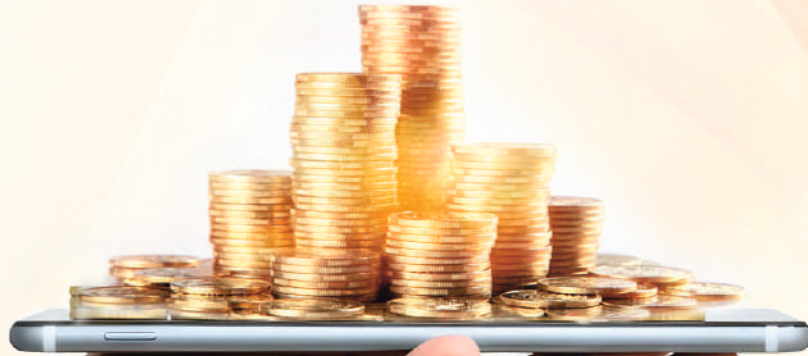




Estd.1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

(an ISO 9001:2015 Bank)



We help your money

GROW

with utmost care

Download Agrasen MOBI App on



Available on the
App Store



GET IT ON
Google Play



**ANNUAL
REPORT**
2025-2026

BOARD OF DIRECTORS



CA. Naveen Kumar Agarwal
Senior Vice Chairman



Pramod Kumar Kedia
Chairman

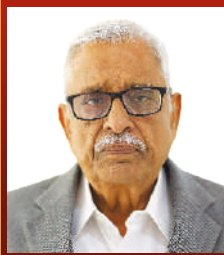


Suresh Kumar Agarwal
Vice Chairman

DIRECTORS



Narayan Dutt
Chairman - BoM



Narsing Das



Mohan Agarwal



Gopal Chand Agarwal



Rajender Prasad Agarwal



Pramod Kumar Agarwal



Mahesh Kumar Agarwal



Rajesh Kumar Agarwal



Bajrang Prasad Gupta



CA. Pankaj Kumar Agarwal



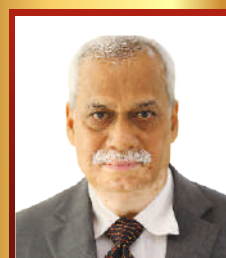
Pawan Kumar Kedia



Anju Kedia



Apoorva Agarwal



C.V. Rao
General Manager / CEO

BOARD OF MANAGEMENT



Narayan Dutt
Chairman - BoM



CA. Naveen Kumar Agarwal
Member



Dinesh Chandra Sharma
Member



CA. Pankaj Kumar Agarwal
Member



CA. Vinay Kumar Goel
Member



Satish Kumar Agarwal
Member



Mahaveer Pitti
Member

SENIOR MANAGEMENT TEAM



Anand Agarwal
Deputy General Manager



R Gopala Krishna
AGM IT



Santosh Sharma



Prasad Golegaonker



T Shanker Chandra Reddy

VISION

To be an active participant of the exponential financial growth, the nation will be witnessing in the next decade.

To make the infrastructure, work culture and human force future ready well armed with the revolutionary technologies and an evolved digital platforms.

Let's move to a future that is digitized, digitalized and delightful.

MISSION

Customer satisfaction is paramount

...and to achieve that, make the bank widely accepted by offering state of the art banking experience, innovative products and smart solutions.

Study the best practices in banking from across the globe and streamline as per the needs of all our customers.

Implementation of all these evolved practices to earn the faith & smiles of customers.

- Achieve the scheduled Bank status as soon as possible.
- Become the preferred financial service provider for all.
- Adapt the latest technology for customers delight.



*As per the teaching of Agrasenji Maharaj,
we have grown brick by brick and helped
people save every coin they can*

*We are now pledging to establish new goals to
be achieved in coming times.*

GLIMPSES

GENERAL BODY MEETINGS DURING FINANCIAL YEAR 2025-2026



**BANK IS AWARDED WITH BEST COMPLIANCE AND BEST INVESTMENT TRANSFORMATION
CATEGORY IN AN ANNUAL AWARD FUNCTION BY FCBA IN GOA 18th SEPTEMBER, 2025**



CO-OP KUMBH 2025 IN NEW DELHI

(Inaugurated by Shri Amit Shah, Hon'ble Union Minister of Home Affairs & Cooperation, GOI)



INAUGURATION OF 10th BRANCH AT KUKATPALLY ON 17th AUGUST, 2025



INAUGURATION OF 11th BRANCH AT MADHAPUR ON 26th OCTOBER, 2025



INAUGURATION OF 12th BRANCH AT BEGUM BAZAR ON 29th MARCH, 2026



INAUGURATION OF 13th BRANCH AT NIZAMABAD ON 19th JULY, 2026



INAUGURATION OF 14th BRANCH AT KOTHAPET ON 2nd AUGUST, 2026



CO-OPERATIVE WEEK CELEBRATIONS 2026



AN INTERACTIVE MEETING WITH SRI K SURENDRA MOHAN GARU, IAS, APC & SECRETARY TO GOVT. A & C



AN INTERACTIVE MEETING WITH SRI RAHUL RAJ PS GARU IAS, SPECIAL COMMISSIONER FOR CO-OPERATION & REGISTRAR OF CO-OPERATIVE SOCIETIES.



VALUES

We are committed first to Customer Safety and Security of the banking transactions.

We serve all customers upto their expectations.

We believe in updating the knowledge levels of our human resources.

We work for the healthy growth of the bank.

We are committed to ensure the highest levels of ethical standards in Banking operations.

We strictly adhere to the Business Ethics, Corporate Governance and Regulatory compliances.





CHAIRMAN'S SPEECH

Dear Shareholders,

Ladies and Gentlemen,

A Pleasant Good Afternoon to you all.

It is my profound pleasure to welcome all of you, on behalf of Board of Directors, Board of Management and on my personal behalf to the 28th Annual General Body Meeting of your Bank for the Financial Year 2025-2026.

As we reflect on our 28th year journey, we take immense pride in the significant milestones and accomplishments achieved together. Over these years, the Bank has recorded sustained growth across key areas, including the expansion of its exponential branch network, business volumes, net worth, digital banking initiatives, cyber security infrastructure, and the strengthening of corporate governance practices.

These achievements are a testament to the unwavering trust, confidence, and steadfast support extended by our valued stakeholders. Your continued faith and trust in the Bank and its Management has been instrumental in shaping our progress and enabling us to navigate challenges while pursuing excellence.

Before I take up the official business of the day, I intend to share with you the present economic environment across the globe.

Global Economic Environment: Navigating Uncertainty

The global economy today is passing through a period of heightened uncertainty, geopolitical tensions, trade disruptions, persistent inflationary pressures, volatile commodity prices, and changing monetary policies across major economies which continue to impact global growth prospects.

Many advanced economies are witnessing slower growth, while developing economies face challenges arising from external debt pressures and fluctuating capital flows. The world is also adapting to rapid technological changes, supply chain realignments, and increasing climate-related risks. Further US-Iran war created shortage of crude oil which resulted in higher prices of energy, higher inflation and slowed down Global Economic growth.

India: A Bright Spot in the Global Economy

Against this backdrop of global uncertainty, India continues to emerge as a beacon of stability and growth.

Healthy GDP growth momentum, strong domestic demand, sustained infrastructure investments, growing digital ecosystem and financial inclusion, expanding manufacturing capabilities, resilient banking / financial sector and sound macro economic management have enabled India to maintain its position among the fastest-growing major economies in the world.

India's journey towards becoming a developed nation "Vikshit Bharat" by 2047 is gathering momentum, driven by reforms, innovation, entrepreneurship, and demographic strength.

Union Budget 2026-27: Strengthening Growth and Financial Stability

The Union Budget 2026-27 reflects a balanced and forward-looking approach. It seeks to accelerate economic growth while maintaining fiscal discipline and supporting inclusive development.

The Budget's emphasis on infrastructure creation, manufacturing expansion, MSME growth, renewable energy, digital innovation & employment generation is expected to create substantial opportunities for the banking sector.

Banking Sector: Stronger Than Ever

The Indian banking sector today stands on a strong foundation. The Asset quality has improved significantly, capital adequacy remains comfortable, profitability has strengthened, NPAs are coming down and technology

adoption has transformed customer experience. It is a golden period for Banks as Central Ministry of Co-operation and RBI are playing an active role to proliferate the capability and competency of the Senior Officials and management of the Urban Co-operative Banks.

Performance Highlights of your Bank:

During the financial year 2025-2026, your bank has recorded significant growth in all parameters of business size, earnings, margins, profitability and asset quality.

- Total business of the Bank increased to ₹1350.62 Crores as on 31/03/2026 as against ₹1012.56 Crores as on 31/03/2025 showing a growth of 33.39%.
- Total Deposits rose to ₹794.61 Crores as on 31/03/2026 from ₹603.29 Crores as on 31/03/2025 showing a growth of 31.71%.
- Loans and Advances stood at ₹556.01 Crores as on 31/03/2026 as against ₹409.27 Crores as on 31/03/2025 registering a growth of 35.85%.
- Reserves and Surplus surged to ₹70.53 Crores as on 31/03/2026 from ₹64.48 Crores as on 31/03/2025.
- The Share Capital of the Bank rose to ₹25.35 Crores as on 31/03/2026 from ₹24.62 Crores as on 31/03/2025.
- Profit Before Tax (PBT) of the Bank increased to ₹12.28 Crores as on 31/03/2026 as against ₹11.91 Crores as on 31/03/2025.
- Gross NPA of the Bank was brought down to 4.76% as on 31/03/2026 from 6.52% as on 31/03/2025.
- Net NPA has decreased to 0.64% as on 31/03/2026 from 0.94% as on 31/03/2025.
- CRAR (Capital to Risk Weighted Assets Ratio) as on 31/03/2026 is 15.98% (19.88% as on 31.03.2025) as against the RBI norm of 12%.

At this important juncture, I am reminded of the words of our former President, Sri A. P. J. Abdul Kalam:

"Dream is not that which you see while sleeping; it is something that does not let you sleep."

For our Bank, that dream is to contribute meaningfully to India's growth story while creating enduring value for our customers, shareholders, employees, and society.

Asset Quality and NPA movement:

Though there was reduction in Gross NPA and Net NPA figures as compared to previous year, yet, there was no significant break through in closure of NPA accounts during the year ending 31.03.2026. However, in the current financial year there will be substantial reduction in the Gross NPA position, as we had already closed one large NPA account and planning to close a few more accounts with our sincere / concerted efforts towards improving the liquidity and profitability levels.

Digital Banking initiatives and Cyber Security:

With digital banking, customers can conduct various financial transactions and access banking services online, through mobile apps or via other digital platforms. Your Bank has already provided UPI, IMPS, RuPay Debit Card, E-Commerce, POS transactions, RTGS/NEFT, CDDT e-Payments, E-Statements, NACH, QR Code with sound boxes, ECS, PMJJBY, PMSBY, Mobile Banking, Internet Banking (view only) in order to extend best customer service.

Bank's cyber security initiatives focus on prevention, detection, response, and recovery. We Promoted AI-based fraud / mule account detection tools and introduced secure phone service with "1600", banking domain such as ".bank.in" and multi factor authentication to reduce phishing risks and regular security advisories being sent to customers through websites, SMS, and email campaigns towards creation of customer awareness.

By combining advanced technologies, regulatory compliance, employee training, and customer awareness, your bank aim to protect financial assets and maintain trust in digital banking systems.

Further, I request all our beloved stakeholders and customers to enlist themselves for all types of digital products and inform their near and dear to share the digital platform of the Bank without fail.

In this context, I am also reminded of Prime Minister Sri Narendra Modi's guiding mantra:

"Reform, Perform and Transform."

These three words perfectly encapsulate the journey of India's economy and the future path for the banking industry on Digitalization.

Human Resources Initiatives:

The quality of staff performance, their retention and commitment levels of any Bank solely depend on HR initiatives. Bank accords utmost importance to constantly enhancing skill-sets of its staff members through various Trainings (internal and external). Further new talent acquisition and succession planning for leadership positions are being taken care to suit to the growth in Bank's network. Your Bank also adopted various strategies like timely promotions, performance linked incentives etc., to improve the operational efficiency of the staff.

Corporate Governance:

Good corporate governance builds trust and credibility with shareholders, other investors, customers, suppliers, and other stakeholders. Effective governance helps in identifying, assessing, and managing risks, reducing the likelihood of financial or operational failures.

Further, RBI gives various guidelines from time to time for effective management practices, Risk management mechanism, Internal audit and control systems, Data privacy and Cyber governance, transparency, disclosures and adherence to regulatory guidelines. RBI has also started giving trainings to Chairman, Directors, CEO and other senior management team under “SAKSHAM” program newly inaugurated and organised by the RBI for the overall efficient development of the Banking Sector.

Declaration of Dividend:

I am glad to inform you that the Board of Directors have proposed a dividend of 15% pro-rata to the shareholders for the year ended March 31, 2026, subject to the approval of General Body.

Looking ahead and Growth Strategy:

I, with utmost happiness, mention that since March 2025 to March 2026, we inaugurated eight new branches taking total to twelve. Two more new branches one at Nizamabad was inaugurated on 19th July 2026 and at Kothapet on 2nd August, 2026 taking the total numbers to 14. Nizamabad is our first branch opened in a district other than Hyderabad and Secunderabad. Further so far, we installed ten ATMs since 2025 and a few more ATMs would be inaugurated soon.

As on date we crossed ₹850 crores Deposits and anticipate to reach more than ₹1000 crores Deposits base by 31.03.2027. Once we cross the deposits of ₹1000 crores, we get up-gradation to Tier 3 category. Thereafter with 2 years in Tier 3 category, we shall attain Scheduled Bank Status. Bank is on growth spree & moving in that direction.

Further, the proposal of Amalgamation of Agroha Bank is under process and will materialize soon.

Post amalgamation Agrasen Bank may reach a business figure of more than ₹2000 crores as at the end of March 2027.

Appeal to Shareholders:

I personally request to all the shareholders to submit their latest Photograph, PAN, copy of Aadhar Card along with Mobile Number and Email ID to generate CKYC Number or submit your CKYC Number.

I also request all the shareholders and their family members to open and operate Savings Bank and Current Accounts in your Bank. I request you once again to keep all your surplus money in your bank as deposit or take any loan which is required by you and your family. Your Bank is offering attractive rates of return in the form of interest on all deposit schemes when compared to other Banks.

