

varthana

Varthana Finance Private Limited

Registered Office at: H No. 5BC-110, Varasiddhi, Outer Ring Road, Service Road, 3rd Block, HRBR Layout, Kalyan Nagar, Bangalore-560043. **Website:** www.varthana.com, Email: care@varthana.com, **Phone:** 080-68455777, **Branch Office :** H No : 412, 4th floor, 8-2-293/82/ A/787/14/F1, JK Business Centre, Apurupa turbo, Road No.36, Jubilee Hills, Near Madhapur Metro Station , Hyderabad, Telangana, India. 500033.

PUBLIC NOTICE FOR AUCTION FOR SALE OF IMMOVABLE PROPERTY

Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Mortgagee(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the possession of which has been taken by the **Authorized Officer of M/s. Varthana Finance Private Ltd** (Formerly known as Thirumith Finance Private Ltd), will be sold on **13-10-2026 (Tuesday)** at 1.p.m, "As is where is", "As is what is", and "Whatever there is" basis, for recovery of below mentioned loan account. The details of the Borrower(s)/ Mortgagee(s) Secured Assets/ Dues/ Reserve Price/ Auction date & time, EMD & Bid increase amount are mentioned below :

Name of The Borrowers/Mortgagors : 1. M/s Novy Elementary School, Represented by its Authorized Signatory, 2. M/s. Anasuya Educational Society, Represented by its Authorized Signatory, 3. Mr. Pradeep Chandra, S/o Venkateswarlu., 4. Mrs. Kanaka Durga Kallur, W/o. Venkateswarlu.. **Loan Account No.** U22HYD-KUR-019665 and S18HYD-KUR-001875. **Details of Total Outstanding Amount in Rupees :** Rs.1,25,92,466/- (**Rupees One Crore Twenty Five Lakh Ninety Two Thousand Four Hundred Sixty Six Only**) as on date 16-09-2026, together with further agreed contractual rate of interest plus legal costs/ charges, till realization of the entire amount.

Details of Immovable Property: All that piece and parcel of the property bearing 01 acre in Survey No. 54/1, Situated at Tuggali Village and Mandal, Pathikonda Sub District, Kurnool District and the same is bounded as under. East By: Road, West By: Land of M. Venkat Reddy, North By: Land of M. Ramana Reddy & South By: Remaining Land of Vendor.

The Reserve Price of the above Properties/ies will be Rs.76,78,635/- Earnest Money Deposit will be (EMD 10% of Reserve Price) Rs.7,67,864/-

Known Encumbrances if any: Nil; Intending bidders should submit their EMD amount and Bid amount along with KYC documents (PAN Card and Aadhaar/Voters ID/Driving License) and Rs. 1,000/- being Non-refundable Tender fee, by way of Demand Draft/ Pay Order drawn on a Scheduled Bank, favoring "M/s. Varthana Finance Private Limited", payable at Hyderabad before 11 a.m. on or before 12-10-2026 (Monday).

The Auction will be held at: H.No:412, 4th floor, 8-2-293/82/A/787/14/F1, JK Business Centre, Apurupa turbo, Road No.36, Jubilee Hills, Hyderabad, Telangana, India. 500033. **Landmark: Madhapur Metro Station . on 13-10-2026 (Tuesday) at 1.00 p.m.**

For detailed terms and conditions of the Sale, please refer to the link provided in Company's website i.e. : www.varthana.com. The prospective bidders may contact the **Authorized Officer, Mr. Vishal Kumar Shukla** - Phone No.9591103226.

Date: 22-09-2026 **Sd/- Authorized Officer,**
Place: Bangalore **For Varthana Finance Private Limited**

TATA

TATA CAPITAL HOUSING FINANCE LIMITED

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013, CIN No. U67190MH2008PLC161552, Contact No. (022) 61627414, (022) 61827375

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the TATA Capital Housing Finance Limited., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated as below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **TATA Capital Housing Finance Limited**, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date of demand notice.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/ Legal Representative(s)	Amount & Date of Demand Notice	Date of Possession
1	TCHHL0847000 100330548 & TCHIN0847000 100331530	MR MAILARAM KISHAN AS (BORROWER) MRS MYLAMRAM SHYAMALA AS (CO-BORROWER)	As on 10.06.2026 an Amount of Rs. 6,09,972/- (Rupees Six Lakh Nine Thousand Nine Hundred And Seventy Two Only)	22nd September, 2026
2	TCHHF099300 010028484	MR DANAVATH JAGADISH AS (BORROWER) MRS DHANVATH DHANALAXMI AS (CO-BORROWER)	As on 19.05.2026 an Amount of Rs.9,84,432/- (Rupees Nine Lakh Eighty-Four Thousand Four Hundred and Thirty Two Only)	22nd September, 2026

Description of the Immovable property: All that the piece and parcel of the Open Place bearing Sy.No.339A/2/2, 339A/2/2/1 admeasuring 181.50 Sq.yds., situated at Katli Village of Ramayampet Mandal Medak Dist. Within the limits of Ramayampet Regn. Sub-Dist: Ramayampet, Regn.Dist:Medak and bounded as follows:- East: C.C Road, West: Open Place of Mylaram Shyamulu, North: House of Mylaram Shyamulu, South: Open Plot of Mylaram Shyamulu.

