



**THE CITIZENS' CO-OPERATIVE BANK LTD.,**  
ADMINISTRATIVE OFFICE: 68-B/D GANDHI NAGAR, JAMMU.

Web Site: [www.citizenscooperativebankjammu.com](http://www.citizenscooperativebankjammu.com)  
Email : [info@citizenscooperativebankjammu.com](mailto:info@citizenscooperativebankjammu.com)  
EPFAX: 243251 FAX NO: 0191-2432036

Ref.No./Adm/Estt. 7819

Dated: 21 MAR 2024

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 22.03.2024 at 04.00 PM.

MANAGING DIRECTOR

# The Citizens' Cooperative Bank Ltd.,

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

Website: [www.citizenscooperativebankjammu.com](http://www.citizenscooperativebankjammu.com)

Email : [info@citizenscooperativebankjammu.com](mailto: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.

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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 <i>at Ext. Counter Sheikh Nagar</i>	No limit

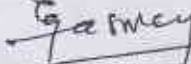
The various agencies such as Inspection team of Reserve Bank of India, Statutory Auditors and Concurrent Auditors are pointing out from time to time that Branches are maintaining cash in excess of retention limit. Retaining of cash in excess of retention limit affects the following:



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/TransportNagar/Gangyal/R.S.Pura/Akhnoor/Vijaypur Extension Counters: Janipur/Channi Himmat/Talab tillo/Shiekh Nagar, Jammu for information and necessary action.



**ANNEXURE - "A"**

S.NO.	Location	Occupancy	Furniture	Electronic	Computer	Stationery	Sum
			Fixture & Fittings etc.	Equipment Items	& allied Items	Items	Insured
1	The Citizens' Coop. Bank Ltd. Administrative office 68-B/D Gandhi Nagar Jammu - 180004	Office	105689.00	187135.00	Nil	975050.61	1267874.61
2	The Citizens' Coop. Bank Ltd. Moti Bazar, Jammu- 180001	Office	57503.00	64394.50	25337.00	Nil	147234.50
3	The Citizens' Coop. Bank Ltd. New Plots, Jammu - 180007 alongwith Extension Counter Main Chowk, Janipur Jammu- 180007	Office	127056.00	49019.00	Nil	64531.99	240606.99
						29354.39	29354.39
4	The Citizens' Coop. Bank Ltd. Ware House, Jammu - 180004 along with Extension Counter Shiekh Nagar Jammu-180006	Office	18545.00	4119.00	NIL	30827.00	53491.00
			38982.00	2148.00	NIL	35172.00	76302.00
5	The Citizens' Coop. Bank Ltd. National Highway, Gangyal, Jammu - 180010	Office	129038.00	39717.00	17810.00	60424.00	246989.00
6	The Citizens' Coop. Bank Ltd. Ahata Shri Niwas Shah Kanak Mandi,	Office	14442.00	39127.00	Nil	58206.50	111775.50
7	The Citizens' Coop. Bank Ltd. 242 -A, Shastri Nagar Jammu - 180004	Office	20909.00	47121.00	NIL	50000.00	118030.00
8	The Citizens' Coop. Bank Ltd. Transport Nagar, Jammu - 180006 along with Extension Counter Channi Himmat	Office	138486.00	45889.00	NIL	52000.00	236375.00
9	The Citizens' Coop. Bank Ltd. Vinayak bazar, Jammu - 180016 along with Extension Counter Talab Tillo	Office	17156.00	33608.00	29294.00	122033.39	202091.39
						70881.20	70881.20
10	The Citizens' Coop. Bank Ltd. Vilaypur, Teh. Samba, Jammu - 184120	Office	31208.00	20117.00	Nil	65230.00	116555.00
11	The Citizens' Coop. Bank Ltd. R.S.Pura, Jammu -181102	Office	52737.00	21519.00	8005.00	52181.00	134442.00
12	The Citizens' Coop. Bank Ltd. Akhnoor, Jammu -181201	Office	35338.00	65673.00	11197.00	55971.24	168177.24
	<b>Total</b>		<b>787087.00</b>	<b>619586.50</b>	<b>91643.00</b>	<b>1721863.32</b>	<b>3220179.82</b>

\* Above includes :-

Note Sorters Stationery Stocks

Note Counting Machines, Photo Copier Machine, Electrical fittings

Air- Conditioners, CCTV Cameras etc.





