

# साप्ताहिक इतवार बाजार नहीं लगने से खरीदारों और दुकानदारों में मायूसी

## महानगर में ऋतु गोयल के नेतृत्व में संगठन विस्तार

किरतपुर। बिजनौर रोड नेशनल हाइवे के बराबर मोहल्ला कोटला में लगने वाला साप्ताहिक इतवार बाजार को पुलिस ने नहीं लगने दिया। जिससे बाजार में खरीदारों को खाली हाथ वापस लौटना पड़ा। आपको बता दें कि किरतपुर से बिजनौर रोड पर मोहल्ला कोटला में लगभग पांच बीघा निजी संपत्ति पर आजाद भारत के इतिहास से ये साप्ताहिक इतवार बाजार लगता चला आ रहा है। इस बाजार की खासियत यह कि यहां पर रोज मर्ग का समान जैसे सब्जी, फल



, मछली, गुड़, मिट्टी के बर्तन, किराने का सामान, पुराने कपड़े, भेड़ बकरी, मुर्गी, कबूतर, जूते चप्पल, रेडिमेंट कपड़े, जैकेट, हाथ के पंखे, चारपाई के बान, जानवरों के खाद्य पदार्थ खल, चूरी, बिनोला वगैरह सस्ते दामों

पर मिलता है। जिसे खरीदने के लिए नगर व ग्रामीण क्षेत्र के सैकड़ों लोग बाजार पहुंचते हैं। बाजार में सामान बेचने व खरीदने वालों में गरीब लोगों को संख्या अधिक होती है। वह सप्ताह भर का समान मुनासिब दामों पर खरीद कर ले जाते हैं।

रविवार की सुबह जब अनेक दुकानदार बाजार में अपने अपने फड़ लगा रहे थे तभी पुलिस वहां पहुंची और दुकानदारों को पुलिसिया अंदाज में हड़काते हुए उन्हें बाजार न लगाने की हिदायत दी। जिस पर दुकानदार हक्का बक्का रह गए। दुकानदार

हमीदुल्ला, यूसुफ, मीर हसन, अमरपाल, सुनील, बबली, राशिद, हिफजान, मिहू, प्रेम, आदि ने अपना दुखड़ा रोते हुए बताया कि पिछले दो इतवार बाजार बारिश की वजह से नहीं लग पाए थे। इस बार मौसम अच्छा था धूप निकल रही थी

और बिक्री सही होने की उम्मीद थी परन्तु बाजार न लगने की वजह से उनकी हजारों रुपये की सब्जी वगैरह खराब हो गई, अब वो उन्हें कहां लेकर जाएं। उनका यह भी कहना था कि यदि बाजार नहीं लगवाना था तो पुलिस प्रशासन को पहले से ही सूची करना चाहिए था, बाजार लगवाने वाले जिम्मेदारों में से एक चांद मियां ने बताया कि पुलिस ने उन्हें सुबह सवेरे ही सूचित किया था कि कावड़ के चलते बाजार नहीं लगवाना। निवर्तमान थाना प्रभारी रामपाल सिंह ने बाजार न लगने की वजह कावड़ यात्रा बताई।

