

# **24<sup>th</sup>** **ANNUAL REPORT** **2022-23**



**Estd : 1999**

## **A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**

**Regd. No. TA 1472/1999**

**📍 # 43-44, Basement, Minerva Complex,  
S.D. Road, Secunderabad - 500 003.**

**☎ : 040-27892866, 27892377 & 27890117**

**🌐 [www.apjanatabank.com](http://www.apjanatabank.com)**



Estd : 1999

# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

## CHAIRMAN



**PRADEEP KUMAR ROUT**

## VICE-CHAIRMAN



**SANJAY KUMAR SABAT**

## BOARD OF DIRECTORS



**D.V.S.S. MURTHY**



**NALLA CHANDRAIAH**



**AZIMUNNISHA**



**S.K. REHANA PARVEEN**



**AMER ALI KHAN**

## CHIEF EXECUTIVE OFFICER



**G. HARIDHAR**



# **A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**

**Regd. No. TA 1472/1999**

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## **NOTICE OF THE 24<sup>th</sup> ANNUAL GENERAL BODY MEETING**

The 24<sup>th</sup> Annual General Body Meeting of **A.P. Janata Co-operative Urban Bank Ltd.** (TA No.1472/1999) will be held at **7.00 PM on Friday the 25<sup>th</sup> August, 2023 at TAJ MAHAL HOTEL, 2<sup>nd</sup> Floor, # 3-1-254 to 260, Sarojini Devi Road, Secunderabad - 500 003** to transact the following Business.

### **AGENDA**

1. Confirmation of the minutes of the last General Meeting held on 16.03.2023.
2. To consider and adopt the 24<sup>th</sup> Annual Report for the Year 2022 - 23 together with the Chairman's Report.
3. To consider and adopt the Audit Certificate dated 17.06.2023 and the report of audited accounts by Statutory Auditors for the financial year 2022 - 23.
4. To note and ratify the Expenditure incurred for the financial year ending 31<sup>st</sup> March, 2023.
5. To appropriate Net Profit and Declare Dividend for the year 2022 – 23.
6. To approve the Revised Annual Budget for the Year 2023 – 24.
7. To note and ratify the admission of new members, allotment of shares, allotment of Additional Shares, Share transfers and withdrawal / refund of Share Capital from 01.03.2023 to 31.07.2023.
8. To note and ratify all the Investments and Withdrawals / Redemptions made during the period from 01.03.2023 to 31.07.2023.
9. To note and ratify the Loans and Advances sanctioned including Cheques/DDs/BCs discounted / purchased during the period from 01.03.2023 to 31.07.2023.
10. To approve Amendments of Bye-laws of the Bank.
  - a). To Amend the Bye - Laws of the Bank by replacing A.P. with T.S. and Andhra Pradesh with Telangana where ever applicable except name of the bank.
  - b). To Amend the Bye - Law No.9 of the Bank by changing entrance fee / admission fee to Rs.10/- from the existing Rs.5/-.
11. Any other matter with the permission of the Chair.

**(BY ORDER OF THE BOARD OF DIRECTORS)**

Place : Secunderabad  
Date : 08.08.2023

Sd/-  
**(G.Haridhar)**  
Chief Executive Officer



# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

## 24<sup>th</sup> ANNUAL REPORT FOR THE YEAR 2022 - 23.

### CHAIRMAN'S REPORT



**Dear Share Holders,**

I welcome you all to the 24<sup>th</sup> Annual General Body Meeting of our Bank. It is my privilege to share with you the overall developments in the economy, banking sector and journey of A.P. Janata Co-operative Urban Bank Ltd. during the financial year 2022 - 23.

#### **Global & Domestic Economy**

The financial year 2022 - 23 started amidst the shadow of war between Russia and Ukraine. The world had gradually started recovering from the economic slowdown and hardships due to the residual effect of COVID-19 pandemic and it was at this time that geo-political tussle occurred between Russia and Ukraine. These two countries being the key suppliers of major commodities like food and energy, the war between these two countries led to supply chain disruptions and substantial jolt to commodity markets globally.

Coming to the domestic economy, the Indian economy has comparatively performed well and positioned better through its strategic policy decisions in the context of the adverse global economic scenario as mentioned above. This was mainly because of proactive fiscal policy and regulatory measures which were already aligned to revive the economy with stimulus policy measures in order to come out of the sluggishness in economic activities caused by the COVID-19 pandemic. Further India's quick response to International issues like the Russia-Ukraine war and related matters through country's diplomatic policies have also helped to safeguard the Indian economy from a free fall to a large extent.

India's GDP growth for the FY 2022 - 23 has been registered at 7.2%, which can be considered as a good number as compared with the growth of other economies in the world. Inflation (CPI) level in the country averaged at 6.7% during the FY 2022-23 which is marginally above the RBI's CPI inflation target of 4% within a band of + / - 2%. The inflation on a monthly basis during the year ranged from 5.7% to 7.8%. The RBI has projected CPI inflation at 5.2% for FY 2023-24.

#### **Banking Sector**

With regard to Banking Sector, despite intensified pressures from the global financial markets and the global banking crisis, it may be noted that the Indian Banking industry withstood these adversities and performed relatively well. The Indian banking industry is adequately capitalized and growing healthy in terms of asset size, total business and profitability. The RBI has taken several measures to protect the banking sector through its monetary policy and through its various developmental and regulatory initiatives.

RBI has increased the repo rate by 250bps from 4% to 6.50% during the FY 2022 - 23. This was in response to prolonged global geopolitical tensions, elevated commodity prices, continued supply bottlenecks, tightening global financial conditions and its consequent impact on the Indian financial system including the banking sector. Apart from regulating policy rates, RBI has taken a lot of initiatives in the areas of liquidity management, good governance, improving customer service, KYC, Payment and settlement system, issuance of Bonds, etc., to strengthen the Banking system of the country and to enable Banks to withstand the unprecedented uncertainty arising out of the global and domestic economic issues.

#### **Experience a new Digital World with A.P. Janata Co-operative Urban Bank Ltd.**

It is my privilege to inform you that our bank has always been at the forefront to offer its products and services based on the latest technology and keeps improving upon its offerings to our customers. We are planning to introduce UPI (Unified Payment Interface) facility, which will help our customers to send and receive money via any wallet viz. PhonePe, Paytm, Google Pay, Amazon Pay etc.

#### **Way forward for A.P. Janata Co-operative Urban Bank Ltd.**

Going forward, the Bank will remain committed to serve the society and all our customers, while supporting the Government's initiatives for the progress of the Nation and maximizing our productivity and profitability to enhance the satisfaction of our stakeholders.

I firmly believe that the Bank will continue to perform well to achieve its business goals and social commitments for a more prosperous, inclusive, resilient, and sustainable future and will add more happiness to its stakeholders in the days and years ahead.

I present below the performance of our bank during the year 2022– 23.

**1). Membership and Share Capital:-** There was good increase in paid up share capital of the bank during the financial year 2022 - 23. During the year under review total 106 new members were admitted and ₹ 17,30,700/- share capital allotted. Additional Share capital of ₹ 5,14,100/- was also allotted to 13 members and ₹ 1,34,000/- share capital has been refunded to 7 members. The details of membership and share capital presented in the following table:-

#### **Statement showing the details of Paid up Share Capital for the Year 2022 - 23**

| Particulars   | No of Members  | No of Shares    | Share Amount in ₹     |
|---|--|-----------------|-----------------------|
| <b>Members at the beginning of the Year</b>   | <b>2891</b>  | <b>1,95,051</b> | <b>1,95,05,100.00</b> |
| Members admitted during the Year  | 106  | 17,307          | 17,30,700.00          |
| Additional Share Capital allotted during the Year                                       | 13   | 5,141           | 5,14,100.00           |
| Members withdrawn during the Year (out of 7 members 1 member shares partly withdrawn)   | 7  | 1,340           | 1,34,000.00           |
| Share Transfers during the Year (out of 19 members 3 members shares partly transferred) | 19 members 9,246 shares amounting to ₹ 9,24,600/- transferred to 7 Members |                 |                       |
| <b>Members at the end of the Year</b>   | <b>2975</b>  | <b>2,16,159</b> | <b>2,16,15,900.00</b> |

The net increase in membership is 84 and paid up share capital is ₹ 21.11 lakhs during the year under review. Share capital stood at ₹ 2,16,15,900/- with 2975 members as on 31.03.2023. There is steady growth in total members and Paid up Share Capital of the Bank year after year which can be seen from the following table:-

| Particulars         | As on<br>31.03.2020 | As on<br>31.03.2021 | As on<br>31.03.2022 | As on<br>31.03.2023 |
|---------------------|---------------------|---------------------|---------------------|---------------------|
| Total No of Members | 2650                | 2775                | 2891                | 2975                |
| Share Capital       | ₹ 1,82,71,200/-     | ₹ 1,87,97,200/-     | ₹ 1,95,05,100/-     | ₹ 2,16,15,900/-     |

**2). Deposits:-** The Bank's aggregate Deposits have registered good growth during the financial year 2022 - 23. Deposits increased by ₹ 311.37 Lakhs over last year. Though there was good increase in Current accounts balances, Savings Bank accounts balances declined when compared to previous year but overall CASA balances increased by ₹ 52.21 lakhs. There is steady growth in Term deposits also during the year under review. The increase in Demand Deposits indicates a healthy growth of the Bank. The comparative figures of Demand and Term Deposits can be seen from the following table:-

(₹ in Lakhs)

| Particulars           | As on<br>31.03.2020 | As on<br>31.03.2021 | As on<br>31.03.2022 | As on<br>31.03.2023 |
|-----------------------|---------------------|---------------------|---------------------|---------------------|
| Savings Bank Accounts | 196.40              | 137.34              | 301.91              | 200.13              |
| Current Accounts      | 36.34               | 86.75               | 61.30               | 215.29              |
| Term Deposits         | 1733.93             | 2534.31             | 2664.19             | 2923.35             |
| <b>Total Deposits</b> | <b>1966.67</b>      | <b>2758.40</b>      | <b>3027.40</b>      | <b>3338.77</b>      |

**3). Investments:-** The Bank has invested ₹ 100.01 lakhs book value with face value of ₹ 100.00 lakhs in three State Government Securities during the Financial Year 2022 – 23 to meet the SLR obligations. The maturity amount of four State Government Securities amounting to ₹ 40 lakhs has been received and premium of three State Government Securities of ₹ 17,450/- has been amortised as they were shifted to HTM category during the year under review. Bank's investments in Government Securities increased by ₹ 59.83 lakhs over last year. The Bank has renewed the existing FD of ₹ 9.07 lakhs with IDBI Bank during the year under review. The surplus funds as and when available were being invested in debt funds of various Mutual Funds from time to time to the extent of ₹ 1140 lakhs. Depending upon the requirement of the Bank an amount of ₹ 1140 lakhs has been redeemed / withdrawn at different points of time during the year under review.

