

THIRTY EIGHTH ANNUAL REPORT

**BALANCE SHEET
PROFIT & LOSS ACCOUNT 2023-24**



**THE
CO-OPERATIVE
CITY BANK
LIMITED**

U.N.B. ROAD, SILPUKHURI, GUWAHATI - 781003



BOARD OF DIRECTORS

Sitting (Left to Right) Smt. Ina Das, Dr. B. K. Das, U. K. Kalita (Vice Chairman), R. K. Dutta (Chairman),

G. C. Kalita, B. K. Chakraborty, A. Bordoloi (Managing Director)

Standing (Left to Right) J. Barooah, S. K. Baruah, Ilias Ali, R. Kakati, A. U. Ahmed, K. Medhi.

THE CO-OPERATIVE CITY BANK LTD.

U. N. BEZBARUAH ROAD, SILPUKHURI

GUWAHATI - 781 003

PERSPECTIVES as on 31.03.2024

Phone No.: 7099019753

Email: md@ccbguwahati.com

Website: www.ccbguwahati.com

ESTABLISHED IN 1981

Registered Office: U.N. Bezbaruah Road,
Silpukhuri, Guwahati - 781003
Regd. No.G-79/80

Authorized Share Capital : Rs.400.00 Lakh
Subscribed & Paid-up Share Capital : Rs. 230.12 Lakh
Total Reserve & Other Reserve fund : Rs. 1891.73 Lakh
Share Holders : A Class - 1675 nos.
B Class- 1661 nos.

Board of Directors

- | | |
|------------------------------|---------------|
| 1. Shri Robindra Kumar Dutta | Chairman |
| 2. Shri Uma Kanta Kalita | Vice-Chairman |
| 3. Dr. Birendra Kr. Das | Director |
| 4. Shri Gopal Chandra Kalita | Director |
| 5. Srimati Ina Das | Director |
| 6. Shri Binoy Kr Chakrabarty | Director |
| 7. Shri Jagajit Barooah | Director |
| 8. Shri Sachindra Kr Baruah | Director |
| 9. Shri Kulen Medhi | Director |
| 10. Shri Raja Kakati | Director |
| 11. Md. Ilias Ali | Director |
| 12. Shri Altafuddin Ahmed | Director |



Shri Ashim Bordoloi
Managing Director

দি কো-অপাৰেটিভ চিটি বেংক লিমিটেড
ইউ.এন বেজবৰুৱা ৰোড, শিলপুখুৰী
গুৱাহাটী - ৭৮১০০৩

জাননী

ইয়াৰ দ্বাৰা জনোৱা যায় যে দি কো-অপাৰেটিভ চিটি বেংক লিমিটেডৰ ৩৮ সংখ্যক বাৰ্ষিক সাধাৰণ সভাখন ইং ২০২৪ চনৰ ১ ছেপ্টেম্বৰ ৰবিবাৰে দিনৰ ১১ বজাত নিম্নলিখিত বিষয়সমূহৰ আলোচনাত্থে বেংকৰ নিজা ভৱন, ইউ. এন. বেজবৰুৱা পথ, শিলপুখুৰী, গুৱাহাটী- ৭৮১০০৩ ত অনুষ্ঠিত হ'ব।

সভা, কোনো কাৰণবশতঃ স্থগিত হলে, স্থগিত সভা অহা ৮ ছেপ্টেম্বৰ, ২০২৪, ৰবিবাৰে একে স্থান আৰু একে সময়তে একে বিষয় সমূহ আলোচনাৰ বাবে অনুষ্ঠিত হ'ব।

উক্ত সভাত সকলো অংশীদাৰ সদস্যকে উপস্থিত থাকিবলৈ অনুৰোধ জনোৱা হ'ল।

কাৰ্যসূচী :

- ১। সভাপতিৰ আসন গ্ৰহণ।
- ২। মৃত অংশীদাৰ আৰু বিশিষ্ট ব্যক্তিৰ প্ৰতি শোক প্ৰকাশ আৰু শ্ৰদ্ধাঞ্জলি।
- ৩। ইং ২০২৪ চনৰ ১০ মাৰ্চত অনুষ্ঠিত হৈ যোৱা বেংকৰ ৩৭ সংখ্যক বাৰ্ষিক সাধাৰণ সভাৰ কাৰ্যবিবৰণী পাঠ আৰু গ্ৰহণ।
- ৪। ৩১/৩/২০২৪ তাৰিখৰ বাৰ্ষিক প্ৰতিবেদন, বেলেঙ্গ শীট, ১/৪/২০২৩ৰ পৰা ৩১/৩/২০২৪ চনৰ সময়ছোৱাৰ লাভ আৰু লোকচানৰ হিচাপ বিৱৰণী বিবেচনা আৰু প্ৰস্তাৱ গ্ৰহণ, পৰামৰ্শ ইত্যাদি।
- ৫। ইং ২০২৪-২৫ বিত্তীয় বৰ্ষৰ সম্ভাৱ্য বাজেট বিবেচনা আৰু গ্ৰহণ।
- ৬। ইং ২০২৪-২৫ বৰ্ষৰ বাবে ঋণ আহৰণৰ উৰ্দ্ধতম নিৰিখ নিৰ্ধাৰণ।
- ৭। ইং ২০২৪-২৫ বৰ্ষৰ বাবে আভ্যন্তৰীণ হিচাপ নিৰীক্ষক নিযুক্তি তথা তেওঁলোকৰ মাচুল নিৰ্ধাৰণ।
- ৮। ইং ২০২৪-২৫ বিত্তীয় বৰ্ষৰ বাবে সঞ্চালক মণ্ডলীয়ে নিৰ্ধাৰণ কৰা সঞ্চালক সকলৰ মাচুল, অধ্যক্ষৰ সন্মানীয় ভাট্টা আৰু বাৰ্ষিক সাধাৰণ সভাত উপস্থিত থকা অংশীদাৰ সকলৰ পৰিবহণ ভাট্টাৰ অনুমোদন।
- ৯। বেংকৰ উপবিধি ধাৰা নং ৩, ৯(v), ২৬, ৩৬, ৪০ ইত্যাদিৰ সংশোধনী প্ৰস্তাৱ গ্ৰহণ।
- ১০। বেংকৰ উপ-বিধি নং ২০ (vii) ধাৰা অনুযায়ী অন্যান্য বিষয়ৰ ওপৰত আলোচনা।
- ১১। শলাগৰ শৰাই।

সঞ্চালক মণ্ডলীৰ আদেশ অনুসৰি,

স্বাঃ অসীম বৰদলৈ

পৰিচালন সঞ্চালক

গুৱাহাটী

১৪ আগষ্ট, ২০২৪

বিঃদ্রঃ

- ১। বেংকৰ অংশীদাৰসকলে এই জাননীখন লগত লৈ অহাটো অপৰিহাৰ্য্য তদুপৰি যিসকল লোকে কোনো ব্যৱসায় প্রতিষ্ঠান বা কোম্পানীক প্রতিনিধিত্ব কৰে, তেখেত সকলে যেন অনুগ্রহ কৰি সভা নিৰ্দ্ধাৰিত সময়ৰ এক ঘণ্টা পূৰ্বে সেই প্রতিষ্ঠান বা কোম্পানীয়ে প্রতিনিধিজনক সভাত অংশগ্রহণ কৰিবলৈ আৰু ভোট দিবলৈ দিয়া ক্ষমতা পত্ৰখন আৰু প্ৰস্তাৱ দাখিল কৰে।
- ২। সভা আৰম্ভ হোৱাৰ কমেও এঘণ্টা আগতে কাৰ্যসূচীৰ বিষয়ৰ বাহিৰে আন যিকোনো বিষয়ৰ ওপৰত আলোচনাৰ বাবে স্বাক্ষৰ আৰু তাৰিখৰ সৈতে সভাপতিক লিখিতভাৱে সঠিক জাননী দিব লাগিব।
- ৩। বাৰ্ষিক প্রতিবেদন বেংকৰ ৱেবছাইট “www.ccbguwahati.com”ৰ পৰা ডাউনলোড কৰিব পাৰিব।
- ৪। খুল নিৰ্দ্ধাৰণৰ সময় পুৱা ১১.০০ বজাৰ পৰা ১২.০০ বজালৈ।

দি কো অপাৰেটিভ চিটি বেংক লিমিটেড
ইউ এন বেজবৰুৱা ৰোড, শিলপুখুৰী
গুৱাহাটী-৭৮১০০৩

৩৮ সংখ্যক বাৰ্ষিক সাধাৰণ সভাৰ বাবে (ইং ২০২৩-২৪ বিত্তীয় বৰ্ষৰ) সঞ্চালক মণ্ডলীৰ প্ৰতিবেদন :-
সঞ্চালক মণ্ডলীৰ প্ৰতিবেদন- ইং ২০২৩-২০২৪

সঞ্চালক মণ্ডলীৰ ৩৮ সংখ্যক প্ৰতিবেদনৰ লগতে বিত্তীয় বৰ্ষ ইং ২০২৩ -২০২৪ৰ পৰীক্ষাকৃত হিচাপ
-নিকাচ সভ্য সকলৰ জ্ঞাতাৰ্থে উপস্থাপন কৰা হ'ল।

