



The Visakhapatnam Cooperative Bank Ltd

Head Office: 5th Lane: Dwarakanagar

Visakhapatnam- 530016

AUDIT REPORT
2025-26

With Schedules and
Annexures

ANNUAL AUDIT REPORT FOR THE YEAR 2025-26

I	(i)	Name of the Bank and Regd. No: and RBI License No.:	THE VISAKHAPATNAM COOPERATIVE BANK LTD., Regd.No : MSCS/CR/1101/2014 RBI License: AP 1633 P			
		Address:	Head Office: Door No. 47-3-27/3/4 Dwarakanagar, 5 th Lane Visakhapatnam Phone : 0891-2788466 e-mail: ceo@vcbl.bank.in			
	(ii)	Category	Co-operative Urban Bank			
	(iii)	Date of Commencement	05/02/1916	Incorporated under Madras Cooperative Societies Act., Later continued operations under Cooperative Societies Act 1964 of A.P. and on 11-04-1997 converted and registered under APMACS Act 1995. On division of Andhra Pradesh into two states viz., State of Telangana and Andhra Pradesh, converted as Multi State Cooperative Urban Bank on 18/09/2014 under the Central Act of Multi State Cooperative Societies Act 2002		
(iv)	Date of Registration	11/01/1916				
II	(i)	Number of Branches	60 (5 Branches in the State of Telangana and 55 Branches in Andhra Pradesh)			
	(ii)	Business Position	Share Capital: Rs.416.29 Cr	Deposits: 4594.97 Cr	Borrowings (LTD Deposits) 48.22 Cr	Loans: 3877.42 Cr
III	(i)	Agency Employed for Audit:	Private Agency Rao & Kumar, LLP Chartered Accountants D.No.10-15-19/4, Soudamani, Siripuram, Visakhapatnam-530 003			
	(ii)	Head Quarters of the Auditor	VISAKHAPATNAM			
	(III)	Details of the other Auditors	Apart from Central Auditors, the branches have been audited by four different auditors viz., M/s. Gorti Associates, M/s. M V Sarma & Co., M/s. Upadrashta & Associates, M/s. Motamarri & Co., M/s. Sarparapu & Associates and M/s. Swetha Korumuju & Associates.			

THE VISAKHAPATNAM COOPERATIVE BANK LTD., VISAKHAPATNAM

BOARD OF DIRECTORS

1. Sri. J. V. SATYANARAYANA MURTHY	CHAIRMAN
2. Sri. CH. RAGHAVENDRA RAO	VICE CHAIRMAN
3. Sri. S. NAGABHUSHANA CHOWDARY	DIRECTOR
4. Sri. A. JOSEPH STALIN	DIRECTOR
5. Sri. V. CHANDRA SEKHAR	DIRECTOR
6. Sri. G. JANARDHANA RAO	DIRECTOR
7. Sri. CH. ADINARAYANA SASTRY	DIRECTOR
8. Sri. K. PRASADA RAO	DIRECTOR
9. Smt. U. PARVATHI DEVI	DIRECTOR
10. Sri. CH. KOTESWARA RAO	DIRECTOR
11. Sri. PLYAM KOTESWARA RAO	DIRECTOR
12. Dr. Sri. CH. KRISHNA MOHAN RAO	DIRECTOR
13. Sri. A. RAMAKRISHNA RAO	DIRECTOR
14. Smt. E. AVANI	DIRECTOR
15. Sri. CH. RAMA RAO	DIRECTOR
16. Sri. N. ANJAYYA	DIRECTOR
17. Sri. P.V. NARASIMHA MURTHY	DIRECTOR
18. Sri. P.V. MALLIKARJUNA RAO	DIRECTOR
19. Sri. J. PRASAD	DIRECTOR
20. Smt. K. NIRMALA	DIRECTOR
21. Sri. K. SRIKANTH BABU	DIRECTOR
22. Sri. D. BABU RAO	COOPTED/NOMINATED
23. Sri. C.R. SUKUMAR	COOPTED/NOMINATED
Smt. V.V. B. VARALAKSHMI	CHIEF EXECUTIVE OFFICER

To,
The Members,
The Visakhapatnam Cooperative Bank Ltd
Visakhapatnam

Independent Auditors' Report on Financial Statements

Opinion

We have audited the accompanying Financial Statements of **The Visakhapatnam Co-Operative Bank Limited**, an Urban Cooperative Bank registered under the Multi State Cooperative Societies Act, 2002, (here in after referred to as the "Bank") which comprises of Balance Sheet as at **March 31, 2026** and Profit and Loss Account and the Cash Flow Statement for the year ended on March 31, 2026 and a summary of significant accounting policies and other explanatory information in which it included returns for the year ended on that date of The Head Office and 11 branches audited by us and 45 branches audited by respective Statutory Branch Auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank. Also included in the Balance Sheet, and the Profit and Loss Account are the returns from 4 New Branches opened during the current year, which have not been subjected to audit.

In our opinion, and to the best of our information and according to the explanations given to us, said financial statements give the information required by the Banking Regulation Act,1949,the Multi State Co-operative Societies Act, 2002 and the Rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2026 and its profit and its Cash Flows for the financial year ended on that date.

Basis of opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act,1949 and the rules made there-under and under the provisions of the Multi State Co-operative Societies Act, 2002 and the rules made there-under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

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

Emphasis of matter:

We draw attention to Para 2 on Basis of preparation of financial statements of the Significant Accounting Policies - Schedule 18. The bank had prepared the financial statements in accordance with the requirements prescribed under the Third Schedule (Form A and Form B) of Banking Regulation Act 1949 as applicable to commercial banks. In the opinion of the bank, the Third Schedule AACS that was notified in the year 1981 has limitations in terms accurate, appropriate, and adequate disclosures in light of the several developments for the financial markets as well as compliance with the accounting standards and practices.

Our opinion is not modified in respect of this matter.

Key Audit Matters

Key Audit Matters are those matters that in our professional judgement were of most significance in our audit of the Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report.

S. No.	Key Audit Matter	How it has been addressed
1.	Information Technology (IT) Systems and Controls over financial reporting	
	The Bank's financial accounting and reporting systems are highly dependent on the effective working of the Core Banking Solution (CBS) and other IT systems linked to the CBS are working independently. Extensive volume, variety and complexity of transactions are processed daily and there is a risk that automated accounting procedures and related internal controls may not be accurately designed and operating effectively. Particular areas of focus relate to the logic that is fed into the system, sanctity and reliability of the data, access management and segregation of duties.	Our audit procedures included verifying, testing and reviewing operating effectiveness of the IT system by verifying the reports/returns and other financial and non-financial information generated from the system on a test check basis. Our audit procedures included: Ensuring that deficiencies noticed in our verification on test check basis were informed to the management for corrective action.

	<p>These underlying principles are important because they ensure that changes to applications and data are appropriate, authorized, cleansed and monitored, so that the system generates accurate and reliable reports/ returns and other financial and non-financial information that is used for the preparation and presentation of the financial statements.</p> <p>We have relied on the consistent and accurate functioning of CBS and other IT systems for the following:</p> <p>Asset Classification and Income recognition as per the Reserve Bank of India guidelines.</p> <p>Identification of advances and liability items and its maturity pattern in various brackets.</p> <p>Reconciliation and ageing of various suspense and sundry accounts, inoperative accounts, inter-branch balances and other such accounts.</p> <p>Recording Investment transactions Interest expense on deposits and other liabilities.</p> <p>Provisioning on the advance portfolio.</p> <p>In view of the same we consider this to be a key audit matter.</p>	<p>Carrying out independent alternative audit procedures like substantive Analytical procedures like ratio analysis, trend analysis, reasonable tests, comparative analysis.</p> <p>Reliance on external inspection reports, IS Audit Report, Concurrent Audit Report, RBI Inspection Report.</p>
2	<p>Income Recognition, Asset Classification (IRAC) and provisioning on Loans & Advances and Investments as per the regulatory requirements.</p>	
	<p>Loans & Advances and Investments are the largest class of assets forming 94.33 % of the total assets as on March 31, 2026. Classification, Income recognition and loss provisioning on the same are based on objective parameters as prescribed by the regulations (Reserve Bank of India's, prudential norms and other guidelines).</p>	<p>Our audit was focused on income recognition, asset classification and provisioning pertaining to advances due to the materiality of the balances associated. Our audit procedures included the assessment of controls over the approval, disbursements and monitoring of loans and other related IT systems for compliance of the IRAC and provisioning norms and its operating effectiveness.</p>



<p>The management of the Bank relies heavily on its IT systems (including Core Banking Solution), exercise significant estimates and judgement and uses services of experts (like independent valuers, legal experts and other professionals) to determine asset classification, income recognition and provisioning for losses.</p>	<p>These included:</p> <p>We have evaluated and understood the Bank's Internal control system in adhering</p>
<p>In view of the same we consider this to be a key audit matter.</p>	<p>to the Relevant RBI guidelines regarding income recognition, asset classification and provisioning pertaining to advances/investments.</p> <p>System controls over the timely recognition of non-performing assets (NPA).</p> <p>Overall Controls on the loan approval, disbursement and monitoring process in case of advances.</p> <p>We tested sample of loans (in cases of branches visited by us) to assess whether they had been identified as non performing on a timely manner, income recognized and provisioning made as per IRAC norms.</p> <p>We have also reviewed the reliability, effectiveness and accuracy of manual interventions, wherever it has come to our notice, on test check basis.</p> <p>We have also reviewed the reports and observations of the Bank's internal audit/inspection reports and observations of the concurrent auditors for the same.</p> <p>Verification of valuation, classification, provisioning and income recognition of investments by carrying our substantive test including arithmetic accuracy, data accuracy and reporting system.</p>

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

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

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

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

If based on the work we have performed on the other information that we obtained prior to the date of auditors' report we conclude that there is a material misstatement of this information we are required to report that fact.

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

Management's Responsibility for the Financial Statements

The Bank's Management is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the Rules made there under, provisions of Multi State Co-operative Societies Act, 2002 and the Rules made there under and circulars and guide lines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



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

The Management is also responsible for overseeing Bank's Financial Reporting progress.

Auditors' Responsibility for the audit of the financial statements

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

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

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

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



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

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

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

Other Matters

We did not audit the financial statements / information, of 45 branches out of 56 audited branches, included in the financial statements of the Bank. Banks' financial statements / financial information reflect total assets of Rs. 5675.13 Crores as at March 31, 2026 and total revenue of Rs. 490.44 Crores (Which includes Interest on advances, investments and other income) for the year ended on that date, as considered in the financial statements.

The financial statements / information of these branches has been audited by the branch auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.

Our opinion is not modified in respect of these matters.

Report on other legal and Regulatory Requirements

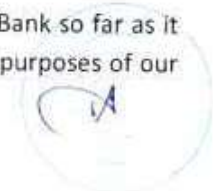
The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the Banking Regulation Act, 1949 (AACs) and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002,

We report that:

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;



The transactions of the Bank which came to our notice have been within the powers of the Bank;

The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;

The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;

In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.

As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause(a) to (f) of Rule27(3) of the Multi State Co-operative Societies Rules,2002.

We have not come across any transactions which appear to be contrary to the Provisions of the Multi-State Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank.

We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.

The Bank has not given loans to the members of the Board.

We have not observed any material violation of guidelines, conditions etc., issued by the Reserve Bank of India.

The Central Registrar of Co-operative Societies in this regard has not specified any matters to the Bank.

The Instructions and certificate reporting requirements for audit as specified in Annexure -I and Annexure II of appointment letter is herewith enclosed to this audit report.

For
RAO AND KUMAR LLP
Chartered Accountants
FRN: 003089S/S000250



CA Anirban Pal
(Partner)
MRN: 214919
UDIN: 26214919KUFUEE8911



Place: Visakhapatnam

Date: 27/05/2026

**MEMORANDUM OF CHANGES (MOC)
For the Financial Year ended 31.03.2026**

Name of Bank: The Visakhapatnam Cooperative Bank Ltd.

During the course of audit of the financial statements for the year ended 31.03.2026, the following Memorandum of Changes are proposed to ensure proper presentation and compliance with applicable accounting guidelines:

Adjustment relating to Accumulated Depreciation

During verification of depreciation balances, it was observed that adjustment is required in accumulated depreciation. Accordingly, the following MOC is proposed:

Debit: Undistributed Profits Account – Rs.24,11,073.00

Credit: Accumulated Depreciation Account – Rs.24,11,073.00

The above adjustment is required to correctly reflect the depreciation balance in the financial statements as on 31.03.2026.

Adjustment relating to Deferred Tax Asset (DTA) pertaining to FY 2024-25

During review of deferred tax balances, it was observed that deferred tax asset relating to earlier financial year requires adjustment. Accordingly, the following entry is proposed:

Debit: Deferred Tax Asset (2024-25) Account – Rs.4,30,29,146.14

Credit: Undistributed Profits Account – Rs.4,30,29,146.14

The above entry is passed to ensure correct accounting of deferred tax balances.

Adjustment relating to Deferred Tax Asset (DTA) pertaining to FY 2025-26

During verification of current year deferred tax balances, adjustment is required for deferred tax asset recognised during FY 2025-26. Accordingly, the following entry is proposed:

Debit: Undistributed Profits Account – Rs.18,53,269.50

Credit: Deferred Tax Asset (2025-26) Account – Rs.18,53,269.50

The above adjustment ensures that deferred tax balances are appropriately reflected in the Balance Sheet.

Impact of MOC:

The above Memorandum of Changes shall result in appropriate adjustment of profit appropriation, statutory reserves, depreciation balances and deferred tax balances, thereby ensuring that the financial statements as on 31.03.2026 present a true and fair view.



Prepared By: **HOD - Accounts**



Verified By: **For Rao & Kumar LLP**
CA. Anirban Pal, Partner
Membership No. 214919



Approved By: **Chief Executive Officer**



THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

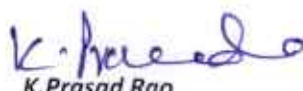
BALANCE SHEET AS AT 31st March 2026

	SCH	As on 31-03-2026	As on 31-03-2025
		₹	₹
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	416 29 34 316.00	389 58 29 537.00
Reserves & Surplus	2	365 00 03 595.19	346 98 61 232.69
Deposits	3	4594 96 66 535.62	4354 72 88 819.23
Borrowings (LTD Deposit)	4	48 22 33 014.00	48 46 22 139.00
Other Liabilities and Provisions	5	250 64 67 162.95	241 32 79 431.10
TOTAL		5675 13 04 623.76	5381 08 81 159.02
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	6	30 17 19 687.00	28 30 18 461.00
Balances with Banks and Money at Call and Short Notice	7	137 93 52 570.06	195 00 05 835.65
Investments	8	1471 86 50 592.99	1579 71 49 673.76
Advances	9	3877 42 10 469.60	3436 47 20 332.08
Fixed Assets	10	52 00 86 561.59	44 90 40 647.95
Other Assets	11	105 72 84 742.52	96 69 46 208.58
TOTAL		5675 13 04 623.76	5381 08 81 159.02
Contingent Liabilities	12	15 71 07 981.90	16 18 83 952.95
Significant Accounting Policies	18		
Notes to Accounts	19		

The schedules referred to above form an integral part of the Balance Sheet

For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd


J.V. Satyanarayana Murthy
Chairman


K. Prasad Rao
Director


U. Parvathi Devi
Director


V.V. Varalakshmi
Chief Executive Officer

Date : 27/05/2026
Place : Visakhapatnam



For Rao and Kumar LLP
Chartered Accountants
FRN No. 0030895/S000250



CA. Anirban Pal, Partner
Membership No.214919

UDIN: 26214919KUFUEE8911



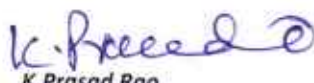
THE VISAKHAPATNAM CO-OPERATIVE BANK LTD
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2026

	Schedule No.	2025-26	2024-25
		₹	₹
I INCOME			
Interest	13	469 80 60 991.56	444 21 77 939.51
Other Income	14	20 63 55 745.78	18 44 60 887.50
TOTAL		490 44 16 737.34	462 66 38 827.01
II EXPENDITURE			
Interest	15	305 52 08 699.10	292 28 17 717.05
Operating Expenses	16	80 24 81 671.88	73 86 39 470.07
Provisions and contingencies	17	38 52 65 277.00	24 74 93 021.00
TOTAL		424 29 55 647.98	390 89 50 208.12
III PROFIT			
Net Profit for the year		66 14 61 089.36	71 76 88 618.89
Profit brought forward		-	-
TOTAL		66 14 61 089.36	71 76 88 618.89
IV Appropriations			
Transfer to Statutory Reserves (25%)		16 53 65 272.00	17 94 22 155.00
Transfer to Unforeseen Losses (10%)		6 61 46 109.00	7 17 68 862.00
Transfer to Cooperative Education Fund (1%)		66 14 611.00	71 76 886.00
Transfer to Cooperative Rehabilitation, Reconstruction & Development fund (1%)		66 14 611.00	71 76 886.00
Transfer to IFR		0.00	0.00
Transfer to Bad debts reserve		0.00	0.00
Transfer to Proposed Dividend		0.00	43 06 13 070.00
Transfer to Others reserves		0.00	0.00
Balance Available after Statutory appropriations/Balance carried to Balance sheet		41 67 20 486.36	2 15 30 759.89
TOTAL		66 14 61 089.36	71 76 88 618.89
Significant Accounting Policies	18		
Notes to Accounts	19		

The schedules referred to above form an integral part of the Balance Sheet

For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd


J.V. Satyanarayana Murthy
Chairman


K. Prasad Rao
Director


U. Parvathi Devi
Director


V.B. Varalakshmi
Chief Executive Officer



For Rao and Kumar LLP
Chartered Accountants
FRN No. 003089S/S000250


CA. Anirban Pal, Partner
Membership No. 214919
UDIN: 262149191KUFUEE8911



Date : 27/05/2026
Place : Visakhapatnam

CASHFLOW STATEMENT FOR THE YEAR ENDING 31st MARCH 2026			
Sl. No	Particulars	31/03/2026	31/03/2025
I.	OPERATING ACTIVITIES		
1	Net Profit as per Profit & Loss Account	6,614.61	7,176.89
	<u>Adjustments :</u>		
2	Provisions	3,852.65	2,474.93
3	Depreciation on Fixed Assets- Net off	420.82	378.51
4	Profit on Sale of Investments/Assets	(217.93)	(213.87)
5	Amortization on Sec.	12.27	15.34
6	Additional provision on Written back on IT		
7	Loss on Sale of Investments/Assets	-	64.97
8	Assets Written off		
I.	Cashflow from operating activities prior to the effect of changes in assets & liabilities	10,682.42	9,896.77
	<u>Net (increase)/ decrease in operating assets</u>		
9	Fixed Deposits with Banks	11,601.30	(10,962.72)
10	Investments	(611.84)	9,236.09
11	Advances to borrowers	(44,094.90)	(23,722.78)
12	Other operating assets	1,226.64	1,875.09
	<u>Net increase/ (decrease) in operating liabilities</u>		
13	Deposits from Depositors	24,023.77	20,642.63
14	Borrowings	(23.89)	(27.29)
15	Other operating liabilities	(3,236.12)	(3,982.76)
	Cashflow from operating activities prior to other payments	(432.62)	2,955.03
16	Payments of exgratia	-	-
17	Payments out of Employees welfare fund	-	-
18	Income Tax Paid	(2,130.00)	(1,585.00)
19	Payments out of Common good Fund	-	-
	CASHFLOW FROM OPERATING ACTIVITIES (A)	(2,562.62)	1,370.03
II.	INVESTING ACTIVITIES		
20	Purchase of Fixed Assets (Net of Sales)	(1,130.10)	(1,319.80)
	CASHFLOW FROM INVESTING ACTIVITIES (B)	(1,130.10)	(1,319.80)
III.	FINANCING ACTIVITIES		
21	Share Capital received (net of payments)	2,670.65	3,693.81
22	B Class / Nominal membership received	0.39	0.38
23	Dividend paid	(4,315.26)	(3,892.67)
24	Receipt of Members welfare fund	(182.58)	396.79
	CASHFLOW FROM FINANCING ACTIVITIES (C)	(1,826.80)	198.31
IV.	INCREASE / (DECREASE) IN CASH & CASH EQUIVALENTS (A+B+C)	(5,519.52)	248.54
V.	CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	22,330.24	22,081.70
VI.	CASH & CASH EQUIVALENTS AT THE END OF THE YEAR	16,810.72	22,330.24

Note: The Above Cash Flow Statement has been compiled as per AS-3 (Indirect method) and is based on audited accounts of The Visakhapatnam Cooperative Bank Ltd for the year ended 31.03.2026

V V B Varalakshmi
V V B Varalakshmi
 Chief Executive Officer



For Rao and Kumar LLP
 Chartered Accountants
 FRN No. 0030895/S000250

Anirban Pal
CA. Anirban Pal, Partner
 Membership No. 214919
 UDIN: 26214919KUFUEE8911



THE VISAKHAPATNAM COOPERATIVE BANK LIMITED

Schedules to Balance Sheet and Profit Loss Account

Schedule 1 - Share Capital	31/03/2026	31/03/2025
I) Authorised Capital		
<u>Regular Members</u> 1,00,00,000/- Shares of Rs. 500/- each	500 00 00 000.00	500 00 00 000.00
<u>Associate Members & Nominal Members</u> 1,00,000/- Shares of Rs. 5/- each	5 00 000.00	5 00 000.00
II) Subscribed Capital		
i) Share Capital - Regular Members	416 25 37 000.00	389 54 71 500.00
ii) Share Capital - a) Associate Members	3 97 316.00	3 58 037.00
TOTAL	416 29 34 316.00	389 58 29 537.00
Schedule 2 - Reserves & Surplus	31/03/2026	31/03/2025
I Statutory Reserve		
Opening Balance		
Reserve Fund	169 14 98 195.82	150 87 86 012.82
Reserve for Unforeseen Losses	53 42 52 089.44	46 24 83 227.44
	222 57 50 285.26	197 12 69 240.26
Additions during the year		
Reserve Fund	16 89 17 053.00	18 27 12 183.00
Reserve for Unforeseen Losses	6 61 46 109.00	7 17 68 862.00
	23 50 63 162.00	25 44 81 045.00
Deductions during the Year		
Reserve Fund	0.00	0.00
Reserve for Unforeseen Losses	0.00	0.00
	0.00	0.00
TOTAL (I)	246 08 13 447.26	222 57 50 285.26
II Revenue and Other Reserves		
Opening Balance		
Investment Fluctuation Reserve	18 00 00 000.00	18 00 00 000.00
Reserve for Building Maintenance	6 00 000.00	6 00 000.00
Deficit Cover Fund	4 96 32 434.97	4 96 32 434.97
Co-operative Education Fund	3 76 52 698.93	3 92 54 962.93
Building Fund	12 87 43 798.07	1 59 76 916.12
Fund for implementation IT/ Cyber Security etc	8 74 00 000.00	8 74 00 000.00
Members Welfare Fund	5 47 65 337.25	1 50 86 307.25
Dividend Equalisation Fund	0.00	7 45 421.95
Staff Benefit Fund	69 97 331.61	18 29 832.82
Common Good Fund	1 65 153.42	1 65 153.42
Bad Debts Reserves	5 00 00 000.00	5 00 00 000.00
Cyber Security Fund	5 00 00 000.00	0.00
Cooperative Rehabilitation, Reconstruction & development fund	71 76 886.00	87 79 150.00
	65 31 33 640.25	44 94 70 179.46



Additions during the year		
Investment Fluctuation Reserve	5 42 72 500.00	0.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	66 14 611.00	71 76 886.00
Building Fund	0.00	11 27 66 881.95
Fund for Implementation IT/ Cyber Security etc	0.00	0.00
Members Welfare Fund	82 12 641.00	6 00 32 132.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	0.00	51 67 498.79
Common Good Fund	0.00	0.00
Bad Debts Reserves	0.00	0.00
Cyber Security Fund	0.00	5 00 00 000.00
Cooperative Rehabilitation, Reconstruction & development fund	66 14 611.00	71 76 886.00
	7 57 14 363.00	24 23 20 284.74
Deductions during the Year		
Investment Fluctuation Reserve	3 30 00 000.00	0.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	71 76 886.00	87 79 150.00
Building Fund	0.00	0.00
Fund for Implementation IT/ Cyber Security etc	0.00	0.00
Members Welfare Fund	2 64 71 130.00	2 03 53 102.00
Dividend Equalisation Fund	0.00	7 45 421.95
Staff Benefit Fund	0.00	0.00
Common Good Fund	0.00	0.00
Bad Debts Reserves	0.00	0.00
Cyber Security Fund	0.00	0.00
Cooperative Rehabilitation, Reconstruction & development fund	71 76 886.00	87 79 150.00
	7 38 24 902.00	3 86 56 823.95
	65 50 23 101.25	65 31 33 640.25
TOTAL (II)		
III Balance in Profit & Loss account		
Current Year 2025-26	41 67 20 486.36	45 21 43 829.89
P&L Appropriation a/c	0.00	0.00
Previous year Profits	11 74 46 560.32	13 88 33 477.29
	53 41 67 046.68	59 09 77 307.18
GRAND TOTAL: (I+II+III)	365 00 03 595.19	346 98 61 232.69

Schedule 3 - Deposits	31/03/2026	31/03/2025
I Demand Deposits		
i. From banks	0.00	0.00
ii. From Others		
Current Deposits	28 55 38 525.99	24 33 91 989.54
Matured Deposits	25 00 562.32	25 50 127.32
Credit Balance in OD	4 444.22	13 90 245.22
Credit Balance in ODD	1 58 148.80	8 74 684.28
Credit Balance in SOD	40 401.47	35 826.47
Credit Balance in ODG	1 70 151.70	3 79 122.04
TOTAL (I)	28 84 12 234.50	24 86 21 994.87



II Savings bank Deposits		
Savings Deposits	801 58 36 849.63	731 29 56 453.60
TOTAL (II)	801 58 36 849.63	731 29 56 453.60
III Term Deposits		
i. From banks	0.00	0.00
ii. From Others		
ii(a). Time Deposits		
Cumulative Deposits	2502 79 52 105.23	2369 62 17 654.90
Fixed Deposits Short Term	119 00 60 577.17	115 71 21 438.57
Fixed Deposits - Monthly Interest Deposits	816 60 01 880.00	808 90 45 747.00
Fixed Deposits - Quarterly Interest Deposits	182 08 35 282.00	178 86 80 589.00
Fixed Deposits - Half Yearly Interest Deposits	4 14 42 659.00	3 90 36 795.00
Fixed Deposits - Yearly Interest Deposits	11 99 42 660.50	9 08 39 575.50
Chiranjeevi Satabdhi Deposits	1 81 97 511.00	2 32 70 119.60
Senior Citizen Spl.Deposits of CTD	16 33 020.00	21 21 109.00
Senior Citizen Spl.Deposits of MIS	8 33 974.00	16 53 469.00
Senior Citizen Spl.Deposits of QIS	6 50 000.00	8 00 000.00
VCB Share Link QIS Deposits	30 75 59 436.00	22 90 93 892.00
VCB Senior Citizen Monthly Interest Scheme	2 00 000.00	9 00 000.00
VCB Senior Citizen Quarterly Interest Scheme	50 000.00	4 70 000.00
VCB Senior Citizen Half Yearly Interest Scheme	0.00	49 000.00
TOTAL	3669 53 59 104.90	3511 92 99 389.57
ii(b). Other Time Liabilities		
Recurring Deposits	90 73 44 804.59	82 67 88 792.19
Daily Deposits (100 Days)	4 27 13 542.00	3 96 22 189.00
TOTAL	95 00 58 346.59	86 64 10 981.19
TOTAL (III)	3764 54 17 451.49	3598 57 10 370.76
GRAND TOTAL: (I+II+III)	4594 96 66 535.62	4354 72 88 819.23

Schedule 4 - Borrowings	31/03/2026	31/03/2025
	₹	₹
I Reserve Bank of India	0.00	0.00
II Other Banks	0.00	0.00
III Other Institutions & Agencies	0.00	0.00
IV Others		
Long Term Deposits LTD	48 22 33 014.00	48 46 22 139.00
GRAND TOTAL (I+II+III+IV)	48 22 33 014.00	48 46 22 139.00



Schedule 5 - Other Liabilities and Provisions		31/03/2026	31/03/2025
		₹	₹
I Bills Payable			
Payorders		2 34 89 615.94	75 21 997.49
	TOTAL (I)	2 34 89 615.94	75 21 997.49
II Inter-Office Adjustment (Net)			
Branch A/C at Head office (IBT)		771 60 47 094.75	961 54 04 571.29
Head office IBT A/C		771 60 47 094.75	961 54 04 571.29
	TOTAL (II)	0.00	0.00
III Interest Accrued			
Interest Payable on Deposits		5 59 04 781.00	5 40 44 526.00
	TOTAL (III)	5 59 04 781.00	5 40 44 526.00
IV Others (Including Provisions)			
i) Other Liabilities			
a) Sundry Liabilities			
Staff Security Deposits		34 84 050.00	32 47 050.00
Advance Payable		2 94 44 672.18	3 32 09 359.17
Stale Cheques		95 29 310.22	1 40 69 172.25
Acquirer Transactions from POS Machines		3 32 702.69	10 89 435.43
Dividend on Share Capital		71 07 327.00	1 04 28 647.00
Contingent Charges		10 52 484.78	12 14 552.00
Ecom. Transaction		2 20 412.53	2 18 674.98
NFS Issuer Transaction		30 48 800.00	27 45 700.00
Sundry liabilities		41 24 020.00	62 35 949.00
RTGS/NEFT Parking Account		78 708.20	1 02 237.00
UPI		5 86 802.52	7 56 875.16
BBPS		1 586.00	0.00
Penal charges on loans		1 79 00 243.93	1 79 60 750.20
b) Statutory Liabilities			
TDS on Term Deposits		85 41 697.02	1 06 78 704.38
TDS on Cash Deposits		57 068.00	64 964.00
TDS on Others		8 74 410.57	10 14 944.25
Goods and Service Tax		27 01 865.95	29 74 616.76
ii) Provisions			
Provision for Non Performing Assets		101 70 13 502.97	106 67 15 064.97
Overdue Interest Reserve			0.00
Provision for Standard Assets		15 77 41 791.00	14 32 41 791.00
Provision for Depreciation on Investments			
- On Government Securities		9 13 00 000.00	0.00
- On Deposits with other Cooperative Banks		10 42 27 527.50	10 42 27 527.50
Provision for Staff Gratuity		13 76 42 885.00	13 80 56 044.00
- Bonus to Staff		2 86 50 953.00	3 40 00 000.00
- Legal Charges		1 88 000.00	1 88 000.00
- Audit Fees		19 98 000.00	17 82 900.00
Provision for Income Tax		21 30 00 000.00	15 85 84 000.00
Other Provisions		24 67 646.59	24 67 646.59
Overdue Interest Reserve on NPA Loans		37 00 27 657.36	38 10 51 268.97
Provision for Business Risk		1 03 91 416.00	1 03 91 416.00
Provision for Incentive to Staff		1 00 00 000.00	1 00 00 000.00
Provision for NFS/IMPS/UPI/ Biometric AMC transaction charges		34 85 148.00	13 26 460.00
Provision for Technology Upgradation		4 30 00 000.00	4 30 00 000.00
Provision for Restructured accounts		11 15 00 000.00	11 15 00 000.00
Provision for Staff Leave Enchasmnt		3 53 52 077.00	3 91 69 157.00
	TOTAL (IV)	242 70 72 766.01	235 17 12 907.61
GRAND TOTAL: (I+II+III+IV)		250 64 67 162.95	241 32 79 431.10



Schedule 6 - Cash Balances			31/03/2026	31/03/2025
			₹	₹
I	Cash on Hand		24 96 19 687.00	23 09 18 461.00
	TOTAL (I)		24 96 19 687.00	23 09 18 461.00
II	Balance with Reserve Bank of India			
	a) In Current Account		5 21 00 000.00	5 21 00 000.00
	b) In Other Accounts		0.00	0.00
	TOTAL (II)		5 21 00 000.00	5 21 00 000.00
	GRAND TOTAL: (I+II)		30 17 19 687.00	28 30 18 461.00
Schedule 7 - Current Deposits/ Balances with Banks and Money At Call and Short Notice			31/03/2026	31/03/2025
			₹	₹
I	Balances with Banks			
	a) In Current Account		137 93 52 570.06	195 00 05 835.65
	b) In Other Accounts		0.00	0.00
	TOTAL (I)		137 93 52 570.06	195 00 05 835.65
II	Money at Call and Short Notice			
	a) With Banks		0.00	0.00
	b) With Other Institutions		0.00	0.00
	TOTAL (II)		0.00	0.00
	GRAND TOTAL: (I+II)		137 93 52 570.06	195 00 05 835.65
Schedule 8 - Investments			31/03/2026	31/03/2025
			₹	₹
I	Government Securities			
	Central Government Securities		37 40 29 652.00	27 39 88 253.00
	State Government Securities		1075 82 17 510.49	1078 66 27 126.86
	Treasury Bills		0.00	0.00
	TOTAL (I)		1113 22 47 162.49	1106 06 15 379.86
II	Other Approved Securities		0.00	0.00
	TOTAL (II)		0.00	0.00
III	Shares			
	Shares of Cooperative Institutions		1 87 93 213.00	87 93 213.00
	TOTAL (III)		1 87 93 213.00	87 93 213.00
IV	Debentures & Bonds		0.00	0.00
	TOTAL (IV)		0.00	0.00
V	Subsidiaries &/or Joint Ventures		0.00	0.00
	TOTAL (V)		0.00	0.00
VI	Others			
	Fixed Deposits in Banks		356 76 10 217.50	472 77 41 080.90
	TOTAL (VI)		356 76 10 217.50	472 77 41 080.90
	GRAND TOTAL: (I+II+III+IV+V+VI)		1471 86 50 592.99	1579 71 49 673.76



Schedule 9 - Advances		31/03/2026	31/03/2025
		₹	₹
I	i. Bills purchased and Discounted	0.00	0.00
	ii. Cash credits, Overdrafts and Loans repayable on Demand		
	Deposit Loans	63 07 78 795.95	74 39 79 086.65
	Overdraft Account	115 71 48 914.52	120 21 13 458.10
	Overdraft on Deposits	4 89 96 310.78	4 72 40 958.23
	Overdraft on Gold Loans	139 96 44 968.80	126 94 19 415.69
	FITL Overdraft Account	38 68 966.00	2 23 27 828.00
	Staff Overdraft Accounts	24 66 476.73	25 78 394.95
	Shares and Securities	1 06 47 409.00	1 03 58 694.00
	Working Capital Demand Loan	88 13 044.00	2 98 47 712.00
	Gold Loans	465 61 20 933.15	846 80 89 261.48
	VCB Smart Gold Loans	7 01 04 203.60	83 03 48 012.65
		798 85 90 022.53	1262 63 02 821.75
	iii. Term Loans		
	Consumption Loans	85 64 29 399.78	65 91 96 070.89
	Hypothecation Loans	9 43 96 430.00	11 91 22 491.22
	Mortgage Loans	1517 83 66 072.88	1499 42 95 508.62
	Small Business Finance Loans	30 93 35 612.18	27 88 07 083.64
	Staff Housing Loans	1 51 22 922.00	1 37 25 026.00
	Staff Vehicle Loans	19 96 334.00	19 32 459.00
	VSP Vidya Assistance Loans	0.00	44 000.00
	Weaker Sahakara Samisti Loans	20 881.00	5 85 436.00
	VCBL Rent Plus Loans	1 14 34 132.00	2 42 76 586.00
	Cyclone Relief Mortgage Loans	3 38 47 334.00	4 98 17 490.30
	Mortgage Loans Business Purpose	33 49 65 516.88	44 59 07 130.44
	Mortgage Loans House Constuction	339 60 33 852.15	341 99 61 242.91
	VCB Professional Loans	18 14 242.00	19 82 296.00
	Daily Collection Loans	15 49 70 097.72	13 83 19 346.31
	Covid Business Loans	6 09 978.00	17 06 199.00
	Covid Auto Loans	1 98 773.00	2 59 437.00
	Covid Debt Clearance Loans	4 94 374.00	10 80 874.00
	Covid Topup Loans	21 58 387.00	72 01 952.60
	Covid Member Releif Loans	0.00	83 216.00
	Loans against Warehouse Receipts	9 24 44 480.00	7 03 59 912.00
	Staff Special Loans	66 84 089.00	1 96 14 191.00
	MSME Credit	59 77 53 191.41	58 57 84 647.41
	Gold Term Loan	5 05 49 839.00	4 07 24 203.00
	Gold Term Loan Business Purpose	48 36 137.00	71 31 137.00
	Members Medical Relief Scheme Secured	8 46 485.00	18 89 695.00
	Members Medical Relief Scheme Unsecured	1 23 915.00	5 54 018.00
	VCB Festival Bonanza Loans	31 32 16 844.31	61 35 80 888.49
	VCB Property Plus Loans	2 19 31 895.00	3 28 25 190.00
	VCB Educational Loans	1 05 66 265.60	2 47 09 232.60
	VCB Trade Finance Loans	67 32 561.00	35 03 470.00
	VCB Vidya Jyothi Scheme	33 76 947.00	32 90 670.00
	Dasara Dhamaka Loans	9 95 88 734.96	17 61 46 409.90
	VCB Staff Higher Pension Fund Loan	1 80 65 307.00	0.00
	VCB Kalyanamastu Loan	4 71 030.00	0.00
	Sahakar Vrudhi Loans 2025	94 08 28 581.00	0.00
	Consumption Gold Loans Short Term	73 80 51 872.00	0.00
	Consumption Gold Loans	547 54 06 483.20	0.00
	Productive Gold Loans Short term	10 64 58 233.00	0.00
	Productive Gold Loans	46 94 56 796.00	0.00
	High LTV Gold Loans	143 60 36 422.00	0.00
		3078 56 20 447.07	2173 84 17 510.33
	TOTAL (I)	3877 42 10 469.60	3436 47 20 332.08
II	i. Secured by Tangible assets	3608 31 18 244.05	3240 12 58 061.35
	ii. Covered by bank/Government Guarantees	0.00	0.00
	iii. Unsecured	269 10 92 225.55	196 34 62 270.73
	TOTAL (II)	3877 42 10 469.60	3436 47 20 332.08



III	i. Priority Sectors	2287 54 02 581.28	2395 09 17 169.62
	ii. Public Sector	0.00	0.00
	iii. Banks	0.00	0.00
	iv. Others	1589 88 07 888.32	1041 38 03 162.46
	TOTAL (III)	3877 42 10 469.60	3436 47 20 332.08
Schedule 10 - Fixed Assets		31/03/2026	31/03/2025
I	Premises		
a	Land		
	At Cost as on 01-04-2025	17 47 70 684.00	12 67 53 959.00
	Additions During the year	4 50 330.00	4 80 16 725.00
	Deductions During the year	0.00	0.00
	Total	17 52 21 014.00	17 47 70 684.00
b	Buildings		
	At Cost as on 01-04-2025	21 17 96 509.03	19 22 21 501.59
	Additions During the year	1 95 13 029.80	1 95 75 007.44
	Deductions During the year	0.00	0.00
		23 13 09 538.83	21 17 96 509.03
	Less: Depreciation	12 55 57 670.23	11 59 46 717.23
	Total	10 57 51 868.60	9 58 49 791.80
	TOTAL (I)	28 09 72 882.60	27 06 20 475.80
II	Other Fixed Assets (including Furniture and Fixtures)		
a	Library, Furniture, Fixtures & Fittings		
	At Cost as on 01-04-2025	23 44 38 654.55	20 51 90 427.78
	Additions During the year	2 08 75 241.52	3 02 28 369.77
	Deductions During the year	3 52 000.00	9 80 143.00
		25 49 61 896.07	23 44 38 654.55
	Less: Depreciation	14 25 63 124.82	13 18 27 472.82
	Total	11 23 98 771.25	10 26 11 181.73
b	Computers & Microsoft Licence		
	At Cost as on 01-04-2025	11 33 10 318.53	9 21 54 541.19
	Additions During the year	1 79 71 909.26	2 11 55 777.34
	Deductions During the year	2 06 620.60	0.00
		13 10 75 607.19	11 33 10 318.53
	Less: Depreciation	9 99 20 658.70	8 63 74 131.70
	Total	3 11 54 948.49	2 69 36 186.83
c	Cash & Weighing Machines		
	At Cost as on 01-04-2025	1 30 22 994.84	1 25 09 545.80
	Additions During the year	4 07 344.06	5 13 449.04
	Deductions During the year	0.00	0.00
		1 34 30 338.90	1 30 22 994.84
	Less: Depreciation	92 36 832.57	85 43 118.57
	Total	41 93 506.33	44 79 876.27
d	Alarm Systems		
	At Cost as on 01-04-2025	1 33 49 124.97	97 84 514.45
	Additions During the year	17 41 274.50	35 64 610.52
	Deductions During the year	0.00	0.00
		1 50 90 399.47	1 33 49 124.97
	Less: Depreciation	74 06 058.10	63 00 040.10
	Total	76 84 341.37	70 49 084.87



e Lift			
At Cost as on 01-04-2025		22 68 229.00	22 68 229.00
Additions During the year		0.00	0.00
Deductions During the year		0.00	0.00
		22 68 229.00	22 68 229.00
Less: Depreciation		12 74 499.50	10 99 135.50
	Total	9 93 729.50	11 69 093.50
f Plant & machinery & Office Equipment			
At Cost as on 01-04-2025		5 06 08 784.33	3 83 47 379.88
Additions During the year		68 13 771.36	1 22 61 404.45
Deductions During the year		0.00	0.00
		5 74 22 555.69	5 06 08 784.33
Less: Depreciation		2 66 67 751.00	2 20 03 234.00
	Total	3 07 54 804.69	2 86 05 550.33
g Car			
At Cost as on 01-04-2025		68 66 402.00	66 97 057.00
Additions During the year		29 22 738.00	14 58 399.00
Deductions During the year		11 97 813.00	12 89 054.00
		85 91 327.00	68 66 402.00
Less: Depreciation		32 94 428.96	35 56 673.50
	Total	52 96 898.04	33 09 728.50
h Two wheelers			
At Cost as on 01-04-2025		50 98 021.20	47 43 039.20
Additions During the year		7 000.00	4 27 878.00
Deductions During the year		0.00	72 896.00
		51 05 021.20	50 98 021.20
Less: Depreciation		31 48 646.88	28 04 593.88
	Total	19 56 374.32	22 93 427.32
	TOTAL (II)	19 44 33 373.99	17 64 54 129.35
III Capital Work in Progress			
	TOTAL (III)	4 46 80 305.00	19 66 042.80
		4 46 80 305.00	19 66 042.80
GRAND TOTAL: (I+II+III)		52 00 86 561.59	44 90 40 647.95
Schedule 11 - Other Assets		31/03/2026	31/03/2025
I Inter - Office Adjustments (net)			
	TOTAL (I)	0.00	0.00
		0.00	0.00
II Interest Accrued			
Central Government Securities		60 01 386.66	34 93 860.00
State Government Securities		18 81 77 257.01	18 72 94 739.14
Investments		14 20 22 769.00	13 37 72 307.00
Loans and Advances		1 18 68 070.00	1 23 22 937.00
	TOTAL (II)	34 80 69 482.67	33 68 83 843.14
III Tax paid in advance/Tax deducted at source			
Advance Tax		21 30 00 000.00	15 85 00 000.00
TDS		35 88 945.00	76 16 925.00
TCS		22 875.00	11 781.88
TDS on GST		1 45 968.24	2 12 145.30
Input Tax Credit Goods and Service Tax		99 15 165.19	1 05 30 090.93
	TOTAL (III)	22 66 72 953.43	17 68 70 943.11
IV Stationery and Stamps			
Closing of Stock of Forms & Stationery		28 44 049.00	31 25 280.00
	TOTAL (IV)	28 44 049.00	31 25 280.00



V Non-banking assets acquired in Satisfaction of Claims	1 78 79 420.00	83 66 750.00
TOTAL (V)	1 78 79 420.00	83 66 750.00
VI Others		
Payment against Protested Claims	0.00	0.00
Advance Recoverable	2 32 78 872.49	2 96 75 265.61
Interest Receivable on NPA Loans	37 00 27 657.36	38 10 51 268.97
Festival Advance to Staff	40 02 400.00	39 86 400.00
Insurance Commission Receivable	73 425.00	4 76 628.00
Gold Sovereign	13.50	13.50
Pre Paid Insurance Premium	10 43 835.00	13 32 741.00
ATM Other Bank Transaction	39 29 200.00	52 54 100.00
Mobile Banking (IMPS)	3 08 720.00	1 11 190.05
Indian Stamp Account	54 475.00	71 468.00
Tax Paid on Appeal FY 2017-18	0.00	17 79 567.00
Penal Charges Receivable	1 79 00 243.93	1 79 60 750.20
CKYC Incentive Receivable	2.50	0.00
Deferred Tax Asset	4 11 75 876.64	0.00
Bharat Bill Payment System-AXIS	24 116.00	0.00
TOTAL (VI)	46 18 18 837.42	44 16 99 392.33
GRAND TOTAL (I+II+III+IV+V+VI)	105 72 84 742.52	96 69 46 208.58
Schedule 12 - Contingent Liabilities	31/03/2026	31/03/2025
I Guarantees given on behalf of Constituents	1 78 39 841.00	3 49 26 841.00
II Other Items for Which Bank is Contingently Liable		
Regulator Guarantee for DEAF	13 92 68 140.90	12 69 57 111.95
GRAND TOTAL (I+II)	15 71 07 981.90	16 18 83 952.95



Schedule 13 -Interest Earned

Particulars	2025-26	2024-25
	₹	₹
I Interest / Discount On Advances / Bills		
Deposit Loans	5 81 62 055.00	5 37 73 706.00
Gold Loans	71 28 54 979.00	63 29 39 352.00
Mortgage Loans	161 39 14 469.00	156 69 13 013.00
Consumption Loans	8 38 51 087.55	6 56 71 911.02
HYPL Loans	92 54 633.10	1 21 64 704.00
WSSL Loans	22 281.00	32 950.00
OD Loans	11 96 11 861.64	14 16 48 172.00
ODG Loans	13 84 29 662.00	7 46 77 922.00
ODD Loans	43 12 004.00	43 41 558.00
SOD Loans	2 76 270.00	3 29 134.00
SHSC Loans	11 19 028.00	10 51 264.00
Staff Housing & Vehicle Loans	12 59 939.00	10 24 275.00
Vsp Vidya Assistance Loans	830.00	1 04 063.00
SBF Loans	3 17 69 751.00	2 46 34 371.00
Cyclone Relief Mortgage Loan	7 38 158.00	8 49 83 385.00
Staff Special Loans	10 54 733.00	21 93 565.00
Mortgage loans House Construction	31 62 70 065.97	30 80 59 146.12
Mortgage Loans Business Purpose	4 37 86 909.00	5 56 48 031.00
Visakha Smart Gold Loans	6 03 82 501.00	6 94 82 699.00
Visakha Express Gold Loans	0.00	1 89 89 320.00
Visakha Professional Loans	2 02 820.00	49 506.00
VCB Rent Plus Loans	21 42 997.00	26 41 020.00
Covid Business Loans	1 95 881.00	2 56 374.00
Covid Auto Loans	17 344.00	33 117.00
Covid Debit Clearance Loans	64 913.00	2 16 541.00
Covid Topup Loans	4 72 460.00	9 36 999.00
CMRL Loans	11 279.00	4 10 475.00
FITL Overdraft Loans	3 27 860.00	17 02 672.00
Loans against Warehouse Receipts	56 13 039.00	68 40 141.00
Daily Collection Loans	1 57 95 187.00	1 28 52 302.00
MSME Credit	5 92 79 778.00	6 37 25 581.00
Gold term Loan (GTL)	45 15 757.00	35 40 929.00
Gold Term Loan Business purpose (GTLB)	5 13 101.00	7 90 514.00
Members Medical Relief scheme Secured (MMRSSEC)	1 00 024.00	2 10 894.00
Members Medical Relief scheme Unsecured (MMRSUNS)	9 943.00	1 38 881.00
VCBFBL	3 57 28 427.00	5 83 71 641.00
PPTPLUS	24 55 705.00	29 52 568.00
VCBEL Loans	18 91 082.00	15 12 132.00
VCBTFL Loans	5 52 106.00	1 90 014.00
VCBVJS Loans	3 58 601.00	1 92 593.00
DDL Loans	1 30 77 518.00	92 99 600.00
WDCL Loans	18 24 598.00	5 17 680.00
VCB Staff Higher Pension Loans	15 16 764.00	0.00
SVL- 2025	2 61 79 736.00	0.00
VCB Kalyanamastu (VCBKLYM)	19 021.00	0.00
CGLST	1 46 09 589.00	0.00
CGL	9 97 99 631.00	0.00
PGLST	23 47 259.00	0.00
PGL	93 10 680.00	0.00
HVGL	2 47 49 546.00	0.00
TOTAL	352 07 53 863.26	328 60 44 715.14
II Income On Investments		
Central Government Securities	2 39 75 493.33	1 99 61 264.22
State Government Securities	78 71 38 778.57	81 71 58 312.15
Treasury Bills		0.00
Less: Amortization of Premium on HTM Category Investments	- 12 27 331.37	- 15 33 949.00
TOTAL	80 98 86 940.53	83 55 85 627.37
III Interest on balances with RBI and Other Inter-bank funds		
Other Investments (FD's)	36 26 65 889.77	31 35 39 612.00
TOTAL	36 26 65 889.77	31 35 39 612.00
IV Others		
Dividend On Shares	2 96 000.00	6 61 430.00
Call Money	44 58 298.00	63 46 555.00
TOTAL	47 54 298.00	70 07 985.00
GRAND TOTAL : (I to IV)	469 80 60 991.56	444 21 77 939.51



Schedule 14 -Other Income

	2025-26	2024-25
	₹	₹
I Commission, Exchange and Brokerage		
Commission on Bills	3 52 587.93	5 67 781.73
Commission On Insurance	7 55 051.27	26 00 819.63
Commission On Forex	8 158.00	29 221.00
Commission on Acquirer Transactions	1 03 24 413.00	1 14 00 694.00
Commission Earned on IMPS Transaction	3 10 599.40	2 97 794.38
Commission Earned on BBPS	1 145.82	1 408.65
Commission Earned on UPI Transactions	29 53 331.04	32 21 185.18
TOTAL	1 47 05 286.46	1 81 18 904.57
II Profit on sale of Investment	2 10 68 512.00	1 47 09 473.00
Loss on Sale Of Investments	6 06 320.00	- 64 56 147.75
TOTAL	2 16 74 832.00	82 53 325.25
III Profit on Revaluation of Investments	0.00	0.00
Less: Loss on Revaluation of Investments	0.00	0.00
TOTAL	0.00	0.00
IV Profit on sale of Asset	1 17 675.16	66 77 681.15
Loss on Sale of Asset	0.00	- 41 235.85
TOTAL	1 17 675.16	66 36 445.30
V Miscellaneous Income		
Incidental Charges	5 31 970.31	3 18 175.38
Fines and Penalties	13 60 560.76	22 32 090.19
Postage Recovered	6 629.72	30 280.00
Rent On Lockers	1 93 38 218.00	1 71 42 742.00
Insurance Collected Under GI	3 81 86 838.96	2 79 86 100.96
Processing Charges	4 24 20 372.00	2 92 22 888.00
Miscellaneous Income	39 97 021.82	76 22 235.42
Sale of Old Stationery	2 18 848.00	1 57 150.00
ATM Charges	11 62 472.00	9 37 190.00
Borrower Credit Information Score Charges	40 01 473.00	38 94 090.00
Debit Card Annual Maintenance Charges	68 86 762.56	52 72 889.47
Recovery of CERSAI Charges	5 06 160.00	5 04 538.00
ATM Interchange Waiver Charges	7 29 210.00	17 72 360.00
Entrance Fee Collected on SCA	3 75 573.00	2 40 997.00
NPCI Switching Fee Rebate Amount	3 70 852.51	8 00 087.14
RTGS/NEFT charges	6 61 129.04	4 04 589.60
CHQ/Mandate Return Charges	67 49 744.80	61 41 891.07
Cheque Book Issue/Unused Charges	4 53 959.70	4 63 362.11
Loan chg collected incase of ref.loan	15 000.00	11 888.00
SMS Charges	21 04 271.10	47 18 557.86
Recovery of prepaid Expenses	4 49 788.00	2 95 477.00
Interest on Income Tax Refund	25 937.00	0.00
Excess Provision Written Back	1 41 64 169.84	2 15 35 611.20
Penal Charges Recovered on Loans	2 29 52 568.22	1 66 32 713.80
Recovery in TWL loans	21 88 421.82	31 14 308.18
TOTAL	16 98 57 952.16	15 14 52 212.38
GRAND TOTAL : (I to V)	20 63 55 745.78	18 44 60 887.50