**Details of investments outstanding as on 31/03/2023 are as under: -**

**a). Government Securities**

| Date of Purchase | Name of the Security    | Face Value in Rupees | Book Value in Rupees | Maturity Date |
|------------------|-------------------------|----------------------|----------------------|---------------|
|                  | <b>Held to Maturity</b> |                      |                      |               |
| 07/06/2010       | 8.26% GOI 2027          | 15,00,000            | 15,11,250            | 02/08/2027    |
| 24/01/2011       | 8.26% GOI 2027          | 20,00,000            | 19,56,000            | 02/08/2027    |
| 27/08/2013       | 9.56% MAHSDL 2023       | 15,00,000            | 15,00,000            | 28/08/2023    |
| 09/04/2014       | 9.63% TMLSDL 2024       | 12,20,000            | 12,20,000            | 10/04/2024    |
| 10/04/2014       | 9.15% GOI 2024          | 13,00,000            | 12,93,500            | 14/11/2024    |

| Date of Purchase          | Name of the Security               | Face Value in Rupees | Book Value in Rupees | Maturity Date |
|---------------------------|------------------------------------|----------------------|----------------------|---------------|
| 28/12/2016                | 7.27% KARNATAKA SDL 2026           | 25,00,000            | 25,00,000            | 28/12/2026    |
| 24/01/2017                | 7.25% MAHSDL 2032                  | 15,00,000            | 15,00,000            | 25/01/2032    |
| 28/03/2017                | 7.66% TELANGANA SDL 2037           | 25,00,000            | 25,00,000            | 29/03/2037    |
| 24/04/2018                | 8.15% TELANGANA SDL 2038           | 25,00,000            | 25,00,000            | 25/04/2038    |
| 08/01/2019                | 8.27% GUJARAT SDL 2029             | 25,00,000            | 25,00,000            | 09/01/2029    |
| 02/09/2020                | 6.45% GUJARAT SDL 02 SEP 2030      | 20,40,000            | 20,40,000            | 02/09/2030    |
| 13/10/2020                | 6.62% UTTARAKHAND SDL 14-10-2030   | 40,00,000            | 40,00,000            | 14/10/2030    |
| 02/03/2021                | 7.19% UTTARPRADESH SDL 03-03-2031  | 36,50,000            | 36,50,000            | 03/03/2031    |
| 04/05/2021                | 6.78% RAJASTHAN SDL 05-05-2031     | 40,00,000            | 40,00,000            | 05/05/2031    |
| 09/11/2021                | 6.94% ASSAM SDL 10 NOV 2031        | 40,00,000            | 40,00,000            | 10/11/2031    |
| 21/12/2021                | 6.98% GOA SDL 22 DEC 2031          | 40,00,000            | 40,00,000            | 22/12/2031    |
| 24/09/2019                | 7.24% MAHARASHTRA SDL 25 SEP 2029  | 25,00,000            | 25,00,000            | 25/09/2029    |
| 24/09/2019                | 7.38% TELANGANA SDL 25 SEP 2027    | 25,00,000            | 25,00,000            | 25/09/2027    |
| 22/02/2022                | 7.13% BIHAR SDL 23 FEB 2032        | 40,00,000            | 40,00,000            | 23/02/2032    |
| <b>Available for Sale</b> |                                    |                      |                      |               |
| 28/07/2015                | 8.31% TELANGANA SDL 2025           | 15,00,000            | 15,01,500            | 29/07/2025    |
| 15/06/2016                | 8.09% APSDL 2026                   | 15,00,000            | 15,02,550            | 15/06/2026    |
| 22/11/2022                | 7.70% HARYANA SDL 23 NOV 2034      | 30,00,000            | 30,00,600            | 23/11/2034    |
| 27/12/2022                | 7.62% ARUNACHAL PR SDL 28 Dec 2032 | 30,00,000            | 30,00,000            | 28/12/2032    |
| 21/02/2023                | 7.66% SIKKIM SDL 22 FEB 2033       | 40,00,000            | 40,00,000            | 22/02/2033    |
| <b>Grand Total</b>        |                                    | <b>6,27,10,000</b>   | <b>6,26,75,400</b>   |               |

b). Mutual Funds - Liquid : Nil

c). FDs with IDBI Bank, Secunderabad Branch : ₹ 9,07,500/-

**4). Loans and Advances:-** Total Loans and Advances increased by ₹ 176.16 lakhs during the financial year 2022 - 23. The growth in Loans and Advances is encouraging. There was good increase in Gold Loans by ₹ 104.12 Lakhs, Loans & ODs against FDs also increased by ₹ 128.61 Lakhs but Demand & Term Loans declined by ₹ 12.90 Lakhs during the year under review. The Bank is discouraging unsecured advances and aiming at Term Loans with longer repayment schedule. Bank's endeavour is to increase Gold Loan portfolio and to attract more customers. The bank has reduced the interest rates and increased the quantum of loan per gram of net weight of gold. The growth of advances during the last 4 years is presented in the following table:-

(₹ in Lakhs)

| Particulars                     | As on<br>31.03.2020 | As on<br>31.03.2021 | As on<br>31.03.2022 | As on<br>31.03.2023 |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|
| Gold Loans                      | 254.82              | 244.16              | 253.65              | 357.77              |
| Demand & Term Loans             | 662.83              | 1012.06             | 1352.90             | 1340.00             |
| Secured Overdrafts              | 246.93              | 150.83              | 188.98              | 163.09              |
| Loans & ODs against FDs         | 302.53              | 419.46              | 456.06              | 584.67              |
| Personal Loans & Staff Loans    | 40.78               | 32.69               | 41.88               | 24.10               |
| <b>Total Loans and Advances</b> | <b>1507.89</b>      | <b>1859.20</b>      | <b>2293.47</b>      | <b>2469.63</b>      |



**5). NPA Management :-** I am very happy to announce that our bank is continuing to maintain ZERO NPA since March, 2010. As our Bank is adhering to RBI norms strictly in sanction of Loans and Advances and vigorous follow up made, the Bank is continuing to maintain **Zero NPA**. There may be delay by a month or two in repayment of stipulated EMIs and/or repayment of interest charged in overdraft accounts, few accounts might have gone out of order by 1 or 2 installments but the Bank is very keen on preventing slippages and ultimately successful in recovery of the Loans and Advances by not allowing even a single advance to slip in to NPA. The required Standard Assets Provision has been made and the total Standard Assets Provision stood at ₹ 6.17 lakhs as on 31.03.2023.

**6). CRAR (Capital to Risk weighted Assets Ratio):-** The Bank's CRAR as on 31/03/2023 stood at **20.84%** as against 20.20% as on 31/03/2022 which is more than the stipulated level of 9%. The CRAR slightly increased during the year under review despite sharp increase of ₹ 176.16 lakhs advances, because of increase in paid up share capital and free reserves.

**7). Profit:-** There was very good increase in operating profit of the bank during the year 2022 - 23 when compared to last year. The bank has earned an operating profit of ₹ 69.69 lakhs for the year 2022 - 23 as against ₹ 45.19 lakhs last year. The Operating Profit increased by ₹ 24.50 lakhs over last year. The good increase in operating profit is mainly because of increase in interest income and control on expenditure.

**8). Appropriation of Profit: -**

|  |                         |
|--|-------------------------|
| Operating Profit for the year 2022 - 23              | : ₹ 69,68,627.43        |
| Less:-   |                         |
| Provision for Income Tax                             | : ₹ 23,09,636.00        |
| <b>Profit after Tax (PAT) for the year 2022 - 23</b> | <b>: ₹ 46,58,991.43</b> |
| Less:-   |                         |
| Statutory Reserve Fund (25% of Profit)               | : ₹ 11,64,748.00        |
| Bad and Doubtful Debts Reserve (BDDR) (5% of Profit) | : ₹ 2,32,950.00         |
| (Subject to approval by the General Body)            |                         |
| <b>Balance available for distribution</b>            | <b>: ₹ 32,61,293.43</b> |

Bad and Doubtful Debts Reserve (BDDR) has been made as per bank's Bye Laws though Bank is not having any Bad and Doubtful Debts, which may please be approved by the General Body.

**9). Dividend:-** I am very much delighted to propose a Dividend of 15% to all the eligible Share Holders for the Financial Year 2022 – 23 which may please be approved by the General Body. Payment of higher dividend 15% indicates the positive growth and sound health of the Bank.

**10). RBI Inspection:-** Reserve Bank of India inspection was carried out during March, 2023 with reference to financial year ended 31<sup>st</sup> March 2022 and the reports were complied with by rectification of majority of the observations made in the Risk Assessment Report (RAR) and Inspection Report (IR). Compliance reports have been submitted within the stipulated time.



**11). Audit:-** Statutory Audit for the Financial Year 2022 - 23 has been carried out by M/s Balasubramanyam & Co., Chartered Accountants, SP Road, Secunderabad. The auditors did not face any problem for carrying out the audit since the required records were readily made available to them. The conduct of the Audit of the Bank was strictly in accordance with RBI guidelines and they were meticulous in verification of accounts, statements, documents, NPA Management, Depreciation, Income Tax provision, details of Income & Expenditure etc. No major irregularities were observed. The auditors satisfied with the functioning of the Bank and awarded 89 marks out of 100 as per the norms specified by the Co-operative department and placed our bank in 'A' class category. The report has been presented to the Board and the same has been approved.

**12). Bank's performance and Budget estimates:-** Budget for the year 2022 – 23, Actuals as on 31<sup>st</sup> March, 2023, the expenses incurred during the financial year 2022 - 23 and the revised Budget estimates for the year 2023 - 24 are appended to the report for your perusal and approval by the General Body.

**13). Amendments to Bye - Laws of our Bank:-** The following amendments proposed to Bye Laws of the Bank and requested the General Body to approve the same.

- a). To Amend the Bye - Laws of the Bank by replacing A.P. with T.S. and Andhra Pradesh with Telangana where ever applicable except name of the bank.

| EXISTING  | PROPOSED AMENDMENT   | REASONS FOR AMENDMENT  |
|---|--|--|
| <b>Entire Bye – Laws of the Bank including Amendments</b><br>1). Andhra Pradesh, 2). A.P.,<br>3). Andhra Pradesh Co-operative Societies Act / Rules and 4). APCS Act / Rules where ever mentioned in the Bye – Laws of the Bank including Amendments except name of the bank. | <b>Entire Bye – Laws of the Bank including Amendments</b><br>1). Andhra Pradesh, 2). A.P.,<br>3). Andhra Pradesh Co-operative Societies Act / Rules and 4). APCS Act / Rules where ever mentioned in the Bye - Laws of the Bank including Amendments except name of the bank, they should be read as 1). Telangana, 2). T.S.,<br>3). Telangana Co-operative Societies Act / Rules and 4). TCS Act / Rules. | In view of the bifurcation of the composite Andhra Pradesh State in to Telangana and Andhra Pradesh states. Since our bank falls under jurisdiction of Telangana state and Telangana Co-operative Societies Act & Rules. |

- b). To Amend the Bye - Law No.9 of the Bank by changing entrance fee/admission fee to Rs.10/- from the existing Rs.5/-.

| EXISTING  | PROPOSED AMENDMENT  | REASONS FOR AMENDMENT  |
|---|---|--|
| <b>Bye – Law No.9 APPLICATION FOR ADMISSION FOR MEMBERSHIP:</b><br>Every application for admission to Bank shall be made in the form prescribed together with payment of the value of the shares applied for Rs.5/- per share towards non-refundable entrance fee in respect of 'A' Class membership and addressed to the C.E.O. of the Bank. | <b>Bye – Law No.9 APPLICATION FOR ADMISSION FOR MEMBERSHIP:</b><br>Every application for admission to Bank shall be made in the form prescribed together with payment of the value of the shares applied for and Rs.10/- towards non-refundable admission fee in respect of membership and addressed to the Chairman / Chief Executive Officer / Manager of the Bank. | Though entrance fee / admission fee Rs.5/- mentioned in the Bye-Laws, the Bank is continuing to collect Rs.10/- as admission fee since long. |

**14). Corporate Governance:-** The Bank's Board includes three professional Directors of which two Directors are having Banking experience and one Director is Law professional. The other Directors are engaged in their own Business.

The Bank is functioning in a systematic and scientific fashion strictly in accordance with RBI directives and as per the guidelines received from the Co-operative Department from time to time. Audit, ALM & Investments Committee, Loans & Recovery Committee, Staff & Supervisory Committee and KYC Committee are operational. The Bank is very keen in conducting monthly Board meetings and two General Meetings in a year. The important circulars received from RBI & Co-operative Department are being discussed in the monthly Board Meetings.

**15). Staff:-** The staff and establishment cost of the Bank is well within the norms prescribed under section 116(c) of TCS Act. Staff consist of Chief Executive Officer, two Managers, one Junior Officer, four Clerk cum Cashiers, two sub staff and a sweeper as on 31.03.2023. The work force at the Branch is very strong in their functioning and shouldering responsibility. Services rendered to the customers are commendable. They are the real strength of the bank ably guided by the experienced and efficient CEO Sri G.Haridhar, who is totally involved in day to day functioning, development of the Bank, timely submission of returns to various authorities concerned, offering valuable suggestions and directions to the Customers, Depositors, Shareholders and Staff for taking practical decisions. No complaints were received against the staff from any quarters.

On behalf of Board of Directors and on my own behalf I congratulate and thank all the staff members in general and CEO in particular for their excellent performance. I wish that the same tempo will continue in future also.

**16). Technological Services:-** Our Bank is sub member of Aadhaar Payment Bridge System (**APBS**) and National Automated Clearing House (**NACH**) of National Payments Corporation of India (NPCI) which enables our bank in extending ACH debit, ACH credit transactions and Aadhaar enabled payment services to our Customers. Aadhaar Payment Bridge System (**APBS**) enables our customers to get their benefits / subsidies of different Government Schemes viz. Gas subsidy etc., directly to their accounts under Direct Benefit Transfers (DBT) with their Aadhaar number. Our Bank is having CTS clearing services, RTGS, NEFT and IMPS facilities. Our Bank is issuing RuPay EMV Debit Cards to our customers which can be used at any ATM & Point of Sale Machines (POS) across the country and can also be used for Online Payments (E-Commerce). Our Bank's on-site Cash Recycler Machine (CRM)

/ ATM services are available 24 X 7. Our Bank is planning to launch Mobile app with IMPS facility and UPI (Unified Payment Interface) facility in the days to come.

