

“స్వయం సతాయం - పరస్పర సతాయమే సతానార లక్ష్మ్యం”

శ్రీ మాతా మహాయోగి లక్ష్మణబికాయై నమః



42వే వార్షికో నవేదికో

(2024 - 2025)



శ్రీ మహాయోగి లక్ష్మమ్మ ఈ-ఆపరేటివ్ బ్యాంక్ లిమిటెడ్, నం. 72, ఆదోని.

Shree Mahayogi Lakshamma Co-op. Bank Limited, No. 72

(Registered under Andhra Pradesh Mutually Aided Co-Operative Societies Act, 1995)

Flower Bazar, ADONI-518301. (A.P.) Customer Care :8125910943

e-mail : ho@avvabank.com.

BANK TIMINGS (Business hours)	Week Days including Saturday	9-30 a.m. to 5-00 p.m.
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Branch at : AGRICULTURAL MARKET COMMITTEE, ADONI. Cell:9581856223

BANK TIMINGS (Business hours)	Week Days including Saturday	9-30 a.m. to 2-00 p.m. 3-00 p.m. to 5-00 p.m.
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Note : 2nd & 4th Saturday Holiday

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ఒక్కరి కోసం అందరు! అందరి కోసం ఒక్కరు!!

**కలకాలం మీ కలలకు సాకారం
ఇదే మన బ్యాంకు ఆశయం**



**శ్రీ మహాయోగి లక్ష్మమ్మ కో- ఆపరేటివ్ బ్యాంకు
అంటే నమ్మకము!**

సేవలు అందించడమే బ్యాంకు ఆశయము!!

వివరములు	ఖాతాదారులు	మొత్తము రూపాయలు
వాటాదారులు	15372	7.30 కోట్లు
డిపాజిట్‌దారులు	12484	223.37 కోట్లు
సేవింగ్స్, కరెంటు ఖాతాదారులు	32537	40.31 కోట్లు
ఋణ గ్రహీతలు	9081	183.86 కోట్లు
పెట్టుబడులు		105.60 కోట్లు
రిజర్వులు		21.26 కోట్లు
లాభాలు		2.08 కోట్లు
నికర నిరర్థక ఆస్తులు		12.98 కోట్లు
గోడ్రేజ్ లాకర్స్		732
మొత్తం ఖాతాదారులు		54102
మొత్తం వ్యాపారము		447.54 కోట్లు

పాలక వర్గ సభ్యులు :

శ్రీ రాచాపి రామయ్య గారు, Ex-MLA.
ఫౌండర్ ఛేర్మన్

బోర్డ్ ఆఫ్ డైరెక్టర్లు :

శ్రీ బాబ్జి లక్ష్మీ నారాయణరెడ్డి గారు, వైస్ ఛేర్మన్

శ్రీ సుభాష్ దినకర్ పాటిల్ గారు

శ్రీ జి.అశ్వత్థినారాయణ గారు

శ్రీ మూకం సుధాకర్బాబు గారు B.Com.

శ్రీ రాచాపి సుబ్బయ్య గారు M.Com.

శ్రీ ఆర్.గంగాధర గుప్త గారు CA.,L.L.B.

శ్రీ కె. ఆర్.శ్రీనివాసులు గారు, B.Com.
(Retd. Manager, Kotak Mahindra Bank.)

శ్రీ యస్. హనుమన్ అహ్మద్ గారు, B.Com.

శ్రీ నాగిరెడ్డి సురేష్ గుప్త గారు, B.Com.

శ్రీ ఆర్.యం. విద్యుత్ రెడ్డి గారు,

Board of Management Members

శ్రీ రాచాపి సుబ్బయ్య గారు - ఛేర్మన్ M.Com.

శ్రీ బాబ్జి లక్ష్మీ నారాయణరెడ్డి గారు, వైస్ ఛేర్మన్

శ్రీ యస్. హనుమన్ అహ్మద్ గారు, B.Com.,

శ్రీ జి. ఆంజనేయులు గారు, B.A., H.D.C.M.
(Rtd. Deputy Registrar of Co.Op. Societies)

శ్రీ యస్.వి.యస్. గుప్త గారు, M.Sc.,PHD.

IFS Code
UTIB0SAVB01



**శ్రీ మహాయోగి లక్ష్మమ్మ కో- ఆపరేటివ్ బ్యాంకు లో
డిపాజిట్టు ! మీ అభివృద్ధికి తాలిమెట్టు !!**

**అవేసేరోము లేన జుగము !
తేలకు మించిన భారము !!**

బ్యాంకులో లాకర్ సౌకర్యము కలదు

**భారతదేశంలో అన్ని ప్రదేశములకు
అతి తక్కువ కమిషన్ పై**

RTGS - NEFT సౌకర్యాలు

బంగారు నగేల తాకట్టుపై రూ. 100/-కి

రూ. 0.83 (10%) వడ్డీతో వెంటనే అప్పు మంజూరు చేయబడును.

1 గ్రాముకు (24 కారెట్ల విలువ) రూ. 6300/- చాప్పీసే

అప్పు మంజూరు చేయబడును.

డిపాజిట్ల మీద వడ్డీ రేట్లు

కాలపరిమితి	ప్రస్తుత వడ్డీరేట్లు	సీనియర్ సిటిజన్ లకు 0.60% ఎక్కువ
30 రోజుల నుండి 46 రోజుల లాపు	3.40 %	3.40 %
46 రోజుల నుండి 91 రోజుల లాపు	4.15 %	4.15 %
91 రోజుల నుండి 1 సం॥ లాపు	5.40%	6.00%
1 సం॥ నుండి 2 సం॥లాపు	7.40%	8.00 %
2 సం॥ నుండి 3 సం॥ లాపు	7.80%	8.40 %
3 సం॥ నుండి 5 సం॥ వరకు	8.05%	8.65 %
5 సం॥ పై నుండి 7 సం॥ వరకు	7.90%	8.50%
7 సం॥ ఆ పైన	6.15 %	6.75 %

పెద్ద మొత్తములో డిపాజిట్ నకు కాల పరిమితి వడ్డీ శాతం సీనియర్ సిటిజన్ లకు వడ్డీ శాతం

రూ.25 లక్షల నుండి 50 లక్షల లోపు	1సం.నకు	7.55%	8.15%
రూ.50 లక్షల మరియు అంతకన్న ఎక్కువ	1సం.నకు	7.80 %	8.40 %

బ్యాంకు ఖాతాదారులకు నామినేషన్ సదుపాయము కలదు.

డిపాజిట్లపై TDS

భారత ప్రభుత్వము డిపాజిట్లపై ప్రతి సంవత్సరము వచ్చు వడ్డీ రూ॥ 50,000/-, సీనియర్ సిటిజన్లకు రూ॥ 1,00,000/- దాటినచో దానిపై **TDS** చెల్లించవలెనని చట్టము చేసినది. ఫిక్స్డ్ డిపాజిట్లపై రికరింగ్ డిపాజిట్లపై వచ్చు వడ్డీ ఇందులో చేర్చినారు. పాన్ కార్డు కలిగిన వారికి 10% చొప్పున పాన్ కార్డు లేని వారికి 20% చొప్పున **TDS** కట్టవలసియుండును. పాన్- ఆదార్ లింకు చేయనిచో 20% **TDS** వర్తించును. కావున మన బ్యాంకు డిపాజిట్ దారులు ఇందుకు సహకరించవలసినదిగా కోరుచున్నాము. ఇన్ కమ్ ట్యాక్స్ పరధిలోకి రాని వారు ఫారమ్ 15 G లేదా ఫారమ్ 15 H తప్పని సరిగా బ్యాంకువారికి సమర్పించవలెను. ఈ ఫారమ్ 15 G & 15 H ను ఇన్ కమ్ ట్యాక్స్ డిపార్టుమెంట్ వారికి బ్యాంకు వారు తప్పనిసరిగా పంపవలసివుంటుంది.



**Shree Mahayogi Lakshamma
Co-op.Bank Limited, No.72, Adoni.**

ಬ್ಯಾಂಕ್ ನೆಂದು ಋಣ ವರ್ಧಕಮುಲ

Loans & Advances Interest Rates WEF: 01-03-2025

S.No.	Existing Int.Rate	Loan Facility	Proposed Rateof Interest
1	12	OD/TL Against LIC Policies	10.5
2	11	Smal Gold Loan	10
3	11	OD Against Gold 5 Las & Above	10.5
4	11	Big Gold Loan upto 5 Lacs	10.5
5	12	Big Gold LoanAbove 5 Lacs	11
6	11	OD Against Property (Mrk Yard)	10
7	12	OD Against Property (Others)	11
8	13	TL Against Mortgage	12.5
9	10	Avva Housing Loan	9.5
10	12	OD/TL Against NSC/KVP/IVP	11



శ్రీ మహాయోగి లక్ష్మమ్మ కౌ-ఆపరేటివ్ బ్యాంక్ లిమిటెడ్, నెం. 72,

ఆదోని-518301. (ఆం.ప్ర.)

సర్వసభ్య సహకృత నోట్సు

బ్యాంకు యొక్క వార్షిక మహాజన సభ తేది : 25-07-2025 శుక్రవారము
సాయంత్రం గం॥ 5-00 ని॥లకు ఆదోనిలో బ్యాంకు భవనపు రెండవ అంతస్తు ఆవరణమునందు
జరుపుటకు ఏర్పాటు చేయడమైనది. సభ్యులందరూ హాజరు కావలసినదిగా కోరడమైనది.



1. 2024-25 సం॥పు బ్యాంక్ అకౌంట్స్ M/s.B.A. Pradeep Kumar & Co, చార్జ్డ్ అకౌంటెంట్ -అనంతపురం వారి ద్వారా ఆడిట్ చేయబడిన బ్యాంకు అకౌంట్స్ మరియు ఆడిట్ రిపోర్టు ఆమోదించుట.
2. 2024-25 సం॥పు నికర లాభమును బ్యాంకు బై లా నం. 40 ప్రకారము పంపిణీ చేయుట గురించి.
3. 2024-25 సం॥పు అంచనా బడ్జెట్టుకు మించిన ఖర్చులను అనుబంధ బడ్జెట్టుగా ఆమోదించుట గురించి.
4. 2025-26 సం॥పు ఆదాయ-వ్యయముల బడ్జెట్టు ఆమోదించుట గురించి.
5. శ్రీ గట్టు మురళి కుమార్ C.E.O. ను పదవి నుంచి తొలగించడం జరిగినది.
6. శ్రీ R.M. వీరుపాక్ష రెడ్డి గారిని కో ఆప్షన్ ద్వారా బ్యాంకు యొక్క డైరెక్టరుగా నియమించుట ,
7. 2024-25 అర్థిక సంవత్సరానికి డివిడెండ్ గురించి ప్రకటించుట.
8. చైర్మన్ గారిచే ప్రవేశ పెట్టబడు లేదా ఆమోదించబడు ఇతర విషయములు గురించి.

గమనిక ; వాటాదారులకు విన్నపం : మీరు సర్వసభ్య సమావేశం హాజరు సమయమున మీ ఆధార్, పాన్ కార్డు, కాపిలను మరియు 2 పాస్ పోర్ట్ సైజు ఫోటోలను తీసుకురాగలరని మనవి.

ఆదోని: 518 301
తేది: 08/07/2025

Sd/-
ఇట్లు, పాలకవర్గ సమ్మతిని
అసిస్టెంట్ చీఫ్ ఎగ్జిక్యూటివ్ ఆఫీసర్

- II. 2024-2025 సంవత్సరపు ఆడిటోరిపోర్టు ఆమోదించుట మరియు 2024-2025 వ సంవత్సరపు నిఖర లాభమును బ్యాంకు బైలా నం. 40 ప్రకారము బ్యాంకు పాలక వర్గమువారు పంపిణీ మంజూరు చేయుచూ మాహాజనసభ ఆమోదము కొరకు ప్రతిపాదించడమైనది.

Profit and Loss Account	2,08,05,025.82
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వివరములు		కేటాయించిన శాతము	పంచ మొత్తము రూ.
S No	Funds	Allocation %	Allocated Amount
1	Reserve Fund	25%	5201000
2	Deficit Cover Fund	10%	2100000
3	Reserve for Bad and Doubtful Debts	10%	2080000
4	Building Fund	1%	208000
5	Reserve for Building Maintenance Fund	1%	208000
6	Common Good Fund	3%	624000
7	Co Operative Education Fund	0%	2500
8	Divident Equalization Fund	10%	2080000
9	Divident on Rs.7,29,83,649.00	35%	7298364
10	Investment Fluctuation Fund	3%	624000
11	Balance transferred to Deficit Cover Fund	2%	379161.82
	Net Profit	100%	20805025.82

- III. 2025-2026 సంవత్సరపు బడ్జెట్టు కేటాయింపునకు ఈ క్రింద కనబరచిన విధముగా పాలక వర్గమువారు మంజూరు చేయుచూ మాహాజన సభ ఆమోదము కొరకు సిఫారసు చేసినారు.