Schedule 15 -Interest Expended

	2025-26	2024-25
	₹	₹
I Interest on Deposits		
Savings Deposits	28 60 79 220.00	30 90 93 469.86
Recurring Deposits	6 42 03 279.50	5 74 32 149.80
Fixed Deposits(FDs)	6 21 13 976.00	6 61 99 218.00
MIS Deposits	61 60 87 108.00	58 70 56 596.00
QIS Deposits	13 88 36 475.00	13 33 63 561.00
HIS Deposits	30 90 897.00	27 64 268.00
YIS Deposits	78 32 776.00	60 35 088.00
Cumulative Deposits	181 02 94 041.00	169 95 33 471.33
Daily Deposits	16 33 345.08	15 60 114.00
Chiranjeevi Satabdhi Deposits	14 14 306.00	20 63 646.00
Senior Citizen Spl. Deposits of CTD	1 47 079.00	1 29 429.00
Senior Citizen Spl. Deposits of MIS	1 20 435.00	1 62 731.00
Senior Citizen Spl. Deposits of QIS	68,230.00	41 260.00
Share Link Deposits of QIS	19,556,896.00	1 55 98 636.00
VCB Senior Citizen MIS	50 622.00	91 860.00
VCB Senior Citizen QIS	10 721.00	66 264.00
VCB Senior Citizen HIS	3 188.00	9 131.00
Matured Deposits	6 20 846.00	8 65 668.00
Current Deposits	0.00	6 373.70
Deposits(SSD)	1 67 941.00	1 84 006.00
LTD Deposits	4 03 93 079.00	4 05 39 714.00
TOTAL	305 27 24 460.58	292 27 96 654.69
II Interest on RBI/Inter-bank borrowings		
Borrowings	24 84 238.52	21 062.36
TOTAL	24 84 238.52	21 062.36
GRAND TOTAL : (I+II)	305 52 08 699.10	292 28 17 717.05



Schedule 16 -Operating Expenses

	2025-26	2024-25
	₹	₹
I Payments and Benefits to Employees		
Salaries & other Payments	30 14 34 158.00	28 59 92 025.00
PF Contribution by Bank	2 82 66 974.00	2 58 82 178.00
Exgratia	3 01 906.00	0.00
Allowances to Staff	23 04 114.47	20 38 943.00
T.A & D.A to Staff	91 232.20	1 18 111.20
Uniforms to Staff	26 93 060.16	39 99 606.88
TOTAL	33 50 91 444.83	31 80 30 864.08
II Rents , Taxes & Lighting		
Rents	3 91 91 774.00	3 41 93 445.50
Rates and Taxes	43 58 984.00	20 25 082.00
Lighting Charges	1 43 42 266.43	1 47 60 066.63
TOTAL	5 78 93 024.43	5 09 78 594.13
III Printing and Stationary		
Printing and Binding	61 38 170.70	1 81 73 765.50
Stationery	20 15 191.46	13 66 202.74
TOTAL	81 53 362.16	1 95 39 968.24
IV Advertisement and Publicity		
Publication and Advertisement Charges	3 67 137.00	12 51 614.14
Calenders And Diaries	20 75 848.51	20 24 259.16
Publication of Balance Sheet & P&L A/C	8 71 250.00	8 71 250.00
TOTAL	33 14 235.51	41 47 123.30
V Depreciation		
Depreciation	4 20 81 668.00	3 78 51 356.00
TOTAL	4 20 81 668.00	3 78 51 356.00
VI Directors Allowances		
Directors Conveyance Allowance	43 53 848.14	40 52 925.10
TOTAL	43 53 848.14	40 52 925.10
VII Auditors' Fees And Taxes related Expenses		
Audit Fee	21 71 428.40	17 00 000.00
Concurrent Audit expenditure	40 86 660.00	16 06 550.00
IT & Other Tax Consultancy Charges	9 24 272.00	9 81 625.00
TOTAL	71 82 360.40	42 88 175.00
VIII Law Charges		
Legal Charges for Scrutiny of Documents	70 80 398.00	62 89 303.00
TOTAL	70 80 398.00	62 89 303.00



IX Postage & Telephone		
Postage	7 11 423.80	11 14 579.30
Telephone Charges	11 15 430.29	10 81 300.52
TOTAL	18 26 854.09	21 95 879.82
X Repairs and Maintenance		
Repairs and Renewals	25 28 736.25	39 14 875.04
Sweeping and Cleaning Charges	25 69 803.00	23 10 917.00
Car Maintenance Charges	2 21 420.00	2 25 787.18
Computer Maintenance	23 53 058.28	21 56 310.13
Maintenance Charges Lift/UPS/Cash Machines etc.,	30 95 469.68	41 78 499.14
TOTAL	1 07 68 487.21	1 27 86 388.49
XI Insurance		
Insurance Premium Paid	9 99 14 776.17	8 99 26 326.48
Deposits Insurance Fund	5 26 400.00	4 88 817.00
TOTAL	10 04 41 176.17	9 04 15 143.48
XII All Other Expenditure		
Bank Charges	2 29 923.60	2 57 273.53
News Papers	2 73 384.00	2 61 098.00
Subscriptions	4 89 184.00	2 96 148.00
Reception and Meeting Charges	59 85 483.00	59 86 574.00
Coolie and Cartage	43 70 153.43	57 37 918.93
Conveyance to Visit Units	2 74 300.00	2 92 000.00
Engineers Valuation Charges	6 77 044.00	6 00 010.00
Branch/ATM Shifting/Opening Expenditure	39 56 185.34	60 30 169.84
Miscellaneous Contingent	75 42 709.87	76 86 991.66
General Body Expenditure / Election EXP	1 09 86 480.26	89 99 794.31
Administrative Charges on PF	13 70 675.00	10 78 420.00
Security Service Charges	5 69 42 001.21	5 06 88 919.05
Training Expenses	13 12 100.71	17 39 270.50
Conferences and Seminars	17 46 047.35	39 72 680.34
Members Mediclaim Expenses	66 20 556.00	73 49 263.00
ATM Maintenance Charges(Switch)	57 01 315.77	44 15 666.61
Commission paid on Issuer Transactions	44 14 571.20	38 86 457.02
MPLS Network Expenses & Charges	60 84 079.22	57 66 420.83
ESDS Server Rental Charges	40 38 368.81	40 25 384.83
Incentive for Prompt Payment of Loans	40 01 193.12	35 31 125.73
Expenses Incurred on Legal Process	15 17 874.96	20 23 026.06
Int & Other Fee Debit of POS Transaction	59 880.73	1 49 507.56
Mobile Banking Expenses	5 72 421.84	5 19 393.64
Charges Paid on IMPS Transaction	80 207.55	74 674.20
IT Security Services Implement Charges	19 68 209.80	9 16 156.00
CBS software rental charges	12 91 650.00	11 96 910.47
UPI Transactions & Certificate Fee	1 09 91 867.40	1 06 92 358.54
Comission paid on UPI transaction	50 90 755.47	45 17 572.95
CCIL charges for Gsec Purchase/Sale	23 738.60	22 405.72
Assets/ Loans Written Off	4 11 76 957.22	2 36 39 205.00
Miscellenous & EC Search charges	1 048.00	700.00
Awards	46 98 536.28	34 84 071.00
Donation	1 50 000.00	25 00 000.00
Business Promotion	1 50 49 992.80	1 27 72 000.00
Stamp Account	5 795.00	5 300.00
Break open charges	4 704.00	77 298.00
Library	4 055.00	5 335.00
Income Tax paid	54 17 180.00	3 98 059.00
Deferred tax Income/Expense	18 53 269.50	0.00
Staff Recruitment (IBPS)	0.00	4 98 218.84
MS Swipe charges	5 40 353.45	1 75 926.00
SMS charges	46 16 120.65	17 94 045.27
Retainer Charges	37 500.00	0.00
DR Site Cloud Hosting Rental Expenses	21 26 938.80	0.00
TOTAL	22 42 94 812.94	18 80 63 749.43
GRAND TOTAL : (I to XII)	80 24 81 671.88	73 86 39 470.07



Schedule 17 - Provisions & Contingencies

	2025-26	2024-25
	₹	₹
Provision for Income Tax	21 30 00 000.00	15 85 00 000.00
Provision for Standard Assets	1 45 00 000.00	82 35 000.00
Provision for Loans (NPA)	2 08 54 993.00	1 00 00 000.00
Overdue Interest Reserve	0.00	- 55 343.00
Provision for Gratuity	47 69 875.00	1 02 96 006.00
Provision for Bonus/Ex-gratia to Staff	2 86 50 953.00	3 40 00 000.00
Provision for Technology Upgradation	0.00	50 00 000.00
Povision for leave encashment	1 21 20 767.00	2 06 42 108.00
Provision for Reduction in Govt Securities	9 13 00 000.00	0.00
Other Provisions	68 689.00	8 75 250.00
TOTAL	38 52 65 277.00	24 74 93 021.00



Schedule: 18: Significant Accounting Policies**1. Background**

The Visakhapatnam Cooperative Bank Limited ('the Bank') was incorporated in 1916 in Visakhapatnam to cater to the banking needs of vast segment of the society in and around Visakhapatnam in the erstwhile Madras Presidency. While it remained a unit bank for several decades, it embarked on a phase of sustained growth under the leadership of Shri. Manam Anjaneyulu from the year 1983. The Bank was operating under the AP State Cooperative Societies Act, 1964 till the year 1997 and then migrated to operate under The AP Mutually Aided Cooperative Societies Act, 1995 with its operations spread over the entire state of undivided state of Andhra Pradesh. In the year 2014, with the bifurcation of the state of Andhra Pradesh the Bank has registered itself under The Multi State Cooperative Societies Act, 2002. The Bank currently has a network of 55 Branches in the states of Andhra Pradesh and Telangana and provides retail and corporate banking to the society. The bank is governed by the Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and other applicable Acts/Regulations.

2. Basis of preparation of financial statements

The financial statements have been prepared in accordance with requirements prescribed under the Third Schedule (Form A and Form B) of the Banking Regulation Act, 1949 as applicable to commercial banks. The Third Schedule AACS that was notified in the year 1981 has limitations in terms of accurate, appropriate and adequate disclosures in light of several developments in the financial market as well as compliance with accounting standards and practices. The vertical format being currently followed facilitates better presentation and communication to the readers of the financial statements. The Bank has been consistently following the same format of presentation of financial statements for the past ten years to meet the regulatory requirements of audit and inspection.



The Bank follows accrual method of accounting, unless otherwise stated and historical cost convention in the preparation of the financial statements and it conforms to the Generally Accepted Accounting Principles in India ("Indian GAAP"), the circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and the provisions of The Multi State Cooperative Societies Act, 2002 as applicable and current practices prevailing within the banking industry in India. The accounting policies adopted in the preparation of financial statements are consistent with those followed in the previous year.

3. Use of estimates

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

The following are the list of provisions made on estimate basis -

Particulars	Basis of Estimates
Provision for Income tax	Based on Computation prepared in accordance with provisions of Income tax act, 1961.
Provision for Gratuity	Based on Actuarial Valuation
Provision for leave encashment	Based on Actuarial Valuation



Provision for Technology upgradation	Based on Cost of replacement of Vital IT assets.
--------------------------------------	--

4. Significant accounting policies

4.1 Advances

Advances are classified into performing assets (Standard) and nonperforming assets ('NPAs') as per the RBI guidelines and are stated net of unrealized interest on NPAs. Interest on non-performing advances is transferred to an unrealized interest account and not recognized in profit and loss account until received. Further, NPAs are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by the RBI.

Provisions for advances are provided as prescribed by RBI as follows –

Asset class		Provision %
Standard	Commercial Real Estate	1%
	Residential Real Estate	0.75%
	Other Advances	0.40%
Sub Standard	Secured & Unsecured	10%
Doubtful -1	Secured	20%
	Unsecured	100%
Doubtful -2	Secured	30%
	Unsecured	100%
Doubtful -3	Secured & Unsecured	100%
Loss	Secured & Unsecured	100%

For restructured/rescheduled assets, provision is made in accordance with the guidelines issued by the RBI, which requires the diminution in the fair value of the assets to be provided at the time of restructuring.

Amounts recovered against debts written off are recognised in the profit and loss account and included under "Other Income".

4.2 Investments

Classification

In accordance with the RBI guidelines, investments are categorised at the time of purchase as:

- Held for Trading (HFT); and
- Held to Maturity (HTM)

Investments which are primarily held for sale within 90 days from the date of purchase are classified as "Held for Trading". As per RBI guidelines, HFT Securities which remain unsold for a period of 90 days are classified as AFS Securities on that date. Investments which the bank intends to hold till maturity are classified as "Held to Maturity".

However, for the purpose of disclosure in Balance Sheet, investments in India are classified under six categories, viz. Government Securities, Other Approved Securities, Shares, Debentures and Bonds, Subsidiaries and/or joint ventures and others.

Transfer of securities between Categories:

Transfer of securities between categories is done at the lower of the acquisition cost / book value / market value on the date of the transfer and the depreciation, if any, on such transfer is fully provided for, as per RBI guidelines.

Acquisition Cost

- Transaction costs including brokerage and commission, if any, pertaining to acquisition of investments are charged to the Profit and Loss Account.

- Broken period interest is charged to the Profit and Loss Account.



Valuation

The valuation of investments is made in accordance with the RBI Guidelines:

- a. Held for Trading/Available for Sale – Investments classified under the HFT and AFS categories are marked-to-market. The market/fair value of quoted investments included in the 'AFS' and 'HFT' categories is the price declared by Primary Dealers Association of India (PDAI) jointly with Fixed Income Money Market and Derivative Associations of India (FIMMDA), periodically. Net depreciation, if any, within each category of investment classification is recognised in Profit and Loss Account. The net appreciation, if any, under each category of investment is ignored. The Book value of individual securities is not changed consequent to the periodic valuation of Investments
- b. Held to Maturity – These are carried at their acquisition cost. Any premium on acquisition of government securities is amortised over the remaining maturity period of the security on a straight-line basis. Any diminution, other than temporary, in the value of such securities is provided for.
- c. In respect of securities included in any of the three categories of investments where interest / principal is in arrears, for more than 90 days, income thereon is not reckoned and appropriate provision for the depreciation in the value of the investments is made, as per prudential norms applicable to non-performing investments.
- d. Treasury Bills and Certificate of Deposits are valued at carrying cost.
- e. Units of Mutual Funds are valued at the latest repurchase price/ net asset value declared by Mutual Fund.
- f. Market value of investments where current quotations are not available, is determined as per the norms prescribed by the RBI as under:
 - In case of unquoted bonds, debentures and preference shares where interest/dividend is

received regularly (i.e. not overdue beyond 90 days), the market price is derived based on the Yield to Maturity (YTM) for Government Securities as published by Fixed Income Money Market and Derivatives Association of India (FIMMDA)/ Primary Dealers Association of India (PDAI).

- Shares of other Cooperative Institutions are valued at cost / face value.

Profit or Loss on Sale / Redemption of Investments

- a. Held for Trading and Available for Sale – Profit or loss on sale / redemption is included in the Profit and Loss account.
- b. Held to Maturity – Profit or loss on sale / redemption of investments is included in the Profit and Loss account.

4.3 Foreign currency transactions

Transactions denominated in foreign currencies are accounted for at the rates prevailing on the date of the transaction.

4.4 Fixed assets and depreciation

Fixed assets are carried at cost of acquisition less accumulated depreciation and impairment, if any. Cost includes cost of purchase and all expenditure like freight, duties, taxes and incidental expenses related to the acquisition and installation of the asset.

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

Depreciation is provided under Written down value (WDV) method.

Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise, it is charged at 50% of the normal rate.

Depreciation on assets sold during the year is recognised on a pro-rata basis till the date of sale.



The additions to the Fixed Assets are net of GST Input Tax Credit to the extent availed by the Bank

4.5 Non-Banking Assets

Non-Banking assets acquired in settlement of debts /dues are accounted at their cost of acquisition.

4.6 Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, Current account balances with Reserve Bank of India and with Other Banks /institutions and money at call and short notice (including the effect of changes in exchange rates on cash and cash equivalents in foreign currency).

4.7 Revenue Recognition

Interest income is recognised on an accrual basis except interest income on non-performing assets, which is recognised on receipt in accordance with AS-9, Revenue Recognition and as specified in the RBI guidelines.

Processing fees collected on loans disbursed, along with related loan acquisition costs are recognised at inception of the loan.

Guarantee commission, commission on letter of credit and annual locker rent fees, Penal charges are recognised on receipt basis. Other fees and commission income including commission on Insurance Premium collected are recognised when due, except in cases where the bank is uncertain of ultimate collection.

Dividend is accounted on an accrual basis when the right to receive the dividend is established.

4.8 Retirement and other employee benefits

a) Provident Fund

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes an equal amount. The contribution made by the bank to The Employees

Provident Fund is charged to the Profit and Loss account.

b) Gratuity

The defined gratuity benefit plans are not funded and are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Profit and loss account statement.

c) Leave Encashment

The employees benefit obligation towards Leave encashment recognised in the Balance Sheet are not funded and estimated using the Projected unit Credit Method through Actuarial Valuation in accordance with AS-15.

4.9 Taxes on Income

a) Overview

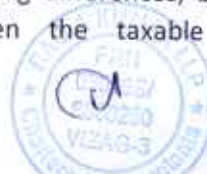
Income tax expense comprises current tax and deferred tax charge or credit. The provision for current and deferred taxes is made in accordance with the provisions of the Income Tax Act, 1961, and Accounting Standard (AS) 22 – 'Accounting for Taxes on Income'.

b) Current Tax

Current tax is measured at the amount expected to be paid to the tax authorities, determined on the basis of the estimated taxable income for the current accounting year, considering applicable tax deductions, exemptions, and the tax rates enacted or substantively enacted at the Balance Sheet date.

c) Deferred Tax

- **Recognition:** Deferred tax is recognized for all timing differences, being the differences between the taxable income and the



accounting income that originate in one period and are capable of reversal in one or more subsequent periods.

- **Measurement:** Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted by the Balance Sheet date.
- **Deferred Tax Assets (DTA) & Liabilities (DTL):** DTL is recognized for all taxable timing differences. DTA is recognized and carried forward only to the extent that there is a reasonable certainty that sufficient future taxable income will be available against which such DTA can be realized. In the case of unabsorbed depreciation or carry forward losses, DTA is recognized only if there is virtual certainty supported by convincing evidence.
- **Review:** The carrying amount of deferred tax assets is reviewed at each Balance Sheet date and written down or reinstated appropriately.

4.10 Provisions, contingent liabilities and contingent assets

A provision is recognised when the Bank has a present obligation as a result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- a present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation

or a reliable estimate of the amount of the obligation cannot be made.

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

4.11 Segment Reporting

a) Overview and Identification of Segments

The Bank's operating segments have been identified in accordance with the guidelines issued by the Reserve Bank of India and the applicable accounting standards. The Bank operates predominantly within the domestic market and has identified the following primary business segments based on the nature of products, customer profiles, and regulatory frameworks:

- **Treasury:** Includes investments in sovereign bonds money market operations, and interbank deposits.
- **Retail Banking:** Includes exposures to individuals and small businesses, encompassing lending and deposit-taking activities, which are subject to specific orientation and product criteria.
- **Corporate / Wholesale Banking:** Includes all advances and deposits to corporate entities, trusts, and partnerships not classified under Retail Banking.
- **Other Banking Operations:** Includes other miscellaneous banking operations not covered above.

b) Basis of Preparation and Measurement

In the absence of a standalone internal Management Information System (MIS) for segment-wise performance tracking, the segment information is prepared by extracting transactional and balance data directly from the Bank's Core Banking System



(CBS). Customer accounts and transaction codes are tagged at the time of origination to align with the regulatory definitions of the respective segments.

c) Segment Revenue and Expenses

- **Directly Attributable:** Revenue and expenses that are directly identifiable with a specific segment (e.g., interest income on retail loans, interest paid on retail loans) are allocated to that segment using system-generated queries based on account-level data.
- **Inter-segment Transfers:** For the purpose of segment reporting, no internal transfer pricing of funds is currently applied between segments, as the funding pool is managed centrally.
- **Unallocated Expenses:** Common operating expenses (such as central administrative costs, human resources, and IT infrastructure) that cannot be allocated to specific segments on a reasonable and consistent basis are reported under 'Unallocated Expenses.'

d) Segment Assets and Liabilities

- Assets and liabilities are assigned to respective segments based on the underlying customer profiles and product codes configured in the CBS.
- Fixed assets and other central assets or liabilities that are not directly attributable to any specific operating segment are classified as 'Unallocated Assets / Liabilities.'



Schedule -19 Notes to Accounts

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements- Presentation and Disclosures

1. Regulatory Capital

Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	662.38	612.16
ii)	Other Tier 1 capital	34.58	31.72
iii)	*Tier 1 capital (i + ii)	696.96	643.88

Sr. No.	Particulars	31.03.2026	31.03.2025
iv)	*Tier 2 capital	55.08	72.32
v)	Total capital (Tier 1+Tier 2)	752.04	716.20
vi)	Total *Risk Weighted Assets (RWAs)	3641.20	3137.55
vii)	Paid-up share capital and reserves as percentage of RWAs	18.19%	19.51%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.14%	20.52%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.51%	2.30%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.65%	22.83%



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



2. Asset liability management

Maturity pattern of certain items of assets and liabilities as on 31.03.2026

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits*	91.05	43.06	42.85	161.22	469.96	212.87	360.07	1077.52	2132.34	32.65	19.60	4643.19
Advances	44.43	8.96	17.14	35.14	78.85	89.00	305.30	1012.64	337.98	388.48	1559.50	3877.42
Investments	0.00	4.50	5.10	7.90	25.80	28.00	91.25	214.13	348.08	304.95	442.16	1471.87
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

* Deposits also includes LTD deposits.



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



3. Investments

a) Composition of Investment Portfolio

As at ...31.03.2026

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside india	
Held to Maturity												
Gross	713.16	0	0	0	0	356.76	1069.92	0	0	0	0	0
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	9.91	9.91					
Net	713.16	0	0	0	0	346.85	1060.01	0	0	0	0	0
Available for Sale												
Gross	400.07	0	1.88	0	0	0	401.95	0	0	0	0	0
Less: Provision for depreciation and NPI	9.13		0.51	0	0	0	9.64					
Net	390.94	0	1.37	0	0	0	392.31	0	0	0	0	0
Held for Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0					
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	1113.23	0	1.88	0	0	356.76	1471.87	0	0	0	0	0
Less: Provision for non-performing investments	9.13	0	0.51	0	0	9.91	19.55					
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0					
Net	1104.10	0	1.37	0	0	346.85	1452.32	0	0	0	0	0



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



As at ...31.03.2025

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	966.18	0	0	0	0	472.77	1438.95	0	0	0	0	0
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	9.91	9.91					
Net	966.18	0	0	0	0	462.86	1429.04	0	0	0	0	0
Available for Sale												
Gross	139.88	0	0.88	0	0	0	140.76	0	0	0	0	0
Less: Provision for depreciation and NPI	0.00		0.51	0	0	0	0.51					
Net	139.88	0	0.37	0	0	0	140.25	0	0	0	0	0
Held for Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0					
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	1106.06	0	0.88	0	0	472.77	1579.71	0	0	0	0	0
Less: Provision for non-performing investments	0	0	0.51	0	0	9.91	10.42					
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0					
Net	1106.06	0	0.37	0	0	462.86	1569.29	0	0	0	0	0



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current 31.03.2026	Current 31.03.2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	9.13	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	9.13	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	18.00	18.00
b) Add: Amount transferred during the year	5.43	0.00
c) Less: Drawdown	3.30	0.00
d) Closing balance	20.13	18.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.01%	12.79%



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
a)	Opening balance	0.51	0.51
b)	Additions during the year since 1 st April	0	0
c)	Reductions during the above period	0	0
d)	Closing balance	0.51	0.51
e)	Total provisions held	0.51	0.51

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		-3		-4		-5		-6		-7	
		Current 31.03.2026	Previous 31.03.2025	Current 31.03.2026	Previous 31.03.2025	Current 31.03.2026	Previous 31.03.2025	Current 31.03.2026	Previous 31.03.2025	Current 31.03.2026	Previous 31.03.2025
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	1.88	0.88	-	-	-	-	-	-	1.88	0.88
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total *	1.88	0.88	-	-	-	-	-	-	1.88	0.88

* For UCBs, the total shall match the Total of Non-SLR investments held by the bank.



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANRBAN PAL
 Partner
 M.No.214919



Asset quality
Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	3371.88	6.13	58.42	0.04	64.59	3436.47
Add: Additions during the year	2078.88				5.54	2084.42
Less: Reductions during the year*	1628.35				15.12	1643.47
Closing balance	3822.41	5.75	49.26	0	55.01	3877.42
*Reductions in Gross NPAs due to:		3.23	11.85	0.04	15.12	
Upgradation		3.20	4.21	0.00	7.41	
Recoveries (excluding recoveries from upgraded accounts)		0.03	0.52	0.00	0.55	
Write-offs /		0.00	7.12	0.04	7.16	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	25.47	54.39	52.24	0.04	106.67	132.14
Add: Fresh provisions made during the year	1.45	2.40	0.00	0.00	2.40	3.85
Less: Excess provision reversed/ Write-off loans	0.00	0.00	7.33	0.04	7.37	7.37
Closing balance of provisions held	26.92	56.79	44.91	0.00	101.70	128.62
Net NPAs						
Opening Balance		-48.26	6.18	0.00	-42.08	
Add: Fresh additions during the year		3.13	0.00	0.00	3.13	
Less: Reductions during the year		3.23	4.51	0.00	7.74	
Closing Balance	3795.49	-48.36	1.67	0	-46.69	3748.80
Floating Provisions						0
Opening Balance						0
Add: Additional provisions made during the year						0
Less: Amount drawn down during the year						0
Closing balance of floating provisions						0
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written - off accounts						2.49
Add: Technical / Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year						0.21
Closing balance						2.28

Ratios (in per cent)	2025-26	2024-25
Gross NPA to Gross Advances	1.42%	1.88%
Net NPA to Net Advances	-1.24%	-1.27%
Provision coverage ratio	184.88%	165.29%



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector*	2025-26			2024-25		
		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	75.17	0.12	0.16%	76.34	0.08	0.10%
b)	Advances to industries sector eligible as priority sector lending	203.79	35.04	17.19%	321.28	36.55	11.38%
c)	Services	694.95	3.57	0.51%	677.63	9.05	1.34%
d)	Personal loans	1313.63	4.39	0.33%	1341.1	7.41	0.55%
	Subtotal (i)	2287.54	43.12	1.88%	2416.35	53.09	2.20%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	4.26	0	0.00%	2.41	0	0.00%
b)	Industry	0	0	0.00%	0	0	0.00%
c)	Services	0	0	0.00%	0	0	0.00%
d)	Personal loans	1585.62	11.89	0.75%	1017.71	11.5	1.13%
	Sub-total (ii)	1589.88	11.89	0.75%	1020.12	11.5	1.13%
	Total (I + ii)	3877.42	55.01	1.42%	3436.47	64.59	1.88%



For RAO & KUMAR LLP.
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring

(Amount in ₹ crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub- standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS
 Partner
 M.No.214919



UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	2025-26	2024-25
Number of frauds reported	NIL	
Amount involved in fraud (₹ crore)		
Amount of provision made for such frauds (₹ crore)		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)		



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Disclosure under Resolution Framework for COVID-19 related stress

As on 31/03/2026

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year (A) (31-3-2025)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Of (A) further debits during the year	aggregate debt that brought to standard account during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this year (31.03.2026)
Personal Loans	47.40	0.00	0.00	22.95	14.74	0.00	39.19
Corporate persons*	9.46	0.00	0.00	2.19	0.86	0.00	8.13
Of which MSMEs	9.46	0.00	0.00	2.19	0.86	0.00	8.13
Others	0	0.00	0.00	0.00	0.00	0.00	0.00
Total	56.86	0	0	25.14	15.60	0.00	47.32

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



Exposures

Exposure to real estate sector

(Amount in ₹ crore)

Category	2025-26	2024-25
<i>i) Direct exposure</i>		
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.	15.51	28.46
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	115.07	108.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate		
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	130.58	136.46



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

ANIRBAN PAL
Partner
M.No.214919



Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	269.11	196.35
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



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Loans against Gold and Silver Collateral

(a) Details of Loans extended against eligible Gold and Silver Collateral

Particulars	Loan Outstanding			Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	Accts	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	0	0.00	0.00	0.00	0.00	0.00
a) Consumption loans	0	0.00	0.00	0.00	0.00	0.00
of which bullet repayment loans	0	0.00	0.00	0.00	0.00	0.00
(b) Income generating loans	0	0.00	0.00	0.00	0.00	0.00
2. New Loans Sanctioned and disbursed during the FY [(c)+(d)]	55108	965.17	24.89	0.02	69.90	NA
c) Consumption loans	51776	895.00	23.08	0.02	71.13	NA
of which bullet repayment loans	51364	855.65	22.07	0.02	68.22	NA
(d) Income generating loans	3332	70.17	1.81	0.02	68.67	NA
3. Renewals sanctioned and disbursed during the FY	0	0.00	0.00	0.00	0.00	NA
4. Top-up Loans sanctioned and disbursed during the FY	0	0.00	0.00	0.00	0.00	NA
5. Loans Repaid during the FY [(e)+(f)]	55108	142.63	3.68	0.00	NA	NA
e) Consumption loans	51776	130.05	3.35	0.00	NA	NA
of which bullet repayment loans	51364	119.19	3.07	0.00	NA	NA
(f) Income generating loans	3332	12.58	0.32	0.00	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	17	0.00	0.00	0.00	NA	NA
g) Consumption loans	17	0.00	0.00	0.00	NA	NA
of which bullet repayment loans	14	0.00	0.00	0.00	NA	NA
(h) Income generating loans	0	0.00	0.00	0.00	NA	NA
7. Loans Written off during the FY [(i) + (j)]	0	0.00	0.00	0.00	NA	NA
i) Consumption loans	0	0.00	0.00	0.00	NA	NA
of which bullet repayment loans	0	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0	0.00	0.00	0.00	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	47079	822.54	21.21	0.02	NA	NA
(k) Consumption loans	44361	764.95	19.73	0.02	NA	NA
of which bullet repayment loans	44053	747.72	19.28	0.02	NA	NA
(l) Income generating loans	2718	57.59	1.49	0.02	NA	NA



ANIRBAN PAL
Partner
M.No.214919



(b) Details of Gold and Silver Collateral and Auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	1790.75 Grams
(b)	Number of loan accounts in which auctions were conducted	4
(c)	Total outstanding in loan accounts mentioned in (b)	0.04 Crores
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0
(e)	Gold or silver collateral auctioned during the FY (in grams)	101.55 Grams
(f)	Recovery made through auctions during the FY (in ₹ crore)	0.04 Crores
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	100%
(i)	as % of outstanding loan	100%



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Concentration of deposits, advances, exposures and NPA

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	61.88	67.74
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.35%	1.56%

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	169.17	187.53
Percentage of advances to twenty largest borrowers to total advances of the bank	4.36%	5.46%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	177.05	190.33
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	4.51%	5.45%

**Exposures shall be computed as per applicable RBI regulation;

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	44.81	53.27
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	81.46%	82.47%



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

Anirban Pal
ANIRBAN PAL
 Partner
 M.No.214919



Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr. No.	Particulars	2025-26	2024-25
i)	Opening balance of amounts transferred to DEA Fund	12.70	11.61
ii)	Add: Amounts transferred to DEA Fund during the year	1.75	1.25
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.52	0.16
iv)	Closing balance of amounts transferred to DEA Fund	13.93	12.70



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Disclosure of complaints

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

Sr. No	Particulars	2025-26	2024-25
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	2
2	Number of complaints received during the year	15	32
3	Number of complaints disposed during the year	15	34
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	13	8
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	13	8
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2025-26					
1.Loans & Advances	-	6	0.00%	-	-
2.ATM/Debit Cards	-	1	-50.00%	-	-
3.Internet/Mobile/Electronic banking	-	1	-87.50%	-	-
4.Staff Behaviour	-	1	75.00%	-	-
5.Levy of charhes withoout prior notice	-	0	-100.00%	-	-
6.Others	-	6	-45.45%	-	-
Total	0	15			
2024-25					
1.Loans & Advances	-	6	200.00%	-	-
2.ATM/Debit Cards	-	2	0.00%	-	-
3.Internet/Mobile/Electronic banking	-	8	-11.11%	-	-
4.Staff Behaviour	-	4	0.00%	-	-
5.Levy of charhes withoout prior notice	-	1	100.00%	-	-
6.Others	2	11	57.14%	-	-
Total	2	32			



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



Other Disclosures

a) Business ratios

Particular	31.03.2026	31.03.2025
i) Interest Income as a percentage to Working Funds	8.61%	8.77%
ii) Non-interest income as a percentage to Working Funds	0.38%	0.36%
iii) Cost of Deposits	6.88%	6.96%
iv) Net Interest Margin	3.22%	3.17%
v) Operating Profit as a percentage to Working Funds	1.92%	1.91%
vi) Return on Assets	1.21%	1.50%
vii) Business (deposits plus advances) per employee (in ₹crore)	₹ 13.36	₹ 13.77
viii) Profit per employee (in ₹ crore)	₹ 0.10	₹ 0.13



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



b) Bancassurance business

Details of fees/brokerage earned in respect of insurance broking, agency and bancassurance business undertaken

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Commission Earned on Insurance business	0.08	0.26



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



c) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	31.03.2026	31.03.2025
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	2.09	1.00
iii) Provision made towards Income tax	21.30	15.85
iv) Other Provisions and Contingencies (with details)		
Gratuity	0.48	1.03
Technology Upgradation	0.00	0.50
Standard assets	1.45	0.82
Audit Fee	0.20	0.17
Bonus	2.87	3.40
Overdue Interest Reserve	0.00	-0.01
Staff leave encasement	1.21	2.06
Reduction of Govt Securities (IDR)	9.13	0.00
Others	0.07	0.09
	38.80	24.91



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



d) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Payment of DICGC Insurance Premium	6.29	5.96
ii)	Arrears in payment of DICGC premium	0	0



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Statement of Loans & Advances as per IRAC Norms as at 31st March, 2026

PERFORMING ASSETS	As on 31/3/2026	As on 31/3/2026	As on 31/3/2025	As on 31/3/2025
Standard Assets(Real estate)	860,673,935.49		902,460,076.61	
Other Standard Assets	37,363,441,034.60		32,816,314,048.47	
Less: Real estate Provision	8,227,117.22		8,325,113.57	
Less: Other Standard Assets provision(@.40%)	149,453,764.14		131,271,820.98	
Net standard Assets		38,066,434,088.73		33,579,177,190.53
NON- PERFORMING ASSETS				
a)Sub-standard Assets	57,522,714.27		61,283,441.07	
Less: Provision @10%	5,752,271.43		6,128,344.11	
Net Sub-standard Assets		51,770,442.84		55,155,096.96
Doubtful Assets up to 1 year				
Doubtful Assets up to 1 year	25,709,148.21		42,626,630.88	
Less: Provision on secured portion @20%	4,068,838.64		7,776,958.38	
Less: Provision on Unsecured portion @100%	5,364,955.00	16,275,354.57	3,741,839.00	31,107,833.50
Doubtful Assets- 1-3 years				
Doubtful Assets- 1-3 years	43,880,352.88		56,795,146.90	
Less: Provision on secured portion @30%	11,632,787.66		13,166,044.20	
Less: Provision on Unsecured portion @100%	5,104,394.00	27,143,171.22	12,908,332.90	30,720,769.80
Doubtful Assets-Above-3 years				
Doubtful Assets-Above-3 years	422,983,284.15		484,818,779.15	
Less: Provision on secured portion @100	407,531,300.15		422,596,095.15	
Less: Provision on Unsecured portion @100%	15,451,984.00	0.00	62,222,684.00	0.00
Net Doubtful Assets		43,418,525.79		61,828,603.30
Loss Assets				
Loss Assets	0		422,209	
Less provision @ 100%	0		422,209	
Net Loss Assets:		0.00		0.00
Net Non-Performing Assets		95,188,968.62		116,983,700.26
Total Loans & Advances	38,774,210,469.60		34,364,720,332.08	
Less: Total provision required on PAS	157,680,881.36		139,596,934.55	
Less: Total provision required on NPAs including Restructured accounts:	538,644,052.01		614,749,560.94	
Total Net Advances		38,077,885,536.23		33,610,373,836.59
Loans & Advances -Secured by tangible Assets	36,083,118,244.05		32,401,258,061.35	
Loans& Advances-Unsecured	2,691,092,255.55		1,963,462,270.73	
Total Loans & Advances		38,774,210,499.60		34,364,720,332.08



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



Statement of Provision held against NPAs as per IRAC Norms as at 31st March,2026

PARTICULARS	As on 31/3/2026	As on 31/3/2025
1.Total Provision held against Standard Assets	157,741,791.00	143,241,791.00
Less: Total provision required against Standard Assets	157,680,881.36	139,596,934.55
Surplus Provision held as at 31-03-2026	60,909.64	3,644,856.45
2.Total provision held against NPAs	1,017,013,502.97	1,066,715,064.97
Provision held against Restructured Accounts	111,500,000.00	111,500,000.00
Less: Total Provision required against NPAs	454,906,530.88	528,962,506.74
Less: Provision required against Restructured Accounts	83,737,521.13	85,787,054.20
Surplus Provision held as at 31-03-2026	589,869,450.96	563,465,504.03
3. Total Provision held against Loans &Advances	1,286,255,293.97	1,321,456,855.97
Less: Total provision required against Loans & Advances	696,324,933.37	754,346,495.49
Surplus Provision held against Loans & Advances	589,930,360.60	567,110,360.48



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

Anshu Pal
ANSHU PAL
Partner
M.No.214919



THE VISAKHAPATNAM CO-OPERATIVE BANK LTD., VISAKHAPATNAM

POSITION OF NET ADVANCES/NET NPAS

Particulars	31/03/2026	31/03/2025
1.Gross Advances	387742.1	343647.2
2.Gross NPAs	5500.95	6459.46
3.Gross NPAs as a percentage to Gross Advances	1.42%	1.88%
4.Deductions		
a. Balance in Interest suspense account/OIR	0	0
b. DICGC/ECGC claims received and held pending adjustments	0	0
c.Part payment on NPA a/c received and kept in suspense account	0	0
Total deductions	0	0
5.Total NPA provisions held(B.D.R special B.D.R Balance after appropriation)	10170.14	10667.15
Net Advances(1-(4)-(5))	377571.96	332980.05
Net NPA 2-(4)-(5)	-4669.19	-4207.69
Net NPA as a percentage of Net Advances	-1.24%	-1.27%
O.I.R i.e accrued Interest on NPA accounts if included in Loans& Advances		
Certified that the Non performing assets have been worked out as per Reserve Bank of India instructions and provisions made accordingly		
Note:		
Total provision on NPAs	1,017,013,502.97	1,066,715,064.97
Standard Assets provision	157,741,791.00	143,241,791.00
Restructured Loans Provision	111,500,000.00	111,500,000.00
Total Provisions held	1,286,255,293.97	1,321,456,855.97



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



Product-wise, Asset class-wise total loans as on 31-3-2026

Prdid	Loan Product Name	Sub-Standard		Doubtful-1		Doubtful-2		Doubtful-3		Standard		Grand Total
		No of A/c's	Amount	No of A/c's	Amount	No of A/c's	Amount	No of A/c's	Amount	No of A/c's	Amount	
CGL	Consumption Gold Loans	0	-	0	-	0	-	0	-	29099	5,475,406,483.20	5,475,406,483.20
CGLST	Consumption Gold Loans-Short term	0	-	0	-	0	-	0	-	2665	738,051,872.00	738,051,872.00
COATL	Covid Auto Loans	0	-	0	-	0	-	0	-	1	198,773.00	198,773.00
COBL	Covid Business Loans	0	-	0	-	1	122,290.00	3	487,688.00	0	-	609,978.00
CODCL	Covid debts clearance Loans	0	-	0	-	1	123,428.00	2	370,946.00	0	-	494,374.00
CONL	Consumption Loans	30	2,893,248.00	15	1,952,609.00	15	1,627,900.00	37	4,442,991.00	7300	845,512,651.78	856,429,399.78
COTPL	Covid Topup Loans	0	-	0	-	0	-	0	-	14	2,158,387.00	2,158,387.00
CRMORL	Cyclone Rescue Mortgage Loans	0	-	0	-	0	-	2	33,822,332.00	1	25,002.00	33,847,334.00
DCL	Daily collection Loans	17	1,281,959.00	16	1,684,416.00	17	1,376,750.00	46	5,813,435.00	1672	144,813,537.72	154,970,097.72
DDL	Dasara Dharmaka Loans	2	341,246.00	0	-	0	-	0	-	887	99,247,488.96	99,588,734.96
DEPL	Deposit Loans	0	-	0	-	0	-	0	-	3856	630,778,795.95	630,778,795.95
FITLOD	Funded interest Term loan OD	0	-	0	-	0	-	0	-	1	3,868,966.00	3,868,966.00
GTL	Gold Term Loans	0	-	0	-	0	-	0	-	74	50,549,839.00	50,549,839.00
GTLB	Gold Term Loans for Business	0	-	0	-	0	-	0	-	6	4,836,137.00	4,836,137.00
HVGL	High Value Gold Loans	0	-	0	-	0	-	0	-	12597	1,436,036,422.00	1,436,036,422.00
HYPL	Hypothecation Loans	1	574,542.00	0	-	0	-	2	9,887,988.00	190	83,933,900.00	94,396,430.00
JEWL	Gold Loans	5	225,899.00	0	-	0	-	0	-	37131	4,655,895,034.15	4,656,120,933.15
LAWR	Loans against Ware house Receipts	0	-	0	-	0	-	0	-	62	92,444,480.00	92,444,480.00
MLBP	Mortgage loan for Business purpose	1	1,580,742.00	1	710,378.01	1	751,134.00	1	2,324,592.00	234	329,598,670.87	334,965,516.88
MLHC	Mortgage loans for House purchase/ constru	8	8,685,688.16	6	5,675,750.00	0	-	2	2,396,503.00	3879	3,379,275,910.99	3,396,033,852.15
MMRSSEC	Member Medical Relief loan Secured	0	-	0	-	0	-	0	-	11	846,485.00	846,485.00
MMRSUNS	Member Medical Relief loan Unsecured	0	-	0	-	1	123,915.00	0	-	0	-	123,915.00
MORL	Mortgage Loans	59	37,221,360.61	19	12,008,036.00	21	38,024,824.88	18	185,315,375.00	25100	14,905,796,476.39	15,178,366,072.88
MSMECR	MSME Credit	2	1,062,125.00	0	-	0	-	0	-	390	596,691,066.41	597,753,191.41
OD	Overdraft Accounts	1	584,036.90	2	1,950,029.20	1	195,038.00	2	175,784,510.15	140	978,635,300.27	1,157,148,914.52
ODD	Overdraft against deposits	0	-	0	-	0	-	0	-	111	48,996,310.78	48,996,310.78
ODG	Overdraft against Gold	1	-	0	-	0	-	0	-	2028	1,399,644,968.80	1,399,644,968.80
PGL	Productive Gold Loans	0	-	0	-	0	-	0	-	2340	469,456,796.00	469,456,796.00
PGLST	Productive Gold Loans-Short Term	0	-	0	-	0	-	0	-	378	106,458,233.00	106,458,233.00
PPTPLUS	Property plus loans	0	-	0	-	0	-	0	-	83	21,931,895.00	21,931,895.00
SBF	Small Business finance loans	25	2,319,995.00	14	1,551,178.00	14	1,535,073.00	24	2,336,924.00	2985	301,592,442.18	309,335,612.18
SHL	Staff Housing Loans	0	-	0	-	0	-	0	-	14	15,122,922.00	15,122,922.00
SHSC	Loans against Shares & Securities	0	-	0	-	0	-	0	-	49	10,647,409.00	10,647,409.00
SL	Staff Loans	0	-	0	-	0	-	0	-	10	1,996,334.00	1,996,334.00
SOD	Staff Overdraft	0	-	0	-	0	-	0	-	31	2,466,476.73	2,466,476.73
SSL	Staff special Loans	0	-	0	-	0	-	0	-	148	6,684,089.00	6,684,089.00
SVL2025	Sahakara Vruddhi Loans	1	94,751.00	0	-	0	-	0	-	6059	940,733,830.00	940,828,581.00
VCBEL	VCB Educational Loans	2	203,932.00	0	-	0	-	0	-	224	10,362,333.60	10,566,265.60
VCBFBL	VCB Festival Bonanza loans	3	439,025.00	1	176,752.00	0	-	0	-	3503	312,601,067.31	313,216,844.31
VCBKLYM	VCB Kalyanamasthu Loans	0	-	0	-	0	-	0	-	1	471,030.00	471,030.00
VCBRP	VCB Rent Plus	0	-	0	-	0	-	0	-	1	11,434,132.00	11,434,132.00
VCBSHPFL	VCB Staff higher Pension Loans	0	-	0	-	0	-	0	-	51	18,065,307.00	18,065,307.00
VCBTFL	VCB Trade Finance Loans	0	-	0	-	0	-	0	-	19	6,732,561.00	6,732,561.00
VCBVJS	VCB Vidya Jyothi Scheme	0	-	0	-	0	-	0	-	5	3,376,947.00	3,376,947.00
VPL	VCB Professional Loans	0	-	0	-	0	-	0	-	3	1,814,242.00	1,814,242.00
VSGL	VCB Smart gold Loans	1	14,164.60	0	-	0	-	0	-	485	70,090,039.00	70,104,203.60
WDCL	Working Capital Demand Loan	0	-	0	-	0	-	0	-	1	8,813,044.00	8,813,044.00
WSSL	Weaker Section Sahakara Samisti Loans	0	-	0	-	0	-	0	-	2	20,881.00	20,881.00
Grand Total		159	57,522,714.27	74	25,709,148.21	72	43,880,352.88	139	422,983,284.15	143841	38,224,114,970.09	38,774,210,469.60



RAO KUMAR LAL
CHARTERED ACCOUNTANTS
ANIRBAN PAL
Partner
M.No.214919



ASSET CLASS-WISE NPA AS ON 31-3-2026

Asset class	Secured/unsecured	Provision%	No. of A/Cs	LoanOS	UndebitedInt	TotalOS	Required Provision
Sub-standard	Secured	10%	79	49,948,558.27	3,218,593.00	53,234,254.27	4,994,855.83
	Unsecured	10%	80	7,574,156.00	485,975.00	8,086,530.00	757,415.60
	Total		159	57522714.27	3704568.00	61320784.27	5752271.43
Doubtful-1	Secured	20%	28	20,344,193.21	2,814,648.36	23,283,635.57	4,068,838.64
	Unsecured	100%	46	5,364,955.00	854,924.00	6,299,200.93	5,364,955.00
	Total		74	25709148.21	3669572.36	29582836.50	9433793.64
Doubtful-2	Secured	30%	22	38,775,958.88	36,756,948.00	77,645,016.88	11,632,787.66
	Unsecured	100%	50	5,104,394.00	1,800,077.00	7,095,305.00	5,104,394.00
	Total		72	43880352.88	38557025.00	84740321.88	16737181.66
Doubtful-3	Secured	100%	26	407,531,300.15	162,113,375.00	577,448,625.15	407,531,300.15
	Unsecured	100%	113	15,451,984.00	161,983,117.00	183,650,034.00	15,451,984.00
	Total		139	422983284.15	324096492.00	761098659.15	422983284.15
Loss	Secured	100%	0	0.00	0.00	0.00	0.00
	Total		0	0.00	0.00	0.00	0.00
Grand Total			444	550,095,499.51	370,027,657.36	936,742,601.80	454,906,530.88

Covid Restructuring 1.0					
	No. of A/Cs	Undebited	Loan o/s as on 31/3/2021	Provision%	Required Provision
MSME	37	0.00	414,542,647.10	5%	20,727,132.36
Other loans	36	0.00	752,771,044.87	10%	75,277,104.49
Total	73	0.00	1,167,313,692.00		96,004,236.84
Covid Restructuring 2.0					
	No. of A/Cs	Undebited	Loan o/s as on 31/10/2021	Provision%	Required Provision
MSME	20	0.00	113,648,853.50	5%	5,682,442.68
Other loans	5	0.00	6,120,365.00	10%	612,036.50
Total	25	0.00	119,769,218.50		6,294,479.18
Normal Restructuring					
	No. of A/Cs	Undebited	Loan o/s as on 31/3/2026	Provision%	Required Provision
	3	0.00	40,170,949.22	0.00	0.00
Total	3	0	40170949.22	0	0
Grand Total	98	0	1,287,082,910.50	0	102,298,716.02



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



	loan o/s	Exposure	Required Provision
Standard Assets given for Commercial Real estate as on 31-3-2026	708,825,080.32	779,071,022.30	7,088,250.80
Residential Real estate loans as on 31-3-2026	151,848,855.17	152,737,599.10	1,138,866.42
Other Standard Assets	37,363,441,034.60		149,453,764.14
Total standard Assets as on 31-3-2026	38,224,114,970.09		157,680,881.36
Total Standard Assets Provision required as on 31-3-2026			157,680,881.36

Total NPA Loans	550,095,499.51
Provision required for NPA loans	454,906,530.88
Provision required for Restructured accounts	83,737,521.13
Provision required for Standard Assets	157,680,881.36
Provision held for NPA loans	1,017,013,502.97
Provision held for Restructured loans	111,500,000.00
Provision held on Standard Assets	157,741,791.00
Total Loans& Advances	38,774,210,469.60
Gross NPAs	550,095,499.51
less Provisions	1,017,013,502.97
Overdue Int. Res.	0.00
Net Loans&Advances	37,757,196,966.63
Net NPAS	-466,918,003.46
Gross NPA%	1.42%
Net NPA%	-1.24%



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



THE VISAKHAPATNAM COOPERATIVE BANK LTD.,
Statement of Capital Funds, Risk Assets, Ratio of Capital Funds to Risk weighted
Assets as on 31.03.2026

Particular		Amount ₹ in lakh
		31.03.2026
I	Capital Funds	
A	Tier I Capital elements	
(a)	Paid-up Capital	41629.34
	Less : Intangible assets and Accumulated losses	0.00
	Net Paid-up Capital	41629.34
(b)	Reserves & Surplus	
1	Statutory Reserve (SR)	18604.15
2	Building Fund	1287.44
3	Reserve for unforeseen losses	6003.98
4	Deficient Cover Fund	496.32
5	Undistributed Profits	1174.47
6	BDDR	500.00
7	Surplus in Profit *	0.00
	Total Reserves & Surplus	28066.36
(c)	Erosion:	
1	Nil	0.00
	Total Erosion	0.00
	Total Tier I Capital Funds (a + b - c)	69695.70
B	Tier II Capital elements	
(i)	Undisclosed reserves	0.00
(ii)	Revaluation Reserves (45%)	0.00
(iii)	General provisions and loss reserves #1.25 of total Risk weighted assets	2957.16
(iv)	Investment Fluctuation Reserves	2012.73
(v)	Hybrid debt capital instruments	0.00
(vi)	Subordinated debts (LTD DEPOSITS)	538.17
	Total	5508.06
	Total of I (A + B)	75203.76
# Includes General Provision on standard assets and reserves not included in Tier I (subject to restrictions)		
II	Risk Assets	
(a)	Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part 'B')	363941.29
(b)	Adjusted value of non-funded and off-Balance Sheet items (to tally with Part 'C')	178.40
(c)	Total risk-weighted assets (a+b)	364119.69
III	Percentage of capital funds to risk-weighted assets I / II x 100	
1	Core CRAR	19.14
2	Tier II CRAR	1.51
3	Overall CRAR	20.65

Surplus in Profit *		
1	Appropriation to Statutory Reserve	0.00
2	Building Fund	0.00
3	Reserve for unforeseen loss	0.00
		0.00

Tier II Capital		
1	Common Good Fund	1.65
2	Standard Asset Provision	1,577.42
3	Education Fund	370.90
4	Reserve for Coop Rehabilitation Reconstruction Development fund	66.15
5	Building Maintenance Reserve	6.00
6	Staff Benefit Fund	69.97
7	Members Welfare Fund	365.07
8	Appropriation to Rehabilitation	0.00
9	Appropriation to Education Fund	0.00
10	Cyber Security Fund	500.00
	Total Tier II Capital	2,957.16
	1.25% of RWAs	4551.50


