Estd : 1999

27th ANNUAL REPORT 2025-26

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

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

Estd : 1999

Regd. No. TA 1472/1999

CHAIRMAN



PRADEEP KUMAR ROUT

VICE-CHAIRMAN



SANJAY KUMAR SABAT

BOARD OF DIRECTORS



D.V.S.S. MURTHY



NALLA CHANDRAIAH



TANIKELLA LAKSHMI



C. MANJUSHA



NAMBURI BALAKRISHNA

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 27th ANNUAL GENERAL BODY MEETING

The 27th Annual General Body Meeting of **A.P. Janata Co-operative Urban Bank Ltd.** (TA No.1472/1999) will be held at **11.45 AM on Saturday the 26th September, 2026** at **TAJ MAHAL HOTEL,** 2nd 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 30.03.2026.
2. To consider and adopt the 27th Annual Report for the Year 2025 – 26 together with the Chairman's Report.
3. To consider and adopt the Audit Certificate dated 25.06.2026 and the report of audited accounts by Statutory Auditors for the financial year 2025 – 26.
4. To note and ratify the Expenditure incurred for the financial year ending 31st March, 2026.
5. To appropriate Net Profit and Declare Dividend for the year 2025 – 26.
6. To approve the Revised Annual Budget for the Year 2026 – 27.
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 01.03.2026 to 31.08.2026.
8. To note and ratify all the Investments and Withdrawals / Redemptions made during the period from 01.03.2026 to 31.08.2026.
9. To note and ratify the Loans and Advances sanctioned including Cheques/DDs/BCs discounted / purchased during the period from 01.03.2026 to 31.08.2026.
10. Approval for transfer of unclaimed dividend outstanding for more than 3 years to the Statutory Reserve Fund.
11. Any other matter with the permission of the Chair.

(BY ORDER OF THE BOARD OF DIRECTORS)

Sd/-
(G.Haridhar)
Chief Executive Officer

Place : Secunderabad
Date : 08.09.2026

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

Regd. No. TA 1472/1999

27th ANNUAL REPORT FOR THE YEAR 2025 - 26.

CHAIRMAN'S REPORT



Dear Share Holders,

It is indeed an honour and privilege to lead A.P. Janata Co-operative Urban Bank Ltd. with a rich legacy of 27 years and a stellar record of serving all stakeholders with dedication and trust. As Chairman of A.P. Janata Co-operative Urban Bank Ltd., I remain committed to upholding the faith reposed in me and to further strengthen this longstanding tradition of excellence and service. It gives me immense pleasure to present the details of the Bank's performance during the financial year 2025 – 26.

The global economy demonstrated resilience despite a challenging environment marked by elevated tariffs, financial market volatility and geopolitical tensions, particularly in the Middle East. Amid these uncertainties, the Indian economy remained robust, supported by strong macroeconomic fundamentals, fiscal stimulus measures including GST rate reductions, and accommodative monetary policy with cumulative repo rate cuts during the year. Further, regulatory measures were introduced for sectors impacted by global trade disruptions and free trade agreements with key partners, including the India–EU Free Trade Agreement and an interim India–US trade arrangement, strengthened economic momentum despite pressures arising from rupee-dollar exchange rate movements. Against this backdrop, the Indian banking sector continued to exhibit resilience with strong asset quality and healthy profitability. For the Bank, FY 2025–26 was marked by consistent improvement across key business parameters including profitability, margins and asset quality, while reaffirming its commitment to delivering a secure and customer-centric banking experience and creating long-term value for all stakeholders. Way forward, the global economy continues to face uncertainties arising from geopolitical tensions and the outlook remains sensitive to developments in West Asia, energy prices, inflationary pressures and currency movements. Despite these challenges, the Indian economy remains well positioned to sustain growth momentum. The banking sector is entering a transformational phase driven by important regulatory reforms such as the Expected Credit Loss framework, acquisition financing and others introduced by the Reserve Bank of India. Against this backdrop, the Bank has established a strong operational and financial foundation that positions it well to support Viksit Bharat 2047 vision and create long-term value for stakeholders.

I present below the performance of our bank during the year 2025 – 26.

1). Membership and Share Capital: - Bank has admitted 83 new members and allotted 1,728 shares during the financial year 2025 – 26. Bank also allotted 324 additional shares to 11 existing members, but 22 members withdrawn 9,404 shares during the year under review, thereby share capital declined by ₹ 7.36 lakhs. The net increase in members is 63. The details of members admitted, share capital allotted, members withdrawn, share capital refunded and shares transferred during the year under review are as under:-

Statement showing the details of Paid up Share Capital for the Year 2025 - 26

Particulars	No of Members	No of Shares	**Share Amount in ₹**
Members at the beginning of the Year	**3206**	**2,26,448**	**2,26,44,800.00**
Members admitted during the Year	83	1,728	1,72,800.00
Additional Share Capital allotted during the Year	11	324	32,400.00
Members withdrawn during the Year (out of 22 members, 2 members shares partly withdrawn)	22	9,404	9,40,400.00
Share Transfers during the Year (2 members shares partly transferred)	2 members 18370 shares amounting to ₹ 18,37,000/- transferred to 2 Members		
Members at the end of the Year	**3269**	**2,19,096**	**2,19,09,600.00**

Total No of Members and Paid up Share Capital of the Bank for the last four years are as under:-

Particulars	As on 31.03.2023	As on 31.03.2024	As on 31.03.2025	As on 31.03.2026
Total No of Members	2975	3060	3206	3269
Share Capital	₹ 2,16,15,900/-	₹ 2,19,72,600/-	₹ 2,26,44,800/-	₹ 2,19,09,600/-

2). Deposits:- Bank's aggregate Deposits declined by ₹ 4.49 Crores during the financial year 2025 – 26 mainly due to adjustments of FDs/Term Deposits on maturity to respective loans and ODs availed against said FDs, in addition to withdrawal of FDs by few deposit customers for acquiring immovable properties. The Bank is confident of securing more new/fresh deposits in the current year. We can find from the following table that there is steady growth in total deposits year after year but declined only during the year under review for the reasons stated above :-

(₹ in Lakhs)

Particulars	As on 31.03.2023	As on 31.03.2024	As on 31.03.2025	As on 31.03.2026
Savings Bank Accounts	200.13	164.65	141.12	124.69
Current Accounts	215.29	214.80	68.80	69.51
Term Deposits	2923.35	3018.26	3455.70	3023.35
Total Deposits	**3338.77**	**3397.71**	**3665.62**	**3217.55**

3). Investments:- The maturity amount of one State Government Security face value of ₹ 15 lakhs has been received during the financial year 2025 – 26 and no fresh investments were made in Government Securities. Bank's investments in Government Securities during the last 4 years are as under:-

As on 31.03.2023	As on 31.03.2024	As on 31.03.2025	As on 31.03.2026
₹ 626.75 Lakhs	₹ 651.79 Lakhs	₹ 656.65 Lakhs	₹ 641.64 Lakhs

Bank has invested ₹ 4.34 lakhs in Fixed Deposit with IDBI Bank, being the Staff Gratuity provision amount and withdrawn ₹ 10.55 Lakhs FD upon maturity during the year under review. The surplus funds as and when available were being invested in debt funds of various Mutual Funds for short tenure to earn some interest from time to time. Accordingly, Bank has invested ₹ 24.65 Crores and redeemed/withdrawn ₹ 24.65 Crores at different points of time depending upon the requirement of the Bank during the year under review and earned handsome interest on such investments in mutual funds to the extent of ₹ 17.91 lakhs which is highest interest earned on mutual funds from the inception of the Bank. The interest income on mutual funds earned by the Bank during the last 4 years is as under:-