Sincere Acknowledgements:

On behalf of the Board and Board of Management, I take this opportunity to express my heartfelt thanks to all the esteemed Shareholders, Customers, Officials of Reserve Bank of India in particular **Sri Chinmoy Kumar**, the Regional Director and **Sri Prabhu Samal**, DGM DoS, Department of Co-operation and Registrar of Co-operative Societies in particular **Sri Rahul Raj**, IAS Special Commissioner for Co-operation and Registrar of Co-operative Societies, Hyderabad, Government of Telangana, National Payments Corporation of India, Telangana State Co-operative Urban Banks Federation, NAFCUB, NUCFDC, Auditors, Legal Advisors, Valuers, Switch Providers, Press & Media and others without which our arduous search for excellence would not have yielded the desired results which the bank achieved.

I would also like to place on record and express my deep sense of gratitude, appreciation, gratefulness for the munificent & unstinted support of Senior Vice Chairman C.A Naveen Kumar Agarwal, Vice-Chairman Sri Suresh Kumar Agarwal, Chairman Board of Management Sri Narayan Dutt and all other dedicated & devoted Directors of the Board, other members of the Board of Management & various committees for their valuable suggestions, impeccable support in pursuing various development activities of the bank & for successful conduct of the Board Meetings. I am grateful to each one of you for your continued cooperation in the overall development of the Bank.

I would like to take this opportunity to express my sincere appreciation for dedicated efforts of the entire work force of the Bank in particular our dedicated CEO C. V Rao and dynamic DGM Anand Agarwal.

I thank once again all our valued shareholders, customers, well wishers and family of Agrasen Bank who are instrumental in keeping the flags of our Bank high in Urban Cooperative Banking Sector.

I wish you and your families a happy and healthy future.

Thanking You,

Pramod Kumar Kedia

Chairman



Estd.1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

Licensed by : The Reserve Bank of India
 Licence No. : UBD AP 1594 P -26-06-1998
 RCS Regd. No. : T.A 1439 -27-01-1998
 Foundation Day : 30-08-1998
 LEI : 894500HA6Z2MVEF90Y83
 GST : 36AABCT7789F1ZV

BOARD OF DIRECTORS

Pramod Kumar Kedia

Chairman

CA. Naveen Kumar Agarwal

Senior Vice Chairman

Suresh Kumar Agarwal

Vice Chairman

Narayan Dutt

Chairman-BoM

DIRECTORS

Narsing Das

Mohan Agarwal

Gopal Chand Agarwal

Rajender Prasad Agarwal

Pramod Kumar Agarwal

Mahesh Kumar Agarwal

Rajesh Kumar Agarwal

Bajrang Prasad Gupta

CA. Pankaj Kumar Agarwal

Pawan Kumar Kedia

Anju Kedia

Apoorva Agarwal

C.V. Rao

General Manager / CEO

Anand Agarwal

Deputy General Manager

Statutory Auditors

M/s. Shiv Kumar Agrawal & Associates

Chartered Accountants

Hyderabad.

CONTENTS

Notice	01
Directors' Report	02
Independent Auditor's Report	10
Final Audit Report	11
Audit Certificate	12
Balance Sheet	14
Profit & Loss Account	15
Schedules	16
Disclosures as per RBI guidelines	39
RBI Directives	41
Budget	42

NOTICE

Notice is hereby given that the Twenty Eighth Annual General Body Meeting of the Shareholders of the Bank for the Financial Year 2025-2026 will be held on Sunday, 6th September 2026, at K.L.N. Prasad Auditorium, FTCCI House, Red Hills, Hyderabad-500 004, T.G. at 12:30 P.M. to transact the following items of the Agenda:

1. To consider and adopt the Twenty Eighth Annual Report along with Audited Statements of Accounts of the Bank for the financial year 2025-2026.
2. To approve appropriation of Net Profit and to declare dividend for the Financial Year ended 31-03-2026.
3. (i) To ratify the excess expenditure incurred over the budgeted during the financial year 2025-2026.
(ii) To approve the revised Budget of Revenue & Capital Expenditure of the Bank for the financial year 2026-2027 and Revenue Budget for the financial year 2027-2028.
4. To authorize the Board to re-appoint Statutory Auditors and to hold office from the conclusion of this Annual General Meeting until conclusion of the next Annual General Meeting and to fix their remuneration.
5. To review the membership and attendance of the Committee Members for the period from 01-02-2026 to 31-07-2026.
6. To approve admission of members, allotment of additional shares, transfer of shares, withdrawal and refund of Share Capital made during the period from 01-02-2026 to 31-07-2026.
7. To approve investments / withdrawals made during the period from 01-02-2026 to 31-07-2026.
8. To review all overdue loans and loans covered under legal action as on 31-07-2026
9. To consider any other matter with the permission of the Chair.

All the Shareholders are requested to attend the Annual General Body Meeting, on the date, time and place herein mentioned above.

Place : Hyderabad

Date : 20-08-2026

By order of the Board of Directors

Sd/-

C. V. Rao

General Manager / CEO

NOTE

1. All documents referred to in the Notice are open for inspection at the Registered Office of the Bank on all working days between 11.00 A.M. to 4.00 P.M. from 03-09-2026 to 05-09-2026 with prior notice.
2. In the absence of the requisite Quorum within half an hour of the time specified for holding the General Body Meeting, the meeting shall stand adjourned to 1.00 PM on the same day and the same agenda of the meeting shall be transacted at the same venue
3. Members who have not yet submitted their photographs are requested to submit two passport size photographs duly noting their names, folio number etc., on the reverse of the photograph to enable us to issue Identity Cards.
4. Members are requested to furnish their respective Account Numbers maintained with the Bank or open an Account with any branch of the Bank and ensure recording of standing instructions with the Shares Department for credit of dividend. The Members are also requested to update their Pan Card, Aadhar Number, Mobile Numbers and Email Id's for regular updates from Bank and as well as to comply with the KYC guidelines of the RBI.

DIRECTORS' REPORT

Dear Shareholders,

The Board of Directors of the Bank are delighted to present the 28th Annual Report alongwith Audited Financial Statements as at the end of financial Year 31.03.2026.

The Indian banking system maintained adequate liquidity & strong capital buffers while supporting credit expansion to productive sectors of the economy. Continued adoption of digital banking, UPI-based transactions & technology-driven financial services further enhanced financial inclusion and operational efficiency.

Despite external challenges arising from global economic uncertainties, geopolitical developments & volatility in international financial markets, India's macroeconomic fundamentals remained strong, supported by prudent fiscal management, stable foreign exchange reserves, & a well-regulated financial sector. These favorable conditions created a supportive environment for the banking industry during the year.

The Reserve Bank of India played a crucial role in supporting India's economic growth, maintaining financial stability, and strengthening the banking system during FY 2025-26. Its policy measures helped India remain one of the fastest-growing major economies while keeping inflation under control, ensuring price stability and adequate liquidity in the financial system, digital payments and financial inclusion, encouraging sustainable finance etc. With the above supporting measures, Indian economy position improved much as mentioned hereunder.

- India remained among the world's fastest-growing major economies, with GDP growth estimated at about 7.6%.
- Inflation moderated, providing greater room for growth-supportive monetary policy.
- Banking sector asset quality improved significantly with historically low NPAs.
- Digital payment systems continued to witness strong growth.
- Financial stability remained resilient despite global geopolitical and economic uncertainties.

During FY 2025-26, the Reserve Bank of India effectively balanced the twin objectives of price stability and economic growth. Through prudent monetary policy, strong banking supervision, the RBI significantly contributed to strengthening India's macroeconomic fundamentals and ensuring sustainable, inclusive economic development.

KEY FINANCIAL INDICATORS

S.No.	Particulars	As on 31-03-2026 (₹ in Lakhs)	As on 31-03-2025 (₹ in Lakhs)	Increase Decrease in %
1	Deposits	79,461.36	60,328.82	31.71% ↑
2	Advances	55,601.36	40,927.17	35.85% ↑
3	Total Business	1,35,062.72	1,01,255.99	33.39% ↑
4	Share Capital	2,535.24	2,461.68	2.99% ↑
5	Total Income	7,512.74	6,110.60	22.95% ↓
6	Net Profit before Income Tax	1,227.80	1,191.11	3.08% ↑
7	Net Profit after Income Tax	916.86	890.85	2.92% ↑
8	Net Worth	9,588.05	8,894.84	7.79% ↑
9	CD Ratio	69.97%	67.84%	
10	CRAR	15.98%	19.88%	RBI stipulation minimum 12%

BOARD OF MANAGEMENT

Reserve Bank of India requires every Urban Co-operative Bank with deposit size of Rs.100 Crores and above to constitute Board of Management with members possessing special knowledge and practical experience in banking to facilitate professional management and focused attention to the Banking related activities. The Board of Management Committee was constituted with the following 8 members.

S.No.	Name	Designation	Particulars
1	Shri Narayan Dutt	Chairman	Nominated by Board
2	C.A. Naveen Kumar Agarwal	Member	Nominated by Board / C.A.
3	Shri Dinesh Chandra Sharma	Member	Banking Expert
4	C.A. Pankaj Kumar Agarwal	Member	Nominated by Board / C.A.
5	C.A. Vinay Kumar Goel	Member	Chartered Accountant
6	Shri Satish Kumar Agarwal	Member	Industrialist
7	Shri Mahaveer Pitti	Member	Industrialist
8	Shri C. V. Rao	Member	Ex officio Member

Bank conducted Board of Management Committee meetings regularly.

MEMBERSHIP & CAPITAL

The Paid up 'A' Class Share Capital of the Bank has increased by ₹0.73 Crores from ₹24.62 Crores as on 31-03-2025 to ₹ 25.35 crores as on 31-03-2026. The number of 'A' class member as on March 31, 2026 are as per details given below:

Opening Member as on 01-04-2025	:	11900
Add: Admitted during the year	:	(+) 705
Less: Withdrawal during the year	:	(-) 139
Total Members as on 31-03-2026	:	12466

CAPITAL ADEQUACY

Capital Adequacy Ratio (CRAR) of your bank is computed in adherence to norms prescribed by RBI as against the stipulated RBI norms of 12.00% your bank's Capital Adequacy Ratio as at end of March 31, 2026 worked out to 15.98%.

RESERVE FUNDS

After appropriation of the Profit for the financial year 2024-2025 the Reserve Funds of the Bank have increased as shown below.

S.No.	Particulars	As on 31-03-2026 (₹ in Lakhs)	As on 31-03-2025 (₹ in Lakhs)
1	Statutory Reserve	2492.47	2269.75
2	General Reserve	1579.81	1486.72
3	Building Fund	659.75	570.66
4	Bad & Doubtful Debts Reserve	497.47	452.93
5	Investment Fluctuation Reserve	613.60	524.51
6	Standard Assets Provision	234.00	202.00
7	Education Fund	16.99	16.80
8	IT & Cyber Security Projects Reserve	42.52	33.61
	Total	6136.61	5556.98

DEPOSITS

Total deposits held by the bank at the end of the year stood at ₹794.61 Crores as against ₹603.29 Crores held at the beginning of the year. There is 31.71% growth in deposits. The deposit composition is as under:

S.No.	Nature of Deposits	Amount in ₹	% of Total Deposits
1	Current Account Deposits	41,66,39,440.64	5.24%
2	Savings Bank Deposits	96,49,54,714.50	12.15%
3	Fixed and Other Term Deposits	656,45,42,055.98	82.61%
	Total	794,61,36,211.12	100.00%

DICGC COVER

Deposit Insurance and Credit Guarantee Corporation was set up to provide insurance of deposits and guaranteeing of credit facilities extended by Banks. The corporation insures all deposits such as savings accounts, term deposits, current and recurring deposits of the depositors held with the Bank upto ₹5,00,000/- (Five Lakhs Only) per depositor with effect from 4th February 2020. The Bank insured deposits and premium was paid regularly. The premium payment is at the rate of 06 Paise per ₹100 for 6 months and it is borne by the Bank. Bank paid ₹80,69,101.17 (Rupees Eighty Lakhs Sixty Nine Thousand One Hundred One and Seventeen paise Only) as premium to DICGC during the financial year 2025-2026.

LOANS AND ADVANCES

The Gross Credit of the bank stood at ₹556.01 Crores as on 31-03-2026 as against ₹ 409.27 Crores as on 31-03-2025. The bank has achieved the Priority Sector targets fixed by Reserve Bank of India. The details of which are as under:

Particulars	₹ in Crores
Loans Secured by Tangible Securities	552.16
Unsecured loans	3.85
Total	556.01
Priority Sector Advances	325.02
Weaker Section Advances	51.74
Adjusted Net Bank Credit (ANBC) March 31st of the Preceding year	409.27
% of Priority Sector Advances to total Advances / ANBC	79.41%
% of Weaker Section Advances to ANBC	12.64%

NPA MANAGEMENT

Reduction of NPA's is given utmost priority and this function has been effectively monitored on regular basis. Substantial measures were initiated to augment recovery and curtail NPA's. Bank had taken various measures to arrest the increase. Recovery steps are taken promptly for disposal of the securities. The results were positive and encouraging. Recovery Committee meetings were held regularly to review the progress and performance in the recovery of NPA accounts. The directions of the Committee were implemented to ensure timely recovery. This has brought the Bank's Gross NPA and Net NPA position to 4.76% and 0.64% of total loans & advances. The details of NPA's in absolute terms and percentage terms were as under

Position of NPA	As on 31-03-2026	As on 31-03-2025
No. of Accounts	45	44
Gross NPA (₹ in Crores)	26.49	26.68
Provision and Reserve held (₹ in Crores)	23.05	23.05
Net NPA (₹ in Crores)	3.43	3.63
Gross NPA %	4.76%	6.52%
Net NPA in %	0.64%	0.94%

Bank initiated legal action to recover the dues. Bank could make substantial amount of recovery in some cases and is confident to recover the most of the amount stuck in NPA accounts during the current financial year. NPA accounts are backed by more than full collateral securities. Bank aims at bringing down the Gross NPA level.