Date: 24th September 2026 **Sd/- Authorized Officer,**
Place: TELANGANA **For Tata Capital Housing Finance Limited**

PROFECTUS

CAPITAL

PROFECTUS CAPITAL PRIVATE LIMITED

Registered and Corporate Office address:
3B, 35 to 40, 3rd Floor, Phoenix Paragon Plaza, L B S Marg, Kurla (West), Mumbai – 400070

POSSESSION NOTICE
(For Immovable Property) See Rule 8(1) of SARFAESI Act & Rules

Whereas the undersigned being the authorized officer of PROFECTUS CAPITAL PRIVATE LIMITED, Having its registered office at 3B, 35 to 40, 3rd Floor, Phoenix Paragon Plaza, L B S Marg, Kurla (West), Mumbai – under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 22nd April 2026 calling upon the borrower 1) GANESH KIRANAM Prop. VINAY KUMAR, 2) VINAY KUMAR AND 3) KATTA JYOTHI to repay the amount mentioned in the Notice being Outstanding amount Rs.1,09,21,313 (Rupees One Crore Nine Lakh Twenty-One Thousand Three Hundred Thirteen only) outstanding as on 08th June 2026 within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 22nd September 2026.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the Charge of PROFECTUS CAPITAL PRIVATE LIMITED for an amount Outstanding amount Rs.1,09,21,313 (Rupees One Crore Nine Lakh Twenty-One Thousand Three Hundred Thirteen only) outstanding as on 08th June 2026 and with interest thereon, all the cost and charges.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that the Plot No. 11, admeasuring 150 Sq. Yds., or 125.41 Sq. Mtrs., in Sy. No. 1820/B/1, situated at Kosgi Village, Kosgi Mandal, Mahabubnagar District. **Boundaries for Land:** North: Plot No. 12 (Plot of Balkampet Swamy), South: Plot No. 10, East: Land of Vendor, West: Kosgi to Tandur Road

Collateral Description: - Mortgage over property located at H.No.21 – 28/A/17, Plot No.11, Sy.No.1820/B/1, Near by Bandhan Bank, B.C.Colony Kogshi Village & Mandal, Narayanapet, Narayanapet Dist. Telangana.

Sd/- Authorised Signatory,
Date: 24/09/2026 **PROFECTUS CAPITAL PRIVATE LIMITED**

FORM NO. NCLT. 3A

ADVERTISEMENT DETAILING PETITION

BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, HYDERABAD BENCH

COMPANY PETITION NO. CP (CAA) NO. 35/230/HDB/2026

CONNECTED WITH COMPANY APPLICATION NO. CA(CAA) NO. 19/230/HDB/ 2026

IN THE MATTER OF SECTION 230 TO 232 OF THE COMPANIES ACT, 2013

“COMPROMISE, ARRANGEMENTS AND AMALGAMATIONS”

Kakatiya Industries Private Limited having Registered Office situated at Plot No. 128, IDA, Mallapur, Hyderabad - 500076, Telangana, India

.....1st Petitioner /Transferor Company

And

NCL Holdings (A&S) Limited having registered office situated at 10-3-162, 4th Floor, NCL Pearl, Sarojini Devi Road, East Maredpally, Secunderabad, Hyderabad-500026, Telangana, India

.....2nd Petitioner /Transferee Company

NOTICE OF PETITION

A Joint Company Petition under Sections 230 to 232 of the Companies Act, 2013 for an Order sanctioning the Scheme of Arrangement between Kakatiya Industries Private Limited (“1st Petitioner /Transferor Company”) and NCL Holdings (A&S) Limited (“2nd Petitioner /Transferee Company”) was presented jointly by the 1st Petitioner Company and the 2nd Petitioner Company and admitted on Thursday, the 10th day of September 2026, and the said petition is fixed for hearing before the Hon'ble National Company Law Tribunal, Hyderabad Bench (“Hon'ble NCLT”) on Friday, the 13th day of November 2026.

Any person desirous of supporting or opposing the said petition should send to the petitioner's authorised representative at the address mentioned below, notice of their intention, signed by them or their advocate, with their name and address, so as to reach the petitioner's authorised representative not later than two days before the date fixed for the hearing of the petition. Where they seek to oppose the petition, the grounds of opposition or a copy of their affidavit shall be furnished with such notice. A copy of the petition will be furnished by the undersigned/Petitioner Companies to any person requiring the same on payment of the prescribed charges for the same.

Date: 23rd September 2026

Sd/-
R Ramakrishna Gupta
Authorised Representative for the Petitioner Companies
Address: Office No. T 202, Technopolis, 1-10-74/B, Above Ratnadeep Super Market, Chikoti Gardens, Begumpet, Hyderabad-500016, Telangana, India

KBS BANK

KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LTD

Corporate Office: 1-98/8 to 11/FC/501 and 1-98/8 to 11/FC/502, 5th Floor, Fortune Chambers, Silicon Valley, Madhapur, Hyderabad - 500081, TG. Ph: 040-41923047, Website: kbsbank.bank.in, Email: info@kbsbank.bank.in

AUDITED BALANCE SHEET AND PROFIT & LOSS ACCOUNT		
	Rs.	
BALANCE SHEET AS ON	31-Mar-2026	31-Mar-2025
CAPITAL AND LIABILITIES		
Capital	13,42,22,620	13,42,22,620
Reserves and Surplus	90,25,55,468	87,96,71,426
Deposits	5,55,03,26,436	5,29,42,52,657
Borrowings	-	-
Other Liabilities & Provisions	61,68,03,858	47,90,47,260
Total	7,20,39,08,382	6,78,71,93,963
ASSETS		
Cash and Balances with Reserve Bank of India	10,75,36,051	12,36,48,316
Balances with Banks and Money at Call and Short Notice	96,41,18,326	81,65,81,228
Investments	1,25,11,68,455	1,24,99,95,055
Advances	4,74,73,45,072	4,45,12,07,733
Fixed Assets	3,04,41,870	3,39,89,280
Other Assets	10,32,98,608	11,17,72,351
Total	7,20,39,08,382	6,78,71,93,963
Contingent Liabilities	83,11,378	69,85,311
Bills for Collection	-	-

INDEPENDENT AUDITOR'S REPORT

To the Members
Krishna Bhima Samruddhi Local Area Bank Limited
Hyderabad

Report on audit of the Standalone Financial Statements

Opinion

1.We have Audited the accompanying standalone financial statements of Krishna Bhima Samruddhi Local Area Bank Limited (the "Bank"), which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns for the year ended on that date of all 29 branches Audited by us.

