THE CITIZENS' CO-OPERATIVE BANK LTD., JAMMU

			E SHEET	FOR THE	YEAR 2015-2016	(1.1.1.5	
		(Amt. in Rupe				(Amt. in Rup	
31.03.2015 >		31.03.2016	<31.03.2016	31.03.2015 >		31.03.2016	31.03.2016
RS. P.	CAPITAL AND LIABILITIES	RS. P.	RS. P.	RS. P.	PROPERTY AND ASSETS	RS. P.	RS. P
	1. Capital			26955042.00	1. Cash in hand.	22707361.00	22707361.00
	(I) Authorised Capital			5637.05	Current account with J.C.C. Bank Ltd.	5637.05	5637.05
10000000.00	4000000 Shares of Rs.25/- each.	10000000.00					
	Shares of Rs each.				2. Balance with other Banks :		
				113702501.70	(I) Current Deposit	240542454.92	
	(ii) Subscribed Capital				(ii) Savings Bank Deposits		
	Shares of Rs each.			567212304.00	(iii) Fixed Deposit	801267280.00	1041809734.9
	Shares of Rs each.						
				-	3. Money at call and Short Notice :	-	
	(iii) Amount Called up						
	On 4493126 Shares at Rs. 25/- each.				4. Investments :		
	less calls unpaid			1039279200.00	(I) In Central and State Government	637886700.00	
	On Shares at Rseach.				Securities (at Book Value)		
	less calls unpaid				Face Value Rs.		
	Of (iii) above , held by			4500000.00	(ii) Other Investment - Liquid Fund	200000.00	
92793080.00	(a) Individuals	111654150.00		50050.00	(iii) Shares in Co-operative Institutions	50050.00	639936750.0
321 33000.00	(b) Co-operative Institutions	111034130.00		30030.00	(iii) Shares in co-operative institutions	30030.00	033330730.0
674000.00	(c) state Government	674000.00	112328150.00				
074000.00	(c) state Government	074000.00	112320130.00		6. Advances :		
	0. Deserve found others Deserves a			762599314.65		790286182.81	790286182.8
40134392.51	2. Reserve fund other Reserves :	40148872.51		702399314.03	(I) Short - term Loans Cash Credits	790200102.01	190200102.0
40134392.51	(I) Statutory Reserve	40140072.51			Overdrafts and Bills Discounted		
	(ii) Agricultural (credit Stabilization				0 (1))		
4000500.00	Fund)	1000500.00			Of which secured against :		
1829520.22	(iii) Building Fund	1829520.22			(a) Government and other approved		
74478.32	(iv) Dividend Equalization Fund	74478.32		754005000 04	Securities	775000400.07	
1133712.72	(v) Special Bad Debts Reserve	1133712.72		751285309.21	(b) Other Tangible Securities @	775988186.37	
213173898.00	(vi) Bad and Doutful Debts Reserve	214832770.00		762599314.65		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	513162065.7
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		513162065.77	
	 Central Co-operative Banks 				individuals		
	(ii) Primary Agricultural Credit			113252524.31		121421770.23	
	Societies				Considered bad and doubtful of recovery		
	(iii) Other Societies			396801368.22	(iii) Long Term Loans	485676574.21	485676574.2
					of which secured against:		
	4. Deposits and other Accounts :				(a) Govt. and other approved securities		
	(I) Fixed Deposits *			396801368.22	(b) Other tangible securities @	485676574.21	
1976033710.59	(a) Individuals **	1977954092.50		396801368.22	Of the advances, amount due from	485676574.21	
	(b) Central Co-operative Bank				individuals		
964177.00	(c) Other Societies	10313261.00	1988267353.50	16529734.00	Of the advances amount overdue	19545956.00	
					Considered Bad and doubtful of recovery		
2435197021.22	TOTAL		2465885909.13	3417219803.11	TOTAL		3493584305.7

