

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

Regd. No. TA 1472/1999

Estd : 1999



**22nd ANNUAL REPORT
2020-21**

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

☎ : 040-27892866, 27892377 & 27890117

🌐 www.apjanatabank.com



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

Regd. No. TA 1472/1999

CHAIRMAN



PRADEEP KUMAR ROUT

VICE-CHAIRMAN



SANJAY KUMAR SABAT

BOARD OF DIRECTORS



D.V.S.S. MURTHY



NALLA CHANDRAIAH



AZIMUNNISHA



S.K. REHANA PARVEEN



AMER ALI KHAN

CHIEF EXECUTIVE OFFICER



G. HARIDHAR



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

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NOTICE OF THE 22nd ANNUAL GENERAL BODY MEETING

The 22nd Annual General Body Meeting of **A.P. JANATA CO-OPERATIVE URBAN BANK LIMITED** (TA No.1472/1999) will be held at **5.30 PM on Friday the 24th September, 2021 at VIVAHA BHOJANAMBU**, 4th Floor, CVK Park Square, Parklane, Secunderabad – 500 003 to transact the following Business.

AGENDA

1. Confirmation of the minutes of the last General Meeting held on 24.03.2021.
2. To consider and adopt the 22nd Annual Report for the Financial Year 2020 – 21 together with the Chairman's Report.
3. To consider and adopt the Audit Certificate dated 16.08.2021 and the report of audited Accounts by Statutory Auditors for the year 2020 - 21.
4. To note and ratify the Expenditure incurred for the financial year ending 31st March, 2021.
5. To appropriate Net Profit and Declare Dividend for the year 2020 – 21.
6. To approve the Revised Annual Budget for the Year 2021 – 22.
7. To note and ratify the admission of new members, allotment of shares, allotment of Additional Shares, Share transfers and withdrawal / refund of Share Capital from 01.03.2021 to 31.08.2021
8. To note and ratify all the Investments and Withdrawals / Redemptions made during the period from 01.03.2021 to 31.08.2021.
9. To note and ratify the Loans and Advances sanctioned including Cheques/DDs/ BCs discounted/purchased during the period from 01.03.2021 to 31.08.2021.
10. To approve transfer of undistributed Profit for the Financial Year 2019 – 20 to the Statutory Reserve.
11. To note and ratify the re- appointment / continuation of existing CEO Sri G.Haridhar.
12. Any other matter with the permission of the Chair

(BY ORDER OF THE BOARD OF DIRECTORS)

Place : Secunderabad
Date : 03.09.2021

Sd/-
(G.Haridhar)
Chief Executive Officer

Note : -

We request all the Members to wear face mask fully covering nose and mouth, apply sanitizer for attending the Annual General Body Meeting and also maintain physical distancing since the impact of Corona Virus / COVID-19 still persisting. All the required precautions are being taken care in the meeting hall for healthy conduct of the meeting.



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22nd ANNUAL REPORT FOR THE YEAR 2020 - 2021.

CHAIRMAN'S REPORT



Dear esteemed Share Holders,

It is a privilege to welcome you all to the 22nd Annual General Body Meeting of our Bank and also thank one and all for being esteemed shareholders of our Bank and for continuing your support in overall development of our Bank over the years. I am happy to present the 22nd Annual report of our A.P. Janata Co-operative Urban Bank Limited, Minerva Complex, S D Road, Secunderabad for the Financial Year 2020-2021.

You are aware that the past two years have been challenging to entire world and our full attention turned to the persistent spread of the COVID-19 pandemic and its impact. All the sectors have been adversely affected for which banking Industry is not an exception due to the spread of COVID - 19. Revenue generation was very badly affected in service, manufacturing and banking sectors. The impact of second wave of the pandemic was very high and rampant in our country and number of people lost their valuable lives. Soon after starting the vaccination the situation is gradually coming under control. Let us wish that the situation becomes normal very shortly.

Our Bank continued its banking operations even after imposing Lock Down due to the impact of second wave of COVID - 19 and worked even from 8.00 AM during the Lock Down period for the convenience of all our esteemed customers. Bank has implemented measures to protect & strengthen the bank's resilience and have grown exponentially without affecting the business. CEO ensured & focussed on implementing the health & safety protocol measures to protect the health & safety of employees and customers.

Bank is making all out efforts for implementation of ATM, Rupay Debit Card & Mobile app with IMPS facilities and the same are in final testing stage and we would launch ATM, Rupay Debit Card & Mobile app with IMPS facilities to all our customers for smooth transactions.

I would like to thank the entire board for their guidance on governance and strategic directions without which we would not have been able to navigate through such turbulent times. I also wish to thank all employees, customers, vendors and other business associates who provide the eco system in which we operate. And last, but not the least, I wish to thank all the shareholders for their continued and unstinted confidence and trust reposed in our Bank.

Our Bank has registered growth in Share Capital, Deposits and Loans & Advances during the year under review but Profitability has been impaired due to increase in interest paid on Deposits and reduction in interest income on Loans and Advances since bank could not disburse fresh Loans and Advance as expected, due to the COVID-19 pandemic situation.

I present below the performance of our Bank during the year 2020 - 21.

1). Membership and Share Capital: -

Statement showing the details of Paid up Share Capital for the Year 2020 - 21

Particulars	No of Members	No of Shares	Share Amount in Rs.
Members at the beginning of the Year	2650	1,82,712	1,82,71,200.00
Members admitted during the Year	135	5,339	5,33,900.00

Additional Share Capital allotted during the Year	24	7,379	7,37,900.00
Members withdrawn during the Year (out of 19 members 9 members shares partly withdrawn)	19	7,458	7,45,800.00
Share Transfers during the Year	Nil		
Members at the end of the Year	2775	1,87,972	1,87,97,200.00

The net increase in membership is 125 and paid up share capital is Rs.5.26 lakhs during the year under review. There is steady growth in total members and Paid up Share Capital of the Bank year after year which can be seen from the following table:-

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021
Total No of Members	2369	2562	2650	2775
Share Capital	Rs.1,70,65,000/-	Rs.1,78,01,500/-	Rs.1,82,71,200/-	Rs.1,87,97,200/-

2). Deposits: - The aggregate Deposits registered a steady growth of Rs.791.73 lakhs during the year 2020 - 21. The good growth is mainly because of increase in Term Deposits. Term Deposits shot up by Rs.800.38 lakhs during the year 2020 - 21. CASA balances slightly declined by Rs.8.65 Lakhs due to withdrawals in Savings Bank accounts. The deposits budget set for the year 2020 - 21 of Rs.2200 lakhs has been surpassed with a pleasing margin of Rs.558.40 Lakhs. The comparative deposit figures for the last 4 years are shown here under: -

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021
Savings Bank Accounts	Rs.153.38	Rs.280.98	Rs.196.40	Rs.137.34
Current Accounts	Rs.38.95	Rs.136.64	Rs.36.34	Rs.86.75
Term Deposits	Rs.1379.77	Rs.1544.75	Rs.1733.93	Rs.2534.31
Total Deposits	Rs.1572.10	Rs.1962.37	Rs.1966.67	Rs.2758.40

3). Investments: - The Bank has invested Rs.97.02 lakhs book value with face value of Rs.96.90 lakhs in three State Government Securities during the Financial Year 2020 - 21 to meet the SLR obligations since there is good growth in Deposits of the Bank. The maturity amount of two State Government Securities amounting to Rs.35 lakhs has been received and premium of four State Government Securities of Rs.14,500/- has been amortised as they were shifted to HTM category during the Financial Year 2020 - 21. The investments in Government Securities increased by Rs.61.88 lakhs over last year. The Bank has invested Rs.8.03 lakhs in FD with IDBI Bank and withdrawn Rs.7.09 Lakhs FD made earlier upon maturity during the year under review. The surplus funds as and when available were being invested in liquid debt funds of various Mutual Funds from time to time to the extent of Rs.1020 lakhs. Depending upon the requirement of the Bank an amount of Rs.1020 lakhs has been redeemed / withdrawn at different points of time during the year under review.