2.In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 in the manner so required for banking Companies and are in conformity with the accounting principles generally accepted in India and give a true and fair view

a.in case of the Balance sheet, of the state of affairs of the Bank as at 31st March 2026;

b.its profit in case of Profit and Loss account for the year ended on that date; and

c.in case of statement of cash flows for the year ended on that date.

Basis for Opinion

3.We conducted our Audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our Audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules there under, 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.

Key Audit Matters

4.Key Audit matters are those matters that, in our professional judgment, were of most significance in our Audit of the financial statements of the current period. These matters were addressed in the context of our Audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter	How our Audit addressed the Key Audit Matter
Income Recognition and Asset Classification Classification of Advances and Identification of and provisioning of Non-performing Advances in accordance with the RBI guidelines Advances include Cash credits, Overdrafts loans repayable on demand and Term loans. These are further categorized as secured by Tangible assets (including advances against Books debts), covered by Bank/ Government Guarantees and unsecured advances. Advances constitute 65.90% of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars / directives issued by the RBI from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA). The Bank classifies these Advances based on IRAC norms as per its accounting policy No. 3. Identification of performing and non-performing advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. B@ncs 24X7 which also identifies whether the advances are performing or non-performing. Further, NPA provision is done manually. The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation/judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Standalone financial statements. Considering these aspects, we have determined this as a Key Audit Matter. Accordingly, our Audit was focused on income recognition, asset classification and provisioning pertaining to advance due to the materiality of the balances.	Our Audit approach towards advances with reference to the IRAC Norms and other related circulars / directives issued by RBI and also internal policies and procedures of the Bank includes the testing of the following: - The accuracy of the data input in the system for income recognition, classification into performing and non-performing Advances and provisioning in accordance with the IRAC Norms in respect of the all 29 branches Audited by us. - Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit and Concurrent Audit are as per the policies and procedures of the Bank; We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various Audits conducted as per the monitoring mechanism of the Bank and RBI inspection. In carrying out substantive procedures on all the 29 branches Audited by us, we have examined all large advances /stressed advances while other advances have been examined on a sample basis including review of valuation reports of independent valuers provided by the Bank's management. We have also relied on the reports of External IT system Audit experts with respect to the business logics / parameters inbuilt in B@ncs 24X7 for tracking, identification and stamping of NPAs and provisioning is calculated manually. The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed.

For KVSRY & Associates
Chartered Accountants
Firm Regn. No. 08169S
Sd/-
K. Venkateswarlu
Partner
M. No. 207068
UDIN:26207068LAYCKG1612

Date: 25-06-2026,
Place: Hyderabad

Sd/-
J. Murali Krishna
Chief General Manager
and Chief Financial Officer

Sd/-
Durga Prasad Donepudi
Managing Director
DIN: 07031463

Sd/-
Indusekhar Dantu
Non-Executive Independent Director
DIN: 08571259

Sd/-
Narsi Reddy Vangala
Non-Executive Independent Director
DIN: 08685359

Sd/-
Syed Mohammad Farooque Shahab
Non-Executive Independent Director
And Part-Time Chairman
DIN: 09214092

	Rs.	
PROFIT AND LOSS ACCOUNT		
FOR THE PERIOD ENDED	31-Mar-2026	31-Mar-2025
I. INCOME		
Interest Earned	79,98,99,407	81,65,88,017
Other Income	8,17,13,448	11,52,14,569
Total	88,16,12,855	93,18,02,586
II. EXPENDITURE		
Interest Expended	41,02,26,712	37,97,02,678
Operating Expenses	34,42,95,423	32,83,42,225
Provisions & Contingencies	9,40,60,336	12,24,76,684
Total	84,85,02,471	83,05,21,587
III. PROFIT / LOSS		
Net Profit/(Loss) for the Year	3,30,30,385	10,12,80,999
Add: Profit/(Loss)/Brought Forward	65,56,70,186	57,76,81,527
Total	68,87,00,571	67,89,62,526
IV. APPROPRIATIONS/TRANSFERS		
Statutory Reserve	66,10,845	2,02,70,820
Capital Reserve	-	-
Investment Fluctuation Reserve	-	-
Proposed Dividend	-	-
Staff Welfare Fund Reserve	12,50,000	30,00,000
IT Development Reserve Fund	35,00,000	-
Balance Carried Over to Balance Sheet	67,73,39,726	65,56,91,706
Total	68,87,00,571	67,89,62,526
Principal Accounting Policies		
Notes on Accounts		

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5.The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the Financial Statements

6.Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an Audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an Audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the Audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform Audit procedures responsive to those risks, and obtain Audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the Audit in order to design Audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the Audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the Audit evidence obtained up to the date of our Auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Materiality is the magnitude of the misstatements in the standalone financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in

(i) planning of the scope of our audit work and evaluating the results of our work; and

(ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the Audit and significant Audit findings, including any significant deficiencies in internal control that we identify during our Audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the Audit of the financial statements of the current period and are therefore the key Audit matters. We describe these matters in our Auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

7.The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013.

8.As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

a. we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our Audit and have found them to be satisfactory;

b. the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

c. the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our Audit.

d.the profit and loss account shows a true balance of profit for the year then ended.