CHIEF EXECUTIVE OFFICER



For RAO & KUMAR LLP
STATUTORY AUDITOR


ANIRBAN PAL
 Partner
 M.No.214919



The Visakhapatnam Cooperative Bank Ltd., Visakhapatnam

Part A – Funded Risk Assets

31.03.2026

ASSET ITEM		Book value	Margins and provisions	Book value (Net)	Risk weight (%)	Risk adjusted value
(i)		(ii)	(iii)	(iv)	(v)	(vi)
I. BALANCES						
i.	Cash (including foreign currency notes and) balances with RBI	3017.20		3017.20	0	0.00
ii.	Balances in current account with UCBs	7.29		7.29	20.0	1.46
iii.	Balances in current account with Other Banks	13786.24		13786.24	20.0	2757.25
II. INVESTMENTS						
i.	Investment in Central Government Securities	3740.30		3740.30	2.5	93.51
ii.	Investment in Other Approved Securities guaranteed by Central Government(Treasury Bills)	0.00		0.00	2.5	0.00
iii.	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by Central Govt. (include investment in Indira/Kisan Vikas Patras and investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)	0.00		0.00	2.5	0.00
iv.	Investment in Other Approved Securities where payment of interest and repayment of principal is guaranteed by State Govt./s	107582.18		107582.18	2.5	2689.55
v.	Investment in Other Approved Securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt./s			0.00	22.5	0.00
	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program			0.00	22.5	0.00
vi.	Deposits kept with Commercial Banks, District Central Cooperative Banks, St Coop Banks	34895.75	0.00	34895.75	20.0	6979.15
	Claims on other Urban Cooperative Banks	780.35	780.35	0.00	20.0	0.00
vii.	Investments in bonds issued by All India Public financial Institutions	0.00	0.00	0.00	102.5	0.00
viii.	Investments in bonds issued by Public Financial Institutions for their Tier-II Capital	0.00		0.00	102.5	0.00
ix.	Investments in bonds/debentures/ security receipts issued by SCRC	0.00		0.00	102.5	0.00
x.	All Other Investments	187.93	50.93	137.00	102.5	140.43
xi.	Off Balance Sheet (net) position in 'W' securities			0.00	2.5	0.00
III. LOANS AND ADVANCES						
i.	Loans guaranteed by Govt of India			0.00	0.0	0.00
ii.	Loans guaranteed by State Govt			0.00	0.0	0.00
iii.	Loans guaranteed by State Govts. Where guarantee has been invoked and the concerned State Govt has remained in default			0.00	100.0	0.00
iv.	Loans granted to PSUs of GOI			0.00	100.0	0.00
v. Real Estate Exposure						
a)	Individual Housing Loans upto Rs. 30.00 lakh (LTV= \leq 75)	62891.49		62891.49	50.0	31445.75
b)	Individual Housing Loans above Rs. 30.00 lakh (LTV= \leq 75)	6072.14		6072.14	75.0	4554.10
c)	Irrespective of loan amount, if LTV >75			0.00	100.0	0.00
d)	Commercial Real Estate	13057.87		13057.87	100.0	13057.87
e)	Commercial Real Estate (Residential Housing)			0.00	75.0	0.00
vi. Retail Loans and Advances						
a)	Consumer Loans including personal loans	14201.37		14201.37	125.0	17751.71
b)	Gold Loans up to Rs 1.00 lakh	8282.51		8282.51	50.0	4141.25
c)	Gold Loans above Rs 1.00 lakh	135784.15		135784.15	100.0	135784.15
d)	Loans against primary/ collateral of shares/ debentures			0.00	127.5	0.00
e)	Education Loans	139.43		139.43	100.0	139.43
vii. Leased assets						
a)	Loans to NBFCs classified as AFC			0.00	100.0	0.00
b)	Loans to NBFC-ND-SI engaged in HP/ Leasing			0.00	125.0	0.00
viii.	Advances covered by DICGC / ECGC (only for amount covered by DICGC / ECGC not for entire amount outstanding)			0.00	50.0	0.00
ix.	Portion of Hsg Loan guaranteed by CRGFTLIH			0.00	0.0	0.00
x.	Advances for term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available	6904.23		6904.23	0.0	0.00
xi.	Loans to Staff of banks, which are fully covered by superannuation benefits and mortgage of flat / house	443.35		443.35	20.0	88.67
xii.	All Other Loans not specified above	139965.56	4549.07	135416.49	100.0	135416.49
IV.	Call Money at Short Notice	0.00		0.00	20.0	0.00
V. Other Assets						
1.	PREMISES, FURNITURE AND FIXTURE	4754.07	0.00	4754.07	100.0	4754.07
2.	Interest Receivable on Govt. Securities	1941.78	0.00	1941.78	0.0	0.00
3.	Interest Receivable on Loans	3700.28	3700.28	0.00	100.0	0.00
4.	Interest Receivable on Staff Loans	118.68	0.00	118.68	20.0	23.74
5.	Interest Receivable on deposits with other bank	1420.23	0.00	1420.23	25.0	355.06



RAJESH KUMAR LLP
CHARTERED ACCOUNTANTS
 FIRM NO. 6007004
 5000250
 VIZAG-3
 Chartered Accountants
 M.No.214919



	6	All Other Assets (including branch adjustments, non-banking assets, etc.)	3838.67	0.00	3838.67	100.0	3838.67
VI	MARKET RISK ON OPEN POSITIONS						
	i.	Market Risk on Foreign Exchange Open Position (For Authorised Dealers only)			0.00	100.0	0.00
	ii.	Market Risk on Gold Open Position			0.00	100.0	0.00
	Total		567513.05	9080.63	558432.42		363941.29

Part B - Weighed Non-funded Exposures / Off-Balance Sheet Items

Each off-Balance Sheet item may be submitted in the format indicated below:
Rs. in Lakh

	Nature of Item	Book Value	Margin	Net Value	Con. Fact	Equi. Value	Risk Wt	RWA
1	Bank Guarantee	178.40	0	178.40	100	178.40	100	178.40
2	DEAF	1392.68	0	1392.68	100	1392.68	0.00	0.00
	Total							178.40

H. A. Lakshmi
CHIEF EXECUTIVE OFFICER



STATUTORY AUDITOR

For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS

Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Employee Benefits (AS-15)

a. Defined Contribution Plan: -

Bank's contribution to Provident Fund –₹ 2,82,66,974.00 (Previous year-₹ 2,58,82,178.00)

b. Defined Benefit Plan: -

1. Assumptions

S.NO	Particulars	Gratuity (Funded)		Leave Salary	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Discount Rate	7.60%	6.82%	7.60%	6.82%
2	Rate of Increase in Compensation levels	7.00%	7.00%	7.00%	7.00%
3	Rate of Return on Plan Assets	0.00%	0.00%	0.00%	0.00%

2. Table Showing Changes in Present Value of Defined Benefit obligation

S.NO	Particulars	Gratuity (Funded)		Leave Salary	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Present Value of obligation at Start:	13,98,56,044.00	13,98,01,283.00	3,91,69,157.00	3,36,54,365.00
2	Acquisition Adjustment	0.00	0.00	0.00	0.00
3	Interest Cost	92,58,065.00	0.00	21,39,470.00	0.00
4	Past Service Cost-Non-Vested Benefits	0.00	0.00	0.00	0.00
5	Past Service Cost-Vested Benefits	0.00	0.00	0.00	0.00
6	Current Service Cost	95,82,914.00	94,00,562.00	34,14,949.00	40,71,575.00
7	Curtailment Cost/(Credit)	0.00	0.00	0.00	0.00
8	Settlement Cost (Credit)	0.00	0.00	0.00	0.00
9	Benefits Paid/Payable	(46,94,158.00)	(1,20,41,245.00)	(1,56,15,647.00)	(1,51,27,316.00)
10	Actuarial (Gain) /Loss on Obligation (Balancing item)	(1,45,59,980.00)	8,95,444.00	62,44,148.00	1,65,70,533.00
11	Present Value of Obligation at end	13,76,42,885.00	13,80,56,044.00	3,53,52,077.00	3,91,69,157.00

3. Table Showing Changes in Fair Value of Plan Assets: -

S.NO	Particulars	Gratuity (Funded)		Leave Salary	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Fair Value of Plan Assets at the Start	0.00	0.00	0.00	0.00
2	Acquisition Adjustments	0.00	0.00	0.00	0.00
3	Expected Return on Plan Assets	0.00	0.00	0.00	0.00
4	Contributions	0.00	0.00	0.00	0.00
5	Benefits Paid/Payable	0.00	0.00	0.00	0.00



6	Actuarial Gain/(Loss) on Plan Assets (diff between actual return and expected return)	0.00	0.00	0.00	0.00
7	Fair Value of plan Assets at the end	0.00	0.00	0.00	0.00
8	Total Actuarial Gain/(Loss)— (diff between that on plan obligations and Plan assets)	(1,45,59,980.00)	8,95,444.00	62,44,148.00	1,65,70,533.00

4.Fair Value of Plan Assets

S.NO	Particulars	Gratuity (Funded)		Leave Salary	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1.	Fair Value of Plan Asset at the start	0.00	0.00	0.00	0.00
2	Acquisition Adjustments	0.00	0.00	0.00	0.00
3	Actual Return on Plan Assets	0.00	0.00	0.00	0.00
4	Contributions	0.00	0.00	0.00	0.00
5	Benefits Paid/(Payable)	0.00	0.00	0.00	0.00
6	Present Value of Assets at the end	0.00	0.00	0.00	0.00
7	Funded Status	(13,76,42,885.00)	(13,80,56,044.00)	(3,53,52,077.00)	(3,91,69,157.00)

5. Expense to be Recognized in P&L A/c

S.NO	Particulars	Gratuity (Funded)		Leave Salary	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Current Service Cost	95,82,914.00	94,00,562.00	34,14,949.00	40,71,575.00
2	Past Service Cost-Non vest. Ben.	0.00	0.00	0.00	0.00
3	Past Service Cost-Vested Benefits	0.00	0.00	0.00	0.00
4	Interest Cost	92,58,065.00	0.00	21,39,470.00	0.00
5	Expected Return on Plan Assets	0.00	0.00	0.00	0.00
6	Curtailment Cost/(credit)	0.00	0.00	0.00	0.00
7	Settlement Cost (credit)	0.00	0.00	0.00	0.00
8	Net actuarial (gain)/Loss recognized	(1,45,59,980.00)	8,95,444.00	62,44,148.00	1,65,70,533.00
9	Expenses to be Recognised in P&L A/c*	42,80,999.00	1,02,96,006.00	1,17,98,567.00	2,06,42,108.00

*Note: This does not include amount paid towards settlement of old employee related litigation.



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



SEGMENT REPORTING (AS-17)

Part A: Business segments

Business Segments	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Revenue	119.90	116.44	22.87	24.92	342.37	314.15	5.30	7.15	490.44	462.66
Result	119.65	116.44	19.33	22.04	40.63	24.75	5.30	7.15	184.91	170.38
Unallocated Expenses									97.46	82.76
Operating Profit									87.45	87.62
Income Taxes									21.30	15.85
Extraordinary Profit/(Loss)	0	0	0	0	0	0	0	0	0	0
Net Profit									66.15	71.77
Other Information:										
Segment Assets	1471.87	1579.72	151.66	172.49	3725.76	3263.98	0	0	5349.29	5016.19
Unallocated Assets									325.84	364.90
Total Assets									5675.13	5381.09
Segment Liabilities	0	0	46.58	54.94	4548.39	4299.79	0	0	4594.97	4354.73
Unallocated Liabilities									1080.16	1026.36
Total Liabilities									5675.13	5381.09

Notes:

Revenue

- Treasury Considered Total Income on Investment including Profit/Loss on sale of Investments.
- Wholesale Banking Considered interest income on all loans & advances given to Companies, Partnership firms & Societies including other Miscellaneous income other than identified as other banking revenue and have been apportioned in the ratio of Loans outstanding
- Retails Banking Considered interest income on all loans & advances and other Miscellaneous income other than identified as other banking revenue and which are not included in wholesale banking.
- Other Banking Business All other Miscellaneous income other than income which have been included in Wholesale & retail Banking.

Result

- Treasury Treasury Revenue minus Interest on Inter bank Borrowings & CCIL charges
- Wholesale Banking Revenue minus interest paid on Deposits received from corporates, partnership firms & Societies.
- Retails Banking Revenue minus interest paid on Deposits received which are not included in Wholesale banking.

Unallocated expenses

- Other Banking Business All other expenditure other than interest paid on deposits including Provisions except Income taxes have been considered.

Segment Assets

- Treasury Total investments (including Fixed deposits with other banks).
- Wholesale Banking Total loan outstanding given to Companies, Partnership firms & Societies have been considered.
- Retails Banking All other loan outstanding which are not included in wholesale banking.

Unallocated Assets

- Other Banking Business Total Assets excluding Investments and Loans & advances.

Segment Liabilities

- Wholesale Banking Total Deposits received from Companies, Partnership firms & Societies have been considered.

- Retails Banking All other Deposits which are not included in wholesale banking.

Unallocated Liabilities

- Other Banking Business Total Liabilities excluding Deposits.



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS
(Signature)
 AMRAN PAL
 Partner
 M.No.214919



RELATED PARTY DISCLOSURES (AS-18)

Items/related Party	Parent (as per ownership or control)	Associates/Joint ventures	Amount in ₹ crore				Total
			Key Management Personnel		Relatives of Key Management Personnel		
			Outstanding	Maximum	Outstanding	Maximum	
Borrowings#	0	0	0	0	0	0	0
Deposits#	0	0	0.04	0.04	0.08	0.08	0.12
Placement of deposits#	0	0	0	0	0	0	0
Advances#	0	0	0.30	0.34	0.16	0.20	0.46
Investments#	0	0	0	0	0	0	0
Non-Funded Investments #	0	0	0	0	0	0	0
Leasing/HP arrangements availed#	0	0	0	0	0	0	0
Leasing / HP arrangements provided#	0	0	0	0	0	0	0
Purchase of fixed assets	0	0	0	0	0	0	0
Sale of fixed assets	0	0	0	0	0	0	0
Interest paid	0	0	0.0007	0	0.0019	0	0.0026
Interest received	0	0	0.03	0	0.01	0	0.04
Rendering of services*	0	0	0	0	0	0	0
Receiving of services*	0	0	0	0	0	0	0
Management contracts*	0	0	0	0	0	0	0

Note: Since, the bank is not covered under Companies act 2013, there were no Whole time Directors who fall under the category of KMP. Whereas the CEO of Bank has been considered as KMP.

Name and Nature of Related Parties relationship

Name of the Related Party	Nature of Relationship
VARANASI VENKATA BAPA VARALAKSHMI	KMP
VEMPATI KRISHNA CHAITANYA	Relative of KMP
PULLELA RAJYA LAKSHMI	Relative of KMP
PULLELA VENKAT NARAYANA	Relative of KMP
VARANASI KRISHNA MOHAN	Relative of KMP
VARANASI SARADA	Relative of KMP
VARANASI VENKATA KRISHNA MURTHY	Relative of KMP
VORUGANTI SANDHYA KRISHNA	Relative of KMP



For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



1. Investments in UCBs:

The Bank has deposited Rs. 22,25,41,597/- with the Prudential Co-operative Bank Ltd., Secunderabad during the period 1999 – 2000. The said Bank is currently under Liquidation.

The Bank has recovered an amount of Rs.21,06,32,090.50 till the end of 31st March 2026. During the Financial year 2025-26 the bank has received an amount of ₹ 20,00,000.00 from Liquidator Prudential Bank. The balance receivable is Rs. 1,19,09,506.50.

The Bank has filed a case in Hon'ble High Court of Telangana for recovery of the due amount from Prudential Bank which is pending with the Hon'ble High Court of Telangana.

The investments made in Deposits of Vasavi Cooperative Bank Ltd, under liquidation, have been converted into Perpetual Debt Instruments amounting to Rs. 4,08,80,130/- on dt. 14.07.2017. So far, the bank has received an amount of Rs. 91,42,236/- leaving the Balance of Rs.3,17,37,894/-. During the period under Audit, the bank has not received any amount from liquidator of Vasavi Cooperative Bank Ltd towards part redemption of pending amount. The balance as on 31.03.2026 under this head is Rs. 3,17,37,894/-.

The deposits of Rs. 1,03,35,160/- and Rs.1,85,52,054/- with Charminar Co-op Bank acquired consequent to mergers of Bobbili Co-op Bank and Ongole Co-op bank with this Bank respectively and a deposit with Vijaya Cooperative Bank of Rs.55,00,000/- acquired consequent to merger of Bobbili Cooperative Bank Ltd are

outstanding as on 31.03.2026. No amounts were received towards interest or principal during the period under Audit.

Full provision has been made as per the IRAC norms of RBI, in relation to the balance of deposits with Prudential Bank, Vasavi Cooperative Bank, Charminar Bank and Vijaya Cooperative Bank.

2. Income Tax:

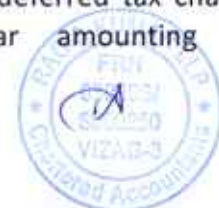
For the Assessment Year 2025–26, an Updated Return of income has been filed on 30/03/2026, to rectify the error in computation of tax, an amount of ₹.1.25 Cr was paid on 30/03/2026 and a similar error in computation of tax for the AY 2024-25 identified during assessment proceedings resulted in payment of additional tax of ₹. 8.56 Cr which was paid on date 27/04/2026.

3. Deferred Taxes on Income

a) First-Time Adoption of AS 22

During the current year, the Bank has applied Accounting Standard (AS) 22 – 'Accounting for Taxes on Income' for the first time. In accordance with the transitional provisions of the Standard, the Bank has recognized the net Deferred Tax Liability (DTL) pertaining to cumulative timing differences that originated up to March 31 2025, and are expected to reverse in future periods.

Consequently, the transitional net Deferred Tax Asset of ₹.4,30,29,146.14 accumulated up to March 31 2025, has been adjusted directly against the opening balance of the Revenue Reserves. The deferred tax charge for the current year amounting to



d) Non-Banking Asset

During the financial year 2023-24, The Bank has acquired a non-banking asset in satisfaction of claims of the borrower of Kakinada branch, which has been recognized in the books of accounts for ₹.83,66,750 under 'Other Assets'.

Similarly, during the Financial Year 2025-26, the Bank acquired a non-banking asset pertaining to a borrower of the Pendurthi Branch whose dues had remained outstanding for a prolonged period. The Bank took possession of the property after unsuccessful auction attempts at the branch level. The acquisition was undertaken towards partial settlement of the borrower's outstanding claims, and the non-banking asset was duly recognized in the Balance Sheet under "Other Assets" for an amount of ₹.95,12,670.

*For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd*


J. V. Satyanarayana Murthy
Chairman


K. Prasad Rao
Director


U. Parvathi Devi
Director


V.V.B. Varalakshmi
Chief Executive Officer




e) Employee Benefits:

The retirement benefit obligation towards gratuity recognized in the balance sheet represents the defined future benefit obligation, which is provided based on the Actuarial Valuation.

Provision has been made towards leave encashment liability that is due to each employee as on 31.03.2026, which is provided based on the Actuarial Valuation.

- f) Figures of the previous year have been re-grouped, where required, to confirm to the current year presentation.

*For Rao and Kumar LLP
Chartered Accountants
FRN No. 0030895/S000250*


CA. Anirban Pal
Partner
Membership No. 214919
UDIN:26214919KUFUEE8911



Schedule I Share Capital As on 31/03/2026

74

Branch	Share Capital A Class	Share Capital B Class
HEAD OFFICE	4162537000.00	0.00
MAIN BRANCH	0.00	13570.00
AKKAYYAPALEM	0.00	8609.00
GAJUWAKA	0.00	16562.00
NAKKAVANIPALEM	0.00	7152.00
GOPALAPATNAM	0.00	7004.00
TUNI	0.00	11207.00
PENDURTHI	0.00	5239.00
SEETHAMMAPETA	0.00	5729.00
NARSIPATNAM	0.00	32445.00
MARRIPALEM	0.00	5030.00
BOBBILI	0.00	9765.00
PARVATHIPURAM	0.00	5572.00
RAJAM	0.00	9777.00
RAMACHANDRAPURAM	0.00	12551.00
ANAKAPALLI	0.00	6456.00
MADHURAVADA	0.00	4417.00
KUKATPALLI	0.00	11254.00
ONGOLE	0.00	10868.00
KURMANNAPALEM	0.00	9480.00
CHODAVARAM	0.00	6342.00
TIRUPATHI	0.00	4036.00
WALT AIR	0.00	3432.00
SRIKAKULAM	0.00	6505.00
NAGOLE	0.00	8977.00
VIZIANAGARAM	0.00	10383.00
ELURU	0.00	12340.00
PALASA	0.00	4045.00
NELLORE	0.00	6406.00
DABAGARDENS	0.00	3276.00
GANNAVARAM	0.00	8845.00
KANCHARAPALEM	0.00	5125.00
BHEEMILI	0.00	5305.00
KAKINADA	0.00	12835.00
PITAPURAM	0.00	16495.00
MACHILIPATNAM	0.00	9250.00
MURALINAGAR	0.00	2050.00
MVP BRANCH	0.00	6051.00
YELAMANCHILI	0.00	4650.00
VIJAYAWADA	0.00	4966.00
CHANDANAGAR	0.00	5090.00
GUNTUR	0.00	3042.00
KADAPA	0.00	4755.00
KURNOOL	0.00	7456.00
MANGALAGIRI	0.00	5115.00
ANANTHAPURAM	0.00	5883.00
DANAVAI PETARJI	0.00	8770.00
VIJAYAWADA 1 TOWN	0.00	4111.00
GUNTUR 1 TOWN	0.00	3806.00
ATCHUTHAPURAM	0.00	4751.00
DILSUKHNAGAR	0.00	2386.00
SHEELANAGAR	0.00	925.00
NARASARAO PETA	0.00	1535.00
CHITTOR	0.00	640.00
BAPTLA	0.00	1675.00
TADEPALLIGUDEM	0.00	970.00
NUZVID	0.00	1065.00
TENALI	0.00	960.00
AMALAPURAM	0.00	255.00
HAYATHNAGAR	0.00	100.00
YENDADA	0.00	25.00
TOTAL	4162537000.00	397316.00



I Reserve Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			1691498195.82
03/09/2025	TR OF UNCLAIMED DIVIDEND		3551781.00	1695049976.82
31/03/2026	TR PLAPRAC/RF/RUL/COEF/ECRRDF STATUTORY APPRO.PROFIT 2025-26		165365272.00	1860415248.82
	Total	0.00	168917053.00	



Schedule 2 - Reserves & Surplus

I Reserve for Unforeseen Losses Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance		0.00	534252089.44
31/03/2026	TRFR FRM PLAPRAC FOR THE FY 2025-26	0.00	66146109.00	600398198.44
	Total	0.00	66146109.00	



Schedule 2 - Reserves & Other reserves

II Investment Fluctuation Reserve Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	180000000.00
27/05/2025	BY TR OF UDP		5472500.00	234272500.00
31/03/2026	TRFR TO PLAPRAC TWDS REVERSAL OF EXCESS IFR TO APPRPRTION A/C FOR FY 2025-26	33000000.00	0.00	201272500.00
	Total	33000000.00	5472500.00	



Schedule 2 - Reserves & Other reserves

II Reserve for Building Maintenance Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0	0	600000
31/03/2026	Closing Balance	0	0	600000
	Total	0	0	



Schedule 2 - Reserves & Other reserves

II Deficit Cover Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	49632434.97
31/03/2026	Closing Balance	0.00	0.00	49632434.97
	Total	0.00	0.00	



Schedule 2 - Reserves & Other reserves

II Cooperative Education Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			37652698.93
23/06/2025	TR TO IDBI TWDS PAYMENT OF COEF TO CENTRAL GOVT FOR FY 24-25	7176886.00	0.00	30475812.93
31/03/2026	TRFR TO RF/RUL/COEF/ECRROF TWDS APPR OF PROFIT FR FY 2025-26		6614611.00	37090423.93
	Total	7176886.00	6614611.00	



Schedule 2 - Reserves & Other reserves

II Building Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	128743798.07
31/03/2026	Closing Balance	0.00	0.00	128743798.07
	Total	0.00	0.00	



Schedule 2 - Reserves & Other reserves

II Fund For Implementation of IT/Cyber Security as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	87400000.00
31/03/2026	Closing Balance	0.00	0.00	87400000.00
	Total	0.00	0.00	



Branch	Members Welfare Fund as on 31/03/2026
HEAD OFFICE	36506847.25
MAIN BRANCH	0.00
AKKAYYAPALEM	0.00
GAJUWAKA	0.00
NAKKAVANIPALEM	0.00
GOPALAPATNAM	1.00
TUNI	0.00
PENDURTHI	0.00
SEETHAMMAPETA	0.00
NARSIPATNAM	0.00
MARRIPALEM	0.00
BOBBILI	0.00
PARVATHIPURAM	0.00
RAJAM	0.00
RAMACHANDRAPURAM	0.00
ANAKAPALLI	0.00
MADHURAVADA	0.00
KUKATPALLI	0.00
ONGOLE	0.00
KURMANNAPALEM	0.00
CHODAVARAM	0.00
TIRUPATHI	0.00
WALTAIR	0.00
SRIKAKULAM	0.00
NAGOLE	0.00
VIZIANAGARAM	0.00
ELURU	0.00
PALASA	0.00
NELLORE	0.00
DABAGARDENS	0.00
GANNAVARAM	0.00
KANCHARAPALEM	0.00
BHEEMILI	0.00
KAKINADA	0.00
PITAPURAM	0.00
MACHILIPATNAM	0.00
MURALINAGAR	0.00
MVP BRANCH	0.00
YELAMANCHILI	0.00
VIJAYAWADA	0.00
CHANDANAGAR	0.00
GUNTUR	0.00
KADAPA	0.00
KURNOOL	0.00
MANGALAGIRI	0.00
ANANTHAPURAM	0.00
DANAVAIPETA RJY	0.00
VIJAYAWADA 1 TOWN	0.00
GUNTUR 1 TOWN	0.00
ATCHUTHAPURAM	0.00
DILSUKHNAGAR	0.00
SHEELANAGAR	0.00
NARASARAO PETA	0.00
CHITTOR	0.00
BAPTLA	0.00
TADEPALLIGUDEM	0.00
NUZVID	0.00
TENALI	0.00
AMALAPURAM	0.00
HAYATHNAGAR	0.00
YENDADA	0.00
TOTAL	36506848.25



Schedule 2 - Reserves & Other reserves

II Staff Benifit Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			6997331.61
31/03/2026	Closing Balance	0.00	0.00	6997331.61
	Total	0.00	0.00	



Schedule 2 - Reserves & Other reserves

II Common Good Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			165153.42
31/03/2026	Closing Balance	0.00	0.00	165153.42
	Total	0.00	0.00	



Schedule 2 - Reserves & Other reserves

II Bad Debts Reserve Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			50000000.00
31/03/2026	Closing Balance	0.00	0.00	50000000.00
	Total	0.00	0.00	



Schedule 2 - Reserves & Other reserves

II Cyber Security Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			50000000.00
31/03/2026	Closing Balance	0.00	0.00	50000000.00
	Total	0.00	0.00	



Schedule 2 - Reserves & Surplus

II Reserve for Cooperative Rehabilitation, Reconstruction development Fund Statement as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance		0.00	7176886.00
23/06/2025	TR TWDS PAYMENT OF COEF TO CENTRAL GOVT FOR FY 24-25	7176886.00	0.00	7176886.00
31/03/2026	TRFR TO RF/RUL/COEF/ECRROF TWDS APPR OF PROFIT FR FY 2025-26	0.00	6614611.00	6614611.00
	Total	7176886.00	6614611.00	



Schedule 2 - III Balance in Profit & Loss account

Profit & Loss Appropriation account as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			0.00
31/03/2026	BY TRFR FRM IFR TWDS REVERSAL OF EXCESS IFR TO APPRPRTION A/C FOR FY	0.00	33000000.00	33000000.00
31/03/2026	TRFR TO UDP/IFR TRFR TO UDP	33000000.00	0.00	0.00
31/03/2026	TRFR FROM PL-144 TWDS PLAPRAC FOR FY 2025-26	0.00	244534216.00	244534216.00
31/03/2026	TRFR TO RF/UFL/COEF/ECPRDF FOR THE FY 2025-26	244534216.00	0.00	0.00
	Total	277534216.00	277534216.00	



Branch	Savings Deposits	Current Deposits	Matured Deposits	Credit Balance in OD
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	726584890.61	47988833.67	354504.12	0.00
AKKAYYAPALEM	603947895.89	6225208.31	294792.00	0.00
GAJUWAKA	603554637.38	6619335.12	84880.00	557.60
NAKKAVANIPALEM	483903688.28	29539206.42	27204.00	0.00
GOPALAPATNAM	575359349.75	11050603.67	324322.00	0.00
TUNI	233342670.15	4678725.90	27436.00	0.00
PENDURTHI	469423562.43	6126772.54	36043.00	0.00
SEETHAMMAPETA	403497531.66	5735410.16	86317.00	0.00
NARSIPATNAM	121516520.37	6772218.80	1866.00	0.00
MARRIPALEM	382804219.09	8467381.15	16114.00	0.00
BOBBILI	95004018.98	626741.05	5292.00	0.00
PARVATHIPURAM	45426200.60	226347.48	563.00	0.00
RAJAM	36416869.30	778788.51	8822.00	0.00
RAMACHANDRAPURAM	106568265.30	596538.79	1108.00	0.00
ANAKAPALLI	115633521.28	720580.94	10416.20	0.00
MADHURAVADA	233098828.19	587836.49	1157191.00	2013.40
KUKATPALLI	207700000.00	10094706.74	0.00	0.00
ONGOLE	203154594.21	11691944.40	1082.00	0.00
KURMANNAPALEM	166189793.64	378843.22	362.00	0.00
CHODAVARAM	84420218.91	3089051.31	9117.00	0.00
TIRUPATHI	61604285.27	1386552.81	0.00	0.00
WALTAIR	182457533.46	2098631.53	0.00	0.00
SRIKAKULAM	76670371.29	211751.78	14452.00	0.00
NAGOLE	130992383.85	37954248.48	6074.00	0.00
VIZIANAGARAM	78489377.44	291260.64	404.00	0.00
ELURU	69386141.47	3638234.44	1373.00	0.00
PALASA	28978089.12	185270.92	0.00	0.00
NELLORE	70157126.71	3248393.72	100.00	0.00
DABAGARDENS	85509653.84	1440796.70	0.00	0.00
GANNAVARAM	61644123.24	789127.61	204.00	0.00
KANCHARAPALEM	120801919.64	5644172.23	5920.00	0.00
BHEEMILI	48294160.87	5327312.01	7144.00	0.00
KAKINADA	60693980.73	14459375.47	0.00	0.00
PITAPURAM	47899969.19	375247.49	0.00	1873.22
MACHILIPATNAM	38491311.99	1751431.66	0.00	0.00
MURALINAGAR	112172329.20	3269643.88	0.00	0.00
MVP BRANCH	106621656.73	3878108.61	508.00	0.00
YELAMANCHILI	42581243.98	95021.11	0.00	0.00
VIJAYAWADA	74954463.71	1728345.25	0.00	0.00
CHANDANAGAR	94035290.54	10938365.75	15733.00	0.00
GUNTUR	66699655.97	2353553.66	0.00	0.00
KADAPA	33436782.27	1020809.21	1116.00	0.00
KURNOOL	62063282.57	2936827.59	0.00	0.00
MANGALAGIRI	32627958.26	734337.45	0.00	0.00
ANANTHAPURAM	34088002.39	1819655.56	0.00	0.00
DANAVALPETARJY	50599735.25	1096802.16	0.00	0.00
VIJAYAWADA 1 TOWN	35567098.02	2479620.44	103.00	0.00
GUNTUR 1 TOWN	58046683.17	4233841.51	0.00	0.00
ATCHUTHAPURAM	28790587.26	2593483.14	0.00	0.00
DILSUKHNAGAR	44054408.70	1469854.88	0.00	0.00
SHEELANAGAR	32659242.65	556387.63	0.00	0.00
NARASARAO PETA	7687379.29	1808065.46	0.00	0.00
CHITTOR	3524350.43	34430.02	0.00	0.00
BAPTLA	8846404.38	650017.11	0.00	0.00
TADEPALLIGUDEM	3033722.16	310089.46	0.00	0.00
NUZVID	12137847.89	686195.88	0.00	0.00
TENALI	3201479.77	9468.83	0.00	0.00
AMALAPURAM	4022199.72	4997.32	0.00	0.00
HAYATHNAGAR	1949288.04	32839.92	0.00	0.00
YENDADA	2818053.15	882.00	0.00	0.00
TOTAL	8015836849.63	285538525.99	2500562.32	4444.22



Schedule 3 I & II Demand Liabilities as on 31/03/2026

Branch	Credit Balance in ODD	Credit Balance in ODG	Credit Balance in SOD
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	43944.30	118655.76	24976.26
AKKAYYAPALEM	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	4054.00	0.00
GOPALAPATNAM	0.00	0.00	0.00
TUNI	3185.00	0.00	0.00
PENDURTHI	4365.60	51.00	15425.21
SEETHAMMAPETA	65284.20	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	33313.40	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	1386.70	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANAPALEM	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	45.00	0.00
WALTAIR	481.00	5490.60	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELLURU	0.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	316.74	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	6188.60	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAIKETUR	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00
CHITTOR	0.00	41538.60	0.00
BAPTLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
TOTAL	158148.80	170151.70	40401.47



Schedule 3 III (ii)(a) Time Deposits as on 31/03/2026

Branch	Cumulative Deposit	Fixed Deposits (FDs)	Fixed Deposits LT/ MIS
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	2537706000.52	138105897.40	689504777.00
AKKAYYAPALEM	2017877285.52	90160874.20	643373631.00
GAJUWAKA	2415525592.85	78347152.00	780885855.00
NAKKAVANIPALEM	1767699027.86	59998413.43	600545336.00
GOPALAPATNAM	2013382904.91	114953218.64	750667983.00
TUNI	445738033.95	18950668.00	107519311.00
PENDURTHI	1486817364.20	73605970.80	625965523.00
SEETHAMMAPETA	1570876144.16	69104965.00	471874980.00
NARSIPATNAM	241442688.19	17849301.00	70591971.00
MARRIPALEM	1540331388.46	67126605.60	488966305.00
BOBBILI	287419006.93	6054166.00	67001618.00
PARVATHIPURAM	110412464.80	1155313.00	30361620.00
RAJAM	52248943.00	1228775.00	12373600.00
RAMACHANDRAPURAM	317898474.67	14755657.00	93158572.00
ANAKAPALLI	373190215.39	17236006.00	166961168.00
MADHURAVADA	707653002.68	22484203.80	287398497.00
KUKATPALLI	464939680.87	16577898.00	97807557.00
ONGOLE	686418567.41	27044828.00	98791184.00
KURMANNAPALEM	659567786.14	31557546.00	276831097.00
CHODAVARAM	128204678.20	8145480.00	34710742.00
TIRUPATHI	129542906.40	9789511.00	13883037.00
WALT AIR	840462658.23	29070059.50	274394995.00
SRIKAKULAM	153688276.60	13057284.80	53768989.00
NAGOLE	243268215.47	20853941.00	63989619.00
VIZIANAGARAM	217643476.25	11338062.00	107999966.00
ELURU	63576196.85	5644827.00	31524501.00
PALASA	29637981.00	1727823.00	7405000.00
NELLORE	164030389.76	7331099.00	72932163.00
DABAGARDENS	343335090.50	42156626.00	97254484.00
GANNAVARAM	128633751.09	9429302.00	35510998.00
KANCHARAPALEM	370602105.13	18357229.00	157334128.00
BHEEMILI	86916972.60	5187279.00	14458000.00
KAKINADA	127680444.94	5507039.00	56844046.00
PITAPURAM	81657314.62	1178124.00	21365160.00
MACHILIPATNAM	70123456.14	3325725.00	23668371.00
MURALINAGAR	378410097.65	26727395.00	184618500.00
MVP BRANCH	365343405.49	22250114.00	101158906.00
YELAMANCHILI	118938489.86	3297024.00	26423000.00
VUJAYAWADA	205976317.04	11726681.00	41222875.00
CHANDANAGAR	253352932.70	19252092.00	89040087.00
GUNTUR	126465778.83	7470877.00	44282409.00
KADAPA	24302179.60	1378911.00	5174000.00
KURNOOL	85640797.17	2971121.00	13440000.00
MANGALAGIRI	27006329.80	1894918.00	23083500.00
ANANTHAPURAM	34856400.00	3991435.00	3770000.00
DANAVAI PETARIY	104932911.00	6438323.00	46537513.00
VUJAYAWADA 1 TOWN	87532538.40	3731774.00	20031035.00
GUNTUR 1 TOWN	41025810.40	2855440.00	35900000.00
ATCHUTHAPURAM	23412626.00	1474703.00	12194601.00
DILSUKHNAGAR	91206559.00	3445726.00	20721221.00
SHEELANAGAR	72108749.00	5797765.00	56051449.00
NARASARAO PETA	28736708.00	763799.00	660000.00
CHITTOR	17511390.00	1154285.00	2122000.00
BAPTLA	7903412.00	955347.00	3896000.00
TADEPALLIGUDEM	10432543.00	268862.00	1040000.00
NUZVID	8246940.00	586432.00	5050000.00
TENALI	11578282.00	226469.00	500000.00
AMALAPURAM	1842924.00	121532.00	255000.00
HAYATHNAGAR	10613935.00	1178355.00	800000.00
YENDADA	14425563.00	1704327.00	405000.00
TOTAL	25027952105.23	1190060577.17	8166001880.00



Branch	Fixed Deposits Quarterly Interest Scheme	Fixed Deposits Half Yearly Interest Scheme	Fixed Deposits Yearly Interest Scheme	Chiranjeevi Satabdi Deposit Scheme
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	169285143.00	2227000.00	7105638.00	0.00
AKKAYYPALEM	149325358.00	4872000.00	10691000.00	120695.00
GAJUWAKA	153451869.00	2060000.00	4374800.00	0.00
NAKKAVANIPALEM	156609283.00	450000.00	2747777.50	0.00
GOPALPATNAM	93345474.00	1955000.00	1014000.00	0.00
TUNI	27949534.00	498000.00	1268674.00	0.00
PENDURTHI	95926290.00	2110000.00	11378000.00	0.00
SEETHAMMAPETA	145602048.00	4505498.00	7501000.00	29222.00
NARSIPATNAM	6271728.00	0.00	265000.00	24352.00
MARRIPALEM	56344601.00	3105090.00	10291612.00	17636114.00
BOBBILI	13670936.00	250000.00	3432000.00	0.00
PARVATHIPURAM	2450000.00	60000.00	1776000.00	190065.00
RAJAM	5770242.00	0.00	92377.00	0.00
RAMACHANDRAPURAM	12210000.00	750000.00	3159555.00	0.00
ANAKAPALLI	17767670.00	200000.00	391000.00	0.00
MADHURAVADA	89519862.00	551000.00	2895500.00	121760.00
KUKATPALLI	38670814.00	328000.00	0.00	0.00
ONGOLE	65340866.00	785000.00	933702.00	0.00
KURMANNAPALEM	58494991.00	2350000.00	6214600.00	0.00
CHODAVARAM	5142000.00	0.00	3404000.00	0.00
TIRUPATHI	10321000.00	0.00	70000.00	0.00
WALT AIR	115488037.00	5798851.00	10748889.00	0.00
SRIKAKULAM	8090000.00	20000.00	1020000.00	63127.00
NAGOLE	12850789.00	0.00	235000.00	0.00
VIZIANAGARAM	11659477.00	0.00	2854323.00	0.00
ELURU	6010061.00	15000.00	1060000.00	0.00
PALASA	3997000.00	0.00	373000.00	0.00
NELLORE	27124421.00	409000.00	249500.00	0.00
DABAGARDENS	37383499.00	475000.00	3402000.00	0.00
GANNAVARAM	5750000.00	4900000.00	75000.00	0.00
KANCHARAPALEM	14695000.00	0.00	4013000.00	0.00
BHEEMILI	7369296.00	0.00	365000.00	0.00
KAKINADA	14943633.00	681000.00	478000.00	12176.00
PITAPURAM	1357500.00	0.00	0.00	0.00
MACHILIPATNAM	7018981.00	180995.00	1683000.00	0.00
MURALINAGAR	42984444.00	310000.00	6039952.00	0.00
MVP BRANCH	43958665.00	435000.00	1118000.00	0.00
YELAMANCHILI	8712334.00	0.00	627000.00	0.00
VIJAYAWADA	11655320.00	0.00	725450.00	0.00
CHANDANAGAR	19502501.00	30000.00	0.00	0.00
GUNTUR	6940944.00	300000.00	1122159.00	0.00
KADAPA	987500.00	0.00	250000.00	0.00
KURNOOL	450000.00	0.00	60000.00	0.00
MANGALAGIRI	3727500.00	15000.00	10000.00	0.00
ANANTHAPURAM	600000.00	0.00	0.00	0.00
DANAVAI PETARIY	10106008.00	100000.00	30000.00	0.00
VIJAYAWADA 1 TOWN	2637500.00	0.00	480000.00	0.00
GUNTUR 1 TOWN	1941000.00	136000.00	402927.00	0.00
ATCHUTHAPURAM	270400.00	0.00	323000.00	0.00
DILSUKHNAGAR	11413063.00	0.00	50000.00	0.00
SHEELANAGAR	4280700.00	0.00	1893000.00	0.00
NARASARAO PETA	560000.00	0.00	0.00	0.00
CHITTOR	250000.00	50000.00	80000.00	0.00
BAPTLA	600000.00	492000.00	0.00	0.00
TADEPALLIGUDEM	1050000.00	33225.00	33225.00	0.00
NUZVID	5000.00	5000.00	180000.00	0.00
TENALI	220000.00	0.00	15000.00	0.00
AMALAPURAM	500000.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	270000.00	0.00
YENDADA	275000.00	0.00	670000.00	0.00
TOTAL	1820835282.00	41442659.00	119942660.50	18197511.00



Branch	Senior Citizen spl. Deposit of CTD	Senior Citizen spl. Deposit of MIS	Senior Citizen spl. Deposit of QJS
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	443238.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00
TUNI	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00
SEETHAMMAPETA	75215.00	0.00	150000.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00
BOBBILI	19535.00	0.00	0.00
PARVATHIPURAM	56771.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANNAPALEM	1038261.00	200000.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	133974.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELURU	0.00	500000.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	500000.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
TOTAL	1633020.00	833974.00	650000.00



Schedule 3 III (ii)(a) Time Deposits as on 31/03/2026

Branch	VCB Share Link QJS Deposit	VCB Senior Citizen MIS Scheme	VCB Senior Citizen QJS Scheme	VCB Senior Citizen HIS Scheme
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	10767381.00	0.00	0.00	0.00
AKKAYYAPALEM	9691191.00	0.00	0.00	0.00
GAJUWAKA	17077399.00	0.00	0.00	0.00
NAKKAVANIPALEM	7291463.00	0.00	0.00	0.00
GOPALPATNAM	49415554.00	0.00	0.00	0.00
TUNI	8126987.00	0.00	0.00	0.00
PENDURTHI	9377500.00	100000.00	0.00	0.00
SEETHAMMAPETA	5639289.00	0.00	0.00	0.00
NARSIPATNAM	13236550.00	100000.00	0.00	0.00
MARRIPALEM	5098892.00	0.00	0.00	0.00
BOBBILI	4116902.00	0.00	0.00	0.00
PARVATHIPURAM	2260100.00	0.00	0.00	0.00
RAJAM	3761875.00	0.00	0.00	0.00
RAMACHANDRAPURAM	3649450.00	0.00	0.00	0.00
ANAKAPALLI	4161500.00	0.00	0.00	0.00
MADHURAVADA	2581250.00	0.00	0.00	0.00
KUKATPALLI	11510916.00	0.00	0.00	0.00
ONGOLE	8112853.00	0.00	0.00	0.00
KURMANNAPALEM	5669293.00	0.00	0.00	0.00
CHODAVARAM	3881085.00	0.00	0.00	0.00
TIRUPATHI	4318815.00	0.00	0.00	0.00
WALTAIR	3633028.00	0.00	0.00	0.00
SRIKAKULAM	3793462.00	0.00	0.00	0.00
NAGOLE	10895620.00	0.00	0.00	0.00
VIZIANAGARAM	5867150.00	0.00	0.00	0.00
ELURU	6906145.00	0.00	0.00	0.00
PALASA	1754195.00	0.00	0.00	0.00
NELLORE	2223000.00	0.00	0.00	0.00
DABAGARDENS	3080250.00	0.00	0.00	0.00
GANNAVARAM	3276195.00	0.00	0.00	0.00
KANCHARAPALEM	3558142.00	0.00	0.00	0.00
BHEEMILI	3518365.00	0.00	0.00	0.00
KAKINADA	6182235.00	0.00	0.00	0.00
PITAPURAM	5730601.00	0.00	0.00	0.00
MACHILIPATNAM	5227356.00	0.00	0.00	0.00
MURALINAGAR	2826786.00	0.00	0.00	0.00
MVP BRANCH	4848687.00	0.00	0.00	0.00
YELAMANCHILI	1873583.00	0.00	0.00	0.00
VIJAYAWADA	5428800.00	0.00	0.00	0.00
CHANDANAGAR	3504850.00	0.00	0.00	0.00
GUNTUR	1840650.00	0.00	0.00	0.00
KADAPA	2606988.00	0.00	50000.00	0.00
KURNOOL	3491680.00	0.00	0.00	0.00
MANGALAGIRI	1587800.00	0.00	0.00	0.00
ANANTHAPURAM	3173468.00	0.00	0.00	0.00
DANAVAIKETARIY	3410548.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	2382405.00	0.00	0.00	0.00
GUNTUR 1 TOWN	3314560.00	0.00	0.00	0.00
ATCHUTHAPURAM	3531865.00	0.00	0.00	0.00
DILSUKHNAGAR	1888740.00	0.00	0.00	0.00
SHEELANAGAR	1890000.00	0.00	0.00	0.00
NARASARAO PETA	521000.00	0.00	0.00	0.00
CHITTOR	576750.00	0.00	0.00	0.00
BAPTLA	882150.00	0.00	0.00	0.00
TADEPALLIGUDEM	602586.00	0.00	0.00	0.00
NUZVID	1415851.00	0.00	0.00	0.00
TENALI	213700.00	0.00	0.00	0.00
AMALAPURAM	282000.00	0.00	0.00	0.00
HAYATHNAGAR	57000.00	0.00	0.00	0.00
YENDADA	15000.00	0.00	0.00	0.00
TOTAL	307559436.00	200000.00	50000.00	0.00



Branch	Recurring Deposits	Daily Deposits (100 Days)	Deposits Totals
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	61370870.67	1228300.00	4392416812.31
AKKAYYAPALEM	58723149.40	805008.00	3596108088.32
GAJUWAKA	57602490.27	1323950.00	4120908518.22
NAKKAVANIPALEM	43576161.00	479600.00	3153314452.49
GOPALAPATNAM	87245585.00	1540450.00	3700254444.97
TUNI	11098881.00	621600.00	859823706.00
PENDURTHI	69586276.00	981900.00	2851455043.78
SEETHAMMAPETA	46407581.60	145000.00	2731295485.78
NARSIPATNAM	13030417.00	823600.00	491926212.36
MARRIPALEM	57210601.46	349500.00	2637748423.76
BOBBILI	13866242.00	734000.00	492200457.96
PARVATHIPURAM	10486409.80	2058000.00	206919854.68
RAJAM	5074937.00	782900.00	118538128.81
RAMACHANDRAPURAM	8566065.26	674920.00	562021919.42
ANAKAPALLI	20628580.00	201700.00	717102357.81
MADHURAVADA	37192488.40	220100.00	1385463532.96
KUKATPALLI	16545038.00	125600.00	864301597.31
ONGOLE	24576071.80	1693850.00	1128544542.82
KURMANNAPALEM	22057626.20	403100.00	1230953299.20
CHODAVARAM	7940533.00	2907600.00	281854505.42
TIRUPATHI	4822241.00	1207500.00	236945893.48
WALTAIR	16660161.00	296200.00	1481115015.32
SRIKAKULAM	12745233.00	856400.00	323999347.47
NAGOLE	7040550.00	259700.00	528480114.80
VIZIANAGARAM	11181473.00	735750.00	448060719.33
ELURU	3285602.00	857000.00	192405081.76
PALASA	4762520.00	983575.00	79804454.04
NELLORE	8443826.00	586200.00	356735219.19
DABAGARDENS	16208649.00	473400.00	630719449.04
GANNAVARAM	3574240.00	394460.00	253977400.94
KANCHARAPALEM	14243724.00	205700.00	709461040.00
BHEEMILI	3437077.00	551177.00	175431783.48
KAKINADA	6758432.33	41900.00	294282579.21
PITAPURAM	4320591.00	294000.00	164180380.52
MACHILIPATNAM	2728886.00	847000.00	155046513.79
MURALINAGAR	17138739.60	69500.00	774567387.33
MVP BRANCH	13861031.00	527300.00	664001381.83
YELAMANCHILI	7265798.00	940310.00	210753803.95
VIJAYAWADA	7416453.00	473606.00	361308311.00
CHANDANAGAR	23368473.20	453200.00	513499713.79
GUNTUR	6866351.60	2183570.00	266525949.06
KADAPA	1917132.00	375150.00	72000568.08
KURNOOL	5225854.00	693800.00	176973362.33
MANGALAGIRI	3700398.00	699000.00	95086741.51
ANANTHAPURAM	1587924.00	789400.00	84676284.95
DANAVAIKETARY	3055703.00	301000.00	226608543.41
VIJAYAWADA 1 TOWN	3333879.00	530300.00	158706252.86
GUNTUR 1 TOWN	5060506.00	1244250.00	154161018.08
ATCHUTHAPURAM	2450459.00	680400.00	75722124.40
DILSUKHNAGAR	4259926.00	306100.00	178815598.58
SHEELANAGAR	4989951.00	1860700.00	182087944.28
NARASARAO PETA	734643.00	1001050.00	42472644.75
CHITTOR	186118.00	249600.00	25780462.05
BAPTLA	1015809.00	724400.00	25965539.49
TADEPALLIGUDEM	97535.00	608500.00	17510287.62
NUZVID	469040.00	409500.00	29191806.77
TENALI	200978.00	197550.00	16362927.60
AMALAPURAM	55469.00	150866.00	7234988.04
HAYATHNAGAR	69456.00	493400.00	15464273.96
YENDADA	17968.00	60450.00	20392243.15
TOTAL	907344804.59	42713542.00	45949666535.62



Branch	LTD Deposits
HEAD OFFICE	0.00
MAIN BRANCH	17475000.00
AKKAYYAPALEM	40230185.00
GAJUWAKA	61725000.00
NAKKAVANIPALEM	7650000.00
GOPALAPATNAM	57434875.00
TUNI	5060000.00
PENDURTHI	52610000.00
SEETHAMMAPETA	15093000.00
NARSIPATNAM	3388999.00
MARRIPALEM	30626000.00
BOBBILI	1390000.00
PARVATHIPURAM	2360000.00
RAJAM	485000.00
RAMACHANDRAPURAM	3030000.00
ANAKAPALLI	3764379.00
MADHURAVADA	40210000.00
KUKATPALLI	2470000.00
ONGOLE	19820000.00
KURMANNAPALEM	2980000.00
CHODAVARAM	620000.00
TIRUPATHI	3974000.00
WALTAIR	10540000.00
SRIKAKULAM	7285000.00
NAGOLE	4000000.00
VIZIANAGARAM	560000.00
ELURU	780000.00
PALASA	2075000.00
NELLORE	4860000.00
DABAGARDENS	3100000.00
GANNAVARAM	880000.00
KANCHARAPALEM	7718000.00
BHEEMILI	130000.00
KAKINADA	1060000.00
PITAPURAM	400000.00
MACHILIPATNAM	2475000.00
MURALINAGAR	18310876.00
MVP BRANCH	12833700.00
YELAMANCHILI	2000000.00
VIJAYAWADA	4750000.00
CHANDANAGAR	4920000.00
GUNTUR	10228000.00
KADAPA	120000.00
KURNOOL	3210000.00
MANGALAGIRI	130000.00
ANANTHAPURAM	100000.00
DANAVAI PETARJY	2055000.00
VIJAYAWADA 1 TOWN	10000.00
GUNTUR 1 TOWN	760000.00
ATCHUTHAPURAM	10000.00
DILSUKHNAGAR	4536000.00
SHEELANAGAR	0.00
NARASARAO PETA	0.00
CHITTOR	0.00
BAPTLA	0.00
TADEPALLIGUDEM	0.00
NUZVID	0.00
TENALI	0.00
AMALAPURAM	0.00
RAYATHNAGAR	0.00
ENDADA	0.00
TOTAL	482233014.00