Details of investments outstanding as on 31/03/2021 are as under: -

a) Government Securities

Date of Purchase	Name of the Security	Face Value in Rupees	Book Value in Rupees	Maturity Date
	Held to Maturity			
07/06/2010	8.26% GOI 2027	15,00,000	15,11,250	02/08/2027
24/01/2011	8.26% GOI 2027	20,00,000	19,56,000	02/08/2027
15/07/2011	8.60% APSDL 2021	10,00,000	10,00,000	22/06/2021
31/10/2011	9.09% MAHSDL 2021	5,00,000	5,00,000	19/10/2021
11/01/2012	8.72% APSDL 2022	10,00,000	10,00,000	11/01/2022
16/10/2012	8.85% TMLSDL 2022	10,00,000	10,00,000	17/10/2022

08/11/2012	8.80% KERSDL 2022	10,00,000	9,99,300	25/10/2022
21/12/2012	8.15% GOI 2022	10,00,000	10,00,000	11/06/2022
08/01/2013	8.71% APSDL 2022	10,00,000	10,00,000	08/02/2022
05/02/2013	8.72% APSDL 2023	10,00,000	10,00,000	06/02/2023
27/08/2013	9.56% MAHSDL 2023	15,00,000	15,00,000	28/08/2023
09/04/2014	9.63% TMLSDL 2024	12,20,000	12,20,000	10/04/2024
10/04/2014	9.15% GOI 2024	13,00,000	12,93,500	14/11/2024
28/12/2016	7.27% KARNATAKA SDL 2026	25,00,000	25,00,000	28/12/2026
24/01/2017	7.25% MAHSDL 2032	15,00,000	15,00,000	25/01/2032
28/03/2017	7.66% TELANGANA SDL 2037	25,00,000	25,00,000	29/03/2037
24/04/2018	8.15% TELANGANA SDL 2038	25,00,000	25,00,000	25/04/2038
08/01/2019	8.27% GUJARAT SDL 2029	25,00,000	25,00,000	09/01/2029
02/09/2020	6.45% GUJARAT SDL 02 SEP 2030	20,40,000	20,40,000	02/09/2030
13/10/2020	6.62% UTTARAKHAND SDL 14-10-2030	40,00,000	40,00,000	14/10/2030
02/03/2021	7.19% UTTARPRADESH SDL 03-03-2031	36,50,000	36,50,000	03/03/2031
Available for Sale				
28/07/2015	8.31% TELANGANA SDL 2025	15,00,000	15,01,500	29/07/2025
15/06/2016	8.09% APSDL 2026	15,00,000	15,02,550	15/06/2026
24/09/2019	7.24% MAHARASHTRA SDL 25 SEP 2029	25,00,000	25,04,000	25/09/2029
24/09/2019	7.38% TELANGANA SDL 25 SEP 2027	25,00,000	25,08,250	25/09/2027
Grand Total		4,42,10,000	4,41,86,350	

b) Mutual Funds - Liquid : Nil

c) FDs with IDBI Bank, Secunderabad Branch : Rs. 8,03,100/-

4). Loans and Advances: - The Advances portfolio has shown good increase by Rs.351.31 lakhs during the year 2020 – 21 mainly because of sanction fresh Term Loans in addition to increase in Loans & ODs against FDs. Improvement in Loans and Advances was only during the last quarter of the year. Demand & Term Loans increased by Rs.349.23 lakhs and Loans & ODs against FDs increased by Rs.117.03 lakhs over last year. Gold loans and Secured Overdrafts declined by Rs.127.69 lakhs due to recovery / repayments. The comparative outstanding loans and advances during last 4 years is presented here under:-

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021
Gold Loans	Rs.331.61	Rs.278.57	Rs.254.82	Rs.244.16
Demand & Term Loans	Rs.414.54	Rs.672.56	Rs.662.83	Rs.1012.06
Secured Overdrafts	Rs.136.30	Rs.213.86	Rs.246.93	Rs.150.83
Loans & ODs against FDs	Rs.125.65	Rs.171.84	Rs.302.53	Rs.419.46
Personal Loans & Staff Loans	Rs.35.93	Rs.50.25	Rs.40.78	Rs.32.69
Total Loans and Advances	Rs.1044.03	Rs.1387.08	Rs.1507.89	Rs.1859.20

5). NPA Management: - It is our proud privilege to state that the Bank is able to maintain 'ZERO' NPA for the 12th consecutive year. This is possible only by strict / proper evaluation, professional scrutiny and credit appraisal of the requests of the borrowers. Good recovery is achieved through continuous and concerted efforts / follow up made by the Bank. There are one or two installments due in few loan accounts. Since there are no NPA / Bad Debts, all the Loans and Advances are classified as Standard Assets and accordingly required Standard Assets provision has been made.

6). CRAR (Capital to Risk weighted Assets Ratio): - The Bank's CRAR as on 31/03/2021 stood at **21.54%** as against 24.16% as on 31/03/2020 which is more than the stipulated level of 9%. The CRAR decreased during the year under review mainly because of increase in Loans and Advances of the Bank.

7). Profit: - The bank has earned an operating profit of Rs.31.92 lakhs for the year 2020 - 21 as against Rs.47.26 lakhs last year. The Operating Profit has declined by Rs.15.34 lakhs over last year mainly due to increase in payment of interest on deposits in addition to increase in depreciation on Fixed Assets, increase in payment of DICGC premium, increase in provision made for Standard Assets, increase in repairs and maintenances etc., thereby bank could not reach operating profit budget set for the year 2020 - 21 of Rs.48.50 lakhs and fell short by Rs.16.58 lakhs. The main source for profit is Interest on Loans and Advances and the same is not increased as expected since there was no much increase in Loans and Advances till last quarter of the financial year 2020 - 21 due to the impact of second wave of the COVID – 19, resulted in decline in profitability of the Bank. The Bank is confident of improving the profitability in the current financial year owing to systematic increase in advances portfolio.

8). Appropriation of Profit: -

Operating Profit for the year 2020 -21 : Rs. 31,92,210.95

Less: -

Provision for Income Tax : Rs. 10,08,880.00

Profit after Tax (PAT) for the year 2020 - 21 : Rs. 21,83,330.95

Less:-

Statutory Reserve Fund (25% of Profit) : Rs. 5,45,833.00

Bad and Doubtful Debts Reserve (BDDR) (5% of Profit) : Rs. 1,09,167.00

(Subject to approval by the General Body)

Balance available for distribution : Rs. 15,28,330.95

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

9). Dividend:- In view of the decline in operating profit, balance available for distribution has been reduced from Rs.21.90 lakhs to Rs.15.28 lakhs over last year. Though payment of Dividend even up to 9% will be difficult, it has been proposed to pay Dividend of 9% to all the eligible Share Holders for the Financial Year 2020 – 21. Since the balance available for distribution is not sufficient to meet the demand of payment of 9% Dividend, it is suggested to adjust / transfer the shortfall amount of Rs.89,725.05 from the Dividend Equalization Fund subject to the approval of the General Body. The outstanding amount of Dividend Equalization Fund as on 31/03/2021 is Rs.1,53,000/-. The General Body may please approve the transfer of short fall amount from Dividend Equalization Fund to enable to declare / pay Dividend of 9% to all the eligible Share Holders for the Financial Year 2020 – 21.

