

THE CITIZENS' CO-OPERATIVE BANK LTD., JAMMU

		BALANCE SHEET				FOR THE YEAR 2015-2016			
		(Amt. in Rupees)							
31.03.2015 >		31.03.2016		<31.03.2016		31.03.2015 >		(Amt. in Rupees)	
		31.03.2016		<31.03.2016		31.03.2015 >		31.03.2016	
RS.	P.	CAPITAL AND LIABILITIES		RS.	P.	RS.	P.	PROPERTY AND ASSETS	
		1. Capital				26955042.00		1. Cash in hand.	22707361.00
		(I) Authorised Capital				5637.05		Current account with J.C.C. Bank Ltd.	5637.05
10000000.00		4000000 Shares of Rs.25/- each.		10000000.00					
		----- Shares of Rs.----- each.							
		----- Shares of Rs.----- each.				113702501.70		2. Balance with other Banks :	
		(ii) Subscribed Capital						(I) Current Deposit	240542454.92
		----- Shares of Rs.----- each.				567212304.00		(ii) Savings Bank Deposits	
		----- Shares of Rs.----- each.						(iii) Fixed Deposit	801267280.00
		----- Shares of Rs.----- each.							1041809734.92
		(iii) Amount Called up						3. Money at call and Short Notice :	
		On 4493126 Shares at Rs. 25/- each.							
		less calls unpaid				1039279200.00		4. Investments :	
		On ----- Shares at Rs. -----each.						(I) In Central and State Government	637886700.00
		less calls unpaid						Securities (at Book Value)	
		Of (iii) above , held by				4500000.00		Face Value Rs.	
92793080.00		(a) Individuals		111654150.00		50050.00		(ii) Other Investment - Liquid Fund	2000000.00
		(b) Co-operative Institutions						(iii) Shares in Co-operative Institutions	50050.00
674000.00		(c) state Government		674000.00	112328150.00				639936750.00
								6. Advances :	
		2. Reserve fund other Reserves :				762599314.65		(I) Short - term Loans Cash Credits	790286182.81
40134392.51		(I) Statutory Reserve		40148872.51				Overdrafts and Bills Discounted	790286182.81
		(ii) Agricultural (credit Stabilization Fund)						Of which secured against :	
1829520.22		(iii) Building Fund		1829520.22				(a) Government and other approved	
74478.32		(iv) Dividend Equalization Fund		74478.32				Securities	
1133712.72		(v) Special Bad Debts Reserve		1133712.72		751285309.21		(b) Other Tangible Securities @	775988186.37
213173898.00		(vi) Bad and Doubtful Debts Reserve		214832770.00		762599314.65		Of the advances, amount due from	790286182.81
891940.00		(vii) Investment Fluctuation Reserve		891940.00				individuals	
986893.11		(viii) Prov. For Expenses		986893.11		238907750.48		Of the advances, amount overdue	192214149.97
74195.56		(to be specified) Education Fund		74195.56				Considered bad and doubtful of recovery	
1115000.00		Investment Depreciation Reserve		0.00		506114385.49		(ii) Medium - term Loans	513162065.77
5909000.00		(IX) Provision for Standard Asset		5909000.00				Of which secured against :	
99409023.19		(x) Revaluation Reserve		99409023.19	365290405.63			(A) Government and other approved	
		3. Principal Subsidiary State :						securities	
		Partnership Fund Account				506114385.49		(B) Other tangible securities @	513162065.77
		For Share Capital of :				506114385.49		Of the advances, amount due from	513162065.77
		(I) Central Co-operative Banks						individuals	
		(ii) Primary Agricultural Credit Societies				113252524.31		Of the advances, amount overdue :	121421770.23
		(iii) Other Societies				396801368.22		Considered bad and doubtful of recovery	
								(iii) Long Term Loans	485676574.21
								of which secured against:	485676574.21
								(a) Govt. and other approved securities	
						396801368.22		(b) Other tangible securities @	485676574.21
1976033710.59		(I) Fixed Deposits *		1977954092.50		396801368.22		Of the advances, amount due from	485676574.21
		(a) Individuals **						individuals	
		(b) Central Co-operative Bank				16529734.00		Of the advances amount overdue	19545956.00
964177.00		(c) Other Societies		10313261.00	1988267353.50			Considered Bad and doubtful of recovery	
2435197021.22		TOTAL		2465885909.13	3417219803.11			TOTAL	3493584305.76