**17). Acknowledgements:-** The Board of Directors acknowledge and thank Reserve Bank of India, Central Office, Regional Office and Department of Supervision (Urban Co-operative Banks) for their valuable guidance and timely assistance. We also thank the Principal Secretary for Cooperation, Government of Telangana, Commissioner for Cooperation and Registrar of Co-operative Societies Telangana, Joint Registrar / District Co-operative Officer, Hyderabad (Urban), Deputy Registrar of Co-operative Societies, Secunderabad Division and Co-operative Department Officials at field level for their timely assistance, guidance in day to day functioning of the Bank. We thank Sri V.Narasimha Reddy, President, Telangana State Co-op Urban Banks Federation Ltd., Hyderabad for his guidance in times of need.

Our thanks to Sri K. Balasubramanyam, partner M/s. Balasubramanyam & Co. in conducting the Bank's Statutory Audit in fair and frank manner as per RBI directives.

I would like to express my thanks to all stakeholders of the Bank including our shareholders and customers for their continued support and trust in our Bank.

I would like to place on record my appreciation for our Bank's CEO and Staff for their sincerity, enthusiasm and wholehearted support to the Bank and its growth journey which has helped the bank to perform exceptionally well.

Last but not the least is to place on record my thanks and appreciation to all the Board of Directors for their valuable inputs and guidance.

**(BY ORDER OF THE BOARD OF DIRECTORS)**

Place : Secunderabad  
Date : 25.08.2023

**Sd/-**  
**Pradeep Kumar Rout**  
Chairman



**BALASUBRAMANYAM & CO**  
CHARTERED ACCOUNTANTS

To

**The Share Holders,**

**A.P. Janata Co-Operative Urban Bank Limited,**

S.D. Road, Secunderabad.

We have audited the attached Balance Sheet of A.P. Janata Co-operative Urban Bank Limited as at 31-03-2023 and its Profit and Loss Account for the Year ended on that date annexed thereto. These financial statements are the responsibility of the management of the Bank. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on test basis evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principals used significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

**Further to our comments Annexed hereto we report that**

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
2. The transactions of the Bank, which have come to our notice, are within the Competence of the bank.
3. In our opinion proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books.
4. The Balance sheet and Profit and Loss Account of the Bank referred to in this report are in agreement with the books of accounts.
5. In our opinion and to the best of our information and according to the explanations given to us, the Balance Sheet and Profit and Loss Account of the Bank together with the notes and significant accounting policies there on and attached there to and on such basis give a true and fair view.
  - i) In the case of the Balance Sheet of the state of affairs of the Bank as at **31<sup>st</sup> March 2023** and
  - ii) In the case of the Profit and Loss Account of the Profit for the year ended on that date.

Place : Secunderabad

Date : 17.06.2023

UDIN : 23229163BGWQRI5205

**For BALASUBRAMANYAM & CO.**

Chartered Accountants

Firm Regn No. 014079S

**Sd/-**

**K. Balasubramanyam**

Partner

M.No.229163

Head Office : Flat No. 1, 31/2, Rihuman Mansion, Sardar Patel Road, Secunderabad - 500 003. T.S.

Phone No.: +91 (040) 27701356, 66331356, Mobile : 8008998778, 7095560009

Email : balasubramanyam.co@gmail.com, bsrandco111@gmail.com

Branch Office : No. 3, II Floor, 100 Feet Ring Road, 2nd Stage, BTM Layout, Bangalore - 560 068.



**BALASUBRAMANYAM & CO**  
CHARTERED ACCOUNTANTS

**AUDITOR'S CERTIFICATE**

We, M/s Balasubramanyam & Co., Chartered Accountants duly authorized to conduct the statutory audit of A.P. Janata Co-operative Urban Bank Ltd., TA No.1472 for the year 2022-2023 have verified the Books of Accounts and certify that :-

1. The outstanding Share Capital shown in the Balance Sheet agrees with the total of share capital against each member in the Membership and Share Capital Register of the Bank.
2. The outstanding Deposits shown in the Balance Sheet tallies with the Deposits shown in the ledgers.
3. The outstanding loan and advances amount shown in the Balance Sheet tallies with the total of the loans and advances shown against each member.
4. The Board of Directors of the Bank has appended a certificate of soundness about the loans and advances outstanding as on 31.03.2023.
5. The required provision was made for Standard Assets as on 31.03.2023.
6. We have checked the vouchers for establishment and contingent charges and found correct.
7. We have examined the Investments made by the bank with reference to the documents and vouchers supporting the same in which the investments are held and found that the amounts shown as outstanding at the end of the year actually stand to the credit of the Bank.
8. We have examined the details for all the items, under adjusting heads (Sundry Creditors and Sundry Debtors) and report that they tally with the ledger balances.
9. The Bank has furnished DCB of loans and advances, the recovery performance is satisfactory.
10. There are no misappropriation cases and no serious irregularities have been noticed.
11. There is no violation of Banking Regulation Act, Telangana Co-operative Societies Act and Rules.
12. The compounding of interest on loans and advances is as per the RBI guidelines.
13. The Final Audit Report is prepared in conformity with RBI guidelines and as per the guidelines of Commissioner for Co-operative and Registrar of Co-operative Societies, Telangana and the Chief Auditor of Co-operative Societies, Telangana, and other authorities.
14. The interest earned and accrued on investments and interest paid and due on deposits have been duly incorporated in the accounts, subject to our comments in notes to accounts.
15. We have verified Cash Balances, Fixed Deposit Receipts, Loan documents and other Securities.
16. The verification of Gold Loans has been done in accordance with the RBI guidelines.
17. The Opening Balances, Closing Balances, Debits, Credits shown in the final audit report are true extracts of Cash Book, General Ledger, Subsidiary Ledgers and other accounts.

Place : Secunderabad  
Date : 17.06.2023  
UDIN : 23229163BGWQRI5205

**For BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No.014079S  
**Sd/-**  
**K. Balasubramanyam**  
Partner  
M.No.229163

Head Office : Flat No. 1, 31/2, Rihuman Mansion, Sardar Patel Road, Secunderabad - 500 003. T.S.  
Phone No.: +91 (040) 27701356, 66331356, Mobile : 8008998778, 7095560009  
Email : balasubramanyam.co@gmail.com, bsrandco111@gmail.com  
Branch Office : No. 3, II Floor, 100 Feet Ring Road, 2nd Stage, BTM Layout, Bangalore - 560 068.

**A.P. JANATA CO-OPERATIVE URBAN BANK LTD.****T.A. No. 1472/1999**

# 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

☎: 040-27892866, 27892377 &amp; 27890117, 🌐 www.apjanatabank.com

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR 2022 - 2023**

| Sl. No. | Particulars                        | Schedule No | Receipts                 |      | Payments                 |      |
|---------|------------------------------------|-------------|--------------------------|------|--------------------------|------|
|         |                                    |             | Rs.                      | Ps.  | Rs.                      | Ps.  |
|         | <b>LIABILITIES</b>                 |             |                          |      |                          |      |
|         | Paid up Share Capital              | A           | 31,69,400.00             |      | 10,58,600.00             |      |
|         | Demand Deposits                    | B           | 1,02,72,99,496.41        |      | 1,02,20,78,546.44        |      |
|         | Term Deposits                      | C           | 14,65,80,811.00          |      | 12,06,64,716.00          |      |
|         | Other Liabilities                  | D           | 3,00,97,046.80           |      | 2,99,57,541.88           |      |
|         | Reserves & Provisions              | E           | 36,90,286.08             |      | 17,31,021.71             |      |
|         | Profit & Loss Account              |             |                          | 0.00 | 30,73,199.37             |      |
|         | Unclaimed Deposits amount with RBI |             |                          | 0.00 |                          | 0.00 |
|         | <b>ASSETS</b>                      |             |                          |      |                          |      |
|         | Cash at ATM / CRM                  |             | 6,22,80,000.00           |      | 6,36,06,100.00           |      |
|         | Balances with other Banks          | F           | 1,24,02,00,773.10        |      | 1,25,16,13,282.48        |      |
|         | Investments                        | G           | 11,89,24,250.00          |      | 12,49,08,100.00          |      |
|         | Loans and Advances                 | H           | 27,85,85,917.13          |      | 29,62,02,093.96          |      |
|         | Fixed Assets                       | I           | 4,72,372.00              |      | 52,343.74                |      |
|         | Other Assets                       | J           | 8,47,87,218.56           |      | 8,63,91,886.93           |      |
|         | DEAF Account with RBI              |             |                          | 0.00 |                          | 0.00 |
|         | <b>INCOME ACCOUNT</b>              |             |                          |      |                          |      |
|         | Interest on Loans & Advances       | L           | 3,39,26,197.00           |      |                          |      |
|         | Interest on Investments            | M           | 49,99,167.04             |      |                          |      |
|         | Commission & Exchange              | N           | 42,834.00                |      |                          |      |
|         | Other Income                       | O           | 13,24,045.48             |      |                          |      |
|         | <b>EXPENDITURE ACCOUNT</b>         |             |                          |      |                          |      |
|         | Interest on Deposits               | P           |                          |      | 2,47,23,467.00           |      |
|         | Staff Salaries & Allowances        | Q           |                          |      | 31,56,407.00             |      |
|         | Operating Expenditure              | R           |                          |      | 49,27,329.09             |      |
|         | Depreciation on Fixed Assets       |             |                          |      | 4,72,372.00              |      |
|         | Provision on Standard Assets       |             |                          |      | 44,041.00                |      |
|         | Provision for Income Tax           |             |                          |      | 23,09,636.00             |      |
|         | <b>OPENING / CLOSING BALANCE</b>   |             | 63,54,841.00             |      | 57,63,971.00             |      |
|         | <b>Grand Totals</b>                |             | <b>3,04,27,34,655.60</b> |      | <b>3,04,27,34,655.60</b> |      |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

**For BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S

Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163



**A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**

T.A. No. 1472/1999

# 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

☎: 040-27892866, 27892377 &amp; 27890117, 🌐 www.apjanatabank.com

**BALANCE SHEET AS ON 31- 03 - 2023**

| Particulars   | Schedule No. | As on 31.03.2023       |     | As on 31.03.2022       |     |
|---|--------------|------------------------|-----|------------------------|-----|
|   |              | Rs.                    | Ps. | Rs.                    | Ps. |
| <b>CAPITAL &amp; LIABILITIES</b>                      |              |                        |     |                        |     |
| Paid up Share Capital                                 | A            | 2,16,15,900.00         |     | 1,95,05,100.00         |     |
| Demand Deposits                                       | B            | 4,15,42,389.06         |     | 3,63,21,439.09         |     |
| Term Deposits   | C            | 29,23,34,552.00        |     | 26,64,18,457.00        |     |
| Other Liabilities                                     | D            | 14,90,702.02           |     | 13,51,197.10           |     |
| Reserves & Provisions                                 | E            | 1,60,53,540.25         |     | 1,40,94,275.88         |     |
| Total Capital & Liabilities                           |              | 37,30,37,083.33        |     | 33,76,90,469.07        |     |
| Net Profit / Profit after Tax                         |              | 46,58,991.43           |     | 30,73,199.37           |     |
| <b>Total</b>  |              | <b>37,76,96,074.76</b> |     | <b>34,07,63,668.44</b> |     |
| <b>ASSETS</b>   |              |                        |     |                        |     |
| Cash on Hand  |              | 57,63,971.00           |     | 63,54,841.00           |     |
| Cash at ATM / CRM                                     |              | 13,26,100.00           |     | 0.00                   |     |
| Balances with other Banks                             | F            | 5,46,19,437.11         |     | 4,32,06,927.73         |     |
| Investments   | G            | 6,35,82,900.00         |     | 5,75,99,050.00         |     |
| Loans and Advances                                    | H            | 24,69,63,126.54        |     | 22,93,46,949.71        |     |
| Fixed Assets  | I            | 6,98,485.74            |     | 11,18,514.00           |     |
| Other Assets  | J            | 47,42,054.37           |     | 31,37,386.00           |     |
| <b>Total</b>  |              | <b>37,76,96,074.76</b> |     | <b>34,07,63,668.44</b> |     |
| Contingent Liabilities                                |              |                        |     |                        |     |
| i).DEAF Accounts with RBI                             |              | 50,784.00              |     | 50,784.00              |     |
| Significant Accounting Policies and Notes to Accounts | K            |                        |     |                        |     |