INVESTMENTS

The total investments of the Bank at the end of the year stood at ₹ 288.32 Crores as against ₹ 252.97 Crores held at the beginning of the year. The details of the investments as on 31-03-2026 are as follows:

S.No.	Particulars	Amount in ₹
i	SLR Investments:	
	1. Central Government Securities	148,40,86,285.00
	2. State Government Securities	10,44,83,101.00
	3. Central Government Securities (Reserves)	20,81,52,000.00
	Total – i	179,67,21,386.00
ii	Non SLR Investments:	
	1. Mutual Funds (Debt Funds)	11,00,00,000.00
	2. Investment in Equity NUCFDC Ltd.	25,00,000.00
	Total – ii	11,25,00,000.00
iii	Money at Call and Short Notice:	
	1. Money at Call & Short Notice	30,00,00,000.00
	Total-iii	30,00,00,000.00
iv	Inter Bank Deposits:	
	1. Hyd. District Central Co-operative Bank Ltd.	3,50,00,000.00
	2. HDFC Bank Ltd.	9,00,00,000.00
	3. Bandhan Bank Ltd.	5,89,00,000.00
	4. DCB Bank Ltd.	17,50,00,000.00
	5. SBM Bank (India) Ltd.	10,01,00,000.00
	6. RBL Bank Ltd.	12,39,00,000.00
	7. Hyd. District Central Co-operative Bank Ltd. (Reserves)	4,10,94,598.00
	8. Tamilnadu Mercantile Bank Ltd.	5,00,00,000.00
	Total – iv	67,39,94,598.00
	Total (i+ii+iii+iv)	288,32,15,984.00

Your
FINANCIAL FUTURE
Secured and
Simplified.



AUDIT

The purpose of Audit is to give an opinion on the facts and figures of financial statements after its verification. It enhances the degree of confidence of the users. This assumed great importance with the introduction of Basel Committee's core principles for effective banking supervision.

M/s. Shiv Kumar Agrawal & Associates, Chartered Accountants had conducted the Statutory Audit of the Bank for the financial year 2025-2026. The Bank was classified as 'A' grade.

Professional Chartered Accountants had conducted the Concurrent Audit every month at all branches including Head Office to ensure the good governance and take necessary action as and when required.

The observations of the Statutory Auditors, Internal Auditors (CA Firms) and Internal Audit Department had been thoroughly discussed including the rectification reports thereof. The directions of the Audit Committee were implemented to improve the operational efficiency.

DIVIDEND

Your Bank pursues a stable dividend policy which is very important to attract and retain Share Capital. Moreover, the distribution of Profits is done after appropriations / allocations as per the statutory obligations. Considering the commendable performance of the Bank for the Financial Year 2025-2026 the Board had recommended a dividend of 15% Pro-rata subject to the approval by the General Body.

CONTRIBUTION TO EXCHEQUER

Our Bank had remitted the following taxes to the Government for the financial year 2025-2026 in the process of carrying on banking business:

- a. Income Tax : ₹310.94 Lakhs
- b. GST : ₹ 55.00 Lakhs

CORPORATE GOVERNANCE

The primary object of Corporate Governance is to protect the interests of all stake holders viz, shareholders, depositors, employees, Government and customers. This necessitates a well defined structure to manage the business for wealth creation by specifying roles, responsibilities, policies, best practices, procedures and code of conduct of various cadres in the organisation. Board had taken suitable steps in framing the policies for all functional areas including its revision from time to time. These policies are implemented and reviewed by various committees regularly.

Board Meetings and Board of Management Committee meetings are being held every month to ensure strict adherence to the best practices. Bank believes in transparency, disclosures and accountability of the management and the Board.

BRANCH EXPANSION

Expanding Access – Deepening Trust

We successfully opened three Branches in Financial Year 2024-25 (Banjara Hills, Himayatnagar and Attapur), 4 Branches in Financial Year 2025-26 (Kukatpally, Ameerpet, Gaganpahad & Madhapur), 2 Branches through automated route at Begum Bazar (FY 2025-26) & Nizamabad (FY 2026-27), one more branch at Kothapet opened on 2nd August, 2026. In toto bank has 14 Branches and 10 ATM centres at present.

INFORMATION TECHNOLOGY AND CYBER SECURITY

During the year, the Bank advanced its digital transformation by strengthening core banking infrastructure and expanding technology-driven services to enhance customer convenience, efficiency, and reliability. We successfully introduced ATM services, providing secure 24×7 banking access. The Bank is also introducing Cash Recycler Machines (CRMs) for round-the-clock cash deposits and withdrawals. In addition, we have received approval from RBI to participate in Centralised Payment Systems (CPS), with implementation underway to offer 24×7 RTGS and NEFT services. To further enhance transparency and customer confidence, the Bank has implemented the Beneficiary Account Name Lookup (BANL) Facility, enabling remitters to verify beneficiary name before initiating transactions and helping ensure that funds are transferred to the intended recipient.

Cybersecurity remains a key pillar of the Bank's digital growth strategy. In line with RBI guidelines and industry best practices, the Bank continues to strengthen its cyber security posture through continuous security monitoring, robust access controls, periodic security audits, vulnerability assessments, and employee awareness programmes. To enhance trust and digital authenticity, the Bank operates its email services through its official domain ending with .bank.in. To protect customers from fraudulent and spoofed calls, the Bank has introduced a dedicated calling system (1600001367), enabling customers to readily identify genuine communications from Agrasen Bank. The Bank has integrated real-time cyber fraud intelligence with its core banking systems to strengthen its fraud risk management framework and enhance the security of digital transactions. This enables continuous monitoring of transactions, early detection of suspicious activities, and timely intervention to prevent potential frauds. The integration also facilitates prompt response to cyber threat alerts and strengthens controls against mule accounts and other emerging fraud risks. As part of its commitment to cybersecurity and operational resilience, the Bank continues to strengthen its information security framework through robust controls, proactive risk management, and continuous monitoring. These measures safeguard customer data, protect digital assets, ensure operational integrity, and support the delivery of secure, resilient, and trusted banking services in line with regulatory and industry standards.

HUMAN RESOURCES DEVELOPMENT

Bank firmly believes that updation of Knowledge levels, technical skills is an ongoing activity for employees to extend best Customer service. Employees are nominated / deputed to various training programmes regularly to improve their skills. Training Programmes are conducted in-house to meet specific needs for implementing Reserve Bank of India guidelines. Employees are deputed to external training programmes also for specialised activities like, Treasury, Information Technology, KYC etc, so that Bank ensures constant updation of employees skills and talent.

PROFITABILITY AND APPROPRIATION OF PROFITS

As per the Telangana Co-operative Societies Act 1964, the Bank is required to appropriate the Net Profit for the financial year 2025-2026 as under:

	Amount in ₹	
Profit available for appropriation		9,16,86,360.47
25% Statutory Reserve	2,29,21,590.00	
1% Reserve for Education Fund or ₹ 1,50,000.00 whichever is less	1,50,000.00	2,30,71,590.00
Balance available for appropriation and distribution		6,86,14,770.47

The Bank has earned a net profit of ₹9,16,86,360.47 for the year end 31st March 2026. After statutory provisions as required, Bank is left with ₹ 6,86,14,770.47 for appropriation and distribution.

		Amount in ₹
Balance available for Distribution & Appropriation		6,86,14,770.47
Gratuity Fund (1% of Profit)	9,16,864.00	
Bad & Doubtful Debts Reserve (5% of Profit)	45,84,318.00	
Investment Fluctuation Reserve (10% of Profit)	91,68,636.00	
Common Good Fund (1% of Profit)	9,16,864.00	
Building Fund (10% of Profit)	91,68,636.00	
IT and Cyber Security Projects Reserve (1% of Profit)	9,16,864.00	
Dividend @ 15% on pro rata basis (appx)	3,80,00,000.00	6,36,72,182.00
Balance Transferred to General Reserve		49,42,588.47
Total		6,86,14,770.47

CUSTOMER SERVICE

The concept of customer service has undergone seachange in the present day digitalised banking services and products. No matter how digital a Bank is, yet customers seek human involvement in service. Customers need user friendly products and personalised response without delays. This is essential for customers retention and growth in business. Suitable steps are taken to introduce the digitalised banking services. Further, Bank endeavours to provide timely and personalised services. Customers meets are held regularly to improve the quality of services and to resolve the grievances, if any.

ACKNOWLEDGEMENTS

The Board of Directors and the Board of Management take this opportunity to express their grateful thanks to all the Shareholders, valued Customers and well wishers of the Bank for their continued support and confidence bestowed by them in the Management. The Board acknowledges with gratitude for the valuable support, guidance and encouragement received from Reserve Bank of India especially the officials of Department of Supervision Hyderabad and Registrar of Co-operative Societies, Deputy Registrar Office, Golconda Division, Hyderabad, District Co-operative Audit Officer (Urban) Hyderabad, Telangana State Co-operative Urban Banks Federation Limited, National Payment Corporation of India (NPCI) and other Officials of the concerned Departments. The Board also convey their thanks to NAFCUB, NUCFDC, Software Vendor, Switch Provider, Auditors, Legal Advisors, Valuers, Appraisers, various Banks, Press & Media for their continued co-operation, guidance, support and encouragement to the Bank from time to time. Further, the Board expresses their appreciation for the valuable services rendered by all the Executives, Officials and other members of the staff for the overall progress of the Bank.

Place : Hyderabad
Date : 18/05/2026

For and on behalf of the Board of Directors
Sd/-
PRAMOD KUMAR KEDIA
Chairman

INDEPENDENT AUDITOR'S REPORT

To
The Members
The Agrasen Co-operative Urban Bank Ltd.,

Report on the Financial Statements :

We have audited accompanying financial statements of The Agrasen Co-operative Urban Bank Ltd., M.No.15-2-391/392/1, Siddiamber Bazar, Hyderabad-500012, Telangana, which comprises of Balance Sheet as on 31st March, 2026 and annexed Profit and Loss Account for the year ended, and summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation of these financial statements in accordance with the provisions of Banking Regulation Act, 1949 (as applicable to Co-operative Societies & Co-operative Banks). This responsibility includes the design, implementation and maintenance of internal control 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.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedure selected depends on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient & appropriate to provide a basis for our audit opinion.

Report on Other Legal and Regulatory Matters:

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking regulation Act 1949 (as applicable to Co-operative Societies & Co-operative Banks).
2. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
3. The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
4. In our opinion, proper books of account as required by law have been kept by the Banks so far as appears from our examination of those books.
5. The Balance Sheet, Profit and Loss Account dealt with by this report are in agreement with the books of account.
6. In our opinion, the Balance Sheet, Profit and Loss Account have been drawn up in forms A & B respectively of the Third Schedule to the Banking Regulation Act, 1949 (as applicable to Co-operative Societies & Co-operative Banks)

Opinion:

In our opinion and to the best of our information and according the explanations given to us, the financial statements referred below give the information required by the Banking Regulation Act, 1949 in the manner so required for banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India.

- i. In the case of the Balance Sheet, the state of affairs of the Bank as at 31st March 2026.
- ii. In the case of the Profit and Loss Account, the profit for the year ended on that date.

Place : Hyderabad
Date : 18/05/2026

M/s. SHIV KUMAR AGRAWAL & ASSOCIATES

Chartered Accountants
(FRN 006909C)

Sd/-

(CA Vikash Gupta)

Partner M.No.227197

FINAL AUDIT REPORT FOR THE YEAR 2025-2026

1.	Name of the Bank with Registration No.	The Agrasen Co-operative Urban Bank Ltd., Regn. No.T.A.1439										
2.	Date of Registration	27-01-1998										
3.	Date of Commencement of Business	30-08-1998										
4.	Area of Operation of the Bank	The area of operation shall be confined to the entire state of registration i.e. State of Telangana with the prior permission from the Reserve Bank of India and or as permitted by the Reserve Bank of India from time to time.										
5.	Postal Address of the Bank	15-2-391/392/1, Siddiamber Bazar, Hyderabad-500 012. (T.G.)										
6.	Agency employed for Audit	M/s. Shiv Kumar Agrawal and Associates, Chartered Accountants, #501, Sai Dhamam Apartment, D.No 7-1-414/30, S.R. Nagar, Ameerpet, Hyderabad - 500038.										
7.	Name of the Auditor	CA. Vikash Gupta										
8.	H.O. of the Auditor	Hyderabad										
9.	Date of Audit	From 09/03/2026 to 08/05/2026										
10.	Classification of the Bank under the year of Audit.	"A " Class										
11.	Membership of the Bank a) At the beginning of the Year b) Admitted during the Year c) Removed /Withdrawn during the Year d) At the end of the Year.	"A" Class Shares <table><tr><th>No. of Members</th><th>Share Amount in ₹</th></tr><tr><td>11900</td><td>24,46,29,000.00</td></tr><tr><td>705</td><td>1,10,52,000.00</td></tr><tr><td>139</td><td>23,03,000.00</td></tr><tr><td>12466</td><td>25,33,78,000.00</td></tr></table>	No. of Members	Share Amount in ₹	11900	24,46,29,000.00	705	1,10,52,000.00	139	23,03,000.00	12466	25,33,78,000.00
No. of Members	Share Amount in ₹											
11900	24,46,29,000.00											
705	1,10,52,000.00											
139	23,03,000.00											
12466	25,33,78,000.00											
12.	Working Capital	₹842,84,99,276.82										
13.	Maximum Borrowing limit of the Bank as per its Bye-Laws	The maximum Borrowing power of the Bank shall not exceed twenty times the Paid-up Share Capital and Reserves minus the Bad Debts Reserve and accumulated losses.										
14.	Total Loans given by the Bank	₹556,01,35,688.69										
15.	Who is in-charge of the Cash Balance reference to Bye-Laws	In joint custody of two officers, as per Bye Law No.38 (xi). CEO/General Manager / Deputy General Manager has arranged for the custody of cash on hand.										
16.	Whether the Cash Balance verified	Yes										
17.	Remarks & Observations of the Auditor	Observation Sheet Submitted.										

CERTIFICATE

Certified that I, Vikash Gupta, Partner, M/s. Shiv Kumar Agrawal & Associates, Chartered Accountants, authorized to conduct the audit for the year 2025-2026 hereby certify that I have audited the accounts of the Bank on the dates mentioned above.