GROUP ACCIDENTAL POLICY 2024-25

GPA 2024-25

S.NO.	EMPLOYEE CODE	NAME	DESIGNATION	AMT	NOMINEE	RELATION	DATE OF BIRTH OF EMPLOYEE
1	1	Ravi Kant	Managing Director	5	Sushma Rani	Wife	06/25/1970
2	13027	Kuldeep kumar Gupta	CHIEF MANAGER	5	Sunita Kumari	Wife	12/08/1964
3	13024	Jyotsna Raina	CHIEF MANAGER	5	Daleep Ganju	Husband	03/06/1965
4	13042	Neelam Samyal	MANAGER-III	5	Meenal Samyal	Daughter	06/14/1964
5	13019	Subash Singh	MANAGER-I	5	Santosh Kumari	Wife	04/13/1964
6	13034	Rakesh Kumar	MANAGER-I	5	Poli Devi	wife	02/26/1966
7	13041	Mukesh Kumar	MANAGER-I	5	Sarika Devi	Wife	04/11/1968
8	13049	Kulbir Singh	MANAGER-I	5	Sarita Slathia	Wife	07/15/1965
9	13051	Kuldeep Kumar	MANAGER-I	5	Anita Devi	Wife	11/20/1967
10	13079	Rama Nand Saini	MANAGER-I	5	Surishtha Kumari	Wife	07/17/1966
11	13086	Ashok Kumar	MANAGER-I	5	Anju Bala	Wife	06/05/1965
12	13087	Anil Modi	MANAGER-I	5	Anjana Anil	Wife	06/11/1964
13	13089	Anil Sharma	MANAGER-I	5	Neena Mishra	Wife	06/10/1966
14	13090	Asha Kumari	MANAGER-I	5	Pran Nath KOUL	Husband	04/28/1964
15	13093	Bahadur Singh	MANAGER-I	5	Rajni Jamwal	Wife	05/10/1966
16	13094	Bikram Singh	MANAGER-I	5	Amandeep	Wife	06/01/1967
17	13098	Raj Kumar	MANAGER-I	5	Santosh Kumari	Wife	05/08/1971
18	13105	Pritam Pal	MANAGER-I	5	Veena Kumari	Wife	02/20/1968
19	13111	Ajay Slathia	MANAGER-I	5	Aju SLATHIA	Wife	07/13/1967
20	13112	Raman Kumar	MANAGER-I	5	Anju Bala	Wife	03/13/1968
21	13121	Tarsem Kumar	MANAGER-I	5	PRAINKA Sharma	Wife	04/20/1974
22	13133	Vivek Mahajan	MANAGER-I	5	Sheetu Mahajan	Wife	03/20/1970
23	13134	Kanchan Bala	MANAGER-I	5	Ramesh Dogra	Husband	04/02/1972
24	13135	Kavita Sharma	MANAGER-I	5	Rajesh Khajuria	Husband	03/28/1970
25	13136	Rajesh Kumar Kakkar	MANAGER-I	5	Saroj Kakkar	Wife	06/26/1966
26	13139	Manveer Kumar	MANAGER-I	5	Suman Anand	Wife	06/26/1970
27	13141	Dinesh Kumar	MANAGER-I	5	Jyotsna Sharma	Wife	09/08/1966
28	13142	Koushal Gupta	MANAGER-I	5	Bindu Gupta	Wife	07/20/1973
29	13144	Rajesh Magotra	MANAGER-I	5	Neena Sharma	Wife	08/02/1968
30	13145	Kewal Krishan	MANAGER-I	5	Kiran Chowdary	Wife	11/15/1965
31	13146	Jatinder Kumar Sawhney	MANAGER-I	5	Vishvirkirti	Wife	07/27/1971
32	13148	Ranjana Sharma	MANAGER-I	5	Rajesh Khajuria	Husband	02/18/1973
33	13150	Verinder Kumar Gupta	MANAGER-I	5	Maridhu Bala	Wife	08/13/1970
34	13151	Jatinder Sharma	MANAGER-I	5	Bharti Sharma	wife	09/30/1972
35	13153	Pankaj Sharma	MANAGER-I	5	Sonika Sharma	Wife	01/09/1972
36	13156	Ajay Kumar	MANAGER-I	5	Jyoti Sharma	Wife	05/30/1970
37	13158	Jyotsna Gupta	MANAGER-I	5	Jyoti Kumar	Husband	03/30/1970
38	13160	Renu Gupta	MANAGER-I	5	Rajesh Gupta	Husband	01/20/1972
39	13161	Yash Pal Singh	MANAGER-I	5	Jyoti Singh	wife	03/15/1967
40	13162	Sanjeev Khajuria	MANAGER-I	5	Bindu Sharma	Wife	09/27/1967
41	13163	Sonal Mehta	MANAGER-I	5	Neetu Singh	Wife	02/22/1971
42	13164	Rakesh Arota	MANAGER-I	5	Pooja Verma	Wife	02/22/1973
43	13167	Ramnam Sharma	MANAGER-I	5	Anju Sharma	Wife	04/30/1974
44	13168	Rajesh Gupta	MANAGER-I	5	Jyoti Gupta	Wife	05/30/1971
45	13172	Sreshat Bhanotra	MANAGER-I	5	Sonal Khajuria	Wife	01/09/1972
46	13174	Tarsem Gupta	MANAGER-I	5	Puja Mahajan	Wife	11/21/1970
47	13178	Edwin khokhar	MANAGER-I	5	Naniya Nar	Wife	06/22/1966
48	13180	Surinder Gupta	MANAGER-I	5	Shashi Gupta	Wife	03/29/1973
49	13182	Sanjeev Kumar	MANAGER-I	5	Shweta Mahajan	Wife	01/11/1970
50	13183	Ashutosh Dubey	MANAGER-I	5	Shanti Devi	Mother	09/29/1969
51	13188	Munish Kumar	MANAGER-I	5	Neetu ANGURANA	Wife	05/17/1971
52	13193	Sanyogita Slathia	MANAGER-I	5	Raman Singh	Husband	03/22/1970
53	13202	Rachhpal Singh	MANAGER-I	5	Manisha Bhinder	Wife	05/05/1971
54	13204	Sanjeev Kumar	MANAGER-I	5	Sunita Lamba	Wife	08/15/1970
55	13205	Anil Balgotra	MANAGER-I	5	Poonam Balgotra	Wife	06/10/1968
56	13207	Anu Sharma	MANAGER-I	5	Sita Ram Sharma	Husband	02/05/1973
57	13208	Rajni Bala	MANAGER-I	5	Abhinav Gupta	Husband	04/15/1965
58	13210	Rupesh Kumar Dhawan	MANAGER-I	5	Preeti DHAWAN	Wife	09/25/1972
59	13212	Ved Parkash	MANAGER-I	5	Madhu Sharma	Wife	08/01/1966
60	13213	Munish Bali	MANAGER-I	5	Sonia Bali	wife	02/05/1968
61	13215	Shabnam Sharma	MANAGER-I	5	Susheel Kumar Khajuria	Husband	05/01/1968
62	13217	Sanjay Raina	MANAGER-I	5	Shubam Raina	son	01/26/1965
63	13218	Gopal Dass Sharma	MANAGER-I	5	Aditya Kumar Khajuria	son	06/20/1965





