ది ఆర్యాపురం కో ఆపరేటివ్ అర్బన్ బ్యాంక్ లి.,

Regd.No.3127

ESTD :1918

గోకవరం బస్టాండ్ దగ్గర, రాజమహేంద్రవరం.
ఫోన్ : 2442846, 2468027, 2473550, 2475681, [redacted]

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నోట్స్ టు అకౌంట్స్ 31-03-2025

Details regarding disclosure norms prescribed for UCBs by Reserve Bank of India

Amount in Rs. Crores

Sr. 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)	46.16	43.53
ii)	AdditionalTier1capital/Other Tier1capital	31.39	12.55
iii)	Tier1capital(i+ii)	**77.55**	**56.08**
iv)	Tier 2 capital	7.75	7.06
v)	Total capital (Tier 1+Tier 2)	**85.30**	**63.14**
vi)	Total Risk Weighted Assets (RWAs)	**406.92**	**339.76**
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	**11.34%**	**12.81%**
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	**19.06%**	**16.51%**
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	**1.90%**	**2.08%**
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	**20.96%**	**18.58%**
xi)	Leverage Ratio	NA	NA
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	+0.27	-0.08
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 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 list 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.	-	-

i)	**Capital to Risk Weight Asset Ratio (CRAR)**		**20.96%**
ii)	**Movement of CRAR**	**CURRENTYEAR(2024-25) 20.96%**	**PREVIOUS YEAR(2023-24) 18.58%**

iii) Investments AS ON 31-03-2025

PARTICULARS	Investments in India: Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Investments outside India: Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total outside India	Total
Held to Maturity	189.96	-	-	-	-	96.16	286.12	-	-	-	-	286.12
Gross	189.96	-	-	-	-	96.16	286.12	-	-	-	-	286.12
Less:Provision for non-Performing investments(NPI)	-	-	-		-	-	-	-	-	-	-	-
Net (a)	189.96	-	-	-	-	96.16	286.12	-	-	-	-	286.12
Available for Sale	-	-	-	-	-	3.38	3.38	-	-	-	-	3.38
Gross	-	-	-	-	-	3.38	3.38	-	-	-	-	3.38
Less:Provisionf or depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net (b)	-	-	-	-	-	3.38	3.38	-	-	-	-	3.38
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less:Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net (c)	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments (a+b+c)	189.96					99.54	289.50	-	-	-	-	289.50
Less:Provision for non-Performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less:Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	**189.96**	**-**	**-**	**-**	**-**	**99.54**	**289.50**	**-**	**-**	**-**	**-**	**289.50**

AS ON 31-03-2024

PARTICULARS	Investments in India: Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Investments outsid: Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total outside India	Total
Held to Maturity	173.25	-	-	-	-	112.94	286.19	-	-	-	-	286.19
Gross	173.25	-	-	-	-	112.94	286.19	-	-	-	-	286.19
Less:Provision for non-Performing investments(NPI)	-	-	-		-	-	-	-	-	-	-	-
Net	173.25	-	-	-	-	112.94	286.19	-	-	-	-	286.19
Available for Sale	69.91	-	-	-	-	-	69.91	-	-	-	-	69.91
Gross	69.91	-	-	-	-	-	69.91	-	-	-	-	69.91
Less:Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	69.91	-	-	-	-	-	69.91	-	-	-	-	69.91
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less:Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	243.16					112.94	356.10	-	-	-	-	356.10
Less:Provision for non-Performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less:Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	**243.16**	**-**	**-**	**-**	**-**	**112.94**	**356.10**	**-**	**-**	**-**	**-**	**356.10**

SUMMARY (Rs. in Crore)

NATURE OF INVESTMENT	BOOK VALUE	FACE VALUE	MARKET VALUE	REMARKS
Govt. securities (HTM)	**189.96**	**191.11**	**193.65**	
Govt. securities (AFS)	**0.00**	**0.00**	**0.00**	
Non –SLR Investments	**3.38**	**3.38**	**3.38**	
FDS with others	**96.16**	**96.16**	**96.16**	

Details of Issuer composition of Non-SLR (Rs in Crores)

No.	Issuer	Amount	Extent of 'below investment in grade Securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'
1	2	3	4	5	6
1	PSUs	0	0	0	0
2	FIs	0	0	0	0
3	Public Sector Banks	0	0	0	0
4	Mutual Funds	0	0	0	0
5	Others	3.38	3.38	0	0
6	Investment Fluctuation Reserve	3.70	0	0	0