Place : Hyderabad
Date : 18/05/2026

M/s. Shiv Kumar Agrawal & Associates
Chartered Accountants (FRN 006909C)
Sd/-
(CA Vikash Gupta)
Partner M.No.227197

AUDIT CERTIFICATE

- The Accounts of The Agrasen Co-operative Urban Bank Ltd, having registered office at #15-2-391/392/1, Siddiamber Bazar, Hyderabad-500012. T.A No.1439 for the Financial Year 2025-2026 is audited by Vikash Gupta Partner, M/s Shiv Kumar Agrawal & Associates, Chartered Accountants, Statutory Auditor. The Final Audit Report which contains the following accounts is enclosed.
 - Receipts and Payments Account for the Year ended 31st March, 2026.
 - The Profit & Loss Account for the year ended 31st March, 2026.
 - The Balance Sheet as on 31st March, 2026.
- The due/overdue position of the accounts due to the Bank and due by the Bank is given below:

S.No.	Details of Accounts	Amount in ₹	S.No.	Details of Accounts	Amount in ₹
	LIABILITIES			ASSETS	
1	MEMBERS & GOVT. INVESTMENTS:		1	BANK'S INVESTMENTS:	
	a. Share Capital	25,34,57,600.00		a. Shares invested (NUCFDC)	25,00,000.00
	b. Share Application	66,000.00		b. Deposits in Banks	67,39,94,598.00
	c. Savings of members	--		c. Govt. Securities	179,67,21,386.00
	d. Thrift of members	--		d. Other Securities (Mutual Fund)	11,00,00,000.00
	e. Other investment	--		e. Money at Call & Short Notice	30,00,00,000.00
	f. Govt., Share capital	--		f. Cash	5,16,49,971.00
2	RESERVES & SURPLUS	70,53,47,680.51			
3	BORROWINGS:		2	LENDINGS:	
	a. Bank Loans due	0.00		a. Loans due	556,01,35,688.69
	b. Interest due on FDs	--		b. Interest due	--
	c. Govt. Loans due	--		c. Overdue loans	--
	d. Interest due to Govt.,	--		d. Suspense due	--
	e. Suspense Due	0.00		e. Fixed Assets	989,59,708.96
4	ADJ. HEADS "DUE BY"	0.00	3	ADJ. HEADS "DUE BY"	
	a. Sundry Liabilities	--		a. Sundry Debtors	0.00
5	OTHER LIABILITIES		4	BANK ACCOUNTS	
	a. DICGC	--			
	b. Deposits	794,61,36,211.12		a. Balances in C/A with other Banks	55,05,36,575.71
	c. Other Liabilities	71,70,21,751.91		b. Other Assets	47,75,31,315.18

- The certificate of verification of cash balance as on the date of visit of the auditor is enclosed to the Final Audit Report.
- The year of audit is the 28th Financial Year of the Bank.
- The Bank has a membership of 12466 as on 31-03-2026 as against 11900 as on 31-03-2025. There is a net increase of 566 members during the year.
- The Share capital of the Bank at the end of the year was ₹25,34,57,600.00 as against the share capital of ₹24,47,01,000.00 at the beginning of the year. Thus, there is an increase in the share capital of the Bank by ₹87,56,600.00.

7. The Audit objections of the previous year's audit were rectified and complied.
8. The Net NPA as a percentage of Net Advances of the Bank stood at 0.64% as against 0.94% of last year.
9. The total NPA provision as on 31-03-2026 is ₹23,05,22,359.00
10. The total Bad and Doubtful Debts Reserve as on 31-03-2026 is ₹4,97,47,063.00 as against the reserve of ₹4,52,92,837.00 as on 31-03-2025.
11. The Bank has made a Net Profit of ₹9,16,86,360.47 during the year 2025-2026 as against ₹8,90,84,519.50 for the financial year 2024-2025.
12. The net profit of ₹9,16,86,360.47 earned by the Bank during the year is appropriated as follows in compliance with the provisions of the Act and Rules.
 - a) 25% of the Net Profit to Statutory Reserve Fund. ₹2,29,21,590.00
 - b) 1% of the Net Profit or maximum of ₹1,50,000.00 to Education Fund ₹1,50,000.00
 - c) The remaining balance of the net profit may be appropriated in accordance with the provisions of the Act, Rules and Bye-laws of the Bank.

13. RESERVE FUND

S.No.	Particulars	Amount in ₹
a)	Opening Balance	24,92,46,578.00
b)	Portion of net profit appropriated to Reserve Fund for Current Year	2,29,21,590.00
	Total Amount	27,21,68,168.00
c)	Amount Invested out side the Business	24,92,46,578.00
d)	Amount yet to be invested	2,29,21,590.00

S.No.	Particulars	Education Fund
a)	At the beginning of the year	16,79,646.96
b)	Paid/transferred during the year	1,50,000.00
	Total Amount	18,29,646.96
c)	Charged during the year	1,30,000.00
d)	Payable at the end of the year	16,99,646.96

14. The Bank has complied with the statutory requirement in regard to the maintenance of CRR & SLR.
15. As on 31-03-2026 the CRAR maintained by the bank was 15.98% which is above the 12% stipulated by the Reserve Bank of India.
16. The Bank is placed under class "A" during the Final Audit Report for the year 2025-2026.

Place : Hyderabad
Date : 18/05/2026

For SHIV KUMAR AGRAWAL & ASSOCIATES
Chartered Accountants (FRN006909C)
Sd/-

(CA Vikash Gupta)
Partner M.No 227197

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

FORM-A

AUDITED BALANCE SHEET AS ON 31st MARCH, 2026

Amount in ₹

Particulars	Schedule	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
CAPITAL & LIABILITIES			
Capital	1	25,35,23,600.00	24,61,68,000.00
Reserves & Surplus	2	70,53,47,680.51	64,47,83,312.04
Deposits	3	794,61,36,211.12	603,28,81,645.36
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	71,70,21,751.91	61,72,38,791.79
TOTAL		962,20,29,243.54	754,10,71,749.19
ASSETS			
Cash & Balances with Reserve Bank of India	6	38,58,99,987.72	22,90,46,967.27
Balances with Banks & Money at call and short notice	7	119,02,81,156.99	113,77,29,281.62
Investments	8	190,92,21,386.00	164,51,31,808.00
Advances	9	556,01,35,688.69	409,27,17,032.44
Fixed Assets	10	9,89,59,708.96	6,25,55,657.24
Other Assets	11	47,75,31,315.18	37,38,91,002.62
TOTAL		962,20,29,243.54	754,10,71,749.19

Contingent Liabilities	12	2,22,33,875.00	1,67,95,070.00
------------------------	----	----------------	----------------

Significant Accounting Policies & Notes to Accounts	17
--	----

The Schedules referred to above form an integral part of accounts

As per our report attached

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

For and on behalf of the Board of Directors

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad
Date : 18/05/2026

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

FORM-B
AUDITED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31-03-2026

Amount in ₹

Particulars	Schedule	Year ended on 31-03-2026 (current year)	Year ended on 31-03-2025 (previous year)
INCOME			
Interest Earned	13	69,73,13,759.28	57,07,96,149.75
Other Income	14	5,39,60,326.46	4,02,63,777.97
TOTAL		75,12,74,085.74	61,10,59,927.72
EXPENDITURE			
Interest Expended	15	49,19,30,528.65	38,44,73,868.29
Operating Expenses, Provisions and contingencies	16	13,65,63,696.62	10,74,75,209.93
TOTAL		62,84,94,225.27	49,19,49,078.22
PROFIT			
Profit Before Tax		12,27,79,860.47	11,91,10,849.50
Less: Provision for Taxation		3,10,93,500.00	3,00,26,330.00
Net Profit for the Year		9,16,86,360.47	8,90,84,519.50
APPROPRIATIONS			
Transfer to Statutory Reserves		2,29,21,590.00	2,22,71,130.00
Transfer to Other Reserves		3,07,64,770.47	3,01,13,389.50
Transfer to Government/Proposed Dividend		3,80,00,000.00	3,67,00,000.00
Balance carried over to Balance sheet		9,16,86,360.47	8,90,84,519.50

The Schedules referred to above form an integral part of accounts

As per our report attached

 For **Shiv Kumar Agrawal & Associates**
 Chartered Accountants (FRN) 006909C

 Sd/-
(CA Vikash Gupta)
 Partner M.No. 227197

For and on behalf of the Board of Directors

 Sd/-
Pramod Kumar Kedia
 Chairman

 Sd/-
Suresh Kumar Agarwal
 Vice Chairman

 Sd/-
CA. Naveen Kumar Agarwal
 Senior Vice Chairman

 Sd/-
C. V. Rao
 General Manager /CEO

 Place : Hyderabad
 Date : 18/05/2026

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31-03-2026

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
i	SCHEDULE -I CAPITAL Authorized Capital 'A' Class 50,00,000 Shares of ₹ 100 each (2025-2026) 30,00,000 Shares of ₹ 100 each (2024-2025)	50,00,00,000.00	30,00,00,000.00
ii	Subscribed Capital "A" Class Shares 25,33,780 Shares of ₹ 100 each fully paid (Previous Year 24,46,290 Shares of ₹ 100 each fully paid)	25,33,78,000.00	24,46,29,000.00
iii	'A' Class Occasional Borrowers 796 Shares of ₹ 100 each fully paid (Previous Year 720 shares of ₹ 100 each fully paid)	79,600.00	72,000.00
iv	Share Application Money 660 Shares of ₹ 100 each fully paid (Previous Year 14,670 shares of ₹ 100 each fully paid)	66,000.00	14,67,000.00
	TOTAL	25,35,23,600.00	24,61,68,000.00



Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
i	SCHEDULE 2 - RESERVES & SURPLUS		
	STATUTORY RESERVE		
	Opening Balance	22,69,75,448.00	20,54,90,207.00
	Addition during the year	2,22,71,130.00	2,14,85,241.00
	Deduction during the year	0.00	0.00
	TOTAL (i)	24,92,46,578.00	22,69,75,448.00
ii	GENERAL RESERVE FUND		
	Opening Balance	14,86,71,918.15	10,24,89,464.55
	Addition during the year	93,09,422.50	4,61,82,453.60
	Deduction during the year	0.00	0.00
	TOTAL (ii)	15,79,81,340.65	14,86,71,918.15
iii	BUILDING FUND		
	Opening Balance	5,70,66,242.43	4,84,72,145.43
	Addition during the year	89,08,452.00	85,94,097.00
	Deduction during the year	0.00	0.00
	TOTAL (iii)	6,59,74,694.43	5,70,66,242.43
iv	DIVIDEND EQUALISATION FUND		
	Opening Balance	0.00	23,67,844.36
	Addition during the year	0.00	0.00
	Deduction during the year (Transferred to General Reserve Fund)	0.00	23,67,844.36
	TOTAL (iv)	0.00	0.00
v	BAD & DOUBTFUL DEBTS RESERVE		
	Opening Balance	4,52,92,837.00	11,43,72,306.80
	Addition during the year (from Appropriation)	44,54,226.00	42,97,048.00
	Deduction during the year (Provision BDDR & General Reserve Fund)	0.00	7,33,76,517.80
	TOTAL (v)	4,97,47,063.00	4,52,92,837.00
vi	RESERVE FOR IT & CYBER SECURITY PROJECTS		
	Opening Balance	33,61,402.00	25,01,992.00
	Addition during the year	8,90,845.00	8,59,410.00
	Deduction during the year	0.00	0.00
	TOTAL (vi)	42,52,247.00	33,61,402.00
vii	OTHER RESERVES		
	Opening Balance	7,43,30,944.96	6,56,31,847.96
	Addition during the year	1,22,58,452.00	87,44,097.00
	Deduction during the year	1,30,000.00	45,000.00
	TOTAL (vii)	8,64,59,396.96	7,43,30,944.96
	TOTAL (i to vii)	61,36,61,320.04	55,56,98,792.54
viii	Balance in Profit & Loss Account	9,16,86,360.47	8,90,84,519.50
	TOTAL (viii)	9,16,86,360.47	8,90,84,519.50
	TOTAL (i to viii)	70,53,47,680.51	64,47,83,312.04

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
A	SCHEDULE 3 - DEPOSITS		
	DEMAND DEPOSITS		
	i) From Banks	0.00	0.00
	ii) From Others		
i	CURRENT DEPOSITS		
	a) Individuals	34,73,87,313.60	26,21,33,353.91
	b) Societies	3,87,92,155.45	7,51,69,607.49
	c) Current Account Premium	1,27,16,758.34	1,04,89,396.03
	d) Current Account Premium (Soc)	11,29,609.56	4,65,457.72
	e) Credit Balance in Overdraft Accounts	1,66,13,603.69	2,01,76,338.67
	TOTAL (i)	41,66,39,440.64	36,84,34,153.82
ii	SAVINGS BANK DEPOSITS		
	a) Individuals	96,32,68,999.84	74,82,83,018.19
	b) Societies	16,85,714.66	23,48,799.97
	c) Basic Savings Bank Accounts	0.00	0.00
	TOTAL (ii)	96,49,54,714.50	75,06,31,818.16
iii	TERM DEPOSITS		
	i) From Banks	0.00	0.00
	ii) From Others		
	FIXED DEPOSITS		
	a) Individuals		
	FD Monthly Interest	27,67,29,620.00	55,65,44,195.00
	FD Quarterly Interest	20,10,05,945.00	27,48,42,372.00
	FD Cumulative Interest	151,70,42,370.00	192,43,46,485.00
	Recurring Deposit	4,45,50,502.98	3,61,22,447.18
	Staff Security Deposit	9,57,500.00	5,77,500.00
	Matured Deposit	0.00	0.00
	15 Days Short Term	7,57,075.00	4,08,41,125.00
	31 Days to 90 Days Short Term	5,53,81,262.00	5,67,90,644.00
	91 Days to 180 Days Short Term	3,03,30,423.00	1,80,98,854.00
	181 Days to Less than 1 year	2,32,76,642.00	93,50,302.00
	FD 300 Days	72,868.00	8,77,204.00
	FD 500 Days	7,15,78,361.00	10,30,66,322.00
	Aishwarya Samridhi Yojana (999 Days)	34,31,15,242.00	57,16,47,099.00
	555 Days	167,91,00,598.00	40,11,12,305.00
	FD Two Years	110,11,88,930.00	0.00
	b) Societies		
	FD Monthly Interest	36,06,269.00	38,06,269.00
	FD Quarterly Interest	1,74,60,406.00	1,97,81,474.00
	FD Cumulative Interest	59,57,89,719.20	63,68,65,967.20
	FD 300 Days	3,76,656.00	3,53,088.00
	FD 500 Days	1,89,32,168.00	1,97,01,604.00
	Aishwarya Samridhi Yojana (999 Days)	19,90,74,855.00	20,52,62,681.00
	555 Days	12,71,06,218.80	3,38,27,736.00
	FD Two Years	25,71,08,425.00	0.00
	TOTAL (iii)	656,45,42,055.98	491,38,15,673.38
	TOTAL (i to iii)	794,61,36,211.12	603,28,81,645.36

