

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		31.03.2024	31.03.2023	PROPERTY AND ASSETS		31.03.2024	31.03.2023	Total Investments		31.71	1.22	19.69	52.62
		Rs.P	Rs.P			Rs.P	Rs.P						
1. Capital				1. Cash		2,846,770.00	2,201,896.00	Less: Provision for non-performing investments					
(i) Authorized Capital				2. BALANCES WITH OTHER BANKS				Less: Provision for investments in NPA		31.71	1.22	19.69	52.57
10,00,000 Shares of Rs.100/each				(i) Current deposits		46,334,280.55	46,204,795.50	Net					
(ii) Subscribed Capital				(ii) Savings Bank Deposits		130,862,124.00	128,862,124.00						
394891 Shares of Rs.100.00 each		41,396,700.00	45,150,200.00	(iii) Fixed deposit									
2. RESERVE FUND AND OTHER RESERVES:				3. MONEY AT CALL AND SHORT NOTICE									
(i) Statutory Reserve		41,394,508.74	47,838,959.00	4. INVESTMENTS									
(ii) Agricultural (Credit Stabilization Fund)		44,673,601.31	54,511,312.00	(i) In Centre and State Government Securities		311,104,850.00	311,023,018.00						
(iii) Building Fund				(a) Stock Value Rs.		317,104,850.00	311,023,018.00						
				(b) At Face Value Rs.									
				(c) At Market Value Rs.									
				(ii) Shares in Co-operative institutions other than in form (a) below:									
				(i) OTHER INVESTMENTS (Tax Free Bonds and Debt Mutual Funds)		80,208,000.00	86,708,000.00						
				5. INVESTMENT OUT OF THE PRINCIPAL & SUBSIDIARY STATE PARTNERSHIP FUNDS:									
(iv) Dividend Equalization Fund		82,136.00	0.00	6. ADVANCES:									
(v) Special Bad Debts Reserve		2,314,210.00	2,514,320.00	(i) Short-term loans, cash credits overdrafts and bills discounted of which secured against:									
(vi) Miscellaneous and Doubtful Debts Reserve		100,516,975.38	92,530,992.00	(a) Government and other approved securities:									
(vii) EODR 2024				(i) other tangible securities of the advances, amount due from individuals		55,589,876.52	72,292,772.29						
(viii) Investment Depreciation Reserve		2,500,000.00	2,500,000.00	(ii) Government and other approved securities:									
(ix) Other Funds and Reserve		18,950,208.15	22,355,345.00	(i) other tangible securities of the advances, amount due from individuals		13,123,874.00	13,614,896.00						
4. DEPOSITS AND OTHER ACCOUNTS:				(ii) Government and other approved securities:									
(i) Fixed deposits				(i) long-term loans of which secured against:									
(a) Individuals		715,726,157.00	791,160,940.20	(a) Government and other approved securities:									
(ii) Savings Bank Deposits				(b) other tangible securities of the advances, amount due from individuals		682,118.00							
(iii) Individuals		145,093,148.15	148,024,763.98	(i) Government and other approved securities:									
(iv) Current deposits				(i) other tangible securities of the advances, amount due from individuals		13,272,443.00	11,899,629.00						
(v) Individuals		15,001,399.63	14,836,406.45	(ii) Government and other approved securities:									
5. BORROWINGS				7. INTEREST RECEIVABLE OF WHICH OVERDUE considered had and doubtful of recovery		10,281,894.00	10,284,342.00						
6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE As per bills				8. BRANCH ADJUSTMENTS		67,490,883.00	66,418,896.00						
7. BRANCH ADJUSTMENTS		67,503,014.41	68,418,899.00	9. PREMISES LESS DEPRECIATION		14,546,284.00	14,449,576.00						
8. OVERDUE INTEREST RESERVE		10,281,894.00	10,284,342.00	11. FURNITURE AND FIXTURES LESS DEPRECIATION		3,789,520.00	3,281,542.00						
9. INTEREST PAYABLE		431,025.00	643,603.00	12. OTHER ASSETS		7,968,336.05	7,241,614.25						
10. OTHER LIABILITIES:				13. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (Standing mode of Valuation)									
(i) Bills payable		2,959,071.40	207,733.00	14. PROFIT AND LOSS									
(ii) Unclaimed dividends		301,275.00	317,900.00	Total		24,782,200.73	25,008,901.07						
(iii) Suspense		289,940.00	227,740.00	Contingent Liabilities									
(iv) Sundry		2,251,439.00	2,196,291.00	Outstanding liabilities for guarantees issued Others									
11. PROFIT AND LOSS				Total		36,600.00	36,500.00						
Profit as per last balance sheet				PROFIT AND LOSS ACCOUNT FOR THE YEAR END 31.03.2025									
Less: Appropriations				1. Interest on Deposits, borrowings, etc		5,39,08,787.00	5,09,30,489.00						
Add: Profit for the year brought from the Profit and Loss Account				2. Salaries and allowances and provident fund		51,61,344.00	55,33,109.00						
Total				3. Directors and local committees members fees and allowances		3,61,800.00	3,58,000.00						
				4. Rent, taxes, insurance, light, etc.		27,80,101.00	29,27,070.00						
				5. LAW Charges		1,03,106.00	1,21,174.00						
				6. Postage, telegrams and telephone Charges		4,66,753.00	4,87,668.00						
				7. Auditor's fees		15,32,684.00	8,32,712.00						
				8. Depreciation on and repairs to property		4,61,942.00	1,27,587.00						
				9. Stationery, printing and advertisement, etc.		12,611.00	30,181.00						
				10. Loss from sale of or dealing with non-banking assets		2,40,21,675.00	1,95,25,501.49						
				11. Other expenditure		2,42,32,021.00	2,30,69,307.49						
				12. Balance of Profit									
				Disclosure in Financial statements - Notes to Accounts/UGCs									
				1. Regulatory Capital									
				a) Composition of Regulatory Capital									
				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 31.3.25									
				b) Priority Sector									
				c) Gross NPAs to Gross Advances									
				d) Net NPA to Net Advances									
				e) Provision coverage ratio									
				f) Details of accounts subjected to restructuring									
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				bs) Details of accounts subjected to restructuring									