Sd/-  
Pradeep Kumar Rout  
Chairman

Sd/-  
Sanjay Kumar Sabat  
Vice-Chairman

Sd/-  
D.V.S.S. Murthy  
Director

Sd/-  
G. Haridhar  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163

**A.P. JANATA CO-OPERATIVE URBAN BANK LTD.****T.A. No. 1472/1999**

# 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

☎ : 040-27892866, 27892377 &amp; 27890117, 🌐 www.apjanatabank.com

**PROFIT AND LOSS ACCOUNT FOR THE YEAR 2022 - 2023**

| Particulars                          | Schedule No. | For the Year 2022 - 2023<br>Rs. Ps. | For the Year 2021 - 2022<br>Rs. Ps. |
|--------------------------------------|--------------|-------------------------------------|-------------------------------------|
| <b>I INCOME</b>                      |              |                                     |                                     |
| Interest on Loans & Advances         | L            | 3,39,26,197.00                      | 3,05,16,847.00                      |
| Interest on Investments              | M            | 49,99,167.04                        | 48,27,353.50                        |
| Commission & Exchange                | N            | 42,834.00                           | 47,837.00                           |
| Other Income                         | O            | 13,24,045.48                        | 18,15,042.11                        |
| <b>Total</b>                         |              | <b>4,02,92,243.52</b>               | <b>3,72,07,079.61</b>               |
| <b>II EXPENDITURE</b>                |              |                                     |                                     |
| Interest on Deposits                 | P            | 2,47,23,467.00                      | 2,54,03,708.00                      |
| Staff Salaries & Allowances          | Q            | 31,56,407.00                        | 27,66,562.00                        |
| Operating Expenditure                | R            | 49,27,329.09                        | 38,88,582.24                        |
| Depreciation on Fixed Assets         |              | 4,72,372.00                         | 5,20,806.00                         |
| Standard Assets Provision            |              | 44,041.00                           | 1,08,567.00                         |
| <b>Total Expenditure</b>             |              | <b>3,33,23,616.09</b>               | <b>3,26,88,225.24</b>               |
| <b>III Operating Profit (I - II)</b> |              | <b>69,68,627.43</b>                 | <b>45,18,854.37</b>                 |
| <b>Less :</b>                        |              |                                     |                                     |
| Provision for Income Tax             |              | 23,09,636.00                        | 14,45,655.00                        |
| <b>Profit after Tax</b>              |              | <b>46,58,991.43</b>                 | <b>30,73,199.37</b>                 |
| <b>Total</b>                         |              | <b>4,02,92,243.52</b>               | <b>3,72,07,079.61</b>               |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163



# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

## SCHEDULE - A

## SHARE CAPITAL

| S. No. | Particulars   | Opening Balance as on 01.04.2022 |     | Receipts   |     | Total       |     | Payments   |     | Closing Balance as on 31.03.2023 |     |
|--------|---|----------------------------------|-----|------------|-----|-------------|-----|------------|-----|----------------------------------|-----|
|        |   | Rs.                              | Ps. | Rs.        | Ps. | Rs.         | Ps. | Rs.        | Ps. | Rs.                              | Ps. |
|        | <b>Authorised Share Capital</b><br>500000 Shares of Rs.100/- each | 50000000.00                      |     |            |     |             |     |            |     | 50000000.00                      |     |
| 1      | <b>Paid up Share Capital</b><br>'A' Class Share Capital           | 19505100.00                      |     | 3169400.00 |     | 22674500.00 |     | 1058600.00 |     | 21615900.00                      |     |
|        | <b>Total</b>  | 19505100.00                      |     | 3169400.00 |     | 22674500.00 |     | 1058600.00 |     | 21615900.00                      |     |

## SCHEDULE - B

## DEMAND DEPOSITS

| S. No. | Particulars                  | Opening Balance as on 01.04.2022 |     | Receipts      |     | Total         |     | Payments      |     | Closing Balance as on 31.03.2023 |     |
|--------|------------------------------|----------------------------------|-----|---------------|-----|---------------|-----|---------------|-----|----------------------------------|-----|
|        |                              | Rs.                              | Ps. | Rs.           | Ps. | Rs.           | Ps. | Rs.           | Ps. | Rs.                              | Ps. |
| 1      | Savings Bank Accounts        | 30127367.16                      |     | 466849633.07  |     | 496977000.23  |     | 477011050.80  |     | 19965949.43                      |     |
| 2      | Current Accounts             | 6083298.11                       |     | 560447420.84  |     | 566530718.95  |     | 545022167.07  |     | 21508551.88                      |     |
| 3      | Inoperative SB Accounts      | 63637.00                         |     | 2442.50       |     | 66079.50      |     | 18616.00      |     | 47463.50                         |     |
| 4      | Inoperative Current Accounts | 47136.82                         |     | 0.00          |     | 47136.82      |     | 26712.57      |     | 20424.25                         |     |
|        | <b>Total</b>                 | 36321439.09                      |     | 1027299496.41 |     | 1063620935.50 |     | 1022078546.44 |     | 41542389.06                      |     |

## SCHEDULE - C

## TERM DEPOSITS

| S. No. | Particulars                     | Opening Balance as on 01.04.2022 |     | Receipts     |     | Total        |     | Payments     |     | Closing Balance as on 31.03.2023 |     |
|--------|---------------------------------|----------------------------------|-----|--------------|-----|--------------|-----|--------------|-----|----------------------------------|-----|
|        |                                 | Rs.                              | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.                              | Ps. |
| 1      | Fixed Deposits - Non Cumulative | 152320793.00                     |     | 78498588.00  |     | 230819381.00 |     | 52913041.00  |     | 177906340.00                     |     |
| 2      | Fixed Deposits - Cumulative     | 111663200.00                     |     | 65861448.00  |     | 177524648.00 |     | 65711242.00  |     | 111813406.00                     |     |
| 3      | Recurring Deposits              | 2434464.00                       |     | 2220775.00   |     | 4655239.00   |     | 2040433.00   |     | 2614806.00                       |     |
|        | <b>Total</b>                    | 266418457.00                     |     | 146580811.00 |     | 412999268.00 |     | 120664716.00 |     | 292334552.00                     |     |

## SCHEDULE - D

## OTHER LIABILITIES

| S. No. | Particulars                    | Opening Balance as on 01.04.2022 |     | Receipts    |     | Total       |     | Payments    |     | Closing Balance as on 31.03.2023 |     |
|--------|--------------------------------|----------------------------------|-----|-------------|-----|-------------|-----|-------------|-----|----------------------------------|-----|
|        |                                | Rs.                              | Ps. | Rs.         | Ps. | Rs.         | Ps. | Rs.         | Ps. | Rs.                              | Ps. |
| 1      | Interest Payable               | 137935.00                        |     | 16090949.00 |     | 16228884.00 |     | 15997065.00 |     | 231819.00                        |     |
| 2      | Dividend Payable               | 243463.00                        |     | 2077406.00  |     | 2320869.00  |     | 2082621.00  |     | 238248.00                        |     |
| 3      | Sundry Creditors               | 52950.00                         |     | 392053.06   |     | 445003.06   |     | 410874.06   |     | 34129.00                         |     |
| 4      | Banker's Cheques               | 173144.00                        |     | 8440185.00  |     | 8613329.00  |     | 8459829.50  |     | 153499.50                        |     |
| 5      | Education Fund                 | 327210.00                        |     | 70390.00    |     | 397600.00   |     | 13693.00    |     | 383907.00                        |     |
| 6      | TDS on Fixed Deposits Interest | 251309.00                        |     | 1064044.00  |     | 1315353.00  |     | 1095237.00  |     | 220116.00                        |     |
| 7      | Dividend Equalization Fund     | 63274.95                         |     | 70000.00    |     | 133274.95   |     | 0.00        |     | 133274.95                        |     |
| 8      | Unclaimed BCs & DDs            | 50961.88                         |     | 0.00        |     | 50961.88    |     | 0.00        |     | 50961.88                         |     |
| 9      | GST Payable                    | 50949.27                         |     | 243551.42   |     | 294500.69   |     | 262034.00   |     | 32466.69                         |     |
| 10     | ATM Issuer Transactions        | 0.00                             |     | 1012500.00  |     | 1012500.00  |     | 1003300.00  |     | 9200.00                          |     |
| 11     | POS & E-Commerce Transactions  | 0.00                             |     | 635368.32   |     | 635368.32   |     | 632288.32   |     | 3080.00                          |     |
| 12     | IMPS Outward Transactions      | 0.00                             |     | 600.00      |     | 600.00      |     | 600.00      |     | 0.00                             |     |
|        | <b>Total</b>                   | 1351197.10                       |     | 30097046.80 |     | 31448243.90 |     | 29957541.88 |     | 1490702.02                       |     |

## SCHEDULE - E

## RESERVES & PROVISIONS

| S. No. | Particulars                                | Opening Balance as on 01.04.2022 |     | Receipts   |     | Total       |     | Payments   |     | Closing Balance as on 31.03.2023 |     |
|--------|--|----------------------------------|-----|------------|-----|-------------|-----|------------|-----|----------------------------------|-----|
|        |  | Rs.                              | Ps. | Rs.        | Ps. | Rs.         | Ps. | Rs.        | Ps. | Rs.                              | Ps. |
| 1      | Statutory Reserve Fund                     | 10076578.00                      |     | 850768.00  |     | 10927346.00 |     | 0.00       |     | 10927346.00                      |     |
| 2      | Admission Fee Reserve                      | 20070.00                         |     | 1060.00    |     | 21130.00    |     | 0.00       |     | 21130.00                         |     |
| 3      | General Reserve                            | 594191.17                        |     | 3833.37    |     | 598024.54   |     | 0.00       |     | 598024.54                        |     |
| 4      | Provision for Standard Assets              | 573367.00                        |     | 44041.00   |     | 617408.00   |     | 0.00       |     | 617408.00                        |     |
| 5      | Prov. for Audit Fee, Elect. & Bank Charges | 59866.71                         |     | 66187.71   |     | 126054.42   |     | 59866.71   |     | 66187.71                         |     |
| 6      | Provision for Income Tax                   | 1445655.00                       |     | 2309636.00 |     | 3755291.00  |     | 1445655.00 |     | 2309636.00                       |     |
| 7      | Provision for Gratuity                     | 907500.00                        |     | 261100.00  |     | 1168600.00  |     | 225500.00  |     | 943100.00                        |     |
| 8      | Bad and Doubtful Debts Reserve             | 417048.00                        |     | 153660.00  |     | 570708.00   |     | 0.00       |     | 570708.00                        |     |
|        | <b>Total</b>                               | 14094275.88                      |     | 3690286.08 |     | 17784561.96 |     | 1731021.71 |     | 16053540.25                      |     |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163



# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

## SCHEDULE NO.F

## BALANCES WITH OTHER BANKS

| S. No. | Particulars                      | Opening Balance as on 01.04.2022 |     | Payments      |     | Total         |     | Receipts      |     | Closing Balance as on 31.03.2023 |     |
|--------|----------------------------------|----------------------------------|-----|---------------|-----|---------------|-----|---------------|-----|----------------------------------|-----|
|        |                                  | Rs.                              | Ps. | Rs.           | Ps. | Rs.           | Ps. | Rs.           | Ps. | Rs.                              | Ps. |
| 1      | C/A with TSCAB, Troop Bazar      | 6202672.15                       |     | 8000000.00    |     | 14202672.15   |     | 5000000.00    |     | 9202672.15                       |     |
| 2      | C/A with INDUS IND Bank, Sec.bad | 8859451.95                       |     | 367032702.81  |     | 375892154.76  |     | 361189126.78  |     | 14703027.98                      |     |
| 3      | C/A with IDBI Bank, Secunderabad | 9543402.05                       |     | 69632281.00   |     | 79175683.05   |     | 66165361.17   |     | 13010321.88                      |     |
| 4      | C/A with HDFC Bank, Lakdikapul   | 8592542.58                       |     | 689634864.02  |     | 698227406.60  |     | 693550067.60  |     | 4677339.00                       |     |
| 5      | C/A with AXIS Bank, Maredpally   | 10008859.00                      |     | 117313434.65  |     | 127322293.65  |     | 114296217.55  |     | 13026076.10                      |     |
|        | Total                            | 43206927.73                      |     | 1251613282.48 |     | 1294820210.21 |     | 1240200773.10 |     | 54619437.11                      |     |

