	0.00	445339.00	445339.00	0.00
NFS chargespayble	0.00	252355.68	252355.68	0.00
IMPS Charges	0.00	476948.15	476948.15	0.00
NPCI Charges	0.00	151250.00	151250.00	0.00
Legal Expences	0.00	15000.00	15000.00	0.00
SMS Expenses	0.00	332450.00	332450.00	0.00
NPA Provision	0.00	316581.12	316581.12	0.00
Premium on acqui on govt sec	0.00	110500.00	110500.00	0.00
Travelling expenses	0.00	12742.00	12742.00	0.00
Group Leave Encashment Scheme	0.00	1849787.00	1849787.00	0.00
ATM Cards	0.00	223080.00	223080.00	0.00
Interest earned on Advances	0.00	240422073.74	240422073.74	0.00
Interest earned on Govt.securities	0.00	22151280.78	22151280.78	0.00
Interest earned on Bank Deposits	0.00	19242032.00	19242032.00	0.00
Discount Income	0.00	83973.00	83973.00	0.00
Commission, Exchange and Brokerage	0.00	90169.00	90169.00	0.00
Locker Rents	0.00	2084041.00	2084041.00	0.00
Miscellaneous Income	0.00	827568.88	827568.88	0.00
Loan processing charges	0.00	3598850.00	3598850.00	0.00
Cheque return charges	0.00	242153.00	242153.00	0.00
Cheque book charges	0.00	74520.00	74520.00	0.00
Income on ATM operations	0.00	2409887.23	2409887.23	0.00
Profit On Sale Of Asset	0.00	3592.00	3592.00	0.00
IMPS Charges	0.00	327396.36	327396.36	0.00
Rupay charges	0.00	12165.19	12165.19	0.00
GRAND TOTAL	0.00	521636348.36	521636348.36	0.00

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
(FRN : 002336S)

Place: Hyderabad
Date: 16-06-2025

J. VIKRAM SIMHA
PARTNER
M. No. 228354



RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

REGD. NO. TA 1456

3-4-1005/2/1, INDRANI COMPLEX, BARKATPURA, HYDERABAD - 500 027, TELANGANA

BALANCE SHEET AS AT 31ST MARCH 2025

	Sch Nos.	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
CAPITAL AND LIABILITIES			
CAPITAL	S1	7,21,38,600.00	6,87,85,575.00
Reserves and Surplus	S2	17,98,61,996.14	18,06,61,564.14
Deposits	S3	2,37,72,84,079.98	2,02,94,37,732.64
Other Liabilities and Provisions	S4	11,39,28,556.15	6,32,73,519.89
Over Due Interest Reserve		1,12,08,699.00	1,04,38,175.00
Deferred Tax Liability	S11	4,99,122.00	0.00
Bank's Liability Under Bank Guarantee (contra entry)		80,55,000.00	93,60,000.00
Depositors Education Awareness Fund with RBI (DEAF)		1,31,14,320.89	1,17,84,833.89
TOTAL		2,77,60,90,374.16	2,37,37,41,400.56
ASSETS			
Cash and Balances with Reserve Bank of India	S5	4,82,10,476.00	6,95,50,814.00
Balances with Banks and Money at call and Short Notice	S6	48,78,36,435.88	36,00,99,664.21
Investments	S7	39,58,48,100.00	37,98,11,063.00
Advances	S8	1,76,06,22,612.89	1,48,60,10,951.92
Interest Receivable on Investments		95,33,116.00	70,38,496.00
Interest Receivable on advances		1,12,08,699.00	1,04,38,175.00
Fixed assets	S9	1,94,87,706.00	1,67,63,727.00
Other Assets	S10	2,11,31,107.50	2,10,59,408.54
Deferred Tax Asset	S11	0.00	9,13,067.00
Customer Liability Under Bank Guarantee (contra entry)		80,55,000.00	93,60,000.00
Depositors Education Awareness Fund with RBI (DEAF)		1,31,14,320.89	1,17,84,833.89
ATM Receivable		10,42,800.00	9,11,200.00
TOTAL		2,77,60,90,374.16	2,37,37,41,400.56

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
(FRN : 002336S)

Place: Hyderabad
Date: 16-06-2025

J. VIKRAM SIMHA
PARTNER
M. No. 228354

RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

REGD. NO. TA 1456

3-4-1005/2/1, INDRANI COMPLEX, BARKATPURA, HYDERABAD - 500 027, TELANGANA

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31.03.2025

	Sch Nos.	Year Ended 31.03.2025 (in Rupees)	Year Ended 31.03.2024 (in Rupees)
I. INCOME			
Interest and Discount earned	S12	28,18,99,359.52	23,97,42,432.56
Commission, Exchange and Brokerage	S13	90,169.00	1,10,376.70
Other Income	S14	95,76,581.66	77,85,495.01
TOTAL		29,15,66,110.18	24,76,38,304.27
II. EXPENDITURE			
Interest on Deposits, Borrowings		15,44,28,209.16	13,75,59,408.03
Staff Salaries and Allowances		2,32,26,797.00	1,99,82,393.00
Provident fund paid		23,60,746.00	18,06,538.00
Employees Gratuity		19,57,249.00	21,57,149.00
Bonus Paid		18,86,862.00	15,51,534.00
Group Leave Encashment Scheme		18,49,787.00	38,70,530.00
Directors and Local committee members fees		13,22,160.00	12,44,780.00
DICGC Commission		28,97,610.00	24,88,917.00
Rents paid		96,34,484.00	70,05,542.00
Rates & Taxes		1,07,913.00	51,334.00
ATM Cards		2,23,080.00	94,815.00
NFS Charges		2,52,355.68	1,49,748.72
Insurance premium paid		16,84,391.77	8,98,488.48
Power & Fuel charges		10,16,691.00	8,54,455.00
Postage, Telegrams & Telephone Expenses		1,95,539.56	1,85,316.37
Audit Fees & Expenses	S15	6,93,220.00	4,32,990.00
Repairs and Renewals		12,79,713.48	13,85,683.90
Depreciation		64,80,052.17	40,04,389.00
Printing & Stationery		8,60,010.09	9,00,630.00
Election Expences		57,888.00	0.00
Software maintainance charges		25,12,450.00	12,86,200.00
Provision for Standard Assets		16,55,260.00	15,00,000.00
Other Operating Expenses	S16	71,64,004.15	71,20,939.02
Provision for Bad and Doubtful Debts		60,00,000.00	0.00
NPA Provision		3,16,581.12	2,15,000.00
Accumulated Loss for NNCUB		0.00	17,64,944.83
TOTAL		23,00,63,054.18	19,85,11,725.35