10). RBI Inspection: - Reserve Bank of India inspection for the financial position as on 31/03/2018 was concluded by 01st February, 2019 and the report was complied with by rectification of all the observations. The Final Certificate of Compliance duly approved by the Board has been submitted to RBI on 03/06/2020. Next RBI inspection is due and may commence at any time. Bank is in full preparedness and kept the required data / material ready for carrying out the inspection in a smooth manner.

11). Audit: - Statutory Audit for the Financial Year 2020 – 21 has been carried out by M/s Balasubramanyam & Co., Chartered Accountants, SP Road, Secunderabad. The auditors did not face any problem for carrying out the audit since the required records were readily made available to them. The conduct of the Audit of the Bank was strictly as per RBI guidelines and they were meticulous in verification of accounts, statements, documents, NPA Management, Depreciation, Income Tax provision, details of Income & Expenditure etc. No major irregularities were observed and the report has been presented to the Board and the same has been approved. The auditors satisfied with the functioning of the Bank and awarded 89 marks out of 100 as per the norms specified by the Co-operative department and placed our bank in 'A' class category.

12). Bank's performance and Budget estimates: - Budget for the year 2020 – 21, Actuals as on 31st March, 2021, the expenses incurred during the financial year 2020 - 21 and the revised Budget estimates for the year 2021 – 22 are appended to the report for your perusal and approval by the General Body.

13). Appointment / re-appointment of CEO : - In view of recent RBI directives on Appointment of Managing Director (MD) / Whole-Time Director (WTD) in Primary (Urban) Co-operative Banks vide RBI's circular DOR.GOV.REC.25/ 12.10.000/2021-22 dated 25th June, 2021, Board of Directors of our Bank in their meeting held on 23rd August, 2021 discussed on appointment / re-appointment of Chief Executive Officer and unanimously resolved to continue / re-appoint existing Chief Executive Officer (CEO) Sri Gujja Haridhar S/o Late G.Ramaswamy as Chief Executive Officer (CEO) of our Bank for a further period of 3 years 5 months since the performance of the existing CEO Sri Gujja Haridhar is highly satisfactory and he also satisfies the 'fit and proper' criteria prescribed in recent RBI directives on appointment of MD / WTD in Primary (Urban) Co-operative Banks and passed a resolution to that effect. The same has been informed to RBI, Hyderabad accordingly. The General Body is requested to ratify the re-appointment / continuation of existing CEO Sri G.Haridhar for a further period of 3 years 5 months i.e. from **23rd August, 2021 to 23rd January, 2025.**

14). Elections to Board of Directors: - The elections were conducted by the Election Officer Smt. B.RANI, Deputy Registrar, office of the Commissioner for Cooperation and Registrar of Cooperative Societies, Telangana, appointed by the State Election Authority (FAC), Telangana. Elections have been conducted as per the notification issued by State Election Authority and as per the Rules of Telangana Cooperative Societies Rules, 1964 (Adapted in 2016). The election process was completed on 02.01.2021 and newly elected Managing Committee Members / Board of Directors assumed charge. The term of the newly elected Managing Committee Members shall be for a period of five years expiring on 31st December, 2025.

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

Sl.No.	Name of the Candidate	Designation
1	Sri Pradeep Kumar Rout	Chairman
2	Sri Sanjay Kumar Sabat	Vice - Chairman
3	Sri D.V.S.S. Murthy	Board of Director
4	Sri Nalla Chandraiah	Board of Director
5	Smt. Azimunnisha	Board of Director
6	Smt. S K Rehana Parveen	Board of Director
7	Sri Amer Ali Khan	Board of Director

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

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

16). Staff: - I thank all the staff members for continuing uninterrupted banking operations even in Lock Down period also. I congratulate CEO for taking all the measures for business continuity and also all the precautions in preventing spread of virus by arranging sanitizers,

masks, guiding staff and customers in maintaining physical distancing etc. The staff and establishment cost of the Bank is well within the norms prescribed under section 116(c) of TSCS Act. Staff consist of Chief Executive Officer, Chief Manager, Manager, Junior Officer, three Clerk cum Cashiers, two sub staff and sweeper. The work force at the Branch is very strong and their functioning and shouldering responsibility, services rendered to the customers are commendable. They are the real strength of the bank ably guided by the experienced and efficient CEO Sri G.Haridhar, who is totally involved in day to day functioning, development of the Bank, submission of returns to various authorities concerned, offering valuable suggestions and directions to the Customers, Depositors, Shareholders and Staff for taking practical decisions. No complaints were received against the staff from any quarters.

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

17). Technological Services:- Our Bank is sub member of Aadhaar Payment Bridge System (APBS) and National Automated Clearing House (NACH) of National Payments Corporation of India (NPCI) which enables our bank in extending ACH debit, ACH credit transactions and Aadhaar enabled payment services to our Customers. Aadhaar Payment Bridge System (APBS) enables our customers to get their benefits / subsidies of different Government Schemes viz. Gas subsidy etc., directly to their accounts under Direct Benefit Transfers (DBT) with their Aadhaar number. Our Bank is already having CTS clearing services, RTGS / NEFT facility.

Bank started the process of implementation of facilities viz.ATM cum Cash Deposit Machine,Rupay Debit cum ATM Card and Mobile app with IMPS facility during January, 2020 itself, but the same is getting delayed because of COVID – 19 pandemic situation. However Bank is making all out efforts to introduce above said facilities very shortly.

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

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

I individually thank all the Depositors, Customers, Share Holders and Well Wishers of the Bank who have renewed their confidence in our Bank in supporting a good cause.

I am also thankful and acknowledge the services rendered by the staff in general and CEO in particular in attending to the Customers and in taking the bank to further heights year after year. I humbly thank all the staff for their services rendered to the bank.

(BY ORDER OF THE BOARD OF DIRECTORS)

Place : Secunderabad
Date : 24.09.2021

Sd/-
Pradeep Kumar Rout
Chairman



BALASUBRAMANYAM & CO
CHARTERED ACCOUNTANTS

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

We have audited the attached Balance Sheet of A.P. Janata Co-operative Urban Bank Limited as at **31-03-2021** and its Profit and Loss Account for the Year ended on that date annexed thereto. These financial statements are the responsibility of the management of the Bank. Our responsibility is to express an opinion on these financial statements based on our audit.

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

Further to our comments Annexed hereto we report that

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
 2. The transactions of the Bank, which have come to our notice, are within the Competence of the bank.
 3. In our opinion proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books.
 4. The Balance sheet and Profit and Loss Account of the Bank referred to in this report are in agreement with the books of accounts.
 5. In our opinion and to the best of our information and according to the explanations given to us, the Balance Sheet and Profit and Loss Account of the Bank together with the notes and significant accounting policies there on and attached there to and on such basis give a true and fair view.
- i) In the case of the Balance Sheet of the state of affairs of the Bank as at **31st March 2021** and
- ii) In the case of the Profit and Loss Account of the Profit for the year ended on that date.

