

Rajadhani Co-operative Urban Bank Limited

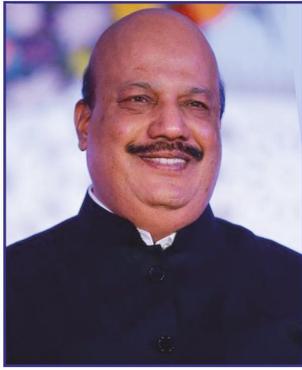


26th

ANNUAL REPORT
2023-2024

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 A. Jaipal Reddy
Vice-Chairman

BOARD OF DIRECTORS



Sri B.R. Reddy



Sri L.Vijaya Gopal Reddy



Smt. T. Veena



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 No. : T.A. 1456

Address : 3-4-1005/2/1, Indrani Complex,
Barkatpura, Hyderabad-500027.
Tel: 040-27567353
Mobile: 9848834716

BOARD OF DIRECTORS

Chairman : **Shri Vemireddy Narasimha Reddy**

Vice Chairman : **Shri A. Jaipal Reddy**

Directors : **Shri B.R. Reddy**
Shri L.Vijayagopal Reddy
Smt. T. Veena
Shri Ghanshyam Bhati
Smt. G. Kranthi Reddy
Smt. G. Nirmala Devi
Shri B. Narsing Rao
Shri K. Sriramulu

Chief Executive Officer : **Shri P. Adinarayana Reddy**

BOARD OF MANAGEMENT

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

RAJADHANI CO-OPERATIVE URBAN BANK LTD.,

Regd. No. T.A. 1456

3-4-1005/2/1, Indrani Complex,
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Tel: 040-27567353, 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 **26th Annual General Meeting** of the Rajadhani Co-operative Urban Bank Ltd., Barkatpura, Hyderabad, is scheduled to be held on **Sunday, 7th of July 2024 @ Hotel Spicy Hub, Beside Rythu Bazar, Kothapet, Hyderabad-500035** at 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 2023-24.
2. To approve/ratify income and expenditure incurred during the period 01.04.2023 to 31-03-2024.
3. To consider and approve the appropriation of Net profit for the year 2023-2024.
4. To consider and approve the rate of dividend @ 15% on shares for the year 2023-2024.
5. To consider admission of new members who purchased shares during the period from 01.03.2024 to 30.06.2024 and ratify the transfer / adjustment of shares during the period.
6. To approve annual budget and estimates for Income and Expenditure for the year 2024-2025.
7. Any other matter with the permission of the chair.

Place : Hyderabad
Dated: 15-06-2024

Sd/-
P. Adinarayana Reddy
Chief Executive Officer



CHAIRMAN'S ADDRESS

Dear Share holders,

I am pleased to welcome you all to the **26th 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 Bank's 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/- for the last 20 years.

After Amalgamation The Navanirman Co-operative Urban Bank. Madhapur, Hyderabad is functioning as our Madhapur Branch and with this our branches increased to 7.

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 2023-24.

We have set total business target of Rs.450.00 crores for 31.03.2025.

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.

Thanking you one and all.

Place: Hyderabad.

Date: 07-07-2024

(Vemireddy Narasimha Reddy)

Chairman

CHIEF GENERAL MANAGER REPORT TO THE 25TH ANNUAL GENERAL MEETING 2023-2024

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 2024.

Financial performance and Key Indicators:

Particulars	As on 31.03.2024	As on 31.03.2023
Deposits	20294.38	16676.72
Advances	14860.11	11088.45
Total Business	35154.49	27765.17
Working Funds	23421.58	19189.79
Share Capital	687.86	472.35
Reserves	1806.62	1411.37
Net worth	2021.02	1622.78
Total Income	2476.38	1935.61
Profit Before Tax	491.27	396.97
Net profit after Tax	364.30	296.76
Total Assets	23737.41	19346.20
No of Employees	48	32
Cost of Deposits	7.64%	7.67%
Yield on Advances	14.44%	15.16%
Gross NPA	658.42	357.28
Gross NPA%	4.43%	3.22%
Net NPA	0%	0%
BDDR	414.98	222.78
NPA provision	265.86	316.06
Standard Assets Provision	65.90	49.85
Provision Coverage Ratio	103.41%	150.82%
CD Ratio	68.49%	62.42%
Capital Adequacy Ratio- Tier -I Capital	14.06%	14.46%
Capital Adequacy Ratio- Tier -II Capital	0.75%	0.66%
Business Per Employee	732.39	867.66
Profit per employee	7.63	12.41
Account Holders	26481	22610
CASA %	22.33%	20.77%
Branches	7	4
IMPS registered	540	283



Reserves and Funds:

After appropriation of net profits of the year 2023-24 the reserves and funds of the bank have increased as shown hereunder.

Particulars	As on 31.03.2024 (Rs.in lacs)	As on 31.03.2023 (Rs.in lacs)
Statutory Reserve Fund	787.58	659.08
Building Fund	351.05	337.92
Common Good Fund	194.53	153.43
Other reserves and Funds	473.46	260.94
Total	1806.62	1411.37

BRANCH WISE BUSINESS AS ON 31-03-2024

NAME OF THE BRANCH	DATE OF COMMENCEMENT	DEPOSITS	ADVANCES	TOTAL BUSINESS	No. OF ACCOUNTS
BARKATPURA	06-12-1998	9737.17	6764.73	16501.90	10584
BEGUMBAZAR	21-07-2010	4187.14	2191.64	6378.78	3396
RKPURAM	23-10-2013	2974.46	2051.09	5025.55	6980
HASTHINAPURAM	12-09-2016	1818.99	2149.88	3968.87	3103
ATTAPUR	31-05-2023	339.73	471.23	810.96	650
A S RAO NAGAR	08-06-2023	217.02	522.27	739.29	395
MADHAPUR	03-08-2023	1019.77	709.25	1729.02	1373
TOTAL		20294.26	14860.11	35154.37	26481

Membership and share capital: During the year under review 326 new members have been admitted. The total members as on 31st March 2024 are 4044. The paid up share capital has increased from Rs 472.35 lacs to Rs 687.86 lacs during the year showing an increase of Rs 215.51 Lacs.

Deposits: Deposits of the bank increased from Rs 16676.72 lacs to Rs 20294.38 lacs during the year showing an increase of 21.69% over the previous year.

Our Term deposits constitute 77.67% of total deposits which gives stability to the Bank funds. Current Accounts and Savings Bank Accounts constitute 4.71% and 17.62% respectively and total low cost deposits i.e. CASA deposits are 22.33% as on 31st March 2024.

Advances: Advances increased from Rs 11088.45 lacs to Rs 14860.11 lacs during the year showing an increase of 34.01% over the previous year.

