



THE CITIZENS' CO-OPERATIVE BANK LTD.,

ADMINISTRATIVE OFFICE: 68-B.D.GANDHI NAGAR JAMMU.

Website: www.citizensbank.coop
Email: info@citizensbank.coop
EPB.A. 2412058 FAX No: 49912412076

Ref.No./Adm/Estt. 6219

Dated: 05 MAR 2025

Sealed bid is invited from Insurance Companies for the below mentioned policies:

1. Group Personal Accident Policy
2. Fire and Burglary Policy
3. Banker's Indemnity Policy

The required details are attached herewith.

Further, bid should reach at 68 B D Gandhi Nagar, Jammu on or before 12.03.2025 at 04.00 PM.

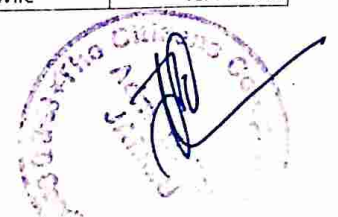
MANAGING DIRECTOR

MANAGING DIRECTOR

THE CITIZENS' CO-OPERATIVE BANK LTD.

JAMMU - (West JAM)

S.NO.	EMPLOYEE CODE	GPA 2025-26 NAME	DESIGNATION	AMT	NOMINEE	RELATION	DATE OF BIRTH OF EMPLOYEE
1	1	Ravi Kant	Managing Director	5	Sushma Rani	Wife	25/06/1970
2	13034	Rakesh Kumar	MANAGER-I	5	Poli Devi	wife	26/02/1966
3	13051	Kuldeep Kumar	MANAGER-I	5	Anita Devi	Wife	20/11/1967
4	13077	Rajesh Gupta	MANAGER-I	5	Poonam Gupta	Wife	12/03/1972
5	13079	Rama Nand Saini	MANAGER-I	5	Surishta Kumari	Wife	17/07/1966
6	13086	Ashok Kumar	MANAGER-I	5	Anju Bala	Wife	05/06/1965
7	13089	Anil Sharma	MANAGER-I	5	Neena Mishra	Wife	10/06/1966
8	13093	Bahadur Singh	MANAGER-I	5	Rajni Jamwal	Wife	10/05/1966
9	13094	Bikram Singh	MANAGER-I	5	Amandeep	Wife	01/06/1967
10	13098	Raj Kumar	MANAGER-I	5	Santosh Kumari	Wife	08/05/1971
11	13105	Pritam Pal	MANAGER-I	5	Veena Kumari	Wife	20/02/1968
12	13112	Raman Kumar	MANAGER-I	5	Anju Bala	Wife	13/03/1968
13	13121	Tarsem Kumar	MANAGER-I	5	PRAINKA Sharma	Wife	20/04/1974
14	13133	Vivek Mahajan	MANAGER-I	5	Sheetu Mahajan	Wife	20/03/1970
15	13134	Kanchan Bala	MANAGER-I	5	Ramesh Dogra	Husband	02/04/1972
16	13135	Kavita Sharma	MANAGER-I	5	Rajesh Khajuria	Husband	28/03/1970
17	13136	Rajesh Kumar Kakkar	MANAGER-I	5	Saroj Kakkar	Wife	26/06/1966
18	13139	Manveer Kumar	MANAGER-I	5	Suman Anand	Wife	26/06/1970
19	13141	Dinesh Kumar	MANAGER-I	5	Jyotsna Sharma	Wife	08/09/1966
20	13142	Koushal Gupta	MANAGER-I	5	Jyotsna Sharma	Wife	20/07/1973
21	13144	Rajesh Magotra	MANAGER-I	5	Bindu Gupta	Wife	02/08/1968
22	13145	Kewal Krishan	MANAGER-I	5	Neena Sharma	Wife	15/11/1965
23	13146	Jatinder Kumar Sawhney	MANAGER-I	5	Kiran Chowdary	Wife	27/07/1971
24	13148	Ranjana Sharma	MANAGER-I	5	Vishavkirti	Wife	18/02/1973
25	13150	Varinder Kumar Gupta	MANAGER-I	5	Rajesh Khajuria	Husband	13/08/1970
26	13151	Jatinder Sharma	MANAGER-I	5	Maridhu Bala	Wife	30/09/1972
27	13153	Pankaj Sharma	MANAGER-I	5	Bharti Sharma	wife	09/01/1972
28	13156	Ajay Kumar	MANAGER-I	5	Sonika Sharma	Wife	09/01/1972
29	13158	Jyotsna Gupta	MANAGER-I	5	Jyoti Sharma	Wife	30/05/1970
30	13160	Renu Gupta	MANAGER-I	5	Jyoti Kumar	Husband	30/03/1970