SNO	INCOME PARTICULARS	Actual Income 31.03.2025	Estimated income 2025-26
1	Int received on loans	20,07,65,123.74	24,00,00,000.00
2	int received investments	2,49,11,634.00	3,00,00,000.00
3	int received on Govt Securities	4,29,91,922.00	5,00,00,000.00
4	interest received on Debt Funds Investments	1,49,42,255.57	1,80,00,000.00
5	Books & Forms, Chq Book Charges	13,40,079.62	20,00,000.00
6	other income	1,11,40,707.57	1,40,00,000.00
	TOTAL	29,60,91,722.50	35,40,00,000.00

ANNUL EXPENDITURE BUDGET

SNO	EXPENDITURE PARTICULARS	ACTUAL EXPENDITURE 31.03.2025	ESTIMATED EXPENDITURE 2025-26
1	Interest on deposits	18,08,71,681.78	20,80,00,000.00
2	BANK CONTRIBUTION TO STAFF PF	10,47,518.00	11,00,000.00
3	ESTABLISHMENT	4,12,166.50	4,50,000.00
4	SUBSTAFF UNIFORM AC	8,300.00	10,000.00
5	BASIC PAY	75,30,909.00	86,60,000.00
6	D A PAY	18,82,851.00	21,70,000.00
7	H R A	10,91,956.00	12,60,000.00
8	STAFF OTHER ALLOWANCES	2,53,927.00	2,90,000.00
9	Staff Welfare Fund	57,460.00	70,000.00
10	SALARY OTHERS	32,15,104.00	40,00,000.00
11	PF ADMINISTRATIVE EDLI CHARGES	51,527.00	60,000.00
12	STAFF GRATUITY	1,40,748.00	1,60,000.00
13	RENT & TAXES	42,960.00	50,000.00
14	OFFICE LIGHTING EXPENSES	5,88,301.00	6,80,000.00
15	TAXES & REGISTRATION	77,278.00	90,000.00
16	GST PAID	11,20,503.17	12,00,000.00
17	ACCOUNT BOOKS & PRINTING CHARGES	2,54,055.00	2,90,000.00
18	STATIONARY	3,61,468.40	4,20,000.00
19	ADVERTISEMENT	5,83,070.01	6,70,000.00
20	BOARD OF DIRECTORS SITTING FEE	5,82,000.00	6,70,000.00
21	AUDIT FEES	2,95,000.00	3,40,000.00
22	LEGAL CHARGES	2,13,764.00	2,50,000.00
23	TELEPHONE TELEGRAMS	91,227.50	1,00,000.00
24	POSTAGE	1,48,870.00	1,70,000.00
25	COMPUTER MAINTENANCE	1,25,858.00	1,40,000.00
26	FIREWALL CYBERROAM	78,000.00	90,000.00
27	ATM CARDS AND MAINTANCE	4,60,659.00	5,30,000.00
28	COMPUTER EXPENSES	74,902.00	90,000.00
29	ELECTRICAL MAINTENANCE	2,870.00	10,000.00
30	SOFTWARE MAINTENANCE	5,28,000.00	6,10,000.00
31	SECURITY MAINTENANCE	4,44,000.00	5,10,000.00
32	AMC FOR LIFT	75,115.00	90,000.00
33	REPAIRS AND MAINTAINANCE	6,07,022.52	7,00,000.00
34	INSURANCE PAID	10,02,623.94	11,50,000.00
35	DICGC INSURANCE PAID	32,14,066.80	37,00,000.00
36	BAD DEBTS WRITTEN OFF	1,24,79,367.18	0.00
37	FEES & CHARGES	4,59,135.71	5,30,000.00
38	GENERATOR EXPENSES	52,903.00	60,000.00
39	INCOME TAX PAID	19,393.48	20,000.00
40	TRAINING FEES	15,930.00	20,000.00
41	ELECTION EXPENSES	3,750.00	-
42	LOAN RECOVERY EXPENCES	43,870.00	50,000.00
43	APPRAISING CHARGES	750	-
44	BUSINESS EXPENSES	6,10,381.50	7,00,000.00
45	REMMUNARATION PAID TO CHAIRMAN	3,90,000.00	6,00,000.00
46	TRAVELLING ALLOWANCE	1,65,183.02	3,00,000.00

47	TRAVELLING EXPENSES	1,42,952.30	6,00,000.00
48	COMM PAID TO LDD AGENTS	26,80,611.00	40,00,000.00
49	CONVEYANCE	6,10,746.00	7,00,000.00
50	PAPER & PERIODICALES	2,420.00	3,000.00
51	VEHICLE MAINTENANCE	1,51,477.48	1,70,000.00
52	GIFT ARTICLES	51,74,389.47	59,00,000.00
53	EXCH COMM PAID BY BANK	2,47,564.91	2,80,000.00
54	NAFCUB NEW DELHI	60,000.00	70,000.00
55	AP STATE COOP BANKS FED FEE	70,000.00	80,000.00
56	MISCELLANEOUS EXPENSES	1,20,069.00	1,40,000.00
57	DONATIONS	1,11,206.00	1,30,000.00
58	MEDICAL ALLOWANCE	1,835.00	2,000.00
59	POOJA EXPENSES	1,05,743.00	1,20,000.00
60	GENERAL BODY EXPENSES	93,748.00	1,10,000.00
61	IMPS Maintenance	1,20,000.00	1,40,000.00
62	POS - OTHER FEE A/C	22,403.13	30,000.00
63	IMPS FEE NPCI	3,107.64	4,000.00
64	CYBER SECURITY AUDITE FEE	1,00,000.00	1,20,000.00
65	REMMITTANCE CHARGES	1,69,400.00	1,90,000.00
66	BUSINESS PROMOTION	7,50,000.00	8,60,000.00
67	PROFESSION CHARGES	3,52,015.00	4,00,000.00
68	AMC FOR OFFICE APPLIANCES	1,01,949.14	1,20,000.00
69	AP CHIEF MINISTERS RELIEFT FUND	5,00,000.00	5,80,000.00
70	HOSPITALISATION CHARGES	1,27,710.00	1,50,000.00
71	SOFTWARE SUBSCRIPTION	5,11,956.10	5,90,000.00
72	CLEANING AND SANITARASING	50,508.00	60,000.00
73	PREMIUM PAID ON GOVT SEC (AMORTISATIO	16,94,378.00	10,50,000.00
74	PROVISION FOR NPA	1,29,00,000.00	1,32,41,000.00
75	INTEREST RECEIVABLE ON INVESTMENT	32,04,564.00	36,00,000.00
76	Deferred Tax	30,83,200.00	35,00,000.00
77	Provision for Income Tax	2,02,46,317.00	3,10,00,000.00
78	Total Expenditure	27,52,86,696.68	30,90,00,000.00
79	Net Profit	2,08,05,025.82	4,50,00,000.00
80	Total Income	29,60,91,722.50	35,40,00,000.00

- IV.** 2024-2025 సంవత్సరపు బడ్జెట్ అంచనా కంటే ఈ క్రింది కనబరచిన పద్దులలో అధికముగా ఖర్చు అయినందున సదరు అదనపు ఖర్చులను పాలకవర్గమువారు ఆమోదిస్తూ మహాజన సభ ఆమోదము కొరకు సిఫారసు చేసినారు.

Over Spent 2024-2025

		In Rupees	In Rupees	In Rupees
SNO	Particulars	Actual spent	Budget Allotment	Amount Over spent
		2024-25	2024-25	2024-25
1	OFFICE LIGHTING EXPENSES	5,88,301.00	5,50,000.00	-38,301.00
2	RENT & TAXES	77,278.00	50,000.00	-27,278.00
3	ACCOUNT BOOKS & PRINTING CHARGES	2,54,055.00	2,00,000.00	-54,055.00
4	STATIONARY	3,61,468.00	2,00,000.00	-1,61,468.00
5	POSTAGE	1,48,870.00	1,25,000.00	-23,870.00
6	SOFTWARE MAINTENANCE	5,28,000.00	4,25,000.00	-1,03,000.00
7	REPAIRS AND MAINTAINANCE	6,07,022.00	4,00,000.00	-2,07,022.00
8	CONVEYANCE	6,10,746.00	5,00,000.00	-1,10,746.00
9	EXCH COMM PAID BY BANK	2,47,565.00	50,000.00	-1,97,565.00
10	AP STATE COOP BANKS FED FEE	70,000.00	60,000.00	-10,000.00
11	DONATIONS	1,11,206.00	1,00,000.00	-11,206.00
12	POOJA EXPENSES	1,05,743.00	75,000.00	-30,743.00
13	REMMITTANCE CHARGES	1,69,400.00	80,000.00	-89,400.00
14	Premium Paid on Govt .Sec	16,94,378.00	13,00,000.00	-3,94,378.00
15	BUSINESS PROMOTION	7,50,000.00	1,20,000.00	-6,30,000.00
16	PROFESSION CHARGES	3,52,015.00	30,000.00	-3,22,015.00
		66,76,047.00	42,65,000.00	-24,11,047.00

2024-2025 వ సంవత్సరపు బ్యాంకు యొక్క 42వ వార్షిక సర్వసభ్య సమావేశములో ఛేర్మన్ నివేదిక

గౌరవనీయులైన సభ్యులకు హృదయపూర్వక అభినందనములు.

తేది 31-03-2025 తో అంతముగు 2024-2025 సంవత్సరమునకు మన బ్యాంకు యొక్క **42వ వార్షిక పరిపాలన నివేదికను** ఈ మహాజన సభకు సమర్పించుటకు మిక్కిలి సంతోషించుచున్నాను.

మన బ్యాంకు సభ్యుల, ఖాతాదారుల అవసరాలకు తగినట్లుగా సేవలు అందిస్తూ వారి సహకారాలతో మన బ్యాంకు విజయవంతముగా **42** సంవత్సరములు పూర్తి చేసుకొని **43వ** సంవత్సరములోకి ప్రవేశించామని మరియు అభివృద్ధి పథములో నడుస్తున్నదని తెలియజేయుటకు సంతోషిస్తున్నాను.

ఈ ఘన విజయానికి సభ్యులు, ఖాతాదారులు, పట్టణ మరియు ఆదోని నాలుగు ప్రక్కల విస్తరించి నటువంటి పల్లె ప్రజలు మరియు శ్రేయోభిలాషులు అందించిన ప్రోత్సాహము ప్రశంసనీయము. బ్యాంకు ప్రగతి పురోగమనమునకు కారణమైన వారందరికి పాలకవర్గము వారి తరపున నా హృదయ పూర్వక ధన్యవాదములు.

మన బ్యాంకు ఎప్పటివలనే రాష్ట్ర ప్రభుత్వం వారిచే నియమించిన నిపుణుల కమిటీ, రిజర్వుబ్యాంకు, రాష్ట్ర సహకార శాఖ మరియు ఎ.పి. సహకార అర్బన్ బ్యాంకుల ఫెడరేషన్ వారి సూచనలు, సలహా సంప్రదింపులతో, వృత్తి కౌశల్యంతో పనిచేస్తూ పర్యవేక్షక సంస్థలు (రెగ్యులేటరీ ఏజెన్సీస్) మన బ్యాంకుపై ఉంచిన సదభిప్రాయాన్ని నిలుపుకొనగలిగినామని సభ్యులకు తెలియపరచుటకు ఆనందించు చున్నాను.

మన బ్యాంకు స్థాపించిన నాటి నుండి లాభాల బాటలో నడుస్తూ 2024-25 సం॥ నకు రూ. 2.08 కోట్ల నికర లాభమును ఆర్జించినామని తెలుపుటకు సంతోషిస్తున్నాము, ప్రస్తుతము గవర్నమెంట్ మరియు కార్పొరేట్ బ్యాంకులలో ఇంప్లిమెంట్ అవుతున్న **RTGS, NEFT, U.P.I., IMPS, ATM - Rupay Card, Swipe CTS Clearing**, వంటివే కాకుండా ఇతరములైన వివిధ సేవలను మన బ్యాంకు అందించుచున్నది.

బ్యాంకు పాలకవర్గము మరియు సిబ్బంది కలసికట్టుగా పనిచేస్తూ, శ్రీ మహాయోగి లక్ష్మమ్మ అవ్వ ఆశీర్వాదముతోనూ, మీ అందరి మరియు ఖాతాదారుల సలహాలతో పనిచేసినట్లయితే ఎటువంటి విజయాలైన సాధించవచ్చునని మన అనుభవాలు ఋజువు చేస్తున్నాయి. ఈ స్ఫూర్తితోనే మనమందరము ఎల్లవేళలా ముందుకు పయనిద్దాము.

1. Statutory Audit :

గత సంవత్సరము జరిగిన మహాజన సభ తీర్మానాల ప్రకారము M/s. Pradeep Kumar &Co., Chartered Accountants, Ananthapur, వారు సదరు 2024-2025 సంవత్సరమునకు మన బ్యాంకు ఖాతాలు తనిఖీచేసి, సకాలములో ఆడిట్ రిపోర్టును ఇచ్చి, బ్యాంకుకు లాభాలు వచ్చినట్లు ధృవీకరించి, ఈ ఆడిట్ రిపోర్టు మరియు వాటి స్టేట్మెంట్స్ 31-03-2025 వరకు అన్నియు మీ ఆమోదము కొరకు మీ ముందు ఉంచడమైనది. అలాగే 2025-26 సం.నకు బ్యాంకు ఖాతాలు తనిఖీ చేయుట మరియు ఆడిట్ చేయుటకు M/s. Pradeep Kumar &Co , Chartered Accountants వారిని కొనసాగించుటకు తీర్మానం ప్రవేశ పెట్టబడినది.