During 2022 – 23	During 2023 – 24	During 2024 – 25	During 2025 – 26
₹ 6.43 Lakhs	₹ 13.71 Lakhs	₹ 15.72 Lakhs	₹ 17.91 Lakhs

Details of investments outstanding as on 31/03/2026 are as under: -

a). Government Securities

Date of Purchase	Name of the Security	Face Value in ₹	Book Value in ₹	Maturity Date
	Held to Maturity			
07/06/2010	8.26% GOVT STOCK 2027	15,00,000	15,11,250	02/08/2027
24/01/2011	8.26% GOVT STOCK 2027	20,00,000	19,56,000	02/08/2027
28/12/2016	7.27% KARNATAKA SDL 2026	25,00,000	25,00,000	28/12/2026
24/01/2017	7.25% MH SDL 25012032	15,00,000	15,00,000	25/01/2032
28/03/2017	7.66% TELANGANA SDL 29-03-2037	25,00,000	25,00,000	29/03/2037
24/04/2018	8.15% TELANGANA SDL 25 APRIL 2038	25,00,000	25,00,000	25/04/2038
08/01/2019	8.27% GUJARAT SDL 09JAN2029	25,00,000	25,00,000	09/01/2029
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
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
22/02/2022	7.13% BIHAR SDL 23 FEB 2032	40,00,000	40,00,000	23/02/2032
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
	Available for Sale			
15/06/2016	8.09% ANDHRA PRADESH SDL 150626	15,00,000	15,02,550	15/06/2026
22/11/2022	7.7% HARYANA SDL 23 NOV 2034	30,00,000	30,00,600	23/11/2034
21/11/2023	7.68% UTTARPRADESH SGS 22 NOV 2034	40,00,000	40,03,200	22/11/2034
11/03/2025	7.23% ODISHA SGS 12 MARCH 2047	30,00,000	30,00,000	12/03/2047
	Grand Total	**6,41,90,000**	**6,41,63,600**	

b). Mutual Funds – Debit Funds : ₹ 3,00,00,000/-

c). FDs with IDBI Bank, Secunderabad Branch : ₹ 4,33,650/-

4). Loans and Advances:- Loans and Advances reduced to ₹ 2413.53 lakhs from ₹ 2581.61 lakhs during the financial year 2025 – 26. The reduction in total Loans and Advances of ₹ 168.08 lakhs is mainly due to adjustments of the FDs/Term Deposits on maturity to respective loans and ODs availed against said FDs. Loans & ODs against FDs came down by ₹ 116.60 lakhs during the year under review. Though there is good increase in Gold Loans by ₹ 157.54 lakhs, the reduction in Demand & Term Loans to the extent of ₹ 164.95 lakhs and Personal Loans up to ₹ 27.56 lakhs contributed to the reduction in the Loans and Advances portfolio. The reduction in Loans and Advances is due to repayments received during the year under review. The details of Loans and Advances outstanding for the last 4 years are as under:-

(₹ in Lakhs)

Particulars	As on 31.03.2023	As on 31.03.2024	As on 31.03.2025	As on 31.03.2026
Gold Loans	357.77	367.41	462.01	619.55
Demand & Term Loans	1340.00	1282.34	1633.58	1468.63
Secured Overdrafts	163.09	182.33	147.11	137.67
Loans & ODs against FDs	584.67	370.67	275.20	158.60
Staff Loans & Advances	4.99	10.78	7.46	0.39
Personal Loans	19.11	31.22	56.25	28.69
Total Loans and Advances	**2469.63**	**2244.75**	**2581.61**	**2413.53**

5). NPA Management:- Pained to state that the Bank has classified 6 loan accounts as Sub-standard Assets for the first time since the year 2010. Bank has made relentless efforts for recovery till the last minute but could not succeed, hence Bank is forced to classify 6 loans whose sanction amount of ₹ 84 lakhs, outstanding balance of ₹ 75.68 lakhs as Sub-standard Assets / NPAs as on 31/03/2026 and made NPAs provision of ₹ 7.58 lakhs, being 10% of the outstanding balances of the said accounts as per RBI guidelines. Out of 6 NPA accounts, 5 are fully secured by immovable property. Due to NPAs provision Bank's profit was also affected to that extent. Bank has already initiated the recovery process and planning to proceed legally if required, to recover the dues from the defaulters including auction of the secured assets/properties. However, the Bank is very confident to recover the overdue amount and make all out efforts to bring back past glory in maintaining Zero NPA status.

6). CRAR (Capital to Risk weighted Assets Ratio): - The Bank's CRAR as on 31/03/2026 stood at 19.20% as against 18.30% as on 31/03/2025. The increase in CRAR is due to decrease in risk weighted assets to ₹ 2195.02 lakhs from ₹ 2301.23 lakhs over last year. The decrease in risk weighted assets is because of decrease in total loans and advances during the year under review. The stipulated CRAR should be above 9% as per RBI guidelines and our Bank is always maintaining almost double than the stipulated mark.

7). Profit: - The operating profit of the Bank for the year 2025 – 26 is ₹ 50.70 lakhs as against ₹ 53.40 lakhs over last year and the profit after tax for the year 2025 – 26 is ₹ 35.01 lakhs as against ₹ 36.77 lakhs over last year. The main reason for reduction in profit is due to NPAs provision of ₹ 7.58 lakhs.

8). Appropriation of Profit: -

Operating Profit for the year 2025 - 26	: **₹ 50,70,091.72**
Less: -	
Provision for Income Tax	: ₹ 16,65,140.00
Deferred Tax	: ₹ (96,395.00)
Profit after Tax (PAT) for the year 2025 - 26	**: ₹ 35,01,346.72**
Less:-	
Statutory Reserve Fund (25% of Profit)	: ₹ 8,75,337.00
(Subject to approval by the General Body)	
Balance available for distribution	**: ₹ 26,26,009.72**

9). Dividend:- I am happy to propose 12% Dividend to the Shareholders whose share capital is more than ₹ 300/- for the financial year 2025 – 26, which may please be approved by the General Body.

General Body's approval is requested for transfer of unclaimed dividend outstanding for more than 3 years to the Statutory Reserve Fund. The details of unclaimed dividend outstanding over 3 years transferable to Statutory Reserve Fund is as under:-

Dividend pertaining to	Dividend Declaration Date	Amount outstanding as on 25/09/2026
Financial Year 2018 – 19	20/09/2019	₹ 35,820/ -
Financial Year 2020 – 21	24/09/2021	₹ 34,058/ -
Financial Year 2021 – 22	31/07/2022	₹ 46,023/ -
Financial Year 2022 – 23	25/08/2023	₹ 70,369/ -
Total amount outstanding over 3 years		**₹1,86,270/-**

10). RBI Inspection:- Reserve Bank of India inspection was carried out during November, 2025 with reference to financial position as on 31st March 2025. The inspection report received has been attended to and the compliance report has been submitted within the stipulated time.

11). Audit:- Statutory Audit for the Financial Year 2025 – 26 has been carried out by M/s. Ramesh Athasniya & Co., Chartered Accountants, King Kothi, Hyderabad. The auditors did not face any problem in 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, Asset Classification, 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 85 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 2025 – 26, Actuals as on 31stMarch, 2026, the expenses incurred during the financial year 2025 - 26 and the revised Budget estimates for the year 2026 – 27 are appended to the report for your perusal and approval by the General Body.