Place : Secunderabad
Date : 16.08.2021
UDIN: 21229163AAAAHO3082

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

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



BALASUBRAMANYAM & CO
CHARTERED ACCOUNTANTS

AUDITOR'S CERTIFICATE

We, M/s Balasubramanyam & Co., Chartered Accountants duly authorized to conduct the statutory audit of A.P. Janata Co-operative Urban Bank Ltd., TA No.1472 for the year 2020-2021 have verified the Books of Account and certify that :-

1. The outstanding Share Capital shown in the Balance Sheet agrees with the total of share capital against each member in the Membership and Share Capital Register of the Bank.
2. The outstanding Deposits shown in the Balance Sheet tallies with the Deposits shown in the ledgers.
3. The outstanding loan and advances amount shown in the Balance Sheet tallies with the total of the loans and advances shown against each member.
4. The Board of Directors of the Bank has appended a certificate of soundness about the loans and advances outstanding as on 31.03.2021.
5. The required provision was made for Standard Assets as on 31.03.2021.
6. We have checked the vouchers for establishment and contingent charges and found correct.
7. We have examined the Investments made by the bank with reference to the documents and vouchers supporting the same in which the investments are held and found that the amounts shown as outstanding at the end of the year actually stand to the credit of the Bank.
8. We have examined the details for all the items, under adjusting heads (Sundry Creditors and Sundry Debtors) and report that they tally with the ledger balances.
9. The Bank has furnished DCB of loans and advances, the recovery performance is satisfactory.
10. There are no misappropriation cases and no serious irregularities have been noticed.
11. There is no violation of Banking Regulation Act, Telangana Co-operative Societies Act and Rules.
12. The compounding of interest on loans and advances is as per the RBI guidelines.
13. The Final Audit Report is prepared in conformity with RBI guidelines and as per the guidelines of Commissioner for Co-operative and Registrar of Co-operative Societies, Telangana and the Chief Auditor of Co-operative Societies, Telangana, and other authorities.
14. The interest earned and accrued on investments and interest paid and due on deposits have been duly incorporated in the accounts, subject to our comments in notes to accounts.
15. We have verified Cash Balances, Fixed Deposit Receipts, Loan documents and other Securities.
16. The verification of Gold Loans has been done in accordance with the RBI guidelines.
17. The Opening Balances, Closing Balances, Debits, Credits shown in the final audit report are true extracts of Cash Book, General Ledger, Subsidiary Ledgers and other accounts.

Place : Secunderabad
Date : 16.08.2021
UDIN: 21229163AAAAHO3082

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

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



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

T.A. No. 1472/1999

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

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

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR 2020 - 2021

Sl. No.	Particulars	Schedule No	Receipts		Payments	
			Rs.	Ps.	Rs.	Ps.
	LIABILITIES					
1	Share Capital	I	12,71,800.00		7,45,800.00	
2	Demand Deposits	II	121,21,38,286.42		121,30,02,494.05	
3	Term Deposits	III	16,22,77,787.00		8,22,40,069.00	
4	Other Liabilities	IV	2,27,45,561.52		2,03,99,732.52	
5	Reserves & Provisions	V	22,22,809.21		16,65,970.36	
6	Profit & Loss Account			0.00	31,28,088.68	
7	Unclaimed Deposits amount with RBI			0.00		0.00
	ASSETS					
8	Cash with other Banks	VI	122,89,94,395.48		126,76,23,577.96	
9	Investments	VII	10,62,23,500.00		11,25,05,350.00	
10	Loans and Advances	VIII	25,92,15,262.48		29,43,46,173.63	
11	Fixed Assets	IX	2,38,722.00		12,37,500.00	
12	Other Assets	X	57,36,005.00		55,31,074.86	
13	DEAF Account with RBI			0.00		0.00
14	INCOME ACCOUNT					
	a) Interest on Loans & Advances		2,30,48,276.00			
	b) Interest on Investments		39,71,430.09			
	c) Commission & Exchange		14,874.50			
	d) Other Income		15,46,120.80			
15	EXPENDITURE ACCOUNT					
	a) Interest on Deposits				1,90,68,118.00	
	b) Staff Salaries & Allowances				24,27,768.00	
	c) Operating Expenditure				35,66,055.44	
	d) Depreciation on Fixed Assets				2,38,722.00	
	e) Provision on Standard Assets				87,827.00	
	g) Provision for Income Tax				10,08,880.00	
16	OPENING / CLOSING BALANCE		68,90,110.00		77,11,739.00	
	Grand Totals		303,65,34,940.50		303,65,34,940.50	

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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



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

Regd. No. TA 1472/1999

9 # 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR 2020 - 2021

EXPENDITURE

S. No.	Particulars	Schedule No.	For the Year 2020 - 2021 Rs. Ps.	For the Year 2019 - 2020 Rs. Ps.	S. No.	Particulars	Schedule No.	For the Year 2020 - 2021 Rs. Ps.	For the Year 2019 - 2020 Rs. Ps.
1	Interest on Deposits	A	1,90,68,118.00	1,67,98,538.00	1	Interest on Loans & Advances	D	2,30,48,276.00	2,36,22,407.00
2	Staff Salaries & Allowances	B	24,27,768.00	23,27,661.00	2	Interest on Investments	E	39,71,430.09	36,61,670.11
3	Operating Expenditure	C	35,66,055.44	42,73,465.69	3	Commission & Exchange	F	14,874.50	20,507.00
4	Depreciation on Fixed Assets		2,38,722.00	1,22,177.00	4	Other Income	G	15,46,120.80	9,73,767.26
5	Standard Assets Provision		87,827.00	30,203.00					
6	Operating Profit		2,53,88,490.44	2,35,52,044.69					
	Less :-		31,92,210.95	47,26,306.68					
	Provision for Income Tax		10,08,880.00	15,98,218.00					
7	Profit after Tax		21,83,330.95	31,28,088.68					
	Grand Totals		2,85,80,701.39	2,82,78,351.37		Grand Totals		2,85,80,701.39	2,82,78,351.37

INCOME

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
G. Haridhar
Chief Executive Officer
Place : Secunderabad
Date : 16-08-2021

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

For **BALASUBRAMANYAM & CO.**

Chartered Accountants
Firm Regn No. 014079S

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



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

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BALANCE SHEET AS ON 31- 03 - 2021

LIABILITIES

ASSETS

S. No	Particulars	Schedule No	As on 31.03.2021 Rs. Ps.	S. No	Particulars	Schedule No	As on 31.03.2021 Rs. Ps.	As on 31.03.2020 Rs. Ps.
1	Share Capital	I	1,87,97,200.00	1	Cash on Hand		77,11,739.00	68,90,110.00
2	Demand Deposits	II	2,24,09,230.14	2	Cash with other Banks	VI	6,82,39,829.36	2,96,10,646.88
3	Term Deposits	III	25,34,30,958.00	3	Investments	VII	4,49,89,450.00	3,87,07,600.00
4	Other Liabilities	IV	33,56,093.88	4	Loans and Advances	VIII	18,59,19,914.54	15,07,89,003.39
5	Reserves & Provisions	V	1,07,49,980.70	5	Fixed Assets	IX	15,96,998.00	5,98,220.00
6	Unclaimed Deposits amt with RBI		50,784.00	6	Other Assets	X	24,68,862.77	26,73,792.91
			30,87,94,246.72	7	DEAF Account with RBI		50,784.00	50,784.00
7	Net Profit / Profit after Tax		21,83,330.95					
	Grand Totals		31,09,77,577.67		Grand Totals		31,09,77,577.67	22,93,20,157.18