	Sch Nos.	Year Ended 31.03.2025 (in Rupees)	Year Ended 31.03.2024 (in Rupees)
III. Net Profit for the Year (I - II)		6,15,03,056.00	4,91,26,578.92
Less: Short Provision for Income Tax		0.00	2,52,070.00
Less: Provision for Income Tax		1,69,20,191.00	1,26,62,672.00
Add: Deferred Tax Asset for the year	S11	-14,12,189.00	2,17,920.00
IV. Profit Available for appropriation		4,31,70,676.00	3,64,29,756.92
V. Appropriations			
Transfer to Statutory Reserve		1,07,92,669.00	91,07,439.00
Transfer to Building fund		50,00,000.00	10,00,000.00
Transfer to General Reserve		1,46,11,146.00	36,42,976.00
Transfer to Bad & Doubtful Debts		0.00	1,24,12,689.92
Transfer to Education fund		1,50,000.00	1,50,000.00
Transfer to Investment Fluctuation Reserve		21,58,534.00	18,21,488.00
Proposed dividend		1,04,58,327.00	82,95,164.00
		4,31,70,676.00	3,64,29,756.92
TOTAL		29,15,66,110.18	24,76,38,304.27

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

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
(FRN : 002336S)

J. VIKRAM SIMHA
PARTNER
M. No. 228354

Place: Hyderabad
Date: 16-06-2025

RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

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

	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
SCHEDULE 1 - CAPITAL		
Authorised Capital :		
I. 'A' Class Share Capital 1000000 Shares of Rs. 100/- each	10,00,00,000.00	10,00,00,000.00
	10,00,00,000.00	10,00,00,000.00
Issued, Subscribed and Paid-up Capital :		
I. 'A' Class Share Capital		
Opening Balance	6,87,85,575.00	4,72,34,800.00
Add: Addition during the year	75,76,300.00	2,51,34,775.00
Less: Closed during the year	42,23,275.00	35,84,000.00
Closing Balance	7,21,38,600.00	6,87,85,575.00
SCHEDULE 2 - RESERVES AND SURPLUS		
1. Statutory Reserve		
Opening Balance	7,87,57,784.86	6,59,08,349.84
Add: Additions during the year	1,07,92,669.00	91,07,439.00
Add: Statutory Reserve of NNCUB	17,00,675.00	33,78,941.02
Add: Unclaimed Dividend transferred to Reserve	2,92,517.88	3,63,055.00
Closing Balance	9,15,43,646.74	7,87,57,784.86
2. Building Fund Reserve		
Opening Balance	3,51,04,768.43	3,37,92,431.43
Less: Transfers	0.00	0.00
Add: Building Fund of NNCUB	0.00	3,12,337.00
Add: Additions during the year	50,00,000.00	10,00,000.00
Closing Balance	4,01,04,768.43	3,51,04,768.43
3. General Reserve		
Opening Balance	1,94,52,874.51	1,53,42,585.91
Add: Additions during the year	1,46,11,146.00	36,42,976.00
Add: Common Good Fund of NNCUB	0.00	4,64,552.60
Add: Admission Fee transferred	2,500.00	2,760.00
Less : Adjustments during the year	0.00	0.00
Closing Balance	3,40,66,520.51	1,94,52,874.51



	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
14. Education Fund		
Opening Balance	16,49,968.46	14,38,457.00
Add: Additions during the year	1,50,000.00	1,50,000.00
Add: Education Fund of NNCUB	0.00	71,511.46
Less: Payments during the year	10,000.00	10,000.00
Closing Balance	17,89,968.46	16,49,968.46
5. Reserve Fund (Admission Fees)		
Opening Balance	0.00	0.00
Add: Additions during the year	2,000.00	2,760.00
Less: Transferred to General Reserve	2,500.00	2,760.00
Closing Balance	0.00	0.00
6. Reserve For Bad & Doubtful Debts		
Opening Balance	4,14,97,609.88	2,22,78,499.69
Add: Additions during the year	60,00,000.00	1,24,12,689.92
Add: BDDR of NNCUB	0.00	15,71,420.27
Add: Covid Moratorium Loans Provision	0.00	52,35,000.00
Less: Payments during the year	4,14,97,609.88	0.00
Closing Balance	60,00,000.00	4,14,97,609.88
7. Investment Fluctuation Reserve		
Opening Balance	41,98,558.00	23,77,070.00
Add: Additions during the year	21,58,534.00	18,21,488.00
Less: Payments during the year	0.00	0.00
Closing Balance	63,57,092.00	41,98,558.00
TOTAL	17,98,61,996.14	18,06,61,564.14