Priority Sector Advances: The Bank has achieved the Priority Sector targets fixed by Reserve Bank of India as on 31-03-2024, the details of which are as under:

Adjusted Net Bank Credit as on 31-03-2024 is Rs.11088.45 lacs

S.No	Particulars	Target (%)	Achieved (%)
1.	Priority Sector Advances	60%	86.24%
2.	Weaker Section Advances	11.50%	28.11%
3.	Micro Enterprise Advances	7.50%	14.33%

NON-FUND BASED Activities: During the year Bank had issued 1 Bank Guarantee amounting to Rs 69.00 lacs. As on 31.03.2024 the outstanding Bank Guarantees stood at Rs 93.60 lacs. No performance Guarantees were issued.

Profits: The Bank has earned a gross profit of Rs 491.27 lacs for the financial year ended 31st March 2024 and net profit of Rs 364.30 lacs after paying Income Tax to the tune of Rs 126.63 lacs for the year 2023-24, for appropriation.

NPA Management: Our bank's Gross Non- performing Assets stood at Rs 658.42 lacs constituting 4.43% of total advances of Rs 14860.11 lacs as on 31st March 2024. Net NPA- Zero as on 31st March 2024.

Recovery cells at branches and Head office are making consistent efforts in recovery of instalments and Legal recourse including SARFESI Act 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 at 31st March 2024 is NIL.

Capital adequacy: The bank's capital adequacy ratio CRAR as on 31.03.2024 is 14.81% as against the stipulated RBI norm of 10%.

Investments: Our investments in Govt Securities as on 31.03.2023 are Rs 3798.11 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 2023-24.

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	31-03-2024
a) Central Government Securities	539.76
b) State Government Securities	2949.97
c) Trasury Bills	308.38
TOTAL	3798.11
B) Investment with other Banks	
a) APCOB	400.00
b) Telangana Apex Bank	350.00
c) Kotak Bank	5.00
d) HDFC Bank	150.00
e) IDBI Bank	150.00
f) Chaitanya Godavari Grameena Bank	300.00
g) AU Small Finance Bank	600.00
h) SVC Bank	14.00
TOTAL	1969.00
C) Non SLR Investments	10.00
Total Investments	5777.11



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 2023-24.

Income tax	Rs.126.63 lacs
Goods & Service Tax	Rs.52.43 lacs
Total	Rs.179.06 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 are opening a branch at Kukatpally under this scheme by August 2024.

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 2024 and the next premium due in November 2024.

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 364.30 lacs and an amount of Rs 82.95 lacs is earmarked for payment of annual dividend to shareholders. The Board of directors, at its meeting held on 15th June 2024, have recommended a dividend @ 15% per share (i.e. Rs15 per share of Rs 100/-) for the financial year 2023-24 subject to the approval of General Body.

You will appreciate that this is the 20th consecutive year that 15 % dividend has been recommended and 24th dividend in a row.

Pradhan Mantri Schemes: The Bank is 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 a target to register aggregate business of Rs 450.00 crores (Deposits +Advances) as on 31-03-2025.

The Management solicits the hole hearted support of our customers, shareholders, well-wishers and the staff to register an aggregate of Rs 450.00 crores business proposed for Financial year 2024-25.

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: 07.07.2024

(P. Adinarayana Reddy)
Chief Executive Officer



INDEPENDENT AUDITOR'S REPORT

To,
Members of
RAJADHANI CO-OPERATIVE URBAN BANK LIMITED

Report on the Audit of the Financial Statements:

Opinion:

1. We have audited the Financial Statements of **M/s. RAJADHANI CO-OPERATIVE URBAN BANK LIMITED** which comprise the Balance Sheet as at 31st March 2024, the statement of Profit and Loss Account 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, 2024 and true balance of profit/loss 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.

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:

5. 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.

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.

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.

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.

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



Memorandum of Changes (Summary)

	PARTICULARS	No.	Increase (Rs.)	Decrease (Rs.)
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:

7. 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
8. 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.
9. 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;
 - 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 SATHEESH & ASSOCIATES

Chartered Accountants
(FRN: 009389S)

Sd/-

(S. SATHEESH)

Partner

Mem. No.209020

UDIN: 24209020BKAQOA4463

Place: Hyderabad
Date: 19.06.2024

RAJADHANI CO-OPERATIVE URBAN BANK LTD., BARKATPURA, HYDERABAD.
STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31.03.2024

Capital				
'A' Class Shares	47234800.00	29511450	7960675	68785575.00
Statutory Reserve	53489346.84	19496740.04	3335741.02	69650345.86
Education Fund	1288457.00	293022.92	81511.46	1499968.46
Building Fund	31792431.43	2624674	312337	34104768.43
Commo Good Fund	12374984.91	3899466.2	464552.6	15809898.51
Reserve for Bad & Doubtful Debts	18326857.44	12329482.79	1571420.27	29084919.96
Provision on Standard Assets	4985000.00	1710070	105035	6590035.00
Provision for Covid Moratorium Loans	10235000.00	0	5235000	5000000.00
Provision for NPA Accounts	21370809.00	215000	0	21585809.00
Provision for Bonus to Staff	2196269.00	2653000	3296269	1553000.00
Provision on Expenditure	334400.00	932000	894400	372000.00
Over Due Interest Reserve	2980541.00	16688322	9230688	10438175.00
Previous Year Profit	39674247.25	311923267.1	302470935.4	49126578.92
Rajadhani cumulative Deposits (RCD)	740328534.00	615181897	467593913	887916518.00
SAMPANNARE INVESTMENT(NNCUB)	0.00	20608579	1685168	18923411.00
Rajadhani Monthly Recurring Deposits	19911062.00	20076348	10550348	29437062.00
Rajadhani Recurring Deposits(NNCUB)	0.00	1236235	731557	504678.00
Daily Deposits (RNLD)	850950.00	881400	1246150	486200.00
Rajadhani Monthly Deposit	241111055.00	149767417	110731563	280146909.00
NIRANTHANA DEPOSIT-MI(NNCUB)	0.00	1690000	0	1690000.00
Rajadhani Quarterly Deposit	233166392.00	97644728	63619205	267191915.00
NIRANTHANA DEPOSIT-QI(NNCUB)	0.00	40000	0	40000.00
Rajadhani Short Term Deposit	11139712.00	163727637	135247397	39619952.00
Rajadhani Special RCD	31956000.00	3016469	8012933	26959536.00
Rajadhani Special RQD	34000100.00	0	1500000	19000100.00
Rajadhani Special RMD	8500000.00	0	450000	4000000.00
Interest Accrued	44293.00	73301200	73268317	77176.00
UnClaimed Balances A/c	102100.00	0	3500	98600.00
Interest Payble	336454.00	50711430	50822626	225258.00
Savings Bank	279809176.60	4198377079	4120608018	357578237.90
Current Account	63466189.21	4057790108	4052198565	69057732.29
Cr balance in OD	2950396.99	0.00	0.00	26484447.45
Banks pay order	4143657.00	17731921	17847091	4028487.00
Dividend Payable 2020-21	478585.00	450	479035	0.00
Dividend payable 2021-22	489362.88	13815	36090	467087.88
Dividend payable 2022-23	0.00	6723029.00	6291996.00	431033.00
RNLD Security Depo (Ibrahim)	3812.00	3083	5000	1895.00
SGST Payble	219568.94	944426	789630.71	374364.23
CGST Payble	219568.94	948555.63	793760.33	374364.24
IGST Payble	76586.57	345534.97	394573.99	27547.55
TDS PAYABLE A/C	774860.00	5833370	5585033	1023197.00
Un claimed Balances A/c other liabilities	246745.41	0	94245	152500.41
Banks Liability under Bank Guarantee	2460000.00	6900000	0	9360000.00
Banks Liability under (DEAF)	10200412.00	11896059.89	10311638	11784833.89
Provident fund payable	240185.00	3428992	3359473	309704.00
POS/ECOM	22135.21	8586049.47	8583525.1	24659.58
Sundry Creditors	189980.00	182535	372515	0.00
INVESTMENT FLUCTUATION RESERVE	893269.00	1483801	0	2377070.00
GRAND TOTALS	1934614286.62	9921348643.91	9505721430.43	2373775550.56



