

తేది 31-05-2026

Estd. 1998

Ph: 08542-244589

## THE PALAMOOR CO-OPERATIVE URBAN BANK LTD.

MAHABUBNAGAR, (Telangana State)

Regd. No. TF. 2300, R.B.I Licence No. UBD-AP-1554-P

### Annual General Body Meeting For The Year 2025-26 AND

28 వ వార్షిక సవేదక  
2025-26  
(21-06-2026)



వాటాదారులు : 2929

వాటా ధనము రూ॥ 354.35 లక్షలు

ఖాతాదారులు : 13,829

డిపాజిట్ దారులు : 1821

డిపాజిట్లు రూ॥ 5937 లక్షలు

రుణాలు : 5887 లక్షలు

పెట్టుబడులు : రూ॥ 1560 లక్షలు

లిజర్వులు : రూ॥ 1142 లక్షలు

వ్యాపారము : రూ॥ 11824 లక్షలు

సూల లాభం : రూ॥ 129.69 లక్షలు  
(31.03.2026)

డివిడెండ్ : 25%

నిరర్థక ఆస్తులు (బాకీలు) : 148.55 లక్షలు  
31-03-2026

సేఫ్ లాకర్లు : 439

BRANCH: SHADNAGAR Ph: 08548 - 250589  
BRANCH: JADCHERLA Ph: 08542 - 319534  
BRANCH: NAGARKURNOOL Ph: 76750 96907

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## THE PALAMOOR CO-OP. URBAN BANK LTD., MAHABUBNAGAR



Regd No. T.F. 2300, R.B.I.License No. UBD -A.P.-1554-P  
NOTICE OF THE 28th ANNUAL GENERAL BODY MEETING

The 28th Annual General Body Meeting of The Palamoor Co-Op Urban Bank Ltd., Mahabubnagar will be held on 21st June 2026 (Sunday) at 11.00 AM in the premises of Shivam Convention Function Hall, Near Telangana Chowrasta, Station Road, Mahabubnagar to transact the following business under the Presidentship of the Chairman of the Bank Sri Kande Kumara Swamy.

### AGENDA:

1. Presentation of **ANNUAL REPORT** for the year 2025-26 by the Chairman of the Bank.
2. To consider & approve the **FINAL AUDIT REPORT** of the Statutory Auditor and the accounts of the Bank including Balance Sheet, Profit & Loss A/c and receipts and payments etc., for the financial year 2025-26 along with the report of the Chairman.
3. Appointment of **Statutory Auditor** to conduct the Statutory Audit of the accounts of our Bank for the financial year 2026-27 as per the approval of Reserve Bank of India.
4. Declaration of Dividend to the **SHARE HOLDERS** for the financial year 2025-26 & to approve the allocation of "NET PROFIT" to Reserves.
5. Ratification of actual expenditure incurred during the financial year 2025-26 over and above the BUDGET sanctioned and to approve the capital expenditure incurred during the year 2025-26.
6. Approval of the admission of New Members and refund and adjustment of Share Capital for the financial year 2025-26.
7. Ratification of the **investments** made / withdrawn by the Bank during the financial year 2025-26.
8. Reading out the list of **LOAN DEFAULTERS**.
9. To approve transfer of unclaimed dividend declared for the years 2022-23 to **STATUTORY RESERVE FUND** as per Bye Law no 44.
10. To consider and approve opening of a new branch one of the proposed places in Wanaparthi, Pebbair, Kothakota, Narayanpet, Kalwakurthy and Makthal in the financial year 2026-27.
11. Approval of the staff strength.
12. Purchase of a plot for the purpose of construction of the own building for bank premises.
13. Formation of Supervisory Council members.
14. Any other matter with the permission of the Chair.

**All the Share holders are requested to make it convenient to attend the General Body Meeting In time.**  
(By order of the Board of Directors of the Bank)

Date: 29-05-2026

Sd/-  
**RACHURI RAJENDRA KUMAR**  
Chief Executive Officer

### Please Note :

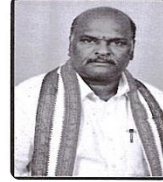
1. Please note that if your PAN card is not linked to your Aadhar Card, dividend payable to you will not be paid.
2. All the **SHARE HOLDERS** are requested to submit their mobile numbers and update their addresses by submitting copies of AADHAR CARD & PAN cards (KYC Proofs) immediately for easy serving of Dividends and for future correspondence/communication, If not submitted earlier.
3. The **SHARE HOLDERS** who have not obtained photo identity cards are requested to bring.  
(4) Passport size photographs and obtain identity cards from the Bank
4. Please note that as per Income Tax Act, If the Dividend payable to a share holder exceeds Rs 10000/-, Tax on the dividend payable shall be deducted(TDS) and balance of dividend shall be paid to the share holder
5. Every SHARE HOLDER should bring his / her Photo I.D. Card to attend the meeting.

## LUNCH FOLLOWS

# 28<sup>th</sup> Annual General Body Meeting for the year 2025-26

Agenda No. 1

## CHAIRMAN'S REPORT



Dear Share Holders,

On behalf of the Board of Directors of our Bank and as a Chairman of the Bank, I am very much pleased to welcome you to this 28<sup>th</sup> Annual General Body Meeting whole heartedly and very happy to present this report to the Hon'ble Members and respected customers, on completion of 28 Years of Banking Service.

I would like to bring to your notice that our Bank has been achieving a good progress in all spheres of the Banking activity with your whole hearted cooperation and active participation in the day to day Business of the Bank. So, I appeal to you to extend your Cooperation in future also for the further development of the business of the bank. I am extremely happy to announce that our bank has been running on Sound & Profitable lines since its inception. This year also the Bank has earned handsome "Gross Profit" of Rs 3,29,05,582/- as against a Gross Profit of Rs 3,39,56,663/- last year 2024-25 and out of which an amount of Rs 35,32,221/- has been earmarked towards income Tax paid to the Government and excluding the establishment and other expenses of the Bank, our Bank has earned a net profit of Rs 1,29,68,995/- and the same has been allocated as per the Law and Rules towards reserves and Dividend to the Members. The net profit is decreased by Rs 28 lakhs because of expenditure increased for digital products and opening of a new branch.