6. Transfers to Depositor Education and Awareness Fund (DEA Fund) (Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.04	0.04
ii)	Add: Amounts transferred to DEA Fund during the year	0.02	
iii)	Less: Amounts reimbursed by DEA Fund towards claims		
iv)	Closing balance of amounts transferred to DEA Fund	0.06	0.04

7. Disclosure of complaints : NIL

²⁷ As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'.

1. ATM/Debit Cards	2. Credit Cards	3. Internet/Mobile/Electronic Banking	4. Account opening/ difficulty in operation of accounts
5. Mis-selling/Para- banking	6. Recovery Agents/ Direct Sales Agents	7. Pension and facilities for senior citizens/ differently abled	8. Loans and advances
9. Levy of charges without prior notice/excessive charges/ foreclosure charges	10. Cheques/ drafts/ bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance/ acceptance of small denomination notes and coins
13. Bank Guarantees/ Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc	16. Others

8. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the

(i) Banking Regulation Act, 1949 and (ii) Payment and Settlement Systems Act, 2007 shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.: NIL

9. Other Disclosures

a) Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds ²⁸	8.70	9.36
ii) Non-interest income as a percentage to Working Funds ²⁸	0.47	0.44
iii) Cost of Deposits	6.35	6.20
iv) Net Interest Margin ²⁹	1.35	3.16
v) Operating Profit as a percentage to Working Funds ²⁸	8.99	5.95
vi) Return on Assets ³⁰	9.07	9.80

²⁸ Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form IX, during the 12 months of the financial year.

²⁹ Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income – Interest Expense

³⁰ Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

Particulars	Current Year	Previous Year
vii) Business (deposits plus advances) per employee ³¹ (in ₹ crore)	15.97	0.25
viii) Profit per employee (in ₹ crore)	14.40	0.25

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.: NIL

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed. : NIL

d) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0	0
ii) Provision towards NPA	0.43	0.64
iii) Provision made towards Income tax	1.00	1.05
iv) Other Provisions and Contingencies (with details)	0.00	0

e) Payment of DICGC Insurance Premium (in Rupees)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1171514	1174363
ii)	Arrears in payment of DICGC premium	0	0

³¹ For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

f) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. : NIL

ಲೆಕ್ಕಪರಿಶೋಧನಾ ದೃಢೀಕರಣ ಪತ್ರ

ಮೇಲ್ಕಂಡ ಕೋಟೀಶ್ವರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ, ಶೇಷಾದ್ರಿಪುರಂ, ಬೆಂಗಳೂರು-20 ಇದರ 31-03-2025ರ ಆಸ್ತಿ-ಜವಾಬ್ದಾರಿ ತಖ್ತೆಯನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿರಿಕೊಂಡಿರುವ ಲೆಕ್ಕಪತ್ರಗಳ ಆಧಾರದ ಮೇಲೆ ಪರಿಶೀಲಿಸಿದ ಹಾಗೂ ಅವಶ್ಯವೆನಿಸಿದ ಸಮಜಾಯಿಷಿಗಳನ್ನು ಪಡೆದಿದೆ. ಬ್ಯಾಂಕಿನಲ್ಲಿರುವ ಲೆಕ್ಕಪತ್ರಗಳಂತೆ ದೊರೆತ ಸಮಜಾಯಿಷಿಗಳ ಮೇರೆಗೆ ಹಾಗೂ ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿರುವ ನನ್ನ ಪ್ರತ್ಯೇಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಯ ನಿರೂಪಣೆಗೊಳಪಟ್ಟು ನನ್ನ ಅತ್ಯುತ್ತಮ ತಿಳಿವಳಿಕೆಯಂತೆ ಮೇಲ್ಕಂಡ ಆಸ್ತಿ-ಜವಾಬ್ದಾರಿಯ ತಖ್ತೆಯು ದಿನಾಂಕ 31-03-2025ರಲ್ಲಿದ್ದಂತೆ ಬ್ಯಾಂಕಿನ ನಿಜವಾದ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆಂದು ಅಭಿಪ್ರಾಯಪಡುತ್ತೇನೆ.

ಸಹಿ/-

ಸಹಿ/- ಅಧ್ಯಕ್ಷರು ಸಹಿ/- ಉಪಾಧ್ಯಕ್ಷರು ಸಹಿ/- ನಿರ್ದೇಶಕರು ಸಹಿ/- ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ ಪಿ.ಎಂ. ಆನಂದ ಅಂಡ್ ಕೋ. ಟಿ. ರಾಘವೇಂದ್ರ ಹತ್ತಾರ್ ಡಿ.ಆರ್. ಮೋಹನಕೃಷ್ಣ ಜಿ. ಮಂಜುನಾಥ ಹತ್ತಾರ್ ಎಂ. ಚಂದ್ರಿಕಾ ಎಂ. ಚಂದ್ರಿಕಾ ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ 009050S