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
B	i) Deposits of Branches in India ii) Deposits of Branches Outside India	794,61,36,211.12 0.00	603,28,81,645.36 0.00
	TOTAL (B)	794,61,36,211.12	603,28,81,645.36
i	SCHEDULE 4 - BORROWINGS Borrowings in India a) Reserve Bank of India b) Other Banks c) Other Institutions and Agencies	0.00 0.00 0.00	0.00 0.00 0.00
ii	Borrowing outside India Secured borrowing included in i and ii above ₹0.00	0.00	0.00
	TOTAL (i and ii)	0.00	0.00
	SCHEDULE 5- OTHER LIABILITIES & PROVISIONS		
i	Interest Payable	2,82,114.00	5,59,410.00
ii	Inter-office adjustments (net)	0.00	0.00
iii	Overdue Interest Reserve	33,61,35,840.75	26,07,16,076.75
iv	Pay Order Payable	45,12,521.00	89,50,001.00
v	Dividend Payable	80,05,565.00	72,46,632.00
vi	RTGS/NEFT Payable	0.00	0.00
vii	Stale Demand Drafts Payable	42,86,537.71	44,61,915.26
viii	Provision for Bad & Doubtful Debts	23,05,22,359.00	23,05,22,359.00
ix	Provision for Income Tax	3,10,93,500.00	3,00,26,330.00
x	Provision for Depreciation on Govt. Securities	3,67,43,410.00	3,67,43,410.00
xi	TDS Payable	91,86,097.00	73,49,566.00
xii	Other Liabilities	5,62,53,807.45	3,06,63,091.78
	TOTAL	71,70,21,751.91	61,72,38,791.79
	SCHEDULE 6 - CASH & BALANCES WITH RESERVE BANK OF INDIA		
i	Cash in Hand	5,16,49,971.00	4,21,95,247.00
ii	Balance with Reserve Bank of India i) In Current Account ii) In Other Accounts	33,42,50,016.72 0.00	18,68,51,720.27 0.00
	TOTAL (i and ii)	38,58,99,987.72	22,90,46,967.27
	SCHEDULE 7- BALANCES WITH BANKS & MONEY AT CALL AND SHORT NOTICE		
i	In India A) Balance with Banks a) In Current Accounts b) In other Deposit Accounts B) Money at call & Short Notice a) With Banks b) With other Institutions	21,62,86,558.99 67,39,94,598.00 0.00 30,00,00,000.00	25,32,05,813.62 68,45,23,468.00 0.00 20,00,00,000.00
	TOTAL (A and B)	119,02,81,156.99	113,77,29,281.62

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
ii	Outside India		
	i) In Current Accounts	0.00	0.00
	ii) In Other Deposit Accounts	0.00	0.00
	iii) Money at call and Short Notice	0.00	0.00
	TOTAL	0.00	0.00
	TOTAL (i and ii)	119,02,81,156.99	113,77,29,281.62
	SCHEDULE 8-INVESTMENTS		
i	Investments in India in		
	i) Government Securities	179,67,21,386.00	146,31,31,808.00
	ii) Other Approved Securities	0.00	0.00
	iii) Shares	25,00,000.00	20,00,000.00
	iv) Debentures and Bonds	0.00	0.00
	v) Subsidiaries and / or Joint Ventures abroad	0.00	0.00
	vi) Others (Debt Mutual Fund)	11,00,00,000.00	18,00,00,000.00
	TOTAL (i)	190,92,21,386.00	164,51,31,808.00
ii	Investments Outside India in		
	i) Government Securities (including local authorities)	0.00	0.00
	ii) Subsidiaries and / Or Joint Ventures	0.00	0.00
	iii) Others Investment (to be specified)	0.00	0.00
	TOTAL (ii)	0.00	0.00
	TOTAL (i and ii)	190,92,21,386.00	164,51,31,808.00
	SCHEDULE 9 - ADVANCES		
A	i) Bills Purchased and Discounted	0.00	0.00
	ii) Cash Credits, Overdrafts and Loans Repayable on Demand	180,59,16,977.71	127,55,64,701.70
	iii) Term Loans		
	a) Mortgage Loans	171,29,68,777.60	129,91,70,940.36
	b) Term Loans	30,46,38,151.00	27,90,87,549.00
	c) Clean Demand Loans	3,85,49,320.00	2,46,39,950.00
	d) Vehicle Loans	4,04,31,396.00	1,39,91,877.00
	e) Housing Loans	51,88,98,562.00	40,54,49,694.00
	f) Business Loans	113,87,32,504.38	79,48,12,320.38
	TOTAL (A)	556,01,35,688.69	409,27,17,032.44
B	i) Secured by tangible assets	552,15,86,368.69	406,80,77,082.44
	ii) Covered by Bank / Government Guarantees	0.00	0.00
	iii) Unsecured	3,85,49,320.00	2,46,39,950.00
	TOTAL (B)	556,01,35,688.69	409,27,17,032.44

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
CI	Advance in India		
	i) Priority Sectors	325,02,14,052.09	273,61,17,929.00
	ii) Public Sector	0.00	0.00
	iii) Banks	0.00	0.00
	iv) Others	230,99,21,636.60	135,65,99,103.44
	TOTAL (CI)	556,01,35,688.69	409,27,17,032.44
CII	Advances Outside India		
	i) Due from Banks	0.00	0.00
	ii) Due from Others	0.00	0.00
	iii) Syndicated Loans	0.00	0.00
	iv) Others	0.00	0.00
	TOTAL (CII)	0.00	0.00
	TOTAL (CI and CII)	556,01,35,688.69	409,27,17,032.44
	SCHEDULE 10 - FIXED ASSETS		
i	Premises		
	At cost as on 31st March of the preceding year	1,66,60,193.00	23,49,346.00
	Additions During the Year	64,50,000.00	1,53,11,350.00
	Deductions during the Year	0.00	0.00
	Depreciation	23,11,019.00	10,00,503.00
	TOTAL (I)	2,07,99,174.00	1,66,60,193.00
ii	OTHER FIXED ASSETS (Including Furniture and Fixtures)		
	At cost as on 31st March of the preceding year	4,58,95,464.24	1,44,53,701.00
	Additions During the Year	418,38,290.72	3,60,81,253.48
	Deductions during the Year	4,10,640.00	80,000.00
	Depreciation	91,62,580.00	45,59,490.24
	TOTAL (II)	7,81,60,534.96	4,58,95,464.24
iii	Capital Work In Progress		
	At cost as on 31st March of the preceding year	0.00	36,40,707.68
	Additions During the Year	0.00	0.00
	Deductions during the Year	0.00	36,40,707.68
	Depreciation	0.00	0.00
	TOTAL (iii)	0.00	0.00
	TOTAL (i+ii+iii)	9,89,59,708.96	6,25,55,657.24

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
	SCHEDULE 11-OTHER ASSETS		
i	Inter-branch adjustments (net)	0.00	0.00
ii	Interest Accrued on Investments	3,14,85,528.00	3,01,62,944.00
iii	Interest Receivable on Overdue Accounts	33,61,35,840.75	26,07,16,076.75
iv	Income from Insurance Receivable	4,81,202.44	3,35,478.05
v	Tax Paid in Advance / Tax Deducted at Source	3,00,00,000.00	2,75,00,000.00
vi	Stationery and Stamps	12,06,344.50	6,87,126.00
vii	Non-banking Assets acquired in satisfactions of claims	1,52,55,000.00	1,52,55,000.00
viii	Deposits with Landlord	47,64,600.00	19,62,600.00
ix	Pre-operative & Pre-paid Expenses	12,86,731.00	12,20,458.21
x	Others	5,69,16,068.49	3,60,51,319.61
	TOTAL	47,75,31,315.18	37,38,91,002.62
	SCHEDULE 12 - CONTINGENT LIABILITES		
i	Claims against the bank not acknowledged as debts	0.00	0.00
ii	Liabilities for partly paid investments	0.00	0.00
iii	Liability on account of outstanding forward exchange contracts	0.00	0.00
iv	Guarantees given on behalf of constituents		
	a) Bank Guarantees in India	79,18,901.00	34,72,500.00
	b) Outside India	0.00	0.00
v	Acceptances, endorsements and other obligations	0.00	0.00
vi	Other Items for which Banks is Contingently Liable (Deaf Accounts)	1,43,14,974.00	1,33,22,570.00
	TOTAL	2,22,33,875.00	1,67,95,070.00
	SCHEDULE 13 INTEREST EARNED		
i	Interest / Discount on Advances / Bills	53,47,59,992.04	39,42,12,568.88
ii	Income on Investments	9,98,24,120.24	10,90,89,562.17
iii	Interest on Balances with Reserve Bank of India and Other Inter-Bank funds	6,27,29,647.00	6,74,94,018.70
iv	Others	0.00	0.00
	TOTAL	69,73,13,759.28	57,07,96,149.75

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
	SCHEDULE 14 OTHER INCOME		
i	Commission, Exchange and Brokerage	2,24,18,590.87	1,44,01,367.30
ii	Profit on Sale of Government Securities	48,08,883.00	52,70,000.00
	Less:- Loss on Sale of Investments	0.00	0.00
iii	Profit on Revaluations of investments	0.00	0.00
	Less :- Loss on Revaluations of investments	0.00	0.00
iv	Profit on sale of Land, Buildings and other Assets	0.00	0.00
	Less:- Loss on sale of Land, Buildings & other Assets	0.00	0.00
v	Profit on exchange transactions	0.00	0.00
	Less:- Loss on exchange transactions	0.00	0.00
vi	Income earned by way of dividend, etc., from subsidiaries / Companies and / or joint ventures abroad / in India (Mutual Funds)	1,98,16,756.38	1,23,10,414.87
vii	Income on Debit Cards	4,08,864.87	3,57,185.86
viii	Miscellaneous Income and Others	65,07,231.34	79,24,809.94
	TOTAL	5,39,60,326.46	4,02,63,777.97
	SCHEDULE 15 INTEREST EXPENDED		
i	Interest paid on Deposits	49,19,30,528.65	38,44,73,868.29
ii	Interest on Reserve Bank of India / Inter-bank borrowings	0.00	0.00
iii	Others	0.00	0.00
	TOTAL	49,19,30,528.65	38,44,73,868.29
	SCHEDULE 16 OPERATING EXPENSES PROVISIONS & CONTINGENCIES		
i	Payment to and provision for employees	5,91,03,601.00	4,54,84,587.07
ii	Rent, Taxes and Lightings	1,28,31,498.15	66,48,327.17
iii	Printing and Stationery	18,51,214.64	15,95,528.72
iv	Advertisement and Publicity	27,71,544.92	24,49,436.00
v	Depreciation on Bank's Property	1,14,73,599.00	55,59,993.24
vi	Depreciation on Govt. Securities	6,000.00	0.00
vii	Amortization on Government Securities	8,54,323.00	8,54,323.00
viii	Director's Fees, Allowances and Expenses	28,12,300.00	26,11,650.00
ix	Auditors Fees and Expenses (Including Branch Auditors)	10,37,153.00	4,31,825.00
x	Law Charges	11,06,665.00	14,14,700.00
xi	Postage, Telegram, Telephone charges	5,88,281.96	3,03,567.54
xii	Insurance	1,12,02,263.53	1,01,79,344.74
xiii	Provision for Bad & Doubtful debts	0.00	98,13,873.00
xiv	Provision for Standard Assets	32,00,000.00	0.00
xv	Bad debts Write off	2,69,315.00	11,26,189.00
xvi	Other Expenditure	2,74,55,937.42	1,90,01,865.45
	TOTAL	13,65,63,696.62	10,74,75,209.93

Details of "Other Expenditure" shown under Operating Expenses & Provisions (Schedule 16 - (xvi))

Amount in ₹

S.No.	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
a)	Statutory Audit Fees	1,50,000.00	2,00,000.00
b)	Electrical Expenses	3,82,299.50	85,260.00
c)	Misc. Expenses	40,50,281.12	26,84,536.23
d)	Subscription & Periodical	1,36,659.30	75,625.00
e)	Meetings and Seminars	8,66,314.75	2,72,963.75
f)	General Body Expenses	8,68,712.30	6,57,699.00
g)	Computer Maintenance	3,69,793.70	1,86,003.26
h)	Car Maintenance	9,85,295.82	8,96,737.56
i)	Consultancy Charges	0.00	0.00
j)	Travelling Expenses	7,18,621.00	45,065.88
k)	Generator Maintenance	2,018.00	3,370.00
l)	Entertainment Expenses	10,50,227.42	4,14,756.00
m)	Clearing Expenses	3,60,860.40	4,40,227.50
n)	Security Charges	36,80,930.00	15,37,838.00
o)	Incidental Charges	14,925.08	9,495.80
p)	Annual Maintenance Charges	1,44,833.80	1,76,920.02
q)	Scooter Maintenance	0.00	1,050.00
r)	Software Charges	29,65,206.50	17,72,420.50
s)	Conveyance	22,67,984.00	15,69,095.00
t)	Staff Welfare	5,18,465.95	4,49,196.60
u)	Expenses on Debit Card	7,57,271.45	8,95,216.64
v)	Repair Furniture & Buildings	6,29,930.31	15,62,404.20
w)	CCIL Charges	46,157.80	17,985.00
x)	CSGL Charges	2,77,319.70	1,80,754.10
y)	Income Tax Paid Earlier year	7,63,917.90	1,92,740.00
z)	Membership Charges	2,26,742.30	2,10,425.00
aa)	Expenses on IMPS	88,366.70	92,901.02
ab)	Donations	0.00	5,32,221.00
ac)	Expenses on UPI	24,22,844.06	24,24,934.39
ad)	Stamp Charges	0.00	11,165.00
ae)	GST Paid	26,68,932.00	90,259.00
af)	Election Expenses	0.00	13,12,600.00
ag)	QR Code Expenses	41,026.56	0.00
	TOTAL	2,74,55,937.42	1,90,01,865.45

SCHEDULE – 17

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention

The accompanying financial statements have been prepared in accordance with the historical cost convention basis except where otherwise stated and in accordance with the generally accepted accounting principles and confirm to the statutory provisions and practices prevailing within the banking industry in India.