31.03.2015		31.03.2016	31.03.2016	31.03.2015		31.03.2016	31.03.2016
2435197021.22			2465885909.13	3417219803.11			3493584305.76
RS. P.	(ii) Savings Bank Deposits	RS. P.	RS. P.	RS. P.		RS. P.	RS. P
971898255.34	(a) Individuals **	1002300152.73		204175450.60	7. Interest Receivable :	169565490.77	169565490.77
	(b) Central Co-operative Bank			143242998.39	Of which overdue	131008416.89	
6278672.59	(c) Other Societies	10229543.30	1012529696.03		Considered bad and doubtful of recovery		
	(iii) Current Deposits						
259449847.07	(a) Individuals **	259224939.42		134532.00	8. Bills Receivable being bills for	73645.00	73645.00
					collection as per contra		
	(b) Central Co-operative Bank						
503648.16	(c) Other Societies	1009313.16	260234252.58	3625956.67	9. Branch adjustments	4814654.95	4814654.9
16590041.75	(iv) Money at call and Short Notice	17804221.75	17804221.75				
				105206864.00	10. Premises less depreciation - Land	105206864.00	105206864.0
	5. Borrowings ***				(Plots only)		
	(I) From the Reserve Bank of India/			9297012.69	11. Furniture and Fixtures	9351775.05	9351775.0
	state Central Co-operative Bank :				less depreciation		
					12. Other Assets (to be specified)		
	(a) Short - term Loans, cash credits			1436268.00	a) Bank Vehicle	1149015.00	
	and overdrafts			125915277.2	b) Intt.on protested a/c	136764005.00	
	Of which securred against :			10170049.18	c) sundry debtors	9967001.70	
	(A) Government and other			1954706.73	 d) Stationery in hand 	1845103.66	
	approved securities			83006.85	e) Library	83006.85	
	(B) Other Tangible securities @			2300858.00	f) Premium of Govt. of India	1437146.00	
	(b) Medium - term loans of which			2524389.00	g) Income Tax	2429247.00	
	secured against :			147079.00	h) Prepaid Insurance	170161.50	153844686.7
	(A) Government and other						
	approved securities						
	(B) Other Tangible securities @			98324868.30	13. Profit and Loss	119532812.36	119532812.3
	(c) Long term loans.						
	Of which securred against :						
	(A) Government and other						
	approved securities						
	(B) Other Tangible securities @						
	(ii) From the State Bank of India						
	(a) Short - term loans cash credits						
	(A) Government and other						
	approved securities						
	(B) Other Tangible securities @						
	(c) Medium - term loans						
	Of which securred against :						
	(A) Government and other						
	approved securities						
	(B) Other Tangible securities @						
	(c) Long term loans.						
	Of which secured against :					-	
	(A) Government and other						
	approved securities						
	 (B) Other tangible securities 						
3689917486.13	TOTAL		3756454079.49	3982516121.37	TOTAL		4055974234.6

31.03.2015		31.03.2016	31.03.2016	31.03.2015		31.03.2016	31.03.2016
3689917486.13			3756454079.49	3982516121.37			4055974234.60
RS. P.		RS. P.	RS. P.	RS. P.		RS. P.	RS. P.
	(iii) From the State Government						
	(a) Short - term loans						
	Of which secured against						
	(A) Government and other						
	approved Securities						
	(B) Other tangible securities @						
	(b) Medium - term loans						
	Of which secured against						
	(A) Government and other						
	approved Securities						
	(B) Other tangible securities @						
	(c) Long - term loans						
	Of which secured against						
	(A) Government and other						
	approved Securities						
	(B) Other tangible securities @						
	(iv) Loans from other sources						
	(source and security to be						
	specified)						
134532.00	6. Bills for collection being bills	73645.00	73645.00				
	receivable as per contra						
	7. Branch adjustments						
1//176507 63	8. Overdue interest reserve	133710252.82	133710252.82				
144170007.00	b. Overdue interest reserve	100710202.02	100110202.02				
	9. Interest Payable						
	10. Other Liabilities						
9356566.55	(I) Bills Payable	10975841.49					
3330300.33	(ii) Unclaimed Dividends	10373041.43				-	
125915277.24	(iii) Suspense intt. on protested a/c	136764005.00				-	
13015751.82	(iv) Sundries	17996410.80	165736257.29				
10010101.02	(iv) ouridites	11000410.00	100100201.20			-	
	CONTINGENT LIABILITIES	1				1	
4018250.00	(I) Outstanding Liabilities for	3947250.00				1	
1010200.00	guarantees issued	0011200.00					
5030399.00	(ii) Others (Specify)	4535021.00					
4530399.00	(a) DEAF Fund Rs.4535021.00					1	
500000.00	(b) Insurance Liability Rs.0.00						
3982516121.37	GRAND TOTAL		4055974234.60	3982516121.37	GRAND TOTAL		4055974234.60