জমাখন :

প্ৰতিবেদনৰ বছৰটোৰ বেংকে জমাখনৰ পৰিমাণ বঢ়াবৰ কাৰণে বহুতো চেষ্টা কৰিছিল আৰু বৰ্তমানৰ
১৫ জন জমা সংগ্ৰহকাৰীৰ লগতে ১ জন জমা সংগ্ৰহকাৰী নতুনকৈ নিয়োগ কৰে। তাৰ ফলতে জমাখনৰ
পৰিমাণ ইং ৩১/০৩/২০২৪ তাৰিখত হৈছে গৈ ১৪১৪৩.৬৭ লাখ টকা।

ঋণ আৰু আগধন :

ইং ৩১/০৩/২০২৪ তাৰিখত বেংকৰ ঋণ আৰু আগধনৰ পৰিমাণ মুঠ ৬৪০৮.১৭ লাখ টকা হোৱাৰ
বিপৰীতে ইং ৩১/৩/২০২৩ ত আছিল ৪৮৯৪.১৬ লাখ টকা। ইং ৩১/০৩/২০২৪ত ঋণ আৰু
জমাখনৰ অনুপাত আছিল ৪৫.৩০ শতাংশ। বিজাৰ্ত বেংকে বান্ধি দিয়া ৬০ শতাংশৰ বিপৰীতে
অগ্ৰাধিকাৰ ক্ষেত্ৰত ৬৯.৬৫ শতাংশ ঋণ দিয়া হৈছে। ইং ৩১/৩/২০২৪ তাৰিখত অগ্ৰাধিকাৰ ক্ষেত্ৰত
পাব লগা ঋণৰ পৰিমাণ আছিল ৩৪০৮.৭৪ লাখ টকা।

সৰ্বমুঠ ঋণ আৰু আগধনৰ অৱস্থান এটা তলত দিয়া হ'ল (লাখ টকা হিচাপত)।

	Balance outstanding as on 31.03.2023	Disbursed during the FY 1.4.2023 to 31.3.24	Recovery from 01.04.2023 to 31.03.2024	Balance outstanding as on 31.03.2024
Short Term Loan	270.62	254.85	223.54	301.93
Medium Term Loan	3098.17	2789.74	1296.67	4591.24
Cash Credit	986.09	0.00	156.77	829.32
Overdraft	539.28	660.38	513.98	685.68
TOTAL	4894.16	3704.97	2190.96	6408.17

প্ৰতিবেদনৰ বছৰটোত কোনো সঞ্চালকক ঋণ দিয়া হোৱা নাই।

ঋণ আদায় ইং ২০২৩-২০২৪ দ্বিতীয় বর্ষৰ সময়ছোৱাত :

বেংকে যোৱা বছৰটোত খিলাপী হোৱা ঋণবোৰ চাই আদায়ৰ বাব যথাবিহিত ব্যৱস্থাৰ দিহা কৰিছিল। পৰিচালনা সমিতিয়ে বেয়া হোৱা ঋণ আদায়ৰ বাবে সহজ আৰু কটা উপায় অবলম্বন কৰিছিল। প্ৰতিবেদনৰ বছৰটোত বেংকে অকাৰ্যকৰী সম্পত্তিৰ পৰা মুঠ ৮৭.৮০ লাখ টকা আদায় কৰিছিল। ইং ২০২৩-২০২৪ বৰ্ষত আদায় হোৱা কেইটামাণ অকাৰ্যকৰী সম্পত্তি উদ্ধাৰৰ তালিকা দিয়া হ'ল—

- 1) MTLA/c No. 1033 of Siddhartha Saikia, Ulubari Branch
- 2) CCA/c No. 332 of Manab Jyoti Chankakati, Guwahati Branch
- 3) MTLA/c No. 253 of Kalpana Barman, Sixmile Branch
- 4) MTLA/c No. 1156 of M/s Trishul Transport Service, Ulubari Branch
- 5) CCA/c No. 44 of M/s Trishul Transport Service, Ulubari Branch

ইং ৩১/০৩/২০২৩ তাৰিখলৈ মুঠতে ৩৫৫.৮৮ লাখ টকা জড়িত ১৩১টা বাকীজাই গোচৰ তৰা হৈছে।

ইং ২০২৩-২৪ বৰ্ষত মুঠতে ৬১.৫৯ লাখ টকা জড়িত ১৩ টা বাকীজাই গোচৰ গুৱাহাটীস্থিত সমবায় সমিতিসমূহৰ সহকাৰী পঞ্জীয়কৰ কাৰ্য্যালয় আৰু কামৰূপ মহানগৰ জিলা উপায়ুক্তৰ বাকীজাই আদালতত তৰা হৈছে।

ইং ২০২৩-২৪ বৰ্ষত ১২টা গোচৰ মিটমাট হৈছে আৰু ৩৫.১৩ লাখ টকা আদায় হৈছে। ৩১/০৩/২০২৪ তাৰিখলৈ ১২০টা গোচৰ গুৱাহাটীস্থিত সমবায় সমিতিসমূহৰ সহকাৰী পঞ্জীয়কৰ কাৰ্য্যালয়ত চলি আছে। য'ত ৩২৫.০৫ লাখ টকা জড়িত হৈ আছে আৰু ১২টা গোচৰ কামৰূপ মহানগৰ জিলা উপায়ুক্তৰ বাকীজাই আদালতত চলি আছে। য'ত ৫৭.২৯ লাখ টকা জড়িত আছে।

৩১/০৩/২০২৪ ইং তাৰিখত প্ৰধান ৫০টা অকাৰ্যকৰী সম্পত্তিৰ হিচাপ :

বেংকৰ প্ৰধান ৫০টা অকাৰ্যকৰী সম্পত্তিৰ বিৱৰণ দিয়া হ'ল- (সংলগ্ন (E) অনুসৰি)

বিত্তীয় ফলাফল :

ইং ২০২৩-২০২৪ বিত্তীয় বর্ষৰ ভিতৰত বেংকে ২০,৬৮,৬৮৬.১৫ টকা লাভ কৰিছে।
যোৱা তিনিটা বছৰৰ বিত্তীয় ফলাফলৰ তুলনামূলক খতিয়ান এটা তলত দাঙি ধৰা হ'ল—

Item	2021-22	2022-23	2023-24
Income (Rs.)	18,09,26,769.78	18,48,75,785.57	19,42,90,296.21
Expenditure (Rs.)	17,62,98,507.34	18,19,25,999.64	19,22,21,610.06
Net Profit/Loss (Rs.)	46,28,262.44	29,49,785.93	20,68,686.15
Accumulated Loss (Rs)	7,45,96,223.99	7,16,46,438.06	6,95,77,751.91

এইখিনিতে উল্লেখ কৰিব পাৰি যে, বেংকে ঋণ দিয়াৰ ক্ষেত্ৰত যথেষ্ট সাবধানতা অবলম্বন কৰি আহিছে। বিজাৰ্ভ বেংকৰ নিয়ম অনুসৰি খিলাপী হোৱা ঋণৰ সুদ সমূহ হিচাপত ধৰা নহয়। সুদ আদায় হ'লেহে আয়ৰ শিতানত ধৰা হয়। ইং ৩১/০৩/২০২৪ তাৰিখত বেংকৰ প্ৰকৃত এনপিএ শতাংশ হিচাপত ০.৫৬ আছিল। আমি এইটোও জনাও যে, বেংকে ডিআইচিজিচিক জমাধনৰ ওপৰত দিবলগীয়া বীমাৰ কিস্তি সময়মতে দি আছে। যোৱা ইং ২০২৩-২৪ বৰ্ষটোত মুঠ ২০,২২,৪৫১.০০ টকা উক্ত অনুষ্ঠানটিক বীমাৰ কিস্তি হিচাপে আদায় দিয়া হৈছে।

শাখা অনুসৰি বিৱৰণ (লাখৰ হিচাপত)

	Deposits (Rs. in Lakhs)		Loans & Advances (Rs. in Lakhs)		CD Ratio (%)		NPA(%)		Net Profit(+)/Loss(-) (Rs. in Lakhs)	
	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024
Guwahati	6344.87	6310.52	1853.76	2193.52	29.22	34.76	10.09	7.56	92.88	92.11
Ulubari	2315.18	2491.98	596.84	705.29	25.78	28.30	16.07	5.85	9.22	-4.04
Noonmati	1889.96	1870.31	549.58	772.00	29.08	41.28	11.97	9.19	-10.18	-1.40
Ganeshguri	1526.81	1474.29	720.88	927.95	47.21	62.94	12.82	9.26	42.03	9.35
Sixmile	975.64	1038.11	702.05	1015.76	71.96	97.85	5.83	3.03	10.81	-21.90
Beltola	966.89	958.46	471.05	793.65	48.72	82.80	9.13	5.36	-42.20	-38.69
Head Office									-73.06	-14.75
TOTAL	14019.35	14143.67	4894.16	6408.17	34.91	45.31	10.73	6.83	29.50	20.68