That our "**The Palamoor Co-Op Urban Bank Ltd**", Mahabubnagar is functioning on sound & profitable lines in strict compliance with the norms and procedures laid down by the Reserve Bank of India and Co-operative Department from time to time. The Bank is lending its funds to various sectors by taking sufficient securities, by following the prudential norms.

I am very glad to announce that the Board of Directors at its meeting held on 13.05.2026 has taken a decision to recommend a Dividend of 25% for this financial year 2025-2026 to the Share holders.

I am very happy to inform that our Bank's 4<sup>th</sup> Branch opened at Nagarkurnool on 15/12/2025 is functioning well.

It is pertinent to note that more than 99% of total loans of our bank are sanctioned against the security of mortgage of immovable properties only. Hence I am proud to say that under any circumstances Bank will not sustain any losses due to these loans which are fully secured. I appreciate the Staff members of the bank for their tireless efforts in this regard.

I am very much pleased to inform you that our Bank is providing funds transfer through RTGS & NEFT services to the customers. We have entered into an arrangement with IDBI Bank for Providing H2H Services to our Bank. For inward RTGS, We have arrangement with the YES Bank. Hence our Customer can now send amounts online for credit to their accounts (Savings/Current/Loan accounts) directly through NEFT/RTGS facility only since Reserve Bank of India has allotted separate IFSC Code Number to our Bank. Our Bank's IFSC Code Number is **YESBOPACUB1**.

We have got approval from the RBI regarding mobile banking. In order to ensure more facilities to our esteemed customers, we have taken up steps to introduce digital products i.e. Mobile banking, UPI Payments this year. Our Bank services are converted to Core Banking Software in the year 2013. The growth profile of the development of the Bank since its inception is furnished for ready reference of the Members.



### **Prime Minister's Concern Areas**

Our Prime Minister, Sri. Narendra Modi has come out with a novel & welfare schemes, where a common man can improve his/her financial status at times of need.

This has given financial inclusion to all sections of the people to ensure access to financial services namely Banking / Savings / other Deposits, to inculcate banking habits & utilize Bank facilities.

### **Training to Staff**

We are deputing staff members for training classes online to update their knowledge, arranged by Reserve Bank of India and state Co-operative Urban Banks, Federation, and also deputing to attend training classes physically conducted by Telangana state Co-operative Apex Bank Ltd Co-operative training institute, Rajendranagar, Hyderabad from time to time.



## Depositor Education and Awareness Fund (DEAF)

As per Reserve Bank of India directives the balances in the accounts which are not operated for more than 10 years have to be transferred to DEAF Account maintained with Reserve Bank of India. The balances in respect of 4770 inoperative accounts amounting to Rs 8,42,948.21 transferred to DEAF A/c. Hence all the account holders are requested to operate their accounts regularly.

### INSURANCE

**Bank Indemnity Policy** : Our Bank obtained Banker's Indemnity Policy covering cash in transit, premises of the Bank, furniture, computers. Lockers and pledged gold ornaments etc., from United India Insurance Co, Ltd., Mahabubnagar.

**Dividend Payment:-** for the Financial Year 2024-25, our Bank has paid dividend 25% on the paid up Share Capital to the Share holders.

Even for the Financial Year 2025-26 also, the Board of Directors of our bank are pleased to recommend a dividend @25% on the paid up Share Capital to the Share holders, subject to the approval of General Body of our Bank.

It is pertinent to note here that as per section 194 of Income Tax Act, if the Dividend payable to a Share Holders is Rs. 10000/-or more, Income Tax @ 10% of the Dividend Payable shall be deducted at source (TDS) and balance of Dividend shall be paid to the Share Holder. And in the absence of PAN CARD i.e. in case, if a Share Holder does not submit his/her PAN CARD copy to the Bank, Income Tax @20% of the Dividend payable shall be deducted at source (TDS) and balance amount shall be paid to the Share Holder. Hence I request all the Share Holders to submit their PAN CARD copies invariably to the Bank immediately, if not submitted earlier.

**TDS on cash withdrawals:-** Considering the amendments made in the Finance Act. 2020 we are deducting the TDS @ 2% in case of cash withdrawals exceeding Rs 20 Lakhs and 5% in case cash withdrawals exceed Rs 1.00 Crore from the customers during the financial year, who have not filed Income Tax returns for the last 3 years, with effect from 01.07.2020. In respect of customers who have filed the Income Tax Returns for the last three years, TDS @ 2% is being deducted on cash withdrawal exceeding Rs. 1.00 Crore during the financial year.

### Linking of PAN card with Aadhar Card:-

As per the Latest Govt of India / Income Tax Department directives all the citizens of the country are required to link their PAN card with their Andhar Card, otherwise their PAN card becomes deactivated/Invalidated. BOD of the Bank has taken decision to stop/withhold payment of dividend to the share holders whose PAN card is not linked with their Aadhar card.

## Agenda No. 1

LATEST FINANCIAL HIGHLIGHTS AS ON 31-03-2026

### 1. MEMBERSHIP AND SHARE CAPITAL:

The Authorized Share Capital of the Bank is Rs. 5 Crores made up of 20 Lakhs Shares with a face value of Rs. 25 each. Share Capital as on 31-03-2026 is Rs. 3,54,16,630/-

2. **DEPOSITS:** The total deposits held by the bank as on 31-03-2026 are Rs 6051.03 Lakhs

	(Rs. in Lakhs)
1. Savings Bank Deposits	1474.70
2. Current Account Deposits	186.20
3. Fixed Deposits Total	4390.13
<b>TOTAL :</b>	<b>6051.03</b>

Most of the depositors are individuals. You are well aware that sanction of credit facilities to the members is directly related to the deposits mobilized. Now the deposits in the Bank up to **Rs. 5 Lakh per individual is covered under Insurance with the "DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION OF INDIA"** for Safety of the depositors.

