

THE CITIZEN CO-OPERATIVE BANK LIMITED.
4/3(8750), 1st Floor , D.B.Gupta Road, (Near Jindal Hotel) Paharganj New Delhi - 110055
BALANCE SHEET AS AT 31ST MARCH 2022

PREVIOUS YEAR 31.03.2021 (RS.)	LIABILITIES	(RS.)	CURRENT YEAR 31.03.2022 (RS.)	PREVIOUS YEAR 31.03.2021 (RS.)	ASSETS	(RS.)	CURRENT YEAR 31.03.2022 (RS.)
	SHARE CAPITAL :- Authorised Capital Unspecified Shares of Rs.100 Each Subscribed & Paid up Capital 232437 Shares(Previous year 235174 shares)of Rs.100 each,Fully Paid.			4,233,856	CASH IN HAND	10,817,934	10,817,934
23,517,400		23,243,700	23,243,700		BALANCES WITH OTHER BANKS		
	RESERVE FUNDS & OTHER FUNDS:- a) Statutory Reserve Fund Balance as per last Balance Sheet Additions during the year Less: Extra Provision			4,200,000 171,700 2,513,084 19,972,700 10,821,462 4,494,532 16,832,271 504,735	Current Deposits :- Reserve Bank Of India Bank of Baroda,Paharganj Delhi State Co-op. Bank Ltd. , Darya Ganj Delhi State Co-op. Bank Ltd., Janpath IDBI BANK LTD. Connaught Place IDBI BANK LTD. Shahadra AXIS BANK, Paharganj, New Delhi Vijaya Bank, New Delhi (Bank of Baroda)	4,200,000 171,700 13,084 5,568,724 1,252,723 118,542 2,304,250 726,217	
18,745,562		18,745,562	19,321,562		Fixed Deposits: Delhi State Co-op. Bank Ltd. Equitas Small Finance Bank Ltd Fincare Small Finance Bank Ltd Suryoday Finance Bank Ujivan Small Finance Bank Uttkarsh Small Finance Bank	1,000,000 6,500,000 15,000,000 15,000,000 7,890,822 14,690,112	14,345,240
4,705,535	b) Building Fund Balance as Per last Balance Sheet Additions during the year Less during the Year	4,736,035	5,644,501	59,233,400	INVESTMENTS Govt. Securities including Premium Investment on Govt Security Trading	64,861,852	64,861,852
30,500		908,466			NOTICE/CALL MONEY		
	c) Dividend Equalisation Fund Balance as per last Balance Sheet Additions during the year payment during the year	92,867	92,867	850,515 898,150 936,000 100,000 137,920 310,160	Income Tax Recoverable Earliar Year Advance Income Tax (A.Y. 2019-20) Advance Income Tax (A.Y. 2020-21) Advance income Tax (A.Y. 2021-22) Advance income Tax (A.Y. 2022-23) Exgratia Covid 19 Receivable TAX paid for regular assessment (A.Y. 2015-16)	850,515 898,150 936,000 450,000 1,300,000 - 310,160	4,744,825
92,867		-			ADVANCES 1.Short Term Loans :- Cash Credit :	-	-
	d) Reserve For Bad & Doubtful Debts Balance as per last Balance Sheet Additions during the year Less during the year(NET)	13,898,650	16,736,453	17,751,901	Over Draft: (a) Secured Against Govt & Approved Securities and Fixed Deposit Rs. 2,00,47,622 (b) Of the Advances,amount due from Individual/Firms Rs 78,89,822 includes NPA of Rs.10,00,000	20,079,676 7,825,714	27,905,390
9,187,002		2,837,803			Bills Discounted/Bills Purchased (a) Secured Against other Tangible Assets (b) The Advances are due from individual & firm	- -	-
4,711,648		-					
	e) Reserve for Standard Assets Balance as per last Balance Sheet Addition during the year Less during the year	526,588	526,588				
493,810		-					
32,778		-					
	f) Education Fund Balance as per last Balance Sheet Addition during the year Payment during the year	50,000	50,000				
50,000		50,000	50,000				
(50,000)		(50,000)	50,000				
	g) Employee Retirement Benefit Fund Balance as per last Balance Sheet Additions during the year Payment during the year	947,592	947,592				
947,592		-	947,592				
	h) Common Good Fund Balance as per last Balance Sheet Additions during the year Payment during the year	335,100	435,100				
335,100		100,000	435,100				
	i) Revaluation Reserve (Building) Balance as per last Balance Sheet Addition due to Revaluation Less during the year	64,015,323	63,682,897				
64,365,244		(332,426)	63,682,897				
(349,921)							
	j) Contingency Management Fund (Disaster/Emergency) Balance as per last Balance Sheet Addition during the year Less Payment during the year	375,000	575,000				
475,000		200,000	575,000				
(100,000)							