2. DEPOSITS

(Rupees in Lakhs)

	As on 31.03.2025	As on 31.03.2024
a) Demand Deposits		
saving Deposit :	3197.64	3480.32
Current Deposit	832.75	1055.39
b) Time Deposits	22337.27	22132.53
Total	26367.66	26668.24

3. LOANS AND ADVANCES TO MEMBERS

(Rupees in Lakhs)

		As on 31.03.2025	As on 31.03.2024
SNO	UNSECURED LOANS		
1	Hypothecation Surety Loans	0	0
2	U.S.A Loans	3.18	5.88
3	Avva Retail Trade Loans	0.49	0.79
SNO	SECURED LOANS		
1	Overdraft	4951.81	5413.9
2	Mortgage Loan	4390.62	4179.74
3	Staff Loan	61.6	92.48
4	Cold Storage Loan	1242.49	656.26
5	LIC Loan	29.83	18.1
6	Jewellery Loan	5626.48	4222.08
7	Ware House Loan	1135.62	2030.49
8	Avva Housing Loan	700.34	749.07
9	All Deposit Loan	243.4	182.15
	TOTAL	18385.86	17550.94

As on 31-03-2025 As on 31-03-2024

4.	Directors Loans	Nil	Nil
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ముఖ్యముగా బంగారు మీద అప్పులు మరియు వేర్ హౌస్ అప్పులు రెండు విరివిగా ఇవ్వడము జరుగుచున్నది. అప్పులు ఇవ్వడం కొరకు మొదటి అంతస్తు నందు ప్రత్యేకమైన కౌంటర్ను ఏర్పాటు చేయడము జరిగినది. వేర్ హౌస్ అప్పులు మార్కెట్ యార్డ్ బ్రాంచిలో ఇవ్వడము జరుగుచున్నది.

5. ఈ సంవత్సరము అక్టోబరు లో బ్యాంకు చైర్మన్ శ్రీ రాచోటి రామయ్య మరియు B.O.M. చైర్మన్ శ్రీ రాచోటి సుబ్బయ్య గారు మరియు కమిటి వాళ్ళ కొత్త గా ఆలోచనలు చేసి రికవరీ ప్లాన్ ను రికవరీ కమిటి కి ఇచ్చి అసిస్టెంట్ సి.ఈ.ఒ గారి అధ్వర్యంలో రికవరీ ప్రారంభించగా సెప్టెంబరు లో ఉన్న రూ.17.10 కోట్ల N.P.A. లు రికవరీ చేస్తే మార్చి 2025 నాటికి N.P.A. లు రూ. 12.98 కోట్లకు మిగిలినది.

5. NPA AS ON

(Rupees in Lakhs)

NPA AS ON	31-03-2025	31-03-2024
NPA GROSS	1298.15	1650.42
Gross NPA Percentage	7.06%	9.40%
Net NPA Percentage	0.78%	3.70%

6. INVESTMENTS (పెట్టుబడులు)

A. ఇతర బ్యాంకులలో కరెంట్ అకౌంట్లో డిపాజిట్లు (As On 31-03-2025) **Rs.15,53,47,000.42**

B.Statement Showing Investment /Deposit

S.No.	FIXED DEPOSITS WITH OTHER BANKS	Balances As on 31-03-2025	Balances As on 31-03-2024
1	Karur Vysya Bank		1,75,00,000.00
2	IDBI Bank	2,00,01,000.00	4,00,01,000.00
3	APGB Bank	8,06,00,000.00	9,59,00,000.00
4	FD Wth Axis Bank	2,00,00,000.00	4,00,00,000.00
5	Punjab National Bank	6,00,00,000.00	2,01,00,000.00
6	Canara Bank	-	25,00,000.00
7	HDFC Bank	-	2,00,00,000.00
8	City Union Bank Ltd	6,00,00,000.00	4,00,00,000.00
9	Bank of Baroda	-	25,00,000.00
10	Bandhan Bank	3,00,00,000.00	2,00,00,000.00
11	D C B	3,00,00,000.00	-
	Total	30,06,01,000.00	29,85,01,000.00

C.Statement Showing Other Deposits

S.No.	Type of Other Deposits	Balances As on 31-03-2025	Balances As on 31-03-2024
1	Telephone Deposit	2818.00	2818.00
2	Electricity Deposit	1,44,980.00	1,44,980.00
	Total	1,47,798.00	1,47,798.00

D. Statement Showing Investments in Mutual

S.No.	MUTUAL FUNDS	Balances As on 31-03-2025	Balances As on 31-03-2024
1	SBI Mutual Fund	-	2,99,98,500.00
2	DSP Mutual Fund	2,99,98,500.00	74,99,625.00
3	Axis Mutual Fund	-	2,99,98,500.00
4	Nippon Mutual Fund	2,99,98,500.00	2,99,98,500.00
5	Aditya Biral Mutual Fund	-	3,01,01,305.00
6	BNP Paribas Flex	2,99,98,500.00	-
7	Tata Asset Management Fund	2,99,98,500.00	2,49,98,750.00
8	ICICI Prudential Mutual Fund	-	2,99,98,500.00
9	CANARA ROBECO MUTUAL FUND	2,99,98,500.00	-
10	LIC Mutual Fund	-	2,99,98,500.00
	Total	14,99,92,500.00	21,25,92,180.00

E. Government Securities

S.No.		Balances As on 31-03-2025	Balances As on 31-03-2024
1	Held to Maturity	34,71,30,000.00	34,71,30,000.00
2	Available For Sale	25,82,80,000.00	25,82,80,000.00
	Total	60,54,10,000.00	60,54,10,000.00

7. Statement showing Fixed Assets

SNO	FIXED ASSETS PARTICULARS	BALANCE AS ON 31.03.2025	BALANCE AS ON 31.03.2024
1	VALUE OF BANK BUILDING	41,06,894.00	41,06,894.00
2	BANK BUILDING SITE	3,04,400.00	3,04,400.00
3	CURRENCY FITNESS FORTER MACHINE	7,36,875.00	7,36,875.00
4	FAX MACHINE	30,000.00	30,000.00
5	GENERATOR	6,45,031.04	6,45,031.04
6	AVVA IDOL	15,050.00	15,050.00
7	SECURITY SYSTEMS	4,11,481.28	4,11,481.28
8	MODI XEROX COPIER MNO 5216	86,675.00	86,675.00
9	FURNITURE AND FIXTURES	60,72,557.27	60,57,795.41
10	IRON SHED MARKET YARD	9,211.00	9,211.00
11	MKTYARD BANK BUILDING RENOVATION	1,41,472.00	1,41,472.00
12	MKTYARD MOTOR PUMP	18,785.00	18,785.00
13	LIFIAR MUSIC SYSTEMS	6,000.00	6,000.00
14	JEWELLARY WEIGHTING MACHINE	28,950.00	28,950.00
15	CELL PHONE	78,318.00	78,318.00
16	ROUTERS CISCO	1,85,600.00	1,85,600.00
17	LIABRARY	10,976.00	10,976.00
18	GLOBAL DETECTIVE AGENCY	37,519.00	37,519.00
19	AIR CONDITION	9,71,527.00	7,26,364.62
20	SOUND SYSTEM LIFIER & SPEAKER	26,500.00	26,500.00
21	TELEPHONE INTERCOM	60,115.50	60,115.50
22	UPS	3,46,350.00	3,46,350.00
23	CASH COUNTING MACHINE	7,53,053.10	7,53,053.10
24	COMPUTER EQUIPMENT	48,31,746.91	45,77,594.38
25	KENT MINERAL RO WATER PURIFIER	3,37,000.00	3,37,000.00
26	CORE BANKING SOFTWARE	4,38,060.00	4,38,060.00
27	HP 1.5 MOTOR	13,500.00	13,500.00
28	ATM	3,40,000.00	3,40,000.00
29	TECHNICAL SOFTWARE SYSTEMS	6,45,000.00	6,45,000.00
30	Lift & Construction of Lift Room	7,39,251.00	7,39,250.00
31	Building Construction (Strong Room)	12,71,537.80	12,71,537.80
32	XEROX MACHINE INFRES	1,15,000.00	1,15,000.00
33	LIFT & ELEVATORS	10,59,522.00	10,59,522.00
34	INNOVA CRYSTA CAR ACCOUNT	26,35,448.00	26,35,448.00
35	Cyber Security Software	1,17,000.00	1,17,000.00
36	Iron Tables(Locker Plaza)	84,600.00	84,600.00
37	LDD Collection Devices	9,500.00	9,500.00
38	Multimedia projector	67,335.52	67,335.52
	TOTAL	2,77,20,506.16	2,72,73,763.65
39	DEPRECIATION ON ALL ASSETS	6426310.23	53,88,458.88
40	DEPRICIATION ON FURNITURE	5774149.44	51,67,631.84
41	DEPRECIATION ON LIABRARY	10975.35	10,975.35
42	DEPRECIATION ON BANK BUILDING	6195111.01	55,68,274.43
43	DEPRICIATION ON COMPUTER	4546344.63	43,56,075.95
44	DEPRECIATION ON CORE BANKING SOFT	705707.4	7,05,707.40
45	DEPRECIATION ON TECHNICAL SOFTWARE	323200	3,23,200.00
46	DEPRECIATION ON CAR	1749278.6	13,53,961.40
	TOTAL	2,57,31,076.66	2,28,74,285.25
47	GRAND TOTAL	19,89,429.50	43,99,478.40

8. బ్యాంకు యొక్క నిధులు మరియు ఇతర ఆస్తులు

SNO	TYPE OF RESERVE FUNDS	BALANCE AS ON 31.03.2025	BALANCE AS ON 31.03.2024
1	Reserve Fund	9,25,44,054.89	8,74,47,155.89
2	Investment Fluctuation Fund	2,41,50,084.22	2,35,38,456.25
3	Deficit Cover Fund	4,26,12,908.43	3,93,91,468.30
4	Common Good Fund	25,49,424.41	24,13,673.01
5	Coop Education Fund	20,605.00	18,105.00
6	Reserve for Building Maintenance Fund	61,32,228.50	59,28,353.50
7	General Reserve Fund	1,49,77,276.14	93,11,371.00
8	Building Fund	1,00,51,817.00	98,47,942.00
9	Dividend Equilisation Fund	-	39,81,245.24
10	Reserve for Bad and Doubtful Debts	23,70,455.94	3,31,696.94
11	Spl. Reserve on Eligible Business	1,40,55,554.00	1,40,55,554.00
12	Reserve for Overdue interest	31,38,481.88	31,38,481.88
	TOTAL	21,26,02,890.41	19,94,03,503.01

9. STATEMENT SHOWING OTHER ASSETS

SNO	OTHERS ASSETS PARTICULARS	BALANCE AS ON 31.03.2025	BALANCE AS ON 31.03.2024
1	INTREST RECV ON GOVT SECURITIES	95,47,944.00	84,19,880.96
2	INTEREST RECEIVABLE ON LOAN	2,45,82,014.04	2,54,19,258.94
3	INTEREST RECEIVABLE ON INVESTMENT	31,26,495.00	3,59,458.00
4	TDS_RECEIVABLE_PRODUCT	33,896.00	23,692.00
5	PAYMENT OF ADVANCE IT	1,10,00,000.00	4,34,87,480.00
6	TDS for ATM transactions	6,730.70	-
7	PAYMENT OF SELF ASSESSMENT TAX	-	37,37,350.00
8	SUNDRY ASSET	14,64,900.00	14,64,900.00
9	FESTIVAL ADVANCE	0	6,88,705.00
10	TELEPHONE DEPOSIT	2,818.00	2,818.00
11	PREMIUM PAID ON GOVT SECURITIES	62,94,517.00	79,88,895.00
12	SUSPENSE ASSET	6,16,979.00	15,317.58
13	ELECTRICITY DEPOSIT	1,44,980.00	1,44,980.00
14	NPA CHARGES DEBIT	7,74,664.96	1,20,223.04
15	STAFF GRATUITY INVESTMENT WITH LI	82,98,198.23	77,66,657.75
16	STAFF LEAVE ENCASHMENT FUND WITH	28,93,586.00	28,93,586.00
17	CGST Reivable	1,22,696.98	10.3
18	SGST Receivable	1,22,696.96	10.3
19	IGST Receivable	8,83,829.95	51,863.00
20	STAFF GRATUITY INVESTMENT WITH LI	2,70,418.00	1,28,829.77
21	PREPAID INSURANCE	-	6,24,810.00
22	CGST Paid(Andhra Pradesh)	6760	-
23	Multimedia Projector	67335.8	-
24	ACTIVE DIRECTORY SERVER	326000	-
25	MOBILE BANKING APPLICATION	400000	-
26	UPI SWITCH	400000	-
27	ATM CARDS	700000	-
28	BIO METRIC DEVICE	11442	-
29	GST INPUT TAX	43599	-
		7,21,42,501.68	10,33,38,725.64

10. ANNUAL ACTION PLAN

రాబోవు 31-03-2026 సం॥రం నాటికి క్రింది తెలిపిన విధముగా ఆశయ సిద్ధిని సాధిస్తామని తెలియజేయడానికి సంతోషిస్తున్నాము.