### 3. LOANS AND ADVANCES TO THE MEMBERS:

The total loans and advances outstanding as on 31/03/2026 is Rs. 5463.47 akhs as shown below:

	(Rs. in lakhs)
1. Term Loans	1387.81
2. Personal Loans	0.09
3. Secured Overdrafts	806.13
4. Housing Loan	395.65
5. Gold Loans	506.35
6. Loans Against Deposits	96.73
7. Overdraft Against Deposits	248.41
8. Staff Loans	37.12
9. Doctors Loans	16.88
10. Mortgage Loans	1068.63
11. SME Loans	2.75
12. Gold Cash Credit	859.42
13. Vehicle Loans	17.56
14. Loans against Postal Bonds.	19.94
<b>Total</b>	<b>5463.47</b>

C.D. Ratio is 76.26%



#### 4. INVESTMENTS :

We have invested the surplus funds in the shape of Fixed Deposits in Nationalized Banks and other Banks. Further, we have also invested in Central Govt. Securities, Details of investments are as shown below as an 31-03-2026

	(Rs. In Lakhs)
1. Fixed Deposits in various Banks	904.23
2. Govt. of India Securities	986.97
3. Investments in Mutual Funds	0.00
<b>Total :</b>	<u>1891.20</u>

#### 5. RESERVES CREATED OUT OF NET PROFITS:

The Bank has created reserves out of Net Profits every year and invested amounts outside the Business of the Bank. As a result, the "Total Reserves" held as on 31.03.2026 are as follows:-

	(Rs. In Lakhs)
1. Statutory Reserve Fund :	512.41
2. Building Fund :	200.58
3. Bad and Doubtful Debts Reserves :	96.45
4. General Reserve Fund :	281.97
5. Gratuity Fund :	0.00
6. Staff Leave Encashment Fund :	4.25
7. Investment Fluctuation Reserve :	35.03
<b>Total :</b>	<u>1130.69</u>

#### ACKNOWLEDGEMENTS :

On behalf of our Board of Directors of the Bank, I take the privilege of conveying my profound gratitude to all the Share Holders and customers of the Bank for the excellent cooperation extended by them for smooth functioning of the Bank. My sincere thanks to the Officials of the Reserve Bank of India, Hyderabad, the Commissioner for Co-operation & Registrar of Co-operative Societies, Hyderabad, Telangana, the Joint Registrar/Dist. Co-operative Officer, Mahabubnagar and other Co-operative Departmental officials in Mahabubnagar dist. for their valuable guidance and cooperation extended to our Bank.

My sincere thanks specially to Axis Bank, Kotak Mahindra Bank, ICICI Bank, IDBI Bank, SBI Bank, and TGB who have extended their excellent cooperation for smooth functioning of our Bank and for their kind cooperation in our day to day functioning. I am very glad to place on record the excellent cooperation extended by all the Directors of the Bank for their contribution to the overall development of the Bank.

I convey my thanks to JJIT, Pune, for timely supporting Core Banking Solutions in timely submission of information to RBI & IT Dept. as per their requirements.

I appreciate all the STAFF members of our Bank for their dedicated and valuable services rendered for the development of the Bank.

Last but not the least, I thank one and all for the cooperation and continuous support, they extended for the progress and prosperity of the Bank and I hope the same will be continued in future also.

*Thanking you all*

Date: 21-06-2026  
Place: Mahabubnagar



Sd/-  
**KANDE KUMARA SWAMY**  
Chairman

## BANK GROWTH PROFILE (Rs. In Lakhs)

Sl. No.	Year	Share Capital		Deposits Rs.	Loans & Advances Rs.	Reserves Rs.	Net Profit Rs.
		No. of Members	Amount Rs.				
1.	1998-1999	2177	51.65	229.46	138.22	0.28	4.53
2.	1999-2000	2523	57.28	516.44	337.77	1.27	6.09
3.	2000-2001	2460	60.73	704.36	439.92	2.79	26.95
4.	2001-2002	2453	59.71	703.14	458.74	17.22	21.71
5.	2002-2003	2596	59.00	709.73	441.19	34.84	23.13
6.	2003-2004	2634	56.4	631.50	331.31	50.81	18.56
7.	2004-2005	2596	56.78	581.84	355.89	65.86	20.94
8.	2005-2006	2946	62.42	606.45	365.96	89.94	23.55
9.	2006-2007	3175	74.92	728.93	422.83	100.36	25.82
10.	2007-2008	2800	101.66	728.99	573.04	121.09	32.69
11.	2008-2009	3482	115.66	1120.26	634.10	131.43	34.68
12.	2009-2010	3743	154.30	1635.30	942.92	145.96	42.60
13.	2010-2011	3836	184.00	1889.24	1340.87	175.75	67.10
14.	2011-2012	4159	261.44	2095.27	1536.55	232.55	74.73
15.	2012-2013	4467	303.93	2690.11	2091.30	286.20	76.75
16.	2013-2014	4554	307.41	3227.44	2232.64	311.18	84.31
17.	2014-2015	4610	304.39	3426.03	2317.33	359.47	85.20
18.	2015-2016	4739	308.38	3363.76	2614.77	401.73	96.62
19.	2016-2017	4764	311.44	3842.65	2661.52	454.38	99.00
20.	2017-2018	3180	319.98	3866.60	2956.51	516.95	134.52
21.	2018-2019	3168	320.35	3750.04	3153.27	606.97	135.65
22.	2019-2020	3170	322.53	3937.92	3160.91	711.48	120.74
23.	2020-2021	3214	328.74	3738.42	3181.96	769.16	120.74
24.	2021-2022	3221	330.55	4135.42	3200.18	871.71	121.42
25.	2022-2023	3304	325.68	4166.54	3396.05	969.39	128.27
26.	2023-2024	3369	346.22	4361.12	3311.82	1049.39	249.06
27.	2024-2025	3417	346.32	4459.44	3860.69	1223.13	157.73
28.	2025-2026	3539	354.17	6051.03	5463.47	1130.69	129.69

## Agenda No. 2

To consider & approve the Final Audit Report of the Statutory Auditor and the accounts of the Bank including Balance Sheet, Profit & Loss Account, and Receipts and Payments etc., for the financial year 2025-2026 along with report of the Chairman.

Sri Bachu Srinivas of M/s BSAB & Co, Chartered Chartered Accountant / Statutory Auditor of the Bank has completed the final Audit of the Bank for the Financial Year 2025-26 as on 31.03.2026 and submitted the report along with the audited accounts. The same is placed before the General Body for Consideration and approval.

As per the audited accounts, the bank has earned a "NET PROFIT" of Rs. 1,29,68,994.70 (After Tax payment) for the financial Year 2025-26.

