

# ಕೋಟೇಶ್ವರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

## KOTESHWARA SAHAKARI BANK NIYAMITHA

Head Office : Vishwothama, No. 12/2, 2nd Main Road, Sheshadripuram, Bengaluru-20

CAPITAL AND LIABILITIES	31.03.2023	31.03.2024	PROPERTY AND ASSETS	31.03.2023	31.03.2024
	Rs.P	Rs.P		Rs.P	Rs.P
1.Capital			1.Cash	19,36,723.00	28,46,770.00
(i) Authorised Capital 10,00,000 Shares of Rs.100/Each ..... Shares of Rs.10,00,00,000/					
(ii) Subscribed Capital			2. BALANCES WITH OTHER BANKS		
394891 Shares of Rs.100.00 each	3,85,40,000.00	4,13,36,700.00	(i) Current deposits	4,99,94,627.47	4,63,34,260.55
			(ii) Savings bank Deposits		
			(iii) Fixed deposits	14,83,62,124.00	13,08,62,124.00
2. RESERVE FUND AND OTHER RESERVES :			3. MONEY AT CALL AND SHORT NOTICE :	NIL	NIL
(i) Statutory Reserve	3,71,79,673.74	4,13,84,508.74	4. INVESTMENTS		
(ii) Agricultural (Credit Stabilization Fund)	3,77,17,812.46	4,46,13,601.13	(I) In Central and State Government Securities		
(iii) Building Fund			At Book Value Rs.	28,18,74,104.00	31,71,04,850.00
			At Face Value Rs.	28,18,74,104.00	31,71,04,850.00
			At market Value Rs.	28,18,74,104.00	31,71,04,850.00
			(iii) Shares in Co-operative institutions other than in term (5) below:	NIL	NIL
			(IV) OTHER INVESTMENTS (Tax Free Bonds and Debit mutual Funds)	7,72,08,000.00	8,02,08,000.00
			5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUNDS:	NIL	NIL
(IV) Dividend Equalization Fund	82,136.00	82,136.00			
(v) Special Bad Debts Reserve	20,47,630.00	23,14,310.00			
(vi) Bad and Doubtful Debts Reserve	8,77,52,353.38	10,05,10,675.38			
(vii) Investment Depreciation Reserve	25,00,000.00	25,00,000.00			
(viii) Other Funds and Reserve	2,01,99,600.75	1,89,50,208.75			
4. DEPOSITS AND OTHER AC-COUNTS			6. ADVANCES :		
(i) Fixed deposits *			(i) Short-term loans, cash credits overdrafts and bills discountd of which secured against:		
(a) Individuals **	75,11,72,769.80	71,57,26,157.80	(a) Government and other approved securities:	NIL	NIL
(ii) Savings Bank Deposits			(b) other tangible securities @ of the advances, amount due from individuals	6,45,63,127.41	5,55,89,878.52
(a) Individuals **	14,71,43,234.19	14,50,43,149.15	of the advances, amount over due Considered bad and doubtful of recovery	72,87,876.00	99,07,856.36
(iii) Current deposits			(ii) Medium-term loans of which secured against :		
(a) Individuals**	1,17,56,871.19	1,50,01,399.63	(a) Government and other approved securities		
5.BORROWINGS	NIL	NIL	(b) other tangible securities@ of the advances, amount due from individuals	50,01,542.00	4,45,20,817.00
			of the advances, amount overdue :considered bad and doubtful of recovery	5,62,418.00	6,82,118.00
			(iii) long-term loans of Which secured against:		
			(a) government and other approved securities:	NIL	NIL
			(b) other tangible securities of the advances, amount overdue:- considered bad and doubtful of recovery	50,24,85,698.00	45,48,27,488.00
				5,31,78,611.00	1,33,72,443.00
			7. INTEREST RECEIVABLE OF WHICH OVERDUE considered bad and doubtful of recovery	2,33,40,820.00	1,02,81,894.00
			8.BILLS RECEIVABLE BEING BILLS FOR COLLECTION:	NIL	NIL
			9.BRANCH ADJUSTMENTS	15,43,65,325.00	8,74,90,683.00
			10. PREMISES LESS DEPRECIATION	1,47,55,280.00	1,45,94,384.00
6.BILLS FOR COLLECTION BEING BILLS RECEIVABLE As per contra			11.FURNITURE AND FIXTURES LESS DEPRECIATION	34,56,304.00	37,69,250.00
7. BRANCH ADJUSTMENTS..	15,42,38,868.00	8,75,93,019.41	12.OTHER ASSETS	81,55,185.30	79,68,336.05
8.OVERDUE INTEREST RESERVE	2,33,40,820.00	1,02,81,894.00	13. NON-BANKIN ASSETS AC- QUIRED IN SATISFACTION OF CLAIMS (Standing mode of Valuation):	NIL	NIL
9.INTEREST PAYABLE	7,51,675.00	4,31,025.00	14. PROFIT AND LOSS		
10.OTHER LIABILITIES					
(i) Bills payable	11,81,426.00	29,59,071.40			
(ii) Unclaimed dividends	1,82,868.00	3,01,379.00			
(iii) Suspense	7,97,237.00	2,89,360.00			
(iv) Sundries	20,73,847.00	22,61,439.00			
11.PROFIT AND LOSS profit as per last balance-sheet Less appropriations Add profit for the Year brought from the Profit and Loss Account Total	1,68,03,537.67	2,47,82,200.73			
CONTINGENT LIABILITIES Outstanding liabilities for guarantees issued Others					
Total	36,500.00	36,500.00			