2. Income Recognition

- a) Interest Income is recognized on the accrual basis except in the case of Non- Performing Assets where it is accounted for on actual receipt basis.
- b) Commission, Exchange, Processing Fee, Guarantee fee, Rent on Lockers etc are accounted as income as and when received.

3. Advances and Provisioning

All Advances are subject to periodic review and are graded accordingly to the level of credit risk. Classifications and Provisions are made for non-performing advances in line with the Prudential accounting norms prescribed by the RBI for asset classification and income recognition.

4. Investments

Investment portfolio of the bank is classified under three categories i.e. 'Held to Maturity', 'Held for Trading' and 'Available for Sale' which is decided at the time of acquisition. Transfer of investments, if any, from one category to another, is done at the lowest of acquisition cost/book value/market value on the date of transfer. Depreciation, if any, on such transfer is provided in accordance with guidelines issued by Reserve Bank of India from time to time. Investments are disclosed in the balance sheet under given classifications: (i) Government Securities (ii) Other approved Securities (iii) Shares (iv) Debentures and Bonds v) Others.

Valuation of investments is done in accordance with the guidelines issued by the Reserve Bank of India as detailed here under:

i) Held to Maturity

Investments under Held to Maturity category are carried at cost or net of amortization. The cost of acquisition, if any, over the face value is amortized over the remaining period of maturity. Profit on sale/redemption of investments, is first taken to the profit & Loss account and thereafter appropriated to the Investment Fluctuation Reserve. Loss on sale on investments is taken to Profit and Loss account.

ii) Held for Trading / Available for sale

The individual securities under these categories are marked to market. All quoted securities are valued at market rates/quotes declared by Financial Benchmarks India Pvt Ltd. (FIBIL). Unquoted securities, if any are valued as per norms laid down by Reserve Bank of India. Net appreciation in each category, if any, based on the valuation, is ignored and net depreciation, if any, is fully provided for.

Income recognition and provisioning are done as per the Reserve Bank of India guidelines in respect of securities. Non performing investments (NPI) other than those guaranteed by Central Government are

as stated below:

- Securities in respect of which interest/installments (including maturity proceeds) is due and remains unpaid for more than the 90 days are treated as NPI.
- If any credit facility availed by the issuer is non performing advance, investments in any securities issued by such issuer is treated as NPI.
- Broken period interest on Debt investments up to the date of acquisition / disposal is treated as revenue expenditure / income respectively.

5. Fixed Assets and Depreciation

Premises and other fixed assets are accounted on historical cost basis. Depreciation is provided on written Down Value Method on net value after depreciation and assets are now reflected at depreciated value. Rates of Depreciation on all types of fixed assets are as under. Addition of fixed assets upto 30 September – Full Year Depreciation and after 30 September – Half Year Depreciation.

Furniture & Fittings	10.00%
Electrical Fittings	10.00%
Computer & Hardware	40.00%
Interior Deco Works	10.00%
Strong Room	10.00%
Motor Car & Cycle	15.00%
Bank Premises	10.00%

6. Profit for the Year

The Profit is arrived at after Accounting for the following:

- Provision on advances in accordance with Reserve Bank of India Guidelines.
- Provision for depreciation on investments as per Reserve Bank of India Guidelines.
- Provision for depreciation on fixed Assets.
- Provision for Taxation.
- Provision for Standard Assets.
- Other usual and necessary provisions.

7. Employees Benefits:

The Bank has applied Accounting Standard 15 for Employees Benefits for recognition of its liabilities in respect of employees towards retirement benefits in the form of Provident Fund and Gratuity Benefits.

B. NOTES TO ACCOUNTS

1. REGULATORY CAPITAL

- Composition of Regulatory Capital

Amount in ₹ Crores			
S.No	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	81.31	75.39
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	0	0
iii)	Tier 1 capital (i + ii)	81.31	75.39

Amount in ₹ Crores

S.No	Particulars	As on 31-03-2026 (current year)	As on 31-03-2025 (previous year)
iv)	Tier 2 capital	9.39	8.15
v)	Total capital (Tier 1+Tier 2)	90.70	83.54
vi)	Total Risk Weighted Assets (RWAs)	567.67	420.29
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.32%	17.94%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.66%	1.94%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.98%	19.88%
x)	Amount of paid-up equity capital raised during the year	0.87	1.63
xi)	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.)	0.00	0.00
xii)	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.).	0.00	0.00

- b) **Draw down from Reserves:** An amount of ₹1,30,000.00 was drawn during the Financial Year 2025-26 for various Education Activities.

2. ASSET LIABILITY MANAGEMENT

- a) Maturity pattern of certain items of Assets and Liabilities as on 31-03-2026

Amount in ₹ Crores

Particulars	Day 1	2 to 7 day	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6Months	Over 6 months & up to 1 year	Over 1 year & upto 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	2.30	19.26	5.63	21.03	17.05	16.23	79.69	274.81	356.43	1.42	0.76	794.61
Advances	10.20	2.87	5.90	10.37	27.68	23.49	56.67	133.78	57.79	146.96	80.30	556.01
Investments	0.00	30.00	0.00	12.91	24.92	0.00	11.89	43.60	8.02	55.39	101.59	288.32
Borrowings	Nil											
Foreign Currency assets	Nil											
Foreign Currency liabilities	Nil											

3. INVESTMENTS

a) Composition of Investment Portfolio

Amount in ₹ Crores

	Current Year Investments in India as on 31/03/2026							Previous Year Investments in India as on 31/03/2025						
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments 31/03/26	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments 31/03/25
Held to Maturity														
Gross	105.26	0.00	0.00	0.00	0.00	0.00	105.26	90.42	0.00	0.00	0.00	0.00	0.00	90.42
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	105.26	0.00	0.00	0.00	0.00	0.00	105.26	90.42	0.00	0.00	0.00	0.00	0.00	90.42
Available for Sale														
Gross	63.96	0.00	0.00	0.00	0.00	0.00	63.96	55.89	0.00	0.00	0.00	0.00	0.00	55.89
Less: Provision for depreciation and NPI	3.49	0.00	0.00	0.00	0.00	0.00	3.49	3.67	0.00	0.00	0.00	0.00	0.00	3.67
Net	60.47	0.00	0.00	0.00	0.00	0.00	60.47	52.22	0.00	0.00	0.00	0.00	0.00	52.22
Held for Trading														
Gross	10.45	0.00	0.00	0.00	0.00	0.00	10.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.18	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	10.27	0.00	0.00	0.00	0.00	0.00	10.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	179.67	0.00	0.00	0.00	0.00	0.00	179.67	146.31	0.00	0.00	0.00	0.00	0.00	146.31
Less: Provision for non-performing Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	3.67	0.00	0.00	0.00	0.00	0.00	3.67	3.67	0.00	0.00	0.00	0.00	0.00	3.67
Net	176.00	0.00	0.00	0.00	0.00	0.00	176.00	142.64	0.00	0.00	0.00	0.00	0.00	142.64

Note: Investments outside India is NIL

An amount of ₹8.54 Lakhs was amortized during the financial year 2025-2026. The cumulative amortized amount till 31-03-2026 was ₹43.12 Lakhs. The amount of ₹70.76 Lakhs yet to be amortized over the leftover maturity period of the securities held under HTM category.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Amount in ₹ Crores

S.No.	Particulars	Current Year	Previous Year
i)	Movement of provisions held towards Depreciation on Investments		
	a) Opening balance	3.67	3.67
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	d) Closing balance	3.67	3.67
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	5.25	4.38
	b) Add: Amount transferred during the year	0.89	0.87
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	6.14	5.25
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.25%	9.39%

c) sale and transfers to / from htm category :- NIL

During the Financial Year 2025-2026, Investments were not transferred to / from HTM category and no government securities held in HTM category were sold.

d) Non-SLR investment portfolio

i) Non-performing Non-SLR Investments - NIL

Amount in ₹ Crores

S.No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) Issuer composition of Non-SLR investments

Amount in ₹ Crores

S.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others										
	a)Shares	0.25	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.20
	b)Mutual Funds	11.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	11.25	18.20	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.20

iii) Repo Transactions : NIL

iv) Government Security Lending (GSL) transactions (in market value terms) : NIL

4. ASSET QUALITY

a) Classification of advances and provisions held

Amount in ₹ Crores

	Standard	Non-Performing				Total
Particulars	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	382.59	0.54	26.14	–	26.68	409.27
Add: Additions during the year				--	0.86	
Less: Reductions during the year*					1.05	
Closing balance	529.52	1.18	25.31	--	26.49	556.01
*Reductions in Gross NPAs due to:						
i) Upgradation				--	0.00	
ii) Recoveries (excluding recoveries from upgraded accounts)					1.02	
iii) Technical / Prudential Write - offs					0.00	
iv) Write-offs other than those under					0.03	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.02	0.10	22.95		23.05	25.07
Add: Fresh provisions made during the year					0.00	0.32
Less: Excess provision reversed / Write - off loans					0.00	0.00
Closing balance of provisions held	2.34	0.25	22.80		23.05	25.39
Net NPAs						
Opening Balance		0.44	3.19		3.63	
Closing Balance		0.93	2.51		3.44	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		0.00	0.00	0.00	0.00	0.00
Add: Fresh provisions made during the year		0.00	0.00	0.00	0.00	0.00
Less: Excess provision reversed Write - off loans		0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held		0.00	0.00	0.00	0.00	0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written - off accounts		0.00	0.00	0.00	0.00	0.00
Add: Technical / Prudential write-offs during the year		0.00	0.00	0.00	0.00	0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year		0.00	0.00	0.00	0.00	0.00
Closing balance		0.00	0.00	0.00	0.00	0.00

Ratios (in per cent)	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
Gross NPA to Gross Advances	4.76%	6.52%
Net NPA to Net Advances	0.64%	0.94%
Provision coverage ratio	87.01%	86.39%

b) Sector-wise advances and gross NPAs

Amount in ₹ Crores

Current Year 31/03/2026					Previous Year 31/03/2025		
S.No	Sector	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	0.00	0.00	0.00	0.00	0.00	0.00
b)	Advances to industries sector/services eligible as priority sector lending	323.00	26.26	4.72%	271.94	26.02	6.36%
c)	Personal loans	2.02	0.12	0.02%	1.68	0.18	0.04%
	Subtotal (i)	325.02	26.38	4.74%	273.62	26.20	6.40%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry / Services	229.15	0.04	0.01%	134.87	0.48	0.12%
c)	Personal loans	1.84	0.07	0.01%	0.78	0.00	0.00
	Sub-total (ii)	230.99	0.11	0.02%	135.65	0.48	0.12%
	Total (i+ii)	556.01	26.49	4.76%	409.27	26.68	6.52%

c) Overseas assets, NPAs and revenue:- NIL

d) Details of accounts subjected to restructuring:- NIL

Amount in ₹ Crores

Details	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub- standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

During the financial year 2025-2026 and 2024-2025, there are no restructured accounts in terms of the restructuring packages.

- e) Divergence in asset classification and provisioning - NIL
- f) Disclosure of transfer of loan exposure – NIL
- g) Non – Fund Based Credit Facilities

Particulars	As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
	Secured* Portion	Unsecured* Portion	Secured* Portion	Unsecured* Portion
Outstanding Guarantees (₹ crore)				
i) In India	0.79	0.00	0.35	0.00
ii) Outside India	0.00	0.00	0.00	0.00
Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00

- h) Fraud Accounts:

Details on the number and amount of frauds as well as the provisioning: NIL

Amount in ₹ Crores

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
Number of frauds reported	Nil	Nil
Amount involved in fraud		
Amount of provision made for such frauds		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.		

- i) Disclosures related to Project Finance: NIL
- j) Disclosure under resolution framework for COVID-19-related Stress: NIL

5. EXPOSURES

- a) Exposure to real estate sector

Amount in ₹ Crores

Category	Current Year 31/03/2026	Previous Year 31/03/2025
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.	25.94	21.31
b) Commercial Real Estate	36.72	51.61
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i. Residential	0.00	0.00
ii. Commercial Real Estate		

Amount in ₹ Crores

Category	Current Year 31/03/2026	Previous Year 31/03/2025
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	62.66	72.92

- b) Exposure to capital market - NIL
c) Risk category-wise country exposure– NIL
d) Unsecured advances

Amount in ₹ Crores

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
Total unsecured advances of the bank	3.85	2.46
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

- e) Factoring exposures: NIL
f) Unhedged foreign currency exposure: NIL

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

Amount in ₹ Crores

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
a) Concentration of deposits		
Total deposits of the twenty largest depositors	161.75	134.10
Percentage of deposits of twenty largest depositors to total deposits of the bank	20.36%	22.23%
b) Concentration of advances		
Total advances to the twenty largest borrowers	69.59	89.29
Percentage of advances to twenty largest borrowers to total advances of the bank	12.52%	21.82%
c) Concentration of exposures		
Total exposure to the twenty largest borrowers/customers	114.90	95.84
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	20.67%	23.42%
d) Concentration of NPAs		
Total Exposure to the top twenty NPA accounts	25.22	25.75
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	95.21%	96.53%

7. Derivatives: NIL

8. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA Fund)

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
i)	Opening balance of amounts transferred to DEA Fund	1.3323	1.1776
ii)	Add: Amounts transferred to DEA Fund during the year	0.1086	0.1589
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.0094	0.0042
iv)	Closing balance of amounts transferred to DEA Fund	1.4315	1.3323

9.DISCLOSURE OF COMPLAINTS**a) Summary information on complaints received by the bank from customers and from the offices of ombudsman**

S.No	Particulars	Current Year 31/03/2026
1.	Number of complaints pending at beginning of the year	0
2.	Number of complaints received during the year	19
3.	Number of complaints disposed during the year	19
3.1	Of which, number of complaints rejected by the bank	1
4.	Number of complaints pending at the end of the year	0
5.	Number of maintainable complaints received by the bank from Office of ombudsman	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL

10.DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA: NIL**11.OTHER DISCLOSURES**

Amount in ₹ Crores

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
a) Business ratios		
i) Interest Income as a percentage to Working Funds	8.75%	8.66%
ii) Non-interest income as a percentage to Working Funds	0.68%	0.61%
iii) Cost of Deposits	7.38%	7.03%
iv) Net Interest Margin	3.21%	3.40%
v) Operating Profit as a percentage to Working Funds	1.59%	1.98%
vi) Return on Assets	1.19%	1.37%
vii) Business (deposits plus advances) per employee	13.64	13.50
viii) Profit per employee	0.09	0.12
b) Bancassurance business (Income from Insurance)	0.04	0.02
c) Marketing and distribution	0.00	0.00
d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)	NIL	NIL
e) Provisions and contingencies		
Provision debited to Profit and Loss Account		
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	0.98