13). Elections to Managing Committee / Board of Directors: - The elections were conducted by the Election Officer Smt. Y.Padma, Deputy Registrar, Office of the Commissioner for Cooperation and Registrar of Cooperative Societies, Telangana, appointed by the State Cooperative Election Authority (FAC), Telangana. Elections have been conducted as per the notification issued by the State Cooperative Election Authority (FAC), Telangana and as per the provisions of the Telangana Cooperative Societies Act and Rules, 1964. The election process was completed on 04.02.2026 and newly elected Managing Committee Members / Board of Directors assumed charge. The term of the newly elected Managing Committee Members shall be for a period of five years expiring on 02nd February, 2031.

Names of the newly elected Managing Committee Members / Board of Directors of our Bank are furnished hereunder: -

Sl. No.	Name of the Candidate	Designation
1	Sri Pradeep Kumar Rout	Chairman
2	Sri Sanjay Kumar Sabat	Vice - Chairman
3	Sri D.V.S.S. Murthy	Managing Committee Member / Board of Director
4	Sri Nalla Chandraiah	Managing Committee Member / Board of Director
5	Smt. Tanikella Lakshmi	Managing Committee Member / Board of Director
6	Smt. C. Manjusha	Managing Committee Member / Board of Director
7	Sri Namburi Balakrishna	Managing Committee Member / Board of Director

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

The Bank functions systematically and scientifically, strictly in accordance with RBI directives and the guidelines received from RBI and Co-operative Department from time to time. Various Committees are operational. The Bank is generally 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, General Manager, Manager, Assistant Manager, Junior Officer, three Clerk cum Cashiers, sub staff and sweeper as on 31.03.2026. The workforce at the Branch is strong and all the staff members are working with utmost honesty & sincerity by shouldering the responsibilities thereby, the Bank is running in smooth and sound lines. Services rendered to the customers are commendable. CEO Sri G.Haridhar is taking care of overall functioning / development of the Bank, timely submission of returns to various authorities concerned, recovery of Loans and Advances, guiding and training the staff, attending to the Customers and Shareholders etc. No complaints were received against the Bank and staff from any quarters.

On behalf of Board of Directors and on my own behalf, I congratulate all the staff members in general and CEO in particular for their dedicated services. 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's .bank.in domain i.e. **"apjanata.bank.in"** registration has been completed and migration of website and email services are in progress. Our Bank has been onboarded onto the National Cyber Reporting Platform (NCRP) - The Citizen Financial Cyber Frauds Reporting and Management System (CFCFRMS) of the Indian Cyber Crime Coordination Centre (I4C) under the Ministry of Home Affairs, Govt. of India is a centralized online platform for registering cybercrime complaints, which are automatically assigned to the relevant States or Union Territories (UTs). The Indian Cyber Crime Coordination Centre (I4C) serves as a platform for reporting complaints and does not exercise administrative control over LEA actions within States/UTs. I4C's role is limited to coordinating with LEAs and other stakeholders for cybercrime prevention and detection efforts.

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 from time to time. 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 Ravidutt Trivedi, partner M/s. Ramesh Athasniya & Co. in conducting the Bank's Statutory Audit in a fair manner as per RBI directives.

On behalf of Board of Directors and on my own behalf, I thank all the Depositors, Customers, Shareholders and Well Wishers of the Bank who have renewed their confidence in our Bank in supporting a good cause.

I would like to place on record my appreciation to our CEO and Staff for their sincerity, enthusiasm and wholehearted support to the Bank in smooth and sound functioning of the Bank.

(BY ORDER OF THE BOARD OF DIRECTORS)

Sd/-
PRADEEP KUMAR ROUT
Chairman

Place : Secunderabad
Date : 26.09.2026

RAMESH ATHASNIYA & CO.
CHARTERED ACCOUNTANTS

To
The Share Holders,
A.P. Janata Co-Operative Urban Bank Ltd.,
Minerva Complex, S.D. Road,Secunderabad.

We have audited the attached Balance Sheet of M/s. A.P. Janata Co-operative Urban Bank Ltd. as at **31-03-2026** 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 **31st March 2026** and

ii) In the case of the Profit and Loss Account of the Profit for the year ended on that date.

Place : Secunderabad
Date : 25.06.2026
UDIN : 26205252FYBDSM7991

For RAMESH ATHASNIYA & CO.
Chartered Accountants
Firm Regn. No.007480S

Sd/-
Ravidutt Trivedi
Partner
M.No.205252

OFFICE : 5-9-1121, F-45 & 46. 1st Floor, Agarwal Chambers, King Kothi, Hyderabad - 500 001.
☎ : 040-23298399, 23235418, E-mail : info@raco.in URL : www.raco.in

RAMESH ATHASNIYA & CO.
CHARTERED ACCOUNTANTS

AUDITOR'S CERITICATE

We, M/s. Ramesh Athasniya & Co., Chartered Accountants duly authorized to conduct the statutory audit of M/s. A.P. Janata Co-operative Urban Bank Ltd., T.A. No.1472/1999 for the year 2025 - 2026 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 loans and advances amount shown in the Balance Sheet tallies with the total of the loans and advances shown against each member.
4. Board of Directors / Managing Committee Members of the Bank has appended a certificate of soundness about the loans and advances outstanding as on 31.03.2026.
5. The required provision was made for Standard Assets and Sub-standard Assets as on 31.03.2026.
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.
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 : 25.06.2026
UDIN : 26205252FYBDSM7991

For RAMESH ATHASNIYA & CO.
Chartered Accountants
Firm Regn. No.007480S

Sd/-
Ravidutt Trivedi
Partner
M.No.205252

OFFICE : 5-9-1121, F-45 & 46. 1st Floor, Agarwal Chambers, King Kothi, Hyderabad - 500 001.
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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 & 27890117, www.apjanatabank.com

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR 2025 - 2026

Sl. No.	Particulars	Schedule No	Receipts ₹	Payments ₹
	LIABILITIES			
1	Paid up Share Capital	A	20,42,200.00	27,77,400.00
2	Demand Deposits	B	1,46,08,96,529.87	1,46,24,68,734.44
3	Term Deposits	C	12,74,83,089.00	17,07,17,986.00
4	Other Liabilities	D	3,53,22,054.54	3,52,09,446.36
5	Reserves & Provisions	E	47,28,568.05	36,31,224.34
6	Profit & Loss Account		0.00	36,77,275.71
	ASSETS			
7	Cash at ATM / CRM		4,49,42,700.00	4,45,33,200.00
8	Balances with other Banks	F	1,63,49,15,928.36	1,60,92,68,384.90
9	Investments	G	24,90,56,250.00	24,69,33,650.00
10	Loans and Advances	H	32,60,14,133.31	30,92,05,718.03
11	Fixed Assets	I	42,291.00	0.00
12	Other Assets	J	9,32,72,159.46	9,34,52,357.53
13	**INCOME ACCOUNT**			
	Interest on Loans & Advances	K	3,67,55,747.00	
	Interest on Investments	L	66,06,659.63	
	Commission & Exchange	M	557.00	
	Other Income	N	21,66,990.10	
	Standard Assets Provision Written Back		60,940.00	
14	**EXPENDITURE ACCOUNT**			
	Interest on Deposits	O		3,12,57,367.00
	Staff Salaries & Allowances	P		34,76,146.00
	Operating Expenditure	Q		49,20,198.01
	Depreciation on Fixed Assets			42,291.00
	Depreciation on Investments			68,036.00
	NPAs Provision			7,56,764.00
	Provision for Income Tax			16,65,140.00
	Deferred Tax			(96,395.00)
15	**OPENING / CLOSING BALANCE**		56,98,815.00	60,40,688.00
	Grand Totals		**4,03,00,05,612.32**	**4,03,00,05,612.32**