PARTICULARS	Opening Balance	Payments	Receipts	Closing Balance
Cash in Hand	24599021.00	2940543424	2901228431	63914014.00
ATM Cash	3313600.00	478695700	476372500	5636800.00
APCOB Head Office (Current A/c)	112389.78	466902516	467001244	13661.78
HDFC Bank (Current A/c)	8484289.63	425212410.4	419806099.3	13890600.76
Canara Bank (Current A/c)	766429.19	10000030	10500325	266134.19
IDBI Bank (Current Account)	38673810.92	1121744150	1121896082	38521878.53
Kotak Mahindra Bank	5582945.24	5137690546	5059298235	83975256.56
State Bank of India	776082.27	0.00	0.00	776082.27
T.S. Co-op. Apex Bank (Current A/c)	8283401.44	3089228213	3078323276	19188339.18
SVC Bank	3031328.50	373870514.9	371334132.5	5567710.94
APCOB Head Office Fixed Deposit	70000000.00	321123780	351123780	40000000.00
Kotak Mahindra Bank	500000.00	500000	500000	500000.00
AU SMALL FINANCE BANK	0.00	112500000	52500000	60000000.00
SVC Bank Deposit	0.00	1400000	0	1400000.00
Telangana State co-op Apex Bank Deposit	65000000.00	495000000	525000000	35000000.00
NCFDC	0.00	1000000	0	1000000.00
Chaitanya Godavari Grameena Bank	70000000.00	70000000	110000000	30000000.00
HDFC BANK FDR	15000000.00	0.00	0.00	15000000.00
IDFC FIRST BANK FDR	20100000.00	20100000	40200000	0.00
IDBI BANK FDR	0.00	15000000	0	15000000.00
Govt. Securities	414555983.00	130436528	165181448	379811063.00
NON SLR INVESTMENT	30000000.00	0	30000000	0.00
Loan on Deposits	19834826.00	88141001	68084242	39891585.00
Loan on Deposits (NNCUB)	0.00	5838183	1355643	4482540.00
Rajadhani ML	846842486.10	616357099.7	494636526.8	968563058.96
Rajadhani ML(NNCUB)	0.00	7808633	6176433	1632200.00
RAJADHANI EDUCATION LOAN	5665176.00	16086544	6002611	15749109.00
LOAN AGAINST RNLD	10454.00	92	10546	0.00
Over Draft Against Properties	154546937.72	953476542.94	807015524.34	301007956.32
Over Draft Unsecure	267926.80	470333.52	542489.96	195770.36
OD Against Deposite	11449142.17	188490770.09	186741128.98	13198783.28
Rajadhani DL	17902152.00	21294153	17151897	22044408.00
Rajadhani Gold Loan	39795003.00	154892172	112299320	82387855.00
Gold Loan(NNCUB)	0	29712745.00	27576719	2136026.00
Rajadhani Housing Loans	12506969.80	20564659	4060797.8	29010831.00
Staff Housing Loans	0.00	6790510.00	1079681.00	5710829.00
CHEQUE PURCHASED (GEN)	24000.00	56185590	56209590	0.00
Interest Receivable On Investment	9968032.00	7332670.94	10262206.94	7038496.00
Interest Receivable Advances	2980541.00	16613100	9155466	10438175.00
Advance Tax Paid	7500000.00	37755681	32755681	12500000.00
Festival Advance to staff	369600.00	1239000	1032600	576000.00
Prepaid Insurance	409018.00	1331873	409018	1331873.00
DEFERRED TAX ASSET	672456.00	2040059	2017368	695147.00
Furniture & Fixtures	966049.00	4268229.96	766954.96	4467324.00
Office Equipment	49946.00	45537.82	9732.82	85751.00
Electrical Appliances	1187893.00	2646212.74	623864.74	3210241.00
Strong Room	1029133.00	2900762.06	392469.06	3537426.00
Counting Machine	245570.00	145515	49503	341582.00
Civil work	269853.00	1872970	202516	1940307.00
Two wheeler	128632.00	265523	80157	313998.00
Computers & Peripherals	695996.00	2587422.64	1594247.64	1689171.00
ATM Machine	233988.00	1591400	647461	1177927.00