9.Further, as required by section 143(3) of the Act, we report that

a. we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

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

c. The reports on the accounts of the branch offices of the Bank Audited under section 143(8) of the Act by us have been properly dealt with by us in preparing this report;

d. The Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flows dealt with by this report are in agreement with the books of account.

e. In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

f. On the basis of written representations received from the directors as on 31st March 2026 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2026 from being appointed as a director in terms of Section 164(2) of the Act.

g. With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A"

h. With respect to the other matters to be included by the Auditor's in the Auditor's report in accordance with the requirement of section 197(16) of the Companies Act, 2013 as amended:

In our opinion and to the best of our information and according to explanation given to us, remuneration paid or payable by the company to the directors during the year is in accordance with the section 197 of the Companies Act, 2013.

i. with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Bank does not have any pending litigations which would impact its financial position

ii. The Bank did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses and

iii. There were no amounts pending, which were required to be transferred to the Investor Education and Protection Fund by the Bank.

iv. a. (The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall: Directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company or Provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

b. The management has represented, that, to the best of its knowledge and belief, no funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall: Directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or Provide any guarantee, security or the like form or on behalf of the Ultimate Beneficiaries; and

c. Based on such Audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (d) (i) and (d)(ii) contain any material mis-statement.

v. No Dividend has been declared or paid during the year by the Company.

vi. The Bank has used such accounting software for maintaining its books of account which has a feature of recording Audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the Audit trail feature has not been tampered with and the Audit trail has been preserved by the company as per the statutory requirements for record retention

For K V S R Y & Associates
Chartered Accountants
FR No: 08169S
Date: 25-06-2026
Place: Hyderabad

Kari Venkateswarlu
Partner
M.No. 207068
UDIN: 26207068LAYCKG1612

"Annexure A" to the independent Auditor's report of even date on the standalone financial statements of Krishna Bhima Samruddhi Local Area Bank Limited

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013

1. We have Audited the internal financial controls over financial reporting of Krishna Bhima Samruddhi Local Area Bank Limited (the "Bank") as at 31st March 2026 in conjunction with our Audit of the standalone financial statements of the Bank for the year ended on that date.

Management's Responsibility for Internal Financial Controls over Financial Reporting

2. The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ("the Act").

Auditor's Responsibility

3. Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our Audit. We conducted our Audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, to the extent applicable to an Audit of internal financial controls, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the Audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

4. Our Audit involves performing procedures to obtain Audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our Audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the Auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

5. We believe that the Audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion on the Bank's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

6. A Bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company, (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

8. In our opinion, the Bank, has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March 2026, based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For and on behalf of the Board of Directors

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సీఈసీ,ఈసీల నియామకాలపై భిన్నాభిప్రాయాలు

హ్యూడ్డిల్లి: ప్రధానమంత్రి కమిషన్ (సీఈసీ), ఎన్నికల కమిషన్ (ఈసీ) నియామకాలకు సంబంధించిన 2023 చట్టం చెల్లుబాటును చేయాలి చెప్పే దాఖలైన పిటిషన్లను విస్తృత ధర్మాసనానికి బదిలీ చేయాలా? వద్దా? అనే అంశంపై సుప్రీంకోర్టు ధర్మాసనంలో బదు వారం భిన్నాభిప్రాయాలు వ్యక్తమయ్యాయి. ఈ కేసును విచారించిన న్యాయమూర్తులు డిపార్టుమెంట్ దత్తా, సతీష్ చంద్ర శర్మలు దీనిపై వేర్వేరు అభిప్రాయాలు వెల్లడించారు. ఈ పిటిషన్లు రాజ్యాంగపరంగా కీలక మైన అంశాలను లేవనెత్తుతున్నందున బదుగురు న్యాయమూర్తులతో కూడిన రాజ్యాంగ ధర్మాసనానికి బదిలీ చేయాలని కేంద్రం వారింది. అయితే జస్టిస్ డిపార్టుమెంట్ దత్తా ఈ వాదనతో వికీభవించలేదు. మరోవైపు జస్టిస్ సతీష్ చంద్ర శర్మ.. ఈ కేసును విస్తృత ధర్మాసనానికి పంపాల్సిన అవసరం ఉందన్న అభిప్రాయాన్ని వ్యక్తం చేశారు. అయితే తగిన సంఖ్యలో న్యాయమూర్తులతో ధర్మాసనం ఏర్పాటు చేసే అంశంపై నిర్ణయం తీసుకునేందుకు కేసును పరిపాలనా పరంగా భారత్ ప్రధాన న్యాయమూర్తి జస్టిస్ సూర్యకాంత్ ముందుంచేయకు ఇద్దరు అంగీకరించారు. ప్రధాన ఎన్నికల కమిషన్, ఇతర ఎన్నికల కమిషన్ల (నియమకం, సేవా నిబంధనలు, పదవీకాలం) చట్టం 2023.. సీఈసీ, ఈసీల నియామకానికి సంబంధించిన ఎంపిక కమిటీ సుంచి భారత్ ప్రధాన న్యాయమూర్తిని మినహాయించింది. ప్రధాన మంత్రి, ప్రధానమంత్రి నామినేట్ చేసిన కేంద్ర మంత్రి, లోక్ సభలో ప్రతిపక్ష నేతతో కూడిన కమిటీని ఏర్పాటు చేసింది.