SD/-DINESH GUPTA CHAIRMAN SD/- SD/-DEEPAK GUPTA VICE CHAIRMAN DIRECTOR SD/-

ASHOK GOSWAMY MANAGING DIRECTOR

SD/-SUDHIR K. ARORA & CO. CHARTERED ACCOUNTANTS PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.3.2016

FROM - B 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.	EXPENDITURE	RS. P.	RS. P.	Rs. P.	INCOME	Rs. P.	Rs. P.
346433510.79	1. Interest on deposits, borrowings etc.	333367747.33	333367747.33	428430109.37	1. Interest and discount	441377380.14	441377380.14
104661276.96	2. Salaries and allowances and	113047378.74	113047378.74	379067.85	2. Commission, exchange and brokerage	849727.59	849727.59
	provident fund			0	3. Subsidies and donations	0	0
0.00	3. Director's and local committee	0.00	0.00	8652500.00	4. Income from non - banking assets and profi	1977500.00	1977500.00
	member's fees allowances				from sale of or dealing with such assets		
11405595.73	4. Rent, taxes,insurance, lighting, etc.	12145038.73	12145038.73	14098366.87	5. Other receipts	8680852.69	8680852.69
417000.00	5. Law charges	357980.00	357980.00	0.00	6. Income from Dividend	0.00	0.00
579725.32	6. Postage, telegrams and telephone	697522.93	697522.93	27803083.53	7. Loss (if any)	21207944.06	21207944.06
	charges						
991250.00	7. Auditor's fee	1081052.00	1081052.00				
3606902.26	Depreciation on and repairs to	3641080.00	3641080.00				
	property						
1185257.67	9. Stationery, printing and	1145026.42	1145026.42				
	advertisement etc.						
0.00	10. Loss from sale of or dealing with	0.00	0.00				
	non - banking assets						
7082047.89	11. Other expenditure	6087994.33	6087994.33				
0.00	12. Total profit	0.00	0.00				
1650613.00	13. Premiun on GOI Securities	863712.00	863712.00				
1349948.00	14. Appropriation towards Provision for NPA	1658872.00	1658872.00				
0.00	15. Investment Depreciation Reserve/IFR	0.00	0.00				
0	16. Balance of profit	0	0				
479363127.62	TOTAL:		474093404.48	479363127.62	Total :	474093404.48	474093404.48

SD/-DINESH GUPTA CHAIRMAN

SD/-SD/-KARUNESH GUPTA DEEPAK GUPTA VICE CHAIRMAN DIRECTOR

SD/-ASHOK GOSWAMY MANAGING DIRECTOR

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

		In terms of guidelines issued by Reserve Bank of India, the additional disclosure is as under :-	(Amt. in Lac	c)
S.NO.		PARTICULARS	2014-15	<u>2015-16</u>
l.		CAPITAL TO RISK ASSET RATIO :		
(i)		CRAR	5.20%	4.43%
11.		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.		PROFTABILITY		
	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 :		
Х.		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	NIL	NIL
		BANKING REGULATION ACT, 1949(AACS) BY RESERVE BANK OF		
		INDIA/ ANY OTHER SUPERVISORY ACTIONS		

NOTES ON ACCOUNTS

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