Swipe Machine	256310.00	768930	768930	256310.00
N J Stamps	18100.00	804940	798540	24500.00
Telephone Deposits	14522.00	0	0	14522.00
Electrical Deposits	74760.00	0.00	0.00	74760.00
Stationery	42459.00	68530	86331	24658.00
ATM Cards	94815.00	656135	379260	371690.00
TDS ON GST	127525.78	34224.12	8.59	161741.31
UTI PSA Security Deposite	10000.00	30000	30000	10000.00
GST Input Receivable	105522.44	1807689.26	1138305.85	774905.85
Provision for Income tax	17316.00	252070	17316	252070.00
Rent Advance	1700000.00	1377350	368265	2709085.00
PAN Card Coupons	2571.00	11713	10153	4131.00
Customers Liability under Bank Guarantee	2460000.00	6900000	0	9360000.00
Customers Liability (DEAF)	10200412.00	32296883.89	30712462	11784833.89
ATM Receivable	685973.99	438935703.4	438710477.4	911200.00
IMPS	132001.00	201659421.4	200797865.4	993557.00
Deaf Receivable	0.00	115081.39	112351.39	2730.00
IT Refund	0.00	292873.00	0.00	292873.00
UPI	619772.85	1431038560	1431337260	321072.38
AS Rao Nagar Branch Suspence A/C	2017127.00	4646467	6663594	0.00
Attapur Branch Suspence A/C	1704037.00	5853222	7557259	0.00
Begum Bazar New Premises Suspence	0.00	615000	0	615000.00
GRAND TOTALS	1934614286.62	19587857590.73	19148696326.79	2373775550.56
PARTICULARS	Opening Balance	Receipts	Payments	Closing Balance
Interest on Deposits, Borrowings	0.00	137559408.03	137559408.03	0.00
Staff Salaries and Allowances	0.00	19982393.00	19982393.00	0.00
Provident Fund paid	0.00	1806538.00	1806538.00	0.00
Employees Group Gratuity Scheme	0.00	2157149.00	2157149.00	0.00
Bonus Payable	0.00	1551534.00	1551534.00	0.00
Directors and Other Comitee Expences	0.00	1244780.00	1244780.00	0.00
DICGC Commission	0.00	2488917.00	2488917.00	0.00
Rents paid	0.00	7005542.00	7005542.00	0.00
Rates & Taxes	0.00	51334.00	51334.00	0.00
Insurance Paid	0.00	898488.48	898488.48	0.00
Power & Fuel Charges	0.00	759954.00	759954.00	0.00
Postage & Telephone Expenses	0.00	185316.37	185316.37	0.00
Audit Fee	0.00	432990.00	432990.00	0.00
Repairs & Renewals	0.00	1385683.90	1385683.90	0.00
Depreciation	0.00	4004389.00	4004389.00	0.00
Printing and Stationery	0.00	900630.00	900630.00	0.00
Provision for Standard Assets	0.00	1500000.00	1500000.00	0.00
Vehicle Expences	0.00	94501.00	94501.00	0.00
ASP Software Payment	0.00	1286200.00	1286200.00	0.00
Office Maintenance	0.00	1447730.29	1447730.29	0.00
Local Conveyance	0.00	272963.00	272963.00	0.00
NPA Charges	0.00	8288.00	8288.00	0.00
Staff welfare	0.00	29894.00	29894.00	0.00
Cig house charges	0.00	111221.54	111221.54	0.00
Entertainment Expenses	0.00	2252.00	2252.00	0.00
Commission paid	0.00	28804.00	28804.00	0.00
AGM Expenses	0.00	230115.00	230115.00	0.00
Honorarium Paid To Chairman	0.00	498600.00	498600.00	0.00



Club Assn. & Membership- Co-op Banks	0.00	106680.00	106680.00	0.00
Vehicle hire charges	0.00	864000.00	864000.00	0.00
Advertisement Charges	0.00	224419.40	224419.40	0.00
ATM Expences	0.00	954107.47	954107.47	0.00
Accumulated loss for NNCUB	0.00	1764944.83	1764944.83	0.00
NFS chargespayble	0.00	149748.72	149748.72	0.00
IMPS Charges	0.00	185376.60	185376.60	0.00
NPCI Charges	0.00	39500.00	39500.00	0.00
DONATIONS	0.00	200000.00	200000.00	0.00
NPA Provision	0.00	215000.00	215000.00	0.00
Premium on acqui on govt sec	0.00	45000.00	45000.00	0.00
Silver Jubilee Expenses	0.00	1846180.72	1846180.72	0.00
Travelling expenses	0.00	25807.00	25807.00	0.00
Group Leave Encashment Scheme	0.00	3870530.00	3870530.00	0.00
ATM Cards	0.00	94815.00	94815.00	0.00
Interest earned on Advances	0.00	200692684.02	200692684.02	0.00
Interest earned on Govt.securities	0.00	22185644.54	22185644.54	0.00
Interest earned on Bank Deposits	0.00	16774332.00	16774332.00	0.00
Discount Income	0.00	89772.00	89772.00	0.00
Commission and Exchange	0.00	110376.70	110376.70	0.00
Locker Rents	0.00	1246000.00	1246000.00	0.00
Miscellaneous Income	0.00	4347379.46	4347379.46	0.00
General charges Received	0.00	3471.21	3471.21	0.00
Cheque Return Charges	0.00	208485.00	208485.00	0.00
Cheque book charges	0.00	79291.00	79291.00	0.00
Income on ATM operations	0.00	1771657.00	1771657.00	0.00
IMPS Charges	0.00	112661.56	112661.56	0.00
inland exchange	0.00	2600.00	2600.00	0.00
Rupay charges	0.00	13949.78	13949.78	0.00
GRAND TOTAL	0.00	446150029.62	446150029.62	0.00

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

A. JAIPAL REDDY
Vice-Chairman

For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

Place: Hyderabad
Date: 19.06.2024

(S. SATHEESH)
Partner
Mem. No. 209020

RAJADHANI CO-OPERATIVE URBAN BANK LTD.,**REGD. NO. T.A. 1456**

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

BALANCE SHEET AS AT 31.03.2024

	Sch No.	As on 31.03.2024	As on 31.03.2023
CAPITAL AND LIABILITIES			
CAPITAL	S1	68785575.00	47234800.00
Reserves and Surplus	S2	180661564.14	141137393.87
Deposits	S3	2029437732.64	1667672414.80
Other Liabilities and Provisions	S4	63273519.89	62934099.95
Over Due Interest Reserve		10438175.00	2980541.00
Bank's Liability Under Bank Guarantee (contra entry)		9360000.00	2460000.00
Customer Liability (DEAF)		11784833.89	10200412.00
TOTAL		2373741400.56	1934619661.62
ASSETS			
Cash and Balances with Reserve Bank of India	S5	69550814.00	27912621.00
Balances with Banks And Money at call and Short Notice	S6	360099664.21	336310677.01
Investments	S7	379811063.00	414555983.00
Advances	S8	1486010951.92	1108845073.59
Interest Receivable on Investments		7038496.00	9968032.00
Interest Receivable Advances		10438175.00	2980541.00
Fixed assets	S9	16763727.00	4807060.00
Other Assets	S10	21059408.54	15198141.03
Deferred Tax Asset	S11	913067.00	695147.00
Customer's Liability Under Bank Guarantee (contra entry)		9360000.00	2460000.00
Customer Liability (DEAF)		11784833.89	10200412.00
ATM Receivable		911200.00	685973.99
TOTAL		2373741400.56	1934619661.62

P.ADINARAYANA REDDY

C.E.O.