31	13161	Yash Pal Singh	MANAGER-I	5	Rajesh Gupta	Husband	20/01/1972
32	13162	Sanjeev Khajuria	MANAGER-I	5	Bindu Singh	wife	15/03/1967
33	13163	Sonal Mehta	MANAGER-I	5	Jyoti Singh	Wife	27/09/1967
34	13164	Rakesh Arora	MANAGER-I	5	Neetu Singh	Wife	22/02/1971
35	13167	Ramnam Sharma	MANAGER-I	5	Pooja Verma	Wife	22/02/1973
36	13168	Rajesh Gupta	MANAGER-I	5	Anju Sharma	Wife	30/04/1974
37	13172	Sreshat Bhanotra	MANAGER-I	5	Jyoti Gupta	Wife	30/05/1971
38	13174	Tarsem Gupta	MANAGER-I	5	Sonal Khajuria	Wife	09/01/1972
39	13178	Edwin khokhar	MANAGER-I	5	Puja Mahajan	Wife	21/11/1970
40	13182	Sanjeev Kumar Gupta	MANAGER-I	5	Nanuta Nar	Wife	22/06/1968
41	13183	Ashutosh Dubey	MANAGER-I	5	Shweta Mahajan	Wife	01/11/1970
42	13188	Munish Kumar	MANAGER-I	5	Shanti Devi	Mother	29/09/1969
43	13193	Sanyogita Slathia	MANAGER-I	5	Neetu ANGURANA	Wife	17/05/1971
44	13202	Rachhpal Singh	MANAGER-I	5	Raman Singh	Husband	22/03/1970
45	13204	Sanjeev Kumar	MANAGER-I	5	Manisha Bhinder	Wife	05/05/1971
46	13205	Anil Balgotra	MANAGER-I	5	Sunita Lamba	Wife	15/08/1970
47	13207	Anu Sharma	MANAGER-I	5	Poonam Balgotra	Wife	10/06/1968
48	13212	Ved Parkash	MANAGER-I	5	Sita Ram Sharma	Husband	05/02/1973
49	13213	Munish Bali	MANAGER-I	5	Madhu Sharma	Wife	01/08/1966
50	13215	Shabnam Sharma	MANAGER-I	5	Sonia Bali	wife	05/02/1968
51	13218	Gopal Dass Sharma	MANAGER-I	5	Susheel Kumar Khajuria	Husband	01/05/1968
52	13220	Neeraj Sharma	MANAGER-I	5	Aditya Kumar Khajuria	son	20/06/1965
53	13221	Rajeev Jandial	MANAGER-I	5	Sonia Sharma	wife	25/08/1969
54	13222	Sangeet Mishra	MANAGER-I	5	Rohit Jandial	brother	25/07/1967
55	13223	Shakti Dutt Sharma	MANAGER-I	5	Satvam Mishra	son	05/03/1970
56	13224	Sukhjeet Singh	MANAGER-I	5	Anu Radha Sharma	Wife	12/05/1968
57	13226	Sureshta Devi	MANAGER-I	5	Ranju Slathia	Wife	13/03/1970
58	13235	Rekha Rani	MANAGER-I	5	Kulbir Singh	Husband	26/06/1966
59	13236	Rama Sharma	MANAGER-I	5	Yugal Kishore	Husband	30/04/1971
60	13237	Ranjana Slathia	MANAGER-I	5	Suresh Sharma	Husband	15/08/1969
61	13238	Arun Bharti	MANAGER-I	5	Yashwinder Chand Katoch	Husband	16/07/1966
62	13239	Ashwani Bakshi	MANAGER-I	5	Neeru Bharti	Wife	29/08/1973
63	40604	Navdeepak Singh Blouria	MANAGER-I	5	Sunanda Sharma	Wife	21/12/1972
64	40609	Shambu Singh Slathia	MANAGER-I	5	Jyoti Blouria	Wife	21/09/1971
65	40610	Sulakshna Gupta	MANAGER-I	5	Surekha Slathia	Wife	01/05/1972
66	40611	Suman Nargotra	MANAGER-I	5	Ravi Gupta	Husband	01/01/1974
67	40612	Anshu Sharma	MANAGER-I	5	Manoj Nargotra	Husband	25/12/1969
68	40613	Daler Singh	MANAGER-I	5	Kiaan	Nephew	01/07/1970
69	40620	Sheetal Sharma	MANAGER-I	5	Asha Kumari	Wife	28/04/1971
70	63420	Neeraj Gupta	MANAGER-I	5	GAUTAM Kotwal	Husband	15/12/1974
					Navita Gupta	Wife	15/11/1967