ఎన్నికల సంఘం స్వతంత్రంపై జస్టిస్ దత్త కీలక వ్యాఖ్యలు

ఎన్నికల సంఘం స్వతంత్రంగా ఉండటమే కాకుండా... అది స్వతంత్రంగా పనిచేస్తోందన్న సమ్మతం ప్రజల్లో కనిపించాల్సిన అవసరం కూడా ఉందని జస్టిస్ డిపార్టుమెంట్ దత్త పేర్కొన్నారు. ప్రధానమంత్రి నామినేట్ చేసిన మంత్రి.. తనను పదవీలో కొనసాగించే అధికారం ఉన్న ప్రధానమంత్రిని వ్యతిరేకిస్తానని ఆశించలేమని అన్నారు. ప్రభుత్వంలో సమ్మతి బాధ్యత స్వతంత్రం అమల్లో ఉన్నందున మంత్రి తనను నామినేట్ చేసిన ప్రధానమంత్రికి వ్యతిరేకంగా వ్యవహరించడం కష్టమని వ్యాఖ్యానించారు. ఈ నేపథ్యంలో ఎంపిక కమిటీలో ప్రజాస్వామికి వెలుగులు సుంచి ఉండే స్వతంత్ర ప్రతినిధి లేకపోవడం.. ప్రతిపక్ష నేత పాత్ర నామమాత్రంగా మాత్రం అవకాశం వంటి అంశాలను ఆయన ప్రస్తావించారు. దీనిపై క్రికెట్ ఉదాహరణను కూడా జస్టిస్ దత్తా ఇచ్చారు. బ్యాటింగ్ చేస్తున్న జట్లో అంపైర్లను ఎంపిక చేస్తే.. అంపైర్ సర్వైవర్ నిర్ణయం తీసుకున్నప్పటికీ, అతని నిర్ణయంపై అనుమానాలు

రాజ్యాంగ కేసుల కోసం శాశ్వత ధర్మాసనం సుప్రీంకోర్టును కోరిన జడ్జిలు

హ్యూడ్డిల్లి: విస్తృత ధర్మాసనాలకు బదిలీ చేసిన కేసుల పరిష్కారంలో తీవ్ర జాప్యం జరుగుతోందని ఆందోళన వ్యక్తం చేస్తూ.. రాజ్యాంగపరమైన అంశాలపై విచారణ కోసం శాశ్వతంగా బదుగురు న్యాయమూర్తులతో కూడిన ధర్మాసనాన్ని ఏర్పాటు చేసే అవకాశాన్ని పరిశీలించాలని సుప్రీంకోర్టు బుధవారం భారత్ ప్రధాన న్యాయమూర్తి కోరింది. న్యాయమూర్తులు డిపార్టుమెంట్ దత్తా, సతీష్ చంద్ర శర్మతో కూడిన ధర్మాసనం.. కేసుల పరిష్కారంలో జరుగుతున్న జాప్యం "తీవ్ర ఆందోళన కలిగించే అంశం" అని పేర్కొంది. విస్తృత ధర్మాసనానికి పంపిన కేసులు ఏకైక తరఫిడి పెండింగ్లో ఉండటం న్యాయవ్యవస్థకు మంచిది కాదని, దీనిపై ఆత్మపరిశీలన అవసరమని వ్యాఖ్యానించింది. 2023లో తీసుకొచ్చిన చట్టం రాజ్యాంగబద్ధతకు నష్టాలు చేస్తూ దాఖలైన పిటిషన్లపై విచారణ సందర్భంగా ధర్మాసనం ఈ వ్యాఖ్యలు చేసింది. ప్రధాన ఎన్నికల కమిషన్, ఎన్నికల కమిషన్లకు ఎంపిక చేసే కమిటీ సుంచి భారత్ ప్రధాన న్యాయమూర్తిని తొలగించేలా ఈ చట్టంలో నిబంధనలు ఉన్నాయి. ఈ కేసులను విస్తృత ధర్మాసనానికి బదిలీ చేయాలా? వద్దా? అనే అంశంపై ఇద్దరు న్యాయమూర్తులు భిన్నాభిప్రాయాలు వ్యక్తం చేశారు. "గణరాజ్యంను పరిశీలిస్తే.. దీర్ఘకాలంగా పెండింగ్లో ఉన్న రిపోర్టులు ఎప్పుడు పరిష్కారమవుతాయో సహజమైన కచ్చితత్వం లేదు" అవకాశం చెప్పలేదు. ఆత్మపరిశీలన నిజంగా అవసరం. అందువల్ల స్పష్టమైన రాజ్యాంగం అంశాలను పరిష్కరించేందుకు శాశ్వత బదుగురు న్యాయమూర్తుల ధర్మాసనాన్ని ఏర్పాటు చేసే అవకాశాన్ని కూడా పరిశీలించాలని సీజేబి కోరుతున్నాం" అని ధర్మాసనం పేర్కొంది.

ఫారం-6లో మార్పులు చట్టవిరుద్ధం

- అలాంటి ఓటర్ జాబితాలతో ఎన్నికలు నిర్వహించలేం
- ఇలాంటి పరిస్థితి చాలా అరుదు • ఇద్దరు అంగీకరించకపోతే మరీ నిర్ణయాలు ఎవరు తీసుకున్నారు? • మాజీ ఈసీలు ఓపీ రావత్, ఎన్ఎస్ ఖురేషీ విమర్శలు



కమిషన్లు (సీఈసీలు) ఓపీ రావత్, ఎన్ఎస్ ఖురేషీ స్పందించారు. చట్టబద్ధమైన ఓటరు సమాచార ఫారం-6లో మార్పులు చేయడం పూర్తిగా తప్పునీ, చట్టవిరుద్ధమని రావత్ అన్నారు. చట్టబద్ధంగా లోపభూయస్థమైన సవరణ ప్రక్రియ ద్వారా రూపొందించిన ఓటర్ జాబితా ఆధారంగా ఎన్నికల నిర్వహించవచ్చా అని ఖురేషీ ప్రశ్నించారు.