L. VIJAY GOPAL REDDY

DIRECTOR

V.NARASIMHA REDDY

CHAIRMAN

A. JAIPAL REDDY

Vice-Chairman

For SATHEESH & ASSOCIATESChartered Accountants
(FRN: 009389S)**(S. SATHEESH)**

Partner

Mem. No. 209020

Place: Hyderabad
Date: 19.06.2024



RAJADHANI CO-OPERATIVE URBAN BANK LTD.,

REGD. NO. T.A. 1456

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31.03.2024

	Sch No.	Yr. Ended 31.03.2024	Yr. Ended 31.03.2023
I. INCOME			
Interest and Discount earned	S12	239742432.56	186965812.21
Commission, Exchange and Brokerage	S13	110376.70	90175.84
Other Income	S14	7785495.01	6504565.21
TOTAL		247638304.27	193560553.26
II. EXPENDITURE			
Interest on Deposits, Borrowings		137559408.03	116206376.06
Staff Salaries and Allowances		19982393.00	14373678.00
Provident fund paid		1806538.00	1489295.00
Employees Gratuity		2157149.00	1088177.00
Bonus Paid		1551534.00	2196264.00
Group Leave Encashment Scheme		3870530.00	0.00
Directors and Local committee members fees		1244780.00	1248460.00
DICGC Commission		2488917.00	2150796.00
Rents paid		7005542.00	3426043.00
Rates & Taxes		51334.00	72886.00
ATM Cards		94815.00	102555.00
NFS Charges		149748.72	100281.54
Insurance premium paid		898488.48	567539.73
Power & Fuel charges		854455.00	534750.00
Postage, Telegrams & Telephone Expenses		185316.37	92973.58
Audit Fees & Expenses	S15	432990.00	544290.00
Repairs and Renewals		1385683.90	717115.74
Depreciation		4004389.00	1420784.00
Printing & Stationery		900630.00	446845.50
Rupay Charges Paid		0.00	709.52
Software Maintenance charges		1286200.00	960750.00
Provision for Standard Assets		1500000.00	400000.00
Other Operating Expenses	S16	7120939.02	4145736.34
NPA Provision		215000.00	1600000.00
Accumulated Loss for NNCUB		1764944.83	0.00
TOTAL		198511725.35	153886306.01

	Sch No.	Yr. Ended 31.03.2024	Yr. Ended 31.03.2023
III. Net Profit for the Year (I - II)		49126578.92	39674247.25
Less: Short Provision for Income Tax		252070.00	17316.00
Less: Provision for Income Tax		12662672.00	10003611.00
Add: Deferred Tax Asset for the year	S11	217920.00	22691.00
IV. Profit Available for appropriation		36429756.92	29676011.25
V. Appropriations			
Transfer to Statutory Reserve		9107439.00	12419003.00
Transfer to Building fund		1000000.00	2000000.00
Transfer to Common Good Fund		3642976.00	2967601.00
Transfer to Bad & Doubtful Debts		12412689.92	3951642.25
Transfer to Education fund		150000.00	150000.00
Transfer to Investment Fluctuation Reserve		1821488.00	1483801.00
Proposed dividend		8295164.00	6703964.00
SUB TOTAL		36429756.92	29676011.25
TOTAL		247638304.27	193560553.26

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

A. JAIPAL REDDY
Vice-Chairman

For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

Place: Hyderabad
Date: 19.06.2024

(S. SATHEESH)
Partner
Mem. No. 209020



RAJADHANI CO-OPERATIVE URBAN BANK LTD.

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31-03-2024

	As on 31.03.2024	As on 31.03.2023
SCHEDULE 1 - CAPITAL		
Authorised Capital :		
I. 'A' Class Share Capital 1000000 Shares of Rs. 100/- each	100000000.00	100000000.00
	100000000.00	100000000.00
Issued, Subscribed and Paid-up Capital :		
I. 'A' Class Share Capital	47234800.00	43569900.00
Opening Balance	47234800.00	43569900.00
Add: Additions during the year	25134775.00	5054600.00
Less: Closing during the year	3584000.00	1389700.00
Closing Balance	68785575.00	47234800.00
SCHEDULE 2 - RESERVES AND SURPLUS		
1. Statutory Reserve		
Opening Balance	65908349.84	53489346.84
Add: Additions during the year	9107439.00	12419003.00
Add: Statutory Reserve of NNCUB	3378941.02	0.00
Add: Unclaimed dividend transferred to reserve	363055.00	0.00
Closing Balance	78757784.86	65908349.84
2. Building Fund Reserve		
Opening Balance	33792431.43	31792431.43
Less: Transfers	0.00	0.00
Add: Building Fund of NNCUB	312337.00	0.00
Add: Additions during the year	1000000.00	2000000.00
Closing Balance	35104768.43	33792431.43
3. Common Good Fund		
Opening Balance	15342585.91	12373264.91
Add: Additions during the year	3642976.00	2967601.00
Add: Common Good Fund of NNCUB	464552.60	0.00
Add: Admission Fee transferred	2760.00	1720.00
Less : Adjustments during the year	0.00	0.00
Closing Balance	19452874.51	15342585.91

	As on 31.03.2024	As on 31.03.2023
4. Education Fund		
Opening Balance	1438457.00	1298457.00
Add: Additions during the year	150000.00	150000.00
Add: Education Fund of NNCUB	71511.46	0.00
Less: Payments during the year	10000.00	10000.00
Closing Balance	1649968.46	1438457.00
5. Reserve Fund (Admission Fees)		
Opening Balance	0.00	0.00
Add: Additions during the year	2760.00	1720.00
Less: Transferred to Common good Fund	2760.00	1720.00
Closing Balance	0.00	0.00
6. Reserve For Bad & Doubtful Debts		
Opening Balance	22278499.69	18326857.44
Add: Additions during the year	12412689.92	3951642.25
Add: BDDR of NNCUB	1571420.27	0.00
Add: Covid Moratorium Loans Provision	5235000.00	0.00
Less: Payments during the year	0.00	0.00
Closing Balance	41497609.88	22278499.69
7. Investment Fluctuation Reserve		
Opening Balance	2377070.00	893269.00
Add: Additions during the year	1821488.00	1483801.00
Less: Payments during the year	0.00	0.00
Closing Balance	4198558.00	2377070.00
TOTAL	180661564.14	141137393.87

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For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

Place: Hyderabad
Date: 19.06.2024

(S. SATHEESH)
Partner
Mem. No. 209020



	As on 31.03.2024	As on 31.03.2023
SCHEDULE 3 - DEPOSITS		
I. Demand Deposits		
Savings Bank Deposit	357578237.90	279809176.60
Current Deposits	69057732.29	63466189.21
Un Claimed Balances	98600.00	102100.00
Credit Balances In OD A/cs	26484447.45	2950396.99
II. Term Deposits		
Rajadhani Monthly Deposit	281836909.00	241111055.00
Rajadhani Quarterly Deposit	267231915.00	233166392.00
Rajadhani Short Term Deposit	39619952.00	11139712.00
Rajadhani Cumulative Deposits	906839929.00	740328534.00
Rajadhani Recurring Deposits	29941740.00	19911062.00
Rajadhani Nitya Lakshmi Daily Deposits(RNLD)	486200.00	850950.00
SRCD	26959536.00	31956000.00
SRMD	19000100.00	8500000.00
SRQD	4000000.00	34000100.00
FDR Interest Provision	225258.00	336454.00
Interest Accrued	77176.00	44293.00
TOTAL	2029437732.64	1667672414.80
SCHEDULE 4		
OTHER LIABILITIES AND PROVISIONS		
Dividend 2020-21	0.00	478585.00
Dividend 2021-22	467087.88	489362.88
Dividend 2022-23	431033.00	0.00
Proposed Dividend	8295164.00	6703964.00
Bankers Pay Orders	4028487.00	4143657.00
Un claimed balances other Liabilities	152500.41	246745.41
Audit Fees Payable	110000.00	273000.00
Provision for Income Tax	12662672.00	10003611.00
RNLD Agent Security Deposit	1895.00	3812.00
TDS payable	1023197.00	774860.00
CGST Payable	374364.23	219568.94
SGST Payable	374364.23	219568.94
IGST Payable	27547.56	76586.57
Provision for Expenditure	262000.00	251380.00
PF payable	309704.00	240185.00
POS/E-com	24659.58	22135.21
Provision for Covid Moratorium loans	5000000.00	10235000.00
Provison on Standard Assets (@ 0.40%)	6590035.00	4985000.00
Provision for NPA/ Bad and Doubtful Debts	21585809.00	21370809.00
Provision for Staff Bonus	1553000.00	2196269.00
TOTAL	63273519.89	62934099.95