Sheet3

71	107442	Sandhya Sharma	CASHIER/CLERK	3	Ankush & Aman Ghour	Sons	21/12/1967
72	13102	Chander Parkash	CASHIER/CLERK	3	Swarna Devi	Wife	15/02/1972
73	13122	Goga Ram	CASHIER/CLERK	3	Asha Gupta	Wife	06/02/1974
74	13123	Joginder Saini	CASHIER/CLERK	3	Jeevan JYOTI	Wife	04/02/1966
75	13127	Joginder Pal	CASHIER/CLERK	3	Tripta Sharma	Wife	04/02/1969
76	13131	Yash pal	CASHIER/CLERK	3	Seema Sharma	Wife	17/12/1969
77	13194	Parshotam Lal	CASHIER/CLERK	3	Pummy Saini	Wife	16/04/1968
78	13197	Anadhi Bhushan	CASHIER/CLERK	3	Sabita Sharma	Wife	05/06/1973
79	13200	Ranjeet Singh	CASHIER/CLERK	3	Bindu BOGAL	Wife	15/05/1972
80	13231	Surinder Singh	CASHIER/CLERK	3	Babita Kumari	wife	04/04/1967
81	13234	Angrez Singh	CASHIER/CLERK	3	Sudesh Kumari	Wife	09/03/1969
82	40615	Vijay Kumar	CASHIER/CLERK	3	Sharda Kumari	wife	20/05/1973
83	40616	Gurvinder Singh	CASHIER/CLERK	3	Daljeet Kour	wife	15/02/1979
84	40623	Vishal Sharma	CASHIER/CLERK	3	Monika Sharma	Wife	15/03/1979
85	40624	Satish Kumar	CASHIER/CLERK	3	Geeta Sharma	Wife	13/06/1974
86	40960	Gurcharan Singh	CASHIER/CLERK	3	Prabhjot Kour	Wife	08/12/1981
87	40961	Joginder Lal	CASHIER/CLERK	3	Rekha Rani	Wife	26/02/1969
88	470001	Rama Devi Sharma	CASHIER/CLERK	3	Shivangi Sharma	Daughter	23/07/1968
89	470002	Akshit Choudhary	CASHIER/CLERK	3	Manisha Choudhary	Mother	04/05/1998
90	470004	Shubam Sharma	CASHIER/CLERK	3	Seema Sharma	Mother	15/10/1997
91	470005	Atharv Balotra	CASHIER/CLERK	3	Seloni Khajuna	Mother	28/09/1999
92	13191	Uttam Chand	CASHIER/CLERK	3	seema Devi	Wife	01/05/1977
93	13199	Manmohan Lal	CASHIER/CLERK	3	Sunita Devi	Wife	12/11/1970
94	13229	Raju Ganju	CASHIER/CLERK	3	Simi Ganjoo	wife	28/07/1973
95	13233	Roop Chand	CASHIER/CLERK	3	Chanchala Devi	wife	20/08/1976
96	40607	Devinder Kumar	CASHIER/CLERK	3	Leela Devi	Wife	08/04/1977
97	40614	Ram Paul	CASHIER/CLERK	3	Meenu Sharma	Wife	24/09/1969
98	13003	Sardari Lal	RECORD KEEPER	2	Anju Kumari	Wife	23/05/1965
99	13070	Govind Ram	RECORD KEEPER	2	Jyoti Devi	Wife	01/01/1970
100	13071	Rashpal Singh	RECORD KEEPER	2	Neelam Devi	Wife	07/05/1967
101	13101	Baldev Singh	DRIVER	2	Seema Devi	Wife	11/04/1972