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi
Partner
M.No. 205252

Place : Secunderabad
Date : 25.06.2026

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

T.A. No. 1472/1999

43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.
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BALANCE SHEET AS ON 31- 03 - 2026

Particulars	Schedule No.	As on 31.03.2026 ₹	As on 31.03.2025 ₹
CAPITAL & LIABILITIES			
Paid up Share Capital	A	**2,19,09,600.00**	2,26,44,800.00
Demand Deposits	B	**1,94,19,323.76**	2,09,91,528.33
Term Deposits	C	**30,23,35,213.00**	34,55,70,110.00
Other Liabilities	D	**14,75,722.67**	13,63,114.49
Reserves & Provisions	E	**1,98,18,291.47**	1,87,20,947.76
Total Capital & Liabilities		**36,49,58,150.90**	**40,92,90,500.58**
Net Profit / Profit after Tax		**35,01,346.72**	**36,77,275.71**
	Total	**36,84,59,497.62**	**41,29,67,776.29**
ASSETS			
Cash on Hand		**60,40,688.00**	56,98,815.00
Cash at ATM / CRM		**7,55,600.00**	11,65,100.00
Balances with other Banks	F	**2,20,47,278.72**	4,76,94,822.18
Investments	G	**9,45,97,250.00**	9,67,19,850.00
Loans and Advances	H	**24,13,52,837.19**	25,81,61,252.47
Fixed Assets	I	**2,80,016.74**	3,22,307.74
Other Assets	J	**33,85,826.97**	32,05,628.90
	Total	**36,84,59,497.62**	**41,29,67,776.29**
Contingent Liabilities i).DEAF Accounts with RBI		**1,01,545.88**	1,01,545.88
Significant Accounting Policies and Notes to Accounts	R		

Schedules referred to above form an integral part of the Balance Sheet

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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi
Partner
M.No. 205252

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

T.A. No. 1472/1999

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PROFIT AND LOSS ACCOUNT FOR THE YEAR 2025 - 2026

Particulars	Schedule No.	For the Year 2025 - 2026 ₹	For the Year 2024 - 2025 ₹
I INCOME			
Interest on Loans & Advances	K	**3,67,55,747.00**	3,67,83,506.00
Interest on Investments	L	**66,06,659.63**	63,82,370.20
Commission & Exchange	M	**557.00**	8,115.50
Other Income	N	**21,66,990.10**	18,07,789.59
Standard Assets Provision Written Back		**60,940.00**	0.00
	Total	**4,55,90,893.73**	**4,49,81,781.29**
II EXPENDITURE			
Interest on Deposits	O	**3,12,57,367.00**	3,00,82,068.00
Staff Salaries & Allowances	P	**34,76,146.00**	41,80,403.00
Operating Expenditure	Q	**49,20,198.01**	52,52,428.58
Depreciation on Fixed Assets		**42,291.00**	42,307.00
Standard Assets Provision		**0.00**	84,216.00
Depreciation on Investments		**68,036.00**	0.00
NPAs Provision		**7,56,764.00**	0.00
Total Expenditure		**4,05,20,802.01**	**3,96,41,422.58**
III Operating Profit (I - II)		**50,70,091.72**	53,40,358.71
Less :			
Provision for Income Tax		**16,65,140.00**	16,69,496.00
Deferred Tax		**(96,395.00)**	(6,413.00)
Profit after Tax		**35,01,346.72**	**36,77,275.71**
	Total	**4,55,90,893.73**	**4,49,81,781.29**
Significant Accounting Policies and Notes to Accounts	R		

Schedules referred to above form an integral part of the Profit and Loss Account

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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi
Partner
M.No. 205252

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

SCHEDULE - A — SHARE CAPITAL

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Receipts ₹	Total ₹	Payments ₹	Closing Balance as on 31.03.2026 ₹
	Authorised Share Capital 500000 Shares of Rs.100/- each	50000000.00				**50000000.00**
	Paid up Share Capital					
1	'A' Class Share Capital	22644800.00	2042200.00	24687000.00	2777400.00	**21909600.00**
	Total	22644800.00	2042200.00	24687000.00	2777400.00	**21909600.00**

SCHEDULE - B — DEMAND DEPOSITS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Receipts ₹	Total ₹	Payments ₹	Closing Balance as on 31.03.2026 ₹
1	Savings Bank Accounts	14088015.80	719115177.52	733203193.32	720745669.83	**12457523.49**
2	Current Accounts	6879930.53	741781352.35	748661282.88	741710084.61	**6951198.27**
3	Inoperative SB Accounts	23582.00	0.00	23582.00	12980.00	**10602.00**
4	Inoperative Current Accounts	0.00	0.00	0.00	0.00	**0.00**
	Total	20991528.33	1460896529.87	1481888058.20	1462468734.44	**19419323.76**

SCHEDULE - C — TERM DEPOSITS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Receipts ₹	Total ₹	Payments ₹	Closing Balance as on 31.03.2026 ₹
1	Fixed Deposits- Non Cumulative	169564119.00	61365176.00	230929295.00	94097470.00	**136831825.00**
2	Fixed Deposits- Cumulative	172939831.00	63616044.00	236555875.00	74224023.00	**162331852.00**
3	Recurring Deposits	3066160.00	2501869.00	5568029.00	2396493.00	**3171536.00**
	Total	345570110.00	127483089.00	473053199.00	170717986.00	**302335213.00**

SCHEDULE - D — OTHER LIABILITIES

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Receipts ₹	Total ₹	Payments ₹	Closing Balance as on 31.03.2026 ₹
1	Interest Payable	179025.00	21605551.00	21784576.00	21573515.00	**211061.00**
2	Dividend Payable	307088.00	2667217.00	2974305.00	2587175.00	**387130.00**
3	Sundry Creditors	25263.00	219475.00	244738.00	219306.00	**25432.00**
4	Banker's Cheques	52811.34	3802957.70	3855769.04	3843648.04	**12121.00**
5	Education Fund	432500.00	51213.00	483713.00	0.00	**483713.00**
6	TDS on FDs Interest & Dividends	270454.00	1270297.00	1540751.00	1288999.00	**251752.00**
7	Unclaimed BCs & DDs	60340.00	0.00	60340.00	0.00	**60340.00**
8	GST Payable	34055.84	385661.83	419717.67	387562.00	**32155.67**
9	ATM Issuer Transactions	0.00	3305800.00	3305800.00	3297800.00	**8000.00**
10	POS & E-Commerce Transactions	1577.31	2013882.01	2015459.32	2011441.32	**4018.00**
	Total	1363114.49	35322054.54	36685169.03	35209446.36	**1475722.67**