Branch	Branch Balance	Branch ABB	Head Office	Head Office ABB
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	2,012,687,960.55	0.00	-2,012,687,960.55	0.00
AKKAYYAPALEM	2,240,460,158.56	0.00	-2,240,460,158.56	0.00
GAJUWAKA	1,810,205,620.04	0.00	-1,810,205,620.04	0.00
NAKKAVANIPALEM	1,889,219,328.28	0.00	-1,889,219,328.28	0.00
GOPALPATNAM	2,247,472,005.25	0.00	-2,247,472,005.25	0.00
TUNI	-381,296,367.09	0.00	381,296,367.09	0.00
PENDURTHI	1,433,685,084.36	0.00	-1,433,685,084.36	0.00
SEETHAMMAPETA	1,500,345,346.86	0.00	-1,500,345,346.86	0.00
NARSIPATNAM	-1,033,723,720.68	0.00	1,033,723,720.68	0.00
MARRIPALEM	1,283,891,942.13	0.00	-1,283,891,942.13	0.00
BOBBILI	-21,791,790.00	0.00	21,791,790.00	0.00
PARVATHIPURAM	-135,697,209.04	0.00	135,697,209.04	0.00
RAJAM	-308,445,768.09	0.00	308,445,768.09	0.00
RAMACHANDRAPURAM	27,297,490.89	0.00	-27,297,490.89	0.00
ANAKAPALLI	238,251,010.52	0.00	-238,251,010.52	0.00
MADHURAVADA	744,982,461.37	0.00	-744,982,461.37	0.00
KUKATPALLI	-562,629,363.39	0.00	562,629,363.39	0.00
ONGOLE	588,480,509.80	0.00	-588,480,509.80	0.00
KURMANNAPALEM	143,045,827.55	0.00	-143,045,827.55	0.00
CHODAVARAM	-359,252,777.13	0.00	359,252,777.13	0.00
TIRUPATHI	-242,070,985.07	0.00	242,070,985.07	0.00
WALTAIR	843,379,893.54	0.00	-843,379,893.54	0.00
SRIKAKULAM	-138,966,985.92	0.00	138,966,985.92	0.00
NAGOLE	-239,763,414.69	0.00	239,763,414.69	0.00
VIZIANAGARAM	-262,323,048.63	0.00	262,323,048.63	0.00
ELURU	-465,379,398.43	0.00	465,379,398.43	0.00
PALASA	-172,458,831.31	0.00	172,458,831.31	0.00
NELLORE	-77,769,227.59	0.00	77,769,227.59	0.00
DABAGARDENS	42,492,191.07	0.00	-42,492,191.07	0.00
GANNAVARAM	-151,707,452.57	0.00	151,707,452.57	0.00
KANCHARAPALEM	129,180,381.03	0.00	-129,180,381.03	0.00
BHEEMILI	-334,711,182.12	0.00	334,711,182.12	0.00
KAKINADA	-529,418,284.95	0.00	529,418,284.95	0.00
PITAPURAM	-583,295,742.83	0.00	583,295,742.83	0.00
MACHILIPATNAM	-215,487,620.87	0.00	215,487,620.87	0.00
MURALINAGAR	380,196,843.13	0.00	-380,196,843.13	0.00
MVP BRANCH	-19,753,159.23	0.00	19,753,159.23	0.00
YELAMANCHILI	-114,290,505.64	0.00	114,290,505.64	0.00
VIJAYAWADA	-145,847,343.59	0.00	145,847,343.59	0.00
CHANDANAGAR	-93,335,941.01	0.00	93,335,941.01	0.00
GUNTUR	-161,949,632.22	0.00	161,949,632.22	0.00
KADAPA	-279,892,953.91	0.00	279,892,953.91	0.00
KURNOOL	-394,200,999.62	0.00	394,200,999.62	0.00
MANGALAGIRI	-165,471,570.91	0.00	165,471,570.91	0.00
ANANTHAPURAM	-372,739,832.55	0.00	372,739,832.55	0.00
DANAVAI PETA-RJY	-358,290,960.15	0.00	358,290,960.15	0.00
VIJAYAWADA 1 TOWN	-199,007,101.30	0.00	199,007,101.30	0.00
GUNTUR 1 TOWN	-351,984,013.51	0.00	351,984,013.51	0.00
ATCHUTHAPURAM	-428,406,196.46	0.00	428,406,196.46	0.00
DILSUKHNAGAR	-140,928,713.47	0.00	140,928,713.47	0.00
SHEELANAGAR	-6,844,173.90	0.00	6,844,173.90	0.00
NARSARAOPETA	-95,302,190.41	0.00	95,302,190.41	0.00
CHITTOOR	-68,174,770.01	0.00	68,174,770.01	0.00
BAPATLA	-75,300,526.10	0.00	75,300,526.10	0.00
TADEPALLIGUDEM	-56,585,264.18	0.00	56,585,264.18	0.00
NUZVID	-74,753,292.56	0.00	74,753,292.56	0.00
TENALI	-19,041,518.20	0.00	19,041,518.20	0.00
AMALAPURAM	-20,875,971.96	0.00	20,875,971.96	0.00
HAYATHNAGAR	2,079,537.96	0.00	-2,079,537.96	0.00
YENDADA	17,859,303.15	0.00	-17,859,303.15	0.00
Total	7,716,047,094.75	0.00	-7,716,047,094.75	0.00



Branch	Stale cheques	Acquirer Transactions from POS Machine	Staff Security Deposits	TDS on Term Deposits
HEAD OFFICE	282373.00	332702.69	3484050.00	0.00
MAIN BRANCH	293671.52	0.00	0.00	987764.08
AKKAYYAPALEM	106692.00	0.00	0.00	638682.66
GAJUWAKA	163658.77	0.00	0.00	398349.06
NAKKAVANIPALEM	64300.00	0.00	0.00	863120.19
GOPALAPATNAM	210205.53	0.00	0.00	416022.40
TUNI	327331.00	0.00	0.00	182273.40
PENDURTHI	154468.15	0.00	0.00	303906.60
SEETHAMMAPETA	129013.00	0.00	0.00	758060.60
NARSIPATNAM	83293.00	0.00	0.00	47999.20
MARRIPALEM	268824.00	0.00	0.00	450618.00
BOBBILI	37664.00	0.00	0.00	62111.00
PARVATHIPURAM	57406.00	0.00	0.00	15674.80
RAJAM	5560.08	0.00	0.00	3890.00
RAMACHANDRAPURAM	3100.00	0.00	0.00	107244.00
ANAKAPALLI	35335.00	0.00	0.00	65336.20
MADHURAVADA	55760.00	0.00	0.00	253795.22
KUKATPALLI	317850.50	0.00	0.00	288565.00
ONGOLE	2738402.45	0.00	0.00	195800.17
KURMANNAPALEM	58653.00	0.00	0.00	96706.80
CHODAVARAM	9886.00	0.00	0.00	50260.40
TIRUPATHI	255411.00	0.00	0.00	88566.00
WALT AIR	114133.00	0.00	0.00	550093.71
SRIKAKULAM	88132.00	0.00	0.00	31997.00
NAGOLE	880734.00	0.00	0.00	238400.00
VIZIANAGARAM	1197210.00	0.00	0.00	34853.40
ELURU	40808.00	0.00	0.00	15876.00
PALASA	12871.00	0.00	0.00	0.00
NELLORE	127808.00	0.00	0.00	121951.20
DABAGARDENS	24274.00	0.00	0.00	145440.20
GANNAVARAM	1150.00	0.00	0.00	27244.00
KANCHARAPALEM	3300.00	0.00	0.00	82117.60
BHEEMILI	16298.64	0.00	0.00	25743.00
KAKINADA	691110.00	0.00	0.00	27250.80
PITAPURAM	20200.00	0.00	0.00	8036.53
MACHILIPATNAM	26014.22	0.00	0.00	6156.00
MURALINAGAR	250.00	0.00	0.00	160345.80
MVP BRANCH	29193.00	0.00	0.00	125922.80
YELAMANCHILI	120.00	0.00	0.00	7991.00
VIJAYAWADA	1125.00	0.00	0.00	108648.00
CHANDANAGAR	24911.00	0.00	0.00	113055.00
GUNTUR	35421.00	0.00	0.00	101938.00
KADAPA	32760.00	0.00	0.00	11673.00
KURNOOL	128076.00	0.00	0.00	76724.00
MANGALAGIRI	2328.13	0.00	0.00	5998.00
ANANTHAPURAM	31868.00	0.00	0.00	5868.00
DANAVAI PETARJY	25638.00	0.00	0.00	24746.00
VIJAYAWADA 1 TOWN	3500.00	0.00	0.00	18251.20
GUNTUR 1 TOWN	304179.00	0.00	0.00	1045.00
ATCHUTHAPURAM	5600.00	0.00	0.00	1971.00
DILSUKHNAGAR	1440.23	0.00	0.00	63485.00
SHEELANAGAR	0.00	0.00	0.00	8220.00
NARASARAO PETA	0.00	0.00	0.00	40687.00
CHITTOR	0.00	0.00	0.00	18016.00
BAPTLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	10706.00
NUZVID	0.00	0.00	0.00	10130.00
TENALI	0.00	0.00	0.00	17672.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	14781.00
YENDADA	0.00	0.00	0.00	3918.00
TOTAL	9529310.22	332702.69	3484050.00	8541697.02



Branch	TDS on Cash Deposits	TDS On Others	Advance Payable	Payorders
HEAD OFFICE	0.00	874410.57	10689283.98	2482625.00
MAIN BRANCH	40.00	0.00	6176100.00	1475636.00
AKKAYYAPALEM	638.00	0.00	31000.00	26800.00
GAJUWAKA	0.00	0.00	601390.00	1013400.00
NAKKAVANIPALEM	0.00	0.00	197734.50	82849.00
GOPALAPATNAM	0.00	0.00	494900.00	1542380.00
TUNI	4760.00	0.00	14790.00	3314.44
PENDURTHI	40.00	0.00	7880588.00	2339490.00
SEETHAMMAPETA	18790.00	0.00	294996.00	250200.00
NARSIPATNAM	0.00	0.00	48700.00	34398.00
MARRIPALEM	0.00	0.00	59665.00	40600.00
BOBBILI	0.00	0.00	20503.00	8500.14
PARVATHIPURAM	0.00	0.00	2500.00	0.00
RAJAM	450.00	0.00	2400.00	24916.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLU	0.00	0.00	65306.00	1021823.00
MADHURAVADA	11780.00	0.00	3680.00	2300.00
KUKATPALLI	0.00	0.00	1200.00	2291620.00
ONGOLE	9460.00	0.00	1400.00	63533.00
KURMANNAPALEM	0.00	0.00	23100.00	137743.00
CHODAVARAM	0.00	0.00	1950.00	42707.77
TIRUPATHI	0.00	0.00	4050.00	100.00
WALTAIR	0.00	0.00	0.00	354.00
SRIKAKULAM	0.00	0.00	880.00	875.00
NAGOLE	150.00	0.00	14070.00	3033135.00
VIZIANAGARAM	0.00	0.00	300.00	5000.00
ELURU	0.00	0.00	17560.00	1191.00
PALASA	0.00	0.00	0.00	100.00
NELLORE	0.00	0.00	900.00	799980.24
DABAGARDENS	0.00	0.00	600.00	3614992.00
GANNAVARAM	0.00	0.00	0.00	100.00
KANCHARAPALEM	0.00	0.00	1020670.20	920.00
BHEEMILI	0.00	0.00	3700.00	87034.00
KAKINADA	2660.00	0.00	1427497.50	400.00
PITAPURAM	0.00	0.00	2000.00	1000750.00
MACHILIPATNAM	0.00	0.00	1000.00	26000.00
MURALINAGAR	0.00	0.00	7400.00	200.00
MVP BRANCH	0.00	0.00	5090.00	1300.00
YELAMANCHILI	500.00	0.00	0.00	2997.00
VIJAYAWADA	1200.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	12000.00	0.00
GUNTUR	6600.00	0.00	7470.00	3879.85
KADAPA	0.00	0.00	100.00	100.00
KURNOOL	0.00	0.00	7250.00	375.00
MANGALAGIRI	0.00	0.00	2300.00	0.00
ANANTHAPURAM	0.00	0.00	283348.00	850000.00
DANAIPETARY	0.00	0.00	2500.00	35947.50
VIJAYAWADA 1 TOWN	0.00	0.00	1500.00	19100.00
GUNTUR 1 TOWN	0.00	0.00	8700.00	119550.00
ATCHUTHAPURAM	0.00	0.00	100.00	450000.00
DILSUKHNAGAR	0.00	0.00	1000.00	49900.00
SHEELANAGAR	0.00	0.00	1500.00	400.00
NARASARAO PETA	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	100.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	500000.00
YENDADA	0.00	0.00	0.00	0.00
TOTAL	57068.00	874410.57	29444672.18	23489615.94



Branch	Interest Payable on Deposits	Sundry Liabilities	Dividend payable on Share Capital
HEAD OFFICE	2782039.00	0.00	7107327.00
MAIN BRANCH	4352924.00	0.00	0.00
AKKAYYAPALEM	4170388.00	0.00	0.00
GAJUWAKA	4382053.00	0.00	0.00
NAKKAVANIPALEM	3668786.00	0.00	0.00
GOPALAPATNAM	3897309.00	0.00	0.00
TUNI	745416.00	0.00	0.00
PENDURTHI	3489590.00	0.00	0.00
SEETHAMMAPETA	3514764.00	0.00	0.00
NARSIPATNAM	447829.00	0.00	0.00
MARRIPALEM	2717597.00	4124020.00	0.00
BOBBILI	538715.00	0.00	0.00
PARVATHIPURAM	190724.00	0.00	0.00
RAJAM	134879.00	0.00	0.00
RAMACHANDRAPURAM	596547.00	0.00	0.00
ANAKAPALLI	753240.00	0.00	0.00
MADHURAVADA	1919086.00	0.00	0.00
KUKATPALLI	831427.00	0.00	0.00
ONGOLE	1193628.00	0.00	0.00
KURMANNAPALEM	1844764.00	0.00	0.00
CHODAVARAM	358153.00	0.00	0.00
TIRUPATHI	212531.00	0.00	0.00
WALTAIR	2372280.00	0.00	0.00
SRIKAKULAM	328153.00	0.00	0.00
NAGOLE	437461.00	0.00	0.00
VIZIANAGARAM	626773.00	0.00	0.00
ELURU	296543.00	0.00	0.00
PALASA	107477.00	0.00	0.00
NELLORE	562657.00	0.00	0.00
DABAGARDENS	823610.00	0.00	0.00
GANNAVARAM	290947.00	0.00	0.00
KANCHARAPALEM	927210.00	0.00	0.00
BHEEMILI	174573.00	0.00	0.00
KAKINADA	430523.00	0.00	0.00
PITAPURAM	136283.00	0.00	0.00
MACHILIPATNAM	269968.00	0.00	0.00
MURALINAGAR	1367308.00	0.00	0.00
MVP BRANCH	913263.00	0.00	0.00
YELAMANCHILI	213924.00	0.00	0.00
VIJAYAWADA	334746.00	0.00	0.00
CHANDANAGAR	536541.00	0.00	0.00
GUNTUR	345547.00	0.00	0.00
KADAPA	60321.00	0.00	0.00
KURNOOL	81276.00	0.00	0.00
MANGALAGIRI	120759.00	0.00	0.00
ANANTHAPURAM	51528.00	0.00	0.00
DANAVAIPTARJY	284755.00	0.00	0.00
VIJAYAWADA 1 TOWN	126787.00	0.00	0.00
GUNTUR 1 TOWN	179000.00	0.00	0.00
ATCHUTHAPURAM	99331.00	0.00	0.00
DILSUKHNAGAR	214851.00	0.00	0.00
SHEELANAGAR	301588.00	0.00	0.00
NARASARAO PETA	16761.00	0.00	0.00
CHITTOR	21914.00	0.00	0.00
BAPTLA	27686.00	0.00	0.00
TADEPALLIGUDEM	18265.00	0.00	0.00
NUZVID	37338.00	0.00	0.00
TENALI	6426.00	0.00	0.00
AMALAPURAM	6560.00	0.00	0.00
HAYATHNAGAR	8166.00	0.00	0.00
YENDADA	3293.00	0.00	0.00
TOTAL	55904781.00	4124020.00	7107327.00



Branch	Contingent Due				
	Lighting Charges	Telephone Charges	Internet	Maitainance of AC	Total
HEAD OFFICE	27537.00	35305.82	0.00	211311.00	274153.82
MAIN BRANCH	27289.00	0.00	273.00	0.00	27562.00
AKKAYYAPALEM	16760.00	388.00	0.00	0.00	17148.00
GAJUWAKA	31235.00	2747.00	0.00	0.00	33982.00
NAKKAVANIPALEM	16130.00	388.00	0.00	0.00	16518.00
GOPALAPATNAM	21081.00	209.00	1296.82	0.00	22586.82
TUNI	9328.00	403.00	1199.02	0.00	10930.02
PENDURTHI	13848.00	816.00	0.00	0.00	14664.00
SEETHAMMAPETA	26583.00	118.00	2358.82	0.00	29059.82
NARSIPATNAM	19788.00	1821.00	707.00	0.00	22316.00
MARRIPALEM	14018.00	765.00	0.00	0.00	14783.00
BOBBILI	724.00	530.00	1822.00	0.00	3076.00
PARVATHIPURAM	10347.00	703.00	1950.00	0.00	13000.00
RAJAM	8405.00	474.00	1500.00	0.00	10379.00
RAMACHANDRAPURAM	19048.00	0.00	1418.00	0.00	20466.00
ANAKAPALLI	7708.00	942.00	1770.00	0.00	10420.00
MADHURAVADA	16615.00	0.00	0.00	0.00	16615.00
KUKATPALLI	6492.00	1052.00	1212.00	0.00	8756.00
ONGOLE	2866.00	943.00	1414.82	0.00	5223.82
KURMANNAPALEM	17999.00	1533.00	0.00	0.00	19532.00
CHODAVARAM	0.00	2982.00	0.00	0.00	2982.00
TIRUPATHI	13350.00	706.00	1178.82	0.00	15234.82
WALTAIR	13311.00	0.00	0.00	0.00	13311.00
SRIKAKULAM	8785.00	710.00	0.00	0.00	9495.00
NAGOLE	6870.00	943.00	1622.50	0.00	9435.50
VIZIANAGARAM	11607.00	1290.00	1180.00	0.00	14077.00
ELURU	9875.00	388.00	1180.00	0.00	11443.00
PALASA	8689.00	459.00	0.00	0.00	9148.00
NELLORE	17777.00	589.00	2474.82	0.00	20840.82
DABAGARDENS	9834.00	648.00	1119.82	0.00	11601.82
GANNAVARAM	10570.00	1709.00	825.00	0.00	13104.00
KANCHARAPALEM	13541.00	587.00	0.00	0.00	14128.00
BHEEMILI	10320.00	388.00	707.00	0.00	11415.00
KAKINADA	24030.00	825.00	1178.82	0.00	26033.82
PITAPURAM	10833.00	707.00	0.00	0.00	11540.00
MACHILIPATNAM	8950.00	1586.00	0.00	0.00	10536.00
MURALINAGAR	11250.00	730.00	0.00	0.00	11980.00
MVP BRANCH	8459.00	766.00	1592.00	0.00	10817.00
YELAMANCHILI	5516.00	391.00	1400.00	0.00	7307.00
VIJAYAWADA	11923.00	213.00	1591.82	0.00	13727.82
CHANDANAGAR	7420.00	1155.00	1917.50	0.00	10492.50
GUNTUR	14040.00	720.00	0.00	0.00	14760.00
KADAPA	9517.00	943.00	1520.00	0.00	11980.00
KURNOOL	6986.00	1233.00	1060.00	0.00	9279.00
MANGALAGIRI	7211.00	1095.00	1119.82	0.00	9425.82
ANANTHAPURAM	10640.00	707.00	0.00	0.00	11347.00
DANAVAIKETARJY	11973.00	707.00	2240.82	0.00	14920.82
VIJAYAWADA 1 TOWN	11240.00	1002.00	0.00	0.00	12242.00
GUNTUR 1 TOWN	9092.00	707.00	1296.82	0.00	11095.82
ATCHUTHAPURAM	13011.00	1233.00	0.00	0.00	14244.00
DILSUKHNAGAR	0.00	909.00	0.00	0.00	909.00
SHEELANAGAR	9966.00	946.00	8134.92	0.00	19046.92
NARASARAO PETA	9578.00	707.00	0.00	0.00	10285.00
CHITTOR	8774.00	2058.00	0.00	0.00	10832.00
BAPTLA	10090.00	884.00	0.00	0.00	10974.00
TADEPALLIGUDEM	8071.00	0.00	0.00	0.00	8071.00
NUZVID	9008.00	1005.00	0.00	0.00	10013.00
TENALI	9879.00	1179.00	0.00	0.00	11058.00
AMALAPURAM	6311.00	821.00	0.00	0.00	7132.00
HAYATHNAGAR	5002.00	46.00	0.00	0.00	5048.00
YENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	707100.00	83811.82	50261.96	211311.00	1052484.78



Branch	E.Comm. Transaction	NFS Issuer Transaction	RTGS/NEFT Parking Account	Unified Payment Interface (UPI)	Penal Charges on Loans
HEAD OFFICE	220412.53	3048800.00	64842.00	586802.52	-3670883.05
MAIN BRANCH	0.00	0.00	0.00	0.00	2555540.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	394510.00
GAJUWAKA	0.00	0.00	0.00	0.00	1585792.05
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	1646435.00
GOPALPATNAM	0.00	0.00	0.00	0.00	345439.00
TUNI	0.00	0.00	0.00	0.00	104656.00
PENDURTHI	0.00	0.00	0.00	0.00	4530790.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	173265.00
NARSIPATNAM	0.00	0.00	0.00	0.00	118426.00
MARRIPALEM	0.00	0.00	0.00	0.00	256563.00
BOBBILI	0.00	0.00	0.00	0.00	5526690.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	9033.00
RAJAM	0.00	0.00	0.00	0.00	50924.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	34730.00
ANAKAPALLI	0.00	0.00	7145.00	0.00	46726.00
MADHURAVADA	0.00	0.00	0.00	0.00	31465.00
KUKATPALLI	0.00	0.00	0.00	0.00	72525.00
ONGOLE	0.00	0.00	0.00	0.00	53485.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	333753.00
CHODAVARAM	0.00	0.00	0.00	0.00	11846.00
TIRUPATHI	0.00	0.00	0.00	0.00	71059.00
WALTAIR	0.00	0.00	0.00	0.00	2033081.00
SRIKAKULAM	0.00	0.00	0.00	0.00	21780.00
NAGOLE	0.00	0.00	0.00	0.00	81964.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	16491.00
ELURU	0.00	0.00	358.92	0.00	47782.00
PALASA	0.00	0.00	0.00	0.00	4696.00
NELLORE	0.00	0.00	0.00	0.00	123068.00
DABAGARDENS	0.00	0.00	0.00	0.00	27146.00
GANNAVARAM	0.00	0.00	0.00	0.00	15019.00
KANCHARAPALEM	0.00	0.00	92.64	0.00	47588.00
BHEEMILI	0.00	0.00	0.00	0.00	214905.00
KAKINADA	0.00	0.00	0.00	0.00	102489.00
PITAPURAM	0.00	0.00	0.00	0.00	62210.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	117990.00
MURALINAGAR	0.00	0.00	0.64	0.00	38770.00
MVP BRANCH	0.00	0.00	0.00	0.00	98968.00
YELAMANCHILI	0.00	0.00	0.00	0.00	21416.00
VIJAYAWADA	0.00	0.00	0.00	0.00	92518.00
CHANDANAGAR	0.00	0.00	0.00	0.00	37359.00
GUNTUR	0.00	0.00	0.00	0.00	80222.00
KADAPA	0.00	0.00	0.00	0.00	50860.00
KURNOOL	0.00	0.00	0.00	0.00	8316.00
MANGALAGIRI	0.00	0.00	0.00	0.00	16476.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	3984.00
DANAIAIPETARJY	0.00	0.00	0.00	0.00	45682.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	76657.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	77909.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	25593.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	24874.93
SHEELANAGAR	0.00	0.00	3424.00	0.00	133.00
NARASARAO PETA	0.00	0.00	0.00	0.00	649.00
CHITTOR	0.00	0.00	0.00	0.00	347.00
BAPTLA	0.00	0.00	2845.00	0.00	90.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	53.00
NUZVID	0.00	0.00	0.00	0.00	330.00
TENALI	0.00	0.00	0.00	0.00	29.00
AMALAPURAM	0.00	0.00	0.00	0.00	28.00
RAYATHNAGAR	0.00	0.00	0.00	0.00	2.00
ENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	220412.53	3048800.00	78708.20	586802.52	17900243.93



Schedule 5 Other Labilites as on 31/03/2026

Goods & Service Tax

Branch	State Goods and Service Tax	Central Goods and Service Tax	Integrated Goods and Service Tax	Total
HEAD OFFICE	1147191.55	1147191.95	406348.45	2700731.95
MAIN BRANCH	90.00	90.00	0.00	180.00
AKKAYYAPALEM	31.50	31.50	0.00	63.00
GAJUWAKA	40.50	40.50	0.00	81.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	22.50	22.50	0.00	45.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	67.50	67.50	0.00	135.00
MARRIPALEM	9.00	9.00	0.00	18.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	45.00	45.00	0.00	90.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	9.00	9.00	0.00	18.00
ONGOLE	22.50	22.50	0.00	45.00
KURMANNAPALEM	22.50	22.50	0.00	45.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	45.00	45.00	0.00	90.00
WALTAIR	22.50	22.50	0.00	45.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	22.50	22.50	0.00	45.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	22.50	22.50	0.00	45.00
BHEEMILI	22.50	22.50	0.00	45.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	18.00	18.00	0.00	36.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	22.50	22.50	0.00	45.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	9.00	9.00	0.00	18.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00
CHITTOR	22.50	22.50	0.00	45.00
3APTLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
VUZVID	0.00	0.00	0.00	0.00
ENALI	0.00	0.00	0.00	0.00
MALAPURAM	0.00	0.00	0.00	0.00
IYATHNAGAR	0.00	0.00	0.00	0.00
ENDADA	0.00	0.00	0.00	0.00
OTAL	1147758.55	1147758.95	406348.45	2701865.95



Schedule 5 - IV (ii) Provisions

Provisions for Non Performing Assets as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			1066715064.97
14/10/2025	TR TO SL/1 TWDS PRINCIPAL WAIVE OFF BDM II(7)12.10.25	422209.00	0.00	1066292855.97
06/01/2026	TR TO KKD BR TWDS CR TO 35/MORL/72	40168580.00	0.00	1026124275.97
	TR TO PL/200 TWDS 35/MORL/72 EXCESS PROVISION ON			
06/01/2026	SETTLEMENT OF ACC	13854993.00	0.00	1012269282.97
06/01/2026	BY TRFR FRM PL/247 TWDS PROVISION FR NPA	0.00	13854993.00	1026124275.97
01/02/2026	TR TO NBA TWDS CLOSURE OF 8/FITLOD/41 PRINCIPAL AMTR	16038281.00	0.00	1010085994.97
	TRFR TO BOBBILI BRANCH TWDS ADJUSTMENT OF PRINCIPAL OF			
10/02/2026	OD/91 (RAMA TA	72492.00	0.00	1010013502.97
	BY TRFR FRM PL/247 TWDS PROVISION FOR NPA FR THE FY 2025			
31/03/2026	26	0.00	7000000.00	1017013502.97
	Total	70556555.00	20854993.00	



Schedule 5 - IV (ii) Provisions

Provisions for Standard Assets as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			143241791.00
31/12/2025	BY TRFR FRM PL/246 TWDS PROV FR STD ASSETS FR DEC-25	0.00	2000000.00	145241791.00
31/03/2026	BY TRFR FRM PL/244 TWDS PROV FR STNAD ASSETS FR FY 25-26	0.00	11500000.00	156741791.00
31/03/2026	BY TR OF PL/246 TWDS PROV FR STANDARD ASSETS FR FY 2025-26	0.00	1000000.00	157741791.00
Total		0.00	14500000.00	



Schedule 5 - IV (ii) Provisions

Provisions for Depreciation on Investments on Deposits with other Cooperative Banks as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	104227527.50
31/03/2026	Closing Balance	0.00	0.00	104227527.50
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions

Provisions for Staff Gratuity as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2024	Opening Balance	0.00	0.00	138056044.00
11/04/2025	TRFR TO 2/SB/12345(CH.A.S.GIRI) GRATUITY LEAVE FINAL AMT	1484741	0	136571303.00
30/06/2025	BY TRFR FROM PL-243 TWDS PROV FR GRATUTITY OF STFF FR JUN-25	0	11247965	147819268.00
12/09/2025	TR TO 9/SB/13929 TWDS KSB.RAJYA LAKSHMI GRATUITY FINAL AMT	1542001	0	146277267.00
26/09/2025	TRFR TO 10/SB/17518 TWDS BERA CHAITANYA GRATUITY FINAL AMT	67910	0	146209357.00
26/09/2025	TRFR TO 42/SB/143 TWDS HRATUITY FINAL AMT	220656	0	145988701.00
26/09/2025	TRFR TO 18/SB/4666 TWDS D.SRE RAM PRASANTH GRATITY FINAL AMT	69975	0	145918726.00
30/09/2025	BYTR OF PL/243 TWDS PROV FR STAFF GRATUITY FR QTR-2 SEPT25	0	8339927	154258653.00
16/10/2025	TRFR TO 9/SB/14599-B.NAGAMALLESWARI GRATUITY FINAL AMT	155723	0	154102930.00
13/11/2025	TRFR TO 4/SB/49999 TWDS Y.REVATHI GRATUITY FINAL AMT	128380	0	153974550.00
24/12/2025	TR 8/SB/16399-S.RADHIKA LATHA(DECEASED) GRATUITY FINAL AMT	382740	0	153591810.00
31/12/2025	BY TRFR FRM PL/243 TWDS PROV FR STAFF GRATUTY FR FY 25-26	0	3901196	157493006.00
01/02/2026	TRFR TO 2/SB/49493 TWDS P.RAGASREE GRATUITY FINAL AMT	69938	0	157423068.00
05/03/2026	TRFR TO 16/SB/3666 TWDS BOOSA RAMANA GRATUITY FINAL AMT	222465	0	157200603.00
26/03/2026	TRFR TO 38/SB/2017 TWDS G SANDHYA RANI (110659) GRATUITY RSG FINAL	81647	0	157118956.00
31/03/2026	TRFR TO PL/243 TWDS REVERSAL OF EXCESS PROVISION FR FY 25-26	19476071	0	137642885.00
	Total	23902247.00	23489088.00	



Schedule 5 - IV (ii) Provisions

Bonus to staff as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	34000000.00
08/06/2025	REGULAR EMPLOYEES BONUS 2024-25	25598722.00	0.00	8401278.00
08/06/2025	CONSOLIDATED EMPLOYEES BONUS 2024-25	3047861.00	0.00	5353417.00
09/06/2025	BONUS 2024-25 ZM BM CONC AUD	938062.00	0.00	4415355.00
09/06/2025	TRFR TO BRANCHES SWEEPERS BONUS 2024-25	266831.00	0.00	4148524.00
09/06/2025	RETIRED/RELIEVED EMP BONUS 2024-25	277768.00	0.00	3870756.00
11/06/2025	TRFR TO SB-A/C TWDS RESIGNED EMP BONUS-2024-25	137550.00	0.00	3733206.00
17/06/2025	TRTO IDBI & BRS TWDS PYMT TO CONCURRENT AUDITORS F.Y 24-25	263512.00	0.00	3469694.00
17/06/2025	TRFR TO 2/CD/2161 TWDS SECURITY BONUS (AP) FR FY 2024-25	2628510.83	0.00	841183.17
17/06/2025	TRFR TO 2/CD/2161 TWDS BONUS TO SEC PERSNL FR FY2024-25 (TS)	204635.33	0.00	636547.84
10/07/2025	TRFR TO PENDING BONUS PAYMENT 2024-2025	327571.00	0.00	308976.84
07/09/2025	TRFR TO PL/200 TWDS EXCESS PROV FR 24-25 WRITTEN BACK	308976.84	0.00	0.00
31/03/2026	BY TRFR FRM PL/245 TWDS PROVISION FOR BONUS FOR THE FY 2025-26	0.00	28650953.00	28650953.00
	Total	34000000.00	28650953.00	



Schedule 5 - IV (ii) Provisions

Provisions for Legal Charges as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	188000.00
31/03/2026	Closing Balance	0.00	0.00	188000.00
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions

Provisions for AUDIT FEE as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	1782900.00
23/04/2025	TRTO IDBI TWDS RAMBHATLA CONCUR AUDIT FEE FR MAR'25	27000.00	0.00	1755900.00
23/04/2025	TRTO IDBI TWDS GBD ASSOC CONCUR AUDIT FEE FR MAR'25	27000.00	0.00	1728900.00
23/04/2025	TRTO IDBI TWDS B PRATAP ASSOC CONCUR AUDIT FEE FR MAR'25	13500.00	0.00	1715400.00
23/04/2025	TRTO IDBI TWDS SURYARAO ASSOC CONCUR AUDIT FEE FR MAR'25	22500.00	0.00	1692900.00
23/04/2025	TRTO IDBI TWDS JOGARAO ASSOC CONCUR AUDIT FEE FR MAR'25	13500.00	0.00	1679400.00
23/04/2025	TRTO IDBI TWD SATEESH ASSOC CONCUR AUDIT FEE FR MAR'25	13500.00	0.00	1665900.00
23/04/2025	TRTO IDBI TWDS TIRUPATHI ASSOC CONCUR AUDIT FEE FR MAR'25	9000.00	0.00	1656900.00
23/04/2025	TRTO KKP BR SB/6341 K SRINIVAS CONCUR AUDIT FEE FR MAR'25	36000.00	0.00	1620900.00
23/04/2025	TRTO IDBI TWDS T N MURTHY CONCUR AUDIT FEE FR MAR'25	10800.00	0.00	1610100.00
23/04/2025	TRFR PLSA BR SB/2205 M RAVI ASSOC CONCUR AUDIT FEE FR MAR'25	8100.00	0.00	1602000.00
23/04/2025	TRTO IDBI TWDS SANKAR ASSOC CONCUR AUDIT FEE FR MAR'25	28800.00	0.00	1573200.00
23/04/2025	TRTO GUNT BR CD/139 SANKAR ASSOC CONCUR AUDIT FEE FR MAR'25	9000.00	0.00	1564200.00
23/04/2025	TRTO IDBI TWDS PAVAN ASSOC CONCUR AUDIT FEE FR MAR'25	9000.00	0.00	1555200.00
29/04/2025	TRTO SMP BR SB/18051 TWDS K SWETHA CONCU AUDIT FEE FR MAR'25	14400.00	0.00	1540800.00
30/04/2025	TRTO IDBI TWDS THIRUPATHI & ASSOC CONCUR AUDIT FEE FR MAR'25	10800.00	0.00	1530000.00
15/05/2025	TRFR TO M/S GORTI ASSO TWDS STAT AUDIT FEE FR FY 24-25	230400.00	0.00	1299600.00
15/05/2025	TRFR TO M V SARMA & CO TWDS STATUTORY AUDIT FEE FR FY 24-25	248400.00	0.00	1051200.00
15/05/2025	TRFR TO UPADRASTHA & ASSC TWDS STATUTORY AUDIT FEE FR 24-25	226800.00	0.00	824400.00
15/05/2025	TRFR TO SARPARU & ASSOCIATES TWDS STATUTORY AUDIT FEE FY24-2	190800.00	0.00	633600.00
16/05/2025	TRTO IDBI TWDS STATUTORY AUDIT FEE SUDHEER MOTAMARRI & CO.	194400.00	0.00	439200.00
20/05/2025	TRTO IDBI TWDS RAO & KUMAR STATUTORY AUDIT FEE	439200.00	0.00	0.00
29/03/2026	BYTR OF PL/241 TWDS PROV FR AUDIT FEES FR FY 25-26	0.00	1620000.00	1620000.00
29/03/2026	BYTR OF PL/250 TWDS SWETHA & CO FR PROV FR NEW BRS CERT FEES FR FY 25	0.00	9000.00	1629000.00
31/03/2026	BY TRFR FRM PL/250 TWDS PROVISION FR CONC AUDIT FEE FR MAR-2	0.00	369000.00	1998000.00
	Total	1782900.00	1998000.00	



Schedule 5 - IV (ii) Provisions

Provisions for Income Tax as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance		0.00	158,584,000.00
	BY TR FR PL/67 TWDS PROV FR IT FR QRT			
12/06/2025	END JUN-25 A.Y 26-27	0.00	30000000.00	188,584,000.00
	BY TR FR PL/67 TWDS PROV FR IT FR QRT			
15/09/2025	END SEP-25 A.Y 26-27	0.00	40000000.00	228,584,000.00
	BY TR FR PL/67 TWDS PROV FR IT FR QRT			
12/12/2025	END DEC-25 A.Y 26-27	0.00	53000000.00	281,584,000.00
	TR TO ADVTAX TWDS PROV FOR FY 24-25			
01/02/2026	AFTER TAX AUDIT	158584000.00	0.00	123,000,000.00
	BY TR FR PL/67 TWDS PROV FR IT FR QRT			
13/03/2026	END MAR-26 A.Y 26-27	0.00	90000000.00	213,000,000.00
	Total	158,584,000.00	213,000,000.00	



Schedule 5 - IV (ii) Provisions

Other Provisions as on 31/03/2026

S.No	Particulars	Debit	Credit	Amount
01/04/2025	Opening Balance	0	0	2467646.59
31/03/2026	Closing Balance	0	0	2467646.59
Total		0.00	0.00	



Overdue Interest Reserve on NPA Loans as on 31/03/2026

Branch	31/03/2026	31/03/2025
HEAD OFFICE	-86867223.88	-77930214.98
MAIN BRANCH	60732395.00	51595794.00
AKKAYPALEM	7639817.00	7043939.00
GAJUWAKA	34136436.88	31136705.98
NAKKAVANIPALEM	11387167.00	8405729.00
GOPALPATNAM	9312680.00	5379616.00
TUNI	323578.00	160780.00
PENDURTHI	110409466.00	140107493.00
SEETHAMMAPETA	2324210.36	1697747.00
NARSIPATNAM	766674.00	589234.00
MARRIPALEM	2435048.00	2124710.00
BOBBILI	150657879.00	127215739.00
PARVATHIPURAM	33178.00	0.00
RAJAM	742581.00	912316.00
RAMACHANDRAPURAM	511558.00	356202.00
ANAKAPALLI	983208.00	9055764.00
MADHURAVADA	142275.00	268323.00
KUKATPALLI	499915.00	371674.00
ONGOLE	349726.00	227546.00
KURMANNAPALEM	4682725.00	5479624.00
CHODAVARAM	0.00	147179.00
TIRUPATHI	869333.00	830557.00
WALTAIR	34462756.00	27452133.00
SRIKAKULAM	118861.00	547845.97
NAGOLE	1090766.00	690532.00
VIZIANAGARAM	0.00	0.00
ELURU	522736.00	942399.00
PALASA	0.00	0.00
NELLORE	2170688.00	1709823.00
DABAGARDENS	222354.00	14431.00
GANNAVARAM	83933.00	1102459.00
KANCHARAPALEM	523275.00	947373.00
BHEEMILI	4146408.00	3121181.00
KAKINADA	1142255.00	18947949.00
PITAPURAM	519374.00	365469.00
MACHILIPATNAM	3825710.00	3415374.00
MURALINAGAR	725732.00	407339.00
MVP BRANCH	1221421.00	1169858.00
YELAMANCHILI	231223.00	137120.00
VUJAYAWADA	1227865.00	925702.00
CHANDANAGAR	412637.00	360681.00
GUNTUR	974887.00	730280.00
KADAPA	636346.00	517454.00
KURNOOL	122462.00	114866.00
MANGALAGIRI	185412.00	194237.00
ANANTHAPURAM	18510.00	33293.00
DANAVAI PETA-RJY	548699.00	378744.00
VUJAYAWADA 1 TOWN	1049218.00	781557.00
GUNTUR 1 TOWN	1115139.00	800419.00
ATCHUTHAPURAM	447851.00	0.00
DILSUKHNAGAR	208513.00	66293.00
SHEELANAGAR	0	0
NARSARAOPETA	0.00	0.00
CHITTOOR	0.00	0.00
BAPATLA	0.00	0.00
TADEPALLIGUDEM	0.00	0.00
NUZVID	0.00	0.00
TENALI	0.00	0.00
AMALAPURAM	0.00	0.00
HAYATHNAGAR	0.00	0.00
YENDADA	0.00	0.00
Total	370027657.36	381051268.97



Schedule 5 - IV (ii) Provisions

Provision for Business Risk as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			10391416.00
31/03/2026	Closing Balance			10391416.00
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions

Provisions for Incentives of Staff as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			10000000.00
31/03/2026	Closing Balance	0.00	0.00	10000000.00
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions

Provisions for NFS/ IMPS/ UPI Transaction Charges & Biometric AMC as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	1326460.00
10/04/2025	TRFR PL/75 TWDS FINACUS SOLU NFS PAYABLE FR MAR'25	80878.00	0.00	1245582.00
10/04/2025	TRFR PL/97 TWDS FINACUS SOLU IMPS PAYABLE FR MAR'25	37052.00	0.00	1208530.00
10/04/2025	TRFR PL/205 TWDS FINACUS SOLU IMPS PAYABLE FR MAR'25	702320.00	0.00	506210.00
11/04/2025	TO TR TO IDBI/ TWDS CIBIL CHRGS MARCH 2025	189950.00	0.00	316260.00
16/04/2025	TRTO IDBI GUPSHUP TRANSACTIONAL MSG'S FR MAR'25	229800.00	0.00	86460.00
19/05/2025	TRTO IDBI TWD G SRINIVASA GCC SOCIAL MEDIA PROMOTION OF BANK	25000.00	0.00	61460.00
23/05/2025	TR TO IDBI TWDS DATA SOFT IT FACILITY MGMT FR MAR 25	35000.00	0.00	26460.00
22/09/2025	TRTO IDBI TWDS AMC CHGS INTERACTIVE BIOMETRIC 1/9/24-30/8/25	26460.00	0.00	0.00
30/03/2026	BYTR OF PL/97/75/205/203/40/25/23/233/239 PROV PAYABLE FR MAR'26	0.00	4061047.00	4061047.00
31/03/2026	TRFR TO PL/23 TWDS TELEPHONE CHRGS PROV REVERSAL	575899.00	0.00	3485148.00
Total		1902359.00	4061047.00	



Schedule 5 - IV (ii) Provisions

Provision for Technology Upgradation on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	38000000.00
31/03/2026	Closing Balance	0.00	0.00	38000000.00
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions

Provisions for Restructured Accounts as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance	0.00	0.00	111500000.00
31/03/2026	Closing Balance	0.00	0.00	111500000.00
	Total	0.00	0.00	



Schedule 5 - IV (ii) Provisions
Summary of Ledger Provisions for Leave Encasment as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			39169157.00
11/04/2025	TRFR TO 2/SB/12345 TWDS PL LEAVE FINAL AMT	110912.00	0.00	39058245.00
16/04/2025	REGULAR EMPLOYEES LEAVE ENCASHMNET 2024	14939521.00	0.00	24118724.00
22/04/2025	TRFR TO G.V.S.R.MURTHY & N.V.NARAYANA RAO PL ENCASH-2024	40974.00	0.00	24077750.00
14/07/2025	TRFR TO 8/SB/4022 TWDS B.TRINADH RAO LEAVE ENCASHMENT 2024	93622.00	0.00	23984128.00
12/09/2025	TR TO 9/SB/13929 TWDS KSB.RAJYA LASKHMI PL LEAVES FINAL AMT	120632.00	0.00	23863496.00
26/09/2025	TRFR TO 10/SB/17518 TWDS BERA CHAITANYA PL LEAVES FINAL AMT	18120.00	0.00	23845376.00
26/09/2025	TRFR TO 42/SB/143 TWDS PL LEAVES FINAL AMT	8004.00	0.00	23837372.00
30/09/2025	BYTR PL/244 PROV FR STAFF LEAVE ENCASHMENT FR QTR-2 SEPT25	0.00	2200489.00	26037861.00
16/10/2025	TRFR TO 9/SB/14599-B.NAGAMALLESWARI PL LEAVES FINAL AMT	9208.00	0.00	26028653.00
13/11/2025	TRFR TO 4/SB/49999 TWDS Y.REVATHI PL LEAVES FINAL AMT	41268.00	0.00	25987385.00
24/12/2025	TR 8/SB/16399-S.RADHIKA LATHA(DECEASED) PL FINAL LEAVES AMT	51232.00	0.00	25936153.00
31/12/2025	BY TRFR FROM PL/244 TWDS PROV FR LEAVE ENCHASE FR FY25-26	0.00	4109911.00	30046064.00
12/01/2026	TRFR TO 24/SB/9 TWDS P.S.PRAKASH PL LEAVES NOTICE PERIOD AMT	82600.00	0.00	29963464.00
01/02/2026	TRFR TO 2/SB/49493 TWDS P.RAGASREE PL LEAVE FINAL AMT	18107.00	0.00	29945357.00
05/03/2026	TRFR TO 16/SB/3666 TWDS BOOSA RAMANA PL LEAVES FINAL AMT	44319.00	0.00	29901038.00
26/03/2026	TRFR TO 38/SB/2017 TWDS G SANDHYA RANI (110659) PL LEAVES FINAL AMT	37128.00	0.00	29863910.00
31/03/2026	BY TRFR FRM PL/244 TWDS PROV FR LEAVE ENCASH FR MAR-26	0.00	5488167.00	35352077.00
Total		15615647.00	11798567.00	



Branch	Cash Balance	ATM Cash 2nd ATM	ATM Cash
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	8940315.00	0.00	0.00
AKKAYYAPALEM	5561464.00	0.00	0.00
GAJUWAKA	11679537.00	0.00	2340000.00
NAKKAVANIPALEM	6265322.00	0.00	1000.00
GOPALAPATNAM	3618238.00	0.00	0.00
TUNI	3948585.00	0.00	0.00
PENDURTHI	3101341.00	0.00	362700.00
SEETHAMMAPETA	22712713.00	1279700.00	1046100.00
NARSIPATNAM	5305920.00	0.00	1144500.00
MARRIPALEM	3198913.00	0.00	0.00
BOBBILI	1463190.00	0.00	492600.00
PARVATHIPURAM	1365027.00	0.00	607900.00
RAJAM	5829735.00	0.00	787900.00
RAMACHANDRAPURAM	2734778.00	0.00	696400.00
ANAKAPALLI	3362656.00	0.00	0.00
MADHURAVADA	7626768.00	0.00	438500.00
KUKATPALLI	4195593.00	0.00	495400.00
ONGOLE	2764741.00	0.00	2346600.00
KURMANNAPALEM	2257300.00	0.00	1053400.00
CHODAVARAM	5382957.00	0.00	878300.00
TIRUPATHI	1582035.00	0.00	965900.00
WALTAIR	3618292.00	0.00	1119600.00
SRIKAKULAM	2256410.00	0.00	0.00
NAGOLE	3437113.00	0.00	295900.00
VIZIANAGARAM	3453822.00	0.00	0.00
ELURU	3210577.00	0.00	732500.00
PALASA	1375976.00	0.00	161900.00
NELLORE	2878984.00	0.00	496300.00
DABAGARDENS	1632774.00	0.00	0.00
GANNAVARAM	6444367.00	0.00	2340900.00
KANCHARAPALEM	2127748.00	1401000.00	0.00
BHEEMILI	5291995.00	0.00	593900.00
KAKINADA	1281026.00	0.00	0.00
PITAPURAM	2909421.00	0.00	0.00
MACHILIPATNAM	2755770.00	0.00	0.00
MURALINAGAR	1856127.00	0.00	0.00
MVP BRANCH	1499100.00	0.00	0.00
YELAMANCHILI	2361513.00	0.00	0.00
VIJAYAWADA	3730078.00	0.00	0.00
CHANDANAGAR	3203899.00	0.00	347000.00
GUNTUR	3533081.00	0.00	396500.00
KADAPA	1408918.00	0.00	1118300.00
KURNOOL	3451195.00	0.00	0.00
MANGALAGIRI	2630061.00	0.00	0.00
ANANTHAPURAM	1998494.00	0.00	191500.00
DANAVAIKETARJY	1696639.00	0.00	545100.00
VIJAYAWADA 1 TOWN	1554287.00	0.00	0.00
GUNTUR 1 TOWN	5099465.00	0.00	326500.00
ATCHUTHAPURAM	4398611.00	1595800.00	938900.00
DILSUKHNAGAR	2487936.00	0.00	185100.00
SHEELANAGAR	4332285.00	0.00	649500.00
NARASARAO PETA	1521000.00	0.00	1087500.00
CHITTOR	1274311.00	0.00	716100.00
BAPTLA	627890.00	0.00	1033500.00
TADEPALLIGUDEM	983603.00	0.00	379300.00
NUZVID	2933489.00	0.00	846200.00
TENALI	1482380.00	0.00	574600.00
AMALAPURAM	925847.00	0.00	539900.00
HAYATHNAGAR	1755020.00	0.00	0.00
YENDADA	899555.00	0.00	0.00
TOTAL	213216187.00	4276500.00	29273700.00



Branch	Recycler ATM Cash	Reserve Bank of India	Total
HEAD OFFICE	0.00	52100000.00	52100000.00
MAIN BRANCH	925700.00	0.00	9866015.00
AKKAYYPALEM	0.00	0.00	5561464.00
GAJUWAKA	0.00	0.00	14019537.00
NAKKAVANIPALEM	1441000.00	0.00	7707322.00
GOPALAPATNAM	0.00	0.00	3618238.00
TUNI	0.00	0.00	3948585.00
PENDURTHI	0.00	0.00	3464041.00
SEETHAMMAPETA	0.00	0.00	25038513.00
NARSIPATNAM	0.00	0.00	6450420.00
MARRIPALEM	0.00	0.00	3198913.00
BOBBILI	0.00	0.00	1955790.00
PARVATHIPURAM	0.00	0.00	1972927.00
RAJAM	0.00	0.00	6617635.00
RAMACHANDRAPURAM	0.00	0.00	3431178.00
ANAKAPALLI	0.00	0.00	3362656.00
MADHURAVADA	486600.00	0.00	8551868.00
KUKATPALLI	0.00	0.00	4690993.00
ONGOLE	0.00	0.00	5111341.00
KURMANNAPALEM	0.00	0.00	3310700.00
CHODAVARAM	0.00	0.00	6261257.00
TIRUPATHI	0.00	0.00	2547935.00
WALT AIR	0.00	0.00	4737892.00
SRIKAKULAM	0.00	0.00	2256410.00
NAGOLE	0.00	0.00	3733013.00
VIZIANAGARAM	0.00	0.00	3453822.00
ELURU	0.00	0.00	3943077.00
PALASA	0.00	0.00	1537876.00
NELLORE	0.00	0.00	3375284.00
DABAGARDENS	0.00	0.00	1632774.00
GANNAVARAM	0.00	0.00	8785267.00
KANCHARAPALEM	0.00	0.00	3528748.00
BHEEMILI	0.00	0.00	5885895.00
KAKINADA	0.00	0.00	1281026.00
PITAPURAM	0.00	0.00	2909421.00
MACHILIPATNAM	0.00	0.00	2755770.00
MURALINAGAR	0.00	0.00	1856127.00
MVP BRANCH	0.00	0.00	1499100.00
YELAMANCHILI	0.00	0.00	2361513.00
VIJAYAWADA	0.00	0.00	3730078.00
CHANDANAGAR	0.00	0.00	3550899.00
GUNTUR	0.00	0.00	3929581.00
KADAPA	0.00	0.00	2527218.00
KURNOOL	0.00	0.00	3451195.00
MANGALAGIRI	0.00	0.00	2630061.00
ANANTHAPURAM	0.00	0.00	2189994.00
DANAVAI PETARJY	0.00	0.00	2241739.00
VIJAYAWADA 1 TOWN	0.00	0.00	1554287.00
GUNTUR 1 TOWN	0.00	0.00	5425965.00
ATCHUTHAPURAM	0.00	0.00	6933311.00
DILSUKHNAGAR	0.00	0.00	2673036.00
SHEELANAGAR	0.00	0.00	4981785.00
NARASARAO PETA	0.00	0.00	2608500.00
CHITTOR	0.00	0.00	1990411.00
BAPTLA	0.00	0.00	1661390.00
TADEPALLIGUDEM	0.00	0.00	1362903.00
VUZVID	0.00	0.00	3779689.00
FENALI	0.00	0.00	2056980.00
AMALAPURAM	0.00	0.00	1465747.00
RAYATHNAGAR	0.00	0.00	1755020.00
ENDADA	0.00	0.00	899555.00
TOTAL	2853300.00	52100000.00	301719687.00



Schedule 7 | Current Deposit Balances with Bank Accounts
as on 31/03/2026

123

Branch	State Bank of India	Union Bank of India	Axis Bank	Bank of Baroda	Axis Bank Main
HEAD OFFICE	23096472.96	33266091.27	0.00	381841175.42	726204.81
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	146768.75	24206.77	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00
BOBBILI	630621.88	1553321.57	5524315.30	0.00	0.00
PARVATHIPURAM	566481.72	0.00	115722.27	0.00	0.00
RAJAM	0.00	1690629.55	3923499.17	0.00	0.00
RAMACHANDRAPURAM	1535274.42	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	29080.83	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	6234487.30	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	567095.95	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	660985.69	0.00	0.00	0.00	0.00
ELURU	1831530.86	0.00	0.00	0.00	0.00
PALASA	0.00	425070.57	2319983.99	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	65463.10	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAIPETARIY	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	0.00
3APTLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	2700000.00	0.00	0.00
VUZVID	0.00	0.00	0.00	0.00	0.00
ENALI	0.00	0.00	0.00	0.00	0.00
IMALAPURAM	0.00	0.00	0.00	0.00	0.00
IYATHNAGAR	0.00	0.00	0.00	0.00	0.00
ENDADA	0.00	0.00	0.00	0.00	0.00
OTAL	35335182.63	36988400.56	14583520.73	381841175.42	726204.81