వివరములు	31-3-2024 కు అనుకున్నది రూ.	31-3-2025కు అయినది రూ.	31-3-2026 కు చేయవలసినది రూ.
a.Share capital	8.50 Crores	7.30 Crores	8.50 Crores
b.Deposits	310 Crores	263.68 Crores	310 Crores
c.Loans and Advances	198 Crores	183.86 Crores	198 Crores
d.Jewellery Loans	46 Crores	55.88 Crores	65 Crores
e.NPA	10 Crores	12.98 Crores	8 Crores

11. MARKET COMMITTEE BRANCH

మార్కెట్ కమిటీలో వున్న మన బ్రాంచి కూడా లాభాల బాటలో నడుస్తూ దిన దినాభివృద్ధి చెందుతున్నదని తెలియజేయుటకు మిక్కిలి సంతోషిస్తున్నాము. అందరికీ మా మనవి ఏమనగా అక్కడి బ్రాంచి అభివృద్ధి కొరకు ప్రతి ఒక్కరు సహకరించి పాలుపంచుకొనవలసినదిగా కోరుచున్నాము.

12. CORPORATE GOVERNANCE:

- ఏ) ఈ సంవత్సరములో 1-04-2024 నుండి 31-03-2025 వరకు వివిధ అంశముల గురించి చర్చించి, నిర్ణయాలు గైకొనుటకు Board of Director's Meeting-21, Board of Management Meeting-21 జరిగినవి.
- బి) అలాగే వివిధ అంశముల గురించి చర్చించుటకు మరియు బ్యాంకు పనితీరు గురించి నిర్ణయం తీసుకోవడం కొరకు క్రింద తెలిపిన కమిటీలలో సమావేశములు జరిగినవి.

S.No	Committees	No.of Meetings	S.No	Committees	No.of Meetings
1	Loans Committee	55	7	Customer Meeting Committee	2
2	Legal Committee	2	8	Staff Committee	1
3	Recovery Committee	5	9	Cyber Security Committe	1
4	Audit Committee	4	10	Review Committe	0
5	Investment Committee	4	11	Board of Director's Meeting	21
6	A.L.M. Committee	4	12	Board of Management Meeting	21

S.No	Name of the Committee	Members	Scope & Subject Matter discussion	Number of Meetings During the Year
1	Loan Committee Loan Appraisal and Sanction Committee	1.Raichooti Subbaiah 2.B. Lakshmi Narayana Setty 3.K. R. Sreenivasulu 4.S. Hussian Ahmed 5.S.Dinakar Patil 6.B.Ravindra	1.Loan Proposal approval matter; 2.Borrowing Background Analysis 3.Approval of Loan Amount; 4.Review of Loans; 5.Renewal of Loans	55
2	Legal Committee	1.G.Anjenayulu; 2.Gajendra Shyamal Sony 3.P.Venu Gopal. 4. Asst.C.E.O of the Bank	1.All the Legal matter concerning bank with borrowers, outside parties etc.	2
3	Loan Recovery Committee	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.K. R. Sreenivasulu; 4.S. Hussian Ahmed 5.Somisetty Suresh Gupta 6. Asst.C.E.O of the Bank 7.Branch Manger of Flower Bazar 8.Branch Manger of Market Yard	1.Monthly Bank NPA Review and plans for reduction of NPA. 2.Procedures to be adopted for proper recovery measures against borrowers; 3.Any other matter related to Loan recovery matters	5
4	Audit Committee for Board (ACB)	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.K. R. Sreenivasulu; 4.S. Hussian Ahmed 5.Somisetty Suresh Gupta 6. R.Gangadhar Gupta 7.Concurrent Auditor of the Bank 8.Asst.C.E.O of the Bank	1.All the matters which needed attention as per the RBI guidelines.	4
5	Investment Committee	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.K. R. Sreenivasulu; 4.Somisetty Suresh Gupta 5.M Sudhakar Babu; 6.R.Gangadhar Gupta 7. Asst.C.E.O of the Bank 8.Concurrent Auditor of the Bank	1.All the matters which needed attention as per the RBI guidelines.	4
6	ALM Committee	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.K. R. Sreenivasulu;	1.All the matters which needed attention as per the RBI guidelines.	4

S.No	Name of the Committee	Members	Scope & Subject Matter discussion	Number of Meetings During the Year
7	Customer Service Committee	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.M.Sudhakar Babu; 4.S. Hussian Ahmed 5.Somisetty Suresh Gupta 6.Asst.C.E.O of the Bank 7.G Anjenevulu	Matter related to Customer Service matters	2
8	Staff Committee (Human Resources Committee)	1.Raichooti Ramaiah; 2.B.Lakshmi Narayana Setty 3.Raichooti Subbaiah; 4.K. R. Sreenivasulu; 5.Asst.C.E.O of the Bank	All Staff related matters	1
9	Cyber Security Committee	1.Raichooti Subbaiah; 2.B. Aswath Narayana; 3.K.R. Sreenivasulu; 4.G.Anjenevulu. 5.Asst.C.E.O of the Bank	All Cyber security Matters	1
10	Compliance Committee (a sub-committee to the ACB)	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.K. R. Sreenivasulu; 4.S. Hussian Ahmed; 5.Somisetty Suresh Gupta 6.R.Gangadhar Gupta; 7.Asst.C.E.O of the Bank	All the legal, regulatory and compliance related matters in respect of RBI Guidelines issued from time to time, GST, IT and other legal applicable law changes which have effect on the bank.	-
11	Special Committee of Board for Monitoring High Value Frauds	1.Shri. R. Raichooti Ramaiah; 2.Raichooti Subbaiah; 3.B. Lakshmi Narayana Setty; 4.K. R. Sreenivasulu; 5.S. Hussian Ahmed; 6.R.Gangadhar Gupta; 7.Asst.C.E.O of the Bank	Larger Fraud cases - discussion - 10 Lacs and above	-
12	Information Technology Committee of the Board of Directors	1.Raichooti Subbaiah; 2.K.R. Sreenivasulu; 3.S.Hussian Ahmed. 4.Asst.C.E.O of the Bank 5.IT Manager of the Bank.	All the matter related to Information technology of the bank	-
13	Shareholders Relationship Committee	1.Raichooti Subbaiah; 2.B. Lakshmi Narayana Setty; 3.B.Aswath Narayana; 4. Subhash Dinakar Patil 5 G Anjenevulu 6 Asst.C.E.O of the Bank	All the matter related to Shareholder of the bank	-

13. ఈ క్రింద తెలిపిన విషయంలో ఆకస్మికంగా తనిఖీ చేసి ఎప్పటికప్పుడు బోర్డుకు తెలియచేయువారు.

S.No	Name of the Directors	Type of Verification
1.	Sri Badmi Lakshmananna Setty - Vice Chairmen	CASH, JEWELLERY STOCK OF FD'S, CHEQUE BOOKS
2.	Sri Subhash Dinakar Patil	JEWELLERY VERIFICATION
3.	Sri K.R.Srinivasulu	Cash ,JEWELLERY LOANS RBI Returns All Financial Statement and Loan Documents of Both Branches Incharge for Market Yard Branch Awards Committee
4.	Sri S.Hussain Ahmed	
5.	Sri Somisetty Suresh Gupta	
6.	R.M.Veerupaksha Reddy	
7.	Sri G.Anjaneyulu (Rtd. Deputy Registrar of Co.Op. Societies)	All Department Works

14. అన్ని సెక్టార్లలో రిజర్వుబ్యాంకు వారు నిర్దేశించిన Norms లోనే ఉన్నామని తెలియజేయుటకు చాలా సంతోషిస్తున్నాము. దానికి సంబంధించిన విషయాలు తెలుపడము జరిగినది. అలాగే రిజర్వుబ్యాంకు వారు మన బ్యాంకు వారికి తగిన సూచనలు ఎప్పటికప్పుడు తెలియజేస్తూ వారి సహాయ సహకారములు అందిస్తున్నందుకు RBI అఫీసర్స్ కు ప్రత్యేక ధన్యవాదములు తెలియజేస్తున్నాము.

15. ఆదాయపు పన్ను చెల్లింపు: బ్యాంకుకు వచ్చే లాభాల నుండి విధిగా 25% రిజర్వు నిధులకు, మరికొంత మొత్తము క్షేమ నిధికి, భవన నిధికి, విద్యానిధికి, ఇతరనిధులకు కేటాయించవలసివుంటుంది. బ్యాంకులు తమ స్థూల రాబడి నుండి ఆదాయపు పన్ను మరియు విద్యా సెస్సు రూపములో విధిగా ప్రభుత్వానికి చెల్లించాలి. ఈ సంవత్సరము మన బ్యాంకు రూ. 2.24 కోట్ల ఆదాయపు పన్ను కట్టవలెను.

16. ఈ సంవత్సరం అనగా 2024-25 సంవత్సరమునకు డివైడెండు ను బోర్డ్ ఆఫ్ డైరెక్టర్స్ వారు జనరల్ బాడి వారికి తెలుపగ మీ అనుమతి కొరకు ప్రతిపాదించడమైనది.

17. ఈ ఆర్థిక సంవత్సరం మార్చి 2024 లో రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా వారి Inspection జరిగినది. వారి రిపోర్ట్ ప్రకారం బ్యాంకు ఆర్థిక లావాదేవీలు సక్రమముగా జరిగినవి అని తెలియజేస్తూ ఈ సంవత్సరం ప్రవేశ పెట్టబడిన నూతన పద్ధతుల ప్రకారం బ్యాంకు నడవవలసినదిగా ప్రత్యేకముగా చెప్పడము జరిగినది.

18.CONTRIBUTION TO THE EXCHEQUER

మేము సంతోషంగా తెలియచేయడం ఏమనగా సభ్యులకు ఖాతాదారులకు అందిస్తున్న బ్యాంకు సేవలలో లాభాలు సంపాదించిన తరువాత ప్రభుత్వానికి ఈ క్రింది తెలిపిన రూపాలలో 2024-25 కి చెల్లించిన టాక్స్ వివరాలు

1) Income Tax	Rs.2,24,03,250-00
2) Goods Service Tax	Rs. 5,40,363-00

19.TDS ON CASH WITHDRAWAL

ఈ మధ్య కాలంలో వచ్చిన Finance Act 2020 Rules ప్రకారము బ్యాంకు ఖాతాదారులు withdraw చేసిన 20.00 లక్షలు మరియు అపైన దాటిన మొత్తానికి 2% శాతం TDS ను మరియు కోటి రూపాయలు దాటిన సమయంలో 5% TDS కలెక్ట్ చేసి డిపార్ట్మెంట్ వారికి కట్టడం జరుగుచున్నది. పై తెలిపిన విషయము ఎవరైతే 3 సంవత్సరములు Income Tax Return చేయకుండా వుంటారో వారికి 5%TDS శాతం విధించడం జరుగును. ఒకవేళ రెగ్యులర్ గా 3 సంవత్సరముల నుండి Income Tax Return చేసిన వాళ్ళు కోటి రూపాయలు దాటిన తరువాత 2 శాతం TDS విధించడం జరుగుతుంది. వారు ఆ సంబంధిత రిటర్న్స్ బ్యాంకు కు ఇచ్చి వారి ఖాతాలలో ఎంట్రి చేయించవలెను.

20) విన్నవము : మన బ్యాంకు అందించుచున్న సేవలు, ప్రవేశ పెట్టిన వివిధ పథకాలు గురించి మీ స్నేహితులకు, శ్రేయోభిలాషులకు తెలియజేసి వారిని బ్యాంకునకు పరిచయము చేయవ్రార్దన. రిజర్వ్ బ్యాంకు వారి నిబంధనల ప్రకారము నిరర్థక ఆస్తుల గుర్తింపులో అన్ని ఋణములకు 90 రోజులకే వర్గీకరణ చేయవలసివున్నది. కావున ఋణగ్రహీతలు తమ బాధ్యతను గుర్తించి సకాలములో అప్పులు చెల్లించి తమ ఖాతాలు యన్.పి.ఎ. ఖాతాలుగా మారకుండా సహకరించవలసినదిగా కోరడమైనది. ప్రతి బాకీదారుని ఇంటివద్దకు బ్యాంకు సిబ్బంది వెళ్ళి వసూళ్ళ కార్యక్రమము చేపట్టినారు. అలాగే రికవరీ విషయంలో పాలకవర్గము తీసుకొనే చర్యలకు గౌరవ సభ్యులు, ఖాతాదారులు మనస్థాపము చెందరాదని కోరుచున్నాము.

ఖాతాదారుల సమావేశములు ఏర్పాటుచేసి వారి సూచనలు సలహాలు తీసుకొనుట జరుగుచున్నది. ప్రతి త్రైమాసికమునకు డైరెక్టర్ల సమావేశమునందు ఆఫీసర్ల సమావేశము నందు బ్యాంకు అభివృద్ధి మరియు ఖాతాదారుల సూచనలు, సలహాల విషయమై చర్చించి నిర్ణయాలు తీసుకొనుచున్నాము.

