

THE CITIZENS' CO-OPERATIVE BANK LTD., JAMMU	
BALANCE SHEET FOR THE YEAR 2009-10 TO 2016-2017	

(Amt. in Lakhs)

S.no.	Capital and Liabilities	31.03.2010	31.03.2011	31.03.2012	31.03.2013	31.03.2014	31.03.2015	31.03.2016	31.03.2017
1	Capital	49768145.00	52074545.00	54646745.00	60158945.00	70747280.00	93467080.00	112328150.00	118176630.00
2	Reserve and Surplus	49212751.61	49272516.11	148622998.30	149094477.29	154420992.91	150424442.91	148337029.80	148343509.80
3	Principal/Subsidiary State Partnership Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Deposits	2459627119.37	2514219859.57	2726767681.45	2909357858.70	3134242273.95	3231718352.50	3278835523.86	3387198535.56
5	Borrowings	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
6	Other Liabilities & Provisions	254520225.40	275951181.09	286941274.90	294231356.95	307479581.16	292464103.24	300433403.22	337117814.40
	Total	2813128241.38	2891518101.77	3216978699.65	3412842637.94	3666890128.02	3768073978.65	3839934106.88	3990836489.76
	Assets								
7	Cash & Balances with Reserve Bank of India, State Bank of India, State Co-op. Bank & Central Co-	99894870.05	34751953.05	27596130.05	20881201.05	32042706.05	26960679.05	23537790.28	34132743.53
8	Balances with Banks and Money At Call & Short Notice	502975331.83	838780199.13	903968584.75	1066052657.57	901207493.76	680914805.70	1040984942.69	901871548.58
9	Investments	673674718.29	601149250.00	696789250.00	740549250.00	890949250.00	1043829250.00	639936750.00	970781327.91
10	Investments out of the Principal/ Subsidiary State Partnership Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Advances	1153812911.90	1007641222.19	1028103362.97	1020338025.79	1215905210.66	1451207457.64	1573158340.07	1502348440.59
12	Fixed Assets	13743689.36	12681550.91	112158789.22	116045987.63	117325401.71	115940144.69	115707654.05	113725170.78
13	Other Assets	369026719.95	396513926.49	448362582.66	448975515.90	509460065.84	449221641.57	446608629.79	467977258.37
	Total	2813128241.38	2891518101.77	3216978699.65	3412842637.94	3666890128.02	3768073978.65	3839934106.88	3990836489.76
14	Contingent Liabilities and Bills for Collection	4179772.00	3477552.00	4119120.00	4076420.00	3404108.00	9048649.00	8555916.00	7432996.00

THE CITIZENS' CO-OPERATIVE BANK LTD., JAMMU		
PROFIT AND LOSS ACCOUNT FOR THE YEAR 2009-10 TO 2016-2017		

(Amt. in Lakhs)									
S.no.	Particulars	31.03.2010	31.03.2011	31.03.2012	31.03.2013	31.03.2014	31.03.2015	31.03.2016	31.03.2017
I	Income								
	Interest earned	288641707.93	301635241.73	349639987.46	387200798.18	428101022.30	428430109.37	441377380.14	430226372.70
	other income	20734935.81	15808409.57	8377793.28	11674284.78	19722626.61	23129934.72	11508080.28	38897817.52
	Total	309376643.74	317443651.30	358017780.74	398875082.96	447823648.91	451560044.09	452885460.42	469124190.22
II	Expenditure								
	Interest expended	210594936.40	219448705.03	256681215.86	287475733.10	319687486.18	346433510.79	333367747.33	316707288.66
	Operating expenses	88970151.22	93398324.74	103199889.92	110716351.50	119918727.86	129929055.83	138203073.15	151191573.58
	Provisions & contingencies	51493674.00	2524405.00	451200.00	632949.00	8133613.00	3000561.00	2522584.00	684210.00
	Total	351058761.62	315371434.77	360332305.78	398825033.60	447739827.04	479363127.62	474093404.48	468583072.24
III	Profit/Loss								
	Net Profit/Loss (-) for the year	-41682117.88	2072216.53	-2314525.04	50049.36	83821.87	-27803083.53	-21207944.06	541117.98
	Profit/Loss (-) brought forward	-28731229.61	-70413347.49	-68341130.96	-70655656.00	-70605606.64	-70521784.77	-98324868.30	-119532812.36
	Total	-70413347.49	-68341130.96	-70655656.00	-70605606.64	-70521784.77	-98324868.30	-119532812.36	-118991694.38
IV	Appropriations								
	Transfer to statutory reserves	0	0	0	0	0	0	0.00	0.00
	Transfer to other reserves	0	0	0	0	0	0	0.00	0.00
	Proposed Dividend	0	0	0	0	0	0	0.00	0.00

NOTES ON ACCOUNTS

S.NO.	PARTICULARS	31.03.2010	31.03.2011	31.03.2012	31.03.2013	31.03.2014	31.03.2015	31.03.2016	31.03.2017
I.	CAPITAL TO RISK ASSET RATIO :								
(i)	CRAR	2.06%	2.64%	6.38%	6.79%	6.53%	5.20%	4.43%	5.47%
II.	INVESTMENTS								
(a)	Book Value of Investment	4981.95	6010.99	6967.39	7404.99	8908.99	10528.00	6390.10	9692.10
	Face Value of Investment	1459.95	0	0	7578.00	9078.00	10392.79	6378.87	9686.37
(b)	Market Value of Investment					8322.14	0	0	0
	(i) Issuer Composition of Non SLR Investment	294.35	0	0	0	0	45.00	20.00	20.94
	(ii) Non-Performing Non SLR Investment	0	0	0	0	0	0	0	0
III.	ADVANCES AGAINST REAL ESTATE :								
A)	CONSTRUCTION BUSINESS	472.38	319.46	256.92	224.76	373.01	496.30	543.65	479.87
B)	HOUSING	1285.67	1278.34	1381.23	1447.02	2317.66	3413.38	4133.96	4478.59
IV.	ADVANCES AGAINST SHARES AND DEBE	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
V.	ADVANCES TO DIRECTORS AND THEIR RELATIVES,								
	COMPANIES, FIRMS IN WHICH THEY ARE INTERESTED :								
A)	FUND BASED	NIL	NIL	NIL	14.64	11.71	14.27	16.44	0