### CHARTERED ACCOUNTANT'S (AUDITOR'S) REPORT

**M/s BSAB & Co**  
Chartered Accountants

H.No. 1-1-18/A/2, Jawaharnagar  
Hyderabad. 500020  
Cell No. 9391010567  
E-mail: bachusrinivas@yahoo.co.in

#### Independent Auditor's Report

To,

The Members of **THE PALAMOOR CO-OPERATIVE URBAN BANK LIMITED.**,  
Mahabubnagar: [Reg. No. TF2300]

#### Report on the Audit of the Standalone Financial Statements

##### 1. Opinion

We have audited the **Standalone Financial Statements of THE PALAMOOR CO-OPERATIVE URBAN BANK LTD** ("the Bank") which comprise the Balance Sheet as on March 31, 2026 and the Profit and Loss Account for the year then ended and Notes to the financial statements, including a summary of significant accounting policies and other explanatory information

(herein after referred to as "standalone financial statements").

In our opinion, and to the best of our information and according to the explanation given to us, the Financial Statements give a true and fair view in conformity with the accounting principles generally accepted in India.

- a) in the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
- and
- b) in the case of Profit and Loss Account, of the Profit for the year ended on that date.

##### 2. Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the **Auditor's Responsibilities for the Audit of the Standalone Financial Statements** section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the standalone financial statements 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.

### **3. Management's Responsibility for the Financial Statements**

Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Telangana Co-Operative Societies Act, 1964, Banking Regulation Act, 1949 complying with Reserve Bank of India guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

### **4. Auditors' Responsibility**

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

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

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

### **5. Report on Other Legal and Regulatory Requirements**

A. The Standalone Financial Statements are drawn as required by the Telangana Co-operative Societies Act, 1964;

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

C. The transactions of the Bank which have come to our notice have been within the powers of the Bank.

D. We further report that:

a. the Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the books of account and returns;

b. in our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

For **BSAB & Co.**,  
Chartered Accountants  
Firm Regn. No. 010052S

**Bachu Srinivas**  
Partner  
Membership No. 208753

Place : Hyderabad  
Date : 14.05.2026





**THE PALAMOOR CO - OP. URBAN BANK LTD., MAHABUBNAGAR**  
Balance Sheet as on 31.03.2026

Liabilities	SchNo.	As on 31.03.2025	As on 31.03.2026	Assets	Sch No	As on 31.03.2025	As on 31.03.2026
Share Capital	I	3,46,32,305.00	3,54,16,630.00	Cash in Hand	XI	39,26,780.00	56,51,516.00
Reserves & Surplus	II	12,23,13,310.98	11,30,68,709.44	Balance in C/As with Banks	XII	4,52,29,523.96	3,48,88,148.45
Liability of Share Holders	III	32,51,109.00	25,54,810.00	Investments	XIII	18,23,37,750.00	18,91,19,592.00
Demand Deposits	IV	13,71,03,986.58	16,60,89,984.61	Interest Receivable	XIV	36,24,584.00	32,28,321.50
Time Deposits	V	30,88,40,415.60	43,90,13,181.00	Loans and Advances	XV	38,60,68,892.76	54,63,47,042.62
Liability to Depositors	VI	-	-	Fixed Assets	XVI	43,96,645.11	69,92,667.20
Banker cheques	VII	6,00,661.79	6,48,661.79	Other Assets	XVII	1,24,57,327.40	1,50,06,456.97
Provisions	VIII	14,84,335.38	21,26,366.38				
Other Liabilities	IX	1,40,42,595.44	2,93,46,406.82				
Profit & Loss	X	1,57,72,783.46	1,29,68,994.70				
<b>TOTAL</b>		<b>63,80,41,503.23</b>	<b>80,12,33,744.74</b>	<b>TOTAL</b>		<b>63,80,41,503.23</b>	<b>80,12,33,744.74</b>

As per our report of even date

Sd/-

**CHIEF EXECUTIVE OFFICER**

Sd/-

**CHAIRMAN**

Sd/-

**CHARTERED ACCOUNTANT**







**THE PALAMOOR CO-OP. URBAN BANK LTD., MAHABUBNAGAR**  
**STATEMENT OF ASSETS AND LIABILITIES ATTACHED TO BALANCE SHEET 31-03-2026**

SI No.	PARTCULARS	OP.BALANCE	RECEIPTS	PAYMENTS	CLOSING BALANCE
<b>I</b>	<b>SHARE CAPITAL</b>				
1	Share Capital	3,45,83,225.00	16,50,550	8,86,275	3,53,47,500.00
2	Nominal Membership Fee	-	600	-	600.00
3	Nominal Shares	49,080.00	57,380	37,930	68,530.00
		<b>3,46,32,305.00</b>	<b>17,08,530</b>	<b>9,24,205</b>	<b>3,54,16,630.00</b>
<b>II</b>	<b>RESERVES &amp; SURPLUSES</b>				
1	Reserve Fund	4,72,98,239.00	39,43,200.00	-	5,12,41,439.00
2	General reserve	2,60,57,905.45	21,39,006.46	-	2,81,96,911.91
3	BDD Reserve	2,31,96,329.00	14,32,584.00	1,49,84,389.00	96,44,524.00
4	Building Fund	1,84,80,865.53	15,77,279.00	-	2,00,58,144.53
5	Inv.Fluctuation Reserve	35,02,500.00	-	-	35,02,500.00
6	Gratuity Fund	30,86,344.00	-	30,86,344.00	-
7	Staff Leave Encashment Fund	6,91,128.00	-	2,65,938.00	4,25,190.00
8	Admission Fee	-	4,920.00	4,920.00	-
		<b>12,23,13,310.98</b>	<b>90,96,989.46</b>	<b>1,83,41,591.00</b>	<b>11,30,68,709.44</b>
<b>III</b>	<b>LIABILITY SHARE HOLDERS</b>				
1	Unpaid Dividend	22,59,326.00	86,46,127.00	90,09,342.00	18,96,111.00
2	Dividend	-	44,075	14,375	29,700.00
3	Unpaid dividend	9,91,783.00	1,38,414.00	5,01,198.00	6,28,999.00
		<b>32,51,109.00</b>	<b>88,28,616.00</b>	<b>95,24,915.00</b>	<b>25,54,810.00</b>
<b>IV</b>	<b>DEMAND DEPOSITS</b>				
1	Savings Bank	11,44,28,761.70	1,11,53,49,394.83	1,08,23,07,766.47	14,74,70,390.06
2	Current Account	2,26,75,224.88	55,14,94,552.48	55,55,50,182.81	1,86,19,594.55
		<b>13,71,03,986.58</b>	<b>1,66,68,43,947.31</b>	<b>1,63,78,57,949.28</b>	<b>16,60,89,984.61</b>
<b>V</b>	<b>TIME DEPOSITS</b>				
1	Recurring Deposits	13,03,557	17,46,026	14,48,647	16,00,936.00
2	Short Term Deposits	63,89,094	8,08,95,774	7,89,66,155	83,18,713.00
3	Fixed Deposits MIS	3,82,58,193.60	6,10,40,088.00	4,39,96,922.60	5,53,01,359.00
4	Fixed Deposit QIS	9,37,900	17,77,145	9,89,477	17,25,568.00
5	Fixed Deposits Cumulative	23,95,00,671	27,58,75,443	22,25,70,570	29,28,05,544.00
6	Bulk Deposit MIS	-	1,69,27,363	5,25,363	1,64,02,000.00
7	Bulk Fixed Deposits	30,45,996	6,02,06,610	78,48,335	5,54,04,271.00
8	Mahalaxmi Deposits	1,28,42,061	95,992	1,24,40,371	4,97,682.00
9	Srinidhi Deposits	65,62,943	4,81,936	87,771	69,57,108.00
		<b>30,88,40,415.60</b>	<b>49,90,46,377</b>	<b>36,88,73,611.60</b>	<b>43,90,13,181.00</b>
<b>VI</b>	<b>LIABILITY TO DEPOSITORS</b>				
1	Interest payable to FD's	-	-	-	-
2	Interest payable to RD's	-	-	-	-
3	Interest payable on SB In-operative	-	-	-	-

