



ANDHRA PRADESH GRAMEENA BANK
(Scheduled Bank owned by Govt.)
HEAD OFFICE: GUNTUR
FORM-A
BALANCE SHEET AS ON 31-Mar-2026

ASSETS & LIABILITIES	SCHEDULE	Rs. In Crores
		As on 31-Mar-2026
LIABILITIES		
Capital	1	122.42
Reserves & surplus	2	13,217.62
Deposits	3	64,672.87
Borrowings	4	14,115.46
Other Liabilities and Provisions	5	3,456.07
TOTAL		95,584.44
ASSETS		
Cash and Balances with RBI	6	2,466.87
Balances with Banks and Money at Call & Short Notice	7	11,945.13
Investments	8	10,947.28
Advances	9	66,043.27
Fixed Assets	10	282.02
Other Assets	11	3,899.87
TOTAL		95,584.44
Contingent Liabilities	12	664.24
Significant Accounting Policies	17	
Notes to Accounts	18	

Advances shown above are net of IBPC outstanding of Rs.5000 crore as on 31.03.2026.

Advances shown above as on 31.03.2026 are net of Technical Write-Off of Rs. 14.19 Crore and NPA of Rs. 607 Crore.

As per our report on even date
For M N Rao & Associates LLP

Chartered Accountants
FRN: 005386S/S000195



(T S Rama Mohana Rao)
Designated Partner
Membership No. 200613

UDIN:

Dr. K V S Prasad
Nominee Director
NABARD

C V N Bhaskara Rao
Nominee Director
Union Bank of India

K Pramod Kumar Reddy
Chairman

B Suryakumar Arunkumar
Nominee Director
RBI

A K Vinod
Nominee Director
Union Bank of India

Place: Guntur

Date: 30-Apr-2026

UDIN: 26200613NABARDHTV7559

**ANDHRA PRADESH GRAMEENA BANK**

(Scheduled Bank owned by Govt.)

HEAD OFFICE: GUNTUR

FORM -B

PROFIT AND LOSS ACCOUNT FOR THE 11 MONTH PERIOD (01-MAY-2025 TO 31-MAR-2026)

PARTICULARS	SCHEDULE	Rs. In Crores
		01-May-25 to 31-Mar-26
I INCOME		
Interest Earned	13	7,759.37
Other Income	14	1,140.17
Provisions Written Back		
TOTAL		8,899.54
II EXPENDITURE		
Interest Expended	15	4,431.89
Operating Expenses	16	1,638.74
Provisions and Contingencies	16 A	305.65
Provision for Investments and Others		
TOTAL		6,376.28
III PROFIT & LOSS		
Profit before Tax		2,523.26
Less: Provision for Income Tax		688.00
DTA / DTL		0.55
Profit after Tax		1,835.81
IV APPROPRIATIONS		
Transfer to Statutory Reserves		367.16
Balance carried over to Profit and Loss Acc		1,468.65
TOTAL		1,835.81

As per our report on even date
For **M N Rao & Associates LLP**
Chartered Accountants
FRN: 005386S/S000195

K Pramod Kumar Reddy
Chairman



(T S Rama Mohana Rao)
Designated Partner
Membership No. 200613

UDIN:

B Suryakumar Arunkumar
Nominee Director
RBI

A K Vinod
Nominee Director
Union Bank of India

Dr. K V S Prasad
Nominee Director
NABARD

C V N Bhaskara Rao
Nominee Director
Union Bank of India

Place: Guntur

Date: 30-Apr-2026

UDIN: 26200613NQRZHTV7559