Branch	Union Bank of India M R Peta	Indusind Bank	ICICI Bank	IDBI Bank	IDBI Bank CTS
HEAD OFFICE	23101677.33	4969709.96	566381.66		
MAIN BRANCH	0.00	0.00	0.00	386442474.02	39473048.30
AKKAYYPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	8269843.93	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	18373527.31	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	8062888.45	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	506057.92	0.00
RAJAM	0.00	0.00	0.00	2355492.56	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	1253403.47	0.00
ANAKAPALLI	0.00	0.00	0.00	10784609.22	0.00
MADHURAVADA	0.00	0.00	0.00	4397904.34	0.00
KUKATPALLI	0.00	0.00	0.00	632502.60	0.00
ONGOLE	0.00	0.00	0.00	6191816.10	0.00
KURMANNAPALEM	0.00	0.00	0.00	9614654.60	0.00
CHODAVARAM	0.00	0.00	0.00	4298287.78	0.00
TIRUPATHI	0.00	0.00	0.00	2185302.00	0.00
WALTAIR	0.00	0.00	0.00	4714158.33	0.00
SRIKAKULAM	0.00	0.00	0.00	878863.07	0.00
NAGOLE	0.00	0.00	0.00	704208.79	0.00
VIZIANAGARAM	0.00	0.00	0.00	22834554.73	0.00
ELURU	0.00	0.00	0.00	9227127.30	0.00
PALASA	0.00	0.00	0.00	11021447.18	0.00
NELLORE	0.00	0.00	0.00	320062.69	0.00
DABAGARDENS	0.00	0.00	0.00	6043120.72	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	2385600.25	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	303829.00	0.00
PITAPURAM	0.00	0.00	0.00	7500984.88	0.00
MACHILIPATNAM	0.00	0.00	0.00	1464327.57	0.00
MURALINAGAR	0.00	0.00	0.00	4712624.87	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	3702791.72	0.00
CHANDANAGAR	0.00	0.00	0.00	9320632.47	0.00
GUNTUR	0.00	0.00	0.00	4235863.41	0.00
KADAPA	0.00	0.00	0.00	645231.14	0.00
KURNOOL	0.00	0.00	0.00	4858329.73	0.00
MANGALAGIRI	0.00	0.00	0.00	8063672.19	0.00
ANANTHAPURAM	0.00	0.00	0.00	4465373.01	0.00
DANAVAIKETARJY	0.00	0.00	0.00	5525611.13	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	3839077.63	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	3627271.22	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	172073.63	0.00
DILSUKHNAGAR	0.00	0.00	0.00	1851994.45	0.00
SHEELANAGAR	0.00	0.00	0.00	2149167.50	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	5936642.39	0.00
BAPTLA	0.00	0.00	0.00	3626094.74	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
VUZVID	0.00	0.00	0.00	451984.64	0.00
TENALI	0.00	0.00	0.00	2877693.68	0.00
IMALAPURAM	0.00	0.00	0.00	2062918.46	0.00
TAYATHNAGAR	0.00	0.00	0.00	1719999.40	0.00
ENDADA	0.00	0.00	0.00	0.00	0.00
OTAL	23101677.33	4969709.96	566381.66	604612096.22	39473048.30



Branch	Yes Bank	IDBI Bank Inward A/c	IDBI Outward A/c	IDBI ATM A/c	IDBI RECRUITMENT A/c
HEAD OFFICE	8798043.11	42048851.32	31623675.69	43776007.20	20293.48
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAI PETARJY	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
WENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	8798043.11	42048851.32	31623675.69	43776007.20	20293.48



Branch	YES BANK IMPS ACCOUNT	UPI YES BANK	THANE JANATA SAHAKARI BANK	Total
HEAD OFFICE	65524640.26	44634424.35	729237.03	1130638408.17
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	8269843.93
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	18373527.31
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	8233863.97
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	8214316.67
PARVATHIPURAM	0.00	0.00	0.00	3037696.55
RAJAM	0.00	0.00	0.00	6867532.19
RAMACHANDRAPURAM	0.00	0.00	0.00	12319883.64
ANAKAPALLI	0.00	0.00	0.00	4397904.34
MADHURAVADA	0.00	0.00	0.00	632502.60
KUKATPALLI	0.00	0.00	0.00	6191816.10
ONGOLE	0.00	0.00	0.00	9643735.43
KURMANNAPALEM	0.00	0.00	0.00	4298287.78
CHODAVARAM	0.00	0.00	0.00	8419789.30
TIRUPATHI	0.00	0.00	0.00	4714158.33
WALTAIR	0.00	0.00	0.00	878863.07
SRIKAKULAM	0.00	0.00	0.00	1271304.74
NAGOLE	0.00	0.00	0.00	22834554.73
VIZIANAGARAM	0.00	0.00	0.00	9888112.99
ELURU	0.00	0.00	0.00	12852978.04
PALASA	0.00	0.00	0.00	3065117.25
NELLORE	0.00	0.00	0.00	6043120.72
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	2385600.25
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	303829.00
KAKINADA	0.00	0.00	0.00	7566447.98
PITAPURAM	0.00	0.00	0.00	1464327.57
MACHILIPATNAM	0.00	0.00	0.00	4712624.87
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	3702791.72
VIJAYAWADA	0.00	0.00	0.00	9320632.47
CHANDANAGAR	0.00	0.00	0.00	4235863.41
GUNTUR	0.00	0.00	0.00	645231.14
KADAPA	0.00	0.00	0.00	4858329.73
KURNOOL	0.00	0.00	0.00	8063672.19
MANGALAGIRI	0.00	0.00	0.00	4465373.01
ANANTHAPURAM	0.00	0.00	0.00	5525611.13
DANAVAIKETUR	0.00	0.00	0.00	3839077.63
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	3627271.22
GUNTUR 1 TOWN	0.00	0.00	0.00	172073.63
ATCHUTHAPURAM	0.00	0.00	0.00	1851994.45
DILSUKHNAGAR	0.00	0.00	0.00	2149167.50
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	5936642.39
CHITTOR	0.00	0.00	0.00	3626094.74
BAPTLA	0.00	0.00	0.00	2700000.00
TADEPALLIGUDEM	0.00	0.00	0.00	451984.64
NUZVID	0.00	0.00	0.00	2877693.68
TENALI	0.00	0.00	0.00	2062918.46
AMALAPURAM	0.00	0.00	0.00	1719999.40
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
TOTAL	65524640.26	44634424.35	729237.03	1379352570.06



S.No	Particulars	Amount	Sub Total	Totals
1	Central Government Securities	374029652.00		
2	State Government Securities	10758217510.49		
	Total		11132247162.49	11132247162.49
3	Fixed Deposits in Banks			
a)	IDBI Bank	114575603.00		
b)	A.P. State Cooperative Bank	890000000.00		
c)	Chaitanya Godavari Grameena Bank	505000000.00		
d)	Krishna District Cooperative Central bank	320000000.00		
e)	A.P. Grameen Vikas Bank	475000000.00		
f)	AU Small Finance Bank	201000000.00		
g)	Equitas Small Finance Bank	103000000.00		
h)	Perceptual Debt, Instument Vasavi coop.Bank	31737894.00		
i)	Prudential Cooperative Urban bank	11909506.50		
j)	Charminar Cooperative Bank	28887214.00		
k)	Vijaya Cooperative Urban Bank	5500000.00		
l)	Bandhan Bank	252000000.00		
m)	City Union Bank	90000000.00		
n)	Coastal Bank	10000000.00		
o)	DCB Bank	400000000.00		
p)	CSB Bank	129000000.00		
			3567610217.50	3567610217.50
4	Shares of Cooperative Institutions			
a)	Shares in Ramadas Cooperative TRG Centre	300.00		
b)	Shares in APSCUB & CS Ltd	3700000.00		
c)	Shares in Charminar Coop.Bank, HYD	5092913.00		
d)	Shares in NUCFDC	10000000.00		
	Total			18793213.00
	Grand Total			14718650592.99



Schedule 9 | Advances as on 31/03/2026

Branch	Consumption Loans	Hypothication Loans	Gold Loans	Mortgage Loans	Small Business Finance Loans	Staff House Loans
HEAD OFFICE	-18608522.00	-141294.00	-277912.00	-824347.00	-1086295.00	15122922.00
MAIN BRANCH	27084501.00	6181737.00	455626665.00	665074019.10	7879139.00	0.00
AKKAYPALEM	12341704.00	768584.00	231057473.03	399594263.26	1890010.00	0.00
GAJUWAKA	21815325.00	5735676.00	608508377.00	412568883.36	2924326.00	0.00
NAKKAVANIPALEM	10254231.00	11398631.00	173202433.00	429026556.97	2063830.00	0.00
GOPALPATNAM	11043477.00	741951.00	264633372.00	344712631.50	5827620.42	0.00
TUNI	27280744.00	1523599.00	166625986.00	523399682.28	8393810.20	0.00
PENDURTHI	13249650.00	9356152.00	148545656.00	481736814.53	1945863.00	0.00
SEETHAMMAPETA	12236800.54	1288719.00	167728294.00	322329330.36	3728369.00	0.00
NARSIPATNAM	22808077.78	94200.00	167714627.00	908223107.91	7461100.00	0.00
MARRIPALEM	10205430.82	3364884.00	190483718.00	485196930.19	2154235.00	0.00
BOBBILI	12402192.00	4119770.00	46707719.00	202376679.00	12899711.00	0.00
PARVATHIPURAM	13603091.00	252023.00	27974149.00	195905671.54	8109238.00	0.00
RAJAM	12665667.00	234934.00	39942142.00	238063914.00	5660736.00	0.00
RAMACHANDRAPURAM	26451335.95	0.00	33452058.00	333747718.90	9551621.60	0.00
ANAKAPALLI	30887245.00	0.00	44426500.00	239821904.03	1975976.00	0.00
MADHURAVADA	9702195.66	187831.00	106431590.00	197623359.45	6277064.00	0.00
KUKATPALLI	8308246.00	2798154.00	149836520.00	500078416.98	2684765.00	0.00
ONGOLE	21993101.50	3022036.00	32070547.00	260879762.88	10353795.00	0.00
KURMANNAPALEM	18426194.00	393120.00	163702058.00	353516053.75	3019550.00	0.00
CHODAVARAM	28313887.52	1684408.00	53468724.00	303793568.00	4078928.00	0.00
TIRUPATHI	11669322.00	484757.00	23030902.00	238841646.76	6218944.00	0.00
WALTAIR	17489942.00	7842514.00	76986419.00	236166167.20	4648697.00	0.00
SRIKAKULAM	14095776.99	202041.00	36984267.74	249578542.77	5020821.00	0.00
NAGOLE	6087534.00	2286621.00	88486105.00	257106171.40	7122036.00	0.00
VIZIANAGARAM	9486560.00	1160471.00	59838192.00	421621023.95	5800922.89	0.00
ELURU	7708166.00	214434.00	32826508.00	401081827.76	4674989.50	0.00
PALASA	10795117.50	0.00	25913795.00	129071001.50	8216245.50	0.00
NELLORE	18248669.90	80561.00	31657808.00	208198316.04	9395157.69	0.00
DABAGARDENS	12171527.00	1006922.00	67782990.00	209488236.00	3412354.40	0.00
GANNAVARAM	15283029.00	0.00	21423894.00	262006112.26	3764406.00	0.00
KANCHARAPALEM	10402010.00	933896.00	94889931.00	163956097.07	1886375.00	0.00
BHEEMILI	32897677.20	869108.00	64886332.00	216764306.45	5503312.00	0.00
KAKINADA	28408931.00	6537833.00	27093628.00	540252116.43	8373911.00	0.00
PITAPURAM	18249541.00	531128.00	29207295.00	561286625.36	9058592.00	0.00
MACHILIPATNAM	11764905.00	237258.00	20209176.00	228531163.09	2223848.00	0.00
MURALINAGAR	20299654.20	0.00	53454511.00	115493400.07	1674979.00	0.00
MVP BRANCH	23826380.80	2972259.00	41780159.00	311099745.17	6700088.50	0.00
YELAMANCHILI	27146025.90	0.00	33156671.00	131918869.00	4943878.00	0.00
VIJAYAWADA	21015669.00	260955.00	29808114.00	199872281.84	3102689.00	0.00
CHANDANAGAR	4034213.00	504179.00	84612884.38	129724087.00	1261323.50	0.00
GUNTUR	19039034.90	2197589.00	41674753.00	119434576.99	2626424.74	0.00
KADAPA	11881324.00	88231.00	20253377.00	205054556.27	8434327.20	0.00
KURNOOL	8093041.10	372791.00	45781243.00	313190132.30	10206368.00	0.00
MANGALAGIRI	8321747.00	112749.00	31027604.00	100231855.20	2996235.00	0.00
ANANTHAPURAM	8992167.00	6737838.00	21299321.00	233955752.40	9931518.00	0.00
DANAVAI PETARY	22033749.22	783166.00	47022965.00	336794611.28	7546474.56	0.00
VIJAYAWADA 1 TOWN	30418588.00	1524734.00	19590574.00	177252144.90	11211360.00	0.00
GUNTUR 1 TOWN	12833072.34	781632.00	83959341.00	163311175.45	4109540.00	0.00
ATCHUTHAPURAM	20776480.00	1853493.00	43546661.00	164604300.10	19345212.00	0.00
DILSUKHNAGAR	8312593.96	0.00	27550940.00	94917373.88	5081836.48	0.00
SHEELANAGAR	3266825.00	0.00	37538495.00	26634628.00	1333713.00	0.00
NARASARAO PETA	11734707.00	0.00	8562788.00	28467843.00	3768009.00	0.00
CHITTOR	6933238.00	0.00	2379186.00	36600856.00	3657840.00	0.00
BAPTLA	7995322.00	0.00	3367031.00	55806645.00	2745919.00	0.00
TADEPALLIGUDEM	3211408.00	814155.00	2375679.00	43437506.00	481734.00	0.00
NUZVID	9373403.00	0.00	2369256.00	47052011.00	1514732.00	0.00
TENALI	4998034.00	0.00	1434022.00	9590152.00	2201582.00	0.00
AMALAPURAM	3235369.00	0.00	497419.00	11319355.00	764965.00	0.00
HAYATHNAGAR	1183965.00	0.00	0.00	801611.00	580860.00	0.00
YENDADA	250105.00	0.00	0.00	1006329.00	0.00	0.00
TOTAL	856429399.78	94396430.00	4656120933.15	15178366072.88	309335612.18	15122922.00



Branch	Staff Vehicle Loans	Weaker Sahakara Samisti Loans	VCB Rent Plus Loans	Cyclone Business Relief Loans	Cyclone Relief Gold Loans	Cyclone Relief Mortgage Loans
HEAD OFFICE	1996334.00	0.00	0.00	-66794.00	-445054.00	0.00
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00	33847334.00
TUNI	0.00	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	445054.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	11434132.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	66794.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
DANAVAI PETARJY	0.00	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	20881.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1996334.00	20881.00	11434132.00	0.00	0.00	33847334.00



Branch	Staff Special Loans	Mortgage Loan House Construction	Mortgage Loans Business Purpose	Daily Collection Loans	VCB Smart Gold Loans
HEAD OFFICE	6684089.00	0.00	0.00	-207032.00	161657.00
MAIN BRANCH	0.00	261315335.00	67397306.00	4727997.00	559837.00
AKKAYYAPALEM	0.00	134938206.20	0.00	1430900.00	0.00
GAJUWAKA	0.00	52118552.00	34306623.87	715456.00	6411388.00
NAKKAVANIPALEM	0.00	71664653.00	0.00	345490.00	505234.00
GOPALAPATNAM	0.00	83912366.20	30789617.00	2702774.00	0.00
TUNI	0.00	93548289.50	7005456.00	165008.00	78998.00
PENDURTHI	0.00	79837943.00	14095037.00	1010470.00	2558759.00
SEETHAMMAPETA	0.00	123170209.00	4678435.01	640794.00	0.00
NARSIPATNAM	0.00	134738157.40	1271749.00	1610948.00	2727746.00
MARRIPALEM	0.00	48674549.00	0.00	2419217.00	0.00
BOBBILI	0.00	18019415.00	14901025.00	3602399.00	702322.00
PARVATHIPURAM	0.00	15563797.00	528693.00	2941806.00	564785.00
RAJAM	0.00	35876842.00	0.00	2718707.00	3529203.00
RAMACHANDRAPURAM	0.00	31009524.00	0.00	1847995.00	936795.00
ANAKAPALLI	0.00	50357075.00	7723870.00	971054.00	4767126.00
MADHURAVADA	0.00	49881607.00	0.00	95706.00	6419003.00
KUKATPALLI	0.00	226284057.00	20672049.00	2037997.00	153362.00
ONGOLE	0.00	50481579.50	4729774.00	7119865.00	0.00
KURMANNAPALEM	0.00	101475574.00	9578191.00	993639.00	465410.00
CHODAVARAM	0.00	74972488.00	2191068.00	2620410.00	1067476.00
TIRUPATHI	0.00	45474875.20	8077027.00	3635993.00	1646350.00
WALTAIR	0.00	59974126.40	0.00	699325.00	253546.00
SRIKAKULAM	0.00	45876137.80	23284.00	2275617.00	595648.00
NAGOLE	0.00	145779234.80	12564111.00	3955518.00	1421471.00
VIZIANAGARAM	0.00	58252068.50	0.00	3667752.20	1039404.00
ELURU	0.00	52479592.60	0.00	3853187.00	380827.00
PALASA	0.00	19100199.50	0.00	2445304.00	1194962.00
NELLORE	0.00	53887358.00	5011614.00	2743211.60	0.00
DABAGARDENS	0.00	75599768.70	2485003.00	1305022.00	623670.00
GANNAVARAM	0.00	18939529.00	0.00	4906079.00	1572923.00
KANCHARAPALEM	0.00	82131060.20	1759022.00	1538010.00	0.00
BHEEMILI	0.00	39014363.00	0.00	2144155.00	3065837.00
KAKINADA	0.00	50667866.00	7059299.00	639328.00	666021.00
PITAPURAM	0.00	53317313.30	490803.00	2582874.00	495652.00
MACHILIPATNAM	0.00	33037489.00	0.00	4683632.00	702564.00
MURALINAGAR	0.00	38946911.00	0.00	2461973.00	491986.00
MVP BRANCH	0.00	87427921.20	17330910.00	2145533.00	428471.00
YELAMANCHILI	0.00	42085692.09	0.00	3805898.00	1817506.00
VIJAYAWADA	0.00	53845588.40	0.00	6299047.00	1201881.00
CHANDANAGAR	0.00	56120585.00	8467257.00	1295714.00	4309275.60
GUNTUR	0.00	40283842.01	0.00	9305819.40	687258.00
KADAPA	0.00	21221099.00	1782012.00	2956494.00	0.00
KURNOOL	0.00	70947766.66	8851347.00	855505.00	2333476.00
MANGALAGIRI	0.00	9366482.00	0.00	2022589.00	1977652.00
ANANTHAPURAM	0.00	26419346.00	30168766.00	1475043.00	955738.00
DANAVAPETARJY	0.00	65275785.55	0.00	352773.32	396636.00
VIJAYAWADA 1 TOWN	0.00	21767976.00	210416.00	11090157.00	4787935.00
GUNTUR 1 TOWN	0.00	18127505.00	1479788.00	5129511.20	1347313.00
ATCHUTHAPURAM	0.00	116482900.00	2792239.00	6655737.00	1279950.00
DILSUKHNAGAR	0.00	96170699.44	5068366.00	1877223.00	0.00
SHEELANAGAR	0.00	18423107.00	0.00	2228137.00	1157081.00
NARASARAO PETA	0.00	13992873.00	0.00	1251265.00	1148567.00
CHITTOR	0.00	8080614.00	0.00	1685791.00	238165.00
BAPTLA	0.00	6912692.00	0.00	1441849.00	125073.00
TADEPALLIGUDEM	0.00	5080530.00	0.00	743205.00	134070.00
NUZVID	0.00	6890101.00	473633.00	2150361.00	18194.00
TENALI	0.00	0.00	0.00	4580009.00	0.00
AMALAPURAM	0.00	0.00	1001726.00	1020833.00	0.00
HAYATHNAGAR	0.00	792635.00	0.00	452991.00	0.00
YENDADA	0.00	0.00	0.00	100032.00	0.00
TOTAL	6684089.00	3396033852.15	334965516.88	154970097.72	70104203.60



Branch	VCB Professional Loans	Covid Business Loans	Covid Auto Loans	Covid Debt Clearance Loans	Covid Topup loans
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	532207.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	131216.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	249306.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	36047.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	174018.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	198773.00	0.00	70709.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	906323.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	609978.00	0.00	123428.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	357801.00
NAGOLE	0.00	0.00	0.00	0.00	23699.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	91313.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	871872.00	0.00	0.00	0.00	203296.00
MVP BRANCH	0.00	0.00	0.00	0.00	58307.00
YELAMANCHILI	0.00	0.00	0.00	0.00	265835.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	174698.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	196928.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	1814242.00	609978.00	198773.00	494374.00	2158387.00



Branch	Loans against Warehouse Receipts	Gold Term Loan	Gold Term Loan Business Purpose	MMRSSEC	MSMECR	MMRSUNS
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	0.00	3617161.00	0.00	0.00	20745615.11	0.00
AKKAYYAPALEM	0.00	1280177.00	0.00	0.00	25965525.00	0.00
GAJUWAKA	0.00	116611.00	0.00	0.00	138567942.30	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	2850167.00	0.00
GOPALAPATNAM	0.00	3959676.00	0.00	0.00	72573814.00	0.00
TUNI	0.00	920728.00	0.00	68519.00	9980028.00	0.00
PENDURTHI	0.00	379021.00	0.00	110433.00	12475833.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	99226.00	12958611.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	31870051.00	0.00
MARRIPALEM	0.00	976870.00	0.00	0.00	5042472.00	0.00
BOBBILI	92444480.00	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	301607.00	0.00	0.00	796868.00	0.00
RAJAM	0.00	0.00	0.00	0.00	9027274.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	2966065.00	0.00	0.00	6762619.00	0.00
MADHURAVADA	0.00	2598267.00	0.00	0.00	2291674.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	2209240.00	0.00
ONGOLE	0.00	3822799.00	0.00	0.00	11531095.00	123915.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	7083363.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	11028166.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	30507906.00	0.00
WALTAIR	0.00	11376770.00	0.00	0.00	48847.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	3285791.00	0.00
NAGOLE	0.00	0.00	0.00	68246.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	4918177.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	3532390.00	0.00
NELLORE	0.00	0.00	0.00	60802.00	8948582.00	0.00
DABAGARDENS	0.00	2408209.00	0.00	0.00	2306157.00	0.00
GANNAVARAM	0.00	0.00	0.00	46092.00	1212368.00	0.00
KANCHARAPALEM	0.00	4220926.00	0.00	0.00	4482251.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	3232520.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	32786166.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	1551018.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	54066.00	613443.00	0.00
MURALINAGAR	0.00	69757.00	0.00	0.00	2288484.00	0.00
MVP BRANCH	0.00	2012952.00	302057.00	0.00	6708655.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	7933219.00	0.00
VIJAYAWADA	0.00	440942.00	0.00	179222.00	8589.00	0.00
CHANDANAGAR	0.00	0.00	4084931.00	0.00	19448197.00	0.00
GUNTUR	0.00	0.00	302467.00	38487.00	12912782.00	0.00
KADAPA	0.00	0.00	0.00	0.00	5974203.00	0.00
KURNOOL	0.00	0.00	146682.00	0.00	2802452.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	585037.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	6346063.00	0.00
DANAVAIKETARJY	0.00	6275590.00	0.00	121392.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	2318315.00	0.00	0.00	13190198.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	2820113.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	24613883.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	775790.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	1272034.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	1305102.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	976721.00	0.00
BAPTLA	0.00	0.00	0.00	0.00	1125773.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	487396.00	0.00	0.00	2891743.00	0.00
TENALI	0.00	0.00	0.00	0.00	2588180.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	92444480.00	50549839.00	4836137.00	846485.00	597753191.41	123915.00



Schedule 9 | Advances as on 31/03/2026

Branch	VCB FESTIVAL BONANZA LOANS	VCBL PROPERTY PLUS	Deposit Loans	Overdraft Account	Overdraft on Deposits
HEAD OFFICE	0.00	0.00	0.00	-1100000.00	0.00
MAIN BRANCH	10114098.00	0.00	36373796.00	43633865.50	7366014.92
AKKAYYPALEM	10216709.00	393878.00	54801417.00	6485743.76	199741.90
GAJUWAKA	9967561.00	1528160.00	63135985.00	49569919.28	2064427.36
NAKKAVANIPALEM	14358580.00	0.00	44681577.00	267354.15	0.00
GOPALPATNAM	15471630.00	0.00	29156118.00	58106828.82	205787.20
TUNI	16575193.00	0.00	9993071.00	114461006.95	0.00
PENDURTHI	14057360.60	319180.00	49432522.00	267475419.05	1294735.90
SEETHAMMAPETA	7634883.00	0.00	40837442.00	124933957.35	3358962.20
NARSIPATNAM	6684761.00	3078262.00	2785742.00	10855027.21	0.00
MARRIPALEM	16321481.00	640481.00	54530074.20	81427518.96	0.00
BOBBILI	5472015.00	2340486.00	6365784.00	2031397.42	1048760.44
PARVATHIPURAM	4242396.00	1658944.00	4809872.00	1931222.40	8782.30
RAJAM	3400200.00	653702.00	1159048.00	0.00	2192961.70
RAMACHANDRAPURAM	5888876.00	0.00	7998715.00	2995758.88	3987463.26
ANAKAPALLI	3722289.00	166925.00	5949137.00	2958987.00	378742.72
MADHURAVADA	5824422.00	0.00	12873398.00	14707432.58	0.00
KUKATPALLI	7259942.00	0.00	6435768.00	0.00	37344.12
ONGOLE	6529012.00	61493.00	19337610.00	4125949.27	7566105.86
KURMANNAPALEM	5155429.00	0.00	23244729.00	57248878.70	866648.48
CHODAVARAM	4222959.00	0.00	5903094.00	4899331.04	1516530.60
TIRUPATHI	4062670.00	0.00	4047223.00	874582.84	269500.00
WALTAIR	7382222.00	0.00	23742923.00	1495963.66	422297.10
SRIKAKULAM	5877599.00	0.00	6179312.00	3374299.00	532121.80
NAGOLE	6293075.00	628697.00	5632726.00	0.00	487492.92
VIZIANAGARAM	6488953.00	3334090.00	5344659.00	488479.00	0.00
ELURU	4143052.00	0.00	7010749.00	6142708.67	567048.78
PALASA	4760555.00	441607.00	1662318.00	0.00	102698.00
NELLORE	3367833.17	0.00	5105629.00	9161552.74	2769226.06
DABAGARDENS	5141868.00	0.00	9927537.00	33714723.00	2491841.00
GANNAVARAM	2938674.00	324467.00	8054716.50	0.00	0.00
KANCHARAPALEM	2090258.00	0.00	10679999.25	964141.80	2409309.64
BHEEMILI	7112141.00	320990.00	1896395.00	0.00	0.00
KAKINADA	9733209.00	3575853.00	4388170.00	40498633.90	0.00
PITAPURAM	6125193.00	931276.00	1569525.00	495810.98	150197.00
MACHILIPATNAM	2818311.00	0.00	1934045.00	9712783.87	116979.80
MURALINAGAR	4194882.00	0.00	4840953.00	1468749.12	2101041.00
MVP BRANCH	6121805.00	326920.00	14668474.00	16759699.75	500161.40
YELAMANCHILI	3940038.00	153215.00	2781187.00	0.00	0.00
VUJAYAWADA	4559594.00	0.00	4617035.00	72755213.70	254063.00
CHANDANAGAR	6847698.00	0.00	7422741.00	35055843.20	0.00
GUNTUR	6257755.00	0.00	2087532.00	41493906.64	949626.00
KADAPA	6198958.00	0.00	270424.00	7214892.32	1.00
KURNOOL	3554636.00	0.00	2040340.00	5409846.28	715214.46
MANGALAGIRI	1782522.00	212790.00	1035538.00	2375351.30	0.00
ANANTHAPURAM	3100572.00	0.00	555004.00	17757058.93	0.00
DANAIPETARJY	2269864.84	0.00	2670137.00	995384.53	0.00
VUJAYAWADA 1 TOWN	3021061.00	0.00	2468102.00	0.00	0.00
GUNTUR 1 TOWN	3364262.00	430030.00	1153857.00	0.00	486.00
ATCHUTHAPURAM	3595806.70	410449.00	1514422.00	0.00	0.00
DILSUKHNAGAR	2951980.00	0.00	1811995.00	949696.70	405110.46
SHEELANAGAR	0.00	0.00	2961103.00	0.00	0.00
NARASARAO PETA	0.00	0.00	288763.00	973994.27	1613897.60
CHITTOR	0.00	0.00	211302.00	0.00	0.00
BAPTLA	0.00	0.00	145170.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	79916.00	0.00	0.00
NUZVID	0.00	0.00	30939.00	0.00	0.00
TENALI	0.00	0.00	107457.00	0.00	44988.80
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	35579.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	313216844.31	21931895.00	630778795.95	1157148914.52	48996310.78



Branch	Overdraft on Gold Loans	FITL Overdraft Account	Staff Overdraft Accounts	Shares and Securities	Working Capital Demand Loan	VCB Educational Loans
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	71174183.36	0.00	476962.78	0.00	0.00	214853.00
AKKAYYPALEM	39643777.00	0.00	54177.69	256492.00	0.00	104785.00
GAJUWAKA	85996667.40	0.00	218145.29	587444.00	0.00	60847.00
NAKKAVANIPALEM	69385311.50	0.00	97708.52	0.00	0.00	191409.00
GOPALPATNAM	80235524.80	0.00	171451.79	409565.00	0.00	195261.00
TUNI	7950269.40	0.00	192530.74	0.00	0.00	0.00
PENDURTHI	90113216.86	0.00	0.00	193169.00	0.00	168439.00
SEETHAMMAPETA	55090385.31	0.00	0.00	0.00	0.00	428237.00
NARSIPATNAM	19064167.30	0.00	0.00	412820.00	0.00	143847.60
MARRIPALEM	115420314.88	3868966.00	98116.30	812363.00	0.00	530255.00
BOBBILI	8486249.00	0.00	0.00	340758.00	0.00	89538.00
PARVATHIPURAM	6405461.00	0.00	0.00	101248.00	0.00	163114.00
RAJAM	6114908.40	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00	70416.00
ANAKAPALLI	1971971.28	0.00	0.00	36742.00	0.00	0.00
MADHURAVADA	50209299.80	0.00	54327.13	0.00	0.00	441826.00
KUKATPALLI	45663848.44	0.00	151658.30	52089.00	0.00	166350.00
ONGOLE	23121569.64	0.00	0.00	838217.00	0.00	370124.00
KURMANNAPALEM	59494813.64	0.00	288316.37	104936.00	0.00	123401.00
CHODAVARAM	9225895.80	0.00	0.00	2091972.00	0.00	0.00
TIRUPATHI	24407623.74	0.00	0.00	0.00	0.00	396130.00
WALTAIR	31557485.40	0.00	224373.51	0.00	0.00	124866.00
SRIKAKULAM	20505709.16	0.00	15430.26	165245.00	0.00	125540.00
NAGOLE	11440967.14	0.00	0.00	0.00	0.00	206401.00
VIZIANAGARAM	6215541.00	0.00	24817.00	0.00	0.00	161915.00
ELURU	18699997.00	0.00	88403.00	0.00	0.00	198878.00
PALASA	1649128.90	0.00	0.00	0.00	0.00	15676.00
NELLORE	21642685.39	0.00	0.00	104390.00	0.00	79087.00
DABAGARDENS	35717843.60	0.00	0.00	2943645.00	0.00	207373.00
GANNAVARAM	3870408.80	0.00	0.00	0.00	0.00	423638.00
KANCHARAPALEM	6702529.52	0.00	197458.90	229898.00	0.00	131443.00
BHEEMILI	7916769.20	0.00	5344.35	0.00	0.00	376406.00
KAKINADA	25064949.55	0.00	0.00	0.00	0.00	543382.00
PITAPURAM	5132908.40	0.00	59585.00	353823.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	1071.77	0.00	0.00	89741.00
MURALINAGAR	36559155.46	0.00	0.00	0.00	0.00	613210.00
MVP BRANCH	38781915.40	0.00	0.00	435118.00	0.00	32041.00
YELAMANCHILI	6447040.40	0.00	0.00	0.00	0.00	85193.00
VIJAYAWADA	30115605.96	0.00	0.00	0.00	0.00	350263.00
CHANDANAGAR	45678639.93	0.00	0.00	0.00	0.00	189687.00
GUNTUR	49158911.82	0.00	0.00	177475.00	0.00	596489.00
KADAPA	14274497.60	0.00	0.00	0.00	0.00	182632.00
KURNOOL	16780357.20	0.00	0.00	0.00	8813044.00	0.00
MANGALAGIRI	6542399.40	0.00	0.00	0.00	0.00	452090.00
ANANTHAPURAM	4604481.00	0.00	0.00	0.00	0.00	115397.00
DANAVAIKETARJY	1922292.80	0.00	0.00	0.00	0.00	29464.00
VIJAYAWADA 1 TOWN	5786633.60	0.00	0.00	0.00	0.00	531187.00
GUNTUR 1 TOWN	32609032.20	0.00	0.00	0.00	0.00	298903.00
ATCHUTHAPURAM	5418564.10	0.00	0.00	0.00	0.00	29765.00
DILSUKHNAGAR	6904360.80	0.00	0.00	0.00	0.00	159102.00
SHEELANAGAR	14698000.20	0.00	0.00	0.00	0.00	90088.00
NARASARAO PETA	9259560.12	0.00	46598.03	0.00	0.00	201720.00
CHITTOR	2129393.00	0.00	0.00	0.00	0.00	0.00
BAPTLA	808970.00	0.00	0.00	0.00	0.00	27829.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00	0.00
NUZVID	5872776.20	0.00	0.00	0.00	0.00	38027.00
TENALI	0.00	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1399644968.80	3868966.00	2466476.73	10647409.00	8813044.00	10566265.60



Branch	VCB Trade Finance Loans	VCB Vidya Jyothi Scheme	Dasara Dhamaka Loans	VCB Staff Higher Pension Fund Loan	VCB Kalyanamastu Loan	Sahakar Vrudhi Loans 2025
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	1858123.00	0.00	5645699.79	1957191.00	0.00	48611488.00
AKKAYYAPALEM	0.00	0.00	1130478.00	935256.00	0.00	41926668.00
GAJUWAKA	0.00	0.00	1972446.00	1073140.00	0.00	58190395.00
NAKKAVANIPALEM	496245.00	0.00	6878192.00	0.00	0.00	39385815.00
GOPALAPATNAM	0.00	1338566.00	5381063.00	427748.00	0.00	26135983.00
TUNI	0.00	0.00	4950756.00	474781.00	0.00	36463135.00
PENDURTHI	0.00	0.00	2931097.00	2774128.00	0.00	31662888.00
SEETHAMMAPETA	0.00	0.00	1559910.00	551894.00	0.00	49657337.00
NARSIPATNAM	0.00	0.00	1310217.00	763006.00	0.00	35571560.00
MARRIPALEM	0.00	1068265.00	3630522.30	1804028.00	0.00	33059012.00
BOBBILI	0.00	0.00	2227096.00	0.00	0.00	9262724.00
PARVATHIPURAM	0.00	0.00	4911542.00	0.00	0.00	12946595.00
RAJAM	0.00	0.00	2551371.00	0.00	0.00	5646670.00
RAMACHANDRAPURAM	0.00	0.00	1130716.00	0.00	0.00	9253620.00
ANAKAPALLI	0.00	0.00	804891.00	0.00	0.00	15112867.00
MADHURAVADA	0.00	399750.00	719947.00	615396.00	0.00	13122389.00
KUKATPALLI	0.00	0.00	1494432.00	653476.00	0.00	21527716.00
ONGOLE	0.00	0.00	1214816.00	0.00	0.00	19907767.00
KURMANNAPALEM	0.00	0.00	2259344.50	544585.00	0.00	18258741.00
CHODAVARAM	0.00	0.00	909464.00	0.00	0.00	20738255.00
TIRUPATHI	0.00	0.00	637250.00	0.00	0.00	14322955.00
WALTAIR	712891.00	0.00	1468356.00	1138678.00	0.00	21183438.00
SRIKAKULAM	0.00	0.00	4922785.00	0.00	0.00	9743174.00
NAGOLE	342588.00	0.00	1637376.00	549392.00	0.00	12521810.00
VIZIANAGARAM	377654.00	0.00	3442131.00	0.00	0.00	19894582.00
ELURU	0.00	0.00	5890922.00	551803.00	0.00	17812447.00
PALASA	0.00	0.00	1697152.00	0.00	0.00	5066592.00
NELLORE	108221.00	0.00	1081493.00	0.00	0.00	5173774.00
DABAGARDENS	1116392.00	0.00	551718.00	0.00	0.00	12190126.00
GANNAVARAM	0.00	0.00	1632456.00	179328.00	0.00	15546509.00
KANCHARAPALEM	0.00	0.00	215287.00	582804.00	0.00	13551988.00
BHEEMILI	0.00	0.00	1066284.00	204120.00	0.00	13641946.00
KAKINADA	1121234.00	0.00	1378214.00	207367.00	0.00	9095959.00
PITAPURAM	0.00	0.00	2537830.79	273706.00	0.00	7527722.00
MACHILIPATNAM	0.00	0.00	466149.00	0.00	0.00	20190219.00
MURALINAGAR	0.00	570366.00	553309.00	448827.00	0.00	11877627.00
MVP BRANCH	433718.00	0.00	2358346.00	0.00	0.00	21538291.00
YELAMANCHILI	0.00	0.00	1809267.00	0.00	0.00	10286353.00
VIJAYAWADA	0.00	0.00	603647.00	0.00	0.00	17222565.00
CHANDANAGAR	0.00	0.00	892290.00	0.00	471030.00	12908226.00
GUNTUR	0.00	0.00	2289220.00	190009.00	0.00	14272172.00
KADAPA	0.00	0.00	453560.00	91044.00	0.00	5051967.00
KURNOOL	0.00	0.00	1798312.00	126458.00	0.00	7610912.00
MANGALAGIRI	0.00	0.00	867628.00	0.00	0.00	11318549.00
ANANTHAPURAM	0.00	0.00	931622.00	0.00	0.00	10875470.00
DANAVAIKETARJY	0.00	0.00	1542846.58	648253.00	0.00	11038066.00
VIJAYAWADA 1 TOWN	165495.00	0.00	293703.00	0.00	0.00	11678937.00
GUNTUR 1 TOWN	0.00	0.00	1263208.00	0.00	0.00	11552619.00
ATCHUTHAPURAM	0.00	0.00	1071795.00	0.00	0.00	17753918.00
DILSUKHNAGAR	0.00	0.00	507986.00	92304.00	0.00	6706013.00
SHEELANAGAR	0.00	0.00	118591.00	0.00	0.00	7785373.00
NARASARAO PETA	0.00	0.00	0.00	206585.00	0.00	3250225.00
CHITTOR	0.00	0.00	0.00	0.00	0.00	1690968.00
BAPTLA	0.00	0.00	0.00	0.00	0.00	808401.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00	875026.00
NUZVID	0.00	0.00	0.00	0.00	0.00	347996.00
TENALI	0.00	0.00	0.00	0.00	0.00	180005.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	294036.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6732561.00	3376947.00	99588734.96	18065307.00	471030.00	940828581.00



Branch	Consumption Gold Loans Short Term	Consumption Gold Loans	Productive Gold Loans Short term	Productive Gold Loans	High LTV Gold Loans	Total Loans
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	1207752.00
MAIN BRANCH	69917286.00	372274438.00	5829710.00	22803321.00	214054223.00	2432514565.56
AKKAYYAPALEM	20624381.00	283548962.00	5693466.00	23587366.00	108167905.00	1407038045.84
GAJUWAKA	21540436.00	595415846.00	7102461.00	67806396.00	135300827.00	2385320263.86
NAKKAVANIPALEM	71111324.00	255212802.00	0.00	134345.00	37319629.00	1275211059.14
GOPALAPATNAM	16473310.00	333905848.00	640534.00	3162840.00	130942278.00	1523388851.73
TUNI	2763424.00	197105876.00	0.00	0.00	15128548.00	1245049439.07
PENDURTHI	5460471.00	196112670.00	1791053.00	4059780.00	37016026.00	1470163786.94
SEETHAMMAPETA	23627560.00	217617208.00	2185206.00	11197343.00	45415620.00	1233198038.77
NARSIPATNAM	926549.00	183347951.10	0.00	0.00	0.00	1543463674.30
MARRIPALEM	27712198.00	244039545.00	0.00	1443624.00	75340681.00	1410746852.65
BOBBILI	0.00	48783838.00	0.00	136509.00	16350476.00	511111342.86
PARVATHIPURAM	2616152.00	13519175.00	1989999.00	7426827.00	15043585.00	344316643.24
RAJAM	10456438.00	38849945.00	0.00	229547.00	3700060.00	422674270.10
RAMACHANDRAPURAM	11039665.00	32722006.00	326710.00	1423391.00	14083706.00	527918091.59
ANAKAPALLI	4041136.00	51870106.00	0.00	1602277.00	15837698.00	495113203.03
MADHURAVADA	33930790.00	136135533.00	1191475.00	0.00	29451413.00	681359713.62
KUKATPALLI	86621180.00	322098138.00	3276299.00	9797300.00	17239542.00	1437537889.84
ONGOLE	731783.00	45938722.00	1863013.00	3491128.00	14425840.00	555920901.65
KURMANNAPALEM	0.00	260536867.10	0.00	0.00	3954744.00	1102168718.54
CHODAVARAM	14570707.00	58167666.00	0.00	0.00	30177730.00	636549050.96
TIRUPATHI	17322486.00	27230247.00	555909.00	871511.00	17974786.00	483294002.54
WALTAIR	11184612.00	92147614.00	3932701.00	12835657.00	21303073.00	646343504.27
SRIKAKULAM	4071112.00	51600189.00	0.00	0.00	8165767.00	473574011.52
NAGOLE	29391325.00	150604635.00	725371.00	2366395.00	12542984.00	760271982.26
VIZIANAGARAM	16376457.00	67209019.00	0.00	0.00	13704451.00	708847319.54
ELURU	547861.00	32514823.00	14508.00	44651028.00	10713363.00	652767123.31
PALASA	3448534.00	22794369.00	1170616.00	4607994.00	4431059.00	252117313.90
NELLORE	7101567.00	29666707.00	4632484.00	3562783.00	3649064.00	435529889.59
DABAGARDENS	528949.00	88496819.00	1545517.00	4585494.00	23976879.00	601726583.70
GANNAVARAM	2253371.00	16415733.00	0.00	10014100.00	12797820.00	403605653.56
KANCHARAPALEM	33447974.00	136258298.00	1410306.00	7082398.00	7985177.00	590138848.38
BHEEMILI	4642867.00	66587105.00	2527437.00	22947792.00	14796805.00	512420012.20
KAKINADA	9642141.00	21154872.00	4807293.00	12407404.00	10784395.00	856954969.88
PITAPURAM	4068032.00	34472421.00	0.00	0.00	15992170.00	756461041.83
MACHILIPATNAM	1655031.00	22510055.00	0.00	0.00	7207386.00	368962612.53
MURALINAGAR	19652979.00	76656695.00	5639824.00	8248282.00	5516141.00	415053874.85
MVP BRANCH	10939998.00	71184927.00	0.00	1359860.00	17327539.00	705769780.22
YELAMANCHILI	1564862.00	27601886.00	0.00	861855.00	17210997.00	325549652.39
VIJAYAWADA	7548817.00	37190717.00	698091.00	3684682.00	9672063.00	505307334.90
CHANDANAGAR	27624304.00	125233059.00	3481513.00	5630763.00	24956668.00	610255108.61
GUNTUR	18864889.00	38320467.00	4745999.00	3215743.00	5312506.00	436435734.50
KADAPA	5277638.00	22360701.00	1767595.00	5919519.00	1923640.00	348632692.39
KURNOOL	805677.00	13177333.00	3753305.00	34112639.00	10986119.00	573439695.00
MANGALAGIRI	10902921.00	19542274.00	2642486.00	5424154.00	34774997.00	254515649.90
ANANTHAPURAM	387549.00	15174462.00	5696341.00	29070288.00	21948943.00	456498740.33
DANAVAIPTARJY	3704247.00	28427699.00	6428131.00	29912273.00	11221775.00	587413576.68
VIJAYAWADA 1 TOWN	2117420.00	15800691.00	1429572.00	13174629.00	10996490.00	361023246.50
GUNTUR 1 TOWN	18215340.00	91074749.00	4436919.00	17819461.00	27158460.00	503276317.19
ATCHUTHAPURAM	8120686.00	41444030.00	1735382.00	9249812.00	9006065.00	501301549.90
DILSUKHNAGAR	9230208.00	37804756.00	197243.00	2203826.00	10344733.00	320024136.72
SHEELANAGAR	2374934.00	46506811.00	0.00	2787577.00	14460019.00	183636516.20
NARASARAO PETA	11038946.00	7708849.00	5906568.00	6669682.00	9319520.00	126716062.02
CHITTOR	5392019.00	1625188.00	1927159.00	286842.00	11708579.00	85523861.00
BAPTLA	154010.00	3747129.00	0.00	0.00	10447552.00	95659365.00
TADEPALLIGUDEM	0.00	1263233.00	684735.00	1395387.00	10108017.00	70705482.00
NUZVID	788629.00	1207459.00	2075302.00	3892079.00	8227971.00	95702008.20
TENALI	839467.00	316705.00	0.00	0.00	2338846.00	29219447.80
AMALAPURAM	1780370.00	1571672.00	0.00	0.00	2455677.00	23647386.00
HAYATHNAGAR	878853.00	2796041.00	0.00	302893.00	3225504.00	11344968.00
YENDADA	0.00	802902.00	0.00	0.00	411891.00	2571259.00
TOTAL	738051872.00	5475406483.20	106458233.00	469456796.00	1436036422.00	38774210469.60



SCHEDULE - 10 STATEMENT OF FIXED ASSETS AS ON 31/03/2026

ORIGINAL COST

PARTICULARS OF ASSETS	At the beginning of the year	Additions during the Year	Deductions during the Year	Total Cost/ Balance
LAND (SITE)	17 47 70 684.00	4 50 330.00	0.00	17 52 21 014.00
BUILDINGS	21 17 96 509.03	1 95 13 029.80	0.00	23 13 09 538.83
FURNITURE, FIXURES & FITTINGS, LIBRARY	23 44 38 654.55	2 08 75 241.52	3 52 000.00	25 49 61 896.07
COMPUTER & MICROSOFT LICENSE	11 33 10 318.53	1 79 71 909.26	2 06 620.60	13 10 75 607.19
CASH COUNTING MACHINES	1 30 22 994.84	4 07 344.06	0.00	1 34 30 338.90
SAFETY ALARAM SYSTEMS	1 33 49 124.97	17 41 274.50	0.00	1 50 90 399.47
LIFTS	22 68 229.00	0.00	0.00	22 68 229.00
CARS	68 66 402.00	29 22 738.00	11 97 813.00	85 91 327.00
SCOOTERS	50 98 021.20	7 000.00	0.00	51 05 021.20
PLANT & MACHINERY	3 56 25 761.87	25 51 634.62	0.00	3 81 77 396.49
OFFICE EQUIPMENT	1 49 83 022.46	42 62 136.74	0.00	1 92 45 159.20
CAPITAL WORK IN PROGRESS	19 66 042.80	4 27 14 262.20	0.00	4 46 80 305.00
TOTALS	82 74 95 765.25	11 34 16 900.70	17 56 433.60	93 91 56 232.35
PREVIOUS YEAR	69 06 70 194.89	13 91 67 663.36	23 42 093.00	82 74 95 765.25

STATUTORY AUDITOR

[Signature]
CHIEF EXECUTIVE OFFICER



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
[Signature]
ANIRBAN PAL
Partner
M.No 214919



SUMMARY OF FIXED ASSETS AS ON 31.03.2026

Accounting Year 2025-2026
Assessment Year 2026-2027

Type of Asset (1)	Original Cost Opening 01-04-2025 (2)	AT COST				Gross Block As at 31-03-2026 (5)=(2+3-4) Rupees	Depreciation on % (6)	Total Upto 31-03-2025 (7) Rupees	Depreciation (Including Amortisation)			Net Depreciated Block		
		Additions 2025-2026		Deductions 2025-2026					On			As at		
		Purchases		Sold	Discarded				Additions Opening 2025-2026 (8) Rupees	Additions (Prorata for the year) 2025-2026 (9) Rupees	Deductions Accumulated Sold/Discarded 2025-2026 (10) Rupees	Total Upto 31-03-2026 (11)=(7+8+9-10) Rupees	31-03-2026 (12)=(5-11) Rupees	31-03-2025 (13)=(2-7) Rupees
		01-04-2025 TO 30/09/2025	01/10/2025 TO 31/03/2026											
		(3)		(4)					(10)		(11)		(12)	
LAND		Rupees	Rupees	Rupees	Rupees									
1) Land	174,770,684.00	450,330.00	-	-	175,221,014.00	0	-	-	-	-	-	-	175,221,014.00	174,770,684.00
GROUP TOTAL(A)	174,770,684.00	450,330.00	-	-	175,221,014.00								175,221,014.00	174,770,684.00
BUILDING														
1) Bank Buildings	211,796,509.03	160,000.00	19,353,029.80	-	231,309,538.83	10	115,946,717.23	9,584,977.00	25,976.00	-	125,557,670.23	105,751,868.60	95,849,791.80	
GROUP TOTAL(B)	211,796,509.03	160,000.00	19,353,029.80	-	231,309,538.83		115,946,717.23	9,584,977.00	25,976.00	-	125,557,670.23	105,751,868.60	95,849,791.80	
OTHER ASSETS														
1) Office Equipment	14,983,022.46	1,693,800.05	2,568,336.59	-	19,245,159.20	15	3,538,188.39	1,716,730.00	248,740.00	-	5,503,658.39	13,741,501.20	11,444,834.45	
2) Plant & Machinery	35,625,761.87	1,004,506.14	1,546,728.48	-	38,177,396.49	15	18,485,045.81	2,574,107.00	124,940.00	-	21,164,092.81	17,013,303.49	17,160,715.87	
3) Bank Cars	6,866,402.00	1,591,265.00	1,329,474.00	1,197,813.00	8,591,327.00	15	3,556,673.50	496,460.00	251,083.00	-	5,296,898.04	3,309,728.50		
4) Computer & Microsoft Licence	113,310,318.53	13,332,222.51	4,639,686.75	208,620.60	131,075,607.19	33	86,374,131.70	8,888,934.00	4,651,757.00	1,009,787.54	3,294,478.96	31,154,948.40	26,936,186.83	
5) Cash & Weighing Machines	13,022,994.84	147,235.50	260,108.16	-	13,490,118.90	15	8,543,118.57	671,583.00	21,731.00	190,164.00	99,920,658.70	4,193,506.33	4,478,876.27	
6) Bank Building Lifts	2,268,229.00	-	-	-	2,268,229.00	15	1,095,135.50	175,364.00	-	-	1,274,499.50	993,729.50	1,169,093.50	
7) Alarm Systems	13,349,174.97	179,850.00	1,561,424.50	-	15,098,399.47	15	2,804,593.88	1,057,382.00	48,656.00	-	7,406,058.10	7,684,343.37	7,049,084.87	
8) Office Vehicles	5,098,021.20	7,000.00	-	-	5,105,021.20	15	2,804,593.88	344,013.00	40.00	-	1,148,646.88	1,956,374.32	2,293,427.32	
GROUP TOTAL(C)	204,523,874.87	17,951,279.60	11,912,757.88	1,404,433.60	232,983,478.45		130,680,927.25	15,924,953.00	5,548,947.00	1,209,951.54	150,948,875.71	82,034,602.73	73,842,547.60	
FURNITURE & FITTINGS														
1) Furniture	164,852,996.81	3,637,634.29	3,886,750.89	352,000.00	172,625,382.99	10	105,805,321.88	5,904,776.00	341,752.00	290,035.00	111,761,814.88	60,263,568.11	59,047,675.08	
2) Fixtures & Fittings	69,535,583.14	2,938,723.30	10,432,133.04	-	82,886,439.48	10	25,987,534.68	4,354,803.00	422,810.00	-	30,765,147.68	52,121,388.80	41,548,045.46	
3) Library	50,076.60	-	-	-	50,076.60	10	34,616.26	1,546.00	-	-	36,162.26	13,914.34	15,660.34	
GROUP TOTAL(D)	234,438,654.55	6,576,357.59	14,318,883.93	352,000.00	254,961,896.07		131,827,472.82	10,761,125.00	764,562.00	290,035.00	142,563,124.82	112,398,771.25	102,611,380.88	
TOTAL (A to D)	825,529,722.45	25,117,967.19	45,584,671.11	1,756,433.60	894,475,927.35		378,455,117.30	35,771,055.00	6,339,485.00	1,495,986.54	419,069,670.76	475,406,256.58	447,074,604.28	