DEPOSITS & OTHER ACCOUNTS		
1) Fixed Deposits		
a) Simple Fixed Deposits		
36,648,935	i) Individuals	32,426,200
-	ii) Central Co-op. Bank	-
-	iii) Other Societies	-
		32,426,200
b) Fixed Deposit cum Re-investment Plan		
188,621,611	i) Individuals	189,295,853
-	ii) Central Co-op. Bank	-
3,935,061	iii) Other Societies	2,242,684
		191,538,537
c) CITIZEN CERTIFICATE		
27,244	i) Individuals	38,520
-	ii) Central Co-op. Banks	-
-	iii) Other Societies	-
		38,520
d) Compulsory Deposits		
21,361,294	i) Individuals	20,978,765
-	ii) Central Co-op. Banks	-
370,598	iii) Other Societies	370,598
		21,349,363
e) Recurring Deposits		
452,498	i) Individuals	752,178
-	ii) Central Co-op. Banks	-
-	iii) Other Societies	-
		752,178
f) Janta Deposits		
255,138	i) Individuals	9,500
-	ii) Central Co-op. Banks	-
-	iii) Other Societies	-
		9,500
g) Yatha Shakti Jama Yojna		
1,867,647	i) Individuals	1,597,110
-	ii) Central Co-op. Banks	-
-	iii) Other Societies	-
		1,597,110
h) Marriage Deposits		
57,971	i) Individuals	194,351
-	ii) Central Co-op. Banks	-
-	iii) Other Societies	-
		194,351
2. Savings Bank Deposits		
54,897,071	i) Individuals	41,169,805
1,361,594	iii) Other Societies	2,163,895
571,126	iii) Inoperative Accounts	574,923
		43,908,622
3. Current Deposit		
22,108,567	i) Individuals	14,308,143
-	iii) Other Societies	-
819,451	iii) Inoperative Accounts	-
		14,308,143
4. Overdraft current A/C		
80,702	i) Individuals	74,562
-	iii) Other Societies	-
-	iii) Inoperative Accounts	-
		74,562
INTEREST SUSPENSE (OVERDUE INTT.)		
9,322,066	Balance as per last balance sheet	13,379,707
4,057,641	Add during the year	5,643,257
-	Less during the year	-
		19,022,964
INTEREST PAYABLE		
-	Interest Accrued on Deposits	-
19,581	Interest Payable on Simple F.D.	-
		-
OTHER LIABILITIES		
32,772	Un-claimed Dividend	-
199,572	Sundry Accounts	420,454
9,257,097	Payorders	1,554,076
305,012	Staff Contribution Fund	396,308

2. Medium Term Loan :-		
Staff Term Loan		
139,951	(a) Rs.1,16,625 Secured Against Other Tangible Securities.	116,625
		116,625
Term Loan (others)		
13,008,026	(a) Rs.72,87,466 Secured Against Govt & other Approved Securities and Fixed Deposit	7,287,466
162,338,626	(b) Rs 16,12,22,623 Secured Against Other Tangible Securities. Includes Rs 1,49,18,013 Considered Bad & Doubtful	161,212,383
28,088,302	(c) Rs.2,10,02,359 Due From individuals Includes Rs. 76,01,299 considered as Bad & Doubtful Individual.	21,002,359
		189,502,208
INTEREST RECEIVABLE		
1,075,028	Interest On Govt. Securities	870,440
4,096,158	Interest On Deposits	5,862,343
		6,732,783
Building Account		
66,483,441	Balance as per last Balance Sheet	66,027,610
-	Add Revaluation	-
(349,921)	Less Depreciation on Revaluation Reserve	(332,426)
(105,910)	Less Depreciation during the year	(100,614)
		65,594,570
FURNITURE & FIXTURES		
2,958,121	Balance as per last Balance Sheet	2,552,794
-	Additions During the year	-
-	Less Sales During the Year	-
(416,055)	Less Depreciation during the year	(347,619)
		2,205,175
OTHER ASSETS		
281,431	Security Deposits	238,500
125,667	Stationery in Hand	114,400
26,676	Reverse Charges Mechanism	-
12,000	IGST Recoverable A/c	-
86,668	Prepaid Expenses	-
273,619	Input IGST	306,150
-	Suspense Account	30,274
214,346	Input CGST	270,329
29,197	Other Receivable	-
213,231	Input SGST	270,329
		1,229,983
INT. RECOVERABLE ON NPA A/C		
9,322,066	Balance as per last balance sheet	13,379,707
4,057,641	Add during the year	5,643,257
-	Less during the year	-
		19,022,964
Funded Interest Term Loan		
	i) Ved Prakash	412,602
	ii) Manoj Kumar	180,719
	iii) Vinod Kumar Binny	512,560
		1,105,881