VII	<b>Banker Cheque's &amp; Pay orders</b>	6,00,661.79	73,89,594	73,41,594	6,48,661.79
VIII	<b>PROVISIONS</b>				
	1 Provisions for Standard Assets	14,84,335.38	6,42,031	-	21,26,366.38
	2 Audit Fee	-	-	-	-
		<b>14,84,335.38</b>	<b>6,42,031</b>	<b>-</b>	<b>21,26,366.38</b>
IX	<b>OTHER LIABILITIES</b>				
	1 Education Fund	26,51,134.00	3,40,187.00	3,06,096.00	26,85,225.00
	2 Thrift Deposits	18,600.00	-	18,600.00	-
	3 GST Payable	63,395.00	5,59,808.66	5,88,679.66	34,524.00
	4 CGST	-	-	-	-
	5 SGST	-	-	-	-
	6 Interest Suspense	41,76,791.00	5,53,00,550.00	5,72,54,540.00	22,22,801.00
	7 Remittance	1,15,652.24	8852102.87	8569188.28	398566.83
	8 OD IDBI BANK	381.96	45709090.86	45708401	1071.82
	9 D E A F	4,37,520.00	4,05,428.21	-	8,42,948.21
	10 Provision for taxation	2,30,580.00	39,87,755.00	42,18,335.00	-
	11 NPA Provision	-	-	-	-
	12 Professional Tax Payable	2,350.00	32,550.00	31,950.00	2,950.00
	13 TDS for customers	60,875.96	12,30,158.00	11,59,727.96	1,31,306.00
	14 Adm and Cont fund	62,24,795.28	1,01,86,999.00	99,93,660.00	64,18,134.28
	15 BDDR Income Tax	0	14984389	128826	1,48,55,563.00
	16 TECHNICAL WRITTEN OFF	0	1628880.68	0	16,28,880.68
	17 Provident Fund	60,520.00	7,56,088.00	6,92,172.00	1,24,436.00
		<b>1,40,42,595.44</b>	<b>14,39,73,987.28</b>	<b>12,86,70,175.90</b>	<b>2,93,46,406.82</b>
X	<b>CASH</b>	<b>39,26,780</b>	<b>99,07,15,762</b>	<b>99,24,40,498</b>	<b>56,51,516.00</b>
XI	<b>BALANCES IN C/A WITH BANKS</b>				
	1 IDBI INWARD CPS	85,83,891.51	93,72,15,437.30	93,58,17,700.31	71,86,154.52
	2 IDBI OUTWARD CPS	5,81,814.73	5,81,900.87	5,81,900.00	5,81,813.86
	3 Kotak Mahindra Bank	36,451.59	87,00,000.00	1,07,37,874.44	20,74,326.03
	4 ICICI Bank	22,920.67	30,00,000.00	30,99,952.80	1,22,873.47
	5 SBI,MBNR 8255	95,04,861.54	8,10,40,236.00	7,20,34,978.10	4,99,603.64
	6 CITY UNION BANK LTD	82,071.00	3,89,00,000.00	3,89,72,840.80	1,54,911.80
	7 Axis Bank,MBNR 9277	13,16,707.81	60,24,81,543.23	60,21,00,337.40	9,35,501.98
	8 Axis Bank , 3585	35,703.94	12,19,73,488.90	12,20,06,222.02	68,437.06
	9 IDBI BANK,SDNR	54,45,254.87	15,51,11,209.03	15,29,82,446.90	33,16,492.74
	10 IDBI BANK , MBNR	1,54,65,320.72	67,31,81,369.30	66,56,38,109.36	79,22,060.78
	11 SBI Jadcherla	150000	79808767.53	84810000	51,51,232.47
	12 TGB	38827	122803608.2	122815876	51,094.80
	13 YES BANK	3100000	57107346	59964542.72	59,57,196.72
	14 DCCB	20,677.76	1,40,01,475.00	1,40,02,172.00	21,374.76
	15 YES Bank IMPS	0	0	53.00	53.00
	16 CSDL	501.00	-	-	501.00
	17 SBI Main Branch SDNR	8,44,519.82	-	-	8,44,519.82
		<b>4,52,29,523.96</b>	<b>2,89,59,06,381.36</b>	<b>2,88,55,65,005.85</b>	<b>3,48,88,148.45</b>