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
(FRN : 002336S)

Place: Hyderabad
Date: 16-06-2025

J. VIKRAM SIMHA
PARTNER
M. No. 228354

	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
SCHEDULE 3 - DEPOSITS		
I. Demand Deposits		
Savings Bank Deposits	36,38,48,122.97	35,75,78,237.90
Current Deposits	14,70,54,696.15	6,90,57,732.29
Un Claimed Balances	1,12,780.00	98,600.00
Credit Balances In OD A/cs	21,65,256.86	2,64,84,447.45
II. Term Deposits		
Rajadhani Monthly Deposit	32,67,68,266.00	28,18,36,909.00
Rajadhani Quarterly Deposit	30,37,91,867.00	26,72,31,915.00
Rajadhani Short Term Deposit	2,39,17,363.00	3,96,19,952.00
Rajadhani Cumulative Deposit	1,01,63,87,899.00	90,68,39,929.00
Rajadhani Recurring Deposit	3,57,32,886.00	2,99,41,740.00
Rajadhani Nitya Lakshmi Daily Deposit (RNLD)	13,500.00	4,86,200.00
SRCD	1,33,85,408.00	2,69,59,536.00
SRMD	30,00,100.00	1,90,00,100.00
SRQD	15,00,000.00	40,00,000.00
Rajadhani Dhanalakshmi Deposit	13,94,29,228.00	0.00
FDR Interest Provision	1,71,300.00	2,25,258.00
Interest Accrued	5,407.00	77,176.00
TOTAL	2,37,72,84,079.98	2,02,94,37,732.64
SCHEDULE 4 OTHER LIABILITIES AND PROVISIONS		
Dividend 2021-22	0.00	4,67,087.88
Dividend 2022-23	3,46,013.00	4,31,033.00
Dividend 2023-24	3,58,409.00	0.00
Proposed Dividend	1,04,58,327.00	82,95,164.00
Bankers Pay Orders	40,61,990.00	40,28,487.00
Un claimed balances other Liabilities	1,61,325.41	1,52,500.41
Audit Fees Payable	3,67,340.00	1,10,000.00
Provision for Income Tax	1,69,20,191.00	1,26,62,672.00
RNLD Agent Security Deposit	0.00	1,895.00
TDS payable	12,11,166.00	10,23,197.00
CGST Payable	3,95,110.59	3,74,364.23
SGST Payable	3,95,110.59	3,74,364.23
IGST Payable	49,533.97	27,547.56
Provision for Expenditure	81,000.00	2,62,000.00
PF payable	4,04,541.00	3,09,704.00
POS/E-com	62,086.81	24,659.58
UPI Settlement	1,24,071.78	0.00
Provision for Covid Moratorium loans	9,00,000.00	50,00,000.00
Provison on Standard Assets (@ 0.40%)	82,45,295.00	65,90,035.00
Provision for NPA/ Bad and Doubtful Debts	6,75,00,000.00	2,15,85,809.00
Provision for Staff Bonus	18,87,045.00	15,53,000.00
TOTAL	11,39,28,556.15	6,32,73,519.89



	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
SCHEDULE 5 - CASH AND BALANCES WITH RBI		
Cash in Hand (Including ATM cash) (Foreign Currency NIL)	4,82,10,476.00	6,95,50,814.00
TOTAL	4,82,10,476.00	6,95,50,814.00
SCHEDULE 6 - BALANCES WITH BANKS		
A. In Current Deposits		
Canara Bank, Lingampally -104/18	2,66,134.19	2,66,134.19
AP State Coop erative Bank Ltd, H.o.-509	0.00	13,661.78
HDFC Bank Limited, Begumpet -215	1,52,97,917.89	1,38,90,600.76
IDBI Bank Ltd, Kachiguda - 8648	5,98,71,270.01	3,85,21,878.53
Kotak Mahindra Bank Limited -8480	19,16,80,458.41	8,39,75,256.56
State Bank of India (PP)-2674	12,39,755.77	7,76,082.27
Telagana state Co-op Apex Bank	1,26,04,266.36	1,91,88,339.18
SVC Bank	1,03,76,633.25	55,67,710.94
SUB - TOTAL (A)	29,13,36,435.88	16,21,99,664.21
B. In Time Deposits		
AP State Co operative Bank Ltd, H.o., Hyd	0.00	4,00,00,000.00
AU Small Finance Bank	0.00	6,00,00,000.00
Telagana state Co-op Apex Bank	7,50,00,000.00	3,50,00,000.00
Kotak Mahindra Bank Limited	5,00,000.00	5,00,000.00
SVC BANK	14,00,000.00	14,00,000.00
HDFC Bank	1,50,00,000.00	1,50,00,000.00
IDBI Bank	1,00,00,000.00	1,50,00,000.00
Chaitanya Godavari Grameena bank	0.00	3,00,00,000.00
RBL Bank	25,00,000.00	0.00
Ujjivan Small Finance Bank	5,01,00,000.00	0.00
Bandhan Bank	4,00,00,000.00	0.00
SUB - TOTAL (B)	19,45,00,000.00	19,69,00,000.00
C. Other Investments		
Non SLR Investments	20,00,000.00	10,00,000.00
SUB - TOTAL (C)		
TOTAL (A + B + C)	48,78,36,435.88	36,00,99,664.21
SCHEDULE 7 - INVESTMENTS		
Investment in Govt. Securities	39,58,48,100.00	37,98,11,063.00
TOTAL	39,58,48,100.00	37,98,11,063.00