ఇది దురదృష్టకరం

ఇద్దరు కమిషన్లపై సుంచి 14 స్థాన అభ్యంతరాలు సమాధు చేసిన కథనంపై రావత్ మాట్లాడుతూ, ఎన్ఐఆర్ ద్వారా ఒకరకమైన ప్రాంతీయ స్పష్టత రచన, అది ప్రతిచోట ఓటర్లలో భయం కలిగించిందని, అది మంచిది కాదని అభిప్రాయం వ్యక్తం చేశారు. ఫారం-6ను తప్పుగా సవరించారు, దానికి చట్టంలో ఎలాంటి నిబంధన లేదని, తమ అభిప్రాయాలను తీసుకోలేదని ఎల్లంటి సమాచారం నిర్వహించలేదని ఎన్నికల కమిషన్లపై చెప్పిన విషయం చాలా తీవ్రమైన ఆరోపణ. ఫారం-6ను సవరించిన తీరు తప్పు. ఇది పూర్తిగా చట్టవిరుద్ధం" అని రావత్ అన్నారు. రావత్ వాదనతో ఖురేషీ వికీభవించారు. "ఓటర్ జాబితాను సవరించే ప్రక్రియ చట్టవిరుద్ధమైతే, ఆ చట్టవిరుద్ధమైన ఓటర్ జాబితా ఆధారంగా మీరు ఎన్నికలు నిర్వహించలేరు" అని అన్నారు. తప్పులు జరిగి ఉంటే ఎన్ఐఆర్ ముందు ఉన్న ఓటర్ జాబితాలకు తిరిగి వెళ్లే చట్టపరమైన అవకాశం ఉందని చెప్పారు. 2002కు తిరిగి వెళ్లి లిగితే, 2025 జూన్ కు ఎందుకు తిరిగి వెళ్లికాదని అన్నారు. ఇద్దరు కమిషన్లపై కీలక నిర్ణయాలు అంగీకరించలేదన్న వార్తలు వస్తున్నందున, ఇది కమిషన్లపై నిర్ణయం కాకపోతే మరీ వసరి నిర్ణయం? అని ప్రశ్నించారు.



వ్యక్తమయ్యే అవకాశం ఉంటుందని పేర్కొన్నారు. ఎన్నికల సంఘం నియామక ప్రక్రియలో స్వతంత్ర సభ్యుల లేకపోవడంపై గతంలోనూ కోర్టు ప్రశ్నలు లేవనెత్తించిన గుర్తుచేశారు. కమిటీలో ప్రభుత్వం 2:1 ఆధిక్యంలో ఉన్నప్పుడు ప్రతిపక్ష నేతకు వాస్తవంగా ఎంతవరకు నిర్ణయోత్తర పాత్ర ఉంటుందన్న అంశాన్ని కూడా పరిశీలించాల్సి ఉందన్నారు. 2023లో 'అనూప బరజ్వాల్' వర్సెస్ యూనియన్ ఆఫ్ ఇండియా' కేసులో రాజ్యాంగం ధర్మాసనం ఇచ్చిన తీర్పును జస్టిస్ దత్తా ప్రస్తావించారు. స్వచ్ఛాయత, నిష్పక్షికత ఎన్నికల రాజ్యాంగం ప్రాథమిక నిర్మాణంలో భాగమని, ఎన్నికల సంస్థాన్ని కేవలం కార్పొరేట్ హక్ వ్యవస్థ నియంత్రణలోకి వెళ్లకుండా రక్షించాల్సిన అవసరం ఉందని అప్పటి తీర్పు స్పష్టం చేసిందని తెలిపారు. అప్పట్లో పార్లమెంట్

- రాజ్యాంగ ధర్మాసనానికి బదిలీ చేయాలని కేంద్రం వాదన • విస్తృత టెంపేచు అక్కరలేదన్న జస్టిస్ సతీష్ చంద్ర • బ్యాటింగ్ చేస్తున్న జట్లో అంపైర్ ను ఎంపిక చేసినట్లు ఉంటుంది: జస్టిస్ దత్తా • రాజ్యాంగపరమైన కేసుల పరిష్కారానికి బదుగురితో శాశ్వత ధర్మాసనం ఏర్పాటు చేయాలని సీజేబికి వినతి

చట్టం తీసుకొచ్చే వరకు.. సీఈసీ, ఈసీలను ప్రధానమంత్రి, లోక్ సభలో ప్రతిపక్ష నేత, సీజేబితో కూడిన కమిటీ సీపార్టుల మేరకు రాష్ట్రపతి నియమించాలని సుప్రీంకోర్టు సూచించింది. అయితే సీజేబి ఎంపిక కమిటీలో తప్పనిసరిగా కొనసాగించాలన్న ఉద్దేశం ఉంటే.. అప్పటి రాజ్యాంగం ధర్మాసనం దానిని శాశ్వత నిబంధనగా పేర్కొనేదని జస్టిస్ దత్తా అభిప్రాయపడ్డారు. మరోవైపు జస్టిస్ సతీష్ చంద్ర శర్మ.. సీజేబిని తొలగించే ఆయన స్థానంలో కేంద్ర మంత్రిని చేర్చడం తొలగించిగా తరి త్తిన రాజ్యాంగపరమైన ప్రశ్నలను లేవనెత్తుతోందని అన్నారు. ఇలాంటి అంశాన్ని ఇద్దరు న్యాయమూర్తులతో కూడిన ధర్మాసనం నిర్ణయించలేదని, దీనిపై విస్తృత రాజ్యాంగం ధర్మాసనం విచారణ జరపాల్సిన అవసరం ఉందని పేర్కొన్నారు. ఈ సందర్భంగా రాజ్యాంగంలోని ఆర్టికల్ 145, సుప్రీంకోర్టు నిబంధనలను ప్రస్తావించారు. కేసును సీజేబి ముందుంచేయకు ఇద్దరు న్యాయమూర్తులు అంగీకరించిన నేపథ్యంలో.. తగిన సంఖ్యలో న్యాయమూర్తులతో రాజ్యాంగం ధర్మాసనం ఏర్పాటు చేసే అంశాన్ని ఆయన పరిపాలనా స్థాయిలో పరిశీలించమన్నారు. రాజ్యాంగపరమైన అంశాలపై విచారణ కోసం శాశ్వతంగా బదుగురు న్యాయమూర్తులతో కూడిన ధర్మాసనం ఏర్పాటు చేసే అవకాశాన్ని కూడా పరిశీలించాలని సుప్రీంకోర్టు కోరింది. విస్తృత ధర్మాసనాలకు బదిలీ అయిన కేసులు ఏకైక తరఫిడి పెండింగ్లో ఉండటం తీవ్ర ఆందోళన కలిగించే అంశమని న్యాయమూర్తులు పేర్కొన్నారు. స్వచ్ఛాయత, నిష్పక్షికత ఎన్నికలకు ఎన్నికల సంఘం స్వతంత్ర కీలకమని స్పష్టం చేస్తూ.. నియామక ప్రక్రియలో స్వతంత్రతతో పాటు, ఆ స్వతంత్రత ప్రజలకు స్పష్టంగా కనిపించేలా ఉండాల్సిన అవసరాన్ని ధర్మాసనం సాక్షిచేసింది.