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
G. Haridhar
Chief Executive Officer
Place : Secunderabad
Date : 16-08-2021

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

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

**A.P. JANATA CO-OPERATIVE URBAN BANK LIMITED (T.A. No. 1472/1999)****SHARE CAPITAL****SCHEDULE NO.I**

S. No.	Particulars	Opening Balance as on 01.04.2020 Rs. Ps.	Receipts Rs. Ps.	Total Rs. Ps.	Payments Rs. Ps.	Closing Balance as on 31.03.2021 Rs. Ps.
	Authorised Share Capital 500000 Shares of Rs.100/- each	50000000.00				50000000.00
1	Paid up Share Capital 'A' Class Share Capital	18271200.00	1271800.00	19543000.00	745800.00	18797200.00
	Total	18271200.00	1271800.00	19543000.00	745800.00	18797200.00

DEMAND DEPOSITS**SCHEDULE NO.II**

S. No.	Particulars	Opening Balance as on 01.04.2020 Rs. Ps.	Receipts Rs. Ps.	Total Rs. Ps.	Payments Rs. Ps.	Closing Balance as on 31.03.2021 Rs. Ps.
1	Savings Bank Accounts	19413657.00	488231921.84	507645578.84	494043784.47	13601794.37
2	Current Accounts	3499665.32	723906364.58	727406029.90	718823054.98	8582974.92
3	Inoperative SB Accounts	226422.50	0.00	226422.50	93678.00	132744.50
4	Inoperative Current Accounts	133692.95	0.00	133692.95	41976.60	91716.35
	Total	23273437.77	1212138286.42	1235411724.19	1213002494.05	22409230.14

TERM DEPOSITS**SCHEDULE NO.III**

S. No.	Particulars	Opening Balance as on 01.04.2020 Rs. Ps.	Receipts Rs. Ps.	Total Rs. Ps.	Payments Rs. Ps.	Closing Balance as on 31.03.2021 Rs. Ps.
1	Fixed Deposits - Non Cumulative	75639981.00	113717201.00	189357182.00	38013389.00	151343793.00
2	Fixed Deposits - Cumulative	96202276.00	46695034.00	142897310.00	42534538.00	100362772.00
3	Recurring Deposits	1550983.00	1865552.00	3416535.00	1692142.00	1724393.00
	Total	173393240.00	162277787.00	335671027.00	82240069.00	253430958.00

OTHER LIABILITIES**SCHEDULE NO.IV**

S. No.	Particulars	Opening Balance as on 01.04.2020 Rs. Ps.	Receipts Rs. Ps.	Total Rs. Ps.	Payments Rs. Ps.	Closing Balance as on 31.03.2021 Rs. Ps.
1	Interest Payable	80838.00	12323823.00	12404661.00	12262429.00	142232.00
2	Dividend Payable	186459.00	0.00	186459.00	6517.00	179942.00
3	Sundry Creditors	19831.00	175492.00	195323.00	167092.00	28231.00
4	Banker's Cheques	75599.00	6933595.52	7009194.52	6908961.52	100233.00
5	Education Fund	274867.00	32245.00	307112.00	14373.00	292739.00
6	TDS on Fixed Deposits	166630.00	834404.00	1001034.00	794070.00	206964.00
7	Dividend Equalization Fund	128000.00	25000.00	153000.00	0.00	153000.00
8	Unclaimed BCs & DDs	50961.88	0.00	50961.88	0.00	50961.88
9	GST Payable	27079.00	280981.00	308060.00	246290.00	61770.00
10	Undistributed Profit for FY 2019-2020	0.00	2140021.00	2140021.00	0.00	2140021.00
	Total	1010264.88	22745561.52	23755826.40	20399732.52	3356093.88

RESERVES & PROVISIONS**SCHEDULE NO.V**

S. No.	Particulars	Opening Balance as on 01.04.2020 Rs. Ps.	Receipts Rs. Ps.	Total Rs. Ps.	Payments Rs. Ps.	Closing Balance as on 31.03.2021 Rs. Ps.
1	Statutory Reserve Fund	6608702.00	782022.00	7390724.00	0.00	7390724.00
2	Admission Fee Reserve	17370.00	1350.00	18720.00	0.00	18720.00
3	General Reserve	569549.49	24641.68	594191.17	0.00	594191.17
4	Provision for Standard Assets	376973.00	87827.00	464800.00	0.00	464800.00
5	Prov. for Audit Fee, Elect. & Bank Charges	67752.36	57284.53	125036.89	67752.36	57284.53
6	Provision for Income Tax	1598218.00	1008880.00	2607098.00	1598218.00	1008880.00
7	Provision for Gratuity	803100.00	104400.00	907500.00	0.00	907500.00
8	Bad and Doubtful Debts Reserve	151477.00	156404.00	307881.00	0.00	307881.00
	Total	10193141.85	2222809.21	12415951.06	1665970.36	10749980.70

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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



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

CASH WITH OTHER BANKS

SCHEDULE NO.VI

S. No.	Particulars	Opening Balance as on 01.04.2020		Payments		Total		Receipts		Closing Balance as on 31.03.2021	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	C/A with TSCAB, Troop Bazar	3102672.15		10200000.00		13302672.15		3500000.00		9802672.15	
2	C/A with INDUS IND Bank, Sec.bad	7476216.70		343206981.45		350683198.15		340971391.68		9711806.47	
3	C/A with IDBI Bank, Secunderabad	7782353.07		122870307.00		130652660.07		112305995.78		18346664.29	
4	C/A with HDFC Bank, Lakdikapul	5949404.96		760046289.51		765995694.47		745417008.02		20578686.45	
5	C/A with AXIS Bank, Maredpally	5300000.00		31300000.00		36600000.00		26800000.00		9800000.00	
	Total	29610646.88		1267623577.96		1297234224.84		1228994395.48		68239829.36	

INVESTMENTS

SCHEDULE NO.VII

S. No.	Particulars	Opening Balance as on 01.04.2020		Payments		Total		Receipts		Closing Balance as on 31.03.2021	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	Government Securities	37998600.00		9702250.00		47700850.00		3514500.00		44186350.00	
2	Mutual Funds-Liquid		0.00	102000000.00		102000000.00		102000000.00			0.00
3	FDs with IDBI Bank	709000.00		803100.00		1512100.00		709000.00		803100.00	
	Total	38707600.00		112505350.00		151212950.00		106223500.00		44989450.00	

LOANS AND ADVANCES

SCHEDULE NO.VIII

S. No.	Particulars	Opening Balance as on 01.04.2020		Payments		Total		Receipts		Closing Balance as on 31.03.2021	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	OD against FDs	13695765.30		126132507.00		139828272.30		119495331.52		20332940.78	
2	Loans Against FDs	16557337.00		16497507.00		33054844.00		11442061.00		21612783.00	
3	Secured Overdrafts	24692699.09		20937840.23		45630539.32		30547159.28		15083380.04	
4	Gold Loans	25482042.00		40918790.00		66400832.00		41984645.00		24416187.00	
5	Demand Loans	6519762.00		5451678.00		11971440.00		6307673.00		5663767.00	
6	Term Loans	59763508.00		67112646.00		126876154.00		31333811.28		95542342.72	
7	Personal Loans	3884997.00		2225266.00		6110263.00		3704274.00		2405989.00	
8	Staff Loans	169393.00		1140761.00		1310154.00		493129.00		817025.00	
9	Festival Advance to Staff	23500.00		91000.00		114500.00		69000.00		45500.00	
10	DD/BC/Cheque Discount		0.00	13838178.40		13838178.40		13838178.40			0.00
	Total	150789003.39		294346173.63		445135177.02		259215262.48		185919914.54	