** (Total Depreciation recognised during the year = 4,20,81,668)



For RAO & KUMAR LLP
CHARTERED ACCOUNTANTS
Anirban Pal
ANIRBAN PAL
Partner
M.No.214919



Schedule 11 (II) - STATEMENT OF INTEREST ACCRUED AS ON 31/03/2026

I	INTEREST RECEIVABLE ON GOVT SECURITIES	
1	INTEREST RECEIVABLE ON CENTRAL GOVT.SECURITIES	6001386.66
2	INTEREST RECEIVABLE ON STATE GOVT.SECURITIES	188177257.01
3	INTEREST RECEIVABLE ON TREASURY BILLS	0.00
	TOTAL	194178643.67
II	INTEREST RECEIVABLE ON STAFF LOANS	1 18 68 070
III	INTEREST RECEIVABLE ON MUTUAL FUNDS	0
IV	INTEREST RECEIVABLE ON DEPOSITS PLACED WITH OTHER BANKS	
1	INTEREST RECEIVABLE ON A.P. STATE COOP BANKS	29158220.00
2	INTEREST RECEIVABLE ON IDBI BANK	5359902.00
3	INTEREST RECEIVABLE ON APGB	28587258.00
4	INTEREST RECEIVABLE ON KRISHNA DCCB	12268595.00
5	INTEREST RECEIVABLE ON EQUITAS SMALL FINANCE BANK	4750739.00
6	INTEREST RECEIVABLE ON CHAITANYA GODAVARI GRAMEENA BANK	11451725.00
7	INTEREST RECEIVABLE ON BANDHAN BANK	13925450.00
8	INTEREST RECEIVABLE AU SMALL FINANCE BANK	8181159.00
9	INTEREST RECEIVABLE CITY UNION BANK	5382325.00
10	INTEREST RECEIVABLE COASTAL BANK	615755.00
11	INTEREST RECEIVABLE ON DCB BANK	19574181.00
12	INTEREST RECEIVABLE CSB BANK	2767460.00
	TOTAL	142022769.00
	GRAND TOTAL	348069482.67
V	INTEREST RECEIVABLE ON NPA LOANS	370027657.36

STATUTORY AUDITOR

CHIEF EXECUTIVE OFFICER

For RAO & KUMAR LLP
 CHARTERED ACCOUNTANTS

 ANIRBAN PAL
 Partner
 M.No.214919



Schedule 11 - III Tax paid in advance/Tax deducted at source

ADVANCE TAX ACCOUNT AS ON 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			158,500,000.00
12/06/2025	TR TO IDBI TWDS ADVANCE TAX PAYMENT FY 2025-26 AY 2026-27	30,000,000.00		188,500,000.00
12/09/2025	TR TO IDBI TWDS ADVANCE TAX PAYMENT FR Q2 FY 2025-26 AY 2026-27	40,000,000.00		228,500,000.00
12/12/2025	TRFR TO IDBI TWDS PAYMNT OF ADVANCE TAX FR Q3 OF FY25-26 TU CHQ681291	53,000,000.00		281,500,000.00
01/02/2026	BY TR PRADTX TWDS - PROV FR FY 24-25 AF TAX AUDIT		0.00	123,000,000.00
13/03/2026	TRFR TO IDBI TWDS ADVANCE TAX PAYMENT FR Q4 FY 2025-26 THRU CHQ 681344	90,000,000.00		213,000,000.00
	TOTAL	213,000,000.00	158,500,000.00	



Schedule 11 - III Tax paid in advance/Tax deducted at source

TDS ACCOUNT AS ON 31/03/2026

Date	Particulars	Debit	Credit	Balance	
01/04/2025	Opening Balance			7,616,925.00	
17/09/2025	TR TO PL/118 TWDS TDS RECEVIABLE FR FY 23-24		0.00	119197	7,497,728.00
17/09/2025	TR TO PL/120 TWDS TDS RECEVIABLE FR FY 23-24		0.00	105883	7,391,845.00
17/09/2025	TR OF BOBBILI BR TWDS TDS RECEVIABLE FR FY 23-24		0.00	119,356.00	7,272,489.00
17/09/2025	TR OF PRADTX/ITRR TWDS INCOME TAX FR FY 23-24		0.00	105,894.00	7,166,595.00
17/09/2025	TRTO SITE/4/1 TDS RECEIVABLE ON PUR OF GJWK SITE NOW RECTIFY		0.00	53,333.00	7,113,262.00
17/09/2025	TRTO SITE/4/1 TDS RECEIVABLE ON PUR OF GJWK SITE NOW RECTIFY		0.00	53,333.00	7,059,929.00
17/09/2025	TRTO SITE/4/1 TDS RECEIVABLE ON PUR OF GJWK SITE NOW RECTIFY		0.00	53,334.00	7,006,595.00
01/02/2026	TRTO SITE/4/1 TDS RECEIVABLE ON PUR OF GJWK SITE NOW RECTIFY	21,423.00	0.00		7,028,018.00
01/02/2026	TRFR BUILDING/4/1 TDS RECE ON PUR OF CHDVM BUILDING NOW RECTIFY	100.00	0.00		7,028,118.00
01/02/2026	TRFR BUILDING/4/1 TDS RECE ON PUR OF CHDVM BUILDING NOW RECTIFY	0.00	7,028,118.00		-
18/03/2026	TRFR BUILDING/4/1 TDS RECE ON PUR OF CHDVM BUILDING NOW RECTIFY	3,183,882.00	0.00		3,183,882.00
30/03/2026	TRFR TO PL/134&IRI TWDS TDS RECBLE OF PNB U/S 194 A FY 24-25	251,900.00	0.00		3,435,782.00
31/03/2026	TO TR TO PL/118 TWDS TDS RECIVABLE ON COMMI LIC FR FY 24-25	92,778.00	0.00		3,528,560.00
31/03/2026	TO TR PL/118 TWDS TDS RECIEVBLE ON COMM IFFCO TOKIO FY 24-25	35,019.00	0.00		3,563,579.00
31/03/2026	TRTO PL/120 TWDS TDS RECEIVEABLE FR THE F.Y 2024-25	25,026.00	0.00		3,588,605.00
31/03/2026	TRTO PL/118 TWDS TDS RECEIVEABLE FR THE F.Y 2024-25	340.00	0.00		3,588,945.00
TOTAL		3,610,468.00	7,638,448.00		



Schedule 11 (III to VI) Others as on 31/03/2026

Input Tax Credit Goods & Service Tax

Branch	Input Tax Credit CGST	Input TAX Credit SGST	Integrated Goods and Service (INPUT)	Total
HEAD OFFICE	3041384.44	2831931.44	4041849.31	9915165.19
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALT AIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAI PETARIY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
TOTAL	3041384.44	2831931.44	4041849.31	9915165.19



Schedule 11 - IV Closing Stock of Forms & Stationery

Closing Stock of Forms & Stationery as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			3125280.00
28/03/2026	TO TR TO PL/28 TWDS UNUSED STOCKS&BOOKS FOR MAR-25	0.00	281231.00	2844049.00
Total		0.00	281231.00	



Schedule 11 - IV - Closing Stock of Forms & Stationery

Statement as on 31/03/2026

Particulars	Amount
Opening Balance	3125280.00
Add: Additions made during the Year	0.00
Less: Used during the year	281231.00
Balance As on 31.03.2026	2844049.00



Non-banking assets acquired in Satisfaction of Claims as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance		0.00	8366750.00
01/02/2026	TR TO AR/2030 TWDS CREATION OF NBA FR M/S RAMAYYA	120295050	0	128661800.00
01/02/2026	BY TR OF PROVLN TWDS CLOSURE OF 8/FITLOD/41 PRINCIPAL AMT	0	16038281	112623519.00
01/02/2026	BY TR OF BR/8 TWDS ACQ M/S RAMAYYA AUCTION ASSET	0	94744099	17879420.00
	Total	120295050.00	110782380.00	



Branch	Advance Recoverable	Int.Receivable on NPA Loans	Festival Advance	Insurance Commission Receivable
HEAD OFFICE	9930047.49	-86867223.88	4002400.00	73425.00
MAIN BRANCH	0.00	60732395.00	0.00	0.00
AKKAYPALEM	0.00	7639817.00	0.00	0.00
GAJUWAKA	103680.00	34136436.88	0.00	0.00
NAKKAVANIPALEM	0.00	11387167.00	0.00	0.00
GOPALPATNAM	0.00	9312680.00	0.00	0.00
TUNI	0.00	323578.00	0.00	0.00
PENDURTHI	0.00	110409466.00	0.00	0.00
SEETHAMMAPETA	0.00	2324210.36	0.00	0.00
NARSIPATNAM	0.00	766674.00	0.00	0.00
MARRIPALEM	0.00	2435048.00	0.00	0.00
BOBBILI	0.00	150657879.00	0.00	0.00
PARVATHIPURAM	0.00	33178.00	0.00	0.00
RAJAM	0.00	742581.00	0.00	0.00
RAMACHANDRAPURAM	0.00	511558.00	0.00	0.00
ANAKAPALLI	0.00	983208.00	0.00	0.00
MADHURAVADA	0.00	142275.00	0.00	0.00
KUKATPALLI	0.00	499915.00	0.00	0.00
ONGOLE	0.00	349726.00	0.00	0.00
KURMANNAPEM	0.00	4682725.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	869333.00	0.00	0.00
WALTAIR	0.00	34462756.00	0.00	0.00
SRIKAKULAM	0.00	118861.00	0.00	0.00
NAGOLE	0.00	1090766.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	522736.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	2170688.00	0.00	0.00
DABAGARDENS	0.00	222354.00	0.00	0.00
GANNAVARAM	0.00	83933.00	0.00	0.00
KANCHARAPALEM	0.00	523275.00	0.00	0.00
BHEEMILI	0.00	4146408.00	0.00	0.00
KAKINADA	0.00	1142255.00	0.00	0.00
PITAPURAM	0.00	519374.00	0.00	0.00
MACHILIPATNAM	850000.00	3825710.00	0.00	0.00
MURALINAGAR	0.00	725732.00	0.00	0.00
MVP BRANCH	0.00	1221421.00	0.00	0.00
YELAMANCHILI	0.00	231223.00	0.00	0.00
VIJAYAWADA	0.00	1227865.00	0.00	0.00
CHANDANAGAR	0.00	412637.00	0.00	0.00
GUNTUR	0.00	974887.00	0.00	0.00
KADAPA	0.00	636346.00	0.00	0.00
KURNOOL	0.00	122462.00	0.00	0.00
MANGALAGIRI	0.00	185412.00	0.00	0.00
ANANTHAPURAM	0.00	18510.00	0.00	0.00
DANAVAIKETARJY	0.00	548699.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	1049218.00	0.00	0.00
GUNTUR 1 TOWN	0.00	1115139.00	0.00	0.00
ATCHUTHAPURAM	0.00	447851.00	0.00	0.00
DILSUKHNAGAR	0.00	208513.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
TOTAL	23278872.49	370027657.36	4002400.00	73425.00



Branch	Gold Sovereign	TDS	TDS on GST	TCS	Pre Paid Insurance Premium
HEAD OFFICE	13.50	3588945.00	145968.24	22875.00	1043835.00
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00
WALT AIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAI PETARJY	0.00	0.00	0.00	0.00	0.00
VUAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
TOTAL	13.50	3588945.00	145968.24	22875.00	1043835.00



Schedule 11 - VI Pre Paid Insurance Premium

Pre Paid Insurance Premium as on 31/03/2026

Date	Particulars	Debit	Credit	Balance
01/04/2025	Opening Balance			1332741.00
30/03/2026	BY TRFR FRM PL/19 TWDS BANKERS BLANKET POLICY FR FY 2025-26		288906.00	1043835.00
Total		0.00	288906.00	



Schedule 11 - VI - Pre Paid Insurance Premium

Statement as on 31/03/2026

Particulars	Amount
Opening Balance	1332741.00
Add: Additions made during the Year	0.00
Less: Discount during the year	288906.00
Balance As on 31.03.2026	1043835.00



Branch	ATM Other Bank Transaction	Mobile Banking (IMPS)	Indian Stamp Account	Penal Charges Receivable	CKYC Incentive Receivable	BBPS-Axis	Deferred Tax Asset
HEAD OFFICE	3929200.00	308720.00	0.00	-3670883.05	2.50	24116.00	41175876.64
MAIN BRANCH	0.00	0.00	900.00	2555540.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	470.00	394510.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	800.00	1585792.05	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	1000.00	1646435.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	4390.00	345439.00	0.00	0.00	0.00
TUNI	0.00	0.00	80.00	104656.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	2160.00	4530790.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	500.00	173265.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	120.00	118426.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	2200.00	256563.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	5526690.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	9033.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	50924.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	34730.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	1100.00	46726.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	1300.00	31465.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	72525.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	53485.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	2700.00	333753.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	400.00	11846.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	71059.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	1300.00	2033081.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	1900.00	21780.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	81964.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	16491.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	47782.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	4696.00	0.00	0.00	0.00
NELLORE	0.00	0.00	2858.00	123068.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	-400.00	27146.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	7622.00	15019.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	1200.00	47588.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	2520.00	214905.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	100.00	102489.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	230.00	62210.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	117990.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	1700.00	38770.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	2700.00	98968.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	500.00	21416.00	0.00	0.00	0.00
VJAYAWADA	0.00	0.00	3930.00	92518.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	37359.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	80222.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	50860.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	8316.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	16476.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	3800.00	3984.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	45682.00	0.00	0.00	0.00
VJAYAWADA 1 TOWN	0.00	0.00	1580.00	76657.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	660.00	77909.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	25593.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	670.00	24874.93	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	400.00	133.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	1800.00	649.00	0.00	0.00	0.00
CHITTOR	0.00	0.00	0.00	347.00	0.00	0.00	0.00
BAPTLA	0.00	0.00	625.00	90.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	53.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	330.00	0.00	0.00	0.00
TENALI	0.00	0.00	660.00	29.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	28.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	2.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3929200.00	308720.00	54475.00	17900243.93	2.50	24116.00	41175876.64



Branch	Regulator Guarantee for DEAF	Guarantees given on behalf of Constituents
HEAD OFFICE	139268140.90	0.00
MAIN BRANCH	0.00	600000.00
AKKAYYAPALEM	0.00	0.00
GAJUWAKA	0.00	0.00
NAKKAVANIPALEM	0.00	0.00
GOPALAPATNAM	0.00	10226841.00
TUNI	0.00	0.00
PENDURTHI	0.00	0.00
SEETHAMMAPETA	0.00	0.00
NARSIPATNAM	0.00	1800000.00
MARRIPALEM	0.00	2200000.00
BOBBILI	0.00	0.00
PARVATHIPURAM	0.00	0.00
RAJAM	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00
ANAKAPALLI	0.00	0.00
MADHURAVADA	0.00	0.00
KUKATPALLI	0.00	0.00
ONGOLE	0.00	0.00
KURMANNAPALEM	0.00	1513000.00
CHODAVARAM	0.00	0.00
TIRUPATHI	0.00	0.00
WALT AIR	0.00	0.00
SRIKAKULAM	0.00	0.00
NAGOLE	0.00	0.00
VIZIANAGARAM	0.00	0.00
ELURU	0.00	0.00
PALASA	0.00	0.00
NELLORE	0.00	0.00
DABAGARDENS	0.00	0.00
GANNAVARAM	0.00	0.00
KANCHARAPALEM	0.00	1500000.00
BHEEMILI	0.00	0.00
KAKINADA	0.00	0.00
PITAPURAM	0.00	0.00
MACHILIPATNAM	0.00	0.00
MURALINAGAR	0.00	0.00
MVP BRANCH	0.00	0.00
YELAMANCHILI	0.00	0.00
VIJAYAWADA	0.00	0.00
CHANDANAGAR	0.00	0.00
GUNTUR	0.00	0.00
KADAPA	0.00	0.00
KURNOOL	0.00	0.00
MANGALAGIRI	0.00	0.00
ANANTHAPURAM	0.00	0.00
DANAIPETARJY	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00
ATCHUTHAPURAM	0.00	0.00
DILSUKHNAGAR	0.00	0.00
SHEELANAGAR	0.00	0.00
NARASARAO PETA	0.00	0.00
CHITTOR	0.00	0.00
BAPTLA	0.00	0.00
TADEPALLIGUDEM	0.00	0.00
NUZVID	0.00	0.00
TENALI	0.00	0.00
AMALAPURAM	0.00	0.00
HAYATHNAGAR	0.00	0.00
YENDADA	0.00	0.00
TOTAL	139268140.90	17839841.00



Branch	Deposit Loans	Gold loans	Mortgage Loans	Consumption Loans
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	3402359.00	71710211.00	73984155.00	2933126.00
AKKAYYAPALEM	4084689.00	37090189.00	43699211.00	1086265.00
GAJUWAKA	6181524.00	94384613.00	46165657.00	4202870.00
NAKKAVANIPALEM	4137281.00	28504126.00	52126575.00	1012136.00
GOPALAPATNAM	2617354.00	43120927.00	37076289.00	1290271.00
TUNI	842446.00	23683048.00	55923658.00	2751378.00
PENDURTHI	3765038.00	22917075.00	37277904.00	1182859.00
SEETHAMMAPETA	4155980.00	26295368.00	35920732.00	1314405.00
NARSIPATNAM	363905.00	23885254.00	95901316.00	2299573.00
MARRIPALEM	4861734.00	30331825.00	60909909.00	1145378.00
BOBBILI	516385.00	7570515.00	20386320.00	981097.00
PARVATHIPURAM	326025.00	3613152.00	20989176.00	1208036.00
RAJAM	98408.00	5813475.00	24494391.00	1341461.00
RAMACHANDRAPURAM	758276.00	5138065.00	33885782.00	2159692.00
ANAKAPALLI	715120.00	6597765.00	26973211.00	2103338.00
MADHURAVADA	1389439.00	16177989.00	22812154.00	1276533.00
KUKATPALLI	880724.00	24332775.00	51980367.00	615775.00
ONGOLE	1352012.00	5338429.00	27981204.00	2176349.00
KURMANNAPALEM	2560222.00	25948134.00	37529453.00	3153146.00
CHODAVARAM	448942.00	7078064.00	32389396.00	2417141.00
TIRUPATHI	312458.00	3259747.00	25749002.00	799534.00
WALTAIR	2483662.00	12793718.00	24048777.00	1832715.00
SRIKAKULAM	448763.00	5520614.00	27055974.00	1201972.00
NAGOLE	1077029.00	13834420.00	28168082.00	628172.00
VIZIANAGARAM	459489.00	8410637.00	42452916.00	900662.00
ELURU	1480402.00	5306960.00	42845515.00	776676.00
PALASA	138491.00	3364475.00	12695371.00	921233.00
NELLORE	283313.00	4126487.00	22018301.00	1651546.00
DABAGARDENS	1293326.00	10362859.00	23273123.00	1161780.00
GANNAVARAM	458771.00	2836607.00	28011826.00	1520801.55
KANCHARAPALEM	834927.00	15614878.00	18366593.00	1204909.00
BHEEMILI	114344.00	10100433.00	21302142.00	3395672.00
KAKINADA	248153.00	3851521.00	80535785.00	2725126.00
PITAPURAM	123859.00	4235572.00	53929865.00	1907855.00
MACHILIPATNAM	241211.00	3045477.00	23951579.00	1131817.00
MURALINAGAR	577281.00	7997794.00	11536644.00	2051724.00
MVP BRANCH	1026817.00	6722407.00	33779183.00	2874000.00
YELAMANCHILI	217041.00	4195953.00	12978770.00	2748927.00
VIJAYAWADA	511390.00	3556485.00	20572264.00	1530948.00
CHANDANAGAR	514611.00	11170626.00	13849531.00	281299.00
GUNTUR	179692.00	5371474.00	12754434.00	1524436.00
KADAPA	73277.00	3021824.00	19983732.00	1350883.00
KURNOOL	144835.00	7336983.00	31284276.00	821786.00
MANGALAGIRI	111056.00	4279586.00	9603440.00	736427.00
ANANTHAPURAM	65756.00	3948181.00	24312976.00	949115.00
DANAVAJPETARJY	270379.00	6332847.00	34856224.00	2113324.00
VIJAYAWADA 1 TOWN	200954.00	3149054.00	17547948.00	2455141.00
GUNTUR 1 TOWN	111219.00	12313848.00	15991121.00	858074.00
ATCHUTHAPURAM	189744.00	6269770.00	15968034.00	1413661.00
DILSUKHNAGAR	247726.00	3880808.00	9432463.00	623498.00
SHEELANAGAR	146477.00	4673151.00	2144086.00	202157.00
NARASARAOPETA	73605.00	1184458.00	2141769.00	848410.00
CHITTOOR	27507.00	263460.00	3087667.00	410236.00
BAPATLA	7287.00	444460.00	3675993.00	553442.00
TADEPALLIGUDEM	4286.00	293765.00	3061227.00	300310.00
NUZVID	2018.00	138750.00	2100280.00	493284.00
TENALI	2457.00	93474.00	269447.00	187111.00
AMALAPURAM	0.00	20417.00	163309.00	91425.00
HAYATHNAGAR	579.00	0.00	1611.00	22065.00
YENDADA	0.00	0.00	6329.00	105.00
Total	58162055.00	712854979.00	1613914469.00	83851087.55



Branch	Hypd Loans	Wssl Loans	Od Loans	Odg Loans	Odd Loans
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	457909.00	0.00	4618635.00	7479823.00	700839.00
AKKAYYAPALEM	51611.00	0.00	866052.00	4373057.00	9810.00
GAJUWAKA	1039310.10	0.00	9042610.00	10144289.00	175466.00
NAKKAVANIPALEM	1177331.00	0.00	173192.00	7081165.00	21024.00
GOPALAPATNAM	89999.00	0.00	6648857.00	8597248.00	16899.00
TUNI	163008.00	0.00	10854743.00	1090882.00	931.00
PENDURTHI	153141.00	0.00	8746481.00	8517368.00	169404.00
SEETHAMMAPETA	141885.00	0.00	13769583.64	5137772.00	296078.00
NARSIPATNAM	13562.00	0.00	1040827.00	2026091.00	-110.00
MARRIPALEM	419009.00	0.00	11344367.00	9320486.00	2522.00
BOBBILI	224174.00	0.00	616303.00	981401.00	82044.00
PARVATHIPURAM	48881.00	0.00	197293.00	470845.00	10224.00
RAJAM	24087.00	0.00	0.00	468201.00	172105.00
RAMACHANDRAPURAM	0.00	0.00	316337.00	89861.00	204933.00
ANAKAPALLI	0.00	0.00	10380571.00	185246.00	29818.00
MADHURAVADA	31191.00	0.00	1700414.00	4664804.00	0.00
KUKATPALLI	302180.00	0.00	0.00	3817651.00	114610.00
ONGOLE	258285.00	0.00	573830.00	1701470.00	458411.00
KURMANNAPALEM	48169.00	0.00	6078464.00	5051212.00	85368.00
CHODAVARAM	262671.00	0.00	444411.00	992902.00	44238.00
TIRUPATHI	83630.00	0.00	88342.00	2376611.00	22967.00
WALTAIR	598313.00	0.00	400044.00	3085974.00	113475.00
SRIKAKULAM	31711.00	0.00	345534.00	1452575.00	36140.00
NAGOLE	252235.00	0.00	0.00	768226.00	134087.00
VIZIANAGARAM	125668.00	0.00	50717.00	1096880.00	0.00
ELURU	31846.00	0.00	876803.00	2667407.00	50792.00
PALASA	0.00	0.00	0.00	292958.00	10629.00
NELLORE	6577.00	0.00	1002867.00	2278030.00	152026.00
DABAGARDENS	97697.00	0.00	3620159.00	3773840.00	5434.00
GANNAVARAM	4348.00	0.00	0.00	279821.00	0.00
KANCHARAPALEM	124432.00	0.00	304574.00	635340.00	215993.00
BHEEMILI	106824.00	0.00	0.00	1418478.00	166.00
KAKINADA	649395.00	0.00	4598034.00	2687464.00	13678.00
PITAPURAM	90231.00	0.00	146971.00	564209.00	11409.00
MACHILIPATNAM	132928.00	0.00	863354.00	0.00	10301.00
MURALINAGAR	0.00	0.00	219529.00	3376673.00	923.00
MVP BRANCH	321386.00	0.00	1707413.00	5027363.00	24432.00
YELAMANCHILI	12049.00	0.00	0.00	457335.00	0.00
VIJAYAWADA	53994.00	0.00	8845216.00	2855999.00	24776.00
CHANDANAGAR	60443.00	0.00	1603744.00	4450514.00	27.00
GUNTUR	62687.00	0.00	3926648.00	4778077.00	128028.00
KADAPA	7179.00	0.00	794980.00	1412364.00	4229.00
KURNOOL	54514.00	0.00	463420.00	1420394.00	602865.00
MANGALAGIRI	15768.00	0.00	173313.00	1095033.00	0.00
ANANTHAPURAM	878569.00	0.00	1875444.00	650252.00	24376.00
DANAVAI PETARIY	86430.00	0.00	103039.00	177658.00	0.00
VIJAYAWADA 1 TOWN	166272.00	0.00	0.00	423012.00	0.00
GUNTUR 1 TOWN	93030.00	0.00	0.00	3393827.00	2926.00
ATCHUTHAPURAM	139791.00	0.00	0.00	541288.00	0.00
DILSUKHNAGAR	27726.00	0.00	97907.00	539688.00	14344.00
SHEELANAGAR	0.00	0.00	0.00	1084766.00	0.00
NARASARADPETA	6370.00	0.00	90839.00	741016.00	112549.00
CHITTOOR	0.00	19350.00	0.00	101465.00	0.00
BAPATLA	0.00	0.00	0.00	76244.00	0.00
TADEPALLIGUDEM	26187.00	2931.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	257107.00	0.00
TENALI	0.00	0.00	0.00	0.00	818.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	9254633.10	22281.00	119611861.64	138429662.00	4312004.00



Branch	Sod Loans	Shsc Loans	Staff House Loans
HEAD OFFICE	0.00	0.00	1135194.00
MAIN BRANCH	55464.00	75.00	0.00
AKKAYYAPALEM	6398.00	27432.00	0.00
GAJUWAKA	11700.00	65095.00	0.00
NAKKAVANIPALEM	9124.00	0.00	0.00
GOPALAPATNAM	19596.00	51661.00	0.00
TUNI	19330.00	0.00	0.00
PENDURTHI	1983.00	19341.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00
NARSIPATNAM	0.00	43762.00	0.00
MARRIPALEM	2245.00	86076.00	0.00
BOBBILI	0.00	48574.00	0.00
PARVATHIPURAM	0.00	12823.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	3932.00	0.00
MADHURAVADA	6773.00	0.00	0.00
KUKATPALLI	14118.00	4938.00	0.00
ONGOLE	0.00	126171.00	0.00
KURMANNAPALEM	28555.00	9996.00	0.00
CHODAVARAM	0.00	124193.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALTAIR	24244.00	0.00	0.00
SRIKAKULAM	2636.00	25781.00	0.00
NAGOLE	21369.00	0.00	0.00
VIZIANAGARAM	3289.00	0.00	0.00
ELURU	6295.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	5403.00	0.00
DABAGARDENS	0.00	305404.00	0.00
GANNAVARAM	641.00	0.00	0.00
KANCHARAPALEM	19806.00	24708.00	0.00
BHEEMILI	6406.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	7255.00	22223.00	0.00
MACHILIPATNAM	2983.00	0.00	0.00
MURALINAGAR	0.00	46.00	0.00
MVP BRANCH	0.00	108919.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	2475.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARADPETA	6060.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	276270.00	1119028.00	1135194.00



Branch	Staff Loans	VVA Loans	SBF Loans	Cyclone Relief Mortgage Loans
HEAD OFFICE	124745.00	830.00	0.00	0.00
MAIN BRANCH	0.00	0.00	792298.00	206655.00
AKKAYYAPALEM	0.00	0.00	185868.00	0.00
GAJJAWAKA	0.00	0.00	233051.00	84624.00
NAKKAVANIPALEM	0.00	0.00	162420.00	21348.00
GOPALAPATNAM	0.00	0.00	916136.00	46555.00
TUNI	0.00	0.00	857366.00	169103.00
PENDURTHI	0.00	0.00	192821.00	0.00
SEETHAMMAPETA	0.00	0.00	314532.00	13887.00
NARSIPATNAM	0.00	0.00	765239.00	0.00
MARRIPALEM	0.00	0.00	200312.00	117.00
BOBBILI	0.00	0.00	1275587.00	0.00
PARVATHIPURAM	0.00	0.00	639048.00	0.00
RAJAM	0.00	0.00	607077.00	0.00
RAMACHANDRAPURAM	0.00	0.00	1142351.00	0.00
ANAKAPALLI	0.00	0.00	195537.00	0.00
MADHURAVADA	0.00	0.00	652413.00	35035.00
KUKATPALLI	0.00	0.00	218186.00	0.00
ONGOLE	0.00	0.00	1108269.00	0.00
KURMANNAPALEM	0.00	0.00	1043260.00	10035.00
CHODAVARAM	0.00	0.00	525022.00	0.00
TIRUPATHI	0.00	0.00	617420.00	0.00
WALTAIR	0.00	0.00	539646.00	0.00
SRIKAKULAM	0.00	0.00	406552.00	2.00
NAGOLE	0.00	0.00	802095.00	0.00
VIZIANAGARAM	0.00	0.00	643246.00	0.00
ELURU	0.00	0.00	481822.00	0.00
PALASA	0.00	0.00	830837.00	0.00
NELLORE	0.00	0.00	955727.00	0.00
DABAGARDENS	0.00	0.00	328305.00	136449.00
GANNAVARAM	0.00	0.00	390332.00	0.00
KANCHARAPALEM	0.00	0.00	217315.00	0.00
BHEEMILI	0.00	0.00	522765.00	14348.00
KAKINADA	0.00	0.00	828006.00	0.00
PITAPURAM	0.00	0.00	1010287.00	0.00
MACHILIPATNAM	0.00	0.00	175124.00	0.00
MURALINAGAR	0.00	0.00	208319.00	0.00
MVP BRANCH	0.00	0.00	769473.00	0.00
YELAMANCHILI	0.00	0.00	593030.00	0.00
VIJAYAWADA	0.00	0.00	290791.00	0.00
CHANDANAGAR	0.00	0.00	172738.00	0.00
GUNTUR	0.00	0.00	274067.00	0.00
KADAPA	0.00	0.00	753599.00	0.00
KURNDOL	0.00	0.00	999736.00	0.00
MANGALAGIRI	0.00	0.00	272481.00	0.00
ANANTHAPURAM	0.00	0.00	931310.00	0.00
DANAVAIKETARIY	0.00	0.00	944286.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	911729.00	0.00
GUNTUR 1 TOWN	0.00	0.00	474462.00	0.00
ATCHUTHAPURAM	0.00	0.00	1902129.00	0.00
DILSUKHNAGAR	0.00	0.00	425375.00	0.00
SHEELANAGAR	0.00	0.00	76586.00	0.00
NARASARAOPETA	0.00	0.00	248535.00	0.00
CHITTOOR	0.00	0.00	304642.00	0.00
BAPATLA	0.00	0.00	244441.00	0.00
TADEPALLIGUDEM	0.00	0.00	28430.00	0.00
NUZVID	0.00	0.00	64554.00	0.00
TENALI	0.00	0.00	77886.00	0.00
AMALAPURAM	0.00	0.00	17020.00	0.00
HAYATHNAGAR	0.00	0.00	7860.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	124745.00	830.00	31769751.00	738158.00



Branch	Staff Special Loans	Mortgage Loans House Construction	Mortgage Loans Business Purpose	Visakha Smart Gold Loans	Interest on VPL	VCB Rent Plus Loans
HEAD OFFICE	1054733.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	0.00	24857718.00	9091406.00	1056540.00	0.00	0.00
AKKAYAPALEM	0.00	14101417.00	0.00	3271594.00	0.00	0.00
GAJUWAKA	0.00	5429432.00	4278171.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	7229434.00	0.00	5318604.00	0.00	0.00
GOPALAPATNAM	0.00	8155062.00	4477094.00	2978143.00	0.00	0.00
TUNI	0.00	9324813.00	890686.00	217812.00	0.00	0.00
PENDURTHI	0.00	7053693.00	2622741.00	166748.00	0.00	825184.00
SEETHAMMAPETA	0.00	11653993.00	589981.00	2351368.00	0.00	0.00
NARSIPATNAM	0.00	12529614.00	174027.00	25613.00	0.00	0.00
MARRIPALEM	0.00	4972487.00	0.00	3743265.00	6068.00	0.00
BOBBILI	0.00	1703085.00	1917836.00	47928.00	0.00	0.00
PARVATHIPURAM	0.00	1489362.00	69474.00	461617.00	0.00	0.00
RAJAM	0.00	3842511.00	0.00	48472.00	0.00	0.00
RAMACHANDRAPURAM	0.00	2711262.00	4250.00	410521.00	0.00	0.00
ANAKAPALI	0.00	4977188.00	1002195.00	227048.00	0.00	0.00
MADHURAVADA	0.00	4625096.00	0.00	3180962.00	0.00	0.00
KUKATPALLI	0.00	18977365.00	2691364.00	11285490.00	0.00	0.00
ONGOLE	0.00	5093056.00	848502.00	318936.00	0.00	0.00
KURMANNAPALEM	0.00	9498331.00	1207505.00	98423.00	0.00	1317813.00
CHODAVARAM	0.00	6500530.00	243234.00	268308.00	106510.00	0.00
TIRUPATHI	0.00	3971301.00	874784.00	616981.00	0.00	0.00
WALTAIR	0.00	5321827.00	0.00	529006.00	0.00	0.00
SRIKAKULAM	0.00	4700488.97	11957.00	291682.00	0.00	0.00
NAGOLE	0.00	13789773.00	1485436.00	2906569.00	0.00	0.00
VIZIANAGARAM	0.00	5542266.00	0.00	614170.00	0.00	0.00
ELURU	0.00	5296939.00	1501.00	586628.00	0.00	0.00
PALASA	0.00	1919029.00	0.00	280738.00	0.00	0.00
NELLORE	0.00	5040025.00	580421.00	366241.00	0.00	0.00
DABAGARDENS	0.00	6404761.00	286288.00	223.00	0.00	0.00
GANNAVARAM	0.00	2153705.00	0.00	221756.00	0.00	0.00
KANCHARAPALEM	0.00	7476434.00	193639.00	2164345.00	0.00	0.00
BHEEMILI	0.00	3863777.00	0.00	908771.00	0.00	0.00
KAKINADA	0.00	4333090.00	801977.00	929095.00	0.00	0.00
PITAPURAM	0.00	4816286.00	16470.00	347866.00	0.00	0.00
MACHILIPATNAM	0.00	3108612.00	8297.00	155203.00	0.00	0.00
MURALINAGAR	0.00	3787909.00	182543.00	1656490.00	90242.00	0.00
MVP BRANCH	0.00	8613379.00	1833566.00	494841.00	0.00	0.00
YELAMANCHILI	0.00	3948469.00	1397.00	950766.00	0.00	0.00
VIJAYAWADA	0.00	4962251.00	22824.00	980086.00	0.00	0.00
CHANDANAGAR	0.00	5059764.00	1083329.00	1999693.00	0.00	0.00
GUNTUR	0.00	3751652.00	0.00	1406570.00	0.00	0.00
KADAPA	0.00	1868779.00	208178.00	300201.00	0.00	0.00
KURNOOL	0.00	6497557.00	974577.00	62416.00	0.00	0.00
MANGALAGIRI	0.00	1015872.00	0.00	1065265.00	0.00	0.00
ANANTHAPURAM	0.00	2207995.00	3960110.00	741566.00	0.00	0.00
DANAVAIKETARY	0.00	5867272.00	0.00	684168.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	1485667.00	42194.00	67519.00	0.00	0.00
GUNTUR 1 TOWN	0.00	1603777.00	177575.00	1127764.00	0.00	0.00
ATCHUTHAPURAM	0.00	11367387.00	350433.00	747656.00	0.00	0.00
DILSUKHAGAR	0.00	8689978.00	555591.00	985908.00	0.00	0.00
SHEELANAGAR	0.00	1203481.00	0.00	51121.00	0.00	0.00
NARASARAOPEETA	0.00	673354.00	0.00	572266.00	0.00	0.00
CHITTOOR	0.00	373950.00	0.00	319525.00	0.00	0.00
BAPATLA	0.00	290609.00	0.00	156162.00	0.00	0.00
TADEPALLIGUDEM	0.00	383362.00	0.00	81585.00	0.00	0.00
NUZVID	0.00	148204.00	23630.00	33122.00	0.00	0.00
TENALI	0.00	0.00	0.00	1145.00	0.00	0.00
AMALAPURAM	0.00	0.00	1726.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	5635.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
Total	1054733.00	316270065.97	43786909.00	60382501.00	202820.00	2142997.00



Schedule 13 | Interest Earned As on 31/03/2026

Branch	Interest on Covid Business loans	Interest on Covid Auto loans	Interest on Covid Debt Clearance loans	Interest on Covid Topup loans
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	789.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	569.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	59777.00
TUNI	0.00	0.00	0.00	17220.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	28423.00
NARSIPATNAM	0.00	0.00	0.00	27296.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	2819.00	133704.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	489.00	0.00	0.00	0.00
KURMANAPALEM	0.00	17344.00	0.00	9183.00
CHODAVARAM	0.00	0.00	0.00	21.00
TIRUPATHI	193790.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	61199.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	38811.00
VIZIANAGARAM	814.00	0.00	0.00	4194.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	24989.00
GANNAVARAM	0.00	0.00	0.00	496.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	32267.00
MVP BRANCH	0.00	0.00	416.00	10269.00
YELAMANCHILI	0.00	0.00	479.00	28725.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	20919.00
GLUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	2539.00
MANGALAGIRI	0.00	0.00	0.00	22535.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	10523.00
VIJAYAWADA I TOWN	0.00	0.00	0.00	0.00
GLUNTUR I TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAO PETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	195881.00	17344.00	64913.00	472460.00



Branch	Interest on CMRL loans	Interest on FITLTD	Interest on LAWR
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	11279.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00
GAJJIWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00
GDPALAPATNAM	0.00	0.00	0.00
TUNI	0.00	0.00	0.00
PENDURTHI	0.00	-179752.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	507612.00	0.00
BOBBILI	0.00	0.00	5613039.00
PARVATHIPURAM	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALT AIR	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELURU	0.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAI PETARIY	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	11279.00	327860.00	5613039.00



Schedule 13 | Interest Earned As on 31/03/2026

Branch	Daily Collection Loans	Interest on MSMECR	Interest on GTL
HEAD OFFICE	0.00	0.00	0.00
MAIN BRANCH	336686.00	2461332.00	389675.00
AKKAYYAPALEM	91253.00	2487665.00	160589.00
GAJUWAKA	114543.00	15117392.00	14061.00
NAKKAVANIPALEM	67117.00	356363.00	12674.00
GOPALAPATNAM	353816.00	7511616.00	64874.00
TUNI	30268.00	1046372.00	46005.00
PENDURTHI	98884.00	793639.00	7031.00
SEETHAMMAPETA	73501.00	1622880.00	4147.00
NARSIPATNAM	176822.00	2940570.00	0.00
MARRIPALEM	300022.00	503996.00	155725.00
BOBBILI	448385.00	107479.00	6037.00
PARVATHIPURAM	287045.00	82799.00	32400.00
RAJAM	384250.00	980925.00	0.00
RAMACHANDRAPURAM	213542.00	0.00	0.00
ANAKAPALLI	96891.00	610504.00	315154.00
MADHURAVADA	33704.00	250638.00	221744.00
KUKATPALLI	262097.00	244470.00	18814.00
ONGOLE	732177.00	936781.00	390465.00
KURMANNAPALEM	94833.00	461870.00	0.00
CHODAVARAM	359925.00	928316.00	22738.00
TIRUPATHI	392835.00	3419809.00	9560.00
WALT AIR	28450.00	8573.00	1011285.00
SRIKAKULAM	203031.00	261776.00	991.00
NAGOLE	385423.00	0.00	9572.00
VIZIANAGARAM	390924.00	257055.00	0.00
ELURU	397142.00	0.00	9329.00
PALASA	340309.00	337654.00	0.00
NELLORE	341765.00	658568.00	3554.00
DABAGARDENS	156698.00	172883.00	168316.00
GANNAVARAM	482221.00	148293.00	0.00
KANCHARAPALEM	189785.00	376919.00	299180.00
BHEEMILI	195938.00	355892.00	0.00
KAKINADA	75521.00	3277659.00	0.00
PITAPURAM	270498.00	162971.00	0.00
MACHILIPATNAM	382258.00	65196.00	0.00
MURALNAGAR	247424.00	260427.00	45664.00
MVP BRANCH	247782.00	713531.00	241004.00
YELAMANCHILI	359151.00	557105.00	0.00
VIJAYAWADA	621970.00	828.00	127590.00
CHANDANAGAR	202036.00	1896760.00	7422.00
GUNTUR	811690.00	1219549.00	0.00
KADAPA	343720.00	468509.00	0.00
KURNDOL	123668.00	298688.00	0.00
MANGALAGIRI	216332.00	60159.00	0.00
ANANTHAPURAM	194487.00	733053.00	0.00
DANAVAIPTARJY	48844.00	0.00	488617.00
VIJAYAWADA 1 TOWN	977959.00	1178040.00	142159.00
GUNTUR 1 TOWN	517575.00	304435.00	77685.00
ATCHUTHAPURAM	897151.00	2237480.00	0.00
DILSUKHNAGAR	168662.00	64305.00	0.00
SHEELANAGAR	232449.00	44984.00	0.00
NARASARAOPEETA	160032.00	148057.00	0.00
CHITTOOR	146938.00	16721.00	0.00
BAPATLA	92769.00	51373.00	0.00
TADEPALLIGUDEM	72589.00	0.00	0.00
NUZVID	127486.00	31743.00	11696.00
TENALI	160383.00	45176.00	0.00
AMALAPURAM	27283.00	0.00	0.00
HAYATHNAGAR	8216.00	0.00	0.00
YENDADA	32.00	0.00	0.00
Total	15795187.00	59279778.00	4515757.00



Branch	Interest on GTLB Loans	Interest on MMRSSEC	Interest on MMRSUNS	Interest on VCBFB	Interest on PPTPLUS
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	0.00	0.00	0.00	1132241.00	0.00
AKKAYYPALEM	0.00	0.00	2042.00	1306879.00	42138.00
GAJUWAKA	0.00	0.00	0.00	1186675.00	180567.00
NAKKAVANIPALEM	0.00	0.00	0.00	1768652.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	1764058.00	0.00
TUNI	0.00	7216.00	0.00	1690694.00	0.00
PENDURTHI	0.00	11398.00	0.00	1558234.00	34653.00
SEETHAMMAPETA	1872.00	10845.00	0.00	915062.00	0.00
NARSIPATNAM	0.00	0.00	0.00	734669.00	340264.00
MARRIPALEM	0.00	0.00	3722.00	1945922.00	68615.00
BOBBILI	2508.00	0.00	0.00	630295.00	253715.00
PARVATHIPURAM	0.00	0.00	0.00	462647.00	188815.00
RAJAM	0.00	0.00	0.00	378593.00	69286.00
RAMACHANDRAPURAM	0.00	0.00	0.00	597937.00	0.00
ANAKAPALLI	0.00	0.00	0.00	423842.00	18037.00
MADHURAVADA	0.00	0.00	0.00	653086.00	0.00
KUKATPALLI	0.00	0.00	0.00	859820.00	0.00
ONGOLE	0.00	0.00	3527.00	806869.00	21716.00
KURMANNAPALEM	0.00	0.00	0.00	624449.00	0.00
CHODAVARAM	0.00	0.00	0.00	459859.00	0.00
TIRUPATHI	0.00	0.00	0.00	525655.00	0.00
WALTAIR	0.00	0.00	0.00	796226.00	0.00
SRIKAKULAM	0.00	0.00	0.00	633659.00	0.00
NAGOLE	0.00	17927.00	0.00	702396.00	64553.00
VIZIANAGARAM	0.00	0.00	0.00	768939.00	363449.00
ELURU	0.00	0.00	0.00	514329.00	0.00
PALASA	0.00	0.00	0.00	510919.00	44809.00
NELLORE	0.00	5786.00	0.00	386063.00	0.00
DABAGARDENS	0.00	0.00	246.00	592627.00	0.00
GANNAVARAM	5048.00	7432.00	0.00	345384.00	33384.00
XANCHARAPALEM	0.00	0.00	0.00	245939.00	0.00
BHEEMILI	0.00	0.00	0.00	722534.00	34459.00
KAKINADA	0.00	0.00	0.00	1038112.00	364000.00
PITAPURAM	0.00	0.00	0.00	634245.00	115322.00
MACHILIPATNAM	0.00	5125.00	0.00	356461.00	0.00
MURALINAGAR	0.00	0.00	0.00	571944.00	34988.00
MVP BRANCH	34140.00	0.00	0.00	662799.00	35061.00
YELAMANCHILI	0.00	0.00	0.00	443040.00	16683.00
VIJAYAWADA	0.00	16335.00	406.00	510505.00	0.00
CHANDANAGAR	404002.00	0.00	0.00	736637.00	0.00
GUNTUR	41252.00	4172.00	0.00	674735.00	0.00
KADAPA	0.00	0.00	0.00	582073.00	0.00
KURNOOL	24279.00	0.00	0.00	402062.00	0.00
MANGALAGIRI	0.00	0.00	0.00	223897.00	37645.00
ANANTHAPURAM	0.00	0.00	0.00	400815.00	0.00
DANAVAIKETARJY	0.00	13788.00	0.00	251200.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	353168.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	407954.00	50172.00
ATCHUTHAPURAM	0.00	0.00	0.00	387177.00	43374.00
DILSUKHINAGAR	0.00	0.00	0.00	346450.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	513101.00	100024.00	9943.00	35728427.00	2455705.00



Branch	Interest on VCBEL	Interest on VCBTFL	Interest on VCBVJS	Interest on DDL	Interest on WOCL	INTEREST ON VCBSPHFL
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	55580.00	101541.00	0.00	664770.00	0.00	164601.00
AKKAYYPALEM	40094.00	0.00	0.00	172213.00	0.00	71729.00
GAJUWAKA	9762.00	0.00	0.00	270068.00	749540.00	96838.00
NAKKAVANIPALEM	35129.00	6945.00	0.00	868991.00	0.00	0.00
GOPALAPATNAM	25579.00	0.00	110006.00	623841.00	0.00	32244.00
TJUNI	7337.00	0.00	0.00	612446.00	0.00	33278.00
PENDURTHI	39003.00	0.00	0.00	375338.00	0.00	229600.00
SEETHAMMAPETA	69543.00	0.00	0.00	207178.00	0.00	48981.00
NARSIPTNAM	48429.00	0.00	0.00	160394.00	0.00	59995.00
MARRIPALEM	83455.00	0.00	153873.00	462709.00	0.00	132390.00
BOBBILI	15426.00	0.00	0.00	313495.00	0.00	0.00
PARVATHIPURAM	29238.00	0.00	0.00	590883.00	0.00	0.00
RAJAM	0.00	0.00	0.00	306593.00	0.00	0.00
RAMACHANDRAPURAM	11492.00	0.00	0.00	162547.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	109022.00	0.00	0.00
MADHURAYADA	69512.00	0.00	34533.00	116536.00	0.00	48385.00
KUKATPALLI	29949.00	0.00	0.00	216186.00	0.00	66084.00
ONGOLE	78771.00	0.00	0.00	177417.00	0.00	0.00
KURMANNAPALEM	35407.00	0.00	0.00	353296.00	0.00	40251.00
CHODAVARAM	257.00	0.00	0.00	157319.00	0.00	0.00
TIRUPATHI	55066.00	0.00	0.00	111546.00	0.00	0.00
WALTAIR	27114.00	57526.00	0.00	177592.00	0.00	88676.00
SRIKAKULAM	22787.00	0.00	0.00	576958.00	0.00	0.00
NAGOLE	42877.00	39248.00	0.00	191905.00	0.00	44356.00
VIZIANAGARAM	30862.00	42048.00	0.00	414111.00	0.00	23878.00
ELURU	15134.00	0.00	0.00	726300.00	0.00	44765.00
PALASA	7460.00	0.00	0.00	277730.00	0.00	0.00
NELLORE	24690.00	14043.00	0.00	192364.00	0.00	0.00
DABAGARDENS	28766.00	103586.00	0.00	69987.00	0.00	0.00
GANNAVARAM	97867.00	0.00	0.00	201202.00	0.00	14320.00
KANCHARAPALEM	17963.00	0.00	0.00	40346.00	0.00	58036.00
BHEEMILI	64076.00	0.00	0.00	122871.00	0.00	16120.00
KAKINADA	71846.00	124791.00	0.00	195374.00	0.00	16360.00
PITAPURAM	0.00	0.00	0.00	288714.00	0.00	22680.00
MACHILIPATNAM	23702.00	0.00	0.00	51579.00	0.00	0.00
MURALINAGAR	72702.00	0.00	60189.00	121373.00	0.00	55194.00
MVP BRANCH	9308.00	40262.00	0.00	304388.00	0.00	0.00
YELAMANCHILI	12216.00	0.00	0.00	262349.00	0.00	0.00
VIJAYAWADA	60684.00	4703.00	0.00	126874.00	0.00	0.00
CHANDANAGAR	58208.00	0.00	0.00	154663.00	0.00	0.00
GUNTUR	103286.00	0.00	0.00	349290.00	0.00	15003.00
KADAPA	14586.00	0.00	0.00	49016.00	0.00	7044.00
KURNOOL	916.00	0.00	0.00	219812.00	1075058.00	10057.00
MANGALAGIRI	58563.00	0.00	0.00	131659.00	0.00	0.00
ANANTHAPURAM	32002.00	0.00	0.00	139117.00	0.00	0.00
DANAVAIPTARJY	8401.00	0.00	0.00	184288.00	0.00	52214.00
VIJAYAWADA 1 TOWN	79952.00	17413.00	0.00	45688.00	0.00	0.00
GUNTUR 1 TOWN	86057.00	0.00	0.00	165437.00	0.00	0.00
ATCHUTHAPURAM	3155.00	0.00	0.00	150495.00	0.00	0.00
DILSUKHNAGAR	25207.00	0.00	0.00	81305.00	0.00	7304.00
SHEELANAGAR	17787.00	0.00	0.00	31943.00	0.00	0.00
NARASARAOPEETA	27181.00	0.00	0.00	0.00	0.00	16381.00
CHITTOOR	0.00	0.00	0.00	0.00	0.00	0.00
BAPATLA	4279.00	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00	0.00
NUZVID	2419.00	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
Total	1891082.00	552106.00	358601.00	13077518.00	1824598.00	1516764.00