102	13107	Sanjay Kumar	DRIVER	2	Sushma Sharma	Wife	17/10/1970
103	13117	Devinder Pal Singh	ATTENDANT	2	Som Lata	wife	20/12/1974
104	13118	Ram Lal	CASHIER/CLERK (N/F)	2	Sonika Sharma	Wife	23/04/1975
105	13120	Murli Lal	RECORD KEEPER	2	sheela Devi	Wife	18/12/1972
106	13124	Rakesh Kumar	ATTENDANT	2	Anuradha	Wife	29/04/1971
107	13128	Subash Chander	ATTENDANT	2	Sushma Devi	Wife	09/03/1965
108	13185	Parvinder Kumar	CASHIER/CLERK (N/F)	2	Amita Devi	Wife	26/01/1973
109	13196	Pyare Lal	ATTENDANT	2	Reeta Devi	Wife	30/03/1972
110	13227	Sandoor Chand	ATTENDANT	2	Veena Devi	Wife	25/05/1972
111	13230	Bikram Singh	DRIVER	2	Suman Lata	Wife	02/08/1968
112	40605	Sanjay Sharma	ATTENDANT	2	Nisha Sharma	Wife	28/04/1974
113	40617	Chanchal Singh	CASHIER/CLERK (N/F)	2	Ritu Slathia	Wife	06/01/1971
114	40618	Janak Raj	CASHIER/CLERK (N/F)	2	Santosh Kumari	Wife	20/07/1965
115	40619	Naresh Basotra	DRIVER	2	Sabita Kumari	Wife	31/03/1975
116	40625	Vishal Singh	CASHIER/CLERK (N/F)	2	Asha Rani	Wife	19/04/1979
117	40626	Sham Lal	DRIVER	2	Bimla Devi	Wife	14/01/1970
118	40628	Surjeet Singh	ATTENDANT	2	Sunita Devi	Wife	10/04/1976
119	40957	Hans Raj	ATTENDANT	2	Raj Kumari	Wife	04/11/1972
120	40958	Ashok Kumar	ATTENDANT	2	Anita Kumari	Wife	20/03/1971
121	40959	Kewal Singh	ATTENDANT	2	Sharda Devi	Wife	15/09/1973
122	40962	Ram Ji	ATTENDANT	2	Rekha Devi	Wife	28/04/1977
123	42732	Meer Singh	CASHIER/CLERK (N/F)	2	Madhu Bala	wife	25/05/1970
124	42733	Sita Ram	ATTENDANT	2	Suman	Wife	09/06/1978
125	42734	Gopi Nath	ATTENDANT	2	Shakuntla Devi	wife	02/04/1978
126	42736	Ripu Dhaman	CASHIER/CLERK (N/F)	2	Abhilasha	Wife	28/02/1972
127	107440	Sudesh Kumari	ATTENDANT	2	Amarish Bhardwaj	son	08/10/1974
128	107441	Surjeet Singh	ATTENDANT	2	Meenakshi Manhas	Wife	06/09/1981
129	176749	Anjana Kumari	PEON/CHOWKIDAR	2	Narayan Dev Manhas	Son	22/09/1974
130	462305	Mannat Sharma	PEON/CHOWKIDAR	2	Neelam Sharma	Mother	03/10/1997
131	470000	Ashni Kumar	PEON/CHOWKIDAR	2	Radha Rani	Wife	26/03/1989
132	470003	Danish Sangotra	PEON/CHOWKIDAR	2	Radha Devi	Mother	02/07/2002
133	470006	Catherine Sandhu	PEON/CHOWKIDAR	2	Enoch	Son	17/10/1994