লভ্যাংশ :

যোৱা তিনিটা বছৰত বেংকে লাভ আহৰণ কৰিছে আৰু ৰিজাৰ্ভ বেংকৰ নীতিৰ আধাৰত অংশীদাৰ সকলক লভ্যাংশ আদায় দিয়াৰ বাবে যত্ন কৰা নাই। কিন্তু অনাকাঙ্ক্ষিত ভাৱে বেংকত থকা পুঞ্জীভূত লোকচানৰ বাবে ৰিজাৰ্ভ বেংকে লভ্যাংশ বিতৰণৰ অনুমতি প্ৰদান কৰা নাই। বেংকে বিত্তীয় বৰ্ষ ইং ২০২৩-২৪ চনত কোনো লভ্যাংশ নিৰ্ধাৰণ কৰা নাই।

সংৰক্ষিত পুঁজি আৰু মূলধন :

৩১/০৩/২০২৪ ইং তাৰিখত মুঠ সংৰক্ষিত পুঁজিৰ পৰিমাণ আছিল ১৮৯১.৭৩ লাখ টকা। যোৱা ইং ৩১/০৩/২০২৩ তাৰিখত বেংকৰ আদায়ীকৃত মূলধনৰ পৰিমাণ আছিল ১৯৮.৫৬ লাখ টকা আৰু ৩১/০৩/২০২৪ ইং তাৰিখত ইয়াৰ পৰিমাণ বাঢ়ি হ'ল গৈ ২৩০.১২ লাখ টকা। প্ৰতিবেদনৰ বছৰত ২৪ জন 'ক' শাখাৰ অংশীদাৰ আৰু ১৮৯ জন 'খ' অংশীদাৰ ভৰ্তি কৰা হৈছিল আৰু লগতে ৩ জন 'খ' শাখাৰ অংশীদাৰ 'ক' শাখালৈ সলনি কৰা হৈছিল।

বিনিয়োগ আৰু ম্যাদী জমা :

বেংকে ৰিজাৰ্ভ বেংকৰ নিয়ম অনুসাৰে বিনিয়োগ আৰু ম্যাদী জমা কৰি আহিছে। বেংকে যোৱা তিনি বছৰত কৰা ম্যাদী জমা আৰু তাৰ পৰা পোৱা আয়ৰ খতিয়ান এটা তলত দাঙি ধৰা হ'ল।

বিনিয়োগৰ বিৱৰণ :

Year	FD's	Call/Notice/ Term Money	Govt. Securities /Treasury Bill	Shares	Mutual Funds	Total
2021-22	214742874	270000000	431168240.00	1000	0	915912114.00
2022-23	223194239	0	475418450.00	1000	0	698613689.00
2023-24	227499999	0	418942637.50	1000	0	646443636.50

আয়ৰ বিৱৰণ :

Year	Intt on Bank Fd	Intt on Call/ Term Money	Intt on Govt Securities	Divi dend	Intt on Mutual funds	Profit on Sale of Govt Security	Total
2021-22	12989805	2461781	40962262.00	0	0.00	0.00	56413848.00
2022-23	13432248	4901738	38921593.00	0	1609875.00	0.00	58865454.00
2023-24	16719564	0	34539784.47	0	3965088.59	348000.00	55572437.06

অন্যান্য বেংকত খোলা হিচাপ :

বৰ্তমান আমাৰ বেংকে ভাৰতীয় ৰিজাৰ্ভ বেংক, এপেক্স বেংক, ষ্টেট বেংক অৱ ইণ্ডিয়া, ইউকো বেংক, এক্সিছ বেংক, এইচ ডি এফ চি বেংক, আই ডিবি আই বেংক, বন্ধন বেংক আৰু উজ্জ্বল স্মল ফাইনেঞ্চ বেংকৰ সৈতে চলিত শিতানত টকাৰ লেনদেন চলাই আছে। এইবোৰৰ উপৰিও এপেক্স বেংক আইডিবিআই, এক্সিছ বেংক, বন্ধন বেংক, এন ই এচ এফ বেংক, উজ্জ্বল স্মল ফাইনেঞ্চ বেংক, এইচ ডি এফ চি বেংক, কানাৰা বেংক, আইচিআইচিআই বেংক, ইণ্ডাচিণ্ড বেংক আৰু উত্তকৰ্ষ স্মল ফাইনেঞ্চ বেংকৰ সৈতে ম্যাদী জমা শিতানত টকা জমা ৰখা হৈছে। বৰ্তমানে এক্সিছ বেংকৰ মুম্বাই শাখাত এটা চিএচজিএল হিচাপ চলাই থকা হৈছে।

সেৱাসমূহ :

বৰ্তমান সময়ত বেংক এইচ ডি এফ চি বেংকৰ সহযোগত আৰটিজিএচ আৰু এনইএফটি সেৱা প্ৰদান কৰি আহিছে। শেহতীয়াকৈ বেংকে Host to host NEFT/RTGS, NACH, QR Code সেৱাৰ প্ৰৱৰ্তন কৰিছে। ব্যক্তিগত চেক Rupay Card/ATM সেৱা প্ৰদান কৰাৰ প্ৰচেষ্টা চলি আছে। তথ্য সংৰক্ষণৰ ভড়াল Cloud System ৰ প্ৰৱৰ্তন কৰা হৈছে। লগতে অনাকাঙ্ক্ষিত প্ৰাকৃতিক/আকস্মিক বিপদৰ পৰা তথ্য সমূহ সুৰক্ষা দিয়াৰ স্থায়ী ব্যৱস্থা কৰা হৈছে। বেংকে এটা ম'বাইল এপৰ প্ৰৱৰ্তন কৰিছে যাৰ দ্বাৰা গ্ৰাহক সকলে জমা আৰু লেন দেনৰ খতিয়ান পাব পাৰে। বেংকে ইয়াৰ পঞ্জীভূত গ্ৰাহক সকললৈ এছএমএছ সেৱা প্ৰদান কৰে।

কৰ্মচাৰী :

ইং ৩১-৩-২৪ তাৰিখত মুঠ কৰ্মচাৰীৰ সংখ্যা আছিল ৬৭ জন। ইয়াৰ ভিতৰত এজন পৰিচালন সঞ্চালক, মহা প্ৰবন্ধক (Post Vacant) উপ-মহাপ্ৰবন্ধক (Post Vacant), এজন শাখা পৰিচালক, ছয় জন সহকাৰী শাখা পৰিচালক, এজন অধ্যক্ষ ব্যক্তিগত সহায়ক, চাৰিজন গাণনিক, এঘাৰ জন উপ-গাণনিক, এজন আইটি কাৰ্যবাহী, এজন বিনিয়োগ কাৰ্যবাহী, একৈশ জন সহায়কবৰ্গৰ, তিনিজন সশস্ত্ৰ গাৰ্ডক লৈ উনৈশ জন চতুৰ্থ বৰ্গৰ কৰ্মচাৰী, এজন মাৰ্কেটিং সহায়ক। ইয়াৰ উপৰিও মেচাৰ্চ পূৰ্বাঞ্চল চিকিউৰিটি কনচালটেন্ট প্ৰাইভেট লিমিটেডৰ পৰা বাৰ্ষিক চুক্তিৰ ভিত্তিত তিনিজন সশস্ত্ৰ নিৰাপত্তাৰক্ষীক উলুবাৰী, নুনমাটি আৰু গণেশগুৰিত অৱস্থিত শাখাসমূহত নিয়োগ কৰা হৈছে, আৰু ৪ জন নিৰাপত্তাৰক্ষীক শিলপুখুৰীত থকা নিজা বেংক ভৱনটোক দিনে নিশাই পহৰা দিয়াৰ বাবে ৰখা হৈছে।

প্ৰশিক্ষণ :

বেংকৰ কৰ্মচাৰী সকলক গুৱাহাটীৰ আইআইবিএম আৰু ৰিজাৰ্ভ বেংকত বিভিন্ন সময়ত প্ৰশিক্ষণ দিয়াৰ ব্যৱস্থা কৰিছিল। বিত্তীয় বৰ্ষ ইং ২০২৩-২০২৪ চনত ২৫ জন কৰ্মচাৰীক (অফলাইন আৰু অনলাইন) প্ৰশিক্ষণ দিছিল।

অডিট আৰু পৰিদৰ্শন :