కృతజ్ఞతలు : బ్యాంకు పురోభివృద్ధికి తోడ్పడుచున్న గౌరవనీయులైన సభ్యులకు, ఖాతాదారులకు, సకాలములో బ్యాంకు అప్పులు చెల్లించి బ్యాంకు అభివృద్ధికి తోడ్పడిన సభ్యులకు, తగిన సూచనలు-సలహాలు ఇస్తూ బ్యాంకు అభివృద్ధికి సహకరించిన, చేయూతనిస్తున్న సభ్యులు - ఖాతాదారులకు బ్యాంకు నిర్వహణలో అవసరమైన న్యాయవిషయాలలో సలహాలను అందిస్తున్న న్యాయసలహాదారు **శ్రీ కె.వి.బద్రినాథ్, శ్రీ టి. రవీంద్ర గార్లకు, 2024-25వ సం॥** బ్యాంకు లెక్కలను ఆడిట్ చేసి చట్టరిత్యా నిర్దేశించిన గడువులోగా ఆడిట్ రిపోర్టు నిచ్చిన **M/s.B.A. Pradeep Kumar & CO.,Ananthapur చార్టర్డ్ అకౌంటెంట్స్** వారికి మా హృదయ పూర్వక కృతజ్ఞతలు, బ్యాంకు సక్రమ నిర్వహణలో సహాయ సహకారములు అందించుచున్న **కేంద్ర, రాష్ట్ర ప్రభుత్వములకు, Reserve Bank of India వారికి, సహకార సంఘముల రిజిస్ట్రారు, Dist.Coop. Officer, Kurnool , Divl.Coop. Officer, Adoni., A.P. Co-Op Urban Banks Federation, NAFCUB-న్యూఢిల్లీ,Business Solutions Group- Mumbai. వారికి, ఆదోనిలో ఉన్న బ్యాంకులకు మా కృతజ్ఞతలు, మరియు బ్యాంకు సర్వతోముఖాభివృద్ధికి అకుంఠిత దీక్షతో పని చేయుచున్న బ్యాంకు సిబ్బందికి మా అభినందనలు తెలియజేస్తూ ముగిస్తున్నాను.**

ఆదోని - 518301.
తేది : 08-07-2025

ఇట్లు, పాలక వర్గము తరపున
రాచోటి రామయ్య, Ex.M.L.A.,
ఫౌండర్ ఛేర్మన్



B A Pradeep Kumar &
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To

The Members,
Shree Mahayogi Lakshamma Co-Operative Bank Limited

Opinion

1. We have audited the accompanying Financial Statements of Shree Mahayogi Lakshamma Co-Operative Bank Limited (the Bank), which comprises of Balance Sheet as at March 31, 2025, Profit and Loss the Cash Flow Statement for the year ended on March 31, 2025 and a summary of significant accounting policies and other explanatory information Account

2. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (as applicable to co operative societies), the Andhra Pradesh Cooperative Societies Act, the Andhra Pradesh State Cooperative Societies Rules and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Andhra Pradesh, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2025 and its Profit and its cash flows for the financial year ended on that date

Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 (as applicable to co-operative societies), the Andhra Pradesh Cooperative Societies Act, the Andhra Pradesh State Cooperative Societies Rules and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Andhra Pradesh and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion



B A Pradeep Kumar & Co **Chartered Accountants**

Information Other than the Financial Statements and Auditor's Report thereon

The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information, but does not include the financial statements and our auditor's report thereon, the report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of our knowledge obtained during the course of our otherwise audit appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting

Management's Responsibility for the Financial Statements

The Bank's Board of Directors is responsible for preparation of these financial statements that a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAL, Banking Regulation Act, 1949 (as applicable to co-operative societies), the Andhra Pradesh State Co-operative Societies Rules and the guidelines issued by Reserve Bank of India for Agricultural and Rural Development (as applicable) and guidelines by Reserve Bank of India and Registrar of Cooperative societies, Andhra Pradesh issued from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the aforementioned Acts for safeguarding the assets of the Bank and preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgement and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Directors is also responsible for overseeing Bank's Financial Reporting Process.



B A Pradeep Kumar & Co
Chartered Accountants

Auditors' Responsibility for the audit of the financial statements

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

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

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. But not for the purpose of expressing opinion on the effectiveness of the entity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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



B A Pradeep Kumar & Co
Chartered Accountants

Report on other legal and regulatory requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Andhra Pradesh Cooperative Societies Act, the Andhra Pradesh State Cooperative Societies Rules.

2. We report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices,
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns,
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

3. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances to be informed to the Andhra Pradesh Cooperative Societies Act.

Place: Adoni

Date: 08-07-2025

UDIN: 25217956BMTDNH6526

For B A PRADEEP KUMAR & CO
CHARTERED ACCOUNTANTS
FRN:011786S

B. A. Pradeep Kumar

CA. B A PRADEEP KUMAR
PARTNER - M.No.217956

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

Form A Balance Sheet

		Amount Rs.	Amount Rs.
PARTICULAR	SCHEDULE	31-Mar-2025	31-Mar-2024
Capital	1	7,29,83,649.00	7,74,88,709.00
Reserves and Surplus	2	23,34,07,916.23	21,97,91,102.00
Deposits	3	2,63,67,66,131.30	2,66,68,24,223.00
Other liabilities and provisions	5	22,22,36,394.54	23,48,95,176.00
TOTAL		3,16,53,94,091.07	3,19,89,99,210.00
Cash and Balances with Reserve Bank of India	6	2,92,00,559.00	3,41,38,383.00
Balance with banks and money at call and short notice	7	45,59,48,000.42	46,88,18,154.00
Investments	8	75,54,02,500.00	81,80,02,180.00
Advances	9	1,83,85,86,268.47	1,75,50,94,259.00
Fixed Assets	10	19,89,429.50	43,99,478.00
Other Assets	11	7,21,42,501.68	10,33,38,724.00
Deffered Tax		1,21,24,832.00	1,52,08,032.00
TOTAL		3,16,53,94,091.07	3,19,89,99,210.00
contigent liabilities			
BANK GUARANTEE (AS PER CONTRA)	12	38,71,000.00	45,50,000.00
		38,71,000.00	45,50,000.00

As per our report of even date
B A PRADEEP KUMAR & CO
CHARTERED ACCOUNTANTS
 Reg no. 011786S

For Shree Mahayogi Lakshamma Co-Operative Bank Limited No.72, Adoni

(Sd/-)
 B A Pradeep Kumar
 Partner
 Membership No. :217956
 Place:Adoni
 Dated:08-07-2025
 UDIN: :25217956BMTDNH6526

(sd/-)
 Raichooti Ramaiah
 Chairman

(sd/-)
 B Lakshmi Narayana
 Vice Chairman

(sd/-)
 Raichooti Subbaiah
 Director

(sd/-)
 Thallam Madhava Rao
 Asst CEO

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

ANNEXURE I

Form - B

Form of Profit and Loss Account for the year ended on 31.03.2025			
		Amount Rs	Amount Rs
	Schedule	As on 31-03-2025	As on 31-03-2024
I. Income			
Interest earned	13	26,86,68,679.74	24,63,69,017.80
Other Income	14	2,74,23,042.76	1,00,95,988.00
	Total	29,60,91,722.50	25,64,65,005.80
II. Expenditure			
Interest expended	15	18,08,71,681.78	16,41,71,130.00
Operating expenses Provisions and contingencies	16	7,10,85,497.90	6,18,39,883.00
	Total	25,19,57,179.68	22,60,11,013.00
III. Profit/Loss			
Net Profit/Loss(-) for the year		4,41,34,542.82	3,04,53,992.80
Provision for taxation		2,02,46,317.00	1,00,66,394.00
Defferred tax liability (Asset)		30,83,200.00	
Profit/Loss(-) brought forward			
	Total	2,08,05,025.82	2,03,87,598.80
IV. Appropriations			
Transfer to Statutory reserves			
Transfer to Other reserves			
Transfer to Government/Proposed dividend			
Balance carried over to balance sheet			

As per our report of even date

For

Shree Mahayogi Lakshamma Co-Operative Bank Ltd.,

(Sd/-)

B A Pradeep Kumar

Partner

Membership No. :217956

Place:Adoni

Dated:08-07-2025

UDIN: 25217956BMTDNH6526

Chairman

(Raichooti Ramaiah) (B.Lakshminarayana Setty)

Vice Chairman

Director

(Raichooti Subbaiah) (Thallam Madhava Rao)

ASST CEO

(Thallam Madhava Rao)

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

Schedules to Balance Sheet as on 31.03.2025

Schedule-I Capital

	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
Authorised Capital (Shares of Rs 25/-each)	10,00,00,000.00	10,00,00,000.00
Issued Capital (Shares of Rs 25/-each)	7,29,83,649.00	7,74,88,709.00
Subscribed Capital (Shares of Rs 25/-each)	7,29,83,649.00	7,74,88,709.00
Called-Up Capital (Shares of Rs 25/-each)	7,29,83,649.00	7,74,88,709.00
Less: Calls unpaid		
Add: Forfeited shares		

Opening Capital	7,74,88,709.00	8,07,58,159.00
Add: Capital raised during the year	38,14,800.00	45,20,425.00
Less: Capital redeemed during the year	83,19,860.00	77,89,875.00
Closing Capital	7,29,83,649.00	7,74,88,709.00

Schedule-2 Reserves and Surplus

	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Statutory Reserves		
Opening Balance	8,74,47,156.00	8,46,91,088.00
Additions during the year	50,96,899.00	27,56,068.00
Deductions during the year		
	9,25,44,055.00	8,74,47,156.00
II. Capital Reserves		
Opening Balance		
Additions during the year		
Deductions during the year		
III. Share Premium		
Opening Balance		
Additions during the year		
Deductions during the year		
IV. Revenue and other Reserves		
Opening Balance	11,19,56,348.00	10,37,24,079.00
Additions during the year	1,33,09,004.00	1,11,72,878.00
Deductions during the year	52,06,517.00	29,40,609.00
	12,00,58,835.00	11,19,56,348.00
V. Balance of Profit and Loss Account	2,08,05,025.82	2,03,87,598.53
Total (I, II, III, IV and V)	23,34,07,915.82	21,97,91,102.53

Schedule-3

Deposits	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
A.I.Demand Deposits		
i) From Banks		
ii) From others	8,32,75,093.62	10,55,39,326.71
II. Savings Bank Deposits	31,97,63,587.29	34,80,31,813.95
III. Term Deposits		
i) From Banks		
ii) From Others	2,23,37,27,450.39	2,21,32,53,081.89
Total (I, II, III)	2,63,67,66,131.30	2,66,68,24,222.55
B. i) Deposits of Branches in India		
ii) Deposits of branches outside India		
Total	2,63,67,66,131.30	2,66,68,24,222.55

Schedule-4

Borrowings	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Borrowing in India	0	0
i) Reserve Bank of India	0	0
ii) Other Banks	0	0
iii) Other institutions and agencies	0	0
II. Borrowings outside India	0	0
Total: (I and II)	0	0
Secured borrowings included in I and II above Rs.	0	0

Schedule-5

Other Liabilities and Provisions	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Bills payable		0
II. Inter-office adjustments (net)		0
III. Interests accrued	2,71,85,449.94	2,82,68,485.84
IV. Others (Including Provisions)	19,50,50,944.60	20,66,26,690.00
Total:	22,22,36,394.54	23,48,95,175.84

Schedule-6

Cash and Balances with Reserve Bank of India	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I.Cash in Hand (Including foreign currency notes)	2,92,00,559.00	3,41,38,383.00
II. Balance with Reserve Bank of India		
i) in Current Account		
ii) in Other Accounts		
Total:	2,92,00,559.00	3,41,38,383.00

Schedule-7**Balances with banks and Money at Call and short Notice**

	Amount Rs. As at 31-03-2025	Amount Rs. As at 31-03-2024
I. In India		
i) Balance with Banks		
a) In Current Accounts	15,53,47,000.42	17,03,17,154.27
b) In Other Deposit Accounts	30,06,01,000.00	29,85,01,000.00
ii) Money at call and short notice		
a) With Banks		
b) With other institutions		
Total:	45,59,48,000.42	46,88,18,154.27
II. Outside India		
i) In Current Accounts		
ii) In Other Deposit Accounts		
iii) Money at Call and Short notice		
Total:		
Grand Total:	45,59,48,000.42	46,88,18,154.27
(I and II)		

Schedule-8**Investments**

	As at 31-03-2025	As at 31-03-2024
I. Investment in India in		
i) Government Securities	60,54,10,000.00	60,54,10,000.00
ii) Other approved securities		
iii) Shares		
iv) Debentures and Bonds		
v) Subsidiaries and/or joint ventures		
vi) Others (to be specified)(Mutual Funds)	14,99,92,500.00	21,25,92,180.00
Total:	75,54,02,500.00	81,80,02,180.00
II. Investments outside India in		
i) Government securities (Including local authorities)		
ii) Subsidiaries and/or joint ventures abroad		
iii) Other investments (to be specified)		
Total:		
Grand Total (I and II)	75,54,02,500.00	81,80,02,180.00