Branch	INT ON SAHAKAR VRUDHI LOANS 2025	INT ON VCB KALYANAMAST U LOANS	INT ON CGLST	INT ON CGL	INT ON PGLST	INT ON PGL	INT ON HVGL
HEAD OFFICE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MAIN BRANCH	1324847.00	0.00	1322879.00	6482779.00	125845.00	519883.00	3869340.00
AKKAYYAPALEM	1173801.00	0.00	476527.00	5281583.00	104077.00	319327.00	2035109.00
GAJUWAKA	1615606.00	0.00	395833.00	10764786.00	147884.00	1092301.00	2479703.00
NAKKAVANIPALEM	1018503.00	0.00	1379697.00	4190810.00	0.00	3345.00	958956.00
GOPALAPATNAM	723904.00	0.00	311842.00	6289800.00	24607.00	74440.00	2421627.00
TUNI	1011039.00	0.00	78408.00	3463724.00	0.00	0.00	387064.00
PENDURTHI	864985.00	0.00	54809.00	3798490.00	49053.00	49780.00	585116.00
SEETHAMMAPETA	1336756.00	0.00	413889.00	3812623.00	47206.00	217821.00	752388.00
NARSIPATNAM	967362.00	0.00	20061.00	3261704.00	0.00	0.00	0.00
MARRIPALEM	936911.00	0.00	477512.00	4388803.00	0.00	23545.00	1312411.00
BOBBILI	277615.00	0.00	0.00	880694.00	0.00	1509.00	237581.00
PARVATHIPURAM	356429.00	0.00	36152.00	198926.00	45291.00	164881.00	214491.00
RAJAM	164662.00	0.00	179587.00	684889.00	16687.00	8448.00	62886.00
RAMACHANDRAPURAM	235023.00	0.00	264848.00	532970.00	10710.00	47391.00	151865.00
ANAKAPALLI	472508.00	0.00	79670.00	956882.00	0.00	47119.00	223353.00
MADHURAVADA	352862.00	0.00	840721.00	2586342.00	21475.00	0.00	380990.00
KUKATPALLI	557655.00	0.00	1604393.00	6420048.00	30299.00	290795.00	215916.00
ONGOLE	543488.00	0.00	18170.00	827282.00	54848.00	86944.00	281772.00
KURMANNAPALEM	494309.00	0.00	0.00	4673676.00	0.00	0.00	29744.00
CHODAVARAM	626284.00	0.00	238065.00	886221.00	0.00	0.00	562802.00
TIRUPATHI	391711.00	0.00	397413.00	514065.00	15909.00	32698.00	266055.00
WALTAIR	606060.00	0.00	268178.00	1449073.00	102534.00	416287.00	341804.00
SRIKAKULAM	292680.00	0.00	54112.00	923782.00	0.00	0.00	81503.00
NAGOLE	353701.00	0.00	624319.00	2913638.00	25371.00	52199.00	190614.00
VIZIANAGARAM	561838.00	0.00	282166.00	1260733.00	0.00	0.00	147621.00
ELURU	422873.00	0.00	17861.00	443207.00	3789.00	896711.00	228094.00
PALASA	149065.00	0.00	65881.00	446580.00	25616.00	100702.00	47465.00
NELLORE	151584.00	0.00	171212.00	577317.00	88626.00	81429.00	48331.00
DABAGARDENS	355441.00	0.00	12675.00	1440793.00	39517.00	86247.00	499076.00
GANNAVARAM	431913.00	0.00	56690.00	435399.00	0.00	145497.00	169344.00
KANCHARAPALEM	383486.00	0.00	669915.00	2544178.00	66177.00	161939.00	99868.00
BHEEMILI	366906.00	0.00	128168.00	1200930.00	22437.00	398292.00	201037.00
KAKINADA	229819.00	0.00	202755.00	364997.00	144507.00	303785.00	129529.00
PITAPURAM	200290.00	0.00	95915.00	752226.00	13729.00	22.00	259863.00
MACHILIPATNAM	570769.00	0.00	38810.00	454860.00	0.00	0.00	148879.00
MURALINAGAR	365658.00	0.00	461562.00	1555995.00	62695.00	170106.00	74930.00
MVP BRANCH	537217.00	0.00	194212.00	1363146.00	0.00	26860.00	252865.00
YELAMANCHILI	308706.00	0.00	26862.00	542501.00	0.00	11855.00	273505.00
VIJAYAWADA	489429.00	0.00	165230.00	697341.00	21791.00	81482.00	116514.00
CHANDANAGAR	358683.00	19021.00	471137.00	2314206.00	58684.00	64058.00	506856.00
GUNTUR	433784.00	0.00	380123.00	708830.00	153153.00	80077.00	63548.00
KADAPA	141571.00	0.00	113164.00	514178.00	8595.00	92852.00	14976.00
KURNOOL	225334.00	0.00	5677.00	282578.00	44305.00	706202.00	151723.00
MANGALAGIRI	305305.00	0.00	189190.00	353726.00	68935.00	143364.00	618221.00
ANANTHAPURAM	301359.00	0.00	7735.00	297914.00	107200.00	485886.00	386282.00
DANAVAIKETARJY	314967.00	0.00	101365.00	608626.00	92624.00	506234.00	183226.00
VIJAYAWADA 1 TOWN	349078.00	0.00	56815.00	309862.00	40886.00	238580.00	131104.00
GUNTUR 1 TOWN	329184.00	0.00	403893.00	1469127.00	178956.00	523785.00	469866.00
ATCHUTHAPURAM	551939.00	0.00	98194.00	747792.00	16017.00	196664.00	88663.00
DILSUKHNAGAR	181983.00	0.00	234361.00	791049.00	17180.00	77128.00	159023.00
SHEELANAGAR	235318.00	0.00	35790.00	776356.00	18424.00	53830.00	247709.00
NARASARAPETA	92453.00	0.00	184915.00	162939.00	166734.00	138332.00	203326.00
CHITTOOR	55095.00	0.00	126389.00	26188.00	23359.00	5415.00	182899.00
BAPATLA	21843.00	0.00	3588.00	71365.00	0.00	0.00	176112.00
TADEPALLIGUDEM	30224.00	0.00	0.00	15633.00	16225.00	24188.00	168285.00
NUZVID	16780.00	0.00	11775.00	21459.00	25302.00	57552.00	134653.00
TENALI	5605.00	0.00	1467.00	5705.00	0.00	0.00	38986.00
AMALAPURAM	0.00	0.00	52875.00	30116.00	0.00	0.00	46580.00
HAYATHNAGAR	5536.00	0.00	4137.00	25287.00	0.00	2893.00	35606.00
YENDADA	0.00	0.00	0.00	2902.00	0.00	0.00	1891.00
Total	26179736.00	19021.00	14609589.00	99799631.00	2347259.00	9310680.00	24749546.00



Branch	Central Government Securities	State Government Securities	Amortization of Premium on Govt Sec(HTM)
HEAD OFFICE	23975493.33	787138778.57	-1227331.37
MAIN BRANCH	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00
TUNI	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELURU	0.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHAKAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAIKETARJI	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	23975493.33	787138778.57	-1227331.37



Branch	Other Investments	Dividend on Shares	Interest On Call Money
HEAD OFFICE	362665889.77	296000.00	4458298.00
MAIN BRANCH	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00
GOPALPATNAM	0.00	0.00	0.00
TUNI	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELURU	0.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAVAI/PETAR/JY	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTDOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	362665889.77	296000.00	4458298.00



Branch	Commission On Bills	Commission On Insurance	Commission On Forex	COMMISSION EARNED ON ACQUIRER TRANSACTIONS	Commission Earned on IMPS Transaction
HEAD OFFICE	15107.41	754851.27	0.00	10324413.00	89544.40
MAIN BRANCH	9664.50	0.00	0.00	0.00	11965.00
AKKAYYAPALEM	8697.00	100.00	0.00	0.00	9095.00
GAJUWAKA	7966.50	0.00	0.00	0.00	11532.50
NAKKAVANIPALEM	5953.58	0.00	1000.00	0.00	6812.50
GOPALAPATNAM	17341.00	0.00	5389.00	0.00	6535.00
TUNI	16780.52	0.00	0.00	0.00	2220.00
PENDURTHI	14628.50	0.00	1141.00	0.00	11260.00
SEETHAMMAPETA	6419.02	0.00	0.00	0.00	6882.50
NARSIPATNAM	6526.50	0.00	0.00	0.00	2025.00
MARRIPALEM	3408.00	0.00	262.00	0.00	4607.50
BOBBILI	82.50	0.00	0.00	0.00	1160.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	765.00
RAJAM	45.00	0.00	0.00	0.00	312.50
RAMACHANDRAPURAM	185.00	0.00	0.00	0.00	945.00
ANAKAPALLI	355.00	100.00	0.00	0.00	2017.50
MADHURAVADA	5994.00	0.00	0.00	0.00	5692.50
KUKATPALLI	15723.60	0.00	0.00	0.00	12517.50
ONGOLE	2314.50	0.00	0.00	0.00	4222.50
KURMANNAPALEM	61537.50	0.00	0.00	0.00	5265.00
CHODAVARAM	6123.50	0.00	0.00	0.00	3867.50
TIRUPATHI	7854.50	0.00	0.00	0.00	1902.50
WALTAIR	8580.00	0.00	0.00	0.00	3692.50
SRIKAKULAM	1203.00	0.00	0.00	0.00	322.50
NAGOLE	199.50	0.00	0.00	0.00	7940.00
VIZIANAGARAM	4298.50	0.00	0.00	0.00	1282.50
ELURU	1365.00	0.00	0.00	0.00	1322.50
PALASA	45.00	0.00	0.00	0.00	1185.00
NELLORE	2239.50	0.00	0.00	0.00	8232.50
DABAGARDENS	4432.50	0.00	0.00	0.00	3640.00
GANNAVARAM	3045.00	0.00	0.00	0.00	1927.50
KANCHARAPALEM	6279.00	0.00	198.00	0.00	2427.50
BHEEMILI	3798.50	0.00	0.00	0.00	2860.00
KAKINADA	2172.50	0.00	0.00	0.00	5737.50
PITAPURAM	3125.00	0.00	0.00	0.00	1065.00
MACHILIPATNAM	3411.50	0.00	0.00	0.00	1797.50
MURALINAGAR	10190.50	0.00	50.00	0.00	2822.50
MVP BRANCH	4117.50	0.00	0.00	0.00	3722.50
YELAMANCHILI	351.00	0.00	0.00	0.00	2697.50
VUJAYAWADA	3069.00	0.00	0.00	0.00	3705.00
CHANDANAGAR	7138.60	0.00	0.00	0.00	8235.00
GUNTUR	11321.00	0.00	0.00	0.00	8887.50
KADAPA	2932.50	0.00	0.00	0.00	1085.00
KURNOOL	855.00	0.00	0.00	0.00	440.00
MANGALAGIRI	377.00	0.00	0.00	0.00	1717.50
ANANTHAPURAM	919.50	0.00	0.00	0.00	4345.00
DANAVAIPETARJY	1804.50	0.00	0.00	0.00	862.50
VUJAYAWADA 1 TOWN	4395.00	0.00	0.00	0.00	3550.00
GUNTUR 1 TOWN	34170.50	0.00	0.00	0.00	11977.50
ATCHUTHAPURAM	2307.00	0.00	118.00	0.00	2482.50
DILSUKHNAGAR	7355.70	0.00	0.00	0.00	5232.50
SHEELANAGAR	205.00	0.00	0.00	0.00	3582.50
NARASARAO PETA	1084.00	0.00	0.00	0.00	675.00
CHITTOOR	1425.00	0.00	0.00	0.00	0.00
BAPATLA	1582.50	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	45.00	0.00	0.00	0.00	0.00
NUZVID	40.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	352587.93	755051.27	8158.00	10324413.00	310599.40



Branch	Commission Earned on BBPS	Commission Earned on UPI Transactions	Profit on sale of Investment	Loss on sale of Investment	Profit on Sale of Asset
HEAD OFFICE	1145.82	2953331.04	21068512.00	606320.00	117675.16
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAIPETARIY	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00	0.00
CHITTDOR	0.00	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	1145.82	2953331.04	21068512.00	606320.00	117675.16



Branch	Incidental Charges	Fines & Penalties	Postage Recovered	Rent On Lockers
HEAD OFFICE	0.00	907181.60	0.00	0.00
MAIN BRANCH	29150.86	48218.87	0.00	785900.00
AKKAYYAPALEM	19321.94	40660.25	0.00	917300.00
GAJJWAKA	12945.62	15755.00	1100.00	796687.00
NAKKAVANIPALEM	13022.42	39088.50	0.00	663900.00
GOPALAPATNAM	13899.62	32365.55	0.00	439500.00
TUNI	12247.56	14849.25	0.00	308400.00
PENDURTHI	16350.86	25527.93	0.00	1614700.00
SEETHAMMAPETA	18522.49	21003.00	35.00	688700.00
NARSIPATNAM	7144.02	4789.50	0.00	226900.00
MARRIPALEM	13820.91	34981.50	0.00	692200.00
BOBBILI	5759.32	4965.80	0.00	304000.00
PARVATHIPURAM	3900.79	4003.95	0.00	161500.00
RAJAM	3538.93	1009.50	0.00	86900.00
RAMACHANDRAPURAM	5561.21	4538.70	0.00	251800.00
ANAKAPALLI	3000.00	7053.70	0.00	337800.00
MADHURAVADA	7690.22	12244.50	0.00	752500.00
KUKATPALLI	20357.37	483.00	300.00	551400.00
ONGOLE	18469.50	8591.00	0.00	575100.00
KURMANNAPALEM	5753.08	8685.00	0.00	862000.00
CHODAVARAM	920.23	10513.50	0.00	153600.00
TIRUPATHI	5988.79	780.00	0.00	225800.00
WALTAIR	6462.45	3689.50	0.00	793200.00
SRIKAKULAM	4881.19	5604.00	0.00	244300.00
NAGOLE	25144.85	1977.50	0.00	254500.00
VIZIANAGARAM	3630.37	5248.50	0.00	249900.00
ELURU	8645.91	1353.00	870.00	167900.00
PALASA	2300.00	4026.50	0.00	69900.00
NELLORE	16366.42	538.50	1410.00	455700.00
DABAGARDENS	8067.41	8402.50	0.00	325282.00
GANNAVARAM	3558.14	1490.25	0.00	167700.00
KANCHARAPALEM	10493.05	4874.50	0.00	350700.00
BHEEMILI	6936.40	1615.50	0.00	171600.00
KAKINADA	18176.65	496.50	0.00	365200.00
PITAPURAM	2953.17	457.50	0.00	110400.00
MACHILIPATNAM	5694.92	832.50	0.00	141900.00
MURALINAGAR	8039.55	10321.20	0.00	669663.00
MVP BRANCH	8538.27	1345.50	0.00	284988.00
YELAMANCHILI	1910.30	1964.50	0.00	182400.00
VIJAYAWADA	14283.77	3954.00	0.00	407100.00
CHANDANAGAR	14076.91	4191.50	1400.00	408400.00
GUNTUR	15159.78	17285.50	0.00	465200.00
KADAPA	6047.75	1975.50	0.00	90900.00
KURNOOL	6883.22	1038.00	0.00	100317.00
MANGALAGIRI	3950.97	5676.50	0.00	102000.00
ANANTHAPURAM	11532.03	1717.50	0.00	103400.00
DANAVAIPEETALY	8941.46	913.50	0.00	212700.00
VIJAYAWADA 1 TOWN	14503.49	11483.71	0.00	88100.00
GUNTUR 1 TOWN	22932.27	7320.00	40.00	148700.00
ATCHUTHAPURAM	11105.91	1272.50	0.00	49900.00
DILSUKHNAGAR	11632.79	1845.00	958.72	118600.00
SHEELANAGAR	3774.32	195.00	0.00	209300.00
NARASARAOPEETA	3585.86	165.00	0.00	103100.00
CHITTOOR	719.62	0.00	0.00	45000.00
BAPATLA	2175.37	0.00	516.00	70700.00
TADEPALUGUDEM	600.00	0.00	0.00	20500.00
NUZVID	0.00	0.00	0.00	48200.00
TENALI	0.00	0.00	0.00	18500.00
AMALAPURAM	300.00	0.00	0.00	6000.00
HAYATHNAGAR	500.00	0.00	0.00	39100.00
YENDADA	100.00	0.00	0.00	80681.00
Total	531970.31	1360560.76	6629.72	19338218.00



Schedule 14 Other Income as on 31/03/2026

Branch	Insurance Collected under GL	Processing Charges	Miscellaneous Income	Sale Of Old Stationary
HEAD OFFICE	0.00	0.00	1067583.00	218848.00
MAIN BRANCH	3155577.00	1779600.00	162312.98	0.00
AKKAYYAPALEM	1950040.00	881350.00	208293.31	0.00
GAJUWAKA	3898235.76	857190.00	114046.08	0.00
NAKKAVANIPALEM	1855520.00	679640.00	70029.57	0.00
GOPALAPATNAM	2292307.00	595000.00	91992.22	0.00
TUNI	919450.00	1090100.00	56417.25	0.00
PENDURTHI	1245051.00	1328440.00	179344.77	0.00
SEETHAMMAPETA	1389538.00	737100.00	87580.18	0.00
NARSIPATNAM	816772.00	2343160.00	125049.95	0.00
MARRIPALEM	1839352.40	481000.00	55185.84	0.00
BOBBILI	361818.00	565100.00	39870.75	0.00
PARVATHIPURAM	206883.00	380700.00	14349.92	0.00
RAJAM	266415.00	585700.00	127799.11	0.00
RAMACHANDRAPURAM	238583.00	952380.00	16583.42	0.00
ANAKAPALLI	299725.00	652600.00	59547.57	0.00
MADHURAVADA	1034842.00	378140.00	27510.76	0.00
KUKATPALLI	2178237.90	2174402.00	155790.07	0.00
ONGOLE	327581.00	650300.00	37566.21	0.00
KURMANNAPALEM	1199883.00	1162250.00	96596.24	0.00
CHODAVARAM	372754.00	739760.00	114876.68	0.00
TIRUPATHI	266591.74	693100.00	30823.15	0.00
WALTAIR	670437.00	548200.00	22144.82	0.00
SRIKAKULAM	309888.60	534600.00	39233.87	0.00
NAGOLE	887007.10	606700.00	111280.73	0.00
VIZIANAGARAM	398375.74	1117750.00	22247.30	0.00
ELURU	388766.00	1006950.00	51766.19	0.00
PALASA	158109.00	381400.00	37523.32	0.00
NELLORE	259741.46	607500.00	13874.67	0.00
DABAGARDENS	564077.00	564120.00	26242.67	0.00
GANNAVARAM	158539.00	631200.00	68007.71	0.00
KANCHARAPALEM	820443.00	568600.00	106680.87	0.00
BHEEMILI	528337.00	652000.00	50176.31	0.00
KAKINADA	281308.52	1469700.00	11943.17	0.00
PITAPURAM	224995.00	1993770.00	27814.04	0.00
MACHILIPATNAM	133332.00	686380.00	26423.60	0.00
MURALINAGAR	583446.00	473000.00	13998.25	0.00
MVP BRANCH	478423.00	488720.00	21086.72	0.00
YELAMANCHILI	243946.00	410100.00	8499.27	0.00
VIJAYAWADA	296794.00	729600.00	15362.76	0.00
CHANDANAGAR	795274.00	517600.00	18229.16	0.00
GUNTUR	368288.00	379000.00	90028.22	0.00
KADAPA	201372.00	661700.00	16193.73	0.00
KURNOOL	316002.00	952200.00	37084.55	0.00
MANGALAGIRI	298051.00	343100.00	48353.43	0.00
ANANTHAPURAM	249665.00	636600.00	48049.65	0.00
DANAVAIPETARY	351737.87	932640.00	24706.03	0.00
VIJAYAWADA 1 TOWN	174539.00	696850.00	13748.13	0.00
GUNTUR 1 TOWN	717359.00	615800.00	32075.55	0.00
ATCHUTHAPURAM	294193.00	562100.00	9402.38	0.00
DILSUKHNAGAR	248440.37	467400.00	19533.26	0.00
SHEELANAGAR	291549.00	274800.00	8242.27	0.00
NARASARAOPETA	151206.00	304000.00	5937.56	0.00
CHITTOOR	62528.00	308400.00	1835.00	0.00
BAPATLA	47221.90	453380.00	4042.60	0.00
TADEPALLIGUDEM	31509.00	306300.00	3160.00	0.00
NUZVID	47363.60	552300.00	1995.00	0.00
TENALI	10972.00	127000.00	295.00	0.00
AMALAPURAM	11716.00	123900.00	315.00	0.00
HAYATHNAGAR	14413.00	18000.00	310.00	0.00
YENDADA	2317.00	10000.00	30.00	0.00
Total	38186838.96	42420372.00	3997021.82	218848.00



Branch	Charges Collected from ATM Transactions	Borrower Credit Information Score Charges	Debit Card Annual Maintenance Charges	Recovery of CERSAI Charges
HEAD OFFICE	1162472.00	0.00	6757350.00	0.00
MAIN BRANCH	0.00	108200.00	5838.05	16450.00
AKKAYYAPALEM	0.00	57600.00	3205.21	9550.00
GAJUWAKA	0.00	60200.00	6505.14	10150.00
NAKKAVANIPALEM	0.00	47600.00	2571.77	6750.00
GOPALAPATNAM	0.00	55400.00	2712.25	4950.00
TUNI	0.00	91200.00	3126.46	12850.00
PENDURTHI	0.00	63000.00	2243.01	9000.00
SEETHAMMAPETA	0.00	55200.00	3105.50	5900.00
NARSIPATNAM	0.00	230400.00	5363.50	31300.00
MARRIPALEM	0.00	39600.00	2991.91	4450.00
BOBBILI	0.00	66200.00	2035.49	9650.00
PARVATHIPURAM	0.00	52600.00	995.27	6200.00
RAJAM	0.00	48000.00	1201.73	7910.00
RAMACHANDRAPURAM	0.00	64400.00	1273.07	13450.00
ANAKAPALLI	0.00	80400.00	1313.69	13500.00
MADHURAVADA	0.00	40800.00	2285.02	4750.00
KUKATPALLI	0.00	123000.00	2296.51	22800.00
ONGOLE	0.00	76000.00	3663.50	7700.00
KURMANNAPALEM	0.00	95800.00	2370.78	10450.00
CHODAVARAM	0.00	93600.00	1360.50	8300.00
TIRUPATHI	0.00	82600.00	2288.34	6700.00
WALTAIR	0.00	51401.00	2603.73	4200.00
SRIKAKULAM	0.00	51472.00	1015.51	6350.00
NAGOLE	0.00	70600.00	2724.11	6500.00
VIZIANAGARAM	0.00	100400.00	1115.01	15450.00
ELURU	0.00	97400.00	2729.48	13650.00
PALASA	0.00	48800.00	1017.44	5050.00
NELLORE	0.00	83200.00	3123.45	7600.00
DABAGARDENS	0.00	46800.00	1203.58	5000.00
GANNAVARAM	0.00	63200.00	1666.30	7450.00
KANCHARAPALEM	0.00	50800.00	2170.70	5600.00
BHEEMILI	0.00	75400.00	2856.43	9800.00
KAKINADA	0.00	97600.00	2047.46	20350.00
PITAPURAM	0.00	153000.00	2180.10	29200.00
MACHILIPATNAM	0.00	70000.00	1215.81	9600.00
MURALINAGAR	0.00	54400.00	1271.27	3550.00
MVP BRANCH	0.00	77000.00	1557.32	5300.00
YELAMANCHILI	0.00	40800.00	1497.55	5600.00
VIJAYAWADA	0.00	87400.00	1886.26	8050.00
CHANDANAGAR	0.00	47800.00	2158.32	6650.00
GUNTUR	0.00	57400.00	3797.14	4450.00
KADAPA	0.00	79200.00	2884.46	8650.00
KURNOOL	0.00	79400.00	2450.92	11650.00
MANGALAGIRI	0.00	55000.00	2182.49	4700.00
ANANTHAPURAM	0.00	70200.00	4269.73	7850.00
DANAVAIPETARUV	0.00	73600.00	1841.77	10900.00
VIJAYAWADA 1 TOWN	0.00	113800.00	1895.98	9700.00
GUNTUR 1 TOWN	0.00	63800.00	5525.73	7450.00
ATCHUTHAPURAM	0.00	81400.00	4173.60	6250.00
DILSUKHNAGAR	0.00	47800.00	1712.01	5500.00
SHEELANAGAR	0.00	27600.00	415.31	3250.00
NARASARAOPETA	0.00	41400.00	1031.32	3700.00
CHITTOOR	0.00	29400.00	571.85	3600.00
BAPATLA	0.00	57600.00	571.18	6150.00
TADEPALLIGUDEM	0.00	23800.00	852.54	4050.00
NUZVID	0.00	65400.00	150.00	7350.00
TENALI	0.00	23800.00	300.00	1700.00
AMALAPURAM	0.00	8600.00	0.00	1250.00
HAYATHNAGAR	0.00	2200.00	0.00	200.00
YENDADA	0.00	800.00	0.00	100.00
Total	1162472.00	4001473.00	6886762.56	506160.00



Branch	ATM Interchange Waiver Charges	Entrance Fee Collected On SCA & SCB	NPCI Switching Fee Rebate Amt	RTGS/NEFT Chrgs
HEAD OFFICE	729210.00	367712.00	370852.51	0.00
MAIN BRANCH	0.00	126.00	0.00	28488.00
AKKAYYAPALEM	0.00	38.00	0.00	22242.00
GAJUWAKA	0.00	185.00	0.00	29383.00
NAKKAVANIPALEM	0.00	72.00	0.00	26046.00
GOPALAPATNAM	0.00	92.00	0.00	23833.00
TUNI	0.00	142.00	0.00	16362.00
PENDURTHI	0.00	51.00	0.00	22431.00
SEETHAMMAPETA	0.00	57.00	0.00	23100.00
NARSIPATNAM	0.00	372.00	0.00	22175.00
MARRIPALEM	0.00	111.00	0.00	21211.00
BOBBILI	0.00	115.00	0.00	7902.00
PARVATHIPURAM	0.00	104.00	0.00	5651.00
RAJAM	0.00	88.00	0.00	2888.00
RAMACHANDRAPURAM	0.00	306.00	0.00	17084.00
ANAKAPALLI	0.00	118.00	0.00	6788.00
MADHURAVADA	0.00	49.00	0.00	14051.00
KUKATPALLI	0.00	166.00	0.00	54689.00
ONGOLE	0.00	224.00	0.00	23735.00
KURMANNAPALEM	0.00	100.00	0.00	20074.00
CHODAVARAM	0.00	142.00	0.00	20822.00
TIRUPATHI	0.00	123.00	0.00	7294.00
WALTAIR	0.00	45.00	0.00	11908.00
SRIKAKULAM	0.00	153.00	0.00	5691.00
NAGOLE	0.00	96.00	0.00	13208.00
VIZIANAGARAM	0.00	235.00	0.00	5248.00
ELURU	0.00	65.00	0.00	8372.00
PALASA	0.00	147.00	0.00	2854.00
NELLORE	0.00	115.00	0.00	11661.00
DABAGARDENS	0.00	68.00	0.00	9008.00
GANNAVARAM	0.00	163.00	0.00	4744.00
KANCHARAPALEM	0.00	133.00	0.00	10203.00
BHEEMILI	0.00	121.00	0.00	4799.00
KAKINADA	0.00	232.00	0.00	17159.00
PITAPURAM	0.00	395.00	0.00	6871.00
MACHILIPATNAM	0.00	139.00	0.00	11890.00
MURALINAGAR	0.00	7.00	0.00	8259.00
MVP BRANCH	0.00	129.00	0.00	8810.00
YELAMANCHILI	0.00	98.00	0.00	2914.00
VIJAYAWADA	0.00	183.00	0.00	9816.00
CHANDANAGAR	0.00	150.00	0.00	17018.00
GUNTUR	0.00	7.00	0.00	11578.00
KADAPA	0.00	108.00	0.00	5599.00
KURNOOL	0.00	111.00	0.00	5494.00
MANGALAGIRI	0.00	153.00	0.00	3083.00
ANANTHAPURAM	0.00	217.00	0.00	3888.00
DANAVAIPETARJY	0.00	107.00	0.00	8617.04
VIJAYAWADA 1 TOWN	0.00	118.00	0.00	2266.00
GUNTUR 1 TOWN	0.00	99.00	0.00	9659.00
ATCHUTHAPURAM	0.00	215.00	0.00	3705.00
DILSUKHNAGAR	0.00	85.00	0.00	4570.00
SHEELANAGAR	0.00	115.00	0.00	3227.00
NARASARAOPETA	0.00	146.00	0.00	4617.00
CHITTOOR	0.00	87.00	0.00	1387.00
BAPATLA	0.00	218.00	0.00	1358.00
TADEPALLIGUDEM	0.00	139.00	0.00	488.00
NUZVID	0.00	213.00	0.00	2737.00
TENALI	0.00	192.00	0.00	834.00
AMALAPURAM	0.00	51.00	0.00	1088.00
HAYATHNAGAR	0.00	20.00	0.00	168.00
YENDADA	0.00	5.00	0.00	84.00
Total	729210.00	375573.00	370852.51	661129.04



Branch	Cheque Mandate /Return Charges	Cheque Book issue charges	LDAN CHG.COLLEC INCASE OF REF.LOAN ACCS	SMS Charges
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	373594.46	41172.28	0.00	141111.37
AKKAYYAPALEM	119859.04	16866.00	0.00	97495.85
GAJUVAKA	170259.27	22882.00	0.00	133175.61
NAKKAVANIPALEM	116397.31	25510.00	0.00	79501.41
GOPALAPATNAM	168069.75	16630.00	0.00	111462.53
TUNI	116835.12	11854.00	0.00	63044.55
PENDURTHI	225200.46	16824.00	1000.00	90168.83
SEETHAMMAPETA	160644.37	23000.68	0.00	68606.71
NARSIPATNAM	638859.60	7193.20	0.00	52751.75
MARRIPALEM	173346.66	12208.00	0.00	80792.02
BOBBILI	26691.55	3646.00	0.00	30461.39
PARVATHIPURAM	64262.46	5940.10	0.00	21561.90
RAJAM	128625.04	3740.00	0.00	17065.81
RAMACHANDRAPURAM	153579.76	4456.00	0.00	33159.34
ANAKAPALLI	86071.44	3858.00	0.00	28585.33
MADHURAVADA	127232.68	8286.00	0.00	50631.75
KUKATPALLI	330477.48	19616.00	0.00	56859.07
ONGOLE	106905.38	9766.00	10000.00	48034.17
KURMANNAPALEM	208626.11	9818.00	0.00	50856.34
CHODAVARAM	87663.90	5162.00	0.00	24341.85
TIRUPATHI	58969.84	3641.68	0.00	18818.01
WALTAIR	89290.99	9481.07	0.00	40119.25
SRIKAKULAM	81546.54	6308.00	0.00	22072.95
NAGOLE	217179.78	14090.00	0.00	40423.99
VIZIANAGARAM	42225.40	1974.00	0.00	29254.29
ELURU	149672.98	6184.00	0.00	27901.09
PALASA	78658.76	1314.00	0.00	17759.60
NELLORE	68653.24	8258.00	0.00	28185.85
DABAGARDENS	76709.11	8138.00	0.00	26071.60
GANNAVARAM	83694.76	4324.00	0.00	22273.59
KANCHARAPALEM	135176.46	4366.00	0.00	40175.23
BHEEMILI	201654.09	4862.00	0.00	24180.73
KAKINADA	261912.85	10072.00	0.00	30800.27
PITAPURAM	143503.65	2095.68	0.00	27358.77
MACHILIPATNAM	138421.96	2770.00	0.00	18226.00
MURALINAGAR	37542.15	6966.00	0.00	29819.63
MVP BRANCH	168241.92	6874.00	0.00	29261.26
YELAMANCHILI	87980.86	2163.90	2000.00	18475.06
VIJAYAWADA	103519.08	8102.00	0.00	23402.24
CHANDANAGAR	229666.86	9833.00	0.00	33925.30
GUNTUR	72549.68	7216.00	0.00	28660.36
KADAPA	94434.88	2205.42	0.00	18012.51
KURNOOL	43043.45	3578.00	0.00	23657.06
MANGALAGIRI	70373.36	2608.00	0.00	23581.06
ANANTHAPURAM	46380.27	3019.20	0.00	18471.08
DANAVAIKETARJY	41785.04	5602.00	0.00	27558.65
VUAYAWADA 1 TOWN	64864.99	5636.00	0.00	19027.90
GUNTUR 1 TOWN	90694.09	8296.84	0.00	50062.73
ATCHUTHAPURAM	36163.88	2520.00	0.00	21202.06
DILSUKHNAGAR	77615.37	9094.00	2000.00	14835.53
SHEELANAGAR	7300.00	3120.00	0.00	11826.46
NARASARAOPEETA	17697.64	4234.51	0.00	7139.07
CHITTOOR	14668.13	1578.14	0.00	3350.72
BAPATLA	23350.90	986.00	0.00	5468.96
TADEPALLIGUDEM	7600.00	720.00	0.00	3244.66
NUZVID	3500.00	2010.00	0.00	0.00
TENALI	0.00	990.00	0.00	0.00
AMALAPURAM	0.00	300.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	300.00	0.00	0.00	0.00
Total	6749744.80	453959.70	15000.00	2104271.10



Branch	Recovery of Prepaid expenses	INTEREST ON INCOME TAX REFUND	Excess Provision Written Back	Penal Charges Recovered on Loans	Recovery in TWL Loans
HEAD OFFICE	449788.00	25937.00	14163969.84	0.00	2188421.82
MAIN BRANCH	0.00	0.00	0.00	1485725.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	679563.00	0.00
GAJUWAKA	0.00	0.00	0.00	1437734.73	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	825898.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	855410.00	0.00
TUNI	0.00	0.00	0.00	695788.60	0.00
PENDURTHI	0.00	0.00	0.00	2434802.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	512168.00	0.00
NARSIPATNAM	0.00	0.00	0.00	726724.00	0.00
MARRIPALEM	0.00	0.00	0.00	1035604.00	0.00
BOBBILI	0.00	0.00	0.00	160591.00	0.00
PARVATHIPURAM	0.00	0.00	200.00	137557.00	0.00
RAJAM	0.00	0.00	0.00	195092.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	148730.00	0.00
ANAKAPALLI	0.00	0.00	0.00	167485.00	0.00
MADHURAVADA	0.00	0.00	0.00	409987.00	0.00
KUKATPALLI	0.00	0.00	0.00	936850.00	0.00
ONGOLE	0.00	0.00	0.00	235394.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	570555.00	0.00
CHODAVARAM	0.00	0.00	0.00	178399.00	0.00
TIRUPATHI	0.00	0.00	0.00	233545.00	0.00
WALTAIR	0.00	0.00	0.00	286658.00	0.00
SRIKAKULAM	0.00	0.00	0.00	223035.00	0.00
NAGOLE	0.00	0.00	0.00	439526.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	214851.00	0.00
ELURU	0.00	0.00	0.00	266006.00	0.00
PALASA	0.00	0.00	0.00	71312.00	0.00
NELLORE	0.00	0.00	0.00	154417.37	0.00
DABAGARDENS	0.00	0.00	0.00	253498.00	0.00
GANNAVARAM	0.00	0.00	0.00	210152.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	452540.00	0.00
BHEEMILI	0.00	0.00	0.00	272222.00	0.00
KAKINADA	0.00	0.00	0.00	2615890.00	0.00
PITAPURAM	0.00	0.00	0.00	257250.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	208302.00	0.00
MURALINAGAR	0.00	0.00	0.00	295539.00	0.00
MVP BRANCH	0.00	0.00	0.00	296440.37	0.00
YELAMANCHILU	0.00	0.00	0.00	171529.00	0.00
VIJAYAWADA	0.00	0.00	0.00	222212.00	0.00
CHANDANAGAR	0.00	0.00	0.00	253997.00	0.00
GUNTUR	0.00	0.00	0.00	363240.40	0.00
KADAPA	0.00	0.00	0.00	174614.08	0.00
KURNOOL	0.00	0.00	0.00	119575.00	0.00
MANGALAGIRI	0.00	0.00	0.00	107299.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	52777.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	233976.67	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	95103.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	209546.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	230890.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	102349.00	0.00
SHEELANAGAR	0.00	0.00	0.00	2411.00	0.00
NARASARAOPETA	0.00	0.00	0.00	18263.00	0.00
CHITTOOR	0.00	0.00	0.00	11382.00	0.00
BAPATLA	0.00	0.00	0.00	1173.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	616.00	0.00
NUZVID	0.00	0.00	0.00	314.00	0.00
TENALI	0.00	0.00	0.00	44.00	0.00
AMALAPURAM	0.00	0.00	0.00	16.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	449788.00	25937.00	14164169.84	22952568.22	2188421.82



Branch	Savings Deposits	Recurring Deposits	Fixed Deposits	MIS Deposits
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	27043490.00	4386325.00	7562813.00	51103529.00
AKKAYYAPALEM	22861921.00	4316289.50	4604787.00	48816201.00
GAJUWAKA	22865628.00	4070000.00	3973121.00	60469916.00
NAKKAVANIPALEM	16987008.00	3389839.00	3331367.00	46031415.00
GOPALAPATNAM	21129394.00	6287097.00	5917839.00	56388252.00
TUNI	8176303.00	922434.00	1188494.00	7427901.00
PENDURTHI	16317486.00	5215506.00	3945380.00	47016292.00
SEETHAMMAPETA	14093357.00	3118741.00	4249381.00	35829016.00
NARSIPATNAM	4306897.00	875432.00	880460.00	5408978.00
MARRIPALEM	13959934.00	4106975.00	3656616.00	37498271.00
BOBBILI	3357762.00	1013073.00	337110.00	4940292.00
PARVATHIPURAM	1558793.00	778197.00	179107.00	2045724.00
RAJAM	1292398.00	307402.00	73399.00	902923.00
RAMACHANDRAPURAM	4239294.00	656345.00	980389.00	7322821.00
ANAKAPALLI	4161017.00	1394006.00	1032383.00	12205226.00
MADHURAVADA	8120955.00	2678892.00	971684.00	22118109.00
KUKATPALLI	6684068.00	963452.00	907448.00	7245466.00
ONGOLE	7423972.00	1699452.00	1418865.00	7345872.00
KURMANNAPALEM	6186368.00	1494715.00	1318874.00	20934931.00
CHODAVARAM	2888821.00	556919.00	296795.00	2590857.00
TIRUPATHI	2017069.00	289277.00	252660.00	1063376.00
WALTAIR	6837139.00	1195706.00	1431253.00	20742194.00
SRIKAKULAM	2648422.00	894061.00	585002.00	4572992.00
NAGOLE	3731491.00	444843.00	1504774.00	4897691.00
VIZIANAGARAM	2602686.00	647788.00	446533.00	8070571.00
ELURU	2141604.00	244123.00	199011.00	2864076.00
PALASA	979542.00	330249.00	71933.00	512820.00
NELLORE	2404975.00	575140.00	236740.00	5461344.00
DABAGARDENS	3388819.00	1224176.00	1417487.00	7836643.00
GANNAVARAM	1890670.00	214803.00	575518.00	2437170.00
KANCHARAPALEM	4516445.00	1001323.00	870280.00	11377031.00
BHEEMILI	1450445.00	272004.00	260396.00	1157490.00
KAKINADA	2442431.00	407141.00	268253.00	4046993.00
PITAPURAM	1925723.00	268684.00	98645.00	1634041.00
MACHILIPATNAM	1450062.00	189277.00	131519.00	1627816.00
MURALINAGAR	3897245.00	1217807.00	1320313.00	14683360.00
MVP BRANCH	3888576.00	934794.00	1424862.00	7198319.00
YELAMANCHILI	1329634.00	481602.00	196660.00	1962236.00
VIJAYAWADA	3511754.00	547421.00	506081.00	3274186.00
CHANDANAGAR	3392553.00	1538271.00	661840.00	6533643.00
GUNTUR	2502024.00	439357.00	406744.00	3591765.00
KADAPA	929570.00	130783.00	77963.00	450647.00
KURNOOL	1309443.00	358560.00	302029.00	951623.00
MANGALAGIRI	1036821.00	253040.00	32749.00	1570928.00
ANANTHAPURAM	1076987.00	114019.00	93050.00	234977.00
DANAVAIKETARJY	1776921.00	215546.00	301091.00	3598804.00
VIJAYAWADA 1 TOWN	1164054.00	235892.00	404097.00	1521305.00
GUNTUR 1 TOWN	1957747.00	419741.00	143882.00	2597165.00
ATCHUTHAPURAM	801216.00	179327.00	45275.00	827232.00
DILSUKHNAGAR	1430841.00	342171.00	368595.00	1329980.00
SHEELANAGAR	920834.00	224509.00	244438.00	3319226.00
NARASARAOPETA	339653.00	42213.00	26005.00	47211.00
CHITTOOR	153347.00	14871.00	93331.00	69992.00
BAPATLA	178480.00	57441.00	50469.00	178413.00
TADEPALLIGUDEM	103409.00	6572.00	23114.00	21290.00
NUZVID	188000.00	14513.00	175373.00	162499.00
TENALI	60697.00	3678.00	23515.00	12331.00
AMALAPURAM	35115.00	931.00	2492.00	420.00
HAYATHNAGAR	7561.00	456.00	8355.00	3992.00
YENDADA	4349.00	68.00	5337.00	1324.00
Total	286079220.00	64203279.50	62113976.00	616087108.00



Branch	QIS Deposits	HIS Deposits	YIS Deposits	Cumulative Deposits
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	12278241.00	174376.00	507733.00	182447758.00
AKKAYYPALEM	11471609.00	355592.00	792877.00	145070605.00
GAJUWAKA	11357252.00	155748.00	301373.00	173927769.00
NAKKAVANIPALEM	11834718.00	64715.00	191795.00	128983137.00
GOPALAPATNAM	7143277.00	156302.00	105027.00	145778911.00
TUNI	2181602.00	34273.00	84312.00	31619080.00
PENDURTHI	7481517.00	153607.00	687947.00	108117632.00
SEETHAMMAPETA	11769540.00	297784.00	552667.00	114222247.00
NARSIPATNAM	485701.00	0.00	14546.00	18525873.00
MARRIPALEM	4454921.00	244429.00	644934.00	112758846.00
BOBBILI	1027628.00	19000.00	203781.00	20842149.00
PARVATHIPURAM	186167.00	4860.00	122089.00	7948866.00
RAJAM	419406.00	0.00	2298.00	3775796.00
RAMACHANDRAPURAM	966132.00	60006.00	210539.00	23167905.00
ANAKAPALLI	1652175.00	9599.00	20871.00	28232769.00
MADHURAVADA	7120956.00	42126.00	248578.00	50862194.00
KUKATPALLI	2746219.00	21457.00	0.00	33273218.00
ONGOLE	5000853.00	61729.00	60876.00	51940006.00
KURMANNAPALEM	4171970.00	183505.00	340418.00	46149356.00
CHODAVARAM	354954.00	0.00	227602.00	8797513.00
TIRUPATHI	822726.00	0.00	215.00	10132093.00
WALTAIR	8851546.00	436443.00	488264.00	61898331.00
SRIKAKULAM	579771.00	1200.00	54267.00	11150018.00
NAGOLE	1022881.00	0.00	17545.00	19491506.00
VIZIANAGARAM	786620.00	0.00	214928.00	15436143.00
ELURU	477881.00	1022.00	78450.00	4323580.00
PALASA	298362.00	0.00	21403.00	2059556.00
NELLORE	1937641.00	26802.00	16540.00	12137586.00
DABAGARDENS	2621907.00	36139.00	200140.00	24659135.00
GANNAVARAM	487840.00	367264.00	5329.00	9128910.00
KANCHARAPALEM	1208624.00	0.00	299604.00	26165046.00
BHEEMILI	538386.00	0.00	27175.00	6318408.00
KAKINADA	1219020.00	53111.00	36678.00	9584486.00
PITAPURAM	169846.00	0.00	0.00	5340573.00
MACHILIPATNAM	523898.00	14407.00	97171.00	5067775.00
MURALINAGAR	3163550.00	28524.00	507966.00	27374282.00
MVP BRANCH	3338769.00	32307.00	76159.00	27315397.00
YELAMANCHILI	681593.00	0.00	26771.00	8734251.00
VIJAYAWADA	930609.00	0.00	46182.00	15076107.00
CHANDANAGAR	1371898.00	2058.00	0.00	17496363.00
GUNTUR	587435.00	24300.00	82818.00	9265824.00
KADAPA	72183.00	0.00	16733.00	1802708.00
KURNOOL	34952.00	0.00	698.00	5737498.00
MANGALAGIRI	268403.00	186.00	690.00	2196179.00
ANANTHAPURAM	14055.00	0.00	0.00	2651690.00
DANAVAIJETARJY	1015744.00	8341.00	3016.00	7490050.00
VIJAYAWADA 1 TOWN	231442.00	0.00	21578.00	5957130.00
GUNTUR 1 TOWN	169848.00	10542.00	29751.00	2778609.00
ATCHUTHAPURAM	19755.00	0.00	20536.00	1718611.00
DILSUKHNAGAR	807973.00	0.00	3471.00	6231060.00
SHEELANAGAR	351287.00	0.00	105966.00	4204917.00
NARASARAOPETA	43676.00	0.00	0.00	1954257.00
CHITTOOR	7303.00	3800.00	4707.00	1103908.00
BAPATLA	12750.00	2629.00	0.00	403583.00
TADEPALLIGUDEM	44434.00	2574.00	2574.00	339537.00
NUZVID	139.00	140.00	2261.00	422042.00
TENALI	3105.00	0.00	363.00	457890.00
AMALAPURAM	12692.00	0.00	0.00	39179.00
HAYATHNAGAR	0.00	0.00	1769.00	153716.00
YENDADA	1093.00	0.00	795.00	54477.00
Total	138836475.00	3090897.00	7832776.00	1810294041.00



Branch	Daily Deposits	CSDS Deposit	Sc.Spl.Dep.CTD	Sc.Spl.Dep.MIS
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	49310.00	0.00	0.00	0.00
AKKAYYAPALEM	25393.08	18392.00	0.00	0.00
GAJUWAKA	38199.00	29238.00	50084.00	0.00
NAKKAVANIPALEM	14110.00	0.00	0.00	0.00
GOPALAPATNAM	53544.00	0.00	0.00	0.00
TUNI	20714.00	0.00	0.00	0.00
PENDURTHI	36632.00	0.00	9325.00	0.00
SEETHAMMAPETA	9071.00	40285.00	0.00	0.00
NARSIPATNAM	36106.00	1689.00	0.00	0.00
MARRIPALEM	10263.00	1247098.00	0.00	0.00
BOBBILI	26416.00	0.00	1532.00	0.00
PARVATHIPURAM	72287.00	16189.00	4450.00	0.00
RAJAM	33090.00	0.00	0.00	0.00
RAMACHANDRAPURAM	30208.00	8434.00	0.00	0.00
ANAKAPALI	6364.00	0.00	0.00	0.00
MADHURAVADA	6649.00	5442.00	0.00	0.00
KUKATPALLI	3566.00	0.00	0.00	0.00
ONGOLE	84373.00	14241.00	0.00	0.00
KURMANNAPALEM	16144.00	12818.00	81688.00	16392.00
CHODAVARAM	129850.00	0.00	0.00	0.00
TIRUPATHI	47280.00	0.00	0.00	0.00
WALTAIR	12728.00	0.00	0.00	0.00
SRIKAKULAM	18974.00	5090.00	0.00	0.00
NAGOLE	8053.00	0.00	0.00	63075.00
VIZIANAGARAM	32638.00	9444.00	0.00	0.00
ELURU	57467.00	0.00	0.00	40968.00
PALASA	36419.00	0.00	0.00	0.00
NELLORE	32260.00	0.00	0.00	0.00
DABAGARDENS	29232.00	5300.00	0.00	0.00
GANNAVARAM	31165.00	0.00	0.00	0.00
KANCHARAPALEM	10284.00	0.00	0.00	0.00
BHEEMILI	17326.00	0.00	0.00	0.00
KAKINADA	6616.00	280.00	0.00	0.00
PITAPURAM	11291.00	0.00	0.00	0.00
MACHILIPATNAM	34442.00	366.00	0.00	0.00
MURALINAGAR	2923.00	0.00	0.00	0.00
MVP BRANCH	29524.00	0.00	0.00	0.00
YELAMANCHILI	32288.00	0.00	0.00	0.00
VIJAYAWADA	22106.00	0.00	0.00	0.00
CHANDANAGAR	11456.00	0.00	0.00	0.00
GUNTUR	48402.00	0.00	0.00	0.00
KADAPA	13528.00	0.00	0.00	0.00
KURNOOL	29938.00	0.00	0.00	0.00
MANGALAGIRI	29442.00	0.00	0.00	0.00
ANANTHAPURAM	23064.00	0.00	0.00	0.00
DANAVAIKETARIY	8507.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	14452.00	0.00	0.00	0.00
GUNTUR 1 TOWN	61933.00	0.00	0.00	0.00
ATCHUTHAPURAM	26186.00	0.00	0.00	0.00
DILSUKHNAGAR	13042.00	0.00	0.00	0.00
SHELANAGAR	63764.00	0.00	0.00	0.00
NARASARAOPETA	31639.00	0.00	0.00	0.00
CHITTOOR	10867.00	0.00	0.00	0.00
BAPATLA	28678.00	0.00	0.00	0.00
TADEPALLIGUDEM	22662.00	0.00	0.00	0.00
NUZVID	9468.00	0.00	0.00	0.00
TENALI	5199.00	0.00	0.00	0.00
AMALAPURAM	3608.00	0.00	0.00	0.00
HAYATHNAGAR	2124.00	0.00	0.00	0.00
YENDADA	81.00	0.00	0.00	0.00
Total	1633345.08	1414306.00	147079.00	120435.00



Branch	Sc.Spl.Dep.Q/S	Share link Dep.Q/s	VCB Sr.Citizen MIS	VCB Sr.Citizen Q/S
HEAD OFFICE	0.00	0.00	0.00	0.00
MAIN BRANCH	0.00	718537.00	0.00	0.00
AKKAYYPALEM	0.00	686277.00	7348.00	0.00
GAJUWAKA	0.00	1155749.00	6721.00	0.00
NAKKAVANIPALEM	0.00	508638.00	0.00	0.00
GOPALAPATNAM	0.00	3342091.00	0.00	0.00
TUNI	0.00	522735.00	0.00	0.00
PENDURTHI	0.00	640572.00	19386.00	0.00
SEETHAMMAPETA	0.00	381038.00	0.00	0.00
NARSIPATNAM	0.00	792424.00	6477.00	2114.00
MARRIPALEM	0.00	366492.00	8772.00	3335.00
BOBBILI	0.00	240346.00	0.00	0.00
PARVATHIPURAM	0.00	143895.00	0.00	0.00
RAJAM	0.00	242847.00	0.00	0.00
RAMACHANDRAPURAM	0.00	218618.00	0.00	0.00
ANAKAPALLI	0.00	282128.00	0.00	0.00
MADHURAVADA	0.00	174958.00	0.00	0.00
KUKATPALLI	0.00	692498.00	0.00	0.00
ONGOLE	0.00	512043.00	0.00	0.00
KURMANNAPALEM	0.00	351334.00	0.00	0.00
CHODAVARAM	0.00	249716.00	0.00	0.00
TIRUPATHI	0.00	256815.00	0.00	0.00
WALTAIR	0.00	228381.00	0.00	0.00
SRIKAKULAM	0.00	259055.00	0.00	0.00
NAGOLE	0.00	757645.00	0.00	0.00
VIZIANAGARAM	0.00	347420.00	0.00	0.00
ELURU	26970.00	445746.00	1918.00	5272.00
PALASA	0.00	116006.00	0.00	0.00
NELLORE	0.00	126407.00	0.00	0.00
DABAGARDENS	0.00	186843.00	0.00	0.00
GANNAVARAM	0.00	201271.00	0.00	0.00
KANCHARAPALEM	0.00	226459.00	0.00	0.00
BHEEMILI	0.00	217802.00	0.00	0.00
KAKINADA	0.00	338900.00	0.00	0.00
PITAPURAM	0.00	312385.00	0.00	0.00
MACHILIPATNAM	0.00	310530.00	0.00	0.00
MURALINAGAR	0.00	161944.00	0.00	0.00
MVP BRANCH	0.00	334789.00	0.00	0.00
YELAMANCHILI	0.00	104472.00	0.00	0.00
VIJAYAWADA	0.00	362859.00	0.00	0.00
CHANDANAGAR	0.00	227404.00	0.00	0.00
GUNTUR	0.00	87997.00	0.00	0.00
KADAPA	41260.00	147926.00	0.00	0.00
KURNOOL	0.00	177630.00	0.00	0.00
MANGALAGIRI	0.00	102532.00	0.00	0.00
ANANTHAPURAM	0.00	188944.00	0.00	0.00
DANAVAIKETARJY	0.00	190738.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	135363.00	0.00	0.00
GLUNTUR 1 TOWN	0.00	196708.00	0.00	0.00
ATCHUTHAPURAM	0.00	215983.00	0.00	0.00
DILSUKHNAGAR	0.00	106917.00	0.00	0.00
SHEELANAGAR	0.00	121579.00	0.00	0.00
NARASARAO PETA	0.00	15884.00	0.00	0.00
CHITTOOR	0.00	21377.00	0.00	0.00
BAPATLA	0.00	32049.00	0.00	0.00
TADEPALLIGUDEM	0.00	23644.00	0.00	0.00
NUZVID	0.00	38605.00	0.00	0.00
TENALI	0.00	3537.00	0.00	0.00
AMALAPURAM	0.00	3057.00	0.00	0.00
HAYATHNAGAR	0.00	357.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	68230.00	19556896.00	50622.00	10721.00