**XIII INVESTMENTS**

1	Govt. Securities	8,01,22,750.00	-	1,85,74,000	9,86,96,750.00
2	IDBI MF	-	-	-	-
3	IDBI FD	1,25,00,000	16,27,85,327	17,61,93,170	2,59,07,843.00
4	APGVB	2,27,00,000	4,27,00,000	4,24,99,999	2,24,99,999.00
5	Axis Bank LTD	1,80,00,000	1,80,00,000	-	-
6	SBI	90,00,000	1,50,60,171	2,35,60,171	1,75,00,000.00
7	CITY UNION BANK LTD	2,00,00,000	3,00,00,000	1,75,00,000	75,00,000.00
8	ICICI FD	-	-	30,00,000	30,00,000.00
9	FEDERAL BANK FD	2,00,00,000	2,00,00,000	-	-
10	DCCB FIXED DEPOSIT	15,000	30,000	1,40,30,000	1,40,15,000.00
11	Nippon India MF	-	4,00,00,000	4,00,00,000	-
		<b>18,23,37,750</b>	<b>32,85,75,498</b>	<b>33,53,57,340</b>	<b>18,91,19,592.00</b>
<b>XIV</b>	<b>INTEREST RECEIVABLE ON INVESTMENTS</b>				
1	Int Receivable on FDR'S	25,00,426	61,25,938	52,69,010	16,43,498.00
2	Int Receivable on Reserves	27,476	-	-	27,476.00
3	Int Receivable on Govt. Securities	10,96,682	13,27,918	17,88,583.50	15,57,347.50
		<b>36,24,584</b>	<b>74,53,856</b>	<b>70,57,593.50</b>	<b>32,28,321.50</b>
<b>XV</b>	<b>LOANS &amp; ADVANCES</b>				
1	Term Loans	10,56,88,488.51	6,21,37,896.48	9,52,29,987.00	13,87,80,579.03
2	Personal Loans	5,52,254.00	5,86,460.00	43,416.00	9,210.00
3	Secured OD	6,68,85,684.95	26,83,02,112.70	28,20,29,808.60	8,06,13,380.85
4	Gold Loans	3,49,87,912.00	7,13,18,823.00	8,69,65,953.00	5,06,35,042.00
5	Loans against deposits	62,50,676.00	2,21,01,660.00	2,55,24,398.00	96,73,414.00
6	Loans against Postal Bonds	15,11,399.00	16,24,484	21,06,713	19,93,628.00
7	Staff Advances	19,93,861.00	22,43,903	39,61,950	37,11,908.00
8	OD against Deposits	52,97,089.68	5,07,66,046.12	7,03,09,748.00	2,48,40,791.56
9	Mortgage Loans	11,96,34,941.11	7,41,70,893.36	6,13,99,088.52	10,68,63,136.27
10	SME Loans	6,62,591.00	4,47,793.00	60,577.00	2,75,375.00
11	Housing Loans	2,57,64,281.31	41,95,099.00	1,79,96,281	3,95,65,463.31
12	Doctor Loans	26,50,534.00	1149700	186979	16,87,813.00
13	Vechile Loans	10,52,580.00	6,63,000	13,65,939	17,55,519.00
14	Gold CashCredit	1,31,36,600.20	7,09,04,834.04	14,37,10,016.44	8,59,41,782.60
		<b>38,60,68,892.76</b>	<b>63,06,12,704.70</b>	<b>79,08,90,854.56</b>	<b>54,63,47,042.62</b>
<b>XVI</b>	<b>FIXED ASSETS</b>				
1	Furniture	12,77,873.00	1,32,068.00	85,597.30	12,31,402.30
2	Fixtures	25,52,891.11	6,50,752.91	33,99,831.70	53,01,969.90
3	Computers	5,65,881.00	3,71,056.00	2,64,470.00	4,59,295.00
		<b>43,96,645.11</b>	<b>11,53,876.91</b>	<b>37,49,899.00</b>	<b>69,92,667.20</b>

**XVII OTHER ASSETS**

1	Building Deposits	10,05,237.00	60,000.00	1,41,442.00	10,86,679.00
2	Books & Forms	1,50,245.12	23,830.00	-	1,26,415.12
3	Festival Advance	3,19,440.00	4,27,410.00	5,29,570.00	4,21,600.00
4	TDS 444	-	1,628.00	1,628.00	-
5	D E A F	4,37,520.00	-	4,05,428.21	8,42,948.21
6	Income Tax Refund	-	-	20,67,779.00	20,67,779.00
7	Adm and Cont Fund	62,24,795.28	99,93,660.00	1,01,86,999.00	64,18,134.28
8	Deferrerd Tax	1,18,396.00	-	65,623.00	1,84,019.00
9	TECHNICAL WRITTEN OFF	-	-	16,28,881.36	16,28,881.36
10	Advance Tax	-	56,00,000.00	56,00,000.00	-
11.	Int. Receivable on NPA A/C	41,76,791.00	5,72,54,540.00	5,53,00,550.00	22,22,801.00
12	LIC Group Gratuity Fund	0	2550744	2550744	.
13	IGST	-	1,55,723	1,55,723	-
14	CGST	-	85,778.00	85,778.00	-
15	SGST	-	85,778.00	85,778.00	-
16	Stamps	10,203.00	49,583.00	46,580.00	7,200.00
17	APSEB Deposits	14,700.00	14,700.00	-	-
		<b>1,24,57,327.40</b>	<b>7,63,03,374.00</b>	<b>7,88,52,503.57</b>	<b>1,50,06,456.97</b>

**Agenda No. 3**

Appointment of Statutory Auditor of our Bank to conduct the Audit of the Accounts of our Bank for the financial year 2026-27 as per the approval of Reserve Bank of India.

**Agenda No. 4**

Declaration of Dividend to the share holders for the Financial year 2025-26 and to approve the allocation of Net Profit to Reserves.

