



THE CITIZENS' CO-OPERATIVE BANK LTD., JAMMU
BALANCE SHEET AS AT 31ST MARCH 2020

S.no.	Capital and Liabilities	Schedule	As on 31.03.2020 Rs.	As on 31.03.2019 Rs.
	Capital Authorised Capital (10000000 shares of Rs.25/- each)		250000000.00	250000000.00
1	Subscribed Capital (6453686 shares of RS.25/- each)	1	161795070.00	151613675.00
2	Reserve and Surplus	2	148932309.80	148918419.80
3	Deposits	3	3446792483.62	3451718367.13
4	Other Liabilities & Provisions	4	303089424.50	303471469.42
	Total		4060609287.92	4055721931.35
Assets				
5	Cash & Balances with Reserve Bank of India, State Bank of India, State Co-op. Bank & Central Co- op. Bank	5	64035053.48	46457915.48
6	Balances with Banks and Money At Call & Short Notice	6	803800236.84	677661835.00
7	Investments	7	759720050.00	997482550.00
8	Advances	8	1788559421.74	1724227861.59
9	Fixed Assets	9	109864632.26	111358356.74
10	Other Assets	10	534629893.60	498533412.54
	Total		4060609287.92	4055721931.35
11	Contingent Liabilities and Bills for Collection	11	9585749.00	12143327.00

DR. ARUN MANHAS
 CHAIRMAN

DEEPIKA MAHAJAN
 Member, Board of Administrators
 For

RAJNEESH MAHAJAN
 Member, Board of
 Administrators
 For



CA. RAJAT MENGI
 Member, Board of Administrators
 Place : Jammu
 Date : 29.07.2021

RAJESH TANDON
 Managing Director

CA. SANJAY GUPTA
 Partner

089364
 FRN 000646N
 UDIN 21089364AAAAHC5731



Profit & Loss Account for the year ended 31st March, 2020

S.no.	Particulars	Schedule	As on 31.03.2020 Rs.	As on 31.03.2019 Rs.
I	Income			
	Interest earned	12	406667601.32	415348714.78
	other income	13	22063607.16	13268329.31
	Total		428731208.48	428617044.09
II	Expenditure			
	Interest expended	14	277469533.70	277274229.22
	Operating expenses	15	172645137.45	158417248.79
	Provisions & contingencies	16	21644339.00	903000.00
	Total		471759010.15	436594478.01
III	Profit/Loss			
	Net Profit/Loss (-) for the year		-43027801.67	-7977433.92
	Profit/Loss (-) brought forward		-152614490.47	-144637056.55
	Total		-195642292.14	-152614490.47
IV	Appropriations			
	Transfer to statutory reserves		0.00	0.00
	Transfer to other reserves		0.00	0.00
	Proposed Dividend		0.00	0.00


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ERN: 000846A
 UDIN: 21089364AAAHC5731

NOTES ON ACCOUNTS

In terms of guidelines issued by Reserve Bank of India, the additional disclosure is as under :-

(Amt. in Lacs)

S.NO.	PARTICULARS	2018-19	2019-20
I.	CAPITAL TO RISK ASSET RATIO :		
(i)	CRAR	5.11%	1.00%
II.	INVESTMENTS		
(a)	Book Value of Investment	9974.33	7496.70
	Face Value of Investment	10000.10	7500.10
(b)	Market Value of Investment	0	7601.15
©	Details of Issuer composition of non-SLR Investments and non performing non-SLR Investments		
	(i) Issuer Composition of Non SLR Investments	0.00	100.00
	(ii) Non-Performing Non SLR Investment	0	0
iii.	ADVANCES AGAINST REAL ESTATE :		
A)	CONSTRUCTION BUSINESS	277.57	183.23
B)	HOUSING	4256.38	3970.66
IV.	ADVANCES AGAINST SHARES AND DEBENTURES	NIL	NIL
V.	ADVANCES TO DIRECTORS AND THEIR RELATIVES, COMPANIES, FIRMS IN WHICH THEY ARE INTERESTED :		
A)	FUND BASED	0	5.17
B)	NON FUND BASED	NIL	NIL
VI.	COST OF DEPOSITS	5.16%	5.24%
VII.	NON PERFORMING ASSETS		
A)	GROSS NPAs	3434.91	5614.61
B)	NET NPAs	1239.30	3215.22
VIII.	PROFITABILITY		
A)	INTEREST INCOME AS A PERCENTAGE OF WORKING FUNDS	8.37%	8.37%
B)	NON- INTEREST INCOME AS A PERCENTAGE OF WORKING FUNDS	0.36%	0.59%
C)	OPERATING PROFIT AS A PERCENTAGE OF WORKING FUNDS	-0.20%	-0.57%
D)	RETURN ON ASSETS	-0.21%	-1.07%
E)	BUSINESS PER EMPLOYEE	245.25	268.40
F)	PROFIT PER EMPLOYEE	-0.37	-2.11
IX.	PROVISION MADE TOWARDS NPAs :		
X.	MOVEMENT IN PROVISIONS :		
	PROVISIONS :-		
A)	TOWARDS NPAs	0.00	203.78
B)	TOWARDS DEPRECIATION ON INVESTMENTS	0	0
C)	TOWARDS STANDARD ASSETS	5.00	0.00
XI.	FOREIGN CURRENCY ASSETS AND LIABILITIES	NIL	NIL
XII.	PAYMENT OF INSURANCE PREMIA TO DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION: Premium paid upto 30.09.2020.		
XIII.	PENALTIES IMPOSED UNDER THE PROVISION OF 47(A) OF THE BANKING REGULATION ACT,1949(AACS) BY RESERVE BANK OF INDIA/ ANY OTHER SUPERVISORY ACTIONS	NIL	NIL



v RESTRUCTURED/RESCHEDLED ACCOUNTS:				
(in lakh)				
Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)			
Sub Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)			
XV	FIXED ASSETS - VALUATION / REVALUATION:			
	Value of Land before Revaluation	57.98	57.98	
	Value of Land after Revaluation	1052.07	1052.07	
XVI	Depositor Education and Awareness Fund:			
	Opening Balance of DEA Fund	45.60	46.28	
	Amount Transferred to DEA Fund during the year	0.99	0.51	
	Amount reimbursed by DEA Fund during the year	0.31	0.04	
	Closing Balance of DEA Fund	46.28	46.75	

DR. ABUN MAHAJAN
CHAIRMAN

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Managing Director

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Partner

Place : Jammu
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