বেংকে ৩ বছৰৰ বাবে ক্ৰমে ইং ২০২১-২২, ২০২২-২৩, ২০২৩-২৪ ৰ বিধিবদ্ধ হিচাপ পৰীক্ষা কৰিবলৈ ৰিজাৰ্ভ বেংকৰ পৰা অনুমোদন লৈ চাৰ্টাৰ্ড একাউণ্টেণ্ট মেচাৰ্চ পোদাৰ এণ্ড আগৰৱালক নিযুক্তি দিয়ে। পোদাৰ এণ্ড আগৰৱালে ২০২১-২২, ২০২২-২৩ আৰু ২০২৩-২৪ বিত্তীয় বৰ্ষৰ বাবে বেংকৰ বিধিবদ্ধ হিচাপ পৰীক্ষা কৰিছিল। বিধিবদ্ধ হিচাপ নিৰীক্ষণৰ উপৰিও শাখাসমূহৰ নিয়মিতভাৱে সমান্তৰাল হিচাপ নিৰীক্ষণ কৰা হয়। যোৱা বাৰ্ষিক সাধাৰণ সভাত বেংকৰ সমান্তৰাল হিচাপ নিৰীক্ষণ চলাবলৈ মেছাৰ্ছ আৰ দাস এণ্ড কোম্পানী চাৰ্টাৰ্ড একাউণ্টেণ্টক অনুমোদন জনোৱা হয়। প্ৰতিবেদনসূহ আৰু আভ্যন্তৰীণ নিৰীক্ষক আৰু ব'ৰ্ডে কৰা পৰ্যবেক্ষণসমূহ পৰীক্ষা কৰাৰ পিছত পৰামৰ্শ অনুসৰি শুধৰণি কৰা হৈছিল।

২০২৩-২৪ বিত্তীয় বৰ্ষৰ বাবে অডিট কৰা বেলেঙ্গ শ্বীট আৰু লাভ আৰু লোকচান একাউণ্টৰ বিবৃতিৰ কপিসমূহ ডাকযোগে সকলো অংশীদাৰলৈ প্ৰেৰণ কৰা হৈছে।

আয়কৰ :

যিহেতু বেংকত পুঞ্জীভূত লোকচান আছে বিত্তীয় বৰ্ষ ইং ২০১৭-১৮ চনৰ পৰা ২০২৩-২০২৪ চনলৈ বেংকে আয়কৰ পৰিশোধ কৰিব লগা হোৱা নাই।

সঞ্চালক মণ্ডলীৰ বৈঠক :

যোৱা বিত্তীয় বৰ্ষ ২০২৩-২৪ বৰ্ষত, বেংকটো অসমৰ সমবায় সমিতিৰ পঞ্জীয়কৰ কাৰ্যালয়ে নিযুক্তি কৰা ব্যৱস্থাপনা সম্পৰ্কীয় এজন বিষয়াই পৰিচালনা কৰিছিল। তেওঁ বিষয়বোৰ পৰীক্ষা কৰিবলৈ পৰিচালন সঞ্চালকৰ অধীনত ডিজিএম আৰু চাব একাউণ্টেণ্টৰ সৈতে এখন আভ্যন্তৰীণ সমিতি গঠন কৰিছে। সকলো বোৰ বিষয় অনুমোদনৰ বাবে একক পৰিচালনা সমিতিৰ সন্মুখত ৰখা হৈছিল কিয়নো বেংকত কোনো উপসমিতি নাছিল। সেয়েহে, একক পৰিচালনা বিষয়াই নিয়মীয়াকৈ কাৰ্যালয়ত উপস্থিত আছিল আৰু পৰিচালনা সঞ্চালকৰ দ্বাৰা তেওঁক দিয়া প্ৰয়োজনীয় বিষয়বোৰ অনুমোদিত কৰিছিল। সেই সকলোবোৰ সিদ্ধান্ত আৰু অনুমোদনবোৰ প্ৰৱন্ধন বিষয়াৰ বৈঠক হিচাপে লিপিবদ্ধ কৰা হয়। অৱশ্যে, বাৰ্ষিক সাধাৰণ সভা ১০/০৩/২০২৪ তাৰিখে অনুষ্ঠিত কৰা হৈছিল আৰু পৰৱৰ্তী সময়ত এক নতুন সঞ্চালক মণ্ডলী গঠন কৰা হ'ল। নতুন সঞ্চালক মণ্ডলীয়ে ০২/০৪/২০২৪ তাৰিখৰ পৰা বেংকৰ দায়িত্ব গ্ৰহণ কৰিছে।

কৃতজ্ঞতা জ্ঞাপন :

সঞ্চালক মণ্ডলীয়ে সমূহ অংশীদাৰ, গ্ৰাহক তথা শুভাকাঙ্ক্ষীক তেখেতসকলৰ পৃষ্ঠপোষকতা আৰু সহায় সহযোগিতাৰ বাবে কৃতজ্ঞতা জ্ঞাপন কৰিছে।

অসমৰ সমবায় সমিতিসমূহৰ পঞ্জীয়ক আৰু ৰিজাৰ্ভ বেংককো তেখেতসকলৰ দিহা-পৰামৰ্শ আদিৰ বাবে সঞ্চালক মণ্ডলীয়ে কৃতজ্ঞতা যাচিছে।

শেহত, সঞ্চালক মণ্ডলীয়ে বেংকৰ সমূহ বিষয়া-কৰ্মচাৰীক তেখেতসকলে বেংকটোৰ উন্নতিৰ বাবে আগবঢ়োৱা মূল্যবান বৰঙণিৰ বাবে ধন্যবাদ জ্ঞাপন কৰিছে।

তাৰিখ : ১৪ আগষ্ট, ২০২৪

গুৱাহাটী

সঞ্চালক মণ্ডলীৰ হৈ

ৰবীন্দ্ৰ কুমাৰ দত্ত

সভাপতি

THE CO-OPERATIVE CITY BANK LTD.

**U. N. BEZBARUAH ROAD, SILPUKHURI
GUWAHATI - 781003**

NOTICE

Notice is hereby given that the Thirty Eighth Annual General Meeting of The Co-operative City Bank Ltd. will be held on 1st September, 2024 (Sunday) at 11.00 AM at the premises of the Bank at U.N. Bezbaruah Road, Silpukhuri, Guwahati - 781 003 to transact the following agenda.

The meeting, if adjourned, shall be held on 8th September, 2024 (Sunday) at the same place and time and to transact the same agenda.

The shareholders of the Bank are requested to attend the meeting.

AGENDA:

1. To take chair by the Chairperson.
2. To offer condolence and pay homage to departed shareholder/renowned personalities.
3. To confirm the proceedings of the Thirty Seventh Annual General Meeting of the Bank held on 10th March, 2024.
4. To consider and adopt the Annual Report, Balance Sheet as on 31.3.2024, Profit & Loss account statements for the period from 1.4.2023 to 31.3.2024 including suggestions, if any.
5. To consider and adopt the Budget Estimate for the financial year 2024-25.
6. To fix maximum borrowing power for the year 2024-25.
7. To appoint Internal Auditor/s for the year 2024-25 and to fix their fees.
8. To ratify the sitting fees of the Directors, honorarium of the Chairman and conveyance allowance to the Shareholders attending the AGM as fixed by the Board for FY 2024-25.
9. Amendment of by law Clause No. 3, 9(v), 26, 36,40 etc.
10. To transact any other business as provided under Bye-law No. 20 (vii) of the Bank as prescribed here under.
11. Vote of thanks to the Chair

Guwahati

The 14th August 2024

By order of the Board of Directors,

Sd/- ASHIM BORDOLOI

Managing Director

N.B.

- i) It is necessary to bring this notice with you. Please note that the Firms, Companies or Body Corporate which are Shareholder members, shall submit authority letter, resolution etc. appointing their representative to participate and vote in the meeting, at least one hour before the scheduled time of the meeting.
- ii) Proper notice in writing with signature & date has to be given to the Chairman for discussion on any other business, other than the agenda items, at least one hour before the commencement of the meeting.
- iii) The Annual Report may be downloaded from the website of the Bank "www.ccbguwahati.com".
- iv) Time of quorum from 11.00 AM to 12.00 PM

THE CO-OPERATIVE CITY BANK LTD.

U. N. BEZBARUAH ROAD, SILPUKHURI

GUWAHATI - 781 003

THIRTY EIGHTH ANNUAL REPORT OF THE BOARD OF DIRECTORS IN THE ANNUAL GENERAL MEETING FOR THE YEAR ENDED 31ST MARCH, 2024.

BOARD OF DIRECTORS' REPORT: 2023-24

The Board of Directors presents the Thirty Eighth Annual Report on the working of the bank together with the audited statement of accounts for the FY year 2023-2024 i.e. from 1st April, 2023 to 31st March, 2024.

DEPOSITS:

The Bank has appointed 1 no. of Daily Deposit Collector during the FY 2023-24 along with existing 15 nos Daily Deposit Collectors to increase the deposit position of the Bank. The total deposit as on 31.03.2024 is Rs. 14,143.67 lakhs.

LOANS AND ADVANCES:

The total loans and advances as on 31.3.2024 stood at Rs.6408.17 lakhs as against Rs.4894.16 lakhs as on 31.3.2023. The Credit Deposit Ratio is 45.30% as on 31.3.2024. Our Priority Sector advances was 69.65% as against 60% fixed by R.B.I and the amount outstanding against priority sector loans was Rs.3408.74 lakhs.