KBS BANK KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LTD		
Corporate Office:1-98/8 to 11/FC/501 and 1-98/8 to 11/FC/502, 5th Floor, Fortune Chambers, Silicon Valley, Madhapur, Hyderabad - 500081, TG. Ph: 040-41923047, Website: kbsbank.bank.in, Email: info@kbsbank.bank.in		
AUDITED BALANCE SHEET AND PROFIT & LOSS ACCOUNT		
	31-Mar-2026	31-Mar-2025
BALANCE SHEET AS ON		
CAPITAL AND LIABILITIES		
Capital	13,42,22,620	13,42,22,620
Reserves and Surplus	90,25,55,468	87,96,71,426
Deposits	5,55,03,26,436	5,29,42,52,657
Borrowings	-	-
Other Liabilities & Provisions	61,68,03,858	47,90,47,260
Total	7,20,39,08,382	6,78,71,93,983
ASSETS		
Cash and Balances with Reserve Bank of India	10,75,36,051	12,36,48,316
Balances with Banks and Money at Call and Short Notice	96,41,18,326	81,65,81,228
Investments	1,25,11,68,455	1,24,99,95,055
Advances	4,74,73,45,072	4,45,12,07,733
Fixed Assets	3,04,41,870	3,39,89,280
Other Assets	10,32,98,608	11,17,72,351
Total	7,20,39,08,382	6,78,71,93,983
Contingent Liabilities	83,11,378	69,85,311
Bills for Collection	-	-

INDEPENDENT AUDITOR'S REPORT
To the Members
Krishna Bhima Samruddhi Local Area Bank Limited
Hyderabad
Report on audit of the Standalone Financial Statements
Opinion
1. We have Audited the accompanying standalone financial statements of Krishna Bhima Samruddhi Local Area Bank Limited ("the Bank"), which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns for the year ended on that date of all 29 branches Audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 in the manner so required for banking Companies and are in conformity with the accounting principles generally accepted in India and give a true and fair view
Basis for Opinion
3. We conducted our Audit in accordance with the Standards on Auditing (SAs) specified under section 143(1)(b) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our Audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules there under, 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.
Key Audit Matters
4. Key Audit matters are those matters that, in our professional judgment, were of most significance in our Audit of the financial statements of the current period. These matters were addressed in the context of our Audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter	How our Audit addressed the Key Audit Matter
Income Recognition and Asset Classification Classification of Advances and Identification of and provisioning of Non-performing Advances in accordance with the RBI guidelines Advances include Cash credits, Overdrafts loans repayable on demand and Term loans. These are further categorized as secured by Tangible assets (including advances against Books debts), covered by Bank / Government Guarantees and unsecured advances. Advances constitute 65.90% of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars / directives issued by the RBI from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA). The Bank classifies these Advances based on IRAC norms as per its accounting policy No. 3. Identification of performing and non-performing advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. B@nca 24x7 which also identifies whether the advances are performing or non-performing. Further, NPA provision is done manually. The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation/judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Standalone financial statements. Considering these aspects, we have determined this as a Key Audit Matter. Accordingly, our Audit was focused on income recognition, asset classification and provisioning pertaining to advance due to the materiality of the balances.	- The accuracy of the data input in the system for performing and non-performing Advances and provisioning in accordance with the IRAC Norms in respect of the all 29 branches Audited by us; - Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit and Concurrent Audit are as per the policies and procedures of the Bank; - We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various Audits conducted as per the monitoring mechanism of the Bank and RBI inspection. - We have also relied on the reports of External IT system Audit experts with respect to the business logic / parameters input in B@nca 24x7 for tracking, identification and stamping of NPAs and provisioning is calculated manually. - The carrying value of these advances (net of provisions) may be materially misstated (net of provisions) may be materially misstated, either individually or in aggregate, the IRAC norms are not properly followed.
For KVSRY & Associates Chartered Accountants Firm Regn. No. 081695 Sd/- K. Venkateswarlu Partner M. No. 207068 UDIN:26207068LACYKG1612 Date: 25-06-2026, Place: Hyderabad	Sd/- J. Murali Krishna Chief Financial Manager and Chief Financial Officer Sd/- Durga Prasad Donepudi Managing Director DIN: 07031463 Sd/- Indusekhar Dantu Non-Executive Independent Director DIN: 08571259 Sd/- Narsi Reddy Vangala Non-Executive Independent Director DIN: 08685359 Sd/- Syed Mohammad Farooque Shahab Non-Executive Independent Director And Part-Time Chairman DIN: 09214092