SCHEDULE 5 CASH AND BALANCES WITH RBI Cash in Hand (Including ATM cash) (Foreign Currency NIL)	69550814.00	27912621.00
TOTAL	69550814.00	27912621.00
SCHEDULE 6 BALANCES WITH BANKS	As on 31.03.2024	As on 31.03.2023
A. In Current Deposits		
Canara Bank	266134.19	766429.19
AP State Coop erative Bank Ltd.	13661.78	112389.78
HDFC Bank Limited	13890600.76	8484289.63
IDBI Bank Ltd.	38521878.53	38673810.96
Kotak Mahindra Bank Limited	83975256.56	5582945.24
State Bank of India (PP)	776082.27	776082.27
Telagana State Co-op Apex Bank	19188339.18	8283401.44
SVC Bank	5567710.94	3031328.50
SUB - TOTAL (A)	162199664.21	65710677.01
B. In Time Deposits		
AP State Co operative Bank Ltd, H.o., Hyd	40000000.00	70000000.00
AU Small Finance Bank	60000000.00	0.00
Telagana state Co-op Apex Bank	35000000.00	65000000.00
Kotak Mahindra Bank Limited	500000.00	500000.00
SVC BANK	1400000.00	0.00
HDFC Bank	15000000.00	15000000.00
IDBI Bank	15000000.00	0.00
Chaitanya Godavari Grameena bank	30000000.00	70000000.00
IDFC First Bank	0.00	20100000.00
SUB - TOTAL (B)	196900000.00	240600000.00
C. Other Investments		
Non SLR Investments	1000000.00	30000000.00
SUB - TOTAL (C)		
TOTAL (A + B + C)	360099664.21	336310677.01
	As on 31.03.2024	As on 31.03.2023
SCHEDULE 7 - INVESTMENTS		
Investment In Govt. Securities	379811063.00	414555983.00
TOTAL	379811063.00	414555983.00



SCHEDULE 8 - ADVANCES	As on 31.03.2024	As on 31.03.2023
Short term Cash Credits, Overdrafts and Bills Discounted		
Loans against Deposits	44374125.00	19845280.00
Gold Loan	84523881.00	39795003.00
Mortgage Loans	970195258.96	852507662.10
Demand Loans	22044408.00	18170078.80
Housing Loan	34721660.00	12506969.80
Education Loan	15749109.00	0.00
Over Drafts	301007956.32	154546937.72
OD Against Deposits	13198783.28	11449142.17
Over Drafts Unsecured	195770.36	0.00
Cheques & Drafts discounted	0.00	24000.00
TOTAL	1486010951.92	1108845073.59
Of the above, advances		
Secured by Tangible assets	1463966543.92	1090650994.79
Unsecured	22044408.00	18194078.80
	1486010951.92	1108845073.59
SCHEDULE 9 - FIXED ASSETS	As on 31.03.2024	As on 31.03.2023
Furniture & Fixtures	4467324.00	966049.00
Electricals	3210241.00	1187893.00
Computers & Peripherals	1689171.00	695996.00
Office Equipment	85751.00	49946.00
Cash counting Machine	341582.00	245570.00
Strong Room	3537426.00	1029133.00
Civil Works	1940307.00	269853.00
Vehicles	313998.00	128632.00
ATM Machine	1177927.00	233988.00
TOTAL	16763727.00	4807060.00

RAJADHANI CO-OPERATIVE URBAN BANK LTD.
STATEMENT SHOWING DEPRECIATION ON ASSETS FOR THE PERIOD 2023-2024

SCHEDULE - 9

Particulars	Rate	Depreciation						Written Down Value					
		As on 01.04.2023	Acq Value as 01.04.2023	Additions During the Year	Transfers / Sold during the year	as on 31.03.2024	as on 01.04.2023	Dep on Acq 01.04.2023	Additions During the Year	Deletions	As on 31.03.2024	As on 31.03.2023	
Furniture	18.10	6476535	31663	4236566	0	10744764	5510486	1338223	766954	0	6277440	4467324	997712
Electricals	20.00	3644802	0	2646211	0	6291013	2456909	0	623863	0	3080772	3210241	1187893
Office Equipment	13.91	261012	0	45537	0	306549	211066	0	9732	0	220798	85751	49946
Computers & Peripherals	33.33	8519516	2908	3847896	26146	12344174	7589532	834015	1887544	0	9477076	2867098	932892
Counting Machine	13.91	704639	0	145515	0	850154	459069	0	49503	0	508572	341582	245570
Civil Works	13.91	876395	0	1872970	0	2749365	168019	0	202516	0	809058	1940307	269853
Strong Room	13.91	2897218	0	2900761	0	5797979	1868085	0	392468	0	2260553	3537426	1029133
Vehicles	25.89	304191	0	257175	0	561366	564833	0	71809	0	247368	313998	128632
Total		23684308	34571	15952631	26146	39645364	18827999	2172238	4004389	0	22881637	16763727	4841631

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

A. JAIPAL REDDY
Vice Chairman

For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

Place: Hyderabad
Date: 19.06.2024

(S. SATHEESH)
Partner
Mem. No. 209020



SCHEDULE 10 - OTHER ASSETS	As on 31.03.2024	As on 31.03.2023
Rent Deposit	2709085.00	1700000.00
Prepaid Insurance	1331873.00	409018.00
Stationery stock	24658.00	42459.00
Pan Card Coupons	4131.00	2571.00
Electricity Deposit	74760.00	74760.00
Telephone Deposit	14522.00	14522.00
Stamps	24500.00	18100.00
Festival Advance for Staff	576000.00	369600.00
Advance Taxes Paid	12500000.00	7500000.00
TDS on GST	161741.31	127525.78
ATM Cards	371690.00	94815.00
UTI PSA Security Deposit	10000.00	10000.00
GST Input	774905.85	105522.40
Swipe Machines	256310.00	256310.00
A SRao Nagar Branch	0.00	2017127.00
Attapur Branch	0.00	1704037.00
UPI	321072.38	619772.85
IMPS	993557.00	132001.00
IT Refund for NNCUB	292873.00	0.00
Begum Bazar New premises suspense	615000.00	0.00
DEAF Receivable	2730.00	0.00
TOTAL	21059408.54	15198141.03
Interest Receivable on Deposits / Govt. securities	7038496.00	9968032.00
SCHEDULE 11 - DEFERRED TAX LIABILITY / ASSET	As on 31.03.2024	As on 31.03.2023
WDV of Fixed Assets as per Books of Accounts	16763727.00	4807059.50
WDV of Fixed Assets as per Income Tax Act	20361310.71	7546016.00
Originating Timing Difference	3597583.71	2738956.50
Deferred Tax Asset @ 25.38% as at 31.03.2024 (25.38% for the previous year)	913067.00	695147.00
Opening Deferred Tax Asset	695147.00	672456.00
Deferred Tax Asset accounted for during the year	217920.00	22691.00
SCHEDULE 12 - INTEREST EARNED	As on 31.03.2024	As on 31.03.2023
Interest earned on Advances and Bills	200692684.02	146504849.88
Interest earned on investments	22185644.54	21193506.33
Interest earned on Bank Deposits	16774332.00	19144593.00
Discount Income	89772.00	122863.00
TOTAL	239742432.56	186965812.21
SCHEDULE 13 - COMMISSION & EXCHANGE	As on 31.03.2024	As on 31.03.2023
Commission	110376.70	90175.84
TOTAL	110376.70	90175.84