The position of loans & advances is given below for information of all members

(Figures Rs. in Lakhs)

	Balance outstanding as on 31.03.2023	Disbursed during the FY 1.4.2023 to 31.3.24	Recovery from 01.04.2023 to 31.03.2024	Balance outstanding as on 31.03.2024
Short Term Loan	270.62	254.85	223.54	301.93
Medium Term Loan	3098.17	2789.74	1296.67	4591.24
Cash Credit	986.09	0.00	156.77	829.32
Overdraft	539.28	660.38	513.98	685.68
TOTAL	4894.16	3704.97	2190.96	6408.17

No loan was granted to any sitting Director during the year under report.

LOAN RECOVERY DURING LAST FY 2023-2024:

The Management scrutinized the bad loan accounts and suggested measures for recovery. The Management undertook persuasive as well as Bakijai methods to recover Bad Loans. During the FY 2023-2024 an amount of Rs.87.80 Lakhs was recovered from NPA Loan A/cs. The following is the list of some Top 50 NPA A/cs which was recovered by the Bank during this period.

- 1) MTLA/c No. 1033 of Siddhartha Saikia, Ulubari Branch
- 2) CCA/c No. 332 of Manab Jyoti Chankakati, Guwahati Branch
- 3) MTLA/c No.253 of Kalpana Barman, Sixmile Branch
- 4) MTLA/c No. 1156 of M/s Trishul Transport Service, Ulubari Branch
- 5) CCA/c No. 44 of M/s Trishul Transport Service, Ulubari Branch

As on 31.03.2023, 131 cases amounting to Rs.355.88 Lakhs are pending in the court of Bakijai. During the F.Y 2023-24, we have filed 13 numbers of Bakijai cases involving an amount of Rs. 61.59 Lakhs in the Court of Bakijai Officer of Co-operative Societies, Guwahati as well as Bakijai Officer, O/o District Commissioner, Kamrup Metro. Till 31.3.2024, 12 cases have been settled involving an amount of Rs.35.13 Lakhs. As on 31.03.2024 120 cases of Rs.325.05 Lakhs are pending in the Court of Bakijai Office of Cooperative Societies, Guwahati and 12 cases of Rs 57.29 Lakhs are pending in the court of District Commissioner, Kamrup Metro.

TOP 50 NPA ACCOUNTS AS ON 31.3.2024

We furnish the position of Top 50 NPA Accounts of the bank as (Annexure -E).

WORKING RESULTS:

During the FY year 2023-2024, the Bank incurred a profit of Rs.20,68,686.15

A picture of the working results showing the figures of last three years is given below.

Item	2021-22	2022-23	2023-24
Income (Rs.)	18,09,26,769.78	18,48,75,785.57	19,42,90,296.21
Expenditure (Rs.)	17,62,98,507.34	18,19,25,999.64	19,22,21,610.06
Net Profit/Loss (Rs.)	46,28,262.44	29,49,785.93	20,68,686.15
Accumulated Loss (Rs)	7,45,96,223.99	7,16,46,438.06	6,95,77,751.91

The Bank has been following the R.B.I. norms regarding the treatment of Non-Performing Assets (NPA). The Board tried its best to reduce the NPA amounts by recovering loans through persuasive measures, and bakijai process. The net NPA of the bank is 0.56%. It may be stated that interest is taken into income account only when it is actually realized, i.e. on cash basis and not on accrual basis. The bank has been paying the deposit insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) regularly. During the year under report, an amount of Rs.20,12,451.00 as premium was paid to the Corporation.

BRANCH WISE DETAILS (Figures Rupees in Lacs)

	Deposits (Rs. in Lakhs)		Loans & Advances (Rs. in Lakhs)		CD Ratio (%)		NPA(%)		Net Profit(+)/Loss(-) (Rs. in Lakhs)	
	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024	2022- 2023	2023- 2024
Guwahati	6344.87	6310.52	1853.76	2193.52	29.22	34.76	10.09	7.56	92.88	92.11
Ulubari	2315.18	2491.98	596.84	705.29	25.78	28.30	16.07	5.85	9.22	-4.04
Noonmati	1889.96	1870.31	549.58	772.00	29.08	41.28	11.97	9.19	-10.18	-1.40
Ganeshguri	1526.81	1474.29	720.88	927.95	47.21	62.94	12.82	9.26	42.03	9.35
Sixmile	975.64	1038.11	702.05	1015.76	71.96	97.85	5.83	3.03	10.81	-21.90
Beltola	966.89	958.46	471.05	793.65	48.72	82.80	9.13	5.36	-42.20	-38.69
Head Office									-73.06	-14.75
TOTAL	14019.35	14143.67	4894.16	6408.17	34.91	45.31	10.73	6.83	29.50	20.68

DIVIDEND:

The Bank is earning profit for last three years and is trying to declare dividend as per RBI norms to its shareholders. But unfortunately there is an accumulated loss to the tune of Rs. 6,95,77,751.91 as on 31.03.2024 and as such RBI is not allowing us to declare dividend as of now.

RESERVES AND SHARE CAPITAL:

The total reserves of the bank stood at Rs.1891.73 lakh as on 31.3.2024. The Share Capital has shown an increase and the share capital stood at Rs.230.12 lakhs as on 31.3.2024 as against Rs.198.56 lakhs of 31.3.2023. The increase in share capital is 15.90% over that of the previous year. During the reported year, 24 numbers of 'A' Class members and 189 numbers of 'B' Class members were admitted and 3 members were converted from B Class to A Class.

INVESTMENT AND FIXED DEPOSITS:

The bank has been investing regularly as per norms in various SLR and NON - SLR instruments comprising of Govt. Securities, Treasury bills, various banks FD's, Mutual Funds, Money Market Instruments. Details of last 3 years' investment and returns are listed below:

Details of Investments as per Balance Sheet

Year	FD's	Call/Notice/ Term Money	Govt. Securities /Treasury Bill	Shares	Mutual Funds	Total
2021-22	214742874	270000000	431168240.00	1000	0	915912114.00
2022-23	223194239	0	475418450.00	1000	0	698613689.00
2023-24	227499999	0	418942637.50	1000	0	646443636.50

Details of Return as per Profit and Loss Account

Year	Intt on Bank Fd	Intt on Call/ Term Money	Intt on Govt Securities	Divi dend	Intt on Mutual funds	Profit on Sale of Govt Security	Total
2021-22	12989805	2461781	40962262.00	0	0.00	0.00	56413848.00
2022-23	13432248	4901738	38921593.00	0	1609875.00	0.00	58865454.00
2023-24	16719564	0	34539784.47	0	3965088.59	348000.00	55572437.06

BANK ACCOUNTS:

The Bank is maintaining Current Deposit Accounts with Reserve Bank of India, Assam Co-operative Apex Bank Ltd., State Bank of India, UCO Bank, AXIS Bank, HDFC Bank, IDBI Bank, Bandhan Bank and Ujjivan Small Finance Bank. In addition to these, the Bank has been maintaining Fixed Deposit accounts with APEX Bank, IDBI, Axis Bank, Bandhan Bank, NESF Bank, Ujjivan Small Finance Bank, HDFC Bank, Canara Bank, ICICI Bank, Indusind Bank and Utkarsh Small Finance Bank. The bank is operating the C.S.G.L. Account with Axis Bank, Mumbai Branch for transaction in Government and other approved securities.

SERVICES:

We are providing RTGS & NEFT facility through HDFC Bank all over India for the customers. Recently the bank has introduced Host to Host NEFT/RTGS, NACH host to host, QR Code, Personalized cheque printing system. The bank has tie up with HDFC Bank to launch Rupay Card/ATM facility soon. Moreover, the bank servers are now cloud based and also has disaster recovery in cloud itself. The bank has also introduced a mobile app through which customers can monitor their deposit a/c's transactions as well as loan a/c transactions, inward clearing and outward clearing etc. We also provide SMS alert facility to our registered customers.

STAFF:

The total strength of the Staff as on 31.3.2024 stood at 67. It includes one Managing Director, General Manager (Post Vacant), Dy. General Manager (Post Vacant), One Branch Manager, Six Asstt. Branch Managers, One PA to the Chairman, Four Accountants, Eleven Sub-Accountants, One IT Executive, One Investment Executive, Twenty One Assistants and Nineteen Sub-Staff including armed guards, one Marketing Assistant. Further, in addition to these, four unarmed and three armed security guards are being engaged on annual contract basis from M/s Purbanchal Security Consultants Pvt Ltd. Silpukhuri, Guwahati, out of which four guards are employed to guard the bank's own premises at Silpukhuri (24X7) and the rest three are deployed at the branches located at Ulubari, Noonmati and Ganeshguri

TRAINING CONDUCTED:

The Bank has imparted training to Twenty-Five (25) employees (Officers/Staff) both offline & online during the FY 2023-24 organized by Institutes like IIBM, RBI, CAB, NAFCUB etc. on different banking related subjects.