Schedule-9

Advances

	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
A. i) Bills purchased and discounted		
ii) Cash credits, overdrafts and loans repayable on demand	49,51,80,684.35	54,13,89,978.52
iii) Term loans	1,34,34,05,584.12	1,21,37,04,280.22
Total:	1,83,85,86,268.47	1,75,50,94,258.74
B. i) Secured by tangible assets	1,83,52,35,441.47	1,75,26,16,863.74
ii) Covered by Bank/Government Guarantees	29,83,306.00	18,10,241.00
iii) Unsecured	3,67,521.00	6,67,154.00
Total:	1,83,85,86,268.47	1,75,50,94,258.74
C.I. Advances in India		
i) Priority sectors	1,37,68,84,332.00	1,40,23,51,042.00
ii) Public sector		
iii) Banks		
iv) Others	46,17,01,936.00	35,27,43,217.00
	1,83,85,86,268.00	1,75,50,94,259.00
Total:		
II. Advances Outside India		
i) Due from banks		-
ii) Due from Others		-
a) Bills purchased and discounted		-
b) Syndicated loans		-
c) Others		-
Total:		-
Grand Total: (C.I & C.II)	1,83,85,86,268.00	1,75,50,94,258.74

Schedule-10

Fixed Assets	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Premises		
At cost as on 31st March of the preceding year	10,04,492.00	16,31,328.00
Additions during the year		
Deductions during the year		
Depreciation to date	6,11,768.28	6,26,836.00
Total I	3,92,723.72	10,04,492.00
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	33,94,986.00	49,63,914.00
Additions during the year	10,57,519.03	7,61,102.00
Deductions during the year	6,10,776.12	93,521.00
Depreciation to date	22,45,023.13	22,36,509.00
Total II	15,96,705.78	33,94,986.00
Total: (I and II)	19,89,429.50	43,99,478.00

Schedule-11

Other Assets	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Inter-office adjustment (net)		
II. Interest accrued	3,72,56,453.04	3,41,98,598.00
III. Tax paid in advance/tax deducted at source	1,10,40,626.71	4,72,48,522.00
IV. Stationery and stamps		
V. Non-banking assets acquired in satisfaction of claims		
VI. Others	2,38,45,421.93	2,18,91,605.00
Total:	7,21,42,501.68	10,33,38,725.00

Schedule-12

Contingent Liabilities	Amount Rs.	Amount Rs.
	As at 31-03-2025	As at 31-03-2024
I. Claims against the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents		
a) In India	38,71,000.00	45,50,000.00
b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable		
Total:	38,71,000.00	45,50,000.00

Schedule 13- Interest Earned	Amount Rs	Amount Rs
	As at 31-03-2025	As at 31-03-2024
I. Interest/discount on advances/bills	20,07,65,123.74	18,46,48,851.56
II. Income on investments	6,79,03,556.00	6,17,20,165.80
III. Interest on balances with Reserve Bank of India and Other inter-bank funds		
IV. Others		
Total	26,86,68,679.74	24,63,69,017.36

Schedule 14- Other Income	Amount Rs	Amount Rs
	As at 31-03-2025	As at 31-03-2024
I. Commission, exchange and brokerage	1,12,029.05	1,04,648.29
II. Profit on sale of investments	1,49,42,255.57	36,39,671.00
Less: Loss on sale of investments		
III. Profit on revaluation of investments		
Less: Loss on revaluation of investments		
IV. Profit on sale of land, buildings and other assets		
Less: Loss on sale of land, buildings and other assets		
V. Profit on exchange transactions		
Less: Loss on exchange transactions		
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India		
VII. Miscellaneous Income	1,23,68,758.14	63,51,668.54
Total	2,74,23,042.76	1,00,95,987.83

Schedule 15- Interest Expended	Amount Rs	Amount Rs
	As at 31-03-2025	As at 31-03-2024
I. Interest on deposits	18,08,71,681.78	16,41,71,129.80
II. Interest on Reserve Bank of India/Inter-bank Borrowings		
III. Others		
Total	18,08,71,681.78	16,41,71,129.80

Schedule 16- Operating Expenses	Amount Rs	Amount Rs
	As at 31-03-2025	As at 31-03-2024
I. Payments to and Provisions for employees	1,56,92,466.50	1,68,58,547.87
II. Rent, taxes and lighting	18,29,042.17	14,26,474.97
III. Printing and stationery	6,15,523.40	6,29,862.00
IV. Advertisement and Publicity	5,83,070.01	72,522.00
V. Depreciation on bank's property	-	28,63,344.78
VI. Director's fees, allowances and expenses	5,82,000.00	5,96,000.00
VII. Auditor's fees and expenses (including branch auditors)	2,95,000.00	3,25,000.00
VIII. Law charges	2,13,764.00	1,15,176.00
IX. Postages, Telegrams, Telephones, etc.,	2,40,097.50	2,38,019.00
X. Repairs and Maintenance	23,96,426.52	24,74,415.00
XI. Insurance	42,16,690.74	33,22,221.00
XII Investment fluctuation	-	75,89,214.00
XIII. Other expenditure including provisions	4,44,21,417.06	2,53,29,086.00
Total	7,10,85,497.90	6,18,39,882.62

Shree Mahayogi Lakshamma Co-Operative Bank

SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2025

1. ACCOUNTING POLICIES

1.1 Accounting Convention:

The financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, and comply with the generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and the A.P. Mutually Aided Co-operative Societies Act, 1995, the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and the Accounting Standards issued by the Institute of Chartered Accountants of India to the extent applicable and current practices prevailing within the Co-operative Banking industry in India.

Use of estimates

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

1.2 Investments:

1.2.1 Investment portfolio of the Bank is categorised in accordance with the guidelines issued by RBI as under: -

- a) 'Held to Maturity' comprising investments acquired with the intention to hold them till maturity.
- b) 'Held for Trading' comprising investments acquired with the intention to trade within 90 days.
- c) 'Available for Sale' comprising investments not covered under (a) and (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

For presentation in the Balance Sheet, Investments are classified under Government Securities, Other Approved Securities, Shares, Bonds of PSU and Other Investments (Bonds of Private sector and other All India Financial Institutions, Commercial Papers and Mutual Funds).

1.2.2 Valuation of Investments is as per directives issued by RBI from time to time.

1.2.3 Investments in 'Available for Sale' & 'Held for Trading' categories are valued scrip-wise at lower of cost or market value. Appreciation / Depreciation are aggregated for each class of securities and net depreciation, in aggregate for each category, is provided under Investment Depreciation Reserve, while net appreciation, if any, is ignored. Investments in 'Held to Maturity' category are valued at cost and the premium paid in individual security is amortized over the life of that security.

1.2.4 Market value is taken on the basis of the Yield to Maturity as indicated by Financial Benchmark India Private Ltd (FBIL) and Fixed Income Money Market and Derivatives Association of India (FIMMDA).

1.2.5 Broken period interest accrued at the time of acquisition of securities is recognised as expenses.

1.2.6 Income from Government Securities/ Bonds of Public Sector Undertakings and All India Financial Institutions, where interest rates on the instruments are predetermined, income is booked on accrual basis, provided interest is serviced regularly and is not in arrears.

1.2.7 Income on units of Mutual Funds is booked on cash basis and not on accrual basis.

1.2.8 Investments where principal / interest remain overdue for more than 90 days are classified as Non-Performing and provision is made in line with the guidelines of RBI.

1.2.9 Interest on Investments of all earmarked funds are credited to the Profit and Loss Account.

1.2.10 Accounting for Reverse Repo transactions (including transactions under the liquidity Adjustment Facility (LAF) with the RBI) - The securities purchased under Reverse Repo are accounted as Collateralised Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Revenue is accounted as interest income. Balance in Reverse Repo account is classified under Money at Call & Short Notice.

1.3 Statutory Reserve Fund

The Reserve Fund is separately invested in Government securities and/ or in fixed deposits with the District Central Co-operative Bank or the State Co-operative Bank or with any other Bank and as permitted by the Reserve Bank of India. Interest accruing thereon shall form part of the general revenue.

1.4 Advances:

1.4.1 In terms of guidelines issued by RBI, advances to borrowers are classified into "Performing" or Non-performing" assets based on recovery of Principal / Interest. Non-Performing Assets (NPA) are further classified as sub- standard, doubtful and loss assets and provisions thereon are made in accordance with the prudential norms prescribed by the RBI.

1.4.2 Specific provisions in respect of NPAs are made subject to the minimum provisioning norms prescribed by the RBI. The Bank also makes additional provisioning over and above the specific minimum provisioning as per RBI norms as a matter of prudence. Provision on Standard Advances is made at a rate ranging between 0.25% and 1.00% as prescribed by RBI.

1.4.3 Overdue Interest Reserve represents unrecovered interest on all NPA Advances & Investments, which is correspondingly shown under Interest Receivable.

1.4.4 For the purpose of presentation, Advances are classified as Short Term Advances up to 1 year, Medium Term Advances above 1 year to 5 years and Long Term Advances above 5 years.

1.5 Fixed Assets & Depreciation:

1.5.1 Premises and other Fixed Assets are stated at historical cost, net of accumulated depreciation, thereon. Cost includes cost of purchase and all expenditure like freight, duties, taxes and incidental expenses related to the acquisition and installation of the asset.

1.5.2 Capital work-in-progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

1.5.3 Bank has not re-valued any of its Fixed Assets during the year.

1.5.4 Depreciation Assets purchased and put to use are depreciated on the basis of W.D.V Method as under: a) Furniture & Fixtures - 10% b) Electrical Equipments - 15% c) Vehicles - 15% d) Premises - 10% e) Computer Hardware - 40% f) Computer Software - 40%

Depreciation on additions to assets is provided for the full year if the assets are purchased on or before 30th September and for the half year, if the assets are purchased after 30th September. No depreciation is provided on assets sold/disposed off during each of the half year.

1.6 Revenue Recognition (AS -9):

Items of Income and Expenditure are accounted for on accrual basis except for certain items of Income mentioned below, which are accounted for on cash basis:

- a) Interest on Non-Performing Assets in accordance with RBI guidelines
- b) Rent on Safe Deposit Lockers
- c) Commission on Insurance Business on referral basis.
- d) Interest on Refund of Income Tax.
- e) Dividend on shares of Co-operative Banks.

1.7 Employees Benefits (AS -15):

1.7.1 Provident Fund is Defined Contribution Plan and contributions made to the Commissioner of Provident Fund at rates prescribed in the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 are accounted for on accrual basis and deposited within the stipulated time.

1.7.2 The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under this plan is determined on the basis of actuarial valuation at each year-end. The Bank is maintaining fund under Trust Deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees and annual premium is paid based on the demand from LIC.

1.7.3 Provision for Leave Encashment is made on an actuarial basis.

1.7.4 Ex-Gratia is appropriated out of net profits in accordance with the A.P. Mutually Aided Co-operative Societies Act, 1995.

1.8 Segment Reporting (AS - 17):

The entire operations of the bank is one composite banking business carried out in areas of operations permitted by Reserve Bank of India not subject to different risks and rewards. Consequently Bank has not recognized any Business segments or Geographical Segments.

1.9 Related Party Disclosure (AS-18):

There are no related parties which require a disclosure under AS 18 other than the Key Management Personnel. The Chairman of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular dated 29th March, 2003.

1.10 Lease Payment (AS - 19):

Operating lease payments are recognized as an expense in the Profit and Loss account during the year as per lease agreement.

1.11 Earnings Per Share (AS - 20):

Basic earnings per share is calculated by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. Earnings considered in ascertaining the Bank's earnings per share is the net profit for the year before appropriation of net profit. The weighted average number of equity shares outstanding during the year is calculated on a monthly basis.

1.12 Taxes on Income (AS -22):

Provision for current tax is made after taking into consideration benefits admissible under the provisions of the Income-Tax Act , 1961. A Deferred Tax Asset/Liability resulting from timing differences between taxable and accounting income is accounted for, using the tax rates and laws that are enacted or substantially enacted as on the Balance Sheet date. A deferred tax asset/liability is recognised and carried forward only to the extent that there is areasonable certainty or a virtual certainty as the case maybe that the asset will be realized in future.

1.13 Intangible Assets (AS -26):

Intangible assets consist of acquired Computer Software. The same is amortised over useful life of the Asset.

1.14 Impairment of Assets (AS 28):

The carrying amounts of the Bank's tangible & intangible assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amounts are estimated in order to determine the extent of impairment loss, if any. An impairment loass is recognised whenever the carrying amount of an asset exceeds its recoverable amount. The impairment loss, if any, is recognized in the Statement of Profit and Loss in the period in which impairment takes place.

1.15 Provisions & Contingencies (AS -29):

In conformity with AS- 29 relating to "Provisions, Contingent Liabilities and Contingent Assets", the Bank recognizes by way of provision only when it has a present obligation as a result of past event. It is probable that an outflow of resources embodying economic benefits may be required to settle the obligations as and when a reliable estimate of the amount of the obligation can be made.

Acceptance, endorsements and other obligations including guarantees are disclosed as Contingent Liabilities at the face value of the commitments undertaken.