SCHEDULE 14 - OTHER INCOME	As on 31.03.2024	As on 31.03.2023
Locker Rents	1246000.00	1083805.00
Miscellaneous Income	4353450.67	3478100.31
Cheques return charges	287776.00	137397.00
Rupay Charges Received	13949.78	25168.78
Income On ATM Operations	1771657.00	1738313.12
IMPS Charges Received	112661.56	0.00
Profit on Sale of Asset	0.00	41781.00
	7785495.01	6504565.21
SCHEDULE 15 - AUDIT FEES & EXPENSES	As on 31.03.2024	As on 31.03.2023
Statutory Audit	32700.00	32700.00
Concurrent Audit	294300.00	258450.00
Cyber Security Audit	55850.00	200000.00
GST Filing	39240.00	42240.00
Tax Audit	10900.00	10900.00
TOTAL	432990.00	544290.00
SCHEDULE 16 - OTHER OPERATING EXPENSES	As on 31.03.2024	As on 31.03.2023
Office Maintenance	1447730.29	526645.10
Conveyance charges	272963.00	275379.00
Staff Welfare	32146.00	12135.00
Bank charges (Clearing house charges)	111221.54	74314.24
Medical Allowences	0.00	175000.00
Commission paid	28804.00	33484.00
AGM Expenses	230115.00	266585.40
Honorarium Paid To Chairman	498600.00	470600.00
Federation annual Subscription (Club Assn. & Membership)	106680.00	121727.00
Travelling Expenses	25807.00	0.00
Silver Jubilee Expenses	1846180.72	0.00
Donations	200000.00	0.00
IMPS Charges	185376.60	0.00
Vehicle Hire Charges	864000.00	864000.00
Advertisement charges	224419.40	164548.00
NPCI Certification fee	39500.00	163500.00
Premium on acquisition of Government Securities	45000.00	0.00
ATM Monthly Transaction Charges	954107.47	950466.60
loss on sale of assets	0.00	47352.00
Npa Charges	8288.00	0.00
TOTAL	7120939.02	4145736.34



RAJADHANI CO-OPERATIVE URBAN BANK LTD.

NOTES ON ACCOUNTS

		31.03.2024 (Rs. in lacs)	31.03.2023 (Rs. in lacs)
1	Capital to risk weight asset ratio (CRAR)	14.81%	15.12%
2	Investments in govt. securities i. book value of investment ii. face value of investments	3798.11 3833.90	4145.36 4183.90
3	Non SLR investment	10.00	300.00
4	Advances against real estate, construction business	1853.12	1589.33
5	Advances against shares and debentures	NIL	NIL
6	Advances to directors their relatives, companies firms in which they are interested. a) Funds based b) Non fund based (guarantees etc.)	NIL NIL	NIL NIL
7	Cost of deposits : Average cost of deposits	7.64%	7.67%
8	Non – Performing Assets a) Gross NPA's b) Net NPA's c) Percentage of gross NPA's to gross advances d) Percentage of net NPA's to net advances.	658.42 0.00 4.43% 0.00	357.28 0.00 3.22% 0.00
9	Movement in NPA's NPA's at the beginning of the year Less recoveries during the year/Writeoff/Updation Add – fresh NPA's and other charges during the year Gross NPA's at the end of the year	357.28 422.76 723.90 658.42	425.22 254.02 186.08 357.28

RAJADHANI CO-OPERATIVE URBAN BANK LTD.

10	Profitability 1. Interest income as a percentage of working funds. 2. Non-income interest as a percentage of working funds. 3. Operating profit as a percentage of working funds. 4. Return on assets 5. Business (Deposits + Advances) per employee 6. Profit per employee.	10.24% 0.34% 2.10% 1.73% 732.39 10.23	9.74% 0.34% 2.07% 1.55% 867.66 12.40
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 excess provisions during the year. Less: Amount written off during the year (BDDR) Closing balance at the end of the year.	316.06 2.15 NIL NIL 52.35 265.86	300.06 16.00 NIL NIL 0.00 316.06
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.	49.85 16.05 NIL 65.90	45.85 4.00 NIL 49.85
13.	Payment of DICGC insurance premium.	Paid upto date	Paid upto date
14.	Penalty imposed by RBI.	NIL	NIL
15.	Restructured Accounts.	NIL	NIL
16.	Contingent Liability- DEAF Opening balance of amounts transferred to DEAF Add : Amounts transferred to DEAF during the year Less : Amounts reimbursed by DEAF towards claims Closing balance of amounts transferred to DEAF	102.00 12.28 1.11 113.17	77.92 24.24 0.16 102.00

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

A. JAIPAL REDDY
Vice-Chairman

For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

Place: Hyderabad
Date: 19.06.2024

(S. SATHEESH)
Partner
Mem. No. 209020



RAJADHANI CO-OPERATIVE URBAN BANK LTD.

SCHEDULE-17:

ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

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 conform 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.

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. No asset has been written off to Profit and Loss Account during the year.

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.

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 2024 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 03-06.2024 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 2024 are classified as per the prudential norms and we have observed that there is no material deviation in classification or provisioning.

