ಕೋಟೇಶ್ವರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

KOTESHWARA SAHAKARI BANK NIYAMITHA

Head Office: No.2/2,'Vishwothama', 1st Floor, 2nd Main Road, Sheshadripuram, Bangalore-560020.

CAPITAL AND LIABILITIES	31.03.2026 Rs.P	31.03.2025 Rs.P	PROPERTY AND ASSETS	31.03.2026 Rs.P	31.03.2025 Rs.P
1.Capital			1.Cash	32,88,915.00	23,01,898.00
(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		
478178 Shares Of Rs.100.00 each	4,78,17,800	4,51,50,200	(i) Current deposits	5,24,66,196.10	4,62,04,795.50
			(ii) Savings bank Deposits		
			(iii) Fixed deposits	14,28,62,124.00	12,88,62,124.00
2. RESERVE FUND AND OTHER RESERVES :			3. MONEY AT CALL AND SHORT NOTICE :		
(I) Statutory Reserve	5,41,75,089.74	4,78,38,959.00	4. INVESTMENTS		
(ii) Agricultural (Credit Stabilization Fund)			(I) In Centra and State Government Securities		
(iii) Building Fund	6,54,58,139.93	5,45,11,312.00	At Book Value Rs.	37,83,33,425.00	31,10,23,018.00
			At Face Value Rs.	38,02,55,000.00	31,32,45,287.00
			At market Value Rs.	37,68,12,087.00	31,68,20,389.00
			(iii) Shares in Co-operative institutions		
			other than in term (5) below:		NIL
			(IV) OTHER INVESTMENTS (Tax Free		
			Bonds and Debit mutual Funds)	17,86,92,000.00	8,67,08,000.00
			5. INVESTMENT OUT OF THE		
			PRINCIPAL / SUBSIDIARY STATE		
			PARTNERSHIP FUNDS:		NIL
(IV) Dividend Equalization Fund	0.00	0.00			
(v) Special Bad Debts Reserve	25,14,320.00	25,14,320.00			
(vi) a)Bad and Doubtful Debts Reserve	8,59,26,857.43	8,25,30,992.00			
b) BDDR 2024	2,31,79,683.00	2,31,79,683.00			
(vii) Investment Depreciation Reserve	25,00,000.00	25,00,000.00			
(viii) Other Funds and Reserve	2,30,55,913.70	2,22,65,345.00			
4. DEPOSITS AND OTHER ACCOUNTS			6. ADVANCES :		
(I) Fixed deposites *					
(a) Individuals **	92,53,50,861.80	78,11,60,940.80			
(ii) Savings Bank Deposits					
(a) Individuals **	15,99,86,877.63	14,80,24,763.99			
(III) Current deposits					
(a) Individuals**	1,86,22,549.34	1,46,86,406.45	(i) Short-term loans, cash credits overdrafts and bills discounted of which secured against:		
			(a) Government and other approved securities:		NIL
5.BORROWINGS	NIL	NIL	(b) other tangible securities@ of the advances, amount due from individuals	8,60,61,304.00	7,23,92,772.29
			of the advances, amount overdue Considered bad and doubtful of recovery	70,80,382.36	72,36,863.36
			(ii) Medium-term loans of which secured against :		
6.BILLS FOR COLLECTION BEING BILLS RECEIVABLE As per contra			(a) Government and other approved securities (b) other tangible securities@ of the advances,		
7. BRANCH ADJUSTMENTS..	1,72,19,271.00	1,65,92,159.00	amount due from individuals	1,16,44,399.00	1,36,14,896.00
8. OVERDUE INTEREST RESERVE	99,30,741.00	1,02,84,342.00	of the advances, amount overdue :considered bad and doubtful of recovery		
9. INTEREST PAYABLE	12,44,830.00	6,43,603.00	(iii) long-term loans of Which secured against:		
10.OTHER LIABILITIES			(a) government and other approved securities:		
(I) Bills payable	1,92,851.00	2,07,733.00	(b) other tangible securities	55,98,92,376.00	56,69,21,952.00
(ii) Unclaimed dividends	3,37,311.00	4,51,621.00	of the advances, amount overdue: considered bad and doubtful of recovery	80,73,385.00	1,19,59,629.00
(iii) Suspense	-	2,27,740.00	7. INTEREST RECEIVABLE OF WHICH OVERDUE		
(iv) Sundries	25,62,886.00	20,62,570.00	considered bad and doubtful of recovery	99,30,741.00	1,02,84,342.00
11.PROFIT AND LOSS			8.Bills RECEIVABLE BEING BILLS FOR COLLECTION:		NIL
profit as per last balance-sheet			9.BRANCH ADJUSTMENTS	1,72,19,271.00	1,65,92,159.00
Less appropriations			10. PREMISES LESS DEPRECIATION	1,43,19,253.00	1,44,49,578.00
Add profit for the Year brought from the Profit and Loss Account			11.FURNITURE AND FIXTURES LESS DEPRECIATION	34,19,221.00	32,81,542.00
Total					
Total	2,53,63,671.12	2,50,09,501.07	12.OTHER ASSETS	73,10,428.82	72,05,114.00
CONTINGENT LIABILITIES			13. NON-BANKIN ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		
Outstanding liabilities for guarantees issued Others			(Standing mode of Valuation):		NIL
Total	7,97,759.00	6,16,065.00	14. PROFIT AND LOSS		