## SCHEDULE NO.G

## INVESTMENTS

| S. No. | Particulars           | Opening Balance as on 01.04.2022 |     | Payments     |     | Total        |     | Receipts     |     | Closing Balance as on 31.03.2023 |     |
|--------|-----------------------|----------------------------------|-----|--------------|-----|--------------|-----|--------------|-----|----------------------------------|-----|
|        |                       | Rs.                              | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.                              | Ps. |
| 1      | Government Securities | 56691550.00                      |     | 10000600.00  |     | 66692150.00  |     | 4016750.00   |     | 62675400.00                      |     |
| 2      | Mutual Funds - Liquid | 0.00                             |     | 114000000.00 |     | 114000000.00 |     | 114000000.00 |     | 0.00                             |     |
| 3      | FDs with IDBI Bank    | 907500.00                        |     | 907500.00    |     | 1815000.00   |     | 907500.00    |     | 907500.00                        |     |
|        | Total                 | 57599050.00                      |     | 124908100.00 |     | 182507150.00 |     | 118924250.00 |     | 63582900.00                      |     |

## SCHEDULE NO.H

## LOANS AND ADVANCES

| S. No. | Particulars               | Opening Balance as on 01.04.2022 |     | Payments     |     | Total        |     | Receipts     |     | Closing Balance as on 31.03.2023 |     |
|--------|---------------------------|----------------------------------|-----|--------------|-----|--------------|-----|--------------|-----|----------------------------------|-----|
|        |                           | Rs.                              | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.          | Ps. | Rs.                              | Ps. |
| 1      | OD against FDs            | 26142371.53                      |     | 122729620.95 |     | 148871992.48 |     | 107279933.50 |     | 41592058.98                      |     |
| 2      | Loans Against FDs         | 19463869.00                      |     | 18176120.00  |     | 37639989.00  |     | 20765038.00  |     | 16874951.00                      |     |
| 3      | Secured Overdrafts        | 18898168.00                      |     | 18390920.95  |     | 37289088.95  |     | 20979840.00  |     | 16309248.95                      |     |
| 4      | Gold Loans                | 25364683.36                      |     | 57395882.00  |     | 82760565.36  |     | 46983737.36  |     | 35776828.00                      |     |
| 5      | Demand Loans              | 6446885.21                       |     | 2767368.00   |     | 9214253.21   |     | 4768376.21   |     | 4445877.00                       |     |
| 6      | Term Loans                | 128843527.61                     |     | 52677113.00  |     | 181520640.61 |     | 51966957.00  |     | 129553683.61                     |     |
| 7      | Personal Loans            | 3667188.00                       |     | 1833120.00   |     | 5500308.00   |     | 3589271.00   |     | 1911037.00                       |     |
| 8      | Staff Loans               | 466737.00                        |     | 454943.00    |     | 921680.00    |     | 476238.00    |     | 445442.00                        |     |
| 9      | Festival Advance to Staff | 53520.00                         |     | 155180.00    |     | 208700.00    |     | 154700.00    |     | 54000.00                         |     |
| 10     | DD/BC/Cheque Discount     | 0.00                             |     | 21621826.06  |     | 21621826.06  |     | 21621826.06  |     | 0.00                             |     |
|        | Total                     | 229346949.71                     |     | 296202093.96 |     | 525549043.67 |     | 278585917.13 |     | 246963126.54                     |     |

## SCHEDULE NO.I

## FIXED ASSETS

| S. No. | Particulars             | Opening Balance as on 01.04.2022 |     | Payments |     | Total      |     | Receipts  |     | Closing Balance as on 31.03.2023 |     |
|--------|-------------------------|----------------------------------|-----|----------|-----|------------|-----|-----------|-----|----------------------------------|-----|
|        |                         | Rs.                              | Ps. | Rs.      | Ps. | Rs.        | Ps. | Rs.       | Ps. | Rs.                              | Ps. |
| 1      | Furniture & Fixtures    | 271272.00                        |     | 52343.74 |     | 323615.74  |     | 45743.00  |     | 277872.74                        |     |
| 2      | Strong Room Civil Works | 44118.00                         |     | 0.00     |     | 44118.00   |     | 14812.00  |     | 29306.00                         |     |
| 3      | Computer Equipments     | 800219.00                        |     | 0.00     |     | 800219.00  |     | 411817.00 |     | 388402.00                        |     |
| 4      | Vehicles                | 2905.00                          |     | 0.00     |     | 2905.00    |     | 0.00      |     | 2905.00                          |     |
|        | Total                   | 1118514.00                       |     | 52343.74 |     | 1170857.74 |     | 472372.00 |     | 698485.74                        |     |

## SCHEDULE NO.J

## OTHER ASSETS

| S. No. | Particulars                        | Opening Balance as on 01.04.2022 |     | Payments    |     | Total       |     | Receipts    |     | Closing Balance as on 31.03.2023 |     |
|--------|------------------------------------|----------------------------------|-----|-------------|-----|-------------|-----|-------------|-----|----------------------------------|-----|
|        |                                    | Rs.                              | Ps. | Rs.         | Ps. | Rs.         | Ps. | Rs.         | Ps. | Rs.                              | Ps. |
| 1      | Stationery on Hand                 | 17833.00                         |     | 0.00        |     | 17833.00    |     | 3763.00     |     | 14070.00                         |     |
| 2      | Telephone Deposit                  | 2000.00                          |     | 0.00        |     | 2000.00     |     | 0.00        |     | 2000.00                          |     |
| 3      | Deposit with Landlady & Landlord   | 230000.00                        |     | 0.00        |     | 230000.00   |     | 0.00        |     | 230000.00                        |     |
| 4      | Deposit for complex maintenance    | 50000.00                         |     | 0.00        |     | 50000.00    |     | 0.00        |     | 50000.00                         |     |
| 5      | Sundry Advance                     | 0.00                             |     | 98018.56    |     | 98018.56    |     | 98018.56    |     | 0.00                             |     |
| 6      | Interest receivable on Investments | 1063311.00                       |     | 3989695.00  |     | 5053006.00  |     | 3930126.00  |     | 1122880.00                       |     |
| 7      | Prepaid Insurance                  | 30011.00                         |     | 35498.00    |     | 65509.00    |     | 30011.00    |     | 35498.00                         |     |
| 8      | Advance Income Tax Paid            | 1741349.00                       |     | 2500000.00  |     | 4241349.00  |     | 1706120.00  |     | 2535229.00                       |     |
| 9      | GST Receivable                     | 2882.00                          |     | 110349.37   |     | 113231.37   |     | 109755.00   |     | 3476.37                          |     |
| 10     | ATM Acquirer Transactions          | 0.00                             |     | 60591300.00 |     | 60591300.00 |     | 60324900.00 |     | 266400.00                        |     |
| 11     | IMPS Inward Transactions           | 0.00                             |     | 19067026.00 |     | 19067026.00 |     | 18584525.00 |     | 482501.00                        |     |
|        | Total                              | 3137386.00                       |     | 86391886.93 |     | 89529272.93 |     | 84787218.56 |     | 4742054.37                       |     |

Sd/-  
Pradeep Kumar Rout  
Chairman

Sd/-  
Sanjay Kumar Sabat  
Vice-Chairman

Sd/-  
D.V.S.S. Murthy  
Director

Sd/-  
G. Haridhar  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
K. Balasubramanyam  
Partner  
M.No. 229163



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

### STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

| Schedule No. | Particulars                             | For the Year 2022 - 2023 |     | For the Year 2021 - 2022 |     |
|--------------|---|--------------------------|-----|--------------------------|-----|
|              |   | Rs.                      | Ps. | Rs.                      | Ps. |
| <b>L</b>     | <b>Interest on Loans &amp; Advances</b> |                          |     |                          |     |
|              | Interest on OD against FDs              | 30,54,984.00             |     | 21,85,813.00             |     |
|              | Interest on Gold Loans                  | 45,02,697.00             |     | 37,97,819.00             |     |
|              | Interest on Demand Loans                | 10,31,563.00             |     | 11,04,384.00             |     |
|              | Interest on Term Loans                  | 1,97,74,072.00           |     | 1,71,50,032.00           |     |
|              | Interest on Overdrafts                  | 29,96,455.00             |     | 28,15,807.00             |     |
|              | Interest on Personal Loans              | 6,14,624.00              |     | 7,17,526.00              |     |
|              | Interest on Loan against FDs            | 17,16,120.00             |     | 25,05,361.00             |     |
|              | Interest on Cheque/DD/BC discounts      | 1,90,739.00              |     | 1,50,129.00              |     |
|              | Interest on Staff Loans                 | 44,943.00                |     | 89,976.00                |     |
|              | <b>Total</b>                            | <b>3,39,26,197.00</b>    |     | <b>3,05,16,847.00</b>    |     |
| <b>M</b>     | <b>Interest on Investments</b>          |                          |     |                          |     |
|              | Int on FDs with Banks                   | 48,227.00                |     | 46,907.00                |     |
|              | Interest on Govt. Securities            | 43,07,807.00             |     | 38,24,592.00             |     |
|              | Int on Mutual Funds                     | 6,43,133.04              |     | 9,55,854.50              |     |
|              | <b>Total</b>                            | <b>49,99,167.04</b>      |     | <b>48,27,353.50</b>      |     |
| <b>N</b>     | <b>Commission &amp; Exchange</b>        |                          |     |                          |     |
|              | Commission on BCs                       | 42,834.00                |     | 47,837.00                |     |
|              | Commission on DDs                       | 0.00                     |     | 0.00                     |     |
|              | <b>Total</b>                            | <b>42,834.00</b>         |     | <b>47,837.00</b>         |     |
| <b>O</b>     | <b>Other Income</b>                     |                          |     |                          |     |
|              | Cheque Return Charges                   | 1,00,563.00              |     | 67,755.00                |     |
|              | Cheque Book Charges                     | 17,468.50                |     | 20,012.50                |     |
|              | Incidental Charges                      | 4,86,248.99              |     | 7,22,497.95              |     |
|              | Folio/MICR/Service Charges              | 1,05,929.79              |     | 1,28,546.66              |     |
|              | Share Transfer Fee                      | 520.00                   |     | 480.00                   |     |
|              | Locker Rent                             | 1,15,200.00              |     | 1,00,500.00              |     |
|              | Processing Fee                          | 2,25,615.00              |     | 7,75,250.00              |     |
|              | Acquirer Trans Interchange Fee          | 2,58,675.20              |     | 0.00                     |     |
|              | Int on Income Tax Refund                | 13,825.00                |     | 0.00                     |     |
|              | <b>Total</b>                            | <b>13,24,045.48</b>      |     | <b>18,15,042.11</b>      |     |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

### STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

| Schedule No. | Particulars                              | For the Year 2022 - 2023 |     | For the Year 2021 - 2022 |     |
|--------------|--|--------------------------|-----|--------------------------|-----|
|              |  | Rs.                      | Ps. | Rs.                      | Ps. |
| <b>P</b>     | <b>Interest on Deposits</b>              |                          |     |                          |     |
|              | Interest on Savings Bank Accounts        | 6,13,672.00              |     | 8,94,274.00              |     |
|              | Interest on FDs - Non Cumulative         | 1,39,25,509.00           |     | 1,43,94,667.00           |     |
|              | Interest on FDs - Cumulative             | 99,84,005.00             |     | 99,23,066.00             |     |
|              | Interest on Recurring Deposits           | 2,00,281.00              |     | 1,91,701.00              |     |
|              | <b>Total</b>                             | <b>2,47,23,467.00</b>    |     | <b>2,54,03,708.00</b>    |     |
| <b>Q</b>     | <b>Staff Salaries &amp; Allowances</b>   |                          |     |                          |     |
|              | Staff Salaries                           | 31,40,607.00             |     | 27,52,162.00             |     |
|              | Staff Allowances                         | 15,800.00                |     | 14,400.00                |     |
|              | <b>Total</b>                             | <b>31,56,407.00</b>      |     | <b>27,66,562.00</b>      |     |
| <b>R</b>     | <b>Operating Expenditure</b>             |                          |     |                          |     |
|              | Rent                                     | 8,24,730.00              |     | 7,93,960.00              |     |
|              | Repairs & Maintenance                    | 3,17,132.24              |     | 1,54,723.36              |     |
|              | Entertainment Expenses                   | 89,039.00                |     | 56,865.00                |     |
|              | Conveyance                               | 1,65,890.00              |     | 1,57,120.00              |     |
|              | Printing, Stationery & Xerox             | 1,21,210.52              |     | 75,287.08                |     |
|              | Lighting                                 | 3,11,361.30              |     | 1,35,383.78              |     |
|              | Telephone, Telegram & Postage            | 75,653.88                |     | 35,653.54                |     |
|              | DICGC Premium                            | 3,56,526.60              |     | 3,37,554.60              |     |
|              | Insurance                                | 2,23,950.00              |     | 2,07,066.00              |     |
|              | Rates and Taxes                          | 3,000.00                 |     | 11,670.00                |     |
|              | Publicity, Advertisement & Subscriptions | 1,64,315.00              |     | 82,825.00                |     |
|              | Meeting Expenses                         | 2,27,795.82              |     | 1,39,817.60              |     |
|              | Director's Sitting Fee                   | 2,16,000.00              |     | 2,01,000.00              |     |
|              | Clg & Service Charges                    | 20,706.09                |     | 19,678.36                |     |
|              | Pooja Expenses                           | 26,845.00                |     | 19,165.00                |     |
|              | Miscellaneous Expenses                   | 4,45,785.72              |     | 1,51,034.74              |     |
|              | Honorarium to Chairman                   | 5,40,000.00              |     | 4,80,750.00              |     |
|              | Audit Fee                                | 81,660.79                |     | 84,683.88                |     |
|              | Education Fund                           | 70,390.00                |     | 45,645.00                |     |
|              | Ex - Gratia to Staff                     | 2,39,000.00              |     | 2,41,000.00              |     |
|              | Gratuity to Staff                        | 2,61,100.00              |     | 0.00                     |     |
|              | Amortization of Premium on Govt. Secs    | 17,450.00                |     | 12,400.00                |     |
|              | Goods and Services Tax                   | 1,13,565.37              |     | 91,299.30                |     |
|              | Direct Sales Agent (DSA) Commission      | 0.00                     |     | 2,04,000.00              |     |
|              | NPCI Certification Fee                   | 0.00                     |     | 1,50,000.00              |     |
|              | ATM, RuPay Card & IMPS Transactions Fee  | 9,835.59                 |     | 0.00                     |     |
|              | Issuer Trans Interchange & Switching Fee | 4,386.17                 |     | 0.00                     |     |
|              | <b>Total</b>                             | <b>49,27,329.09</b>      |     | <b>38,88,582.24</b>      |     |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163





# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

## STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2023

### 1). FURNITURE AND FIXTURES

| Sl. No. | Asset Description                        | GROSS VALUE                       |                    |                                   | DEPRECIATION                      |        |                       |                                   | NET VALUE                         |                                   |
|---------|--|-----------------------------------|--------------------|-----------------------------------|-----------------------------------|--------|-----------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|         |  | Balance as on 01.04.2022 (Rupees) | Additions (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 01.04.2022 (Rupees) | Rate   | For the Year (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2022 (Rupees) |
| 1       | Cabinet                                  | 17624                             |                    | 17624                             | 16815                             | 9.50%  | 0                     | 16815                             | 809                               | 809                               |
| 2       | Iron Shutters & Grill                    | 60000                             |                    | 60000                             | 57000                             | 6.33%  | 0                     | 57000                             | 3,000                             | 3,000                             |
| 3       | Strong Room with Grill                   | 122300                            |                    | 122300                            | 116185                            | 6.33%  | 0                     | 116185                            | 6,115                             | 6,115                             |
| 4       | Safe & Lockers                           | 175000                            |                    | 175000                            | 166250                            | 6.33%  | 0                     | 166250                            | 8,750                             | 8,750                             |
| 5       | Neon Sign Boards                         | 27875                             |                    | 27875                             | 26481                             | 9.50%  | 0                     | 26481                             | 1,394                             | 1,394                             |
| 6       | Crompton Wall & Pedestal Fans            | 4080                              |                    | 4080                              | 3876                              | 9.50%  | 0                     | 3876                              | 204                               | 204                               |
| 7       | Almara                                   | 6868                              |                    | 6868                              | 6391                              | 9.50%  | 134                   | 6525                              | 343                               | 477                               |
| 8       | Executive Chair                          | 4150                              |                    | 4150                              | 3839                              | 9.50%  | 103                   | 3942                              | 208                               | 311                               |
| 9       | Crystal EPABX 308                        | 7000                              |                    | 7000                              | 6650                              | 9.50%  | 0                     | 6650                              | 350                               | 350                               |
| 10      | Crompton Wall & Pedestal Fans            | 7400                              |                    | 7400                              | 7030                              | 9.50%  | 0                     | 7030                              | 370                               | 370                               |
| 11      | Almara 5 & 1/2 Ft                        | 6750                              |                    | 6750                              | 5853                              | 9.50%  | 559                   | 6412                              | 338                               | 897                               |
| 12      | 4 Wheel Chairs                           | 7400                              |                    | 7400                              | 6402                              | 9.50%  | 628                   | 7030                              | 370                               | 998                               |
| 13      | 4 Wheel Chairs                           | 17404                             |                    | 17404                             | 13546                             | 9.50%  | 1653                  | 15199                             | 2,205                             | 3,858                             |
| 14      | Crompton Pedestal Fans                   | 7680                              |                    | 7680                              | 5820                              | 9.50%  | 730                   | 6550                              | 1,130                             | 1,860                             |
| 15      | Accura Cash Counting Machine             | 12000                             |                    | 12000                             | 11400                             | 19.00% | 0                     | 11400                             | 600                               | 600                               |
| 16      | CCTV Surveillance System                 | 35000                             |                    | 35000                             | 33250                             | 19.00% | 0                     | 33250                             | 1,750                             | 1,750                             |
| 17      | Bluestar Bottled Water Dispenser         | 7900                              |                    | 7900                              | 7505                              | 19.00% | 0                     | 7505                              | 395                               | 395                               |
| 18      | Aluminium Cabin in Strong Room           | 28320                             |                    | 28320                             | 11460                             | 9.50%  | 2690                  | 14150                             | 14,170                            | 16,860                            |
| 19      | Blue Star 8.5 Ton Ductable AC            | 203340                            |                    | 203340                            | 74199                             | 9.50%  | 19317                 | 93516                             | 1,09,824                          | 1,29,141                          |
| 20      | 9 Featherlite Chairs & Iron three seater | 76528                             |                    | 76528                             | 19526                             | 9.50%  | 7270                  | 26796                             | 49,732                            | 57,002                            |
| 21      | CCTV Surveillance System                 | 42322                             |                    | 42322                             | 6191                              | 19.00% | 8041                  | 14232                             | 28,090                            | 36,131                            |
| 22      | 2 Lloyd Inverter 1.5 Ton Split AC Units  | 0                                 | 52344              | 52344                             | 0                                 | 9.50%  | 4618                  | 4618                              | 47,726                            | 0                                 |
|         |  | 876941                            | 52344              | 929285                            | 605669                            |        | 45743                 | 651412                            | 2,77,873                          | 2,71,272                          |

### 2). STRONG ROOM CIVIL WORKS

| Sl. No. | Asset Description       | GROSS VALUE                       |                    |                                   | DEPRECIATION                      |       |                       |                                   | NET VALUE                         |                                   |
|---------|-------------------------|-----------------------------------|--------------------|-----------------------------------|-----------------------------------|-------|-----------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|         |                         | Balance as on 01.04.2022 (Rupees) | Additions (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 01.04.2022 (Rupees) | Rate  | For the Year (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2022 (Rupees) |
| 1       | Strong Room Civil Works | 467250                            | 0                  | 467250                            | 423132                            | 3.17% | 14812                 | 437944                            | 29,306                            | 44,118                            |
|         |                         | 467250                            | 0                  | 467250                            | 423132                            |       | 14812                 | 437944                            | 29,306                            | 44,118                            |

Sd/-  
Pradeep Kumar Rout  
Chairman

Sd/-  
Sanjay Kumar Sabat  
Vice-Chairman

Sd/-  
D.V.S.S. Murthy  
Director

Sd/-  
G. Haridhar  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
K. Balasubramanyam  
Partner  
M.No. 229163



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

### STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2023

#### 3). COMPUTER EQUIPMENTS

| Sl. No. | Asset Description   | GROSS VALUE                       |                    |                                   | DEPRECIATION                      |        |                       |                                   | NET VALUE                         |                                   |
|---------|---|-----------------------------------|--------------------|-----------------------------------|-----------------------------------|--------|-----------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|         |   | Balance as on 01.04.2022 (Rupees) | Additions (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 01.04.2022 (Rupees) | Rate   | For the Year (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2022 (Rupees) |
| 1       | HP ML10 Server, Core I3 Computers, TVS & HP Printers      | 206400                            |                    | 206400                            | 196080                            | 31.67% | 0                     | 196080                            | 10,320                            | 10,320                            |
| 2       | CBS Application Software                                  | 341250                            |                    | 341250                            | 324188                            | 31.67% | 0                     | 324188                            | 17,062                            | 17,062                            |
| 3       | Alltech 5KVA Online UPS                                   | 42000                             |                    | 42000                             | 39900                             | 31.67% | 0                     | 39900                             | 2,100                             | 2,100                             |
| 4       | TDS Module  | 36750                             |                    | 36750                             | 34913                             | 31.67% | 0                     | 34913                             | 1,837                             | 1,837                             |
| 5       | Signage Tool Software                                     | 8715                              |                    | 8715                              | 8279                              | 31.67% | 0                     | 8279                              | 436                               | 436                               |
| 6       | CERSAI Module   | 59000                             |                    | 59000                             | 52124                             | 31.67% | 3926                  | 56050                             | 2,950                             | 6,876                             |
| 7       | 4 Lenovo V530 Desktops & Epson L3110 Printer              | 165000                            |                    | 165000                            | 140777                            | 31.67% | 15973                 | 156750                            | 8,250                             | 24,223                            |
| 8       | Software Interface For ATM, RUPAY CARD, IMPS & Mobile App | 375000                            |                    | 375000                            | 174077                            | 31.67% | 118763                | 292840                            | 82,160                            | 2,00,923                          |
| 9       | NCR SelfServ Recycler Machine/ATM                         | 715000                            |                    | 715000                            | 274831                            | 31.67% | 226441                | 501272                            | 2,13,728                          | 4,40,169                          |
| 10      | Alltech 5KVA Online UPS                                   | 98000                             |                    | 98000                             | 34863                             | 31.67% | 31037                 | 65900                             | 32,100                            | 63,137                            |
| 11      | SOPHOS XG106 Firewall Appliance & Security Software       | 49500                             |                    | 49500                             | 16364                             | 31.67% | 15677                 | 32041                             | 17,459                            | 33,136                            |
|         |   | 2096615                           | 0                  | 2096615                           | 1296396                           |        | 411817                | 1708213                           | 3,88,402                          | 8,00,219                          |

#### 4). VEHICLES

| Sl. No. | Asset Description      | GROSS VALUE                       |                    |                                   | DEPRECIATION                      |       |                       |                                   | NET VALUE                         |                                   |
|---------|------------------------|-----------------------------------|--------------------|-----------------------------------|-----------------------------------|-------|-----------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|         |                        | Balance as on 01.04.2022 (Rupees) | Additions (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 01.04.2022 (Rupees) | Rate  | For the Year (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2023 (Rupees) | Balance as on 31.03.2022 (Rupees) |
| 1       | TVS Wego (Two Wheeler) | 58103                             |                    | 58103                             | 55198                             | 9.50% | 0                     | 55198                             | 2,905                             | 2,905                             |
|         |                        | 58103                             | 0                  | 58103                             | 55198                             |       | 0                     | 55198                             | 2,905                             | 2,905                             |
|         | <b>GRAND TOTAL</b>     | <b>3498909</b>                    | <b>52344</b>       | <b>3551253</b>                    | <b>2380395</b>                    |       | <b>472372</b>         | <b>2852767</b>                    | <b>698486</b>                     | <b>1118514</b>                    |

Sd/-  
**Pradeep Kumar Rout**  
Chairman

Sd/-  
**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-  
**D.V.S.S. Murthy**  
Director

Sd/-  
**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

For **BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
Sd/-  
**K. Balasubramanyam**  
Partner  
M.No. 229163



## **A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**

Regd. No. TA 1472/1999

### **SCHEDULE NO.K**

#### **SIGNIFICANT ACCOUNTING POLICIES:-**

1. The accompanying financial statements have been prepared on the historical cost basis and confirm to the statutory provisions and accounting practices.
2. Revenue Recognition :
  - a). Income by way of interest on performing assets has been recognized on accrual basis.
  - b). Commission & Exchange, Charges, Processing Fee, Locker Rent etc. are accounted on as and when received basis.
3. Expenses are accounted on accrual basis.
4. Fixed Assets have been accounted for on the historical cost basis.
5. Depreciation has been provided on Straight Line Method (SLM) at the rates prescribed in Schedule II of the Companies Act 2013. However for the purpose of calculation of provision for Income Tax in the books depreciation as per Income Tax Act has been considered.
6. Advances recognized as performing / non – performing and provision is made for such advances based on prudential norms for income recognition, asset classification and provisioning and guidelines issued by RBI from time to time and after considering subsequent recoveries after the balance sheet date.
7. Provision has been made @ 0.25% on Standard Assets.
8. No provision was created for the Bonus Payable by way of charge to Profit and Loss Account.
9. Admission Fees received from members is credited to Admission Fees Reserve as per Bye - Law 43(1).