FIXED ASSETS

SCHEDULE NO.IX

S. No.	Particulars	Opening Balance as on 01.04.2020		Payments		Total		Receipts		Closing Balance as on 31.03.2021	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	Furniture & Fixtures	308423.00		0.00		308423.00		39232.00		269191.00	
2	Strong Room Civil Works	73742.00		0.00		73742.00		14812.00		58930.00	
3	Computer Equipments	204736.00		1237500.00		1442236.00		179158.00		1263078.00	
4	Vehicles	11319.00		0.00		11319.00		5520.00		5799.00	
	Total	598220.00		1237500.00		1835720.00		238722.00		1596998.00	

OTHER ASSETS

SCHEDULE NO.X

S. No.	Particulars	Opening Balance as on 01.04.2020		Payments		Total		Receipts		Closing Balance as on 31.03.2021	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	Stationery on Hand	25510.00		0.00		25510.00		3017.00		22493.00	
2	Telephone Deposit	2000.00		0.00		2000.00		0.00		2000.00	
3	Deposit with Landlady & Landlord	230000.00		0.00		230000.00		0.00		230000.00	
4	Deposit for complex maintenance	50000.00		0.00		50000.00		0.00		50000.00	
5	Sundry Advance	0.00		1052000.00		1052000.00		1052000.00		0.00	
6	Int receivable on Govt. Securities	755739.00		2918434.00		3674173.00		2899422.00		774751.00	
7	Prepaid Insurance	20095.00		29788.00		49883.00		20095.00		29788.00	
8	Advance Income Tax Paid	1585229.00		1263218.00		2848447.00		1598218.00		1250229.00	
9	GST Receivable	5219.91		181776.86		186996.77		163253.00		23743.77	
10	Moratorium Period Difference Int Receivable		0.00	85858.00		85858.00		0.00		85858.00	
	Total	2673792.91		5531074.86		8204867.77		5736005.00		2468862.77	

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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

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

Regd. No. TA 1472/1999

STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

Schedule No	Particulars	For the Year 2020 - 2021		For the Year 2019 - 2020	
		Rs.	Ps.	Rs.	Ps.
A	Interest on Deposits				
	Interest on Savings Bank Accounts	5,65,440.00		6,79,237.00	
	Interest on FDs - Non Cumulative	89,93,235.00		69,54,822.00	
	Interest on FDs - Cumulative	93,57,316.00		90,59,496.00	
	Interest on Recurring Deposits	1,52,127.00		1,04,983.00	
	Total	1,90,68,118.00		1,67,98,538.00	
B	Staff Salaries & Allowances				
	Staff Salaries	24,13,368.00		23,15,061.00	
	Staff Allowances	14,400.00		12,600.00	
	Total	24,27,768.00		23,27,661.00	
C	Operating Expenditure				
	Rent	7,81,920.00		6,73,440.00	
	Repairs & Maintenance	2,64,060.25		2,53,831.88	
	Entertainment Expenses	32,406.00		61,637.00	
	Conveyance	1,42,299.00		1,47,181.00	
	Printing, Stationery & Xerox	47,826.04		93,286.00	
	Lighting	1,56,502.36		2,08,831.00	
	Telephone, Telegram & Postage	74,083.24		23,992.22	
	DICGC Premium	2,50,121.40		2,33,331.41	
	Insurance	1,97,121.00		1,87,477.00	
	Rates and Taxes	8,960.00		2,550.00	
	Publicity, Advertisement & Subscriptions	1,04,020.00		1,56,880.00	
	Meeting Expenses	62,449.00		1,84,981.00	
	Director's Sitting Fee	1,62,000.00		1,97,000.00	
	Clg & Service Charges	17,006.75		25,141.41	
	Pooja Expenses	11,101.00		13,905.00	
	Miscellaneous Expenses	1,11,973.46		1,99,204.95	
	Advisory / Professional Fee	0.00		0.00	
	Honorarium to Chairman	3,97,800.00		3,97,800.00	
	Audit Fee	1,17,154.03		1,24,349.89	
	Education Fund	32,245.00		47,909.00	
	Ex-Gratia to Staff	2,17,100.00		1,59,400.00	
	Gratuity to Staff	1,04,400.00		3,09,200.00	
	Income Tax	0.00		0.00	
	Amortization of Premium on Govt. Secs	14,500.00		0.00	
	Goods and Services Tax	1,81,776.91		53,386.93	
	Direct Sales Agent (DSA) Commission	0.00		1,37,250.00	
	ATM, Rupay Card & IMPS Transactions Fee	0.00		3,81,500.00	
	Election Expenses	77,230.00		0.00	
	Total	35,66,055.44		42,73,465.69	

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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

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

Regd. No. TA 1472/1999

STATEMENT SHOWING THE DETAILS RELATING TO PROFIT & LOSS ACCOUNT

Schedule No.	Particulars	For the Year 2020 - 2021		For the Year 2019 - 2020	
		Rs.	Ps.	Rs.	Ps.
D	Interest on Loans & Advances				
	Interest on OD against FDs	9,91,055.00		9,70,699.00	
	Interest on Gold Loans	35,25,846.00		41,33,032.00	
	Interest on Demand Loans	12,41,795.00		12,96,310.00	
	Interest on Term Loans	1,11,20,449.00		1,10,15,433.00	
	Interest on Overdrafts	39,73,972.00		41,41,873.00	
	Interest on Personal Loans	6,73,421.00		9,00,449.00	
	Interest on Loan against FDs	13,16,492.00		9,37,863.00	
	Interest on Cheque/DD/BC discounts	1,14,485.00		1,94,420.00	
	Interest on Staff Loans	90,761.00		32,328.00	
	Total	2,30,48,276.00		2,36,22,407.00	
E	Interest on Investments				
	Int on FDs with Banks	47,371.00		66,868.00	
	Interest on Govt. Securities	32,03,488.00		31,46,244.00	
	Int on Mutual Funds	7,20,571.09		4,48,558.11	
	Total	39,71,430.09		36,61,670.11	
F	Commission & Exchange				
	Commission on BCs	14,874.50		19,757.00	
	Commission on DDs	0.00		750.00	
	Total	14,874.50		20,507.00	
G	Other Income				
	Cheque Return Charges	33,750.00		92,604.00	
	Cheque Book Charges	15,450.50		16,977.00	
	Incidental Charges	6,41,919.73		3,74,353.10	
	Folio/MICR/Service Charges	1,62,350.57		1,99,249.16	
	Share Transfer Fee	0.00		3,200.00	
	Locker Rent	1,02,200.00		89,444.00	
	Processing Fee	5,65,450.00		1,97,940.00	
	Nomination Fee	25,000.00		0.00	
	Total	15,46,120.80		9,73,767.26	

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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