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64	13219	Mohinder Gupta	MANAGER-I	5	Angana Gupta	Wife	04/10/1964
65	13220	Neeraj Sharma	MANAGER-I	5	Sonia Sharma	wife	08/25/1969
66	13221	Rajeev Jandial	MANAGER-I	5	Rohit Jandial	brother	07/25/1967
67	13222	Sangeet Mishra	MANAGER-I	5	Satvam Mishra	son	03/05/1970
68	13223	Shakti Dutt Sharma	MANAGER-I	5	Anu Radha Sharma	Wife	05/12/1968
69	13224	Sukhjeet Singh	MANAGER-I	5	Ranju Slathia	Wife	03/13/1970
70	13226	Sureshta Devi	MANAGER-I	5	Kulbir Singh	Husband	06/28/1966
71	13232	Sanjeev Gupta	MANAGER-I	5	Binny Gupta	Wife	03/13/1965
72	13235	Rekha Rani	MANAGER-I	5	Yugal Kishore	Husband	04/30/1971
73	13236	Rama Sharma	MANAGER-I	5	Suresh Sharma	Husband	08/15/1969
74	13237	Ranjana Slathia	MANAGER-I	5	Yashwinder Chand Katoch	Husband	07/18/1966
75	13238	Arun Bharti	MANAGER-I	5	Neeru Bharti	Wife	08/29/1973
76	13239	Ashwani Bakshi	MANAGER-I	5	Sunanda Sharma	Wife	12/21/1972
77	40604	Navdeepak Singh Blouria	MANAGER-I	5	Jyoti Blouria	Wife	09/21/1971
78	40609	Shambu Singh Slathia	MANAGER-I	5	Surekha Slathia	Wife	05/01/1972
79	40610	Sulakshna Gupta	MANAGER-I	5	Ravi Gupta	Husband	01/01/1974
80	40611	Suman Nargotra	MANAGER-I	5	Manoj Nargotra	Husband	12/25/1969
81	40612	Anshu Sharma	MANAGER-I	5	Kiaan	Nephew	07/01/1970
82	40613	Daler Singh	MANAGER-I	5	Asha Kumari	Wife	04/28/1971
83	40620	Sheetal Sharma	MANAGER-I	5	GAUTAM Kotwal	Husband	12/15/1974
84	63420	Neeraj Gupta	MANAGER-I	5	Navita Gupta	Wife	11/15/1967
85	107442	Sandhya Sharma	CASHIER/CLERK	3	Ankush & Aman Ghour	Sons	12/21/1967
86	13102	Chander Parkash	CASHIER/CLERK	3	Swarna Devi	Wife	02/15/1972
87	13122	Goga Ram	CASHIER/CLERK	3	Asha Gupta	Wife	02/08/1974
88	13123	Joginder Saini	CASHIER/CLERK	3	Jeevan JYOTI	Wife	02/04/1968
89	13127	Joginder Pal	CASHIER/CLERK	3	Tripta Sharma	Wife	02/04/1969
90	13131	Yash pal	CASHIER/CLERK	3	Seema Sharma	Wife	12/17/1969
91	13194	Parshotam Lal	CASHIER/CLERK	3	Pummy Saini	Wife	04/16/1968
92	13197	Anadhi Bhushan	CASHIER/CLERK	3	Sabita Sharma	Wife	06/05/1973
93	13200	Ranjeet Singh	CASHIER/CLERK	3	Bindu BOGAL	Wife	05/15/1972
94	13231	Surinder Singh	CASHIER/CLERK	3	Babita Kumari	wife	04/04/1967
95	13234	Angrez Singh	CASHIER/CLERK	3	Sudesh Kumari	Wife	03/09/1969
96	40615	Vijay Kumar	CASHIER/CLERK	3	Sharda Kumari	wife	05/20/1973
97	40616	Gurvinder Singh	CASHIER/CLERK	3	Daljeet Kour	wife	02/15/1979