**Sd/-**  
**Pradeep Kumar Rout**  
Chairman

**Sd/-**  
**Sanjay Kumar Sabat**  
Vice-Chairman

**Sd/-**  
**D.V.S.S. Murthy**  
Director

**Sd/-**  
**G. Haridhar**  
Chief Executive Officer  
Place : Secunderabad  
Date : 17.06.2023

**For BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S  
**Sd/-**  
**K. Balasubramanyam**  
Partner  
M.No. 229163



# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

## SCHEDULE NO.K

### NOTES TO ACCOUNTS:-

#### 1. Capital to Risk - Weighted Assets Ratio (CRAR) :- (Rs. in Lakhs)

| Particulars  | As on 31.03.2023 | As on 31.03.2022 |
|--|------------------|------------------|
| Total Capital Funds (Tier I + Tier II)                       | Rs.390.09        | Rs.357.67        |
| Total Risk - weighted Assets                                 | Rs.1872.27       | Rs.1770.85       |
| Percentage of Capital Funds to Risk - weighted Assets (CRAR) | 20.84%           | 20.20%           |
| Movement of CRAR   | +0.64%           | -1.34%           |

#### 2. Investments :-

##### SLR Investments As on 31.03.2023 (Rs. in Lakhs)

| Particulars                  | Book value | Face value | Market value |
|------------------------------|------------|------------|--------------|
| Government Securities        |            |            |              |
| a). Held to Maturity (HTM)   | Rs.496.71  | Rs.497.10  | Rs.489.32    |
| b). Held for Trading (HFT)   | —          | —          | —            |
| c). Available for Sale (AFS) | Rs.130.04  | Rs.130.00  | Rs.130.51    |
| Total                        | Rs.626.75  | Rs.627.10  | Rs.619.83    |

##### Issuer Composition of Non SLR Investments As on 31.03.2023 (Rs. in Lakhs)

| No. | Issuer                              | Amount  | Extent of 'below Investment grade Securities' | Extent of 'unrated Securities' | Extent of 'unlisted Securities' |
|-----|-------------------------------------|---------|---|--------------------------------|---------------------------------|
| 1   | PSUs                                | Nil     | —   | —                              | —                               |
| 2   | FIs                                 | Nil     | —   | —                              | —                               |
| 3   | Public Sector Banks                 | Rs.9.08 | —   | —                              | —                               |
| 4   | Mutual Funds                        | Nil     | —   | —                              | —                               |
| 5   | Others                              | Nil     | —   | —                              | —                               |
| 6   | Provision Held towards Depreciation | Nil     | —   | —                              | —                               |

##### Non-performing Non SLR Investment As on 31.03.2023

| Particulars   | Amount |
|---|--------|
| Opening Balance                                       | Nil    |
| Additions during the year since 1 <sup>st</sup> April | Nil    |
| Reduction during the above period                     | Nil    |
| Closing Balance                                       | Nil    |
| Total Provisions held                                 | Nil    |



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

3. Advances against :-

| Particulars           | As on 31.03.2023 | As on 31.03.2022 |
|-----------------------|------------------|------------------|
| Real estate           | Nil              | Nil              |
| Construction Business | Nil              | Nil              |
| Housing               | Rs.453.80 Lakhs  | Rs.330.89 Lakhs  |

4. Advances against shares & debentures :-

No Loans and Advances sanctioned against shares & debentures

5. Advances to directors, their relatives, companies / firms in which they are interested :-

No loans and advances have been sanctioned to directors, their relatives, companies/ firms in which they are interested except loans and overdrafts against their own fixed deposits.

6. Average cost of deposits :-

| Particulars              | As on 31.03.2023 | As on 31.03.2022 |
|--------------------------|------------------|------------------|
| Average cost of deposits | 8.80%            | 9.38%            |

7. NPAs :-

| Particulars      | As on 31.03.2023 | As on 31.03.2022 |
|------------------|------------------|------------------|
| Gross NPAs       | Nil              | Nil              |
| Net NPAs         | Nil              | Nil              |
| Movement in NPAs | —                | —                |

8. Profitability :-

(Rs. in Lakhs)

| Particulars  | As on 31.03.2023 | As on 31.03.2022 |
|--|------------------|------------------|
| Interest income as a percentage of working funds     | 10.31%           | 10.37%           |
| Non-interest income as a percentage of working funds | 0.36%            | 0.55%            |
| Operating profit as a percentage of working funds    | 1.85%            | 1.33%            |
| Return on Average Assets                             | 1.32%            | 0.92%            |
| Business (Deposits + Advances) per employee          | Rs.645.38        | Rs.591.21        |
| Profit per employee                                  | Rs.5.18          | Rs.3.41          |

9. Provisions made towards :-

| Particulars                 | During 2022 - 23 | During 2021 - 22 |
|-----------------------------|------------------|------------------|
| NPAs                        | Nil              | Nil              |
| Depreciation in investments | Nil              | Nil              |
| Standard Assets             | Rs.0.44 Lakhs    | Rs.1.09 Lakhs    |

10. Movement in provisions :-

| Particulars                         | As on 31.03.2023 | As on 31.03.2022 |
|-------------------------------------|------------------|------------------|
| Towards NPAs                        | Nil              | Nil              |
| Towards depreciation on investments | Nil              | Nil              |
| Towards standard assets             | Rs.6.17 Lakhs    | Rs.5.73 Lakhs    |



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

11. Payment of DICGC Insurance Premium: -

| Particulars                  | During 2022 - 23 | During 2021 - 22 |
|------------------------------|------------------|------------------|
| DICGC Insurance Premium paid | Rs.3,56,526.60   | Rs.3,37,554.60   |
| IGST on DICGC premium paid   | Rs.64,174.79     | Rs.60,759.83     |
| Total paid to DICGC          | Rs.4,20,701.39   | Rs.3,98,314.43   |

12. Penalty imposed by RBI:-

No penalty imposed by RBI.

13. Restructured Accounts:-

No account restructured during the financial year 2022 – 23.

14. Sector-wise Advances : -

(Rs. in Lakhs)

| Particulars              | As on 31.03.2023 | As on 31.03.2022 |
|--------------------------|------------------|------------------|
| Priority Sector          | Rs.1740.77       | Rs.1551.00       |
| Non-Priority Sector      | Rs.728.86        | Rs.742.47        |
| Total Loans and Advances | Rs.2469.63       | Rs.2293.47       |

15. Depositor Education and Awareness Fund :-

The amount transferred to DEA Fund account total amounting to Rs.50,784/- is shown in the Balance Sheet of the Bank under Contingent Liabilities and the details of balance of DEA Fund as on 31.03.2023 is as under:-

| Particular   | Current Year<br>31.03.2023 | Previous Year<br>31.03.2022 |
|--|----------------------------|-----------------------------|
| a). Opening balance of DEA Fund as on 01.04.2022                                   | Rs.50,784.00               | Rs.50,784.00                |
| b). Add: Amounts transferred to DEA Fund during the year 2022-23.                  | 0                          | 0                           |
| c). Less: Amounts reimbursed by DEA Fund towards claims during the year 2022 – 23. | 0                          | 0                           |
| d). Closing balance of DEA Fund as on 31.03.2023                                   | Rs.50,784.00               | Rs.50,784.00                |

16. Bank has started one on-site Cash Recycler Machine (CRM) on 25<sup>th</sup> April, 2022 since then same is functioning without any disruption. Bank also launched RuPay EMV Debit Card on 25<sup>th</sup> April, 2022 since then Debit Cards are being issued to customers.

17. Bank has started IMPS facility (Branch Channel) on 15<sup>th</sup> December, 2022 since then same is operational.

18. Unclaimed dividend outstanding for more than 3 years amounting to Rs.82,468/- has been transferred to Statutory Reserve Fund as decided by the General Body in their meeting held on 31<sup>st</sup> July, 2022.

Sd/-

**Pradeep Kumar Rout**  
Chairman

Sd/-

**Sanjay Kumar Sabat**  
Vice-Chairman

Sd/-

**D.V.S.S. Murthy**  
Director

Sd/-

**G. Haridhar**  
Chief Executive Officer

Place : Secunderabad  
Date : 17.06.2023

**For BALASUBRAMANYAM & CO.**  
Chartered Accountants  
Firm Regn No. 014079S

Sd/-

**K. Balasubramanyam**  
Partner  
M.No. 229163





## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

📍 # 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

☎: 040-27892866, 27892377 & 27890117, 🌐 www.apjanatabank.com

### APPROPRIATION OF PROFIT FOR THE YEAR 2022 – 23

**Operating Profit for the year 2022 - 23 : ₹ 69,68,627.43**

Less: -

Provision for Income Tax : ₹ 23,09,636.00

**Profit after Tax (PAT) for the year 2022 - 23 : ₹ 46,58,991.43**

Less:-

Statutory Reserve Fund (25% of Profit) : ₹ 11,64,748.00

Bad and Doubtful Debts Reserve (BDDR) (5% of Profit) : ₹ 2,32,950.00

**Balance available for distribution : ₹ 32,61,293.43**

1). Dividend declared @ 15% the amount payable is : ₹ 30,96,327.00

2). Approval for transfer to Dividend Equalization Fund : ₹ 1,50,000.00

3). Balance Profit to be transferred to General Reserve : ₹ 14,966.43

(Subject to approval by the General Body)

Sd/-  
**(G. HARIDHAR)**  
Chief Executive Officer

Sd/-  
**(PRADEEP KUMAR ROUT)**  
Chairman



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

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Sub: a) To note and ratify the Income and Expenditure for the year 2022 - 23.

b) To approve the Revised Budget for the year 2023 - 24.