	As on 31.03.2025	As on 31.03.2024
SCHEDULE 8 - ADVANCES		
Short term Cash Credits, Overdrafts And Bills Discounted Loans against Deposits	2,63,46,870.00	4,43,74,125.00
Gold Loan	14,61,90,661.00	8,45,23,881.00
Mortgage Loans	1,11,39,02,004.37	97,01,95,258.96
Demand Loans	3,92,13,448.00	2,20,44,408.00
Housing Loans	4,28,26,513.00	3,47,21,660.00
Education Loans	1,96,29,205.00	1,57,49,109.00
Over Drafts Against Properties	35,25,28,764.42	30,10,07,956.32
OD Against Deposits	1,98,59,058.74	1,31,98,783.28
Over Drafts Unsecured	1,26,088.36	1,95,770.36
Cheques & Drafts discounted	0.00	0.00
TOTAL	1,76,06,22,612.89	1,48,60,10,951.92
Of the above, advances		
Secured by Tangible assets	1,72,12,83,076.53	1,46,37,70,773.56
Unsecured	3,93,39,536.36	2,22,40,178.36
	1,76,06,22,612.89	1,48,60,10,951.92
SCHEDULE 9 - FIXED ASSETS		
Furniture & Fixtures	59,03,237.00	44,67,324.00
Electricals	36,65,842.00	32,10,241.00
Computers & Peripherals	14,15,204.00	16,89,171.00
Office Equipment	72,806.00	85,751.00
Cash counting Machine	3,37,079.00	3,41,582.00
Strong Room	49,99,857.00	35,37,426.00
Civil Works	18,03,264.00	19,40,307.00
Vehicles	2,90,851.00	3,13,998.00
ATM Machine	9,99,566.00	11,77,927.00
TOTAL	1,94,87,706.00	1,67,63,727.00

RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT 31-03-2025

Particulars	Gross Block			Accumulated Depreciation			Net Block	
	As on 01.04.2024	Addition during the year	Deduction during the year	As on 31.03.2025	For the Year 01.04.2024	Deduction	As on 31.03.2025	As on 31.03.2024
12.1 Tangible Assets								
a. Buildings	85,47,344	19,79,112	2,05,615	1,03,20,841	30,69,611	1,79,156	35,17,719	54,77,733
b. Plant and Equipment	8,50,154	1,32,980	2,68,883	7,14,251	5,08,572	2,21,193	3,77,141	3,41,582
c. Furniture and Fixtures	1,07,44,764	35,65,270	13,89,620	1,29,20,414	62,77,440	12,81,280	70,17,183	44,67,324
d. Vehicles	5,61,366	2,29,888	1,64,035	6,27,219	2,47,368	35,582	3,36,373	3,13,998
e. Office Equipment	3,06,549	36,080	4,380	3,38,249	2,20,798	3,844	2,65,444	85,751
f. Computers	1,23,44,174	18,41,795	-	1,41,85,969	94,77,076	-	1,17,71,201	28,67,098
g. Electricals	62,91,013	18,12,824	2,88,647	78,15,190	30,80,772	2,06,233	41,49,340	32,10,241
Total	3,96,45,364	95,97,949	23,21,180	4,69,22,133	2,28,81,637	19,27,288	2,74,34,401	1,67,63,727

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG. NO : 002336S

J. VIKRAM SIMHA
PARTNER
M. No. 228354

Place: Hyderabad
Date: 16-06-2025



	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
SCHEDULE 10 - OTHER ASSETS		
Rent Deposit	34,50,000.00	27,09,085.00
Prepaid Insurance	15,88,736.00	13,31,873.00
Stationery stock	21,642.00	24,658.00
Pan Card Coupons	1,030.00	4,131.00
Electricity Deposit	74,760.00	74,760.00
Telephone Deposit	14,522.00	14,522.00
Stamps	30,900.00	24,500.00
Festival Advance for Staff	6,29,500.00	5,76,000.00
Advance Tax Paid	1,15,00,000.00	1,25,00,000.00
TDS on GST	1,91,837.53	1,61,741.31
TDS Receivable	5,467.00	0.00
ATM Cards	1,48,610.00	3,71,690.00
UTI PSA Security Deposit	10,000.00	10,000.00
GST Input	12,77,324.27	7,74,905.85
Sundry Advance	10,90,320.00	0.00
Swipe Machines	2,56,310.00	2,56,310.00
UPI - Settlement	0.00	3,21,072.38
IMPS - Settlement	8,31,515.70	9,93,557.00
IT Refund for NNCUB	0.00	2,92,873.00
Begum Bazar New premises suspense	0.00	6,15,000.00
DEAF Receivable	8,633.00	2,730.00
TOTAL	2,11,31,107.50	2,10,59,408.54
Interest Receivable on Deposits/Govt securities	95,33,116.00	70,38,496.00
SCHEDULE 11 - DEFERRED TAX LIABILITY/ASSET		
WDV of Fixed Assets as per Books of Accounts	1,94,87,706.00	1,67,63,727.00
WDV of Fixed Assets as per Income Tax Act	1,75,04,543.00	2,03,61,310.71
Originating Timing Difference	-19,83,163.00	35,97,583.71
Deferred Tax Asset @ 25.168% as at 31.03.2025 (25.38% for the previous year)	-4,99,122.00	9,13,067.00
Opening Deferred Tax Asset	9,13,067.00	6,95,147.00
Deferred Tax Asset accounted for during the year	-14,12,189.00	2,17,920.00
SCHEDULE 12 - INTEREST EARNED		
Interest earned on Advances and Bills	24,04,22,073.74	20,06,92,684.02
Interest earned on investments	2,21,51,280.78	2,21,85,644.54
Interest earned on Bank Deposits	1,92,42,032.00	1,67,74,332.00
Discount Income	83,973.00	89,772.00
TOTAL	28,18,99,359.52	23,97,42,432.56
SCHEDULE 13- COMMISSION & EXCHANGE		
Commission	90,169.00	1,10,376.70
TOTAL	90,169.00	1,10,376.70