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

Regd. No. TA 1472/1999

STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2021

1). FURNITURE AND FIXTURES

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2020 (Rupees)	Additions (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 01.04.2020 (Rupees)	Rate	For the Year (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2020 (Rupees)
1	Cabinet	17624		17624	16815	9.50%	0	16815	809	809
2	Iron Shutters & Grill	60000		60000	57000	6.33%	0	57000	3,000	3,000
3	Strong Room with Grill	122300		122300	116185	6.33%	0	116185	6,115	6,115
4	Safe & Lockers	175000		175000	162499	6.33%	3751	166250	8,750	12,501
5	Neon Sign Boards	27875		27875	26481	9.50%	0	26481	1,394	1,394
6	Crompton Wall & Pedestal Fans	4080		4080	3876	9.50%	0	3876	204	204
7	Almara	6868		6868	5087	9.50%	652	5739	1,129	1,781
8	Executive Chair	4150		4150	3051	9.50%	394	3445	705	1,099
9	Crystal EPABX 308	7000		7000	6650	9.50%	0	6650	350	350
10	Crompton Wall & Pedestal Fans	7400		7400	7030	9.50%	0	7030	370	370
11	Almara 5 & 1/2 Ft	6750		6750	4571	9.50%	641	5212	1,538	2,179
12	4 Wheel Chairs	7400		7400	4996	9.50%	703	5699	1,701	2,404
13	4 Wheel Chairs	17404		17404	10240	9.50%	1653	11893	5,511	7,164
14	Crompton Pedestal Fans	7680		7680	4360	9.50%	730	5090	2,590	3,320
15	Accura Cash Counting Machine	12000		12000	11400	19.00%	0	11400	600	600
16	CCTV Surveillance System	35000		35000	33250	19.00%	0	33250	1,750	1,750
17	Bluestar Bottled Water Dispenser	7900		7900	6074	19.00%	1431	7505	395	1,826
18	Aluminium Cabin in Strong Room	28320		28320	6080	9.50%	2690	8770	19,550	22,240
19	Blue Star 8.5 Ton Ductable AC	203340		203340	35565	9.50%	19317	54882	1,48,458	1,67,775
20	9 Featherlite Chairs & Iron three seater	76528		76528	4986	9.50%	7270	12256	64,272	71,542
		834619	0	834619	526196		39232	565428	2,69,191	3,08,423

2).STRONG ROOM CIVIL WORKS

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2020 (Rupees)	Additions (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 01.04.2020 (Rupees)	Rate	For the Year (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2020 (Rupees)
1	Strong Room Civil Works	467250	0	467250	393508	3.17%	14812	408320	58,930	73,742
		467250	0	467250	393508		14812	408320	58,930	73,742

Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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



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

Regd. No. TA 1472/1999

STATEMENT OF FIXED ASSETS AND DEPRECIATION (SLM) AS ON 31 - 03 - 2021

3). COMPUTER EQUIPMENTS

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2020 (Rupees)	Additions (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 01.04.2020 (Rupees)	Rate	For the Year (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2020 (Rupees)
1	HP ML10 Server, Core I3 Computers,TVS&HP Printers	206400		206400	196080	31.67%	0	196080	10,320	10,320
2	CBS Application Software	341250		341250	324188	31.67%	0	324188	17,062	17,062
3	Alltech 5KVA Online UPS	42000		42000	39900	31.67%	0	39900	2,100	2,100
4	TDS Module	36750		36750	34913	31.67%	0	34913	1,837	1,837
5	Signage Tool Software	8715		8715	8279	31.67%	0	8279	436	436
6	CERSAI Module	59000		59000	14754	31.67%	18685	33439	25,561	44,246
7	4 Lenovo V530 Desktops & Epson L3110 Printer	165000		165000	36265	31.67%	52256	88521	76,479	1,28,735
8	Software Interface For ATM,RUPAY CARD, IMPS & Mobile App		375000	375000	0	31.67%	55314	55314	3,19,686	-
9	NCR SelfServ Recycler Machine/ATM		715000	715000	0	31.67%	48390	48390	6,66,610	-
10	Alltech 5KVA Online UPS		98000	98000	0	31.67%	3826	3826	94,174	-
11	SOPHOS XG106 Firewall Appliance & Security Software		49500	49500	0	31.67%	687	687	48,813	-
		859115	1237500	2096615	654379		179158	833537	12,63,078	2,04,736

4). VEHICLES

Sl. No.	Asset Description	GROSS VALUE			DEPRECIATION				NET VALUE	
		Balance as on 01.04.2020 (Rupees)	Additions (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 01.04.2020 (Rupees)	Rate	For the Year (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2021 (Rupees)	Balance as on 31.03.2020 (Rupees)
1	TVS Wego (Two Wheeler)	58103		58103	46784	9.50%	5520	52304	5,799	11,319
		58103	0	58103	46784		5520	52304	5,799	11,319

GRAND TOTAL	2219087	1237500	3456587	1620867		238722	1859589	1596998	598220
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Sd/-
Pradeep Kumar Rout
Chairman

Sd/-
Sanjay Kumar Sabat
Vice-Chairman

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

Sd/-
G. Haridhar
Chief Executive Officer

Place : Secunderabad
Date : 16-08-2021

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



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

Regd. No. TA 1472/1999

📍 # 43-44, Basement, Minerva Complex, S.D. Road, Secunderabad - 500 003.
☎ : 040-27892866, 27892377 & 27890117, 🌐 www.apjanatabank.com

APPROPRIATION OF PROFIT FOR THE YEAR 2020 – 2021

Operating Profit for the year 2020 – 21 : Rs.31,92,210.95

Less: -

Provision for Income Tax : Rs.10,08,880.00

Profit after Tax (PAT) for the year 2020 – 21 : Rs.21,83,330.95

Less:-

Statutory Reserve Fund (25% of Profit) : Rs. 5,45,833.00

Bad and Doubtful Debts Reserve (BDDR) (5% of Profit) : Rs. 1,09,167.00

Balance available for distribution : Rs.15,28,330.95

1). If Dividend declared @ 9% the amount payable is : Rs.16,18,056.00

2). Short fall amount to be transferred from Dividend
Equalization Fund : Rs. 89,725.05

(Subject to approval by the General Body)

Sd/-
(G. HARIDHAR)
Chief Executive Officer

Sd/-
(PRADEEP KUMAR ROUT)
Chairman



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

Regd. No. TA 1472/1999

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Sub: a) To note and ratify the Income and Expenditure for the year 2020 - 2021.

b) To approve the Revised Budget for the year 2021 - 2022.

(Rs. in Lakhs)

Particulars	Budget for 2020-2021	Actuals as on 31.03.2021	Variation (+ / -)	Budget approved for 2021-22 in last GB	Proposed revised Budget for 2021-2022
Paid up Share Capital	185.00	187.97	2.97	190.00	195.00
Deposits	2200.00	2758.40	558.40	2600.00	2850.00
Savings Bank Accounts	200.00	137.34	- 62.66	150.00	150.00
Current Accounts	100.00	86.75	- 13.25	100.00	100.00
Term Deposits	1900.00	2534.31	634.31	2350.00	2600.00
Investments	500.00	449.89	- 50.11	530.00	550.00
Loans and Advances	1600.00	1859.20	259.20	1950.00	2350.00
INCOME					
Interest on Loans & Advances	238.80	230.48	- 8.32	290.00	325.00
Interest on Investments	38.00	39.72	1.72	45.00	45.00
Commission & Exchange	0.20	0.15	- 0.05	0.25	0.25
Other Income	10.00	15.46	5.46	13.75	13.75
Total Income	287.00	285.81	- 1.19	349.00	384.00
EXPENDITURE					
Interest on Deposits	170.00	190.68	20.68	230.00	250.00
Staff Salaries & Allowances	25.50	24.28	- 1.22	29.00	29.00
Operating Expenditure	41.00	35.66	- 5.34	40.00	40.00
Depreciation on Fixed Assets	1.50	2.39	0.89	2.00	2.00
Provision on Standard Assets	0.50	0.88	0.38	0.50	0.50
Total Expenditure	238.50	253.89	15.39	301.50	321.50
Operating Profit	48.50	31.92	- 16.58	47.50	62.50
Less :-					
Provision for Income Tax	16.00	10.09	- 5.91	15.50	20.50
Profit after Taxes	32.50	21.83	- 10.67	32.00	42.00