**संवाददाता**  
मथुरा। महानगर समाजवादी पार्टी की मासिक बैठक महानगर अध्यक्ष श्रीमती ऋतु गोयल की अध्यक्षता में होटल हीरा इन्वेंटेशन में आहूत की गई। जिस का संचालन महानगर महासचिव अभिषेक यादव एडवोकेट ने किया। बैठक में राष्ट्रीय नेतृत्व के निर्देशानुसार आगामी चुनाव की तैयारियों को लेकर पार्टी एवं संगठन के विस्तार, सेक्टर एवं बूथ प्रबंधन एवं फंटल संगठनों के विस्तार एवं कार्यकारिणी को लेकर विस्तृत चर्चा हुई। आज की बैठक में मथुरा वृंदावन विधानसभा, अल्पसंख्यक सभा एवं खेल प्रकोष्ठ के महानगर अध्यक्षों ने अपनी कार्यकारिणी अनुमोदन के लिए महानगर अध्यक्ष को सौंपी तथा नवनिर्वाह फंटल संगठनों के पदाधिकारियों को महानगर अध्यक्ष द्वारा मनोनयन पत्र दिए गए।  
बैठक में निम्न वरिष्ठ नेतागण, पदाधिकारीगण, फंटल संगठनों के अध्यक्ष एवं सम्मानित कार्यकर्तागण मौजूद रहे। बैठक में तनवीर अहमद, सुभाष पाल, रवि यादव, मनोज गोयल, राजन रिजवी, रामधन गुर्जर, सौरभ चौधरी, भगवती चतुर्वेदी, हाजी फारुख, ऋषि कांत अग्निहोत्री, गुरुमुख दास, पवन चौधरी, कोमल किशोर शर्मा, नजर पहलवान, रमेश सैनी, हाफिज हारिफ कुरेशी, देवकीनंदन कश्यप, दीपक गौतम, गौरव शर्मा, शबनम कुरेशी, जितेंद्र सिंह जादौन, ओम प्रताप सिंह सौरभ कुमार, प्रशांत चतुर्वेदी सौरव यादव गौरव यादव, सद्दाम खान, कृष्ण कुमार यादव, नेत्रपाल सिंह समाजवादी साथी मौजूद रहे।

## SUSHIL K. JAIN CHAWLA & CO.

CHARTERED ACCOUNTANTS

Head Office- 301, Ratan Jyoti Bldg, Rajendra Place, New Delhi-110008  
Telefax- 011-41538570 Mobile- 9811081107

### "INDEPENDENT AUDITOR'S REPORT"

The Members of  
The Citizen Co-operative Bank Limited  
4/3(8750), 1<sup>st</sup> Floor  
D.B. Gupta Road  
Paharganj  
New Delhi-110055

#### Report on Financial Statements

1. We have audited the accompanying Financial Statements of **THE CITIZEN CO-OPERATIVE BANK LTD.** which comprise the **Balance Sheet as at 31<sup>st</sup> March, 2023** and the statement of Profit and Loss for the year then ended and a summary of significant accounting policies and other explanatory information.

#### Management's Responsibility for the Financial Statements:

2. Management of the bank is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by The Institute of Chartered Accountants of India and requirement of The Delhi Co-operative Societies Rules, 2007 and the provision of Section 29 of the Banking Regulation Act, 1949 of The Reserve Bank of India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of assets of the bank and for preventing and detecting frauds and other irregularities and design, implementation and maintenance of internal control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and fair presentation of the financial statements that give a true and fair view from material misstatement, whether due to fraud or error.

#### Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit.  
4. We have conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the bank's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on whether the entity has in place an adequate internal financial control system over financial reporting and operating effectiveness of such controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

7. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by Banking Regulation Act, 1949 as well as The Delhi Co-operative Societies Rules, 2007, in the manner so required for the Banking companies and give a true and fair view of the state of affairs of the Branch as at 31<sup>st</sup> March, 2023, and its Profit/ Loss for the year then ended.

8. As required by The Delhi Co-operative Societies Rules, 2007, we enclose in the Annexure-I (Part A, B and C) statement on the matters specified in Rule 84 of the said rules.

#### Report on Other Legal and Regulatory Requirements

9. The Balance Sheet and the Profit and Loss Account contains the data required to draw up the Balance Sheet and Profit and Loss Account in Form A and B respectively of the third schedule of the Banking Regulation Act, 1949;

10. As required by sub section (3) of Section 30 of the Banking Regulation Act, 1949 and subject to the limitations of the audit as indicated in Paragraphs 3 to 6 above and paragraph 11 below, we report that:

(a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of the audit and have found them to be satisfactory.

(b) The transactions of the bank, which have come to our notice, have been within the powers of the Bank.

11. We further report that:

(a) The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the books of account and returns; and

(b) In our opinion, proper books of account as required by law have been kept by the Bank, as required under the Act, Rules and bye-laws so far as appears from our examination of those books;

(c) In our opinion, the aforesaid financial statements comply with the Accounting Standards issued by The Institute of Chartered Accountants of India, to the extent applicable and extant RBI Guidelines.