Non –performing Non SLR Investments NIL

- **Movement of Investment Fluctuation Reserve:**
- **Movement of Investment Fluctuation Reserve:**

Particulars	Current Year	Previous Year
i) Movement of Investment Fluctuation Reserve		
a) Opening balance	3.7000	3.3000
b) Add: Amount transferred during the year (Appropriation)	0.0000	0.4000
c) Less: Draw down	0.0000	0.0000
d) Closing balance	**3.700**	**3.700**
ii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	109.44%	5.29%

Particulars	Current Year	Previous Year
i) Movement of Investment Depreciation Reserve		
a) Opening balance	0.2900	0.2900
b) Add: Amount provided during the year	0.0560	0.0000
c) Less: Draw down	0.0000	0.0000
d) Closing balance	**0.3460**	**0.2900**

IV) Asset quality

a) **Classification of advances and provisions held:**

PARTICULARS	Standard: Total Standard Advances	Non-Performing: Sub-standard	Doubtful	Loss	Total Non-Performing Advances	TOTAL
Gross Standard Advances and NPAs						
Opening Balance	**351.85**	**23.30**	**24.71**		**48.01**	**399.86**
Add: Additions during the year	110.06	55.02	14.58		69.60	179.66
Add: Additions during the year from recovery	55.40	0.00	0.00			55.40
Less: Reductions during the year*	69.60	72.93	17.55		90.48	160.08
Closing balance	**447.71**	**5.39**	**21.74**		**27.13**	**474.84**
*Reductions in Gross NPAs due to:						
Up-gradation						
Recoveries(excluding recoveries from upgraded accounts)						
Write-offs						
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	1.54	-	-		**19.65**	**21.19**
Add: Fresh provisions made during the year	0.25	-	-		0.40	0.65
Add: Addl Provision from appropriation	-	-	-		0.00	0.00
Add: Other NPA provision	-	-	-		0.00	0.00
Less: Excess provision reversed/transferred to floating provisions /Write-off loans/	-	-	-		4.15	4.15
Closing balance of provisions held	**1.79**	**-**	**-**		**15.90**	**17.69**
Net NPAs						
Opening Balance		-	-		**3.58**	**3.58**
Add: Fresh additions during the year		-	-		0.00	**0.00**
Less: Reductions during the year		-	-		3.58	**3.58**
Closing Balance		**-**	**-**		**0.00**	**0.00**
Floating Provisions						
Opening Balance					**24.78**	**24.78**
Add: Additional provisions made during the year/transferred from provisions above					6.74	6.74
Less: Amount drawn down during the year					15.41	15.41
Closing balance of floating provisions					**16.11**	**16.11**

iv) Advances against real estate, construction business and housing. Amount Rs. In Crores. 121.53 v) Advances against shares & debentures NIL
vi)Advances to Directors, their relatives, companies/firms in which they are members/partners.

a) Fund Based: **No directors loans & No relatives loans**
b) Non-fund based (Guarantees, L/C etc.,): **No directors loans No relatives loans**

Average cost of Deposits & Share Capital: **6.57%** Average yield on Advances: **11.75%** Average return on Investments: **7.51%**

viii) NPAs:

a) Gross NPAs: Amount in **Rs.27.12 Crores 5.71 %**
b) Net NPAs : Amount in **Rs. 0.00 Crores 0.00%**

IX Movement of NPA: GROSS	PRESENT YEAR **Rs.27.12 Crores 5.71 %**	PREVIOUS YEAR **Rs. 48.01 Crores 12.01 %**
NPA: NET	PRESENT YEAR **Rs. 0.00 Crores 0.00%**	PREVIOUS YEAR **Rs.3.58 Crores 1.01%**

X Profitability: **Rs. In Crores**

a) Interest income as a percentage of working funds	Int. Income **Rs.75.66** working fund **Rs.836.58** **9.04%**
b) Non-interest income as a percentage of working funds	Non- Int. Income **Rs.1.47** working fund **Rs.836.58** **0.18%**
c) Operating profit as a percentage of working funds	Operating profit **Rs.20.11** working fund **Rs.836.58** **2.40%**
d) Return on Assets	Net profit **(BEFORE IT)Rs.16.56** Assets**Rs.885.38** Return on Assets **1.87%**
e) Business (Deposits + Advances) per Employee	Deposits **Rs.678.23** Loans **Rs.474.84,** No. of employees. **82,** per employee Business Current Year **Rs.0.86**
f) Profit per employee	Net Profit **(BEFORE IT) Rs.16.56,** No. of employees **82,** per employee profit **Rs.0.20**