AUDIT & INSPECTION:

The Bank has appointed M/s. Poddar & Agarwal, Chartered Accountant with prior approval from Reserve Bank of India for 3 years w.e.f. 2021-22, 2022-23 & 2023-24 to conduct the Statutory Audit of the Bank. As such M/s. Poddar & Agarwal conducted Statutory Audit of the Bank for the FY 2021-22, 2022-23 & 2023-24. In addition to the Statutory Audit, Concurrent Audit of the branches are conducted regularly. The last Annual General Meeting approved M/s R Das & Co. Chartered Accountant to conduct the Concurrent Audit of the bank. After perusal of the reports and the observations made by the Internal Auditors and the Board, compliance as advised were immediately carried out.

The copies of the Audited Balance Sheet and Profit & Loss Account statement for the FY 2023-24 has been sent to all the Shareholders by post.

INCOME TAX:

Since the Bank is having Accumulated losses since F.Y. 2017-2018, the total tax liability of the bank for the FY 2023-2024 is Nil.

MEETING OF THE BOARD OF DIRECTORS:

During the last financial year 2023-24, the bank was administered by an Officer On Management appointed by Office of the Registrar of Cooperative Societies, Assam. He has constituted an internal committee comprising with DGMs and Sub Accountant to scrutinize the matters and to put forward for approval through Managing Director. All the matters are placed before the One Man Management for approval as there was no Sub Committees in the Bank. Hence, the One Man Committee attended the office regularly and approved the required matters put up to him by the Managing Director. All those decisions and approvals are recorded as proceedings of the meeting of the Officer on Management. However, the Annual General Meeting was conducted on 10.03.2024 and subsequently a new Board of Directors was formed. **The new Board of Directors took charge of the bank from 02.04.2024.**

ACKNOWLEDGEMENTS:

The Board of Directors expresses its gratitude to all the Shareholders, constituents and well-wishers of the Bank for their patronage and cooperation extended to the Bank.

The Board of Directors also acknowledges with gratitude the cooperation and guidance received from the Registrar of Co-operative Societies, Assam and the Reserve Bank of India, Guwahati.

The Board of Directors also thanks the Officers and Staff of the bank for the valuable services rendered by them for the all-round development of the bank.

For and on behalf of the Board of Directors,

Sd/-

Robindra Kumar Dutta

Chairman

Dated Guwahati the 14th August, 2024

THE CO - OPERATIVE CITY BANK LTD.
HEAD OFFICE : U.N.B ROAD, SILPUKHURI, GUWAHATI-781003
BALANCE SHEET AS AT 31.03. 2024

PREVIOUS YR.	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	PREVIOUS YR.	PROPERTIES & ASSETS	AMOUNT	AMOUNT
	1. CAPITAL			22528571.54	1. CASH		130744210.54
4000000.00	i) Authorized Share Capital : 160000 Shares @ Rs. 25/- each		4000000.00		i) Cash in hand	12744210.00	
19855875.00	ii) Subscribed & Paid up capital 920516 shares of Rs. 25/- each		23012900.00	265796977.07	ii) With RBI	118000000.54	
214425837.37	2. RESERVE FUND & OTHER RESERVES		189173148.37		2. BALANCE WITH OTHER BANKS		262898728.92
	i) Statutory Reserve Fund	69832671.00			i) In Current Deposit A/c	35398729.92	
	ii) Reserve Fund	4905616.94		0.00	ii) In Fixed Deposit A/c	227499999.00	
	iii) Building Fund	10900174.00		475419450.00	3. MONTHLY AT CALL AND SHORT NOTICE		0.00
	iv) General Reserve	6799140.46			4. INVESTMENTS		418943637.50
	v) Reserve for contingency	6442499.00			i) In Central & State Govt. Security	418942637.50	
	vi) Bad & Doubtful Debt Reserve	30176575.32		0.00	ii) Shares in Apex Bank Ltd.	1000.00	
	vii) Dividend Equalisation Fund	404408.72			5. INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND A/C		0.00
	viii) Charity Fund	890000.00		489416651.00	6. LOANS AND ADVANCES (A+B)		640817586.65
	ix) Co-op. Development Fund	0.00			(A) Short Term Loan:		
	x) Provision for N.P.A	10203484.00			i) Overdraft Loan	68568298.06	
	xi) Contingent Provision for Std. Assets	2509071.00			ii) Cash Credit Loan	82932211.50	
	xii) Investment Depreciation Reserve	296450.00			iii) Short Term Loan-against FD	10228786.00	
	xiii) Investment Fluctuation Reserve	2448250.00			iv) Short Term Loan-against RD/RIDC	1018424.00	
	xiv) Revaluation Reserve	43364807.93			v) Short Term Loan-against Daily Deposit	9488262.00	
					vi) Short Term Loan-against Other Security	9457347.54	
0.00	3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND A/C		0.00		TOTAL (A)	181693329.10	
1401934548.92	4. DEPOSITS & OTHER ACCOUNTS		1414366743.89		(B) Medium Term Loan:		
	i) Fixed Deposits from Individual	78889273.85			i) Staff Term Loan	50282567.35	
	ii) Savings Deposits	596389764.19			ii) Staff Housing Loan	8027182.00	
	iii) Current Deposit	29080705.85			iii) Loan To Others (All Types)	391814508.20	
0.00	5. BORROWINGS		0.00		TOTAL (B)	459124257.55	
0.00	6. BILLS FOR COLL BEING BILLS REC'V (contra)		0.00	36467431.32	7. INTEREST RECEIVABLES		39821545.49
0.00	7. BRANCH ADJUSTMENT		0.00		i) REGULAR	12775935.72	
0.00	8. OVERDUE INTEREST RESERVE		0.00		ii) OVERDUE	27045609.77	
24697635.13	9. INTEREST PAYABLE ON MATURED DEPOSIT		27045609.77	44956249.69	8. BILLS REC'V BEING BILLS FOR COLL. (contra)		0.00
4862465.00	10. OTHER LIABILITIES		5419076.00	4349527.03	9. BRANCH ADJUSTMENT		0.00
11342159.55	i) Sundry Creditors	32255.75			10. LAND & BUILDING (Less Depreciation)		44913437.21
	ii) Dividend Payable	722896.58			11. FURNITURE & FIXTURE (Less Depreciation)		3850880.38
	iii) Nominal Membership	8281.00		63777225.26	12. OTHER ASSETS		59995693.21
	iv) Professional tax payable	13656.00			i) Books & Periodicals	2962.00	
	v) Pay Order	1998152.03			ii) Printed Materials	1621241.75	
	vi) TDS Payable	1606409.50			iii) Tax Deducted at Source	771586.00	
	vii) Provident fund Payable	241200.00			iv) Interest Receivable on Investment(FD)	15626970.00	
	viii) Div. on shares(subject to RBI approval)	1324704.00			v) Interest Receivable on Investment(GOVT SEC)	4075941.00	
	ix) Audit fee payable	57000.00			vi) Festival Advance to Staff	122000.00	
	x) Security Deposit against AMC	14219.00			vii) Security deposit with APDCL	45452.06	
	xi) Bills Payable(Unpaid DD , PO etc)	5703805.82			viii) Advance to Sundry Suppliers	12100.00	
	xii) GST payable	503177.10			ix) Premia on Govt Sec.	180000.00	
	xiii) Share Suspense	30137.00			x) Unamortize portion of Server Expenses	168165.00	
					xi) Salary Advance to Staff	193740.00	
0.00	11. PROFIT & LOSS		0.00		xii) GST receivable (INPUT)	56820.40	
0.00	CONTINGENT LIABILITIES : (Guarantee issued for customer Rs.247800/- & Debit account with RBI : Rs.19174534.14)		0.00		xiii) CCB Trust (Gratuity Advance)	37088715	
					xiv) 64VB Deposit Kotak Insurance	30000.00	
167718520.97	TOTAL		1671563471.81	167718520.97	Customer Liability under Guarantee		0.00
					Head Office		0
					13. PROFIT & LOSS (cumulative loss)		69577751.91
					Cumulative Loss as on 31/03/2024	71646438.06	
					Less: Profit for the FY 2023-24	2068866.15	
					TOTAL		1671563471.81

 (Rabindra Kumar Datta) Chairman	 (Uma Kanta Kalita) Vice Chairman	 (Nalin Chandra Baruah) Director	 (Ashim Borah) Managing Director
 (Jagajit Barooah) Director	 (Gopal Chandra Kalita) Director	 (Dr. Binodra Kr. Das) Director	 (Binay Kr. Chakraborty) Director
 (Sachindra Kr Baruah) Director	 (Ujjan Nath) Director	 (Raju Kalita) Director	 (MD Biswas) Director
 (Suman Das) Director	 (Akbar Uddin Ahmed) Director		

THE CO - OPERATIVE CITY BANK LTD.
HEAD OFFICE, U.N.B ROAD, SILPUKHURI, GUWAHATI - 781003
PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01.04.2023 TO 31.03.2024