### PROFIT AND LOSS ACCOUNT FOR THE YEAR END 31.03.2024

EXPENDITURE	31.03.2023	31.03.2024	INCOME	31.03.2023	31.03.2024
	Rs.P	Rs.P		Rs.P	Rs.P
1. Interest On Deposits, borrowings,etc	5,63,92,072.00	5,39,98,787.00	1. Interest and discount	12,44,42,409.74	10,82,60,684.93
2. Salaries and allowances and provident fund	59,86,279.00	51,61,344.00	2. Commission, exchange and brokerage	2,41,152.00	1,91,261.00
3. Directors and local committee members fees and allowances.	3,71,000.00	3,81,000.00	3.Subsidies and donations	NIL	NIL
4. Rent,taxes,insurance,lighting,etc.	31,37,422.00	27,80,791.00	4. Income from non-banking assets and profit from sale of or dealing with such assets	NIL	NIL
5. LAW Charges	NIL	NIL	5.Other receipts	41,34,546.41	72,70,947.64
6. Postage,telegrams and telephone Charges	1,09,195.00	1,03,106.00	6.Loss (if any)	NIL	NIL
7. Auditor's fees	3,80,320.00	4,66,753.00			
8. Depreciation on and repairs to property	20,53,508.08	15,32,683.40			
9. Stationery, printing and advertisement, etc.	1,91,356.00	4,81,942.25			
10. Loss from sale of or dealing with non-banking assets	7,74,013.00	1,2,611.00			
11. other expenditure	4,26,19,405.40	2,60,21,675.19			
12.Balance of Profit	1,68,03,537.67	2,47,82,200.73			

#### Disclosure in financial statements - 'Notes to Accounts'-UCBs

**1. Regulatory Capital**

a) Composition of Regulatory Capital (Amount in Rs. crore)

Sr.No	Particulars	31.3.24	31.3.23
i)	Paid up share capital and reserves (net of deductions, if any)	12.73	11.34
ii)	Other Tier 1 capital	1.12	0.42
iii)	Tier 1 capital (i + ii)	13.85	11.76
iv)	Tier 2 capital	0.48	0.40
v)	Total capital (Tier 1+Tier 2)	14.33	12.16
vi)	Total Risk Weighted Assets (RWAs)	65.98	57.55
vii)	Paid-up share capital and reserves as percentage of RWAs	19.29	21.14
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	20.99	20.43
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.73	0.71
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.73	21.14
	Amount of Tier 2 capital raised during the year of which:		
a)	b) Perpetual Cumulative Preference Shares		
	c) Redeemable Non-Cumulative Preference Shares		
	c) .....		

b) Draw down from Reserves  
Suitable disclosures mentioning the amount and the rationate for withdrawal shall be made regarding any draw down from reserves.

**2. Asset liability Management**

a) Maturity pattern of certain items of assets and liabilities as on 31.3.2024 (Amount in Rs. 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 up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits <sup>9</sup>			9.42	1.30	8.80	9.40	9.45	34.87	14.31	0.04	0.43	87.58
Advances			2.96	0.13	1.31	1.10	1.06	4.76	11	9.96	23.21	55.49
Investments			5.30	9.50	3.56	7.76	6.21	7.50	4.80	2.13	6.06	52.82
Borrowings												0

<sup>9</sup> Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO

**3. Investments**  
a) Composition of Investment Portfolio As at 31.03.2024 (current year balance sheet date) (Amount in Rs. crore)

	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
<b>Held to Maturity</b>							
Gross	31.71	1.22	0	0	0	19.89	52.82
Less: Provision for non-performing investments (NPI)	0	0					
Net							
<b>Available for Sale</b>							
Gross							
Less: Provision for depreciation and NPI							
Net							
Gross							
<b>Held for Trading</b>							
Gross							
Less: Provision for depreciation and NPI							
Net							
<b>Total Investments</b>	31.71	1.22	0	0	0	19.89	52.82
Less: Provision for non performing investments							
Less: Provision for depreciation and NPI							0.25
Net							52.57

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve** (Amount in Rs. crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.25	0.25
b) Add : Provisions made during theyear		
c) Less : Write off / write back of excess provisions during theyear		
d) Closing balance	0.25	0.25
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.11	0.07
b) Add : Amount transferred during theyear	0.09	0.04
c) Less : Drawdown		
d) Closing balance	0.20	0.11
iii) Closing balance in IFR as apercentage of closing balance of investments in AFS and HFT/Currentcategory		

**c) Sale and transfers to/from HTM category : NIL**

**d) Non-SLR investment portfolio**  
i) Non-performing non-SLR investments : NIL  
ii) Issuer composition of non-SLR investments (Amount in Rs. crore)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrate d' Securities		Extent of 'Unlisted' Securities	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	1.22	1.42								
b)	Fis										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries/										
f)	Joint Ventures										
g)	Others	6.80	6.30								
	Provision held towards depreciation										
	Total *	8.02	7.42								

1. \*The total shall match the total of non-SLR investments held by the bank.  
2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

**3. Asset Quality**  
a) Classification of advances and provisions held as on 31.03.2024 (in lakhs)

	Standard		Non-Performing		Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	511.00	372.00	163.00	75.00	610.00	5721.00
Add: Additions during the year	198.76	84.29			84.29	283.05
Less: Reductions during the year*		372	80.73	1.94	454.67	454.67
Closing balance	5309.76	84.29	82.27	73.06		