SCHEDULE - E — RESERVES & PROVISIONS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Receipts ₹	Total ₹	Payments ₹	Closing Balance as on 31.03.2026 ₹
1	Statutory Reserve Fund	13071559.00	919319.00	13990878.00	0.00	**13990878.00**
2	Admission Fee Reserve	23810.00	830.00	24640.00	0.00	**24640.00**
3	General Reserve	1043741.42	1091315.71	2135057.13	0.00	**2135057.13**
4	Provision for Standard Assets	645403.00	0.00	645403.00	60940.00	**584463.00**
5	Prov. for Audit Fee, Elect. & Bank Charges	79987.34	111163.34	191150.68	79987.34	**111163.34**
6	Provision for Income Tax	1669496.00	1665140.00	3334636.00	1669496.00	**1665140.00**
7	Provision for Gratuity	1187400.00	116000.00	1303400.00	821250.00	**482150.00**
8	Bad and Doubtful Debts Reserve	999551.00	0.00	999551.00	999551.00	**0.00**
9	Investment Depreciation Reserve	0.00	68036.00	68036.00	0.00	**68036.00**
10	Provision for NPAs	0.00	756764.00	756764.00	0.00	**756764.00**
	Total	18720947.76	4728568.05	23449515.81	3631224.34	**19818291.47**

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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi, Partner

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

SCHEDULE - F — BALANCES WITH OTHER BANKS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Payments ₹	Total ₹	Receipts ₹	Closing Balance as on 31.03.2026 ₹
1	C/A with TSCAB, Troop Bazar	4602672.15	500000.00	5102672.15	3500000.00	**1602672.15**
2	C/A with INDUS IND Bank, Sec.bad	10240799.30	392329220.67	402570019.97	396381991.33	**6188028.64**
3	C/A with IDBI Bank, Secunderabad	15351611.28	51338416.35	66690027.63	58509167.00	**8180860.63**
4	C/A with HDFC Bank, Lakdikapul	7038899.02	1055913655.75	1062952554.77	1059759237.14	**3193317.63**
5	C/A with AXIS Bank, Maredpally	10460840.43	109187092.13	119647932.56	116765532.89	**2882399.67**
	Total	47694822.18	1609268384.90	1656963207.08	1634915928.36	**22047278.72**

SCHEDULE - G — INVESTMENTS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Payments ₹	Total ₹	Receipts ₹	Closing Balance as on 31.03.2026 ₹
1	Government Securities	65665100.00	0.00	65665100.00	1501500.00	**64163600.00**
2	Mutual Funds - Liquid	30000000.00	246500000.00	276500000.00	246500000.00	**30000000.00**
3	FDs with IDBI Bank	1054750.00	433650.00	1488400.00	1054750.00	**433650.00**
	Total	96719850.00	246933650.00	343653500.00	249056250.00	**94597250.00**

SCHEDULE - H — LOANS AND ADVANCES

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Payments ₹	Total ₹	Receipts ₹	Closing Balance as on 31.03.2026 ₹
1	OD against FDs	14542967.85	75509408.45	90052376.30	81441977.20	**8610399.10**
2	Loans Against FDs	12977010.00	32823152.00	45800162.00	38550407.00	**7249755.00**
3	Secured Overdrafts	14711135.81	37375654.70	52086790.51	38320308.21	**13766482.30**
4	Gold Loans	46200874.00	83085597.00	129286471.00	67331247.00	**61955224.00**
5	Demand Loans	6255793.00	8165540.28	14421333.28	7454694.28	**6966639.00**
6	Term Loans	157102589.79	49147333.00	206249922.79	66353633.00	**139896289.79**
7	Personal Loans	5624827.02	4208039.00	9832866.02	6963818.02	**2869048.00**
8	Staff Loans	715255.00	25853.00	741108.00	741108.00	**0.00**
9	Festival Advance to Staff	30800.00	120000.00	150800.00	111800.00	**39000.00**
10	DD/BC/Cheque Discount	0.00	18745140.60	18745140.60	18745140.60	**0.00**
	Total	258161252.47	309205718.03	567366970.50	326014133.31	**241352837.19**

SCHEDULE - I — FIXED ASSETS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Payments ₹	Total ₹	Receipts ₹	Closing Balance as on 31.03.2026 ₹
1	Furniture & Fixtures	191209.74	0.00	191209.74	42291.00	**148918.74**
2	Strong Room Civil Works	23363.00	0.00	23363.00	0.00	**23363.00**
3	Computer Equipments	104830.00	0.00	104830.00	0.00	**104830.00**
4	Vehicles	2905.00	0.00	2905.00	0.00	**2905.00**
	Total	322307.74	0.00	322307.74	42291.00	**280016.74**

SCHEDULE - J — OTHER ASSETS

S. No.	Particulars	Opening Balance as on 01.04.2025 ₹	Payments ₹	Total ₹	Receipts ₹	Closing Balance as on 31.03.2026 ₹
1	Stationery on Hand	6997.00	0.00	6997.00	2303.00	**4694.00**
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	341039.44	341039.44	341039.44	**0.00**
6	Interest receivable on Investments	1188672.59	4408154.01	5596826.60	4488413.59	**1108413.01**
7	Prepaid Insurance	41722.00	43556.00	85278.00	41722.00	**43556.00**
8	Advance Income Tax Paid	1657336.00	1690837.00	3348173.00	1669496.00	**1678677.00**
9	GST Receivable	8588.31	99149.65	107737.96	100704.00	**7033.96**
10	ATM Acquirer Transactions	13900.00	42841800.00	42855700.00	42702100.00	**153600.00**
11	IMPS Inward Transactions	0.00	43931426.43	43931426.43	43926381.43	**5045.00**
12	Deferred Tax Asset	6413.00	96395.00	102808.00	0.00	**102808.00**
	Total	3205628.90	93452357.53	96657986.43	93272159.46	**3385826.97**

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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi, Partner

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

STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

Schedule No.	Particulars	For the Year 2025 - 2026 ₹	For the Year 2024 - 2025 ₹
K	**Interest on Loans & Advances**		
	Interest on OD against FDs	14,68,720.00	22,12,538.00
	Interest on Gold Loans	67,37,265.00	55,70,242.00
	Interest on Demand Loans	14,02,668.00	9,96,760.00
	Interest on Term Loans	2,18,42,326.00	2,17,94,848.00
	Interest on Overdrafts	25,04,757.00	28,39,580.00
	Interest on Personal Loans	10,54,552.00	10,98,834.00
	Interest on Loan against FDs	15,51,800.00	18,09,595.00
	Interest on Cheque/DD/BC discounts	1,68,396.00	3,40,214.00
	Interest on Staff Loans	25,263.00	1,20,895.00
	Total	**3,67,55,747.00**	**3,67,83,506.00**
L	**Interest on Investments**		
	Int on FDs with Banks	45,313.00	76,676.00
	Interest on Govt. Securities	47,69,924.00	47,33,490.00
	Int on Mutual Funds	17,91,422.63	15,72,204.20
	Total	**66,06,659.63**	**63,82,370.20**
M	**Commission & Exchange**		
	Commission on BCs	557.00	8,081.50
	Commission on DDs	0.00	34.00
	Total	**557.00**	**8,115.50**
N	**Other Income**		
	Cheque Return Charges	1,63,254.00	1,57,455.00
	Cheque Book Charges	12,847.50	17,040.00
	Incidental Charges	7,96,957.49	4,36,102.26
	Folio/MICR/Service Charges	3,99,668.49	3,64,388.30
	Share Transfer Fee	500.00	240.00
	Locker Rent	81,800.00	92,300.00
	Processing Fee	5,26,108.28	5,18,687.00
	Nomination Fee	25,000.00	0.00
	Acquirer Trans Interchange Fee	1,60,854.34	2,21,577.03
	Total	**21,66,990.10**	**18,07,789.59**