As per the audit report for the financial year 2025-26 our Bank has earned a "Net Profit" of Rs. 1,29,68,994.70

Considering the net profit earned by the Bank during the F.Y. 2025-26, The Board of Directors of the Bank in their meeting held on 13/05/2026 have unanimously recommended to distribute dividend @ 25% of the Share amount to the share holders for the F.Y. 2025-26

***The allocation of net profit as shown below may be approved.***

Sl. No.	PARTICULARS	Amount Appropriated
1.	25% to Statutory Reserve Fund	32,42,249
2.	Education fund 1% on Gross Profit	3,29,056
3.	Building Fund	7,85,592
4.	Proposed Dividend @ 25% to the Share Holders for the Year 2025-26	86,12,098
5.	Investment Fluctuation Reserve Fund	-
6.	Guatuity Reserve Fund	-
7.	Staff leave encashment Reserve Fund	-
8.	General Reserve Fund	-
	<b>Profit</b>	<b>1,29,68,995</b>

**RATIFICATION OF ACTUAL EXPENDITUE INCURRED DURING THE YEAR 2025-2026  
& Expenditure Incurred Over and above the Budget Sanctioned**

PARTICULARS	Approved budget	actual As on 31.03.2026	Difference
	2025-2026		
Int on deposits	22500000	31903639	9403639
Establishment charges/salaries	6369000	7760767	1391767
Wages	468000	402412	-65588
Cash reward to staff	258000	489337	231337
T.A&D.A to staff	79000	81000	2000
General expenses	350000	906343	556343
Building Rent	876000	745908	-130092
Advertisement	100000	115400	15400
Stationery	75000	136214	61214
Telephone Charges	70000	65935	-4065
Electricity Charges	175000	140679	-34321
Postage and courier charges	8000	11568	3568
General body meeting exp	400000	415912	15912
DICGC fees	525000	567962	42962
Insurance	90000	122065	32065
BOD Sitting fees	1000000	540000	-460000
Audit fees	400000	455500	55500
INCOME TAX	7500000	3532221	-3967779
Honorarium to Chairman	600000	600000	0
Annual Maintenance charges	715000	708076	-6924
Conveyance Charges	240000	282100	42100
Annual subscription Federation	70000	52500	-17500
Bank charges	75000	93850	18850
Maintenance of computers	155000	1049839	894839
Repairs to bank property	205000	17071	-187929
Medical allowance	25000	17000	-8000
Donations	25000	41000	16000
Provident Fund	420000	378044	-41956
Misc expenses	60000		-60000
Professional Tax	50000	42500	-7500
Provisions (Depreciation,BDDR etc.,)		3121852	3121852
Income Tax Paid		7490	7490
			0
Sub Total	43883000	54804184	10921184
Balance of profit		12968995	
TOTAL		67773179	

## Agenda No. 6

Approval of the Admission of new members and Refund/Adjustment and Transfer of share capital During Financial year 2025-26.

SUBJECT	Members	Amount(in Rupees)
As on the beginning of the year as on 1/04/2025	3417	3,46,32,305
Admitted During the year	279	10,75,350
Amount Refunded during the year	157	2,91,025
Balances As on 31/03/2026	3539	3,54,16,630.00

## Agenda No. 7

Ratification of the Investments made/withdrawn by the Bank during the Financial Year 2025-26.

The Share holders present in the Annual General Body Meeting ratifies the following investments made/withdrawn by the Bank during the Financial Year 2025-26 and investments maintained as on 31.03.2026 as mentioned here under.

INVESTMENTS	Balance as on 01.04.2025	Withdrawn during F.Y 2025-2026	Deposited during F.Y 2025-2026	Balance as on 31.03.2026
Govt. Services	8,01,22,750.00	-	1,85,74,000	9,86,96,750.00
IDBI MF	-	-	-	-
IDBI FD	1,25,00,000	16,27,85,327	17,61,93,170	2,59,07,843.00
TGB	2,27,00,000	4,27,00,000	4,24,99,999	2,24,99,999.00
Axis Bank LTD	1,80,00,000	1,80,00,000	-	-
SBI	90,00,000	1,50,60,171	2,35,60,171	1,75,00,000.00
CITY UNION BANK LTD	2,00,00,000	3,00,00,000	1,75,00,000	75,00,000.00
ICICI PRU	-	-	30,00,000	30,00,000.00
FEDERAL BANK FD	2,00,00,000	2,00,00,000	-	-
DCCB FIXED DEPOSIT	15,000	30,000	1,40,30,000	1,40,15,000.00
Nippon India MF	-	4,00,00,000	4,00,00,000	-
	<b>18,23,37,750</b>	<b>32,85,75,498</b>	<b>33,53,57,340</b>	<b>18,91,19,592.00</b>

## Agenda No. 8

To read out the list of loan defaulters as per rule 21 B(2) of the APCS Act 7 of 1964

**Agenda No.9**

09.To approve transfer of unclaimed dividend declared for the years 2022-23 to **STATUTORY RESERVE FUND** as per bye law no.44.

**Agenda No.10**

10. To consider and approve opening of a new branch at one of the proposed places in Wanaparthi,Pebbair, Kothakota, Narayanpet, Kalwakurthy and Makthal in the financial year 2026-27.