Amount in ₹ Crores

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
iii) Provision made towards Income tax	3.11	3.00
iv) Other Provisions and Contingencies (with details)		
a) Provision for Statutory Audit Fees	0.02	0.02
f) Disclosure of facilities granted to directors and their relatives	Nil	Nil
g) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of bank	Nil	Nil

h) Payment of DICGC Insurance Premium

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
i)	Payment of DICGC Insurance Premium	0.81	0.75
ii)	Arrears in payment of DICGC premium	0.00	0.00

- i) The Bank is up-to-date in payment of insurance premium to Deposit Insurance and Credit Guarantee Corporation, Mumbai. The latest premium amounting to ₹0.41 Crores was paid on 26/11/2025 covering the period up to 31/03/2026.
- j) Unclaimed dividend amounting to ₹0.17 Crores pertaining to the previous financial years has been transferred to General Reserve during the year.
- k) Accounting of appropriation from the Profits as required under relevant Act and Bye Laws of the bank will be considered on approval by the members at the ensuing Annual General Meeting.
- l) Previous year's figures have been regrouped, wherever necessary, to confirm to current year's classification.
- m) Unrealized interest on Loans:
In respect of NPA accounts, the interest which is not realized is not accounted for income.
- n) Off Balance Sheet Items:
- i) As at the end of Financial Year 2025-2026, the Bank had outstanding financial guarantees amounting to ₹0.79 crores against 100% Security. The above had been shown under Contingent Liabilities in the Balance Sheet. The Bank had not extended any performance guarantee since prohibited by RBI. The Bank had not issued any LC's to any customers during the year. There are no outstanding LC's issued at any time during the year.
- ii) During the financial year as advised by RBI, account which was not operated for 10 years have been transferred to DEAF. The closing balance as on 31-03-2026 is ₹1.43 crores.
- o) Concentration of Deposits:
The Bank has not accepted any deposits from other Banks during financial year 2025-2026.

p) Advances to Sensitive sector:

Amount in ₹ Crores

S.No	Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
a	Advances to capital market sector	NIL	NIL
b	Advances to commodities sector	NIL	NIL
c	Advances to Directors	NIL	NIL

- q) Accounting Standards: In compliance with the guidelines issued by the Reserve Bank of India regarding disclosure requirements of the various Accounting Standards issued by the Institute of Chartered Accountants of India, the Bank had taken steps to comply with various Accounting Standards.
- r) Automated Route : Begum Bazar Branch was opened through Automated Route as per ECBA Norms in the Financial Year 2025-2026 on 29/03/2026.

As per our report attached

For and on behalf of the Board of Directors

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909C

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
(CA Vikash Gupta)
Partner M.No. 227197

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad

Date : 18/05/2026



Cash Flow Statement for the Year Ended 31st March, 2026.

₹ in Lakhs

S.No.	Particulars	31-March-2026	31-March-2025
i)	OPERATING ACTIVITIES		
	Balance as per Profit And Loss Account	916.86	890.85
	Adjustments for :		
	Depreciation on Fixed Assets	114.74	55.60
	Provision on Investments	0.00	0.00
	Depreciation on Govt. Securities	0.06	0.00
	Advances Written Off	0.03	11.26
	Provision for Bad & Doubtful Debts & Standard Assets	0.32	98.14
	Provision for Income Tax	310.94	300.26
a)	Cash Flow from Operating activities prior to the effect of changes in assets and liabilities	1342.95	1356.11
	*Net (increase)/decrease in operating Assets		
	Fixed Deposits with Banks	105.29	9.00
	Investments	(3640.89)	3031.14
	Advances to borrowers	(14674.18)	(4419.70)
	Other Operating Assets	102.20	(22.03)
	Deposits from Depositors	19132.55	1085.00
	Borrowings	0.00	0.00
	Other Operating Liabilities	129.25	(8.50)
	TOTAL	1154.22	(325.09)
b)	Cash Flow From Operating activities prior to other payments		
	Payments to employees welfare fund	(40.44)	(43.45)
	Income Tax Paid	(310.94)	(300.26)
	Contribution to Co-operative Education Fund	(1.30)	(1.05)
	TOTAL	(352.68)	(344.76)
	CASH FLOW FROM OPERATING ACTIVITIES (A)	2144.49	686.26
ii)	INVESTING ACTIVITIES		
	Purchase of Fixed Assets	(482.88)	(513.93)
	Sale of Fixed Assets / Depreciation / Deduction	(118.84)	(37.21)
	CASH FLOW FROM INVESTING ACTIVITIES (B)	(601.72)	(551.14)
iii)	FINANCING ACTIVITIES		
	Share Capital Received	73.56	177.19
	'A' Class Nominal Membership Fees/Entrance Fees	0.00	0.00
	Dividend Paid	(416.99)	(425.61)
	CASH FLOW FROM FINANCING ACTIVITIES (C)	(343.43)	(248.42)
iv)	Increase/(decrease) in Cash & Cash Equivalents (a+b+c)	1199.34	(113.30)
v)	Cash and Cash Equivalents at the Beginning of the Year	4822.53	4935.83
vi)	Cash and Cash Equivalents at the End of the Year	6021.87	4822.53

(CASH AND CASH EQUIVALENTS CONSIST OF CASH ON HAND AND CURRENT DEPOSITS WITH BANKS)

As per our report attached

For and on behalf of the Board of Directors

For **Shiv Kumar Agrawal & Associates**
Chartered Accountants (FRN) 006909CSd/-
Pramod Kumar Kedia
ChairmanSd/-
CA. Naveen Kumar Agarwal
Senior Vice ChairmanSd/-
(CA Vikash Gupta)
Partner M.No. 227197Sd/-
Suresh Kumar Agarwal
Vice ChairmanSd/-
C. V. Rao
General Manager /CEO

Place : Hyderabad

Date : 18/05/2026



Disclosures as per RBI Guidelines

₹ in Lakhs

S.No.	Particulars	31-March-2026	31-March-2025
1	Capital To Risk Assets Ratio (CRAR) and movement in CRAR	15.98%	19.88%
	Capital To Risk Assets Ratio – Tier - I Capital	14.32%	17.94%
	Capital To Risk Assets Ratio – Tier - II Capital	1.66%	1.94%
2	Investments		
	a) Investment in GOI		
	i) Book Value	17967.21	14631.32
	ii) Face Value	17844.30	14500.00
	iii) Market Value	17118.74	14330.10
	b) Non SLR Investments		
	i) Shares (Umbrella Organization)	25.00	20.00
	ii) Mutual fund	1100.00	1800.00
	c) Others		
	i) Money at Call & Short Notice	3000.00	2000.00
	ii) Fixed Deposits with other Banks	6739.95	6845.23
	d) Non performing Investments (NPI)	Nil	Nil
3	Advances against Real Estate		
	a) Construction Business	3672.00	5161.26
	b) Housing	2594.00	2131.00
4	Advances against Shares and Debentures	Nil	Nil
5	Advances to Directors, their relatives, companies/ Firms in which they are interested		
	a) Fund Based	Nil	Nil
	b) Non-Fund Based	Nil	Nil
6	Cost of Deposits	7.38%	7.03%
7	Cost of Funds	6.55%	6.14%
8	Yield on Advances	11.50%	11.27%
9	Yield on Investments	6.74%	7.14%
10	Net Interest Margin	3.21%	3.40%
11	Non-Performing Advance		
	a) Gross NPA	2648.62	2667.86
	b) Net NPA	343.40	362.64
	c) Gross NPA % to Total Advances	4.76%	6.52%
	d) Net NPA % to Total Advances	0.64%	0.94%
12	Movement in NPA		
	Gross NPA		
	At the beginning of the year	2667.86	2853.22
	Add: Addition during the year	86.69	586.55
	Less: Reduction during the year (Recovery + Written off)	105.93	771.91
	At end of the year	2648.62	2667.86
	Net NPA		
	At the beginning of the year	362.64	(141.41)
	At end of the year	343.40	362.64

₹ in Lakhs

S.No.	Particulars	31-March-2026	31-March-2025
13	Profitability		
	a) % of interest income to Working Funds	8.75%	8.66%
	b) % of Non interest Income to Working Funds	0.68%	0.61%
	c) % of Operating Profit to working Fund	1.59%	1.98%
	d) Return on Assets	1.19%	1.37%
	e) Business per employee	1364.27	1350.08
	f) Net profit per employee	9.26	11.88
14	Provision / Reserve made during the year towards		
	Non-performing Assets	44.54	497.28
	Provision for Standard Assets	32.00	0.00
15	Movement in Provision for Advances		
	Opening Balance	2305.22	2994.63
	Add: Provision made during the year	0.00	497.28
	Less: Write off/reduction	0.00	1186.69
	Closing Balance	2305.22	2305.22
16	Contingent provision against Standard Assets		
	Opening balance	202.00	202.00
	Add: Provisions made during the year	32.00	0.00
	Closing balance	234.00	202.00
17	Movement in provision for Investments		
	Contingent Provision for Depreciation in Investments		
	At the beginning of the year	367.43	367.43
	Add: Addition during the year	0.00	0.00
	Less: Reduction during the year	0.00	0.00
	At the end of the year	367.43	367.43
18	Payment of DICGC Premium	80.69	74.86
19	Penalty imposed by RBI	0.00	0.00



Prudential Exposure Norms and Compliance to Reserve Bank of India Directives as on 31-03-2026

S.No.	Parameters	RBI Directives as Required	Bank's Compliance
1	Statutory Liquidity Ratio	18.00% of NDTL (deposits etc.) to be maintained.	Maintained >18.00%
2	Cash Reserve Ratio	3.00% of NDTL (deposits etc.) to be Maintained.	Maintained > 3.00%
3	Credit Exposure Ceilings	15% of Tier I capital funds per individual borrower and 25% of Tier I capital funds per group borrowers.	Within limits
4	Exposure of Unsecured Advances	Should not exceed 10% of its total Assets as on 31st March of last year.	They constitute 0.51% of total Assets as on 31-03-2026
5	Priority Sector Advances	Should be a minimum of 60% ANBC as on 31st March of previous year.	Constituted 79.41% of Advances.
6	Loans to Directors etc.,	Advances should not be sanctioned.	Not Sanctioned
7	Capital to Risk Weighted Assets	A minimum CRAR Ratio of 12% shall be maintained.	CRAR is 15.98%
8	Advance Against Shares	Should not be given.	Not given.
9	Provisioning requirements	0.40% of Standard Assets. 10% of Sub-standard Assets. 100% on Loss Assets.	Fully Provided for Fully Provided for Fully Provided for
10	Payment of DICGC Premium	Should be paid promptly	Paid promptly – covered up to 30-09-2026
11	Submission of Returns to RBI	Should be submitted in time	Submitted in time



BUDGETED AND ACTUAL INCOME / EXPENDITURE FOR THE YEAR 2025-2026 REVISED BUDGET 2026-2027 / BUDGET 2027-2028

₹ in Lakhs

Income	Budget 2025-2026	Actual 2025-2026	Excess Exp. Over the budget 31/03/2026	Budget 2026-2027	Revised Budget 2026-2027	Budget 2027-2028
Commission	200.00	224.19		250.00	255.00	330.00
Interest on Investment	2000.00	1625.54		2300.00	2400.00	3100.00
Interest on Loans	5500.00	5347.60		6100.00	6700.00	8700.00
Income from Lockers	20.00	13.59		25.00	25.00	33.00
Miscellaneous Income	20.00	11.31		25.00	25.00	33.00
Income on Govt Securities	55.00	48.09		65.00	75.00	90.00
Income on Mutual Fund	125.00	198.17		140.00	150.00	180.00
Insurance	3.00	3.85		5.00	5.00	7.00
Income on Debit Cards	5.00	4.09		6.00	6.00	8.00
Income on IMPS and UPI	38.00	4.66		45.00	10.00	13.00
Penal Charges Income	25.00	23.23		28.00	30.00	39.00
Income from ATM Acquirer Transaction	9.00	8.43		11.00	19.00	25.00
TOTAL (A)	8000.00	7512.74		9000.00	9700.00	12558.00
Expenditure						
Interest on Deposits & Borrowings	4750.00	4919.31	169.31	5225.00	6220.00	8000.00
Salaries & Wages	600.00	555.78		720.00	698.00	900.00
Rent, Rates & Taxes	125.00	107.92		145.00	175.00	200.00
Insurance	150.00	112.02		170.00	160.00	200.00
Donation	10.00	0.00		10.00	5.00	7.00
Electricity & Water Charges	25.00	24.22		27.00	30.00	39.00
Postage & Telegram	5.00	0.60		6.00	5.00	7.00
Telephone Charges + EPABX System	6.00	5.28		7.00	12.00	15.00
Auditors Fees	15.00	10.37		16.00	16.00	21.00
Printing & Stationery	30.00	18.51		36.00	25.00	32.00
Advertisement Charges	40.00	27.71		45.00	31.00	40.00
Conveyance	25.00	22.68		28.00	26.00	34.00
Misc. Expenses	40.00	43.74	3.74	45.00	50.00	65.00
Subscriptions & Periodicals	2.00	1.36		2.00	3.00	4.00
Meetings & Seminars Expenses	9.00	8.66		11.00	13.00	16.00
General Body Expenses	9.00	8.69		10.00	12.00	16.00
Staff Welfare	10.00	5.18		11.00	9.00	12.00
Computer Maintenance	10.00	3.70		11.00	7.00	9.00
Car Maintenance	13.00	9.85		14.00	13.00	13.00
Entertainment Expenses	10.00	10.50	0.50	12.00	14.00	18.00
Law Charges	15.00	11.07		16.00	15.00	20.00
Exchange Paid	0.25	0.00		0.45	0.45	0.45
Clearing Expenses	8.00	3.61		9.00	8.00	10.00
Security Charges	25.00	36.81	11.81	28.00	40.00	52.00
Incidental Charges	0.50	0.15		0.75	0.55	1.05
Travelling Expenses	5.00	7.19	2.19	6.00	10.00	13.00
Maintenance *(Repair to Building Generator, Electrical, AMC, Scooter etc)	25.00	7.77		28.00	15.00	20.00
Bonus/Ex-Gratia	50.00	35.26		56.00	82.00	105.00
Depreciation/Pro. for Dep	150.00	114.74		175.00	175.00	225.00
Research & Business Development	0.25	0.00		0.30	1.00	1.00
Provision for Bad & Doubtful Debts & STD Assets	150.00	32.00		170.00	160.00	208.00
Premium Paid on Govt Sec (Amortisation Amt)	15.00	8.54		15.00	15.00	20.00
Depreciation on Gov Sec	30.00	0.06		30.00	10.00	13.00
Provision for Audit Fees	2.00	1.50		2.50	2.00	2.00
Sitting Fees & Committee Meetings Fee	30.00	22.17		33.00	30.00	35.00
Consultancy Charges	0.00	0.00		0.00	2.00	2.50
Bad Debts Wr. Off	15.00	2.69		16.00	10.00	13.00
Software SaaS Payment	35.00	29.65		40.00	38.00	50.00
Staff Annual Medical Aid	2.00	0.00		2.00	2.00	2.00
Honorarium	10.00	5.96		12.00	11.00	14.00
Expenses on Debit Card	15.00	7.57		17.00	17.00	22.00
Membership Charges	6.00	2.27		7.00	7.00	9.00
Expenses on IMPS and UPI	30.00	25.52		34.00	34.00	48.00
Income Tax Arrears	0.00	7.64	7.64	0.00	5.00	0.00
Income Tax	371.00	310.94		440.00	375.00	510.00
GST Paid	25.00	26.69	1.69	10.00	10.00	13.00
Stamp Charges	1.00	0.00		1.00	1.00	1.00
TOTAL (B)	6900.00	6595.88	196.88	7700.00	8600.00	11058.00
BUDGETED PROFIT (A - B)	1100.00	916.86		1300.00	1100.00	1500.00