98	40623	Vishal Sharma	CASHIER/CLERK	3	Monika Sharma	Wife	03/15/1979
99	40624	Satish Kumar	CASHIER/CLERK	3	Geeta Sharma	Wife	06/13/1974
100	49960	Gurcharan Singh	CASHIER/CLERK	3	Prabhjot Kour	Wife	12/08/1981
101	40961	Joginder Lal	CASHIER/CLERK	3	Rekha Rani	Wife	02/26/1969
102	470001	Rama Devi Sharma	CASHIER/CLERK	3	Shivangi Sharma	Daughter	07/23/1968
103	470002	Akashit Choudhary	CASHIER/CLERK	3	Manisha Choudhary	Mother	05/04/1968
104	470004	Shubam Sharma	CASHIER/CLERK	3	Seema Sharma	Mother	10/15/1997
105	470005	Atharv Balotra	CASHIER/CLERK	3	Seloni Khajuria	Mother	09/28/1999
106	13191	Uttam Chand	CASHIER/CLERK	3	seema Devi	Wife	05/01/1977
107	13199	Manmohan Lal	CASHIER/CLERK	3	Sunita Devi	Wife	11/12/1970
108	13003	Sardari Lal	RECORD KEEPER	2	Anju Kumari	Wife	05/23/1965
109	13070	Govind Ram	RECORD KEEPER	2	Jyoti Devi	Wife	01/01/1970
110	13071	Rasopal Singh	RECORD KEEPER	2	Neelam Devi	Wife	05/07/1967
111	13101	Baldev Singh	DRIVER	2	Seema Devi	Wife	04/11/1972
112	13107	Sanjay Kumar	DRIVER	2	Sushma Sharma	Wife	10/17/1970
113	13117	Devinder Pal Singh	RECORD KEEPER	2	Sorn Lata	wife	12/20/1974
114	13118	Ram Lal	CASHIER/CLERK (N/F)	2	Sonika Sharma	Wife	04/23/1975
115	13120	Murli Lal	RECORD KEEPER	2	sheela Devi	Wife	12/18/1972
116	13124	Rakesh Kumar	ATTENDANT	2	Anuradha	Wife	04/29/1971
117	13128	Subash Chander	ATTENDANT	2	Sushma Devi	Wife	03/09/1965
118	13185	Parvinder Kumar	CASHIER/CLERK (N/F)	2	Amita Devi	Wife	01/26/1973
119	13196	Pyare Lal	ATTENDANT	2	Reeta Devi	Wife	03/30/1972
120	13227	Sandoor Chand	ATTENDANT	2	Veena Devi	Wife	05/25/1972
121	13229	Raju Ganju	CASHIER/CLERK (N/F)	2	Simi Ganjoo	wife	07/28/1973
122	13230	Bikram Singh	DRIVER	2	Suman Lata	Wife	08/02/1968
123	13233	Roop Chand	CASHIER/CLERK (N/F)	2	Chanchala Devi	wife	08/20/1976
124	40605	Sanjay Sharma	ATTENDANT	2	Nisha Sharma	Wife	04/28/1974
125	40607	Devinder Kumar	CASHIER/CLERK (N/F)	2	Leela Devi	Wife	04/08/1977
126	40614	Ram Paul	CASHIER/CLERK (N/F)	2	Meenu Sharma	Wife	09/24/1968
127	40617	Chanchal Singh	CASHIER/CLERK (N/F)	2	Ritu Slathia	Wife	01/06/1971
128	40618	Janak Raj	CASHIER/CLERK (N/F)	2	Santosh Kumari	Wife	07/20/1965
129	40619	Naresh Basotra	DRIVER	2	Sabita Kumari	Wife	03/31/1975
130	40625	Vishal Singh	CASHIER/CLERK (N/F)	2	Asha Rani	Wife	04/19/1979
131	40626	Sham Lal	DRIVER	2	Bimla Devi	Wife	01/14/1970