PROFIT AND LOSS ACCOUNT FOR THE YEAR END 31.03.2026 of Koteshwara Sahakari Bank Niyamitha , Bengaluru.

EXPENDITURE	31.03.2026 Rs.P	31.03.2025 Rs.P	INCOME	31.03.2026 Rs.P	31.03.2025 Rs.P
1. Interest On Deposits, borrowings,etc	6,92,66,575	5,99,30,489.00	1. Interest and discount	11,83,60,157.99	10,90,10,757.00
2. Salaries and allowances and provident fund	55,77,845	55,33,109.00	2. Commission, exchange and brokerage	22,76,518.00	22,55,494.00
3. Directors and local committee members fees and allowances.	30,6,000	3,56,000.00	3.Subsidies and donations		
4. Rent,taxes,insurance,lighting,etc.	30,62,001.55	29,27,670.00	4. Income from non-banking assets and profit from sale of or dealing with such assets		
5. LAW Charges	nil	NIL			
6. Postage,telegrams and telephone Charges	1,22,068.07	1,21,174.00	5.Other receipts	15,41,259.73	36,15,521.56
7. Auditor's fees	3,92,890	4,87,668.00	6.Loss(if any)		
8. Depreciation on and repairs to property	10,09,525	8,32,712.00			
9. Stationery, printing and adverisement, etc.	3,08,281	1,27,687.00			
10. Loss from sale of or dealing with non-banking assets	nil	30,181.00			
11. other expenditure	1,67,69,078.98	1,95,25,581.49			
12. Balance of Profit	2,53,63,671.12	2,50,09,501.07			

Disclosure in financial statements – 'Notes to Accounts'-as on 31.03.26

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr.No.	Particulars	31.3.26	31.3.25
i)	Paid up share capital and reserves (net of deductions, if any)	16.74	14.75
ii)	Other Tier 1 capital	1.15	1.13
iii)	Tier 1 capital (i + ii)	17.89	15.88
iv)	Tier 2 capital	0.87	0.72
v)	Total capital (Tier 1+Tier 2)	18.76	16.60
vi)	Total Risk Weighted Assets (RWAs)	72.44	73.96
vii)	Paid-up share capital and reserves as percentage of RWAs	23.11	19.94
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	24.70	21.47
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.20	0.97
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	25.90	22.45
	Amount of Tier 2 capital raised during the year of which:		
a)	b) Perpetual Cumulative Preference Shares		
	c) Redeemable Non-Cumulative Preference Shares		

b) Draw down from Reserves

Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

1. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.3.26

(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 up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits[9]	1.70	2.70	3.71	2.46	2.42	2.22	3.10	8.23	73.45	10.41	0	110.40
Advances	0.25	0.55	0.85	0.84	0.56	1.73	2.14	7.52	12.21	11.43	27.68	65.76
Investments	1.50	1.60	1.40	5.23	4.22	4.99	5	3.20	22.13	11.45	9.27	69.99
Borrowings												