PREVIOUS YEAR/SL	EXPENDITURE	AMOUNT	PREVIOUS YR	SL	INCOME	AMOUNT	AMOUNT
43875452.63	1 INTEREST ON DEPOSIT / BORROWINGS	45961448.80	95227840.70	1	INTEREST AND DISCOUNT		114216184.05
56023627.09	i) Interest paid on Deposits	45961448.80			Advances	58991196.99	
4976295.15	2 SALARIES AND ALLOWANCES	70600655.29			ii) Interest Recvd on Invest with Other bank & Govt Security & Other Investment	55224997.06	
	3 RENT, TAXES, INSURANCE, LIGHTING	5224730.97					
0.00	4 DIRECTOR & LOCAL COMMITTEE MEMBER FEES & ALLOWANCES	0.00					
45250.00	5 LAW CHARGES	180620.00					
99910.60	6 POSTAGE, TELEGRAM AND TELEPHONE CHARGES	150462.20	52274.76	2	COMMISSION, EXCHANGE AND BROKERAGE		51931.45
421002.02	7 AUDIT FEE	363348.68					
2845369.17	8 DEPRECIATION & REPAIR TO PROPERTY (depre-594502.35)	1685535.59	0.00	3	SUBSIDIES & DONATION INCOME FROM NON-BANKING ASSETS AND PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		0.00
662482.06	9 ADVERTISEMENT	705569.72	0.00	4			0.00
0.00	10 LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS	0.00	60581358.11	5	OTHER RECEIPTS		53821114.71
70190488.77	11 i) Collecting Agents' Commission ii) Commission to Recovery Agent iii) Staff Recruitment Expenses iv) P. F. Admn & Insurance Charge v) Conveyance vi) Cash Reimbursement Expenses vii) Bank Charges viii) Canteen Expenses ix) Staff Training Expenses x) Misc Expenses xi) Conveyance to Sales Executive xii) Fund towards Gratuity Scheme xiii) Staff Welfare Expenses xiv) Collector Agents Comm Loan xv) Service Charge for Sec. Guard xvi) Staff Messing / conference Exps. xvii) Interbank Connectivity Charges xviii) Credit Rating Expenses xix) Subscriptions xx) Accounting & Consultancy xxi) Loan Recovery Exps xxii) Amortisation of Prem. on GovSec. xxiii) Interest paid on Inter Br. (HO) a/c xxiv) Server Expenses xxv) App Charges xxvi) Website Expenses xxvii) Entertainment Expense xxviii) Uniform & Liveries xxix) AAGM Expenses	66229141.81			i) Processing Fees ii) Service & incidental Charges iii) Locker rent iv) Miscellaneous Receipt v) Income from Sale of Scrap vi) Interest Recvd on Inter Br (HO) a/c vii) Profit on sale of Govt Inv.	2246781.59 3473599.54 536590.00 544852.30 2600.00 4665681.28 348000.00	
0.00	12 OR Code	157941.00					26201066.00
2786122.15	13 PROFIT AND LOSS	942156.00			PROVISIONS		
	Write off	0.00			i) Prov. For NPA	19796516.00	
	Con Prov for Sid Assets	942156.00			ii) Depreciation on Investment	2439400.00	
0.00	14 PROVISIONS	0.00			iii) Prov. on Invest Fluctuation	3965150.00	
	i) Prov. For NPA (during the year)	0.00					
	ii) Prov. For IDR (during the year)	0.00					
	iii) Prov. For IDR (excess prov. in IFR)	0.00					
2949785.93	15 BALANCE OF PROFIT	2066686.15	0.00	7	BALANCE OF LOSS		0.00
184875785.57	TOTAL	194290296.21	184875785.57	7	TOTAL		194290296.21

<p>(Uma Kanta Kalita) Vice Chairman</p> <p>(Gopal Chandra Kalita) Director</p> <p>(Rabindra Kumar Dutta) Chairman</p> <p>(Jagjit Barooah) Director</p> <p>(Sachindra Kr Baruah) Director</p> <p>(Sudina Das) Director</p>	<p>(Nalin Chandra Baruah) Director</p> <p>(Dr. Birendra Kr. Das) Director</p> <p>(Fija Kanta Kalita) Director</p> <p>(Alif Uddin Ahmed) Director</p> <p>(Ashim Barooah) Managing Director</p> <p>(Binoy Kr. Chakraborty) Director</p> <p>(MD ISSAC AUG) Director</p>
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Independent Auditors' Report

To,
The Members,
The Co-operative City bank Ltd

Report on financial statements

We have audited the accompanying financial statements of **The Co-operative City Bank Ltd** ("the bank") as at 31st March, 2024, which comprise the Balance Sheet as at 31st March, 2024, and the Profit and Loss Account, and a summary of significant accounting policies and other explanatory information. The returns of 6 branches audited by us are incorporated in these financial statements. Cash Flow Statement has not been prepared by the Bank.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Assam, the Assam Co-operative Societies Act, 2007 and the Assam Co-operative Societies Rules (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

1. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirement and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
2. 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 judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. 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.

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

Opinion

In our opinion and to the best of our information and according to the explanations given to us, *subject to our separate report of even date, the financial statements together with the Notes thereon* give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Society), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Assam, the Assam Co-operative Societies Act, 2007 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- i. In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March, 2024;
- ii. In the case of the Profit and Loss Account, of the PROFIT for the year ended on that date;

Report on Other Legal & Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have not been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and it is drawn up as per the provisions of the Assam Co-operative Societies Act, 2007 and the Assam Co-operative Societies Rules and as the format prepared by the bank till date.

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 our audit and have found to be satisfactory.
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches /offices.
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank.
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The reports on the accounts of the branches/offices audited by us have been properly dealt with by us in preparing this report;
- f) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;

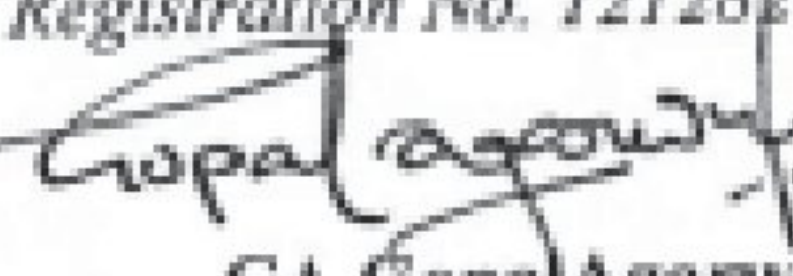
- g) In our opinion and according to information and explanations given to us, but *subject to our observations in LFAR Report*, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances, which need to be reported under the rules of the Assam Co-operative Societies Rules.

We further report that for the year under audit, the Bank has been awarded "C" classification.

Place: Guwahati
Date: 13/05/2024



For Poddar and Agarwal
Chartered Accountants
Firm Registration No. 121282W

CA Gopal Agarwal
Partner
Membership No. 109179
UDIN: 241091798KEQJL9193

ANNEXURE A

STATEMENT SHOWING THE COMPARATIVE POSITION OF
ASSETS AND LIABILITIES AS ON 31ST MARCH OF LAST 12 YEARS
(Rs. in Lakhs)

Sl no.	Liabilities	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1	Share Capital	91.69	98.01	106.50	116.64	130.90	138.51	144.88	145.43	147.15	179.28	198.56	230.13
2	Reserve and other Reserves	1926.13	2017.94	1983.59	1983.22	1919.42	1893.47	2039.62	2040.85	2080.33	2429.68	2144.26	1891.73
3	Deposits	13302.80	13548.74	13620.83	14660.74	15869.34	16917.72	16432.25	14906.87	14535.42	13641.44	14019.35	14143.67
4	Borrowing from Bank etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other Liabilities	1078.41	1240.49	1274.67	1463.20	1386.76	335.04	356.49	466.18	462.52	412.48	409.02	450.11
	Total	16399.03	16905.18	16985.59	18223.80	19306.42	19284.74	18973.24	17559.33	17225.42	16662.88	16771.19	16715.64
Assets													
6	Cash & Bank balance	641.09	688.21	1027.72	1353.49	1478.38	5216.96	4388.51	2966.19	4984.48	2026.16	2678.92	1661.43
7	Investment	9713.01	10598.01	10248.01	11292.05	12010.32	8123.08	8477.59	8572.81	6960.71	9159.12	6986.14	6464.44
8	Loans & Advances	5289.55	4805.13	4810.89	4694.74	4979.84	4870.74	4771.72	4630.82	3787.24	3646.07	4894.17	6408.17
9	Other Assets	755.38	813.83	898.97	883.52	837.88	670.24	704.60	770.14	700.75	1085.57	1495.50	1485.82
10	Loss	0.00	0.00	0.00	0.00	0.00	403.72	630.82	619.37	792.24	745.96	716.46	695.78
	Total	16399.03	16905.18	16985.59	18223.80	19306.42	19284.74	18973.24	17559.33	17225.42	16662.88	16771.19	16715.64
11	Working capital	15319.71	15628.93	15710.92	16760.60	19104.17	18677.49	18112.57	16701.14	16155.52	15670.30	15807.75	15749.40
12	Net profit/(Loss)	80.97	80.58	40.65	14.66	10.66	(-403.72)	(-227.10)	11.45	(-172.87)	46.28	29.50	20.69
13	Dividend (P.C)	12.50	12.50	----	----	----	----	-----	-----	-----	-----	-----	-----