**Agenda No.11**

11. Approval of the staff strength.

**Agenda No.12**

12. Purchase of a plot for the purpose of construction of the own building for bank premises.

**Agenda No.13**

13. Formation of Supervisory Council members.

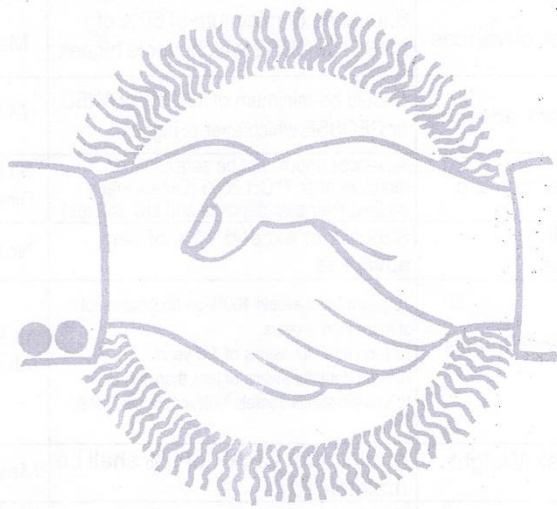
**Agenda No.14**

14. Any other matter with the permission of the Chair.

**PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE S  
BANK OF INDIA (RBI) DIRECTIVES (AS ON 31-03-2026)**

S.No	PARTICULARS		
1	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18.00% of NDTL to be maintained	Throughout the year Maintained
2	Cash Reserve Ratio (CRR)	Minimum required CRR is 3% of NDTL to be maintained	Throughout the year Maintained
3	Credit Exposure Ceilings	15% of Tier I capital per individual borrower and 25% of Tier 1 capital per group of connected borrowers	Within the Ceilings
4	Exposure of Unsecured Advances	Should not exceed 10% of Total advances as on 31 March of previous year.	Not Exceeded
5	Priority Sector advances	Should be of minimum of 60% of ANBC/CEOBSE whichever is higher.	Maintained
6	Weaker section advances	Should be minimum of 12.00% of ANBC or CEOBSE which ever is higher.	Maintained
7	Loans to Directors etc	Advances should not be sanctioned to directors after 1 <sup>st</sup> Oct 2003 (Except loans against their own deposits and LIC policies)	No Loans are sanctioned to Directors
8	Non performing Assests(NPAs)	Should not exceed 10% of Net advances	Not exceeded
9	Provisioning requirements on NPAs	100% on Loss assets 100% on doubtful assets of more than 3 years, 30% on doubtful assets of 1-3 years 20% on doubtful assets of less than 1 year 10% on sub-standard assets 0.40% on standard assets	All Provisions are made adequately
10	Capital to Risk Weight assets ratio	A minimum CRAR of 9% shall be maintained	Maintained at 29.07 %
11	Credit Policy	Bank should have a written credit policy	The Bank has a written Credit Policy
12	Advances against shares	Should not be given	Not Given
13	Provisioning requirements	Should be maintained as per IRAC norms	All Provisions are made adequately as per IRAC Norms
14	Investments in other Co-op Banks	Can be invested in scheduled CUB 5% of total deposit as on 31 March of previous year	Not Invested in any Scheduled UCB
15	Payment of DICGC Premium	Should be paid promptly half yearly	Paid regularly half yearly covered upto 30.09.2026
16	Net Worth	Should not be less than Rs. 200 lakhs	Maintained at Rs. 1647.79 Lakhs
17	Submission of Returns to RBI	Should be submitted in Time	Submitted regularly & promptly

# Notes

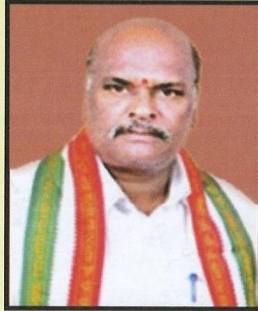


**THE PALAMOOR CO-OP. URBAN BANK LTD.**  
**MAHABUBNAGAR**  
**BOARD OF DIRECTORS**

*Sarvasri*



**GUNDLA KRISHNAIAH**, M.Com., LL.B., FCA  
**Sr. Vice Chairman**



**KANDE KUMARA SWAMY**, B.Com.  
**Chairman**



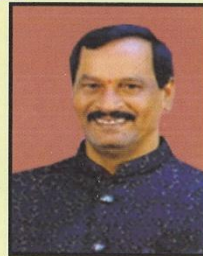
**KALAKONDA SURYANARAYANA**, M.Com., LL.B.  
**Vice Chairman**



**PULLA SRINIVAS**, B.Sc., D. Pharm.,  
**Director**



**PALADI RAM MOHAN**, M.A., LLB  
**Director**



**GUNDA VENKATESHWARLU**  
**Director**



**RAGIRI THIRUPATAIAH**  
**Director**



**YEDIRA THAMAIAH**  
**Director**



**KALWA KANNAIAH SHETTY**  
**Director**



**NEELA SANGAMESHWAR**, B.Com.  
**Director**



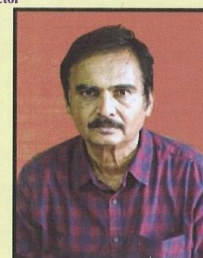
**SMT. DAMARAGIDDA JYOTHI**  
**Director**



**G. VENKATA RAMANA**, MBA, LLB  
**Director**  
 Co-option :



**HAKHEEM VISHWAPRASAD**  
**Director**



**RACHURI RAJENDRA KUMAR**, MBA,  
**Chief Executive Officer**

**J. RAMESH**  
 Manager, HO.

**SMT. K. VENKATA LAXMI**  
 BM, MBNR.

**P. RAGHAVENDER GUPTA**  
 BM, Jadcherla.

**CHALLA SUMAN**  
 BM, Shadnagar.

**M. SAIRAM**  
 BM, Nagarkurnool.

Estd. 1998

Ph: 08542-244589



## THE PALAMOOR CO-OPERATIVE URBAN BANK LTD. MAHABUBNAGAR



### RATE OF INTEREST ON FIXED DEPOSITS

**Your Deposits are Insured with D.I.C.G.C. Mumbai**

30 Days to 180 Days	5.5% P.A.
181 Days to 364 Days	6.5% P.A.
1 Year upto 4 Years	7.5% P.A.
Above 4 Years & upto 6 Years	8.0% P.A.
Above 6 Years & upto 8 Years	8.5% P.A.
Above 8 Years & upto less than 10 Years	9.0% P.A.
10 Years	10.0% P.A.

**For Senior Citizens 8.25% Interest for Term Deposits of 1 to 6 Years**

### RECURRING DEPOSITS

a). Recurring Deposits 12 to 60 Months 7.5% P.A

### RATE OF INTEREST ON LOANS AND ADVANCES

1. Home Loans	9% P.A.
2. Gold Loans, Gold Cash Credit	10% P.A.
3. Mortgage Loans, Term Loan, SOD (Cash Credit) Facility Doctors Loans, SME Loan, Professional, Personal Loan Etc.,	12% P.A.
4. Loans Against Deposits	2% extra rate on Fixed Deposit Interest Rate

**IFSC Code: YESB0PACUB1**

**FUNDSTRANSFERFACILITYTHROUGHNEFT/RTGSAVAILABLE**



### LOCKER RENTS

Small Size	Rs. 1000/- + GST @18%
Medium Size	Rs. 2500/- + GST @18%
Big Size	Rs. 5000/- + GST @ 18%

### BANK BUSINESS HOURS

**MONDAY TO SATURDAY  
10-30 a.m. to 4-30 p.m.**

**ALL SUNDAYS,  
2nd & 4th SATURDAYS  
Holidays**