	As on 31.03.2025 (in Rupees)	As on 31.03.2024 (in Rupees)
SCHEDULE 14 - OTHER INCOME		
Locker Rent	20,84,041.00	12,46,000.00
Miscellaneous Income	45,00,938.88	43,53,450.67
Cheque return charges	2,42,153.00	2,87,776.00
Rupay Charges Received	12,165.19	13,949.78
Income On ATM Operations	24,09,887.23	17,71,657.00
IMPS Charges Received	3,27,396.36	1,12,661.56
Total	95,76,581.66	77,85,495.01
SCHEDULE 15 - AUDIT FEES & EXPENSES		
Statutory Audit	42,700.00	32,700.00
Concurrent Audit	3,53,040.00	2,94,300.00
Cyber Security Audit	2,38,260.00	55,850.00
GST Filing	46,320.00	39,240.00
Tax Audit	12,900.00	10,900.00
TOTAL	6,93,220.00	4,32,990.00
SCHEDULE 16 - OTHER OPERATING EXPENSES		
Office Maintenance	17,52,943.52	14,47,730.29
Conveyance charges	3,64,130.00	2,72,963.00
Staff Welfare	2,42,262.00	32,146.00
Bank charges (Clearing house charges)	69,796.48	1,11,221.54
SMS Expences	3,32,450.00	0.00
Commission paid	12,696.00	28,804.00
AGM Expenses	3,16,332.00	2,30,115.00
Honorarium Paid To Chairman	5,98,950.00	4,98,600.00
Federation annual Subscription (Club Assn. & Membership)	1,05,780.00	1,06,680.00
Travelling Expenses	12,742.00	25,807.00
Silver Jubilee Expenses	0.00	18,46,180.72
Donations	0.00	2,00,000.00
Legal Expences	15,000.00	0.00
IMPS Charges	4,76,948.15	1,85,376.60
Vehicle Hire Charges	8,64,000.00	8,64,000.00
Advertisement charges	1,10,178.00	2,24,419.40
NPCI Certification fee	1,51,250.00	39,500.00
Premium on acquisition of Government Securities	1,10,500.00	45,000.00
ATM Expences	11,83,035.00	9,54,107.47
loss on sale of assets	4,41,747.00	0.00
Npa Charges	3,264.00	8,288.00
TOTAL	71,64,004.15	71,20,939.02

RAJADHANI CO-OPERATIVE URBAN BANK LTD.

NOTES ON ACCOUNTS

		31.03.2025 (Rs .in lacs)	31.03.2024 (Rs .in lacs)
1	Capital to risk weight asset ratio (CRAR)	14.82%	14.81%
2	Investments in govt. securities		
	i. book value of investment	3958.48	3798.11
	ii. face value of investments	3993.90	3833.90
3	Non SLR investment	20.00	10.00
4	Advances against real estate, construction business	2274.91	1853.12
5	Advances against shares and debentures	NIL	NIL
6	Advances to directors their relatives, companies firms in which they are interested.		
	a) Fund based	NIL	NIL
	b) Non fund based (guarantees etc.)	NIL	NIL
7	Cost of deposits : Average cost of deposits	7.49%	7.64%
8	Non – performing assets		
	a) Gross NPA's	594.03	658.42
	b) Net NPA's	0.00	0.00
	c) Percentage of gross NPA's to gross advances	3.37%	4.43%
	d) Percentage of net NPA's to net advances.	0.00	0.00
9.	Movement in NPA's		
	NPA's at the beginning of the year	658.42	357.28
	Less recoveries during the year/Write-off/Updation	495.30	422.76
	Add – fresh NPA's and other charges during the year	430.91	723.90
	Gross NPA's at the end of the year	594.03	658.42
10	Profitability		
	1. Interest income as a percentage of working funds.	10.27%	10.24%
	2. Non- income interest as a percentage of working funds.	0.35%	0.34%
	3. Operating profit as a percentage of working funds.	2.24%	2.10%
	4. Return on assets	2.24%	1.73%
	5. Business (deposits + Advances) per employee	713.43	732.39
	6. Profit per employee.	10.60	10.23



11.	Movement in provisions held towards NPA's Opening balance at the beginning of the year Add: Provision made during the year Add: Provision on Covid Moratorium loans Less: write back of excess provisions during the year. Less: Amount transfer to BDDR during the year. Add: Amount transfer from BDDR during the year. Closing balance at the end of the year.	265.86 3.17 NIL NIL 0.00 414.97 684.00	316.06 2.15 NIL NIL 52.35 0.00 265.86
12.	Movement in provision towards standard assets. Opening balance as at the beginning of the year. Add: provision made during the year Less: write back of excess provision during the year. Closing balance as at the end of the year.	65.90 16.55 NIL 82.45	49.85 16.05 NIL 65.90
13.	Payment of DICGC insurance premium.	Paid upto date	Paid upto date
14.	Penalty imposed by RBI.	NIL	NIL
15.	Re structured Accounts.	NIL	NIL
16.	Contingent Liability- Depositors Education Awareness Fund with RBI (DEAF) Opening balance of amounts transferred to DEAF Add: Amounts transferred to DEAF during the year Add: Amounts transferred to DEAF (NNCUB) Less: Amounts reimbursed by DEAF towards claims Closing balance of amounts transferred to DEAF	113.17 14.71 4.68 1.42 131.14	102.00 12.28 0.00 1.11 113.17