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi Partner

Place : Secunderabad Date : 25.06.2026

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

STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

Schedule No.	Particulars	For the Year 2025 - 2026 ₹	For the Year 2024 - 2025 ₹
O	**Interest on Deposits**		
	Interest on Savings Bank Accounts	5,62,596.00	5,52,222.00
	Interest on FDs - Non Cumulative	1,47,55,563.00	1,57,88,883.00
	Interest on FDs - Cumulative	1,56,74,935.00	1,35,17,709.00
	Interest on Recurring Deposits	2,64,273.00	2,23,254.00
	Total	**3,12,57,367.00**	**3,00,82,068.00**
P	**Staff Salaries & Allowances**		
	Staff Salaries	34,64,846.00	41,65,603.00
	Staff Allowances	11,300.00	14,800.00
	Total	**34,76,146.00**	**41,80,403.00**
Q	**Operating Expenditure**		
	Rent	9,38,588.00	8,94,707.00
	Repairs & Maintenance	2,02,712.64	1,52,458.44
	Entertainment Expenses	84,567.00	94,134.00
	Conveyance	1,45,990.00	1,65,603.00
	Printing, Stationery & Xerox	93,070.14	84,274.80
	Lighting	3,29,496.15	3,89,686.94
	Telephone, Telegram & Postage	72,092.08	66,956.66
	DICGC Premium	4,32,872.69	4,15,627.20
	Insurance	2,10,809.00	2,54,579.00
	Rates and Taxes	9,200.00	3,090.00
	Publicity, Advertisement & Subscriptions	1,95,301.80	1,91,598.00
	Meeting Expenses	2,02,891.83	3,09,927.96
	Director's Sitting Fee	2,80,000.00	3,45,000.00
	Clg & Service Charges	23,798.82	36,981.48
	Pooja Expenses	23,843.00	23,428.00
	Miscellaneous Expenses	1,83,236.00	1,85,664.80
	Election Expenses	44,294.00	0.00
	Honorarium to Chairman	5,05,000.00	5,40,000.00
	Audit Fee	1,21,017.82	1,21,869.50
	Education Fund	51,213.00	53,943.00
	Ex - Gratia to Staff	2,69,500.00	3,04,800.00
	Gratuity to Staff	1,16,000.00	1,32,650.00
	Goods and Services Tax	99,191.31	1,18,848.61
	ATM, RuPay Card & IMPS Transactions Fee	10,000.00	90,000.00
	Issuer Trans Interchange & Switching Fee	15,173.73	14,058.19
	Security Guards Expenses	2,60,339.00	2,62,542.00
	Total	**49,20,198.01**	**52,52,428.58**

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi Partner

Place : Secunderabad Date : 25.06.2026

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

SCHEDULE - R

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 and @10% on Sub-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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S

Sd/-
Ravidutt Trivedi
Partner
M.No. 205252

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

SCHEDULE - R

NOTES TO ACCOUNTS:-

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

Particulars	As on 31.03.2026	As on 31.03.2025
Total Capital Funds (Tier I + Tier II)	₹ 421.46	₹ 421.06
Total Risk-weighted Assets	₹ 2195.02	₹ 2301.23
Percentage of Capital Funds to Risk-weighted Assets (CRAR)	19.20%	18.30%
Movement of CRAR	+0.90%	-3.23%

2. Investments :-

SLR Investments As on 31.03.2026 (₹ in Lakhs)

Particulars	Book value	Face value	Market value
Government Securities			
a). Held to Maturity (HTM)	₹ 526.57	₹ 526.90	₹ 521.75
b). Held for Trading (HFT)	–	–	–
c). Available for Sale (AFS)	₹ 115.07	₹ 115.00	₹ 114.39
Total	₹ 641.64	₹ 641.90	₹ 636.14

Issuer Composition of Non SLR Investments As on 31.03.2026 (₹ 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	₹4.34	–	–	–
4	Mutual Funds - Debt	₹300.00	–	–	–
5	Others	Nil	–	–	–
6	Provision Held towards Depreciation	Nil	–	–	–

Non-performing Non SLR Investment As on 31.03.2026

Particulars	Amount
Opening Balance	Nil
Additions during the year since 1st April	Nil
Reduction during the above period	Nil
Closing Balance	Nil
Total Provisions held	Nil

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

3. Advances against :-

Particulars	As on 31.03.2026	As on 31.03.2025
Real estate	Nil	Nil
Construction Business	Nil	Nil
Housing	₹ 404.13 Lakhs	₹ 392.94 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 31.03.2026	As on 31.03.2025
Average cost of deposits	9.41%	9.30%

7. NPAs : -

(₹ in Lakhs)

Particulars	As on 31.03.2026	As on 31.03.2025
Gross NPAs	₹ 75.68	Nil
Net NPAs	₹ 68.11	Nil
Movement in NPAs	+ ₹ 75.68	–
Gross NPAs % to total Loans and Advances	3.14%	Nil
Net NPAs % to total Loans and Advances	2.82%	Nil

8. Profitability : -

(₹ in Lakhs)

Particulars	As on 31.03.2026	As on 31.03.2025
Interest income as a percentage of working funds	11.77%	10.45%
Non-interest income as a percentage of working funds	0.60%	0.44%
Operating profit as a percentage of working funds	1.38%	1.29%
Return on Average Assets	0.87%	0.94%
Business (Deposits + Advances) per employee	₹ 703.88	₹ 694.14
Profit per employee	₹ 4.38	₹ 4.09

9. Provisions made towards :-

(₹ in Lakhs)

Particulars	During 2025 - 26	During 2024 - 25
NPAs	₹ 7.57	Nil
Depreciation in investments	₹ 0.68	Nil
Standard Assets	Excess provision of ₹ 0.61 Lakhs written back	₹ 0.84

10.Movement in provisions :-

(₹ in Lakhs)

Particulars	As on 31.03.2026	As on 31.03.2025
Towards NPAs	₹ 7.57	Nil
Towards depreciation on investments	₹ 0.68	Nil
Towards standard assets	₹ 5.84	₹ 6.45

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

11. Payment of DICGC Insurance Premium: -

Particulars	During 2025 - 26	During 2024 - 25
DICGC Insurance Premium paid	₹ 4,32,872.69	₹ 4,15,627.20
IGST on DICGC premium paid	₹ 77,917.08	₹ 74,812.89
Total paid to DICGC	₹ 5,10,789.77	₹ 4,90,440.09

12. Penalty imposed by RBI:-
No penalty imposed by RBI.

13. Restructured Accounts:-
No account restructured during the financial year 2025 – 26.

14. Sector-wise Advances : -

(₹ in Lakhs)

Particulars	As on 31.03.2026	As on 31.03.2025
Priority Sector	₹ 1940.71	₹ 1924.16
Non-Priority Sector	₹ 472.82	₹ 657.45
Total Loans and Advances	₹ 2413.53	₹ 2581.61

15. Depositor Education and Awareness Fund :-

The amount transferred to DEA Fund account total amounting to ₹ 1,01,545.88 is shown inthe Balance Sheet of the Bank under Contingent Liabilities and the details of balance of DEA Fund as on 31.03.2026 is as under:-