For SATHEESH & ASSOCIATES

Chartered Accountants
(FRN: 009389S)

Sd/-

(S. SATHEESH)

Partner
Mem. No.209020

Place: Hyderabad
Date: 19.06.2024

RAJADHANI CO-OPERATIVE URBAN BANK LTD
NPA'S AS ON 31.03.2024

Sl. No.	NAME OF THE LOANEE	BRANCH	TYPE OF A/C	LIMIT AMOUNT	LOAN DATE	DATE OF NPA	LOAN O/s.	OIR-2	CATEGORY	Provision
1	SWARNA LATHA PAPI REDDY	Barkatpura	200230091000411	300000	03-03-2023	30-03-2024	253028	7110	SUBSTANDARD	25303
2	SREEDEVI VOOTKURI	Barkatpura	200230081000872	7500000	18-01-2023	30-03-2024	7500000	1236303	SUBSTANDARD	750000
3	SREEDEVI VOOTKURI	Barkatpura	200230161000938	450000	27-02-2024	30-03-2024	450000	5045	SUBSTANDARD	45000
4	V NARENDER REDDY	Barkatpura	200230081000346	12500000	19-07-2021	30-03-2024	9817394	1440403	SUBSTANDARD	981739
5	V NARENDER REDDY	Barkatpura	200230081000457	2000000	31-01-2022	30-03-2024	1433474	42522	SUBSTANDARD	143347
6	AVINASH REDDY VOOTKURI	Barkatpura	200230081000338	12500000	19-07-2021	30-03-2024	9774939	1431823	SUBSTANDARD	977494
7	AVINASH REDDY VOOTKURI	Barkatpura	200230081000657	2300000	18-07-2022	30-03-2024	2113420	229471	SUBSTANDARD	211342
8	V KRISHNA SHREYA	Barkatpura	200230081000891	2500000	18-01-2023	30-03-2024	2500000	323256	SUBSTANDARD	250000
9	DURGA AGARWAL	BegumBazar	200318550000064	12500000	25-10-2019	31-03-2022	12500000	3396325	DOUBTFUL-3	8750000
10	KUNAL GUPTA	BegumBazar	200318550000065	12500000	25-10-2019	31-03-2022	12500000	1169567	DOUBTFUL-3	8750000
11	ANURAG REDDY VUTKURI	Barkatpura	200230081000887	7000000	18-01-2023	30-03-2024	7000000	1143870	SUBSTANDARD	700000
	TOTAL			72050000			65842255	10425695		21584226

P.ADINARAYANA REDDY
C.E.O.

L. VIJAY GOPAL REDDY
DIRECTOR

V.NARASIMHA REDDY
CHAIRMAN

A. JAIPAL REDDY
Vice Chairman

For SATHEESH & ASSOCIATES
Chartered Accountants
(FRN: 009389S)

(S. SATHEESH)
Partner
Mem. No. 209020

Place: Hyderabad
Date: 19.06.2024



BUDGET FOR THE FINANCIAL YEAR 2024-2025

(₹ in Lakhs)

	HEAD OF ACCOUNT	2023-2024 Actuals	2024-2025 Estimates
1.	INCOME		
	Interest on Loans	2007.82	2300.00
	Interest on Investments	389.60	430.00
	Exchange and Commission	1.10	2.00
	Income on ATM transactions	17.72	25.00
	All other Income	60.14	80.00
	TOTAL INCOME	2476.38	2837.00
2.	EXPENDITURE		
	Interest on Deposits	1375.59	1585.00
	Salaries	199.82	230.00
	Provident Fund	18.07	21.00
	Gratuity	21.57	25.00
	Depreciation and repairs	40.04	50.00
	Printing & Stationary, Postages, Rents, Advertisement etc.	83.16	95.00
	All other Expenses	246.87	285.00
	TOTAL EXPENDITURE	1985.12	2291.00
	GROSS PROFIT/ LOSS	491.27	546.00
	GROSS TOTAL	2476.38	2837.00

**RAJADHANI CO-OPERATIVE URBAN BANK LTD.
BARKATPURA, HYDERABAD**

PROGRESS OF THE BANK AT A GLANCE

(Rs. in lacs)

Year	No. of Members	Share Capital	Deposits	Loans & Advances	Working Capital	Gross Profit	Profit after Tax	Dividend Percentage	Audit Classification
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'

**PRUDENTIAL EXPOSURE NORMS AND
COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31.03.2024**

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 4.50% of NDTL (deposits etc) to be maintained	Maintained throughout the year more than 4.50%.
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 0.93% only
5	Priority Sector Advances	Should be of minimum of 60% of total advances	Constitutes 86.24% of total Advances
6	Weaker Section Advances	Should be of minimum of 11.50% of PSAs	Constitutes 28.10% of total PS Advances
7	Micro Enterprise Advances	Should be of minimum 7.50% total advances	Constitutes 14.30% 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-4.43% of total advances Net NPA - Zero
10	Capital to Risk weighted Assets Ratio	A minimum CRAR of 10% shall be maintained	Maintained at 14.81%
11	Credit Policy/ Investment policy	Bank should have a written credit policy / Investment policy	Bank has a written credit policy/ Investment policy
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	All provisions made adequately
14	Payment of DICGC premium	Should be paid promptly	Promptly paid – last remitted on 20.04.2024 for the period covering up to 30.09.2024.
15	Net worth	Should not less than Rs.500 lacs	Bank's Net worth is Rs 2021.02 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 co-op. 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	06 th December 1998
RCS Registration Number	T. A. No. 1456 dated 23 rd October 1998
RBI License Number	UBD. A.P.1658P dated 16 th 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	7
Number of on site ATMs	7

INTEREST RATES ON DEPOSITS

31 DAYS To 45 DAYS	4.5% P.A.
46 DAYS TO 90 DAYS	5.5% P.A.
91 DAYS TO 180 DAYS	6.5% P.A.
181 DAYS TO LESS THAN 1 YEAR	7% P.A.
1 Year to less than 2 years	7.5% p.a.
2 YearS to less than 3 years	8% P.A.
3 years to LESS THAN 5 YEARS	8.5% P.A.
5 years and above	8% P.A.
SAVINGS BANK	4% P.A.

SENIOR CITIZENS & EX-SERVICEMEN 0.50% 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 info@rajadhani-bank.com	500-888-002 KKBK0RCUB01
BEGUM BAZAR	15-8-234, 294, 295, G/7, G/11, Niyamath Shopping Complex, Bugum Bazar, Hyd.-500012.	Ph.No-040-24737354 Mobile: 9281439512 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 infor@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 infohp@rajadhani-bank.com	500-888-005 KKBK0RCUB04
ATTAPUR	2-4-42/39, Upperpally, Attapur, Hyderabad-500048.	Ph.No-040-43463422 Mobile: 9281439515 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 infoasrn@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 infomadhapur@rajadhani-bank.com	500-888-008 KKBK0RCUB07

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



A.S. RAO NAGAR BRANCH TIMINGS:

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

SUNDAY - 10.00 A.M. TO 2.00 P.M

SECOND AND FOURTH SATURDAY- HOLIDAY

OUR VARIOUS DEPOSIT SCHEMES

- **SAVINGS BANK**
- **CURRENT ACCOUNT**
- **RAJADHANI FIXED DEPOSIT**
- **RAJADHANI CUMULATIVE DEPOSIT**
- **RAJADHANI MONTHLY RECURRING DEPOSIT**
- **RAJADHANI NITHYA LAKSHMI 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 SILVER JUBILEE CELEBRATIONS





Rajadhani Co-operative Urban Bank Limited

Head Office & Main Branch:

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

Ph : 040-27567353 , (M) 9848834716