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
(FRN : 002336S)

J. VIKRAM SIMHA
PARTNER
M. No. 228354

Place: Hyderabad
Date: 16-06-2025

RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

SCHEDULE 17:

ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2025

1. BASIS OF PREPARATION:

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

2. SIGNIFICANT ACCOUNTING POLICIES:

2.1. INVESTMENTS:

Categorization of Investment:

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

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

Classification of Investments:

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

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

2.2 ADVANCES:

Advances are classified into Standard; Sub-standard, Doubtful and Loss assets in accordance with the guidelines issued by RBI and are stated at their gross value. The Bank has implemented the latest revised guidelines of RBI with regard to assets classification which came into effect from 31.03.2005.

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

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



2.3 FOREIGN CURRENCY TRANSACTIONS:

Bank is not dealing in any foreign exchange business.

2.4 REVENUE RECOGNITION:

Interest Income on standard advances are recognized on accrual basis.

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

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

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

2.5 FIXED ASSETS AND DEPRECIATION:

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

Management periodically identified assets, which have outlived their utility. Such assets are retired from use and written off to the profit and Loss Account.

2.6 PROVISION FOR CURRENT & DEFERRED TAX

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

2.7 CASH AND CASH EQUIVALENTS

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

2.8 PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

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

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

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

3. USE OF ESTIMATES:

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

4. EMPLOYEE BENEFITS

Defined Contribution Plan

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

Defined Benefit Plan

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

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

5. IMPAIRMENT OF ASSETS

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

For NARASIMHA RAO & ASSOCIATES
Chartered Accountants
(FRN: 002336S)

Sd/-
(J. VIKRAM SIMHA)
Partner
Mem.No.228354

Place: Hyderabad
Date: 16.06.2025



AUDIT MEMORANDUM

ENCLOSURE TO MAIN AUDIT REPORT:

We have verified the Books and Records of M/s. RAJADHANI COOPERATIVE URBAN BANK LIMITED for the year ending 31st March 2025 and our observations on the operations of the bank are as follows:

A. CAPITAL STRUCTURE:

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

B. ADMISSION FEES (Reserve Fund):

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

C. CASH:

We have physically checked the cash balance as at the closing balance as on **28-05-2025 at Barkatpura Branch** and the same was tallied with the book balance.

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

D. LOANS ADVANCES:

Total advances of the bank as on 31st March 2025 are classified as per the prudential norms and we have observed that there is no material deviation in classification or provisioning.

For NARASIMHA RAO & ASSOCIATES

Chartered Accountants
(FRN: 002336S)

Sd/-

(J. VIKRAM SIMHA)

Partner

Mem.No.228354

Place: Hyderabad

Date: 16.06.2025

**RAJADHANI CO-OP. URBAN BANK LTD.
LIST OF NPA ACCOUNTS AS ON 31.03.2025**

S. NO	NAME OF THE LOANEE	TYPE OF A/C	LIMIT AMT	LOAN DATE	DATE OF NPA	LOAN O/S	OIR	CATEGORY	Provision
1	SREEDEVI VOOTKURI	200230081000872	7500000	18-01-2023	28-02-2025	7499876	503742	SUBSTANDARD	749988
2	SHANTHAN PALVAI	200230081000761	5000000	12-10-2022	31-12-2024	4524247	419103	SUBSTANDARD	452425
3	KOTHA SOLKAR REDDY	200320950000008	1800000	29-11-2017	31-08-2024	1952088	215277	SUBSTANDARD	195209
4	KOTHA VASUDEVA REDDY	200320950000010	1700000	12-10-2017	31-08-2024	1673820	197017	SUBSTANDARD	167382
5	PALVAI SRAVAN KUMAR REDDY	200230081000753	5000000	12-10-2022	31-12-2024	4458926	469475	SUBSTANDARD	445893
6	DURGA AGARWAL	200318550000064	12500000	25-10-2019	31-03-2022	12500000	6198528	DOUBTFUL-3	12500000
7	KUNAL GUPTA	200318550000065	12500000	25-10-2019	31-03-2022	10694567	1879108	DOUBTFUL-3	10694567
8	SRUJAMANI PALVAI	200230081000741	5000000	12-10-2022	31-12-2024	4529826	420225	SUBSTANDARD	452983
9	SRAVANTHI REDDY P	200230081000778	5000000	12-10-2022	31-12-2024	4570516	436380	SUBSTANDARD	457052
10	ANURAG REDDY VUTKURI	200230081000887	7000000	18-01-2023	28-02-2025	6999043	469844	SUBSTANDARD	699904
	TOTAL		63000000			59402909	11208699		26815401

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

T.SUDHEER REDDY
VICE CHAIRMAN

For NARASIMHA RAO & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG. NO : 0023336S

J. VIKRAM SIMHA
PARTNER
M. No. 228354

Place: Hyderabad
Date: 16-06-2025



BUDGET FOR THE F.Y. 2025-26

(Rs. in lacs)