Branch	VCB Sr.Citizen HIS	Matured Deposits	Interest on LTD Deposit
HEAD OFFICE	0.00	562665.00	0.00
MAIN BRANCH	0.00	9637.00	1459220.00
AKKAYYAPALEM	0.00	8897.00	3358900.00
GAJUWAKA	0.00	203.00	5157132.00
NAKKAVANIPALEM	0.00	0.00	638812.00
GOPALAPATNAM	0.00	26027.00	4794216.00
TUNI	0.00	98.00	422528.00
PENDURTHI	0.00	1967.00	4393124.00
SEETHAMMAPETA	0.00	4.00	1260320.00
NARSIPATNAM	0.00	7187.00	282996.00
MARRIPALEM	0.00	0.00	2557400.00
BOBBILI	0.00	2615.00	116068.00
PARVATHIPURAM	0.00	0.00	197080.00
RAJAM	0.00	0.00	40500.00
RAMACHANDRAPURAM	0.00	0.00	253012.00
ANAKAPALLI	0.00	0.00	314340.00
MADHURAVADA	0.00	0.00	3357624.00
KUKATPALLI	0.00	0.00	206252.00
ONGOLE	0.00	350.00	1780405.00
KURMANNAPALEM	0.00	0.00	248844.00
CHODAVARAM	0.00	0.00	51784.00
TIRUPATHI	0.00	0.00	331844.00
WALTAIR	0.00	34.00	880124.00
SRIKAKULAM	0.00	0.00	608320.00
NAGOLE	0.00	0.00	334008.00
VIZIANAGARAM	0.00	0.00	46760.00
ELURU	3188.00	0.00	65148.00
PALASA	0.00	0.00	173276.00
NELLORE	0.00	0.00	405844.00
DABAGARDENS	0.00	0.00	258868.00
GANNAVARAM	0.00	0.00	73484.00
KANCHARAPALEM	0.00	1148.00	645010.00
BHEEMILI	0.00	0.00	10864.00
KAKINADA	0.00	0.00	88524.00
PITAPURAM	0.00	0.00	33400.00
MACHILIPATNAM	0.00	0.00	206676.00
MURALINAGAR	0.00	14.00	1527296.00
MVP BRANCH	0.00	0.00	1071652.00
YELAMANCHILI	0.00	0.00	167008.00
VIJAYAWADA	0.00	0.00	396640.00
CHANDANAGAR	0.00	0.00	410848.00
GUNTUR	0.00	0.00	854100.00
KADAPA	0.00	0.00	10024.00
KURNOOL	0.00	0.00	268040.00
MANGALAGIRI	0.00	0.00	10852.00
ANANTHAPURAM	0.00	0.00	8352.00
DANAVAIKETARJI	0.00	0.00	171612.00
VIJAYAWADA 1 TOWN	0.00	0.00	836.00
GUNTUR 1 TOWN	0.00	0.00	63492.00
ATCHUTHAPURAM	0.00	0.00	836.00
DILSUKHNAGAR	0.00	0.00	378784.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	3188.00	620846.00	40393079.00



Schedule 15 Interest Expended as on 31/03/2026

178

Branch	Interest on SSD Deposits	Interest on Borrowings
HEAD OFFICE	167941.00	2484238.52
MAIN BRANCH	0.00	0.00
AKKAYYAPALEM	0.00	0.00
GAJUWAKA	0.00	0.00
NAKKAVANIPALEM	0.00	0.00
GOPALAPATNAM	0.00	0.00
TUNI	0.00	0.00
PENDURTHI	0.00	0.00
SEETHAMMAPETA	0.00	0.00
NARSIPATNAM	0.00	0.00
MARRIPALEM	0.00	0.00
BOBBILI	0.00	0.00
PARVATHIPURAM	0.00	0.00
RAJAM	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00
ANAKAPALLI	0.00	0.00
MADHURAVADA	0.00	0.00
KUKATPALLI	0.00	0.00
ONGOLE	0.00	0.00
KURMANNAPALEM	0.00	0.00
CHODAVARAM	0.00	0.00
TIRUPATHI	0.00	0.00
WALTAIR	0.00	0.00
SRIKAKULAM	0.00	0.00
NAGOLE	0.00	0.00
VIZIANAGARAM	0.00	0.00
ELURU	0.00	0.00
PALASA	0.00	0.00
NELLORE	0.00	0.00
DABAGARDENS	0.00	0.00
GANNAVARAM	0.00	0.00
KANCHARAPALEM	0.00	0.00
BHEEMILI	0.00	0.00
KAKINADA	0.00	0.00
PITAPURAM	0.00	0.00
MACHILIPATNAM	0.00	0.00
MURALINAGAR	0.00	0.00
MVP BRANCH	0.00	0.00
YELAMANCHILI	0.00	0.00
VIJAYAWADA	0.00	0.00
CHANDANAGAR	0.00	0.00
GUNTUR	0.00	0.00
KADAPA	0.00	0.00
KURNOOL	0.00	0.00
MANGALAGIRI	0.00	0.00
ANANTHAPURAM	0.00	0.00
DANAVAIPETARIY	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00
ATCHUTHAPURAM	0.00	0.00
DILSUKHNAGAR	0.00	0.00
SHEELANAGAR	0.00	0.00
NARASARAOPETA	0.00	0.00
CHITTOOR	0.00	0.00
BAPATLA	0.00	0.00
TADEPALLIGUDEM	0.00	0.00
NUZVID	0.00	0.00
TENALI	0.00	0.00
AMALAPURAM	0.00	0.00
HAYATHNAGAR	0.00	0.00
YENDADA	0.00	0.00
Total	167941.00	2484238.52



I. Payment and Benefit to Employees

Branch	Salaries & Other Payments	PF Contribution By Bank	Allowance to Staff	TA & DA/Other Allowance	Uniforms to Staff	Ex-Gratia
HEAD OFFICE	73559874.00	28266974.00	2298444.47	0.00	2693060.16	301906.00
MAIN BRANCH	12805305.00	0.00	0.00	0.00	0.00	0.00
AKRAYYAPALEM	8621791.00	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	10072561.00	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	8067152.00	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	9128224.00	0.00	0.00	0.00	0.00	0.00
TUNI	5351342.00	0.00	780.00	0.00	0.00	0.00
PENDURTHI	7467638.00	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	6573807.00	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	6925381.00	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	7312888.00	0.00	0.00	0.00	0.00	0.00
BOBBILI	4227770.00	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	2934234.00	0.00	0.00	0.00	0.00	0.00
RAJAM	2580943.00	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	2843227.00	0.00	0.00	4000.00	0.00	0.00
ANAKAPALLI	3528862.00	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	4465027.00	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	4708090.00	0.00	1000.00	2550.00	0.00	0.00
ONGOLE	3692965.00	0.00	0.00	800.00	0.00	0.00
KURMANNAPALEM	3825693.00	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	3371792.00	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	2882652.00	0.00	0.00	12634.20	0.00	0.00
WALTAIR	4260988.00	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	3335999.00	0.00	0.00	0.00	0.00	0.00
NAGOLE	4494628.00	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	3656615.00	0.00	0.00	0.00	0.00	0.00
ELURU	3414015.00	0.00	0.00	0.00	0.00	0.00
PALASA	2803221.00	0.00	0.00	0.00	0.00	0.00
NELLORE	2337463.00	0.00	0.00	2860.00	0.00	0.00
DABAGARDENS	3288811.00	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	2319741.00	0.00	0.00	1070.00	0.00	0.00
KANCHARAPALEM	4144815.00	0.00	0.00	0.00	0.00	0.00
BHEEMILI	3439399.00	0.00	0.00	0.00	0.00	0.00
KAKINADA	2608455.00	0.00	0.00	3000.00	0.00	0.00
PITAPURAM	3825689.00	0.00	0.00	1340.00	0.00	0.00
MACHILIPATNAM	3933112.00	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	2432442.00	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	2335553.00	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	2315869.00	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	2472504.00	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	4989896.00	0.00	0.00	28525.00	0.00	0.00
GUNTUR	1993838.00	0.00	0.00	0.00	0.00	0.00
KADAPA	1765016.00	0.00	0.00	18363.00	0.00	0.00
KURNOOL	2984938.00	0.00	0.00	1000.00	0.00	0.00
MANGALAGIRI	2476493.00	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	2943197.00	0.00	0.00	0.00	0.00	0.00
DANAVAIKETARJY	4316189.00	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	1735330.00	0.00	1000.00	3100.00	0.00	0.00
GUNTUR 1 TOWN	2662205.00	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	2554606.00	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	2122469.00	0.00	0.00	1000.00	0.00	0.00
SHEELANAGAR	2695237.00	0.00	0.00	0.00	0.00	0.00
NARASARAO PETA	3736680.00	0.00	0.00	0.00	0.00	0.00
CHITTOOR	2446177.00	0.00	1920.00	10990.00	0.00	0.00
BAPATLA	2056898.00	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	2148540.00	0.00	0.00	0.00	0.00	0.00
NUZVID	1855523.00	0.00	970.00	0.00	0.00	0.00
TENALI	1781027.00	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	1167028.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	448413.00	0.00	0.00	0.00	0.00	0.00
YENDADA	187921.00	0.00	0.00	0.00	0.00	0.00
Total	301434158.00	28266974.00	2304114.47	91232.20	2693060.16	301906.00



II. Rents, Taxes & Lighting

Branch	Rents	Rates & Taxes	Lighting Charges
HEAD OFFICE	3143708.00	3246205.00	1813589.00
MAIN BRANCH	0.00	151227.00	421463.00
AKKAYYPALEM	0.00	86058.00	282016.60
GAJUWAKA	2467600.00	7140.00	561008.00
NAKKAVANIPALEM	0.00	109119.00	389894.00
GOPALAPATNAM	1180800.00	2500.00	377811.00
TUNI	0.00	73364.00	176194.00
PENDURTHI	0.00	35240.00	286377.00
SEETHAMMAPETA	997773.00	3150.00	423207.00
NARSIPATNAM	132000.00	44460.00	374301.00
MARRIPALEM	1190244.00	2860.00	257372.00
BOBBILI	0.00	31834.00	59281.00
PARVATHIPURAM	0.00	60395.00	194486.00
RAJAM	554400.00	2830.00	168029.00
RAMACHANDRAPURAM	0.00	32327.00	320545.00
ANAKAPALLI	470580.00	2800.00	162835.00
MADHURAVADA	0.00	98212.00	328342.00
KUKATPALLI	198000.00	43093.00	122450.00
ONGOLE	0.00	56283.00	114974.00
KURMANNAPALEM	1117600.00	2900.00	317360.00
CHODAVARAM	0.00	88622.00	194370.00
TIRUPATHI	1081000.00	4000.00	257276.00
WALTAIR	1056000.00	6715.00	242004.00
SRIKAKULAM	682000.00	2500.00	202294.16
NAGOLE	866160.00	4500.00	183224.00
VIZIANAGARAM	0.00	25890.00	204243.00
ELURU	588000.00	3800.00	225872.59
PALASA	297660.00	3940.00	189613.00
NELLORE	924000.00	2500.00	271159.00
DABAGARDENS	1200000.00	3669.00	157493.00
GANNAVARAM	406750.00	8201.00	208070.00
KANCHARAPALEM	1300000.00	2500.00	228744.00
BHEEMILI	594000.00	2500.00	208065.00
KAKINADA	527076.00	3500.00	213732.00
PITAPURAM	375000.00	2500.00	221521.08
MACHILIPATNAM	458800.00	4000.00	189415.00
MURALINAGAR	778800.00	6300.00	179768.00
MVP BRANCH	1110358.00	2500.00	197594.00
YELAMANCHILI	364722.00	4550.00	148121.00
VIJAYAWADA	978768.00	2840.00	264506.00
CHANDANAGAR	1066152.00	5300.00	102442.00
GUNTUR	869040.00	2500.00	243940.00
KADAPA	913605.00	3900.00	172718.00
KURNOOL	702768.00	4100.00	118391.00
MANGALAGIRI	527076.00	5340.00	131146.00
ANANTHAPURAM	939960.00	2500.00	177044.00
DANAVAIPETARAJY	564408.00	4600.00	195173.00
VIJAYAWADA 1 TOWN	885912.00	2840.00	214234.00
GUNTUR 1 TOWN	922380.00	4370.00	208558.00
ATCHUTHAPURAM	410674.00	2850.00	289558.00
DILSUKHNAGAR	1910000.00	18220.00	170482.00
SHEELANAGAR	756000.00	2500.00	179953.00
NARASARAOPETA	480000.00	2500.00	131907.00
CHITTOOR	720000.00	4150.00	151292.00
BAPATLA	600000.00	4000.00	143607.00
TADEPALLIGUDEM	420000.00	4000.00	120054.00
NUZVID	462000.00	3300.00	125022.00
TENALI	400000.00	3300.00	82496.00
AMALAPURAM	360000.00	450.00	31041.00
HAYATHNAGAR	240000.00	0.00	12662.00
YENDADA	0.00	740.00	1926.00
Total	39191774.00	4358984.00	14342266.43



Branch	Printing & Binding Charges	Stationary
HEAD OFFICE	6135024.70	1408916.46
MAIN BRANCH	0.00	4380.00
AKKAYYPALEM	0.00	19122.00
GAJWAKA	0.00	0.00
NAKKAVANIPALEM	0.00	1220.00
GOPALAPATNAM	0.00	5282.00
TUNI	0.00	48388.00
PENDURTHI	0.00	0.00
SEETHAMMAPETA	0.00	1165.00
NARSIPATNAM	0.00	33435.00
MARRIPALEM	0.00	4070.00
BOBBILI	0.00	0.00
PARVATHIPURAM	0.00	13650.00
RAJAM	0.00	7030.00
RAMACHANDRAPURAM	0.00	12045.00
ANAKAPALLI	0.00	3120.00
MADHURAVADA	0.00	0.00
KUKATPALLI	0.00	48544.00
ONGOLE	0.00	22729.00
KURMANNAPALEM	0.00	0.00
CHODAVARAM	0.00	5900.00
TIRUPATHI	0.00	7779.00
WALTAIR	0.00	4131.00
SRIKAKULAM	0.00	1380.00
NAGOLE	0.00	14290.00
VIZIANAGARAM	0.00	10882.00
ELURU	0.00	12964.00
PALASA	0.00	0.00
NELLORE	300.00	19548.00
DABAGARDENS	0.00	38.00
GANNAVARAM	0.00	25705.00
KANCHARAPALEM	0.00	2220.00
BHEEMILI	0.00	0.00
KAKINADA	0.00	18702.00
PITAPURAM	0.00	425.00
MACHILIPATNAM	0.00	20933.00
MURALINAGAR	0.00	1770.00
MVP BRANCH	0.00	1280.00
YELAMANCHILI	46.00	8385.00
VIJAYAWADA	0.00	21375.00
CHANDANAGAR	0.00	21185.00
GUNTUR	0.00	22225.00
KADAPA	0.00	27442.00
KURNOOL	0.00	12245.00
MANGALAGIRI	1400.00	15738.00
ANANTHAPURAM	0.00	0.00
DANAVAIJETARJY	0.00	18646.00
VIJAYAWADA 1 TOWN	0.00	22271.00
GUNTUR 1 TOWN	0.00	17859.00
ATCHUTHAPURAM	0.00	1420.00
DILSUKHNAGAR	0.00	22146.00
SHEELANAGAR	0.00	1020.00
NARASARAOPETA	0.00	8942.00
CHITTOOR	0.00	0.00
BAPATLA	1400.00	6236.00
TADEPALLIGUDEM	0.00	0.00
NUZVID	0.00	280.00
TENALI	0.00	4668.00
AMALAPURAM	0.00	1215.00
HAYATHNAGAR	0.00	600.00
YENDADA	0.00	250.00
Total	6138170.70	2015191.46



Branch	Publication and Advertisement Charges	Cost of calendar and diaries	Publication of Balance Sheet & P&L A/C	Depreciation
HEAD OFFICE	354337.00	2075848.51	871250.00	42081668.00
MAIN BRANCH	4116.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	2300.00	0.00	0.00	0.00
TUNI	5434.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	950.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAI PETARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADAPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	367137.00	2075848.51	871250.00	42081668.00



Branch	Directors Conveyance	Audit Fee	Concurrent Audit Expenditure	IT & Other Tax Consultancy Charges
HEAD OFFICE	3105713.14	2171428.40	4086660.00	924272.00
MAIN BRANCH	8000.00	0.00	0.00	0.00
AKKAYYPALEM	111000.00	0.00	0.00	0.00
GAJUWAKA	100000.00	0.00	0.00	0.00
NAKKAVANIPALEM	106000.00	0.00	0.00	0.00
GOPALAPATNAM	6400.00	0.00	0.00	0.00
TUNI	25750.00	0.00	0.00	0.00
PENDURTHI	6000.00	0.00	0.00	0.00
SEETHAMMAPETA	7400.00	0.00	0.00	0.00
NARSIPATNAM	11250.00	0.00	0.00	0.00
MARRIPALEM	3000.00	0.00	0.00	0.00
BOBBILI	23250.00	0.00	0.00	0.00
PARVATHIPURAM	7500.00	0.00	0.00	0.00
RAJAM	7500.00	0.00	0.00	0.00
RAMACHANDRAPURAM	11250.00	0.00	0.00	0.00
ANAKAPALLI	13750.00	0.00	0.00	0.00
MADHURAVADA	7000.00	0.00	0.00	0.00
KUKATPALLI	48000.00	0.00	0.00	0.00
ONGOLE	27750.00	0.00	0.00	0.00
KURMANNAPALEM	26000.00	0.00	0.00	0.00
CHODAVARAM	11250.00	0.00	0.00	0.00
TIRUPATHI	13750.00	0.00	0.00	0.00
WALTAIR	7400.00	0.00	0.00	0.00
SRIKAKULAM	3750.00	0.00	0.00	0.00
NAGOLE	18000.00	0.00	0.00	0.00
VIZIANAGARAM	27550.00	0.00	0.00	0.00
ELURU	12500.00	0.00	0.00	0.00
PALASA	16000.00	0.00	0.00	0.00
NELLORE	29130.00	0.00	0.00	0.00
DABAGARDENS	8100.00	0.00	0.00	0.00
GANNAVARAM	25050.00	0.00	0.00	0.00
KANCHARAPALEM	6000.00	0.00	0.00	0.00
BHEEMILI	8500.00	0.00	0.00	0.00
KAKINADA	107592.00	0.00	0.00	0.00
PITAPURAM	15000.00	0.00	0.00	0.00
MACHILIPATNAM	13750.00	0.00	0.00	0.00
MURALINAGAR	8000.00	0.00	0.00	0.00
MVP BRANCH	11000.00	0.00	0.00	0.00
YELAMANCHILI	12500.00	0.00	0.00	0.00
VIJAYAWADA	189410.00	0.00	0.00	0.00
CHANDANAGAR	8000.00	0.00	0.00	0.00
GUNTUR	2350.00	0.00	0.00	0.00
KADAPA	6250.00	0.00	0.00	0.00
KURNOOL	6250.00	0.00	0.00	0.00
MANGALAGIRI	16250.00	0.00	0.00	0.00
ANANTHAPURAM	5250.00	0.00	0.00	0.00
DANAVAI PETARJY	13700.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	11250.00	0.00	0.00	0.00
ATCHUTHAPURAM	10000.00	0.00	0.00	0.00
DILSUKHNAGAR	23000.00	0.00	0.00	0.00
SHEELANAGAR	8000.00	0.00	0.00	0.00
NARASARAOPETA	7500.00	0.00	0.00	0.00
CHITTOOR	13053.00	0.00	0.00	0.00
BAPATLA	8750.00	0.00	0.00	0.00
TADEPALLIGUDEM	1250.00	0.00	0.00	0.00
NUZVID	2500.00	0.00	0.00	0.00
TENALI	3750.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	4353848.14	2171428.40	4086660.00	924272.00



Branch	Legal Charges for Scrutiny of Documents	Postage	Telephone Charges
HEAD OFFICE	2665890.00	301722.80	464247.45
MAIN BRANCH	158200.00	16194.00	13530.52
AKKAYYAPALEM	125800.00	3501.00	7239.00
GAJUWAKA	76100.00	2598.00	30216.00
NAKKAVANIPALEM	79900.00	1505.00	4320.00
GOPALAPATNAM	73480.00	1190.00	6946.00
TUNI	87300.00	7201.00	3384.00
PENDURTHI	71800.00	450.00	10586.00
SEETHAMMAPETA	66000.00	975.00	5823.00
NARSIPATNAM	308500.00	3839.00	22588.00
MARRIPALEM	54100.00	737.00	8922.00
BOBBILI	73900.00	5511.00	9255.00
PARVATHIPURAM	65300.00	8817.00	7768.00
RAJAM	53900.00	6830.00	6844.00
RAMACHANDRAPURAM	89300.00	13076.00	14874.00
ANAKAPALLI	49200.00	3534.00	12218.00
MADHURAVADA	40508.00	891.00	2824.56
KUKATPALLI	268800.00	27252.00	13041.00
ONGOLE	35100.00	10958.00	10390.00
KURMANNAPALEM	110500.00	238.00	16884.00
CHODAVARAM	71600.00	240.00	35462.00
TIRUPATHI	38700.00	11350.00	8431.00
WALTAIR	39800.00	1686.00	6086.76
SRIKAKULAM	36900.00	3761.50	9065.00
NAGOLE	66100.00	16090.00	10371.00
VIZIANAGARAM	129800.00	4403.00	15105.00
ELURU	109100.00	16702.00	7583.00
PALASA	28000.00	6014.00	10485.00
NELLORE	49400.00	14931.00	6395.00
DABAGARDENS	50800.00	945.00	7637.00
GANNAVARAM	73700.00	17610.00	17324.00
KANCHARAPALEM	27000.00	0.00	6028.00
BHEEMILI	89000.00	2245.00	4941.00
KAKINADA	149600.00	24148.00	8882.00
PITAPURAM	270100.00	6348.00	7119.00
MACHILIPATNAM	68100.00	10111.00	21326.00
MURALINAGAR	28800.00	60.00	8214.00
MVP BRANCH	26800.00	1451.00	9921.00
YELAMANCHILI	41600.00	3765.00	6837.00
VIJAYAWADA	79500.00	26594.00	18364.00
CHANDANAGAR	84300.00	11236.00	12709.00
GUNTUR	29500.00	11291.50	7449.00
KADAPA	56600.00	10186.00	10157.00
KURNOOL	79400.00	11735.00	15166.00
MANGALAGIRI	33600.00	6027.00	12046.00
ANANTHAPURAM	73820.00	8686.00	8664.00
DANAVAIPETARJY	89300.00	11789.00	7776.00
VIJAYAWADA 1 TOWN	85500.00	7562.00	11020.00
GUNTUR 1 TOWN	64500.00	6757.00	7068.00
ATCHUTHAPURAM	62500.00	0.00	14869.00
DILSUKHNAGAR	56600.00	16815.00	10786.00
SHEELANAGAR	30000.00	148.00	13708.00
NARASARAOPETA	36500.00	2306.00	7775.00
CHITTOOR	36600.00	5694.00	24610.00
BAPATLA	76500.00	4354.00	13276.00
TADEPALLIGUDEM	49300.00	5843.00	20018.00
NUZVID	72000.00	2964.00	10292.00
TENALI	20000.00	180.00	3537.00
AMALAPURAM	11600.00	1466.00	4621.00
HAYATHNAGAR	3000.00	810.00	2406.00
YENDADA	1300.00	100.00	0.00
Total	7080398.00	711423.80	1115430.29



X. Repairs and Maintenance

185

Branch	Repairs & Renewals	Sweeping and Cleaning Charges	Car Maintenance Charges	CC Camera/ Cyber Room Maintenance	Maintenance Charges
HEAD OFFICE	1580835.15	283785.00	221420.00	2353058.28	3095469.68
MAIN BRANCH	25205.00	114000.00	0.00	0.00	0.00
AKKAYYPALEM	59999.00	80400.00	0.00	0.00	0.00
GAJUWAKA	35528.00	76500.00	0.00	0.00	0.00
NAKKAVANIPALEM	9789.82	90700.00	0.00	0.00	0.00
GOPALAPATNAM	13200.00	40820.00	0.00	0.00	0.00
TUNI	27402.28	52600.00	0.00	0.00	0.00
PENDURTHI	49656.00	52900.00	0.00	0.00	0.00
SEETHAMMAPETA	8310.00	37600.00	0.00	0.00	0.00
NARSIPATNAM	11608.00	55950.00	0.00	0.00	0.00
MARRIPALEM	9014.00	54000.00	0.00	0.00	0.00
BOBBILI	23487.00	49400.00	0.00	0.00	0.00
PARVATHIPURAM	10165.00	38200.00	0.00	0.00	0.00
RAJAM	3611.00	30350.00	0.00	0.00	0.00
RAMACHANDRAPURAM	11622.00	34500.00	0.00	0.00	0.00
ANAKAPALLI	5140.00	38000.00	0.00	0.00	0.00
MADHURAVADA	42906.00	44550.00	0.00	0.00	0.00
KUKATPALLI	26060.00	38200.00	0.00	0.00	0.00
ONGOLE	23085.00	36500.00	0.00	0.00	0.00
KURMANNAPALEM	11698.00	28000.00	0.00	0.00	0.00
CHODAVARAM	11840.00	39460.00	0.00	0.00	0.00
TIRUPATHI	24805.00	63400.00	0.00	0.00	0.00
WALTAIR	3350.00	38000.00	0.00	0.00	0.00
SRIKAKULAM	11622.00	30000.00	0.00	0.00	0.00
NAGOLE	17179.00	53400.00	0.00	0.00	0.00
VIZIANAGARAM	134576.00	33590.00	0.00	0.00	0.00
ELURU	18800.00	34800.00	0.00	0.00	0.00
PALASA	22398.00	25200.00	0.00	0.00	0.00
NELLORE	16474.00	29525.00	0.00	0.00	0.00
DABAGARDENS	5027.00	24600.00	0.00	0.00	0.00
GANNAVARAM	22252.00	31500.00	0.00	0.00	0.00
KANCHARAPALEM	3260.00	40200.00	0.00	0.00	0.00
BHEEMILI	17936.00	35300.00	0.00	0.00	0.00
KAKINADA	31579.00	41900.00	0.00	0.00	0.00
PITAPURAM	5680.00	24000.00	0.00	0.00	0.00
MACHILIPATNAM	9050.00	26250.00	0.00	0.00	0.00
MURALINAGAR	2341.00	30500.00	0.00	0.00	0.00
MVP BRANCH	4666.00	22000.00	0.00	0.00	0.00
YELAMANCHILI	7430.00	21435.00	0.00	0.00	0.00
VIJAYAWADA	17230.00	71310.00	0.00	0.00	0.00
CHANDANAGAR	9204.00	28400.00	0.00	0.00	0.00
GUNTUR	18359.00	34415.00	0.00	0.00	0.00
KADAPA	14740.00	33000.00	0.00	0.00	0.00
KURNOOL	9092.00	25300.00	0.00	0.00	0.00
MANGALAGIRI	18520.00	28800.00	0.00	0.00	0.00
ANANTHAPURAM	7727.00	32400.00	0.00	0.00	0.00
DANAVAIKETUR	1650.00	43738.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	8120.00	32420.00	0.00	0.00	0.00
GUNTUR 1 TOWN	11144.00	41000.00	0.00	0.00	0.00
ATCHUTHAPURAM	15255.00	26400.00	0.00	0.00	0.00
DILSUKHNAGAR	7300.00	40900.00	0.00	0.00	0.00
SHEELANAGAR	8900.00	39000.00	0.00	0.00	0.00
NARASARAOPETA	4560.00	36000.00	0.00	0.00	0.00
CHITTOOR	600.00	24200.00	0.00	0.00	0.00
BAPATLA	0.00	27750.00	0.00	0.00	0.00
TADEPALLIGUDEM	4587.00	25700.00	0.00	0.00	0.00
NUZVID	6880.00	24500.00	0.00	0.00	0.00
TENALI	4282.00	15400.00	0.00	0.00	0.00
AMALAPURAM	0.00	7900.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	6400.00	0.00	0.00	0.00
YENDADA	2000.00	2855.00	0.00	0.00	0.00
Total	2528736.25	2569803.00	221420.00	2353058.28	3095469.68



Branch	Commission and Handling Charges	News Papers	Subscriptions	Reception/Meeting charges
HEAD OFFICE	170361.85	17250.00	489184.00	852183.00
MAIN BRANCH	0.00	7800.00	0.00	180407.00
AKKAYYPALEM	0.00	5428.00	0.00	219441.00
GAJUWAKA	5.90	4810.00	0.00	197839.00
NAKKAVANIPALEM	0.00	1834.00	0.00	132064.00
GDPALAPATNAM	0.00	2310.00	0.00	246921.00
TUNI	1435.72	6240.00	0.00	114063.00
PENDURTHI	0.00	4680.00	0.00	174118.00
SEETHAMMAPETA	0.00	7360.00	0.00	117718.00
NARSIPATNAM	9493.99	5040.00	0.00	120967.00
MARRIPALEM	0.00	3320.00	0.00	122400.00
BOBBILI	2408.37	8150.00	0.00	83449.00
PARVATHIPURAM	666.12	5760.00	0.00	63002.00
RAJAM	2.31	2520.00	0.00	53513.00
RAMACHANDRAPURAM	608.88	5750.00	0.00	70315.00
ANAKAPALLI	194.41	7060.00	0.00	79413.00
MADHURAVADA	202.63	2860.00	0.00	68154.00
KUKATPALLI	756.76	6000.00	0.00	105380.00
ONGOLE	2242.30	4440.00	0.00	134340.00
KURMANNAPALEM	1.18	5800.00	0.00	82655.00
CHODAVARAM	0.00	5250.00	0.00	70205.00
TIRUPATHI	1218.65	7670.00	0.00	123395.00
WALTAIR	0.58	5470.00	0.00	71178.00
SRIKAKULAM	707.60	1890.00	0.00	68140.00
NAGOLE	3601.96	4900.00	0.00	106548.00
VIZIANAGARAM	694.44	5902.00	0.00	102016.00
ELURU	1397.32	1680.00	0.00	80744.00
PALASA	3.82	3480.00	0.00	47208.00
NELLORE	1932.55	3480.00	0.00	118913.00
DABAGARDENS	0.00	4680.00	0.00	54025.00
GANNAVARAM	3213.14	4980.00	0.00	78479.00
KANCHARAPALEM	0.00	2420.00	0.00	59339.00
BHEEMILI	0.00	5150.00	0.00	73870.00
KAKINADA	5153.66	2500.00	0.00	94946.00
PITAPURAM	317.73	2730.00	0.00	68095.00
MACHILIPATNAM	1096.69	4360.00	0.00	73805.00
MURALINAGAR	0.00	2310.00	0.00	80405.00
MVP BRANCH	0.00	5860.00	0.00	68251.00
YELAMANCHILI	2.94	3840.00	0.00	57597.00
VIJAYAWADA	1473.82	5390.00	0.00	211995.00
CHANDANAGAR	4961.03	2970.00	0.00	49785.00
GUNTUR	1461.13	4070.00	0.00	68277.00
KADAPA	873.20	4810.00	0.00	54690.00
KURNOOL	4250.96	4420.00	0.00	60695.00
MANGALAGIRI	1179.11	3760.00	0.00	58075.00
ANANTHAPURAM	1180.00	4910.00	0.00	55156.00
DANAVAIPETARY	346.94	7255.00	0.00	71537.00
VIJAYAWADA 1 TOWN	1865.00	2510.00	0.00	75375.00
GUNTUR 1 TOWN	1869.14	5020.00	0.00	57956.00
ATCHUTHAPURAM	2.34	2520.00	0.00	63960.00
DILSUKHNAGAR	1169.39	6500.00	0.00	78651.00
SHEELANAGAR	0.00	2310.00	0.00	51710.00
NARASARAOPETA	507.71	3950.00	0.00	58945.00
CHITTOOR	496.78	2560.00	0.00	53697.00
BAPATLA	0.00	6730.00	0.00	63503.00
TADEPALLIGUDEM	15.36	5335.00	0.00	37230.00
NUZVID	546.05	3090.00	0.00	40570.00
TENALI	3.54	1050.00	0.00	28093.00
AMALAPURAM	0.60	0.00	0.00	18895.00
HAYATHNAGAR	0.00	1100.00	0.00	8585.00
YENDADA	0.00	160.00	0.00	2602.00
Total	229923.60	273384.00	489184.00	5985483.00



Branch	Coolie & Cartage	Conveyance to Visit Units	Engineer Valuation Charges	Branch /ATM Shifitting Expenditure	Miscellenious Contingent
HEAD OFFICE	2034571.97	0.00	0.00	3956185.34	4548626.51
MAIN BRANCH	35534.00	0.00	79400.00	0.00	145235.00
AKKAYYAPALEM	43414.00	5350.00	23300.00	0.00	83447.00
GAJUVAKA	105864.00	6050.00	25700.00	0.00	128599.00
NAKKAVANIPALEM	33460.00	3450.00	25900.00	0.00	87978.00
GOPALAPATNAM	50115.00	3300.00	47144.00	0.00	75925.00
TUNI	113320.00	7300.00	0.00	0.00	66496.00
PENDURTHI	33649.00	4700.00	31100.00	0.00	49413.00
SEETHAMMAPETA	16682.00	2900.00	24300.00	0.00	90620.00
NARSIPATNAM	117416.00	17600.00	4300.00	0.00	43678.00
MARRIPALEM	45069.00	1200.00	40200.00	0.00	64901.72
BOBBILI	58510.00	4350.00	2900.00	0.00	55280.00
PARVATHIPURAM	34890.00	3500.00	3400.00	0.00	35314.00
RAJAM	31390.00	4600.00	0.00	0.00	33992.00
RAMACHANDRAPURAM	34580.00	7150.00	700.00	0.00	45833.00
ANAKAPALLI	30230.00	4550.00	0.00	0.00	45992.94
MADHURAVADA	12684.00	2600.00	13400.00	0.00	39637.00
KUKATPALLI	43856.00	12700.00	106200.00	0.00	74530.00
ONGOLE	26854.00	4450.00	10700.00	0.00	48601.00
KURMANNAPALEM	50531.00	5700.00	16600.00	0.00	35908.00
CHODAVARAM	35500.00	4850.00	0.00	0.00	23286.00
TIRUPATHI	59506.00	4050.00	0.00	0.00	79768.00
WALTAIR	19804.00	2500.00	19800.00	0.00	43919.00
SRIKAKULAM	50918.00	3300.00	0.00	0.00	37071.00
NAGOLE	71541.46	3550.00	10400.00	0.00	87709.70
VIZIANAGARAM	67615.00	9250.00	0.00	0.00	29117.00
ELURU	59200.00	8050.00	1000.00	0.00	76577.00
PALASA	24928.00	3050.00	0.00	0.00	22716.00
NELLORE	39550.00	3950.00	13100.00	0.00	81832.00
DABAGARDENS	11010.00	2650.00	27100.00	0.00	35642.00
GANNAVARAM	81898.00	4950.00	4200.00	0.00	51945.00
KANCHARAPALEM	17210.00	3400.00	17700.00	0.00	27240.00
BHEEMILI	47061.00	4450.00	11700.00	0.00	58951.00
KAKINADA	35370.00	11650.00	7500.00	0.00	47103.00
PITAPURAM	36340.00	16900.00	0.00	0.00	45402.00
MACHILIPATNAM	45525.00	5700.00	2600.00	0.00	43586.00
MURALINAGAR	24480.00	2700.00	20900.00	0.00	17460.00
MVP BRANCH	9090.00	3050.00	14500.00	0.00	42609.00
YELAMANCHILI	33332.00	1900.00	12000.00	0.00	31455.00
VIJAYAWADA	76515.00	4400.00	3000.00	0.00	85102.00
CHANDANAGAR	19367.00	6900.00	3400.00	0.00	34592.00
GUNTUR	23180.00	2350.00	10600.00	0.00	45678.00
KADAPA	28050.00	4150.00	0.00	0.00	73840.00
KURNOOL	25625.00	6850.00	0.00	0.00	29324.00
MANGALAGIRI	21912.00	2750.00	4300.00	0.00	34655.00
ANANTHAPURAM	15130.00	4150.00	0.00	0.00	79166.00
DANAVAIKETARJY	49085.00	8700.00	9000.00	0.00	32325.00
VIJAYAWADA 1 TOWN	27747.00	4450.00	2200.00	0.00	60506.00
GUNTUR 1 TOWN	38106.00	7750.00	5000.00	0.00	41372.00
ATCHUTHAPURAM	113640.00	3400.00	4600.00	0.00	15524.00
OILSUKHNAGAR	47622.00	2800.00	6200.00	0.00	35575.00
SHEELANAGAR	3729.00	1500.00	4500.00	0.00	86635.00
NARASARAOPETA	16940.00	1750.00	0.00	0.00	36982.00
CHITTOOR	32520.00	2000.00	5100.00	0.00	32154.00
BAPATLA	34447.00	0.00	0.00	0.00	40622.00
TADEPALUGUDEM	30305.00	3550.00	0.00	0.00	21717.00
NUZVID	24933.00	3800.00	0.00	0.00	35662.00
TENALI	7202.00	1000.00	0.00	0.00	21762.00
AMALAPURAM	5670.00	600.00	1400.00	0.00	6167.00
HAYATHNAGAR	3570.00	100.00	0.00	0.00	7843.00
YENDADA	2360.00	0.00	0.00	0.00	2111.00
Total	4370153.43	274300.00	677044.00	3956185.34	7542709.87



Branch	General Body Expenditure	Election Expenditure	Administrative Charges To Pf Commission	Security Service Charges	Training Charges
HEAD OFFICE	4847863.02	784953.30	1370675.00	56942001.21	1312100.71
MAIN BRANCH	196230.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	191902.00	0.00	0.00	0.00	0.00
GAJUWAKA	178137.00	0.00	0.00	0.00	0.00
NAXKAVANIPALEM	185679.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	130144.00	0.00	0.00	0.00	0.00
TJUNI	103811.00	0.00	0.00	0.00	0.00
PENDURTHI	87535.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	184415.00	0.00	0.00	0.00	0.00
NARSIPATNAM	137868.00	0.00	0.00	0.00	0.00
MARRIPALEM	83290.00	0.00	0.00	0.00	0.00
BOBBILI	87194.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	59058.00	0.00	0.00	0.00	0.00
RAJAM	57944.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	113179.00	0.00	0.00	0.00	0.00
ANAKAPALLI	83819.00	0.00	0.00	0.00	0.00
MADHURAVADA	87988.00	0.00	0.00	0.00	0.00
KUKATPALLI	144867.00	0.00	0.00	0.00	0.00
ONGOLE	106200.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	108223.00	0.00	0.00	0.00	0.00
CHODAVARAM	60325.00	0.00	0.00	0.00	0.00
TIRUPATHI	105376.00	0.00	0.00	0.00	0.00
WALTAIR	86395.00	0.00	0.00	0.00	0.00
SRIKAKULAM	80700.00	0.00	0.00	0.00	0.00
NAGOLE	109082.94	0.00	0.00	0.00	0.00
VIZIANAGARAM	88684.00	0.00	0.00	0.00	0.00
ELURU	149624.00	0.00	0.00	0.00	0.00
PALASA	78592.00	0.00	0.00	0.00	0.00
NELLORE	112860.00	0.00	0.00	0.00	0.00
DABAGARDENS	48846.00	0.00	0.00	0.00	0.00
GANNAVARAM	127442.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	53346.00	0.00	0.00	0.00	0.00
BHEEMILI	73383.00	0.00	0.00	0.00	0.00
KAKINADA	77540.00	0.00	0.00	0.00	0.00
PITAPURAM	96004.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	133495.00	0.00	0.00	0.00	0.00
MJRALINAGAR	66095.00	0.00	0.00	0.00	0.00
MVP BRANCH	85819.00	0.00	0.00	0.00	0.00
YELAMANCHILI	79880.00	0.00	0.00	0.00	0.00
VIJAYAWADA	109612.00	0.00	0.00	0.00	0.00
CHANDANAGAR	92834.00	0.00	0.00	0.00	0.00
GUNTUR	95691.00	0.00	0.00	0.00	0.00
KADAPA	130568.00	0.00	0.00	0.00	0.00
KURNOOL	105858.00	0.00	0.00	0.00	0.00
MANGALAGIRI	112099.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	86860.00	0.00	0.00	0.00	0.00
DANAVAIPETARJY	107245.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	124185.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	64103.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	55695.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	61915.00	0.00	0.00	0.00	0.00
SHEELANAGAR	57113.00	0.00	0.00	0.00	0.00
NARASARAOPETA	28234.00	0.00	0.00	0.00	0.00
CHITTOOR	25602.00	0.00	0.00	0.00	0.00
BAPATLA	35530.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	19548.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	10201526.96	784953.30	1370675.00	56942001.21	1312100.71



XII. All Other Expenses

190

Branch	Conferences and Seminars	Members Medclaim Expenses	ATM Switch Expenses	COMMISSION PAID ON ISSUER TRANSACTIONS
HEAD OFFICE	1741247.35	6620556.00	5701315.77	4414571.20
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	1800.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	3000.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	1746047.35	6620556.00	5701315.77	4414571.20



XII. All Other Expenses

191

Branch	MPLS NETWORK EXPENSES & CHARGES	ESDS SERVER RENTAL CHARGES	INCENTIVE FOR PROMPT PAINT OF LOANS	Expenses incurred for legal Process	INT & OTHER FEE DEBIT OF POS TRNS	MOBILE BANKING EXPENSES
HEAD OFFICE	5176209.83	4038368.81	0.00	0.00	59880.73	572421.84
MAIN BRANCH	17808.65	0.00	139303.00	65897.00	0.00	0.00
AKKAYYAPALEM	21093.00	0.00	53760.00	-46276.00	0.00	0.00
GAJUWAKA	21537.83	0.00	54541.00	-23021.80	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	164119.00	68814.00	0.00	0.00
GOPALAPATNAM	15561.84	0.00	113630.00	440398.00	0.00	0.00
TUNI	17261.86	0.00	19784.00	36008.00	0.00	0.00
PENDURTHI	7185.59	0.00	57896.00	781625.00	0.00	0.00
SEETHAMMAPETA	28423.84	0.00	93691.00	168721.00	0.00	0.00
NARSIPATNAM	7776.00	0.00	96346.00	24039.00	0.00	0.00
MARRIPALEM	14388.00	0.00	111775.00	280.00	0.00	0.00
BOBBILI	22402.00	0.00	93203.00	128628.00	0.00	0.00
PARVATHIPURAM	23400.00	0.00	61312.00	15779.00	0.00	0.00
RAJAM	18000.00	0.00	230893.00	-152321.00	0.00	0.00
RAMACHANDRAPURAM	20540.00	0.00	98020.92	3011.00	0.00	0.00
ANAKAPALLI	21240.00	0.00	66727.00	-173327.00	0.00	0.00
MADHURAVADA	12904.67	0.00	35370.16	5933.00	0.00	0.00
KUKATPALLI	23742.00	0.00	310368.00	9123.00	0.00	0.00
ONGOLE	22973.02	0.00	51236.00	1858.00	0.00	0.00
KURMANNAPALEM	10798.00	0.00	90959.00	-8885.00	0.00	0.00
CHODAVARAM	0.00	0.00	68473.12	90.00	0.00	0.00
TIRUPATHI	14266.38	0.00	16372.00	-9558.00	0.00	0.00
WALTAIR	6539.12	0.00	75414.00	128.00	0.00	0.00
SRIKAKULAM	28320.00	0.00	183827.00	-7210.00	0.00	0.00
NAGOLE	18024.00	0.00	67710.00	12463.00	0.00	0.00
VIZIANAGARAM	14160.00	0.00	120824.00	0.00	0.00	0.00
ELLURU	28471.00	0.00	15052.00	-226100.00	0.00	0.00
PALASA	15793.00	0.00	48854.00	0.00	0.00	0.00
NELLORE	29629.84	0.00	109027.48	9505.00	0.00	0.00
DABAGARDENS	12847.84	0.00	140808.00	42292.00	0.00	0.00
GANNAVARAM	10078.00	0.00	63900.36	-129091.00	0.00	0.00
KANCHARAPALEM	12906.84	0.00	13605.00	-43619.50	0.00	0.00
BHEEMILI	7457.00	0.00	3557.00	359482.00	0.00	0.00
KAKINADA	14381.84	0.00	157165.52	36928.00	0.00	0.00
PITAPURAM	24000.00	0.00	101856.08	32748.50	0.00	0.00
MACHILIPATNAM	3532.92	0.00	108652.00	-133720.34	0.00	0.00
MURALINAGAR	13401.84	0.00	40014.00	5938.00	0.00	0.00
MVP BRANCH	17585.00	0.00	52449.00	150744.00	0.00	0.00
YELAMANCHILI	16800.00	0.00	23221.48	14033.00	0.00	0.00
VIJAYAWADA	19119.51	0.00	76842.00	13852.00	0.00	0.00
CHANDANAGAR	21151.00	0.00	158257.00	3205.00	0.00	0.00
GUNTUR	19709.84	0.00	0.00	0.00	0.00	0.00
KADAPA	18240.00	0.00	0.00	-79088.50	0.00	0.00
KURNOOL	12723.00	0.00	25135.00	1369.00	0.00	0.00
MANGALAGIRI	12847.84	0.00	57635.00	791.00	0.00	0.00
ANANTHAPURAM	16992.00	0.00	160024.00	-13218.00	0.00	0.00
DANAVAIKETARJY	23645.84	0.00	90582.00	56904.00	0.00	0.00
VIJAYAWADA 1 TOWN	17337.84	0.00	40049.00	2500.00	0.00	0.00
GUNTUR 1 TOWN	14087.84	0.00	10986.00	20078.00	0.00	0.00
ATCHUTHAPURAM	28322.00	0.00	27965.00	4103.00	0.00	0.00
DILSUKHNAGAR	14152.92	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	16269.84	0.00	0.00	0.00	0.00	0.00
NARASARAOPETA	24588.00	0.00	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00	0.00	0.00
BAPATLA	8972.00	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00	0.00
NUZVID	12729.00	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	11750.00	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00	0.00
Total	6084079.22	4038368.81	4001193.12	1517874.96	59880.73	572421.84



XII. All Other Expenses

Branch	CHARGES PAID ON IMP5 TRNS	IT Security Services Implement Charges	CBS SOFTWARE RENTAL EXPENSES	UPI Transaction & Certification Fee
HEAD OFFICE	80207.55	1968209.80	1291650.00	10991867.40
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIPETARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPEETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	80207.55	1968209.80	1291650.00	10991867.40



XII. All Other Expenses

193

Branch	Commission Paid on UPI Transaction	CCIL CHARGES FOR GSEC PUR/SALE	ASSETS/LOANS WRITTEN OFF	Miscellaneous & EC search charges
HEAD OFFICE	5090755.47	23738.60	41176957.22	0.00
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	98.00
GOPALPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	300.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	650.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIPETARIY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
VENDADA	0.00	0.00	0.00	0.00
Total	5090755.47	23738.60	41176957.22	1048.00



Branch	Awards	DONATION A/C	Business Promotion Materials	Stamp Account
HEAD OFFICE	4698536.28	150000.00	15049992.80	0.00
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00
GAJJIWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GDPALAPATHNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	300.00
RAMACHANDRAPURAM	0.00	0.00	0.00	200.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	700.00
NELLORE	0.00	0.00	0.00	550.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	100.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	1240.00
MANGALAGIRI	0.00	0.00	0.00	1005.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIKETARJI	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	400.00
GUNTUR 1 TOWN	0.00	0.00	0.00	100.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	1200.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	4698536.28	150000.00	15049992.80	5795.00



XII. All Other Expenses

195

Branch	Break open charges	Library	Income tax paid	Deferred Tax Expense
HEAD OFFICE	0.00	4055.00	5417180.00	1853269.50
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYPALEM	4704.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAIPTARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPEETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	4704.00	4055.00	5417180.00	1853269.50



Branch	MS Swipe Charges	SMS Charges	RETAINER CHARGES	DR CLOUD HOSTING RENTAL EXPENSES
HEAD OFFICE	540353.45	4616120.65	37500.00	2126938.80
MAIN BRANCH	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00
DANAVAPETARJY	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00
Total	540353.45	4616120.65	37500.00	2126938.80



Schedule 17 Provisions & Contingencies

197

Branch	Provision for Income Tax	Provision for Standard Assets	Provision for Loans
HEAD OFFICE	213000000.00	14500000.00	20854993.00
MAIN BRANCH	0.00	0.00	0.00
AKKAYYPALEM	0.00	0.00	0.00
GALLIWAKA	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00
TUNI	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00
ELURU	0.00	0.00	0.00
PALASA	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00
DANAIPETARJY	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00
TENALI	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00
Total	213000000.00	14500000.00	20854993.00



Schedule 17 Provisions & Contingencies

198

Branch	Provision for Gratuity	Provision for Bonus	Provision for Leave Enchasmment	Provision for Reduction on Govt Securities	Other Provisions
HEAD OFFICE	4769875.00	28650953.00	12120767.00	91300000.00	68689.00
MAIN BRANCH	0.00	0.00	0.00	0.00	0.00
AKKAYYAPALEM	0.00	0.00	0.00	0.00	0.00
GAJUWAKA	0.00	0.00	0.00	0.00	0.00
NAKKAVANIPALEM	0.00	0.00	0.00	0.00	0.00
GOPALAPATNAM	0.00	0.00	0.00	0.00	0.00
TUNI	0.00	0.00	0.00	0.00	0.00
PENDURTHI	0.00	0.00	0.00	0.00	0.00
SEETHAMMAPETA	0.00	0.00	0.00	0.00	0.00
NARSIPATNAM	0.00	0.00	0.00	0.00	0.00
MARRIPALEM	0.00	0.00	0.00	0.00	0.00
BOBBILI	0.00	0.00	0.00	0.00	0.00
PARVATHIPURAM	0.00	0.00	0.00	0.00	0.00
RAJAM	0.00	0.00	0.00	0.00	0.00
RAMACHANDRAPURAM	0.00	0.00	0.00	0.00	0.00
ANAKAPALLI	0.00	0.00	0.00	0.00	0.00
MADHURAVADA	0.00	0.00	0.00	0.00	0.00
KUKATPALLI	0.00	0.00	0.00	0.00	0.00
ONGOLE	0.00	0.00	0.00	0.00	0.00
KURMANNAPALEM	0.00	0.00	0.00	0.00	0.00
CHODAVARAM	0.00	0.00	0.00	0.00	0.00
TIRUPATHI	0.00	0.00	0.00	0.00	0.00
WALTAIR	0.00	0.00	0.00	0.00	0.00
SRIKAKULAM	0.00	0.00	0.00	0.00	0.00
NAGOLE	0.00	0.00	0.00	0.00	0.00
VIZIANAGARAM	0.00	0.00	0.00	0.00	0.00
ELURU	0.00	0.00	0.00	0.00	0.00
PALASA	0.00	0.00	0.00	0.00	0.00
NELLORE	0.00	0.00	0.00	0.00	0.00
DABAGARDENS	0.00	0.00	0.00	0.00	0.00
GANNAVARAM	0.00	0.00	0.00	0.00	0.00
KANCHARAPALEM	0.00	0.00	0.00	0.00	0.00
BHEEMILI	0.00	0.00	0.00	0.00	0.00
KAKINADA	0.00	0.00	0.00	0.00	0.00
PITAPURAM	0.00	0.00	0.00	0.00	0.00
MACHILIPATNAM	0.00	0.00	0.00	0.00	0.00
MURALINAGAR	0.00	0.00	0.00	0.00	0.00
MVP BRANCH	0.00	0.00	0.00	0.00	0.00
YELAMANCHILI	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA	0.00	0.00	0.00	0.00	0.00
CHANDANAGAR	0.00	0.00	0.00	0.00	0.00
GUNTUR	0.00	0.00	0.00	0.00	0.00
KADAPA	0.00	0.00	0.00	0.00	0.00
KURNOOL	0.00	0.00	0.00	0.00	0.00
MANGALAGIRI	0.00	0.00	0.00	0.00	0.00
ANANTHAPURAM	0.00	0.00	0.00	0.00	0.00
DANAVAIKETARJY	0.00	0.00	0.00	0.00	0.00
VIJAYAWADA 1 TOWN	0.00	0.00	0.00	0.00	0.00
GUNTUR 1 TOWN	0.00	0.00	0.00	0.00	0.00
ATCHUTHAPURAM	0.00	0.00	0.00	0.00	0.00
DILSUKHNAGAR	0.00	0.00	0.00	0.00	0.00
SHEELANAGAR	0.00	0.00	0.00	0.00	0.00
NARASARAOPETA	0.00	0.00	0.00	0.00	0.00
CHITTOOR	0.00	0.00	0.00	0.00	0.00
BAPATLA	0.00	0.00	0.00	0.00	0.00
TADEPALLIGUDEM	0.00	0.00	0.00	0.00	0.00
NUZVID	0.00	0.00	0.00	0.00	0.00
TENALI	0.00	0.00	0.00	0.00	0.00
AMALAPURAM	0.00	0.00	0.00	0.00	0.00
HAYATHNAGAR	0.00	0.00	0.00	0.00	0.00
YENDADA	0.00	0.00	0.00	0.00	0.00
Total	4769875.00	28650953.00	12120767.00	91300000.00	68689.00