[9] 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 behavioral 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. behavioral maturity instead of contractual maturity, subject to the approval of the Board / ALCO

1. Investments

a) Composition of Investment Portfolio

As at 31.03.2026 (current year balance sheet date)

(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 India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	37.83	1.02				31.14	69.99					69.99
Less: Provision for non- performing investments (NPI)												
Net												
Available for Sale												
Gross												
Less: Provision for depreciation & NPI												
Net												
Held for Trading												
Gross												
Less: Provision for depreciation & NPI												
Net												
Total Investments	37.83	1.02				31.14	69.99					69.99
Less: Provision for non-performing investments												
Less: Provision for depreciation & NPI							0.25					0.25
Net							69.74					69.74

As at 31.03.2025 (previous year balance sheet date)

(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 India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	31.10	1.22	0	0	0	20.34	52.66					52.66
Less: Provision for non-performing investments (NPI)												
Net	31.10	1.22	0	0	0	20.34	52.66					52.66
Available for Sale												
Gross												
Less: Provision for depreciation & NPI												
Net												
Held for Trading												
Gross												
Less: Provision for depreciation & NPI												
Net												
Total Investments	31.10	1.22	0	0	0	20.34	52.66					52.66
Less: Provision for non-performing investments												
Less: Provision for depreciation & NPI							0.25					0.25
Net							52.91					52.91

a) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ 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 the year		
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance	0.25	0.25
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.44	0.20
b) Add: Amount transferred during the year	0.15	0.24
c) Less: Drawdown		
d) Closing balance		
iii) Closing balance in IFR as a percentage of closing balance of investments13 in AFS and HFT/Current category	0.59	0.44

c) Sale and transfers to/from HTM category

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude:

i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.

[13] Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments *NIL*

(Amount in ₹ crore)

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	
(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	1.02	1.22								
b)	FIs										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others	16.85	7.45								
g)	Provision held towards depreciation										
	Total *	17.87	8.02								

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 31.03.2026 (in lakhs)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	6337.32	46.43	72.37	73.18	191.98	6529.30
Add: Additions during the year		9.18			9.18	9.18
Less: Reductions during the year*		46.43	3.19	0	49.62	49.62
Closing balance	6424.44	9.18	69.18	73.18	151.54	6575.98
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		1068				1068
Add: Fresh provisions made during the year		22				22
Less: Excess provision reversed/ Write-off loans		0				
Closing balance of provisions held		1090				1090
Net NPAs					0	
Opening Balance	[redacted]					[redacted]
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						

Ratios[16] (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	2.31%	2.94
Net NPA to Net Advances	0	0
Provision coverage ratio	1:6	1:5

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector*	Current Year 31.3.2026			Previous Year 31.03.2025		
		Outstanding Total Advances	Gross NPAs Total Advances	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPSs to total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending	8.84	0.58	0.88	8.53	0.58	0.89
c)	Services	13.97			11.37		
d)	Personal loans Housing loan and others	26.77			29.3		
	Subtotal (I)	49.58	0.58	0.88	49.20	0.58	0.89
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans						
	Others	16.18	0.94	1.43	16.09	1.34	2.05
	Sub-total (ii)						
	Total (I + ii)	**65.76**	**1.52**	**2.31**	**65.29**	**1.92**	**2.94**

* To be computed as per applicable regulatory instructions

(Amount in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year	
		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

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

NIL (Not Applicable)

i) Details of accounts subjected to restructuring [18]

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (? crore)										
	Provision held (? crore)										
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Doubtful	Gross Amount (? crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (? crore)	-	-	-	-	-	-	-	-	-	-
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (? crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (? crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (? crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (? crore)	-	-	-	-	-	-	-	-	-	-

[18] Restructuring as defined as per applicable regulations.

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.

c) 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.

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

i) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made starting March 31,2026

(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)	Of (A), aggregate debt that slipped in to NPA during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this year
Personal Loans				
Corporate persons*				
Of which MSMEs				
Others	5.12	0	1.19	3.93
Total				

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

4. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
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. 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;	5.96	6.00
Total Exposure to Real Estate Sector	5.96	6.00