Particular	Current Year 31.03.2026	Previous Year 31.03.2025
a). Opening balance of DEA Fund as on 01.04.2025	₹ 1,01,545.88	₹ 1,01,545.88
b). Add: Amounts transferred to DEA Fund during the year 2025 - 26.	0	0
c). Less: Amounts reimbursed by DEA Fund towards claims during the year 2025 - 26.	0	0
d). Closing balance of DEA Fund as on 31.03.2026	₹ 1,01,545.88	₹ 1,01,545.88

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 : 25.06.2026

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S

Sd/-
Ravidutt Trivedi
Partner
M.No. 205252

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

STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2026

1). FURNITURE AND FIXTURES

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2025 ₹	Additions ₹	Balance as on 31.03.2026 ₹	Balance as on 01.04.2025 ₹	Rate	For the Year ₹	Balance as on 31.03.2026 ₹	**Balance as on 31.03.2026 ₹**	Balance as on 31.03.2025 ₹
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	6525	9.50%	0	6525	**343**	343
8	Executive Chair	4150		4150	3942	9.50%	0	3942	**208**	208
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	6412	9.50%	0	6412	**338**	338
12	4 Wheel Chairs	7400		7400	7030	9.50%	0	7030	**370**	370
13	4 Wheel Chairs	17404		17404	16534	9.50%	0	16534	**870**	870
14	Crompton Pedestal Fans	7680		7680	7296	9.50%	0	7296	**384**	384
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	19530	9.50%	2690	22220	**6,100**	8,790
19	Blue Star 8.5 Ton Ductable AC	203340		203340	132150	9.50%	19317	151467	**51,873**	71,190
20	9 Featherlite Chairs & Iron three seater	76528		76528	41336	9.50%	7270	48606	**27,922**	35,192
21	CCTV Surveillance System	42322		42322	30314	19.00%	8041	38355	**3,967**	12,008
22	2 Lloyd Inverter 1.5 Ton Split AC Units	52344		52344	14564	9.50%	4973	19537	**32,807**	37,780
		929285	**0**	**929285**	**738075**		**42291**	**780366**	**1,48,919**	**1,91,210**

2).STRONG ROOM CIVIL WORKS

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2025 ₹	Additions ₹	Balance as on 31.03.2026 ₹	Balance as on 01.04.2025 ₹	Rate	For the Year ₹	Balance as on 31.03.2026 ₹	**Balance as on 31.03.2026 ₹**	Balance as on 31.03.2025 ₹
1	Strong Room Civil Works	467250	0	467250	443887	3.17%	0	443887	**23,363**	23,363
		467250	**0**	**467250**	**443887**		**0**	**443887**	**23,363**	**23,363**

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi Partner

Place : Secunderabad Date : 25.06.2026

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

STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2026

3). COMPUTER EQUIPMENTS

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2025 ₹	Additions ₹	Balance as on 31.03.2026 ₹	Balance as on 01.04.2025 ₹	Rate	For the Year ₹	Balance as on 31.03.2026 ₹	**Balance as on 31.03.2026 ₹**	Balance as on 31.03.2025 ₹
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	56050	31.67%	0	56050	**2,950**	2,950
7	4 Lenovo V530 Desktops & Epson L3110 Printer	165000		165000	156750	31.67%	0	156750	**8,250**	8,250
8	Software Interface For ATM,RUPAY CARD,IMPS & Mobile App	375000		375000	356250	31.67%	0	356250	**18,750**	18,750
9	NCR SelfServ Recycler Machine/ATM	715000		715000	679250	31.67%	0	679250	**35,750**	35,750
10	Alltech 5KVA Online UPS	98000		98000	93100	31.67%	0	93100	**4,900**	4,900
11	SOPHOS XG106 Firewall Appliance & Security Software	49500		49500	47025	31.67%	0	47025	**2,475**	2,475
		2096615	**0**	**2096615**	**1991785**		**0**	**1991785**	**1,04,830**	**1,04,830**

4). VEHICLES

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2025 ₹	Additions ₹	Balance as on 31.03.2026 ₹	Balance as on 01.04.2025 ₹	Rate	For the Year ₹	Balance as on 31.03.2026 ₹	**Balance as on 31.03.2026 ₹**	Balance as on 31.03.2025 ₹
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**

	GRAND TOTAL	**3551253**		**3551253**	**3228945**		**42291**	**3271236**	**280017**	**322308**

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

For **RAMESH ATHASNIYA & CO.**
Chartered Accountants
Firm Regn No. 007480S
Sd/-
Ravidutt Trivedi Partner

Place : Secunderabad Date : 25.06.2026

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

Regd. No. TA 1472/1999

APPROPRIATION OF PROFIT FOR THE YEAR 2025 - 26

Operating Profit for the year 2025 - 26	:	**₹ 50,70,091.72**
Less: -		
Provision for Income Tax	:	₹ 16,65,140.00
Deferred Tax	:	₹ (96,395.00)
Profit after Tax (PAT) for the year 2025 - 26	:	**₹ 35,01,346.72**
Less:-		
Statutory Reserve Fund (25% of Profit)	:	₹ 8,75,337.00
Balance available for distribution	:	**₹ 26,26,009.72**
1).If Dividend declared @ 12% the amount payable is	:	₹ 26,09,423.00
2).Balance Profit to be transferred to General Reserve	:	₹ 16,586.72

(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

Sub: a) To note and ratify the Income and Expenditure for the year 2025 - 26.
b) To approve the Revised Budget for the year 2026 - 27.

(₹ in Lakhs)

Particulars	Budget for 2025 - 26	Actuals as on 31.03.2026	Variation (+ / -)	Budget approved for 2026-27 in last GB	**Proposed revised Budget for 2026 - 27**
Paid up Share Capital	**230.00**	**219.10**	**-10.90**	**220.00**	**215.00**
Deposits	**3900.00**	**3217.55**	**-682.45**	**3300.00**	**3200.00**
Savings Bank Accounts	**175.00**	124.69	**-50.31**	**100.00**	**100.00**
Current Accounts	**200.00**	69.51	**-130.49**	**50.00**	**60.00**
Term Deposits	**3525.00**	3023.35	**-501.65**	**3150.00**	**3040.00**
Investments	**800.00**	**945.97**	**145.97**	**650.00**	**650.00**
Loans and Advances	**2850.00**	**2413.53**	**-436.47**	**2500.00**	**2400.00**
INCOME					
Interest on Loans & Advances	**380.00**	367.56	**-12.44**	**335.00**	**335.00**
Interest on Investments	**65.90**	66.06	**0.16**	**55.00**	**55.00**
Commission & Exchange	**0.10**	0.01	**-0.09**	**0.05**	**0.05**
Other Income	**20.00**	21.67	**1.67**	**18.00**	**18.00**
Standard Assets Provision Written Back		0.61			
Total Income	**466.00**	**455.91**	**-10.09**	**408.05**	**408.05**
EXPENDITURE					
Interest on Deposits	**305.00**	312.58	**7.58**	**275.00**	**275.00**
Staff Salaries & Allowances	**47.00**	34.76	**-12.24**	**40.00**	**40.00**
Operating Expenditure	**53.00**	49.20	**-3.80**	**40.05**	**43.05**
Depreciation on Fixed Assets	**1.00**	0.42	**-0.58**	**1.00**	**1.00**
Provision on Standard Assets	**1.00**	0.00	**-1.00**	**0.00**	**0.00**
Depreciation on Investments		0.68			
NPAs Provision		7.57			
Total Expenditure	**407.00**	**405.21**	**-1.79**	**356.05**	**359.05**
Operating Profit	**59.00**	**50.70**	**-8.30**	**52.00**	**49.00**
Less :-					
Provision for Income Tax	**19.00**	16.65	**-2.35**	**17.00**	**16.00**
Deferred Tax		(0.96)	**-0.96**		
Profit after Taxes	**40.00**	**35.01**	**-4.99**	**35.00**	**33.00**