B) Capital Budget:

Amount in ₹ Lakhs

S.No.	Description	Budget 2025-2026	Actual Capital Exp. 2025-2026	Budget 2026-2027
1	Furniture & Fittings	115.00	132.99	150.00
2	Electrical Fittings	80.00	73.10	100.00
3	Motor, cars & Cycles	15.00	0.00	35.00
4	Computer & Hardware	70.00	69.04	100.00
5	Strong Room	100.00	72.32	75.00
6	Bank Premises	185.00	64.50	0.00
7	Interiors.deco.works	135.00	70.94	90.00
8	Software	0.00	0.00	50.00
	Total	700.00	482.89	600.00

Sd/-
Pramod Kumar Kedia
Chairman

Sd/-
CA. Naveen Kumar Agarwal
Senior Vice Chairman

Sd/-
Suresh Kumar Agarwal
Vice Chairman

Sd/-
C. V. Rao
General Manager/CEO

Performance of the Bank at a Glance Since Inception of the Bank

S.No.	Years	Shares	Deposits	Loans and Advances	Total Business	Net Profit	Dividend Declared	Audit Classification
1	1998-1999	88.78	303.81	82.53	386.34	1.19	-	A
2	1999-2000	287.26	2621.14	1377.23	3998.37	25.48	15%	A
3	2000-2001	379.74	4707.55	2871.34	7578.89	126.48	22%	A
4	2001-2002	452.84	4735.13	3257.80	7992.93	140.32	15%	A
5	2002-2003	466.59	4800.98	3365.10	8166.08	104.63	12%	A
6	2003-2004	455.60	4559.95	2749.81	7309.76	64.52	8%	A
7	2004-2005	441.34	5336.51	6131.28	11467.79	41.11	8%	A
8	2005-2006	443.86	5009.61	5773.77	10783.38	46.15	8%	A
9	2006-2007	443.64	5618.04	6438.95	12056.99	72.13	10%	A
10	2007-2008	470.58	6908.97	4575.95	11484.92	97.81	12%	A
11	2008-2009	540.76	10416.31	6771.73	17188.04	135.60	15%	A
12	2009-2010	615.61	13800.05	8088.03	21888.08	143.20	15%	A
13	2010-2011	919.13	15011.31	10959.98	25971.29	250.83	15%	A
14	2011-2012	934.07	18342.87	12132.66	30475.53	308.92	15%	A
15	2012-2013	1028.95	21364.52	14130.13	35494.65	362.43	15%	A
16	2013-2014	1021.15	21776.57	15273.01	37049.58	317.25	15%	A
17	2014-2015	1054.45	24659.57	16598.01	41257.58	306.14	15%	A
18	2015-2016	1498.39	30378.68	20415.91	50794.59	415.14	15%	A
19	2016-2017	1723.67	32351.24	21514.76	53866.00	555.99	15%	A
20	2017-2018	1840.47	34698.14	24487.88	59186.02	577.17	15%	A
21	2018-2019	2225.03	42426.13	28946.82	71372.95	701.75	15%	A
22	2019-2020	2247.11	45559.06	32038.37	77597.43	902.95	-	A
23	2020-2021	2240.89	52794.32	33866.21	86660.53	908.16	15%	A
24	2021-2022	2232.25	54741.36	37160.99	91902.35	840.89	15%	A
25	2022-2023	2240.22	56840.71	38586.05	95426.76	752.94	15%	A
26	2023-2024	2284.49	59243.82	36518.73	95762.55	859.41	16%	A
27	2024-2025	2461.68	60328.82	40927.17	101255.99	890.85	15%	A
28	2025-2026	2535.24	79461.36	55601.36	135062.72	916.86	Proposed 15%	A

Details of Branches

S.No.	Branch	Branch Heads	Mobile No.	Email ID
1	Siddiamber Bazar	Prasad Golegaonker	9281021411	siddiamberbazarbr@agrasenbank.bank.in
2	Malakpet	T.Shanker Chandra Reddy	9281021412	malakpetbr@agrasenbank.bank.in
3	Rikabgunj	Renu Kedia	9281021413	rikabgunjbr@agrasenbank.bank.in
4	Secunderabad	M. Jaya Lakshmi	9281021414	secunderabadbr@agrasenbank.bank.in
5	Banjara Hills	Ramesh Bajaj	9281021415	banjarahillsbr@agrasenbank.bank.in
6	Himayat Nagar	Subhash Bajaj	9281021416	himayatnagarbr@agrasenbank.bank.in
7	Attapur	Sri Gopal Tiwari	9281021417	attapurbr@agrasenbank.bank.in
8	Kukatpally	Jaya Rama Krishna	9281021418	kukatpallybr@agrasenbank.bank.in
9	Ameerpet	Ankit Kedia	9281021419	ameerpetbr@agrasenbank.bank.in
10	Gaganpahad	Sudheer Sharma	9281021420	gaganpahadbr@agrasenbank.bank.in
11	Madhapur	Laxminarayana	9281021421	madhapurbr@agrasenbank.bank.in
12	Begumbazar	Deepak Yadav	9281021422	begumbazarbr@agrasenbank.bank.in
13	Nizamabad	Vamsi Mohan	9281021423	nizamabadbr@agrasenbank.bank.in
14	Kothapet	Jyothi Rathi	9281021424	kothapetbr@agrasenbank.bank.in

Agrasen Bank

CAR LOANS

MERI CAR FOR MY PARIWAAR

Let your family travel with pride in your own car.
You take care of their comfort,
Agrasen Bank will take care of your comfort
with easy Car Loan process



- Drive your dream CAR today.
- On spot approval.
- Hassle free documentation.
- Lowest interest rates starting at 10% P.A.
- Maximum on road financing upto 80%.

**FLEXIBLE
TENURE
UP TO
84 MONTHS**



Agrasen Bank

GOLD LOANS**ALL THAT
GLITTERS IS
LOAN**

Let your Gold work for you.
It can add glitter to your business
or life aspirations.

₹10,000/-
Per Gram

GOLD LOAN/
Overdraft

Loan @9.00% p.a.

*Conditions Apply

Agrasen Bank

**SMALL BUSINESS
LOANS****AB HONGE
BUSINESS
SE, SAPNE
SAKAAR**

Set up new Retail business or
any small scale business and make
all your dreams come true.
Take a Loan today for business
and do not touch
your personal savings.

- Maximum loan upto ₹10.00 Lakhs.
- Against Hypothecation of stocks, book debts and machinery.
- Low processing fees.
- Low interest rates.
- Instant access to funds.

**EASY
LOAN
FOR A GREAT
START**

Agrasen Bank
MONTHLY INTEREST
SCHEME

SENIOR CITIZENS
DESERVE
**SENIOR
INTEREST
RATES**

We respect elders, it's our culture after all, but we also express it. In general our interest rates are higher and for Senior citizens it's with additional advantage.



DEPOSIT AMOUNT	DURATION	MONTHLY INTEREST AMOUNT FOR INDIVIDUALS @ 9.00%	MONTHLY INTEREST AMOUNT FOR SENIOR CITIZEN / SUPER SENIOR CITIZEN @ 9.50%
₹ 7,00,000.00	2 Years	₹ 5,211.00	₹ 5,498.00
₹ 14,00,000.00	2 Years	₹ 10,422.00	₹ 10,996.00
₹ 27,00,000.00	2 Years	₹ 20,099.00	₹ 21,207.00

**OPEN
SAVINGS A/C**
Earn Interest
@4% P.A.

**PREMIUM CURRENT
Account with
₹ 1 LAKH BALANCE**
▶ No Cheque Book Charges
▶ No Folio Charges
▶ No NEFT / RTGS Charges

SALIENT FEATURES

- ▶ UPI Services
- ▶ IMPS-Immediate Payment System
- ▶ Internet Banking -View facility.
- ▶ RuPay Debit Card facility available.
- ▶ RTGS / NEFT facility available.
- ▶ Demand Drafts on all centers at Competitive Rates.
- ▶ POS / Swipe Machine facility.
- ▶ Locker facility available.
- ▶ Deposits are insured upto ₹ 5 lacs with DICGC.
- ▶ CBDT E-payment facility for online Payment of Income / other Direct Taxes.
- ▶ General Insurance Services.
- ▶ Pradhan Mantri Suraksha Bima Yojana.
- ▶ Pradhan Mantri Jeevan Jyoti Bima Yojana.
- ▶ SMS Alerts and E-Statements.
- ▶ Positive Pay System.
- ▶ QR code

DO YOU WANT
TO BECOME A
MILLIONAIRE?

Agrasen Bank
**FUTURE STARS[®]
RD RECURRING
DEPOSIT SCHEME**

JUST PAY
₹5,500/-
PER MONTH & GET
**1 MILLION /
10 LAKHS**

A small amount today but a BIG amount in future when you need it the most. Be it your children wedding or higher education, get a handsome amount in one go to fulfill your dreams.

DEPOSIT AMOUNT PER MONTH	DURATION	MATURITY AMOUNT
₹ 5,500.00	120 Months	₹ 10,09,892.00
₹ 11,000.00	120 Months	₹ 20,19,784.00
₹ 27,500.00	120 Months	₹ 50,49,459.00

DEPOSIT AMOUNT PER MONTH	DURATION	MATURITY AMOUNT
₹ 14,000.00	60 Months	₹ 10,34,066.00
₹ 27,500.00	60 Months	₹ 20,31,201.00
₹ 68,000.00	60 Months	₹ 50,22,606.00

UPI
UNIFIED PAYMENTS INTERFACE

Paytm PhonePe
amazon pay

- Send money instantly
- Request / receive money
- Check account balance
- Create / change upi pin
- View transaction history
- Change virtual address
- Round the clock availability
- Single Application for accessing different bank accounts
- Use of Virtual ID is more secure, no credential sharing
- Single click authentication
- Raise Complaint from Mobile App directly



BANKING BECOMES INTERESTING

Agrasen Bank INTEREST RATES

INTEREST RATES ON TERM DEPOSITS P.A. W.E.F. 22-09-2025

DURATION	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
7 Days to 14 Days	4.00%	4.50%	4.50%
15 Days to 30 Days	4.00%	4.50%	4.50%
31 Days to 90 Days	5.00%	5.50%	5.50%
91 Days to 180 Days	5.50%	6.00%	6.00%
181 Days to less than 1 year	6.00%	6.50%	6.50%
1 Year to less than 2 Years	8.00%	8.50%	9.00%
2 Years	9.00%	9.50%	9.50%
More than 2 Yrs to less than 3 Yrs	8.00%	8.50%	9.00%
3 Years to 5 Years	7.25%	7.75%	8.25%
Above 5 years	7.00%	7.50%	7.50%

SPECIAL SCHEME FOR MINORS FUTURE STARS RECURRING DEPOSIT

DURATION	RATE OF INTEREST P.A.
60 Months	8.00%
120 Months	8.00%

SPECIAL DEPOSIT SCHEME

DURATION	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
300 Days Deposit (Simple Interest)	7.00%	7.50%	7.50%
500 Days Deposit (Simple Interest)	8.25%	8.75%	8.75%

AISHWARYA SAMRIDDHI YOJANA

DURATION	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
999 Days (Simple Interest)	8.25%	8.75%	8.75%

INTEREST ON SAVINGS BANK DEPOSIT

PARTICULARS	RATE OF INTEREST P.A.		
	Retail / General	Senior Citizens	Super Senior Citizens (80 years and above)-Single Depositor
Savings Bank	4.00%	4.00%	4.00%

*Interest rates are subject to change

HEALTH CAMP 1st JULY, 2026



STAFF TRAINING PROGRAMS



AGRASEN BANK STAFF FAMILY



GLIMPSES





ANNUAL REPORT 2025-2026



Estd. 1998

THE AGRASEN CO-OPERATIVE URBAN BANK LTD.

अग्रसेन बैंक | AGRASEN BANK | అగ్రసేన్ బ్యాంక్

Head Office # 15-2-391/392/1, Siddiamber Bazar, Hyderabad - 500012 TG
Ph No. 92810 21410 <https://agrasenbank.bank.in> info@agrasenbank.bank.in

Branches:

Siddiamber Bazar :	9281021411	Kukatpally :	9281021418
Malakpet :	9281021412	Ameerpet :	9281021419
Rikabgunj :	9281021413	Gaganpahad :	9281021420
Secunderabad :	9281021414	Madhapur :	9281021421
Banjara Hills :	9281021415	Begumbazar :	9281021422
Himayat Nagar :	9281021416	Nizamabad :	9281021423
Attapur :	9281021417	Kothapet :	9281021424

BOOK POST