(₹ in Lakhs)

| Particulars                  | Budget for<br>2022 - 23 | Actuals<br>as on<br>31.03.2023 | Variation<br>(+ / -) | Budget<br>approved<br>for 2023-24<br>in last GB | Proposed<br>revised<br>Budget for<br>2023 - 24 |
|------------------------------|-------------------------|--------------------------------|----------------------|---|--|
| <b>Paid up Share Capital</b> | <b>205.00</b>           | <b>216.16</b>                  | <b>11.16</b>         | <b>220.00</b>                                   | <b>220.00</b>                                  |
| <b>Deposits</b>              | <b>3300.00</b>          | <b>3338.77</b>                 | <b>38.77</b>         | <b>3500.00</b>                                  | <b>3500.00</b>                                 |
| Savings Bank Accounts        | 250.00                  | 200.13                         | - 49.87              | 225.00  | 225.00   |
| Current Accounts             | 100.00                  | 215.29                         | 115.29               | 175.00  | 200.00   |
| Term Deposits                | 2950.00                 | 2923.35                        | - 26.65              | 3100.00   | 3075.00  |
| <b>Investments</b>           | <b>650.00</b>           | <b>635.83</b>                  | <b>- 14.17</b>       | <b>650.00</b>                                   | <b>650.00</b>                                  |
| <b>Loans and Advances</b>    | <b>2600.00</b>          | <b>2469.63</b>                 | <b>- 130.37</b>      | <b>2600.00</b>                                  | <b>2700.00</b>                                 |
| <b>INCOME</b>                |                         |                                |                      |   |  |
| Interest on Loans & Advances | 350.00                  | 339.26                         | - 10.74              | 355.00  | 360.00   |
| Interest on Investments      | 48.50                   | 49.99                          | 1.49                 | 49.00   | 50.00  |
| Commission & Exchange        | 0.50                    | 0.43                           | - 0.07               | 0.40  | 0.30   |
| Other Income                 | 18.00                   | 13.24                          | - 4.76               | 13.60   | 12.70  |
| <b>Total Income</b>          | <b>417.00</b>           | <b>402.92</b>                  | <b>- 14.08</b>       | <b>418.00</b>                                   | <b>423.00</b>                                  |
| <b>EXPENDITURE</b>           |                         |                                |                      |   |  |
| Interest on Deposits         | 270.00                  | 247.24                         | - 22.76              | 260.00  | 260.00   |
| Staff Salaries & Allowances  | 33.00                   | 31.56                          | - 1.44               | 35.00   | 37.00  |
| Operating Expenditure        | 40.00                   | 49.27                          | 9.27                 | 48.00   | 50.00  |
| Depreciation on Fixed Assets | 4.50                    | 4.72                           | 0.22                 | 5.00  | 5.00   |
| Provision on Standard Assets | 1.00                    | 0.44                           | - 0.56               | 0.50  | 0.50   |
| <b>Total Expenditure</b>     | <b>348.50</b>           | <b>333.23</b>                  | <b>- 15.27</b>       | <b>348.50</b>                                   | <b>352.50</b>                                  |
| <b>Operating Profit</b>      | <b>68.50</b>            | <b>69.69</b>                   | <b>1.19</b>          | <b>69.50</b>                                    | <b>70.50</b>                                   |
| Less :-                      |                         |                                |                      |   |  |
| Provision for Income Tax     | 22.50                   | 23.10                          | 0.60                 | 23.00   | 23.30  |
| <b>Profit after Taxes</b>    | <b>46.00</b>            | <b>46.59</b>                   | <b>0.59</b>          | <b>46.50</b>                                    | <b>47.20</b>                                   |

Sd/-  
**(G. HARIDHAR)**  
Chief Executive Officer

Sd/-  
**(PRADEEP KUMAR ROUT)**  
Chairman



## **A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**

**Regd. No. TA 1472/1999**

📍 # 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

☎ : 040-27892866, 27892377 & 27890117, 🌐 [www.apjanatabank.com](http://www.apjanatabank.com)

### **ABOUT YOUR BANK**

|                                     |  |
|-------------------------------------|--|
| Name of the Bank                    | : <b>A.P. Janata Co-operative Urban Bank Ltd.</b>                                      |
| Registered Office Address           | : <b>43-44, Basement, Minerva Complex,<br/>Sarojini Devi Road, Secunderabad-500003</b> |
| Date of Registration                | : <b>25-10-1999</b>  |
| RCS Registration Number             | : <b>TA 1472/1999 dated 25-10-1999</b>   |
| RBI License Number                  | : <b>UBD.HYD.AP.17P. dated 08-11-1999</b>  |
| Date of Commencement<br>of Business | : <b>19-04-2000</b>  |
| DICGC Registration No               | : <b>87779</b>   |
| DICGC Institution Code              | : <b>UCCBTS00037</b>   |
| MICR Code                           | : <b>500234252</b>   |
| IFSC Code                           | : <b>HDFC0CAPJBK</b>   |
| PAN                                 | : <b>AAAAA3226F</b>  |
| TAN                                 | : <b>HYDT02348D</b>  |
| GSTIN                               | : <b>36AAAAA3226F2ZA</b>   |
| LEI Code                            | : <b>335800QD4UU8T1BD3E47</b>  |
| Total No of Branches                | : <b>One (Head Office cum Branch)</b>  |
| Total Number of ATMs/CRMs           | : <b>One on-site Cash Recycler Machine (CRM)</b>                                       |

### **WORKING HOURS**

|                            |                       |
|----------------------------|-----------------------|
| Monday to Saturday         | : 10:30 AM to 5:00 PM |
| Second and Fourth Saturday | : Holiday             |
| Sunday                     | : Holiday             |

The Bank remains closed on all holidays declared under Negotiable Instrument Act.

**A Class Audit Rating since inception**



## A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

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☎: 040-27892866, 27892377 & 27890117, 🌐 [www.apjanatabank.com](http://www.apjanatabank.com)

### Savings Bank Accounts

- Minimum Balance ₹ 500 / ₹ 1,000/-
- Instant Personalized Cheque Book
- Transaction alerts through SMS
- Statements by e-mail
- Interest @ 4% PA on daily balances

### Current Accounts

- Minimum Balance ₹ 2,000/-
- Instant Personalized Cheque Book
- Transaction alerts through SMS
- Statements by e-mail

- Govt. subsidy credits to Aadhaar linked accounts
- Personalized RuPay Debit Card facility
- 24 X 7 cash deposits through our Bank's CRM

### ➤ Lockers of different sizes available

- Our RuPay Debit Card can be used at any ATM & Point of Sale Machines (POS) across the country
- Our RuPay Debit Card can be used for Online Payments (E-Commerce)
- IMPS / RTGS / NEFT facility
- ATM/Cash Recycler Machine (CRM) services available 24 X 7
- CTS Clearing
- Demand Drafts & Banker's Cheques issued at reasonable charges
- Personalized service at door step as and when necessary

### Deposits

- Recurring Deposits
- Fixed Deposits - Monthly Interest
- Fixed Deposits - Quarterly Interest
- Fixed Deposits - Cumulative
- **Paying highest interest rate of 10.50% PA** to Super Senior Citizens, 10% PA to Senior Citizens and 9.50% PA to all others on 3 to 5 years period Fixed Deposits
- Deposits Insured with DICGC up to Rs.5 Lakhs per person

### Loans

- Gold Loans
- Housing Loans
- Loan against Property
- Overdraft against Property
- Vehicle Loans
- Personal Loans
- Loans for all your needs viz. Children Education, Housing, Trade, Business, Travel, Marriage Expenses, Medical Expenses, purchase vehicles, etc.
- **Gross NPA 'ZERO' continuously since over a decade**



Estd : 1999

# A.P. JANATA CO-OPERATIVE URBAN BANK LTD.

Regd. No. TA 1472/1999

**1. SAVINGS BANK DEPOSITS** 4.00% Per Annum

**2. FIXED DEPOSITS**

| Period                    | Rate of Interest (Per Annum) |                       |              |
|---------------------------|------------------------------|-----------------------|--------------|
|                           | Senior Citizens              | Super Senior Citizens | All others   |
| 31 days to 90 days        | 5.00%                        | 5.00%                 | 5.00%        |
| 91 days to 180 days       | 6.00%                        | 6.00%                 | 6.00%        |
| 181 days to below 1 year  | 7.25%                        | 7.25%                 | 7.25%        |
| 1 year to below 2 years   | 8.50%                        | 9.00%                 | 8.00%        |
| 2 years to below 3 years  | 9.00%                        | 9.50%                 | 8.50%        |
| <b>3 years to 5 years</b> | <b>10.00%</b>                | <b>10.50%</b>         | <b>9.50%</b> |
| Above 5 years             | 9.00%                        | 9.50%                 | 8.50%        |



DICGC insures deposits up to ₹ 5 lakh per depositor of a bank  
**A.P. JANATA CO-OPERATIVE URBAN BANK LTD.**  
is registered with DICGC

## RuPay EMV Debit Card



Contact Bank to get your Card

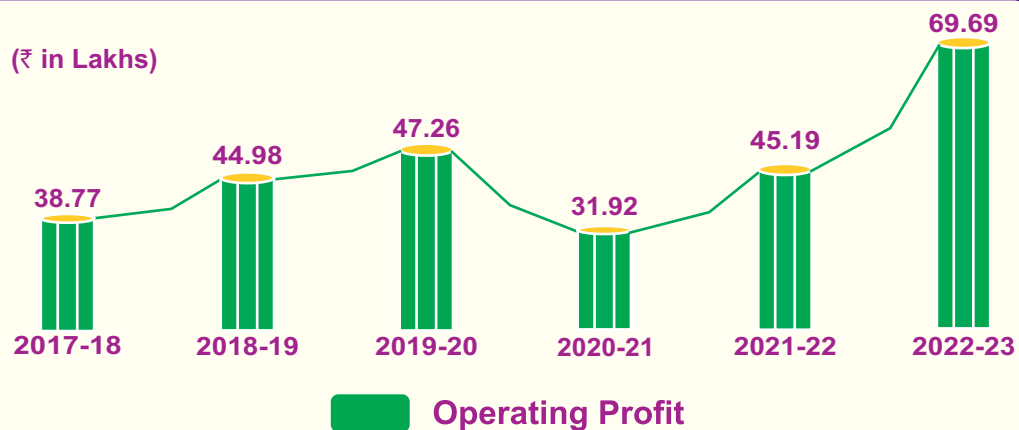
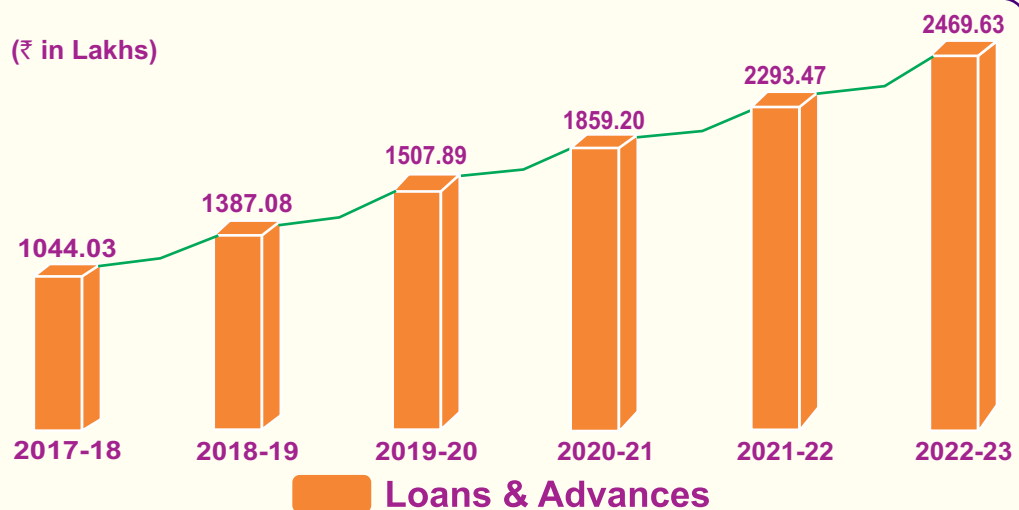
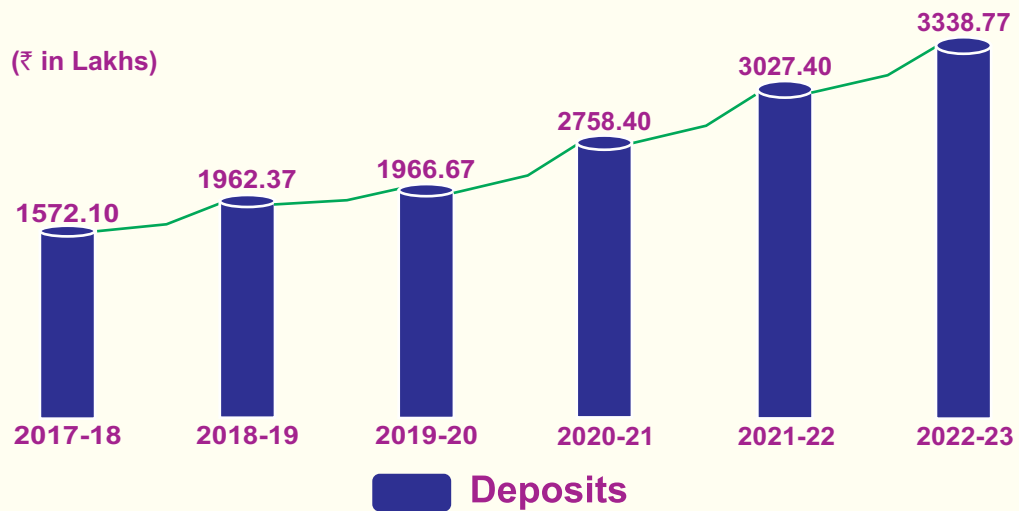
## CRM / ATM



Avail Services of  
our Bank's ATM / Cash  
Recycler Machine  
(CRM)

**IMPS**  
IMMEDIATE PAYMENT SERVICE  
FACILITY AVAILABLE

## PERFORMANCE AT A GLANCE



Not to Scale