Rs. (In Crores)

Xi Provisions made towards

NPAs (NPA PRIN.PROV.+NPA INT Prov.+ADDL NPA PROV)	Rs.32.01
Reserve for Fluctuation in Investments	Rs. 3.70
Standard Assets including for Rescheduled Accounts	Rs. 1.79

Xii Movement of provisions	**Present year**	**Previous year**
NPAs	Rs.32.01	Rs.44.43
Reserve for Fluctuation in Investments	Rs. 3.70	Rs. 3.70
Standard Assets	Rs. 1.79	Rs. 1.54

xiii) Foreign currency assets & liabilities (if Applicable) Not Applicable

xiv) Payment of DICGC Insurance Premium. Date of payment 17-05-2025, Rs.0.41, Arrears if any: NIL

xv) Penalties imposed by RBI: NIL

xvi) Restructured Accounts: NIL

xvii) Fixed Assets-Valuation/Revaluation: Not implemented. Depreciation is charged as per the point 6 of enclosed accounting policies.

xviii) Frauds:

Particulars	Current year	Previous year
Number of frauds reported	0	0
Amount involved in fraud(₹ crore)	0	0
Amount of provision made for such frauds (₹crore)	0	0
Amount of Unamortized provision debited from' other reserves' as at the end of the year.(₹crore)	0	0

xix) **Other Aspects covered by the Statutory Auditors:**

1. Outstanding liability for guaranties of **NIL** against Fixed deposits with the Bank.
2. As per RBI Circular RBI/2013-14 DBOD.NO.DEAF Cell.BC.114/30.01.002/2013-14 DT.27.05.2014, The Bank Unclaimed Deposits remained for more than 10 years transferred to DEAF A/C. (DEAF CODE allotted by RBI. 1340) as follows during the year 2024-2025. The Amount with respect to DEAF was shown under contingent liability.

PARTICULARS	Current Year (Rs. In Crs)	Previous Year (Rs. In Crs)
Opening balance of amounts transferred to DEAF AS ON 01-04-2023	1.79456	1.63432
ADD: Amounts transferred to DEAF during the Year 2023-24	0.23300	0.20388
LESS: Amounts reimbursed by DEAF towards claims 2023-24	0.00099	0.04364
Closing balance of amounts transferred to DEAF AS ON 31.03.2024	2.02657	1.79456

3. The Bank Group Gratuity schemes approved by the Principal Commissioner of Income Tax. Rajahmundry on 11.03.2016.As per said approval, the Bank has to pay Gratuity every year at the rate not exceeding 8.33% on Salaries of each employee during each year. During the Year Gratuity Payments are made as such.

- **Concentration of deposits, advances, exposures and NPAs**

a) **Concentration of deposits**

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	24.12	22.16
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.56%	3.24%

b) **Concentration of advances**

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	17.01	16.55
Percentage of advances to twenty largest borrowers to total advances of the bank	3.58%	4.23%

c) **Concentration of NPAs**

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	7.62	8.23
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	28.91%	21.63%

SD/-	SD/-	SD/-	SD/-	SD/-	SD/-
ASST.ACCOUNTANT	ACCOUNTANT (I/C)	ASST.SECRETARY (I/C)	SECRETARY/CEO	DIRECTOR	VICE-CHAIRMAN

SD/-	SD/-
CHAIRMAN	STATUTORY AUDITOR

బ్రాంచీలు :

మెయిన్ బ్రాంచ్ ఫోన్ : 2475681	ఫోర్ట్ గేట్ ఫోన్ : 2475682	తాడితోట ఫోన్ : 2469654	కాతేరు ఫోన్ : 2442782	స్వరాజ్య నగర్ ఫోన్ : 2421823	జె.ఎన్.రోడ్ ఫోన్ : 2466084	కాకినాడ ఫోన్ : 0884-2370710	తాడేపల్లి గూడెం ఫోన్ : 08818-224544
దివాన్ చెరువు ఫోన్ : 2442772	భీమవరం ఫోన్ : 08816-234344	అమలాపురం ఫోన్ : 08856-233444	తణుకు ఫోన్ : 08819-223144	బొమ్మూరు ఫోన్ : 2419449	సీతమ్మధార (వైజాగ్) ఫోన్ : 0891-2573432	దానవాయిపేట ఫోన్ : 2444559	గుంటూరు ఫోన్ : 0863-2242260