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.3.2016
FORM - B
FORM OF PROFIT AND LOSS ACCOUNT
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 2015-2016

31.03.2015		31.03.2016		31.03.2016		31.03.2015		31.03.2016		31.03.2016	
RS.	P.	RS.	P.	RS.	P.	Rs.	P.	Rs.	P.	Rs.	P.
346433510.79		333367747.33		333367747.33		428430109.37		441377380.14		441377380.14	
104661276.96		113047378.74		113047378.74		379067.85		849727.59		849727.59	
0.00		0.00		0.00		8652500.00		1977500.00		1977500.00	
11405595.73		12145038.73		12145038.73		14098366.87		8680852.69		8680852.69	
417000.00		357980.00		357980.00		0.00		0.00		0.00	
579725.32		697522.93		697522.93		27803083.53		21207944.06		21207944.06	
991250.00		1081052.00		1081052.00							
3606902.26		3641080.00		3641080.00							
1185257.67		1145026.42		1145026.42							
0.00		0.00		0.00							
7082047.89		6087994.33		6087994.33							
0.00		0.00		0.00							
1650613.00		863712.00		863712.00							
1349948.00		1658872.00		1658872.00							
0.00		0.00		0.00							
0		0		0							
479363127.62		474093404.48		474093404.48		479363127.62		474093404.48		474093404.48	

SD/-
DINESH GUPTA
CHAIRMAN

SD/-
DEEPAK GUPTA
VICE CHAIRMAN

SD/-
KARUNESH GUPTA
DIRECTOR

SD/-
ASHOK GOSWAMY
MANAGING DIRECTOR

SD/-
SUDHIR K. ARORA & CO.
CHARTERED ACCOUNTANTS

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	2014-15	2015-16
I.	CAPITAL TO RISK ASSET RATIO :		
(i)	CRAR	5.20%	4.43%
II.	INVESTMENTS		
(a)	Book Value of Investment	10528.00	6390.10
	Face Value of Investment	10392.79	6378.87
(b)	Market Value of Investment	0	0
©	Details of Issuer composition of non-SLR Investments and non performing non-SLR Investments		
	(i) Issuer Composition of Non SLR Investments	45.00	20.00
	(ii) Non-Performing Non SLR Investment	0	0
iii.	ADVANCES AGAINST REAL ESTATE :		
A)	CONSTRUCTION BUSINESS	496.30	543.65
B)	HOUSING	3413.38	4133.96
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	14.27	16.44
B)	NON FUND BASED	NIL	NIL
VI.	COST OF DEPOSITS	7.17%	6.64%
VII.	NON PERFORMING ASSETS		
A)	GROSS NPAs	2774.15	3137.30
B)	NET NPAs	631.07	977.64
VIII.	PROFITABILITY		
A)	INTEREST INCOME AS A PERCENTAGE OF WORKING FUNDS	8.83%	9.10%
B)	NON- INTEREST INCOME AS A PERCENTAGE OF WORKING FUNDS	0.66%	0.32%
C)	OPERATING PROFIT AS A PERCENTAGE OF WORKING FUNDS	-0.79%	-0.59%
D)	RETURN ON ASSETS	-0.75%	-0.57%
E)	BUSINESS PER EMPLOYEE	208.39	219.39
F)	PROFIT PER EMPLOYEE	-1.18	-0.92
IX.	PROVISION MADE TOWARDS NPAs :		
X.	MOVEMENT IN PROVISIONS :		
	PROVISIONS :-		
A)	TOWARDS NPAs	2.80	16.59
B)	TOWARDS DEPRECIATION ON INVESTMENTS	0	0
C)	TOWARDS STANDARD ASSETS	10.70	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 30.09.2016.		
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

XIV	RESTRUCTURED/RESCHEDULED ACCOUNTS:			
(in lakh)				
Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers Amount Outstanding Sacrifice (diminution in the fair value)	Nil	Nil	Nil