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132	40628	Surjeet Singh	ATTENDANT	2	Sunita Devi	Wife	04/10/1976
133	40957	Hans Raj	ATTENDANT	2	Raj Kumari	Wife	11/04/1972
134	40958	Ashok Kumar	ATTENDANT	2	Anita Kumari	Wife	03/20/1971
135	40959	Kewal Singh	ATTENDANT	2	Sharda Devi	Wife	09/15/1973
136	40962	Ram Ji	ATTENDANT	2	Rekha Devi	Wife	04/28/1977
137	42732	Meer Singh	CASHIER/CLERK (N/F)	2	Madhu Bala	wife	05/25/1970
138	42733	Sita Ram	ATTENDANT	2	Suman	Wife	06/09/1978
139	42734	Gopi Nath	ATTENDANT	2	Shakuntla Devi	wife	04/02/1978
140	42736	Ripu Dhaman	CASHIER/CLERK (N/F)	2	Abhilasha	Wife	02/28/1972
141	107440	Sudesh Kumari	ATTENDANT	2	Amarish Bhardwaj	son	10/08/1974
142	107441	Surjeet Singh	PEON/CHOWKIDAR	2	Meenakshi Manhas	Wife	09/06/1981
143	176749	Anjana Kumari	PEON/CHOWKIDAR	2	Narayan Dev Manhas	Son	09/22/1974
144	462305	Mannat Sharma	PEON/CHOWKIDAR	2	Neelam Sharma	Mother	10/03/1997
145	470000	Ashni Kumar	PEON/CHOWKIDAR	2	Radha Rani	Wife	03/26/1989
146	470003	DanishSangotra	PEON/CHOWKIDAR	2	Radha Devi	Mother	07/02/2002