	HEAD OF ACCOUNT	2024-25 Actuals	2025-26 Estimates
1	INCOME		
	Interest on Loans	2405.06	2862.00
	Interest on Investments	413.93	464.00
	Exchange and Commission	0.90	1.50
	Income on ATM transactions	24.10	30.00
	All other Income	71.67	86.00
	TOTAL INCOME	2915.66	3443.50
2	EXPENDITURE		
	Interest on Deposits	1544.28	1823.00
	Salaries	232.27	275.00
	Provident Fund	23.61	27.00
	Gratuity	19.57	22.00
	Depreciation and repairs	77.60	92.00
	Printing & Stationary, Postages, Rents, Advertisement etc.	108.00	124.00
	All other Expenses	295.30	339.00
	TOTAL EXPENDITURE	2300.63	2702.00
	GROSS PROFIT/LOSS	615.03	741.50
	GROSS TOTAL	2915.66	3443.50

RAJADHANI CO-OPERATIVE URBAN BANK LTD
BARKATPURA, HYDERABAD

PROGRESS OF THE BANK AT A GLANCE

Year	No.of Members	Share Capital	Deposits	Loans & Advances	Working Capital	Gross Profit	Profit after Tax	Dividend	Audit Classifications
1998-1999	2660	60.63	42.10	18.79	102.73	-8.77	-8.77	-	'A'
1999-2000	2780	55.24	134.47	90.25	189.71	-3.02	-3.02	-	'A'
2000-2001	2816	56.93	219.34	147.58	279.02	11.02	11.02	10%	'A'
2001-2002	2931	53.37	346.29	258.85	412.20	19.65	19.65	12%	'A'
2002-2003	2516	54.31	371.00	268.03	444.02	19.17	19.17	12%	'A'
2003-2004	2231	59.70	646.62	315.92	747.12	19.49	19.49	13%	'A'
2004-2005	2419	67.79	543.79	285.00	668.00	27.94	27.94	15%	'A'
2005-2006	2756	101.24	717.35	512.18	850.22	44.51	44.51	15%	'A'
2006-2007	2814	107.43	1055.97	608.30	1259.78	48.29	33.54	15%	'A'
2007-2008	2695	120.44	1154.74	594.94	1347.14	63.84	44.77	15%	'A'
2008-2009	2759	129.66	1351.04	827.71	1601.63	73.10	51.07	15%	'A'
2009-2010	2795	157.56	1643.07	1114.51	1961.33	50.83	34.67	15%	'A'
2010-2011	3132	241.80	2403.93	1589.30	2815.57	53.64	36.38	15%	'A'
2011-2012	3279	262.33	3086.81	1966.84	3551.01	109.05	72.55	15%	'A'
2012-2013	3407	278.88	3744.71	2396.29	4275.49	145.00	98.59	15%	'A'
2013-2014	3819	308.51	4585.24	3238.95	5177.69	124.55	79.27	15%	'A'
2014-2015	4061	324.22	5772.46	3143.43	6421.67	138.94	93.61	15%.	'A'
2015-2016	4124	330.37	6659.77	3797.83	7636.03	125.98	84.23	15%	'A'
2016-2017	4100	340.38	8038.30	3955.40	9089.28	141.54	94.36	15%	'A'
2017-2018	4118	428.76	9574.26	5577.10	10815.63	188.38	128.47	15%	'A'
2018-2019	4122	444.52	11127.72	6568.82	12656.36	344.99	214.53	15%	'A'
2019-2020	3952	453.52	10975.01	7394.67	12771.78	428.38	276.86	15%	'A'
2020-2021	3848	438.69	12888.20	7605.13	14923.86	317.49	234.17	15%	'A'
2021-2022	3789	435.70	15141.33	8412.07	17326.54	185.34	138.65	15%	'A'
2022-2023	3840	472.35	16676.72	11088.45	19189.79	396.97	296.76	15%	'A'
2023-2024	4044	687.86	20294.38	14860.11	23421.58	491.27	364.30	15%	'A'
2024-2025	4193	721.39	23772.84	17606.23	27437.12	615.03	431.71	15%	'A'

(₹ in lacs)

**PRUDENTIAL EXPOSURE NORMS AND
COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31.03.2025**



S.NO.	PARTICULARS	RBI DIRECTIVES	BANK'S COMPLIANCE
1	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18% of NDTL (deposits etc.) to be maintained. Entire Investment should be in Govt. Securities	Maintained throughout the year more than 18%. Entire SLR investments are maintained In Govt. Securities.
2	Cash Reserve Ratio (CRR)	Minimum required CRR is 4% of NDTL (deposits etc.) to be maintained	Maintained throughout the year more than 4%.
3	Credit Exposure Ceilings	15% of Net owned funds per individual borrower and 25% of Net owned funds per group of connected borrowers.	Within the limits
4	Exposure to Unsecured Advances	Should not exceed 10% of total Assets	Constitutes 1.43% only
5	Priority Sector Advances	Should be of minimum 60% of total advances	Constitutes 101.99% of total Advances
6	Weaker Section Advances	Should be of minimum 11.50% of PSAs	Constitutes 34.54% of total PS Advances
7	Micro Enterprise Advances	Should be of minimum 7.50% total advances	Constitutes 34.13% of total Advances
8	Loans to Directors etc.	Advances should not be sanctioned to Directors except loans against their own deposits and LIC policies.	Not sanctioned
9	Non-Performing Assets (NPAs)	Should not exceed 10% of total Advances	Gross NPA- 3.37% of total advances Net NPA - Zero
10	Capital to Risk weighted Assets Ratio	A minimum CRAR of 11% shall be maintained	Maintained at 14.82%
11	Credit Policy/ Investment policy	Bank should have a written credit policy/ Investment policy	Bank has board approved credit policy, Investment policy & Other Policies
12	Advances against shares	Should not be given	No loans sanctioned against shares
13	Provisioning Requirements	100% on loss assets, 10% on substandard assets, 0.40% on standard assets, Should be paid promptly	All provisions made adequately
14	Payment of DICGC premium		Promptly paid –last remitted on 22.05.2025 for the period covering up to 30.09.2025.
15	Net worth	Should not be less than Rs 400 lacs	Bank's Net worth is Rs 2584.57 lacs.
16	Submission of Returns to RBI	Should be submitted in time	Submitted in time
17	Investment in other Coop. Urban banks	Should not be invested in urban coop.banks	Not invested.