ANNEXURE - "A"

S.NO.	Location	Occupancy	Furniture Fixture & Fittings etc.	Electronic Equipment Items	Computer & allied Items	Stationery Items	Sum Insured
1	The Citizens' Coop. Bank Ltd. Administrative office 68-B/D Gandhi Nagar Jammu - 180004	Office	88084.00	99660.00	NIL	904284.41	1092020.41
2	The Citizens' Coop. Bank Ltd. Moti Bazar, Jammu- 180001	Office	NIL	28822.00	NIL	35513.00	64335.00
3	The Citizens' Coop. Bank Ltd. New Plots, Jammu – 180007 alongwith Extension Counter Main Chowk, Janipur Jammu- 180007	Office	2000.00	36711.00	NIL	57560.84	96271.84
						35551.84	35551.84
4	The Citizens' Coop. Bank Ltd. Ware House, Jammu – 180004 along with Extension Counter Shiekh Nagar Jammu-180006	Office	17882.00	4419.00	300.00	21599.08	44200.08
			39782.00	2103.00	400.00	36055.24	78340.24
5	The Citizens' Coop. Bank Ltd. National Highway, Gangyal, Jammu – 180010	Office	119985.00	48595.62	17972.55	58880.14	245433.31
6	The Citizens' Coop. Bank Ltd. Ahata Shri Niwas Shah Kanak Mandi,	Office	300.00	22134.00	NIL	51457.50	73891.50
7	The Citizens' Coop. Bank Ltd. 242 –A, Shastri Nagar Jammu – 180004	Office	49066.00	63038.00	20185.00	NIL	132209.00
8	The Citizens' Coop. Bank Ltd. Transport Nagar, Jammu – 180006 along with Extension Counter Channi Himmat	Office	187721.00	41191.00	NIL	68444.13	297356.13
9	The Citizens' Coop. Bank Ltd. Vinayak bazar, Jammu – 180016 along with Extension Counter Talab Tillo	Office	8847.00	14227.00	NIL	112818.00	135892.00
						130293.00	130293.00
10	The Citizens' Coop. Bank Ltd. Vijaypur, Teh. Samba, Jammu – 184120	Office	14160.00	17582.00	NIL	63562.00	95304.00
11	The Citizens' Coop. Bank Ltd. R.S.Pura, Jammu -181102	Office	30158.00	15734.00	100.00	43805.00	89797.00
12	The Citizens' Coop. Bank Ltd. Akhnoor, Jammu -181201	Office	2029.00	21824.00	235.00	46590.32	70678.32
	Total		560014.00	416040.62	39192.55	1666414.50	2681661.67

* Above includes :-
Note Sorters Stationery Stocks
Note Counting Machines, Photo Copier Machine, Electrical fittings
Air- Conditioners, CCTV Cameras etc.



The Citizens' Cooperative Bank Ltd.,

Adm. Office : 68 B/D Gandhi Nagar, Jammu

Website: www.citizenscooperativebankjammu.com

Email : info@citizenscooperativebankjammu.com

PH: 2432058, 2432036 Fax no. 0191 2432036

Ref.no. Adm/Stt/3586-03

Dated 06 July, 2018

CIRCULAR

Sub.:- Cash Retention Limit.

In view of the decision of Audit Committee the Cash Retention Limit of Branches/Ext. counters has been revised as under:-

S.no.	Name of Branch/Ext. counter	Revised Cash Retention Limit (Amt. in Lakhs)
1	Moti Bazar	15.00
2	Vinaik Bazar	15.00
3	Ware House	10.00
4	New Plot	15.00
5	Shastri nagar	15.00
6	Kanak Mandi	20.00
7	R.S.Pura	12.00
8	Gangyal	15.00
9	Transport Nagar	10.00
10	Akhnoor	10.00
11	Vijaypur	10.00
12	Janipur	8.00
13	Channi Himmat	8.00
14	Sheikh Nagar	8.00
15	Talab Tillo	8.00
16	Central Office of Ext. Counter Sheikh Nagar - Bagh-e-Babru Jammu	No limit

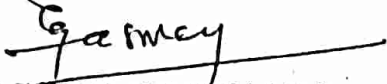
The various agencies such as Inspection team of Reserve Bank of India, Statutory Auditors and Concurrent Auditors are pointing out from time to time that Branches are maintaining cash in excess of retention limit. Retaining of cash in excess of retention limit affects the following:



1. The cash parked in safe more than the required level yielding no profit i.e. atleast branch is losing interest being paid on Head office balance.
2. Retaining of cash in excess of retention limit is not insured and can create problem for the branch.

All Branch Managers/Incharges are advised to ensure that cash balances be maintained within the Cash Retention Limit and dispose off the cash immediately with Central office.

Please acknowledge the receipt.


(ASHOK GOSWAMY)
MANAGING DIRECTOR

Copy to:-

1. Chief Manager, Administration for information.
2. Chief Manager. Banking operations for information and necessary action.
3. ✓ Manager, Inspection & Audit for information and necessary action.
4. ✓ Manager/Incharge , Branch Office Moti Bazar/Vinaik Bazar/WareHouse/NewPlot/KanakMandi/ShastriNagar/Transport Nagar/Gangyal/R.S.Pura/Akhnoor/Vijaypur Extension Counters: Janipur/Channi Himmat/Talab tillo/Shiekh Nagar, Jammū for information and necessary action.