5,733	Audit fees Payable	-	
1,437,162	Advance EMI	-	
-	Sundry Director Sitting Fees	-	
208,087	TDS payable	274,872	
707,140	Expenses Payable	616,061	
67,797	CGST Payable	149,043	
67,783	SGST Payable	149,025	
1,066	IGST Payable	10,942	
133,500	Provision For Depreciation on Investment	133,500	
174,554	Suspence Legal Expenses	148,554	
9,400	Sundry Deposit for NPA Accounts	-	
179,514	Excess Income Tax Provision A.Y. 2016-17	179,514	
550,330	Provision for Taxation A.Y. 2018-19	550,330	
656,000	Provision for Taxation A.Y. 2019-20	656,000	
-	Provision for Taxation A.Y. 2020-21	-	
415,000	Provision for Taxation A.Y. 2021-22	415,000	
	Provision for Taxation A.Y. 2022-23	1,260,000	6,913,680
	PROFIT & LOSS ACCOUNT		
2,210,482	Profit B/F from last year	1,795,878	
-	Appropriation made during the year	-	
1,020,996	Profit for the Year before appropriation	3,080,497	4,876,375
491,714,910			468,266,365
	CONTINGENT LIABILITES & SIGNIFICANT ACCOUNTING POLICIES		
2,146,120	(As per Schdule Attached)		1,996,967
2,146,120			1,996,967

491,714,910			468,266,365

As per our report of even date

For K.S. Choudhary & Co.
Chartered Accountants
Firm Reg no. 508095C

Sd/-

(CA K.S. Choudhary)
Partner
M.No. 086854

Sd/-

(M.L.Bansal)
Chairman

Sd/-

(B.L.Mittal)
Vice Chairman

Sd/-

(Devender Chhabra)
Director

Sd/-

(Azad Singh Bhadana)
Chief Executive Officer

Date: 27.06.2022

Place: New Delhi

UDIN: 22086854ALRRXX6791

THE CITIZEN CO-OPERATIVE BANK LIMITED.
4/3(8750), 1st Floor , D.B.Gupta Road, (Near Jindal Hotel) Paharganj New Delhi - 110055
STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31ST MARCH 2022

PREVIOUS YEAR 31.03.2021 (Rs)	EXPENDITURE	CURRENT YEAR 31.03.2022 (Rs)	PREVIOUS YEAR 31.03.2021 (Rs)	INCOME	CURRENT YEAR 31.03.2022 (Rs)
17,127,652	Interest on Deposits,Borrowings etc.	14,688,786	22,380,357	Interests & Discounts	22,882,482
5,663,894	Salaries, Allowances & Other Banefits	5,001,479	9,685,672	Interest on Investment	8,956,212
1,698,849	Rent,Taxes,Insurance & Electricity Etc.	1,983,891	83,208	Commission,Exchange & Brokerage	76,127
119,751	Postage,Telegrams & Telephone	135,843	1,579,885	Other receipts	1,114,591
431,907	Stationary.Printing & Advertisement etc.	642,378			
264,564	Conveyance Expenses	263,566			
14,809	Bank Charges	13,678			
373,245	DICGC Insurance	421,930			
-	Election Expenses	122,619			
25,000	General Body Meeting Expenses	9,462			
354,000	Auditors Fee (Including Concurent Audit)	354,627			
95,303	Legal & Professional Charges	61,380			
54,803	Repair & Maintenance	43,985			
521,964	Depreciation	448,233			
50,000	Education Fund	50,000			
-	GST Expense	399,995			
-	Amortization of Govt Security	277,948			
752,959	Other Expenditure	931,312			

4,711,648	Provision On NPA	2,837,803
32,778	Provision on Standard Assets	-
415,000	Provision for Taxation	1,260,000
1,020,996	Net Profit transferred to Balance Sheet	3,080,497
33,729,121		33,029,412

33,729,121		33,029,412

OTHER EXP. INCLUDE		
110,737	Miscellaneous Expense	152,749
39,888	Entertainment. Expense	69,966
10,800	Subscription Charges	20,000
51,133	Festival Expenses	87,436
8,620	Interest on Rebate	10,855
15,760	Prior Period Expenses	-
275,000	Clearing Charges	300,000
219,902	Computer Maintenance Exp	246,198
4,187	Medical Expenses	9,050
16,932	Credit information fees	5,458
-	Interest on TDS	9,600
-	Consultancy Fee	20,000
752,959		931,312

OTHER RECIEPTS INCLUDES		
659,672	Miscellaneous Income	482,835
	(cheque book & cheque return charges)	
50,994	Locker Rent	52,500
76,553	Incidental Charges	73,269
270,900	Processing Charges	386,750
23,525	Cash Handling Charges	18,600
125,000	Bank Charges	-
351,775	Profit on sale of Mutual Fund	98,477
21,465	Cibil fees	-
-	Interest on Bill Purchase	2,160
1,579,885		1,114,591

As per our report of even date

For K.S. Choudhary & Co.
Chartered Accountants
Firm Reg no. 508095C

Sd/-
(CA K.S. Choudhary)
Partner
M.No. 086854

Sd/-
(M.L.Bansal)
Chairman

Sd/-
(B.L.Mittal)
Vice Chairman

Sd/-
(Devender Chhabra)
Director

Sd/-
(Azad Singh Bhadana)
Chief Executive Officer

Date: 27.06.2022
Place: New Delhi
UDIN: 22086854ALRRXX6791