KNOW YOUR BANK

Name of the Bank	Rajadhani Co-operative Urban Bank Ltd
Registered Office Address	3-4-1005/2/1, Indrani complex, Barkatpura, Hyderabad-500027
Date of Commencement of Business	06th December 1998
RCS Registration Number	T.A. No. 1456 dated 23rd October 1998
RBI License Number	UBD. A.P.1658P dated 16th November 1998
DICGC Code	UCCBTS00028
Permanent Account Number (PAN)	AAAAR7285H
Tax Deduction Account Number (TAN)	HYDR00974B
Goods And Service Tax Identification Number (GSTIN)	36AAAAR7285H1Z7
Legal Entity Identifiercode (LEI)	335800NLR8WCHVEE281
Number of Branches	9
Number of Onsite ATMs	9

INTEREST RATES ON DEPOSITS

31 Days to 45 Days	4.50%
46 Days to 90 Days	5.50%
91 Days to 180 Days	6.50%
181 Days to less than 1 Year	7.00%
1 Year to less than 2 Years	8.00%
2 Years to less than 3 Years	8.50%
3 Years to less than 5 Years	9.00%
5 Years and above	8.00%
Savings Bank Accounts	4.0%
Senior Citizens & Ex-Servicemen	0.5% Extra

(Only on term deposits of one year & above)



ADDRESS OF OUR BRANCHES

Name of Branch	Address	Contact Number	MICR Code / IFSC
BARKATPURA	3-4-1005/2/1, Indrani complex, Barkatpura, Hyderabad-500027	Ph.No-040-27567353 Mobile: 9848834716 Email: infobarkatpura@rajadhani-bank.com	500-888-002 KKBK0RCUB01
BEGUM BAZAR	15-8-234, Niyamath Shopping Complex, Begum Bazar Hyderabad-500012	Ph.No-040-24737354 Mobile: 9281439512 Email: infobg@rajadhani-bank.com	500-888-003 KKBK0RCUB02
RAMAKRISHNA PURAM	11-13-1425, VNR Complex, R.K. Puram, Kothapet, Hyderabad-500035	Ph.No-040-24036633 Mobile: 9281439513 Email: infork@rajadhani-bank.com	500-888-004 KKBK0RCUB03
HASTHINAPURAM	8-7-91/1, Naveena Hospital Building, Nagarjuna Sagar Rd, Hasthinapuram, Hyderabad- 74	Ph.No-040-24090888 Mobile: 9281439514 Email: infohp@rajadhani-bank.com	500-888-005 KKBK0RCUB04
ATTAPUR	2-4-42/39, Upperpally, Attapur, Hyderabad-500048	Ph.No-040-43463422 Mobile: 9281439515 Email: infoatp@rajadhani-bank.com	500-888-006 KKBK0RCUB05
A S RAO NAGAR	H. No- 93, Mahesh Nagar, A S Rao Nagar, Hyderabad-500062	Ph.No-040-49531272 Mobile: 9281439516 Email: infoasm@rajadhani-bank.com	500-888-007 KKBK0RCUB06
MADHAPUR	H. No 1-98/90/24/1, Ayyappa Society Road, Madhapur, Hyderabad-500081	Ph.No-040-40256096 Mobile: 9281439517 Email: infomadhapur@rajadhani-bank.com	500-888-008 KKBK0RCUB07
KUKATPALLY	No.3-6-23/2, at Vivekananda Nagar Colony, Kukatpally, Hyderabad- 500072	Mobile: 9281499332 Email: infokukatpally@rajadhani-bank.com	500-888-009 KKBK0RCUB08
HEMA NAGAR	H.No. 20-128/20/9, Plot No. 12, Hema Nagar, Hyderabad-500092.	Mobile: 9281000171 Email: infohemanagar@rajadhani-bank.com	500-888-010 KKBK0RCUB09
HAYATH NAGAR	Plot No. 1, Priyadarshini Colony, Kuntloor Road, Hayath Nagar, Hyderabad - 500 007	Mobile: 9281000172 Email: infohayathnagar@rajadhani-bank.com	500-888-011 KKBK0RCUB10

WORKING HOURS

HEAD OFFICE AND BRANCHES

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

SUNDAY - HOLIDAY

SECOND AND FOURTH SATURDAY- HOLIDAY

OUR VARIOUS DEPOSIT SCHEMES

- ❖ SAVINGS BANK
- ❖ CURRENT ACCOUNT
- ❖ RAJADHANI FIXED DEPOSIT
- ❖ RAJADHANI CUMULATIVE DEPOSIT
- ❖ RAJADHANI MONTHLY RECURRING DEPOSIT

SCHEMES UNDER LOANS AND ADVANCES

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

FACILITIES

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

MISSED CALL SERVICE

Balance Enquiry - Ph: 08046878386

Mini Statement - Ph: 07949130466

GLIMPSES OF INAUGURATION OF BRANCHES



Kukatpally Branch



Kukatpally Branch



Kukatpally Branch



Hema Nagar Branch



Hema Nagar Branch



Hema Nagar Branch



RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

Head Office & Main Branch:

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

Cell: +91 9848834716

Visit-us-at: www.rajadhani-bank.com

E-mail: info@rajadhani-bank.com