Sd/-
(G. HARIDHAR)
Chief Executive Officer

Sd/-
(PRADEEP KUMAR ROUT)
Chairman



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

Regd. No. TA 1472/1999

PRESENT INTEREST RATES ON DEPOSITS

1. **Savings Bank Deposits** 4.00%
2. **Fixed Deposits**

31 days to 90 days	4.00%
91 days to 180 days	5.00%
181 days to below 1 year	6.25%
1 year to below 2 years	7.00%
2 years to below 3 years	7.50%
3 years and above	8.50%

☞ 0.50% Additional interest shall be allowed to Senior Citizens and Staff for Deposits of one year and above.

LOCKERS FACILITY AND DAILY GOLD LOANS AVAILABLE

- ☞ Banker's Cheques and Demand Drafts Issued on the spot at very reasonable rates.
- ☞ Educational, Housing, Industrial, Trade & Mortgage Loans

ABOUT YOUR BANK

Date of Registration : 25-10-1999
RCS Registration Number : TA 1472/1999 dated 25-10-1999
RBI License Number : UBD.HYD.AP.17P. dated 08-11-1999
Date of Commencement of Business : 19-04-2000
MICR Code : **500234252**
IFSC Code : **HDFC0CAPJBK**
PAN : **AAAAA3226F**
TAN : **HYDT02348D**
GSTIN : **36AAAAA3226F2ZA**
LEI Code : **335800QD4UU8T1BD3E47**

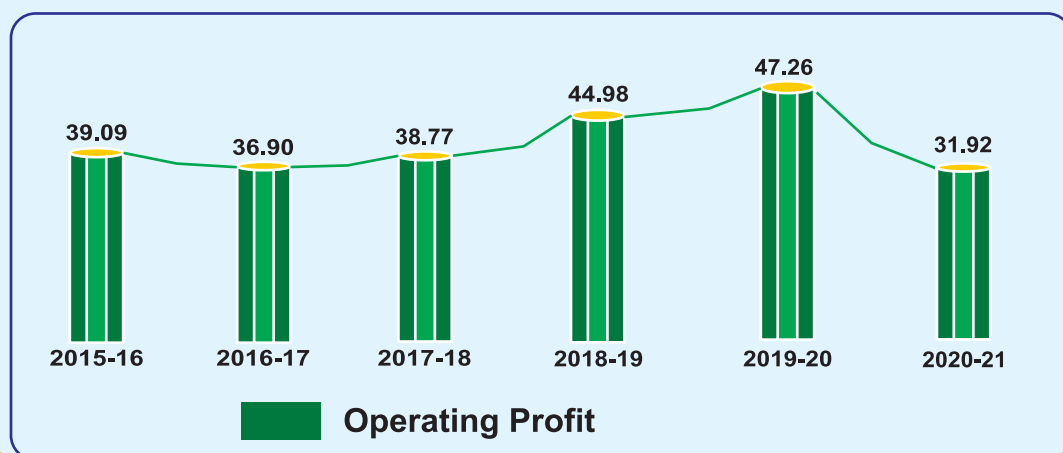
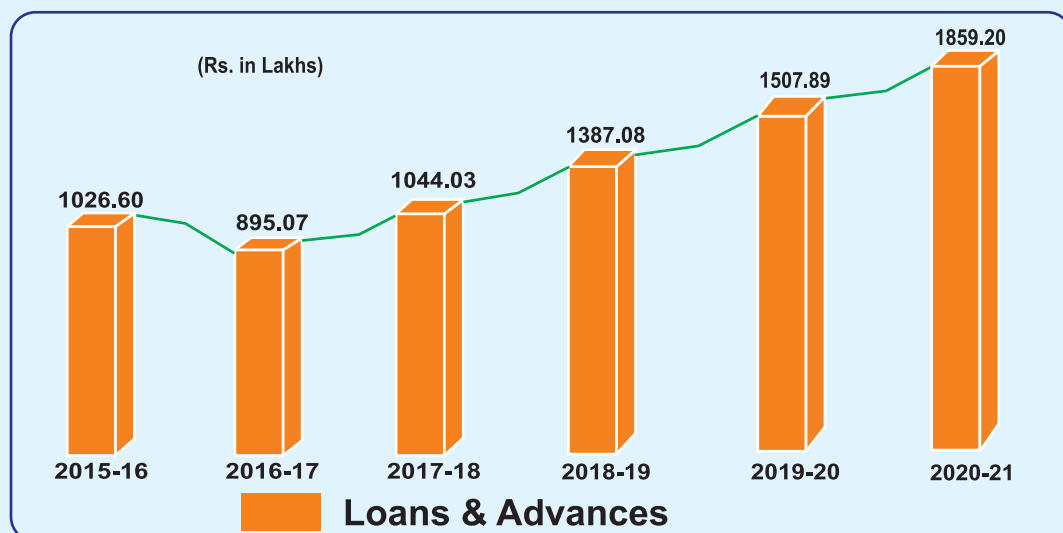
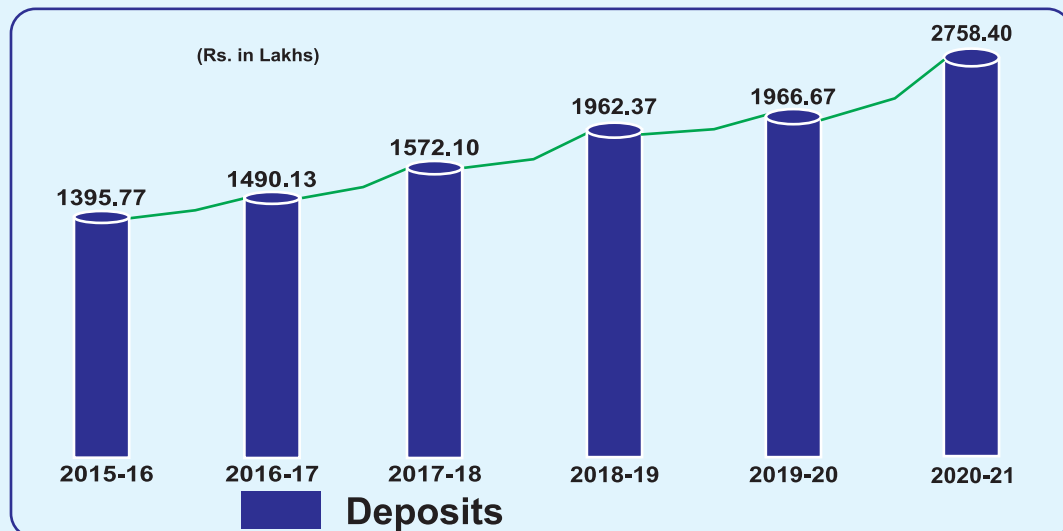
WORKING HOURS

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

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

A Class Audit Rating since inception

PERFORMANCE AT A GLANCE



Not to Scale