Sd/-
(G. HARIDHAR)
Chief Executive Officer

Sd/-
(PRADEEP KUMAR ROUT)
Chairman

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

Regd. No. TA 1472/1999

ABOUT YOUR BANK

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

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

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

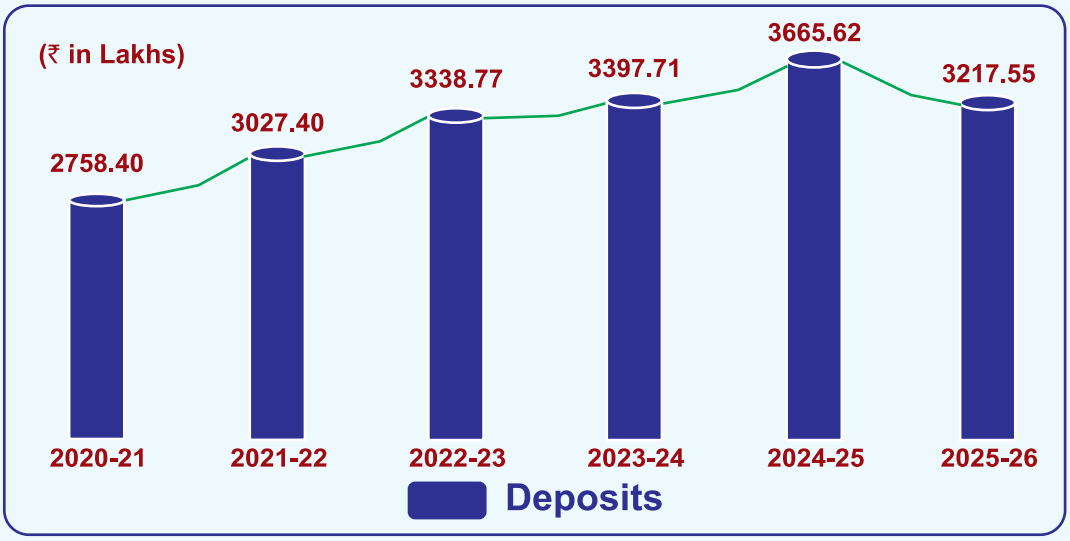
- Recurring Deposits
- Fixed Deposits - Monthly Interest
- Fixed Deposits - Quarterly Interest
- Fixed Deposits - Cumulative
- **Paying highest interest rate of 10.50% PA** to Super Senior Citizens, 10% PA to Senior Citizens and 9.50% PA to all others on 3 to 5 years period Fixed Deposits
- Deposits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

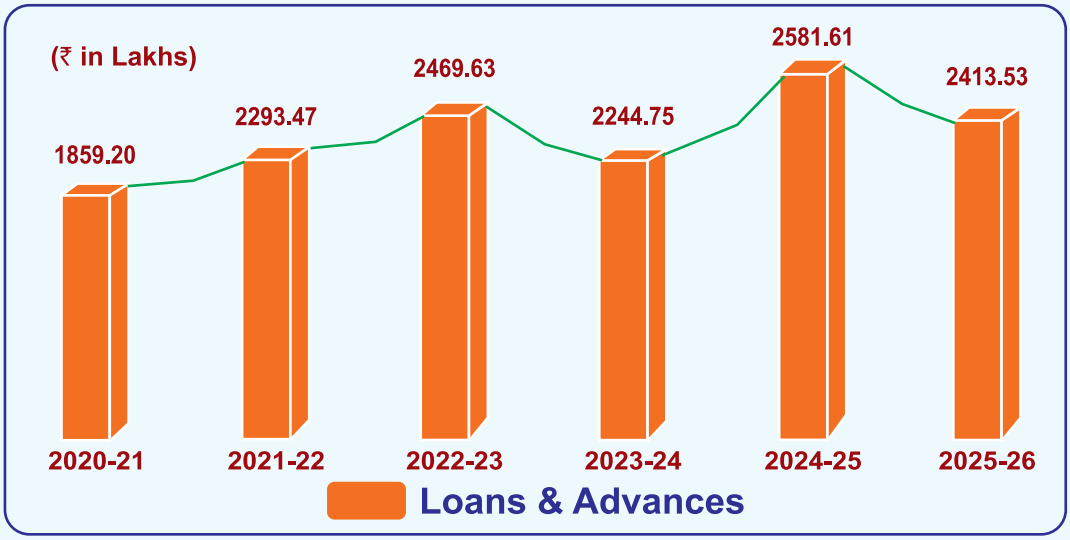
Loans

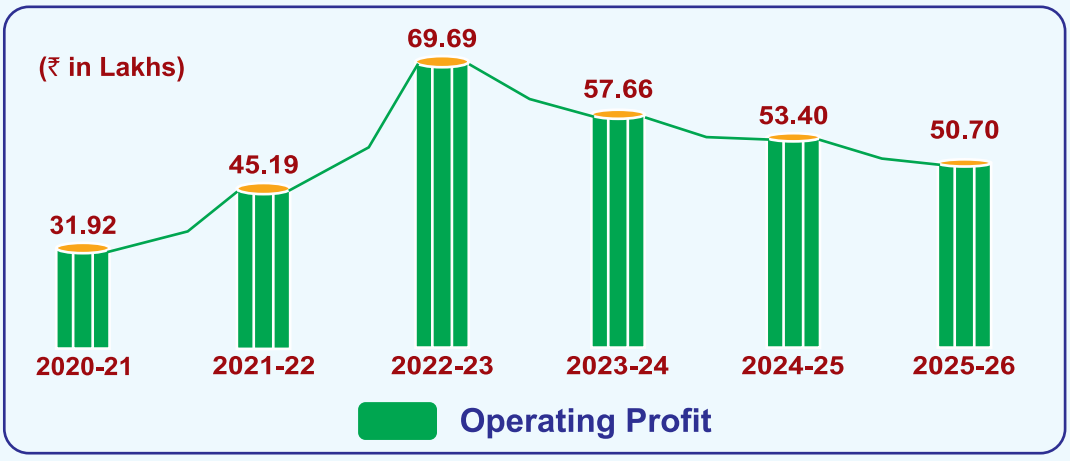
- Gold Loans
- Housing Loans
- Loan against Property
- Overdraft against Property
- Vehicle Loans
- Personal Loans
- Loans for all your needs viz. Children Education, Housing, Trade, Business, Travel, Marriage Expenses, Medical Expenses, purchase vehicles, etc.

NOTES

PERFORMANCE AT A GLANCE







Not to Scale

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

Estd : 1999

Regd. No. TA 1472/1999

PRESENT INTEREST RATES ON DEPOSITS

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%
3 years to 5 years	**10.00%**	**10.50%**	**9.50%**
Above 5 years	9.00%	9.50%	8.50%

DICGC

Deposit Insurance and Credit Guarantee Corporation (DICGC) insures deposits up to ₹ 5 lakh per depositor of a bank

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

is registered with DICGC

https://www.dicgc.org.in

Scan QR code to access DICGC website

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