For Sushil K Jain Chawla & Company  
Chartered Accountants

Place: Delhi  
Date: 26.06.2023

SD/-

(Rishabh Jain)  
(Partner)  
Membership No. 076971  
F.R.N. 007941C

### 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 March 31, 2023

Particulars	Schedule	(₹ in '000)	
		As at March 31, 2023	As at March 31, 2022
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	23270.50	23243.70
Reserves and Surplus	2	115803.06	112888.94
Deposits	3	290148.06	306197.09
Borrowings	4	-	-
Other liabilities and Provisions	5	30829.77	25936.64
<b>Total</b>		<b>460051.39</b>	<b>468266.37</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	6	14549.50	15017.93
Balance with banks and money at call and short notice	7	64961.22	70226.17
Investments	8	64783.10	64861.85
Advances	9	209099.10	217524.22
Fixed Assets	10	67126.23	67799.75
Other Assets	11	39532.25	32836.44
<b>Total</b>		<b>460051.39</b>	<b>468266.37</b>
Contingent liabilities	12	1528.30	1996.97
Bills for Collection		-	-
Significant accounting policies and notes to accounts forming part of financial statements	17 & 18		

The Schedules referred to above from an integral part of the Balance Sheet.  
As per our attached Report of even date.

For Sushil K. Jain Chawla & Co.  
Chartered Accountants  
ICAI Firm Reg. No.: 001037N

For and on behalf of Board of Directors  
The Citizen Co-operative Bank Limited

Sd/-  
Rishabh Jain  
Partner  
Membership No. 513180  
UDIN: 23513180BGWKPUS088

Sd/- Sd/-  
B. L. Mittal Devender Chhabra  
(Acting Chairman) (Director)

Place: Delhi  
Date: 26-06-2023

Sd/- Sd/-  
Anil Sharma Azad Singh Bhadana  
(Director) (Chief Executive officer)

### THE CITIZEN CO-OPERATIVE BANK LIMITED

4/3 (8750), 1st Floor, D.B. Gupta Road, (Near Jindal Hotel) Paharganj, New Delhi 110055

#### Profit and Loss for the year ended March 31, 2023

Particulars	Schedule	(₹ in '000)	
		Year Ended March 31, 2023	Year Ended March 31, 2022
<b>I. INCOME</b>			
Interest earned	13	34428.39	32470.45
Other income	14	881.35	558.96
<b>Total Income</b>		<b>35309.74</b>	<b>33029.41</b>
<b>II. EXPENDITURE</b>			
Interest expended	14	13504.51	14688.79
Operating expenses	15	14248.80	11162.33
Provisions and contingencies	Note 1	2721.46	4097.80
<b>Total Expenditure</b>		<b>30474.76</b>	<b>29948.92</b>
<b>III. PROFIT/LOSS</b>			
Net profit/loss(-) for the year		4834.98	3080.50
Profit/loss(-) brought forward from previous year		-	1795.88
<b>Total</b>		<b>4834.98</b>	<b>4876.38</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to statutory reserves		-	850.00
Transfer to other reserves		-	2400.00
Transfer to Government/ proposed dividend		-	1626.38
Balance carried over to balance sheet		-	-
<b>Total</b>			<b>4876.38</b>
Significant accounting policies and notes to accounts forming part of financial statements	17 & 18		

The Schedules referred to above from an integral part of the Balance Sheet.  
As per our attached Report of even date.

For Sushil K. Jain Chawla & Co.  
Chartered Accountants  
ICAI Firm Reg. No.: 001037N

For and on behalf of Board of Directors  
The Citizen Co-operative Bank Limited

Sd/-  
Rishabh Jain  
Partner  
Membership No. 513180  
UDIN: 23513180BGWKPUS088

Sd/- Sd/-  
B. L. Mittal Devender Chhabra  
(Acting Chairman) (Director)

Place: Delhi  
Date: 26-06-2023

Sd/- Sd/-  
Anil Sharma Azad Singh Bhadana  
(Director) (Chief Executive Officer)