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED			Rs.
	31-Mar-2026	31-Mar-2025	
I. INCOME			
Interest Earned	79,98,99,407	81,65,88,017	
Other Income	8,17,13,448	11,52,14,569	
Total	88,16,12,855	93,18,02,586	
II. EXPENDITURE			
Interest Expended	41,02,26,712	37,97,02,678	
Operating Expenses	34,42,95,423	32,83,42,624	
Provisions & Contingencies	9,40,60,336	12,24,76,285	
Total	84,85,82,471	83,05,21,587	
III. PROFIT / LOSS			
Net Profit/(Loss) for the Year	3,30,30,385	10,12,80,999	
Add: Profit/(Loss)Brought Forward	65,56,70,186	57,76,81,527	
Total	68,87,00,571	67,89,62,526	
IV. APPROPRIATIONS/TRANSFERS			
Statutory Reserve	66,10,845	2,02,70,820	
Capital Reserve	-	-	
Investment Fluctuation Reserve	-	-	
Proposed Dividend	-	-	
Staff Welfare Fund Reserve	12,50,000	30,00,000	
IT Development Reserve Fund	35,00,000	-	
Balance Carried Over to Balance Sheet	67,73,39,726	65,56,91,706	
Total	68,87,00,571	67,89,62,526	
Principal Accounting Policies			
Notes on Accounts			
Audited Financial Statements as at March 31, 2026			

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements
5. The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
Auditor's Responsibilities for the audit of the Financial Statements
6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an Audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
As part of an Audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the Audit. We also:
Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform Audit procedures responsive to those risks, and obtain Audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
Obtain an understanding of internal control relevant to the audit in order to design Audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the Audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the Audit evidence obtained up to the date of our Auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
Materiality is the magnitude of the misstatements in the standalone financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in:
(i) planning of the scope of our audit work and evaluating the results of our work; and
(ii) to evaluate the effect of any identified misstatement in the financial statements.
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the Audit and significant Audit findings, including any significant deficiencies in internal control that we identify during our Audit.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
From the matters communicated with those charged with governance, we determine those matters that were of most significance in the Audit of the financial statements of the current period and are therefore the key Audit matters. We describe these matters in our Auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.
Report on Other Legal and Regulatory Requirements
7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013.
8. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that: a. we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our Audit and have found them to be satisfactory; b. the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; c. the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our Audit.

d. the profit and loss account shows a true balance of profit for the year then ended.
9. Further, as required by section 143(3) of the Act, we report that:
a. we have sought and obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit;
b. in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
c. the reports on the accounts of the branch offices of the Bank Audited under section 143(8) of the Act by us have been properly dealt with by us in preparing this report;
d. The Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flows dealt with by this report are in agreement with the books of account;
e. In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by RBI.
f. On the basis of written representations received from the directors as at 31st March 2026 and taken on record by the Board of Directors, none of the directors is disqualified as at 31st March 2026 from being appointed as a director in terms of Section 164(2) of the Act.
g. With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A"
h. With respect to the other matters to be included by the Auditor's in the Auditor's report in accordance with the requirement of section 197(16) of the Companies Act, 2013 as amended:
In our opinion and to the best of our information and according to explanation given to us, remuneration paid or payable by the company to the directors during the year is in accordance with the section 197 of the Companies Act, 2013.
i. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
i. The Bank does not have any pending litigations which would impact its financial position
ii. The Bank did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses and
iii. There were no amounts pending, which were required to be transferred to the Investor Education and Protection Fund by the Bank.
iv. a. (The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall: Directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company or Provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.
b. The management has represented that, to the best of its knowledge and belief, no funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall: Directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or Provide any guarantee, security or the like form or on behalf of the Ultimate Beneficiaries; and
c. Based on such Audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) contain any material mis-statement.
v. No Dividend has been declared or paid during the year by the Company.
vi. The Bank has used such accounting software for maintaining its books of account which has a feature of recording Audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the Audit trail feature has not been tampered with and the Audit trail has been preserved by the company as per the statutory requirements for record retention
For KVSRY & Associates
Chartered Accountants
Firm Regn. No. 081695
Date: 25-06-2026
Place: Hyderabad
Karl Venkateswarlu
Partner
M.No. 207068
UDIN: 26207068LACYKG1612
"Annexure A" to the independent Auditor's report of even date on the standalone financial statements of Krishna Bhima Samruddhi Local Area Bank Limited
Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013
1. We have Audited the internal financial controls over financial reporting of Krishna Bhima Samruddhi Local Area Bank Limited ("the Bank") as at 31st March 2026 in conjunction with our Audit of the standalone financial statements of the Bank for the year ended on that date.
Management's Responsibility for Internal Financial Controls over Financial Reporting
2. The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ("the Act").
Auditor's Responsibility
3. Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our Audit. We conducted our Audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ("the Guidance Note") and the Standards on Auditing, to the extent applicable to an Audit of internal financial controls, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the Audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.
4. Our Audit involves performing procedures to obtain Audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our Audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the Auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
5. We believe that the Audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion on the Bank's internal financial controls system over financial reporting.
Meaning of Internal Financial Controls over Financial Reporting
6. A Bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial control over financial reporting includes those policies and procedures that:
(1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, loss, or disposition of the company's assets that could have a material effect on the financial statements.
Inherent Limitations of Internal Financial Controls over Financial Reporting
7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.
Opinion
8. In our opinion, the Bank, has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March 2026, based on the internal control over financial reporting of financial statements established by the Bank, considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.



సేవ్ బ్యాంక్ ఆఫ్ ఇండియా
ఆఫీస్: 10, హైదరాబాద్-500001, పిన్ కోడ్: 500001, టెలిఫోన్: 01-25177162, టెలిఫాక్స్: 01-25177162, టె