Shree Mahayogi Lakshamma Co-Operative Bank

2. NOTES TO ACCOUNTS:

Cash Flow Statement for the year ended

	Current Year 31.03.2025	Previous Year 31.03.2024
CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit as per P/L account	2,08,05,026	2,03,87,599
Add: Adjustments for	-	
Depreciation on Assets	28,56,791	28,63,345
Fixed assets written off	-	
Amortisation of Investment	16,94,378	17,46,341
Depreciation of Investment	-	1,17,52,009
Provision for BDDR/Standard Assets/NPA	1,29,00,000	91,25,000
Provision for Tax	2,30,83,200	1,00,66,394
		-
Loss/(Profit) on Sale of Assets		(10,000)
Loss/(Profit) on Sale of Securities	(1,49,42,255)	(36,39,671)
Adjustments for		
Decrease/(Increase) in Investments	6,25,99,680	(11,58,38,521)
Decrease/(Increase) in Advances	-8,34,92,009	3,58,01,676
Decrease/(Increase) in Other Assets	2,01,96,220	(1,14,77,701)
Increase/(Decrease) in Funds	-71,88,211.59	(1,17,87,942)
Increase/(Decrease) in Deposits	(3,00,58,092)	17,80,31,586
Increase/(Decrease) in Other Liabilities	(4,50,76,326)	2,50,46,372
Net Cash generated from Operating Activities before Tax	(3,66,21,599)	15,20,66,488
Income Tax paid (Net)	(1,10,00,000)	(1,12,03,780)
Net Cash generated from Operating Activities after Tax	(2,56,21,599)	13,99,62,708
CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of Property, plant & Equipment	(9,42,080)	(6,67,579)
Sale Proceeds of Property, Plant & Equipment		10,000
Net Cash generated from Investing Activities	9,42,080	(6,57,579)
CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of Share Capital	38,14,800	45,20,425
Refund of Share Capital	(83,19,860)	(77,89,875)
Proceeds from Borrowing		
Repayment of Borrowing		
Dividend Paid	(35,65,655)	(41,54,195)
Profit on Sale of Securities	1,49,42,255	36,39,671
Net Cash generated from Financing Activities	68,71,540	(37,83,971)
Net increase in Cash & Cash equivalents	(1,78,07,979)	13,55,21,155
Cash & Cash Equivalents at the beginning of the year	50,29,56,538	36,74,35,383
Cash & Cash Equivalents at the end of the year	48,51,48,559	50,29,56,538
Cash & Cash Equivalents	48,51,48,559	50,29,56,538
Cash	2,92,00,559	3,41,38,383
Balance with other banks (excluding Term Deposits maturing beyond 3 months)	45,59,48,000	46,88,18,154
Money at Call & Short Notice		

(0)

balances held in current accounts with other Banks(including Term Deposits maturing within 3 months) and Money at Call & Short Notice.

2 Cash flow Statement is prepared by using indirect method as mentioned in AS 3.

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

2. NOTES TO ACCOUNTS:

2.1 Accounting Standard 15 (Revised) - Employee Benefits

Defined Contribution Plan

- Bank's Contribution to Provident Fund Rs. 11.35 lakhs (Previous year Rs. 12.74 lakhs)

Defined Benefit Plan

- Gratuity (funded with LIC)

The following table gives disclosures as required under Accounting Standard 15 as furnished by Actuaries and is in accordance with the financial statements.

I) Table showing discounting rates / expected return / salary escalation rate

Sr. No.	Particulars	Gratuity (Funded)	
		March 31, 2025	March 31, 2024
1	Discount Rate	7.25	7.25
2	Salary Escalation rate	8.00	8.00
3	Attrition rate		
II)	Changes in present value of obligations	(Rs. in lakhs)	
Sr. No.	Particulars	Gratuity (Funded)	
		31-03-2025	31-03-2024
1	Liability at the beginning of the current period	59.28	98.85
2	Interest cost	4.30	7.17
3	Current service cost	4.10	3.94
4	Past service cost		
5	Benefits paid	(0.0007)	(9.26)
6	Actuarial (gain) / loss on obligations	(17.44)	(41.41)
7	Liability at the end of the current period	50.24	59.28
III)	Changes in fair value of Plan Assets	(Rs. in lakhs)	
Sr. No.	Particulars	Gratuity (Funded)	
		31-03-2025	31-03-2024
1	Fair value of plan assets at the beginning of the year	78.95	82.07
2	Expected return on plan assets	5.45	5.14
3	Contributions	1.24	1
4	Benefits paid	-0.0007	-9.26
5	Actuarial gain / (loss) on plan assets	0	0
6	Fair value of plan assets at the end of the year	85.64	78.95
		(Rs. in lakhs)	
IV)	Actuarial Gain/Loss recognised		
Sr. No.	Particulars	Gratuity (Funded)	
		31-03-2025	31-03-2024
1	Actural (Gain)/Loss on Obligations	(17.44)	-41.41
2	Actural (Gain)/Loss for the year Plan Assets	0	0
3	Total (Gain)/Loss on Obligations	(17.44)	(41.41)
4	Actural (Gain)/Loss recognised in the year	(17.44)	(41.41)

V) Amount recognized in Balance Sheet		(Rs. in lakhs)	
Sr. No.	Particulars	Gratuity (Funded)	
		31-Mar-25	31-Mar-24
1	Present Value of Obligation at the end of year	78.95	59.28
2	Fair value of plan assets at the end of the period.	85.65	78.95
3	Liability at the end of the period	6.69	19.67
4	Amount recognized in the Balance Sheet	35.41	19.67

VI) Expenses recognized in income statement		(Rs. in lakhs)	
Sr. No.	Particulars	Gratuity (Funded)	
		31-Mar-25	31-Mar-24
1	Current service cost	4.10	3.94
2	Interest cost	4.30	7.17
3	Expected return on plan assets	(5.45)	-5.14
4	Net actuarial (gain) / loss	17.44	-41.41
5	Past service cost		
6	Expenses recognised in Profit and Loss account.	14.98	35.45

Compensated absences (Unfunded)

At year end, the amount is transferred to the employees based on the service to the organisation

2.2 Segment Reporting - Accounting Standard

The entire operations of the Bank is one corporate banking business carried out in areas of operation permitted by Reserve Bank of India not subject to different risks and rewards. Consequently Bank has not recognized any Business segments or Geographical segments.

2.3 Accounting Standard 18 - Related Party transactions

The Bank is a Co-operative Society under the A.P. Mutually Aided Co-operative Societies Act 1995 and there are no Related Parties requiring a disclosure

2.4 Accounting Standard 19 - Leases

Operating lease comprises non-cancellable leasing of office premises. (Rs. in lakhs)

Future lease rental payable as at the	31-Mar-25	31-Mar-24
-Not later than one year	nil	nil
-Later than one year and not later than	nil	nil
-Later than five years	nil	nil
Total of minimum lease payments	nil	nil

2.5 Accounting Standard 20 - Earnings Per Share (EPS)

Particulars	31-Mar-25	31-Mar-24
Net Profit after taxation - Rs. in lakhs	2,08,05,025.82	2,03,87,598.53
Weighted average No. of Shares - in lakhs	29,96,971	31,54,884
Earnings Per Share (EPS) - in Rs.	6.94	6.46
Nominal Value of Share	25.00	25.00

2.6 Accounting Standard 22 - Taxes on Income

During the year the Bank has determined the deferred tax (asset)/liabilities on the basis of the transactions resulting from timing differences between taxable and accounting income. Accordingly, the following Deferred Tax Asset has been determined and accounted as on March 31, 2025.

Particulars	31-Mar-25	31-Mar-24
Deferred Tax Asset		
Provision for Leave Encashment	-	-
Provision for Gratuity	-	33,162.00
Provision for NPA	20,59,427.25	12,58,400.00
Depreciation	3,54,452.85	3,25,246.00
Total	24,13,880.10	16,16,808.00
Deferred Tax Liability		
Special Reserve under Section 36(1)(viii)		
Total	-	-
BAD DEBTS WRITTEN OFF	1,24,79,367.00	
Reduction in Deferred Tax Asset	3083200	
Net Deferred Tax Assets as at the year end	24,13,880.10	16,16,808.00

During FY 24-25 DTA as per AS 22 Deferred Tax Asset has been written off since there is a Bad debts written of RS.1,24,79,367.00, no further DTA is recognised in the FY 2023-24 & 24-25 as 1,20,88,190.00 is enough to cover further tax liability.

2.7 Accounting Standard 26 - Details of Computer Software -

Particulars	31-Mar-25	31-Mar-2024
Opening Balance	54135	54135
Additions during the year		
Sub total	54135	54135
Amortization during the year		
Net Carrying balance	54135	54135

2.8 In the opinion of the management, there is no impairment to assets in respect of which Accounting standard 28 on "Impairment to Assets" applies.

2.9 Appropriations of Profit

The Bank presents appropriation of current year profit in the current year's Profit & Loss Account. These appropriations will be effective once they are approved in the ensuing Annual General Meeting.

2.10 In terms of RBI circular FIDD. CO.Plan.BC.23/04.09.01/2015-16 dated 7th April, 2016, detail of Priority Sector Lending Certificates (PSLC) purchased by the Bank

Particulars	31-Mar-25	31-Mar-24
PSLC – General	Nil	Nil
PSLC – Micro Enterprises	Nil	Nil
Total	Nil	Nil

2.11 Summarized position of Banks Investment is as under

Sl.No.	Type of Securities	Face value	Book Value	Market value
	HTM			
1	G.SECs	3471.30	3521.91	3459.65
2	SDLs			
3	PSUs			
	TOTAL	3471.30	3521.91	3459.65
	AFS			
1	G/SECs	2582.80	2674.05	2588.56
2	SDLs			
3	PSUs			
	TOTAL	2582.80	2674.05	2588.56
	Total Investments			
1	G.SECs	6054.10		
2	SDLs			
3	PSUs			
	TOTAL	6054.10	6195.96	6048.21

2.12 In accordance with the above referred RBI circular, the Bank has transferred the following amount to DEAF

Particulars	(Amount in ₹ crore)	
	Current Year	Previous Year
Opening balance of amounts transferred to DEA Fund	0.7952	0.0683
Add: Amounts transferred to DEA Fund during the year	0.0948	0.7281
Less: Amounts reimbursed by DEA Fund towards claims	-	0.0012
Closing balance of amounts transferred to DEA Fund	0.89	0.7952

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

S.No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	20.81	20.43
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	2.08	2.04
iii)	Tier 1 capital (i + ii)	22.89	22.47
iv)	Tier 2 capital	3.25	3.19
v)	Total capital (Tier 1+Tier 2)	26.14	25.66
vi)	Total Risk Weighted Assets (RWAs)	208.34	185.05
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	9.99	11.04
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.99	12.14
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.56	1.72
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.19	13.86
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of	-	-
	a) Government of India		
	b) State Government (specify name)\$		
	c) Sponsor Bank\$		
xiii)	Amount of paid-up equity capital raised during the year	-0.45	-0.33
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

2. Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Lakhs)												
a) Maturity pattern of certain items of assets and liabilities												
1.Regulatory Capital a) Composition of Regulatory Capital	Day 1	2 to 7 days	8 to 14 Days	15 to 30 Days	31 Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and up to 6 Months	Over 6 Months and up to 1 Year	Over 1 Year and up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years	Total
Deposits	93.45	373.88	467.36	327.59	1030.21	343.41	1462.03	2204.36	15314.63	4695.42	55.32	26367.66
Advances	121.56	486.25	607.82	202.51	876.03	219.01	2162	7087.35	2060.19	1504.54	3058.60	18385.86
Investments			200.00	1250.00	1001.99	-	252.00	1303.04	1150.00	1365.00	4038.00	10560.03
Borrowings												
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

3. Investments

a) Composition of Investment portfolio

As at ... (31-03-2025)

	Investments in India						Investments outside India				(Amount in ₹ crore)	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	Subsidiaries and /or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	34.71	-	-	-	-	-	-	-	-	-	-	34.71
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	0
Available for Sale												
Gross	25.83	-	-	-	-	14.99	-	-	-	-	-	40.82
Less: Provision for depreciation and NPI	0	-	-	-	-	0.00	-	-	-	-	-	0
Net	25.83	-	-	-	-	14.99	-	-	-	-	-	40.82
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	0
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	0
Net	-	-	-	-	-	-	-	-	-	-	-	0
Total Investments												
Gross	60.54	-	-	-	-	14.99	-	-	-	-	-	75.53
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	0
Net	60.54	-	-	-	-	14.99	-	-	-	-	-	75.53

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

As at ... (31-03-2025)

	(Amount in ₹ crore)											
	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	Subsidiaries and /or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	34.71	-	-	-	-	-	-	-	-	-	-	34.71
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale												
Gross	25.83	-	-	-	-	21.25	-	-	-	-	-	47.08
Less: Provision for depreciation and NPI	1.45	-	-	-	-	0.00	-	-	-	-	-	1.45
Net	24.38	-	-	-	-	21.25	-	-	-	-	-	45.63
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments												
Gross	60.54	-	-	-	-	21.25	-	-	-	-	-	81.79
Less: Provision for non-performing Investments (NPI)	0	-	-	-	-	-	-	-	-	-	-	0
Less: Provision for depreciation and NPI	1.45	-	-	-	-	-	-	-	-	-	-	1.45
Net	59.09	-	-	-	-	21.25	-	-	-	-	-	80.34

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments	-	-
a) Opening balance	1.45	1.25
b) Add: Provisions made during the year	-	0.42
c) Less: Write off / write back of excess provisions during the year	-	-0.22
d) Closing balance	1.45	1.45
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.35	1.58
b) Add: Amount transferred during the year	0.06	0.77
c) Less: Drawdown	-	-
d) Closing balance	2.41	
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.86	3.88

C) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

S.No.	Particulars	Current Year	Previous Year
a)	Opening balance	21.26	0.10
b)	Additions during the year since 1st April	26.24	34.66
c)	Reductions during the above period	32.51	13.5
d)	Closing balance	14.99	21.26
e)	Total provisions held		

ii) Issuer composition of non-SLR investments

S.No.	Issuer	Amount	
1	2	3	
		Current Year	Previous Year
a)	PSUs	-	-
b)	FIs	-	-
c)	Banks	30.06	29.85
d)	Private Corporates	-	-
e)	Subsidiaries/Joint Ventures	-	-
f)	Others	-	-
g)	Provision held towards depreciation	-	-
	Total	30.06	29.85

Shree Mahayogi Lakshamma Co-Operative Bank
RBI Disclosures as per the Master Direction

4. Asset quality

Rs. in Crore

	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	159.00	8.50	8.00		16.50
Add: Additions during the year	25.41	4.54	8.92		13.46
Less: Reductions during the year	13.54	7.06	9.92		16.98
Closing balance	170.87	5.98	7.00		12.98
Reductions in Gross NPAs due to:					
i) Upgradation					
ii) Recoveries (excluding recoveries from upgraded accounts)					
iii) Technical/Prudential Write-offs					
iv) Write-offs other than those under (iii) above					
Provisions (excluding Floating Provisions)					
Opening balance of provisions held					10.39
Add: Fresh provisions made during the year					1.27
Less: Excess provision reversed/Write-off loans					0.00
Closing balance of provisions held					11.66
Net NPAs					
Opening Balance					16.50
Add: Fresh additions during the year					13.46
Less: Reductions during the year					16.98
Closing Balance					12.98
Floating Provisions					
Opening Balance					
Add: Additional provisions made during the year					
Less: Amount drawn down during the year					
Closing balance of floating provisions					
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					
Add: Technical/ Prudential write-offs during the year					
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					
Closing balance					

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	12.98	9.40
Net NPA to Net Advances	1.32	3.70
Provision coverage ration (Provision/Gross NPA)	89.83	62.97

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

S.No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector	-	-	-	-	-	-
a)	Agriculture and allied activities	55.88	0.07	0.13	47.36	0.32	0.68
b)	Advances to industries sector eligible as priority sector lending				-	-	-
c)	Services	81.76	8.16	9.98	92.81	12.85	13.85
d)	Personal Loans	0.04	0.04	100.00	0.07	-	-
	Subtotal (i)	137.68	8.27	8.27	140.24	13.17	9.39
ii)	Non-Priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal Loans						
e)	Others	46.17	4.71	10.20	35.27	3.33	9.44
	Subtotal (ii)	46.17	4.71	10.20	35.27	3.33	9.44
	Total (i+ii)	183.85	12.98	7.06	175.51	16.50	9.40

Fraud accounts

	Current Year	Previous Year
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	-

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	19.26	11.68
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	8.35	9.97
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	27.61	21.65

b) Unsecured advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	0.04	0.07
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	25.29	19.76
Percentage of deposits of twenty largest depositors to total deposits of the bank	9.59%	7.41

b) Concentration of advances (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest borrowers	24.81	31.97
Percentage of deposits of twenty largest borrowers to total advances of the bank	13.49%	18.22%

c) Concentration of exposures (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	24.81	31.97
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	13.49	18.22

d) Concentration of NPAs (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	11.39	13.90
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	87.75	84.24

7. Derivatives

The Bank has not entered into any transactions in derivatives in the current year and previous year

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

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Opening balance of amounts transferred to DEA Fund	0.79	0.0683
Add: Amounts transferred to DEA Fund during the year	0.10	0.7217
Less: Amounts reimbursed by DEA Fund towards claims	-	-
Closing balance of amounts transferred to DEA Fund	0.89	0.79

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

8. Disclosure of complaints

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

Sr. No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers	nil	nil
1.	Number of complaints pending at beginning of the year	nil	nil
2.	Number of complaints received during the year	nil	2
3.	Number of complaints disposed during the year	nil	2
3.1	Of which, number of complaints rejected by the bank	nil	nil
4.	Number of complaints pending at the end of the year	nil	nil
	Maintainable complaints received by the bank from OBOs	nil	nil
5.	Number of maintainable complaints received by the bank from OBOs	nil	nil
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	nil	nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	nil	nil
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	nil	nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	nil	nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

b) Top five grounds of complaints received by the bank from customers

b) Top five grounds of complaints received by the bank from customers

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

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

RBI Disclosures as per the Master Direction

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

No Penalties are levied by RBI during FY 2024-25

10. Other Disclosures

a) Business ratios		(Amount in ₹ crore)	
Particular	Current Year	Previous year	
i) Interest Income as a percentage to Working Funds	8.58	7.79	
ii) Non-interest income as a percentage to Working Funds	0.77	0.31	
iii) Cost of Deposits	6.86	6.16	
iv) Net Interest Margin	0.88	0.80	
v) Operating Profit as a percentage to Working Funds	1.80	0.96	
vi) Return on Assets	0.66	0.64	
vii) Business (deposits plus advances) per employee (in ₹ crore)	9.83	10.05	
viii) Profit per employee (in ₹ crore)	0.05	0.05	

b) Provisions and contingencies		(Amount in ₹ crore)	
Provision debited to Profit and Loss Account	Current Year	Previous year	
i) Provisions for NPI			
ii) Provision towards NPA	1.29	0.50	
iii) Provision made towards Income tax	2.00	1.01	
iv) Other Provisions and Contingencies (with details)			
NPA provision			
Provision for outstanding expenses	0.33	0.04	
Provision for bad and doubtful debts IT Act	0.47	0.41	
Provision for Incomes tax	2.00	1.01	
Provision for Audit Fee	0.03	0.03	
Provision for Standard Assets	0	0	

c) Payment of DICGC Insurance Premium		(Amount in ₹ crore)	
Particulars	Current Year	Previous year	
i) Payment of DICGC Insurance Premium	0.16	0.30	
ii) Arrears in payment of DICGC premium			

Shree Mahayogi Lakshamma Co-op.Bank Limited, No.72, Adoni.

STRENGTHS OF THE BANK

S.No.	PARAMETERS	RBI Directives - As requires	Bank's Compliance
1.	Statutory Liquidity Ratio (SLR)	18% of NDTL to be maintained	Maintained > 18%
2.	Cash Reserve Ratio (CRR)	4.0 % of NDTL to be maintained	Maintained > 4 %
3.	Credit Exposure Ceilings	15% of Net Owned Funds	with in the limits
4.	Exposure to Unsecured Advances	should not exceed 10% of Total Assets of the Bank at the end of the Previous financial Year	Constitute only 0.02%
5.	Priority Sector Advances	Shall Grant a minimum of 75% of total Advances	Constitute 75 % of Advances
6.	Weaker Section Advances	Shall Grant a minimum of 12% of Advances	Constitute 21.59% of PSA Advances
7.	Micro Enterprises Advances	Shall Grant a 7.50% of Total Advances	Constitute 12.62% of Total Advances
8.	Unsecured Loans of Directors etc.	Unsecured Advances should not be sanctioned	NIL
9.	Secured Advances to Directors etc.	Secured Advances can be Sanctioned to Directors	NIL
10.	Non Performing Assets (NPAs)	Against Deposits & LIC Policies	0.78%
11.	Capital to Risk weighted	Should not exceed 5% of Total Advances	CRAR is 13.19 %
12.	Credit Policy, Investment Policy, KYC Policy, Expenditure Policy, Staff accountability Policy, Cyber Security Policy, ALM Policy, Advance against Shares	12% shall be maintained Bank should have all policies	Bank have all clear written Policies
13.	Provisioning requirements	Should not be given	NIL
14.		100 % on Loss Assets	Fully Provided on NPAs as per Norms
15.	Provision on Standard Assets	100 % Advances - Doubtful more then 3 years 30 % Advances - Doubtful 1 to 3 years 20 % Advances - Doubtful up to 1 years 10 % on Sub Standard Assets Standard Assets 1) Direct Advances to Agriculturer and SME Sector 2) Commercial Real Estate (CRE) Sector Advances 3) Commercial Real Estate- Residential Housing Sector (CRE-RH) 4) All Other Standard Loan Advances - Should not be invested Urban Banks Should be paid promptly half year premium Should not be less than Rs. 5.0 Crore. Should be submitted in time.	0.25% 1% 0.75% 0.40% NIL Banks Net worth is Rs.29.26 Crores Submitting Promptly
16.	Investments in Other Co-op		
17.	Payment of DICGC Premium		Paid Upto date
18.	Net Worth		
19.	Submission of Returns to RBI,		



Shree Mahayogi Lakshamma Co-op. Bank Limited, No.72, Adoni.

PROGRESS AT GLANCE 1985 - 2025

Rupees in Lakhs

YEAR	MEMBERS	SHARE CAPITAL	RESERVES	WORKING CAPITAL	DEPOSITS	ADVANCES	NET PROFIT	DIVIDEND DECLD. %	AUDIT CLSFICN.
1984-85	1691	5.19	0.32	17.36	11.85	13.64	0.11	1%	"B" Class
1985-86	1996	6.13	0.43	28.14	40.22	29.31	0.72	5%	"B" Class
1986-87	2396	6.67	1.86	77.44	59.91	52.92	2.04	10%	"B" Class
1987-88	2683	7.18	4.11	140.93	129.64	80.24	3.02	12%	"B" Class
1988-89	3432	8.45	5.72	164.68	150.51	115.72	4.23	12%	"B" Class
1989-90	3547	9.56	8.66	220.93	202.71	136.43	5.03	13%	"B" Class
1990-91	3687	11.19	12.75	302.17	278.23	162.89	6.42	15%	"B" Class
1991-92	3881	12.58	18.19	332.32	301.55	225.69	6.12	18%	"B" Class
1992-93	4029	14.28	22.35	411.27	347.64	251.22	13.99	18%	"B" Class
1993-94	4236	17.29	30.78	476.61	428.54	373.01	14.57	18%	"B" Class
1994-95	4442	19.83	41.59	565.13	503.71	383.27	14.19	20%	"A" Class
1995-96	4514	25.01	59.21	738.92	654.72	499.27	20.84	20%	"A" Class
1996-97	4465	26.67	76.73	979.91	881.79	618.71	8.96	20%	"A" Class
1997-98	4743	27.48	82.89	1224.91	1085.25	687.25	16.02	25%	"A" Class
1998-99	4839	32.02	92.62	1684.37	1506.39	942.59	20.15	30%	"A" Class
1999-2K	5222	45.81	105.37	2433.33	2279.90	1537.39	37.36	30%	"A" Class
2000-01	5536	70.64	176.65	2953.25	2589.85	1965.10	55.15	30%	"A" Class
2001-02	5904	107.62	224.73	3204.10	2647.77	2134.37	92.65	30%	"A" Class
2002-03	5840	112.15	298.33	3336.34	2851.84	1959.30	54.35	30%	"Grade-I"
2003-04	5668	117.77	357.51	3278.72	2643.66	1932.66	65.28	30%	"Grade-I"
2004-05	5408	117.13	421.81	3304.85	2623.12	1820.68	39.72	10%	"Grade-I"
2005-06	5397	126.44	546.96	3590.21	2758.68	2010.15	47.46	13%	"Grade-I"
2006-07	5440	151.91	581.33	3995.11	3138.68	2339.67	21.33	9%	"Grade-I"
2007-08	5819	174.35	593.55	4908.95	3970.67	2464.90	27.52	10%	"Grade-I"
2008-09	6005	207.99	631.76	5745.13	4668.41	2780.56	27.80	16%	"Grade-I"
2009-10	6279	240.07	656.06	6522.96	5343.42	3463.42	43.15	18.5%	"Grade-I"
2010-11	6460	310.99	679.51	7400.93	6099.09	4800.02	54.13	21%	"Grade-I"
2011-12	6768	343.78	732.48	8775.98	7871.54	6368.46	67.01	13%	"Grade-I"
2012-13	7118	397.35	812.50	12031.05	10565.75	7299.21	66.75	13%	"Grade-I"
2013-14	8991	440.66	849.49	14317.25	12867.40	7422.23	96.20	14.5%	"Grade-I"
2014-15	13655	522.37	919.31	16086.06	13985.45	8745.85	117.23	18%	"Grade-I"
2015-16	14354	591.30	1030.53	16545.38	14716.73	9078.55	142.89	18%	"Grade-I"
2016-17	14684	644.26	1139.95	17507.67	15775.74	9814.10	185.61	20%	"Grade-I"
2017-18	14704	663.36	1287.29	18778.02	16301.56	11624.22	262.20	20%	"Grade-I"
2018-19	15245	709.24	1524.56	21799.79	18680.87	12472.42	268.66	12%	"Grade-I"
2019-20	15331	753.72	1635.71	25006.25	23384.32	14161.42	99.80	Not declare as per RBI	"Grade-I"
2020-21	15330	743.53	1866.25	28633.62	24878.34	14082.26	271.22	12%	"Grade-I"
2021-22	15616	772.91	1734.10	27248.00	24754.70	15007.11	104.30	7%	"A-Class"
2022-23	15630	807.58	1884.15	29466.35	24887.93	17908.96	110.24	8%	"A-Class"
2023-24	15498	774.83	1994.03	31988.79	26668.24	17550.94	203.89	8.5%	"A-Class"
2024-25	15372	729.84	2126.03	31653.94	26367.66	18385.86	208.05	To be Declare	

NOTES