ANNEXURE - B

Budget Estimate for the year 2024-25

Rs. in Lakh

SL No.	Head of Account	Actual from 01-04-2022 to 31-03-2023	Estimated for the year 01-04-2023 to 31-03-2024	Actual from 01-04-2023 to 31-03-2024	Estimated for the year 01-04-2024 to 31-03-2025
1	Paid up Share Capital	198.56	234.00	230.13	280.13
2	Deposits	14019.35	15010.00	14143.67	15050.00
3	Loans & Advances	4894.16	7505.15	6408.17	8129.08
4	Investments	4754.19	5535.11	4189.43	4238.90
5	Term Deposit etc. with other Banks & Institution/Call Money/Mutual Fund etc.	2231.94	2800.00	2275.01	2120.01
6	Net profit	29.50	50.00	20.69	32.10
7	Computer, Printing Machine web based software, HTH, etc.	5.80	18.50	15.38	33.20
8	Repair & Renovation of Building	12.62	10.00	2.73	15.00

ANNEXURE - C

Budget Estimate Expenditure for the year 2024-25

Rs. in Lakh

Sl no.	Particulars	Estimated for the year 01-04-2023 to 31-03-2024	Actual from 01-04-2023 to 31-03-2024	Estimated for the year 01-04-2024 to 31-03-2025
1	Interest on deposit & Borrowings etc.	515.00	459.81	507.00
2	Salaries & allowances	630.00	706.01	690.00
3	Directors fees & allowances	2.50	0.00	13.40
4	Rent, Taxes, Insurance, Lighting	53.85	52.25	57.25
5	Printing, Stationary & Advertisement	7.05	7.06	7.00
6	Depreciation	9.00	6.25	8.50
7	Repairs & Maintenance	30.00	10.61	21.50
7	Postage & Telephone	1.20	1.50	1.55
8	Law charges	1.50	1.81	1.60
9	Auditors fees	5.80	3.63	6.50
10	Other expenditure (Gratuity fund, Collecting agent commission, Service charge for security guards etc)	210.00	206.64	150.00
11	Provision for NPA/IDR	0.00	0.00	0.00
12	Profit	50.00	20.69	39.10
	Total	1515.90	1476.26	1503.40

Budget Estimate income for the year 2024-25

Rs. in Lakh

Sl no.	Income	Estimated from 01-04-2023 to 31-03-2024	Actual from 01-04-2023 to 31-03-2024	Estimated for the year 01-04-2024 to 31-03-2025
1	Interest and Discount	1135.15	1142.16	1325.50
2	Commission Exchange & Brokerage	0.50	0.52	0.55
3	Other receipts	80.00	71.56	87.35
4.	Provision for NPA/IFR	300.25	262.02	90.00
5.	Loss			
	Total	1515.90	1476.26	1503.40

ANNEXURE - D

Position of Furniture, Fixture and Building as on 31.3.2024

Branch (A)	Balance as on 31.03.2023 (B)	Addition during the year (C)	Sold during the year (D)	Total Amount (B+C)-D (E)	Depreciation for 2023-24 (F)	Balance as on 31.03.2024 (G)
Guwahati	848826.90	0.00	0.00	848826.90	106972.00	741854.90
Ulubari	883233.41	0.00	0.00	883233.41	93038.43	790194.98
Noonmati	335155.00	0.00	0.00	335155.00	50243.00	284912.00
Ganeshguri	300124.00	0.00	0.00	300124.00	36896.00	263228.00
Sixmile	730341.28	21892.38	0.00	752233.66	88358.43	663875.23
Beltola	1035848.51	14040.66	0.00	1049889.17	111421.13	938468.04
Head Office	215997.93	47110.19	0.00	263108.12	94760.89	168347.23
Total	4349527.03	83043.23	0.00	4432570.26	581689.88	3850880.38
Building	856249.69	0.00	0.00	856249.69	42812.48	813437.21
Land	44100000.00	0.00	0.00	44100000.00	0.00	44100000.00
Total	44956249.69	0.00	0.00	44956249.69	42812.48	44913437.21

"Annexure - E"
Top 50 NPA as on 31.03.2024

Sr No	Branch Name	A/c No	Name of the Customer	Disbursed date	Sanctioned Amt	Balance as on 31.03.2024
1	Guwahati	2-170/2823	MRIGANKA DHAR SARMA	14/11/2005	2000000.00	3517089.50
2	Guwahati	2-174/346	TALUKDAR SUPPLIER & CONSTRUCTION	01/05/2013	4000000.00	2591669.32
3	Behola	7-170/03	DR.ABANI HAZARIKA	21/01/2021	2500000.00	3351754.00
4	Guwahati	2-174/336	NITU ENTERPRISE (Pro. Muni Kanta Deka)	21/05/2014	4000000.00	2332023.80
5	Ulubari	3-174/ 39	MULTIPLAN SERVICES	02/02/2017	3500000.00	2500568.95
		3-173/1050	SIDDHARTHA SAIKIA	08/06/2016	1200000.00	800398.00
6	Guwahati	2-173/3673	HARA GAURI BASUMATARY	02/02/2018	2000000.00	1725500.00
		2-173/3692	HARA GAURI BASUMATARY	24/09/2018	600000.00	414759.00
7	Guwahati	2-174/311	LIME LIGHT WINE SHOP (Prp. Khanindra Talukdar)	11/04/2015	3500000.00	1106589.59
8	Behola	7-174/2	RUPAM BARMAN 07	30/11/2009	349504.00	2202680.88
9	Sixmile	6-173/235	SABITA DAS	22/01/2019	1765635.00	950311.00
10	Sixmile	6-174/22	D.S.ENTERPRISE (Pro. Debajit Sutradhar)	07/04/2021	1200000.00	1024852.48
11	Guwahati	2-174/354	PRIYANKSHU MEDICOS (Pro. Tikendrajit Deka)	20/02/2018	1000000.00	1355893.00
		2-173/ 3605	TIKENDRAJIT DEKA	22/09/2016	500000.00	150493.00
12	Sixmile	6-174/4	CHAMPAK DEV (Prop. NEW DEV MEDICARE)	03.10.2021	800000.00	1082184.53
13	Ganeshguri	5-174/65	MAASUK CONCERNS	18/03/2019	500000.00	478155.75
14	Guwahati	2-174/324	M M ENTERPRISE (Pro. Manomohan Barman)	25/09/2019	600000.00	585332.00
15	Ganeshguri	5-174/30	AKASH MEDICOS	25/06/2020	14,00,000.00	449034.94
16	Ganeshguri	5-174/45	PATOWARY BROTHERS	20/11/2012	600000.00	376596.95
17	Noonmati	4-178/14	PREM KUMAR MEDHI	18/06/2013	635000.00	699756.00
18	Guwahati	2-173/3195	BASANTI DAS MALAKAR	02/08/2011	400000.00	326180.00
19	Guwahati	2-173/3696	DHRUBAJYOTI CHOUDHURY	10/12/2018	500000.00	306991.00
20	Ganeshguri	5-173/2685	RUMI LAHKAR	19/08/2016	424963.00	436796.00
21	Behola	7-173/210	SAIFUL ISLAM	30.07.2021	400000.00	325418.00
22	Guwahati	2-173/3299	BINU DHAR	18/10/2011	300000.00	348934.00
23	Ganeshguri	5-173/2309	GHANA SHYAM SARMA	29/09/2010	407288.00	598012.00
24	Ganeshguri	5-174/36	ANUSHREE	22/10/2008	500000.00	293791.85
25	Guwahati	2-173/3091	MADHUIT DAS	39884	301833.00	365151.00
26	Noonmati	4-173/2901	BANI KALITA	14/10/2016	1800000.00	265361.00
27	Noonmati	4-273/30	PRAFULLA HALOI	17/06/2022	300000.00	259966.00
28	Guwahati	2-173/3293	SANJAY KUMAR BANSAL	10/07/2011	300000.00	366019.00
29	Guwahati	2-173/3366	DIPAK CHOUDHURY	29/08/2012	300000.00	215973.00
30	Noonmati	4-174/26	KALITA STORE	23/03/2019	400000.00	210893.53
31	Ganeshguri	5-173/2675	DIPAK BARMAN	07/01/2016	396421.00	297114.75

32	Sixmile	6-273/8	MD NUR ISLAM	26/10/2021	300000.00	192821.00
33	Ganeshguri	5-173/2601	RUPANKOR TALUKDAR	09/07/2015	200000.00	394305.55
34	Ulubari	3-173/888	LAV BALMIKI	40788	250000.00	375506.00
35	Noonmati	4-273/45	PULEN KUMAR DEKA	08/01/2022	300000.00	182130.00
36	Ulubari	3-173/1044	PRADIP BHATTACHARJEE	02/07/2016	200000.00	167071.00
37	Ulubari	3-173/920	RUBI GOGOI	24/08/2012	200000.00	169847.00
38	Guwahati	2-173/3317	JONALI BARMAN	27/12/2011	200000.00	168913.00
39	Guwahati	2-173/3324	SATISH DAS	23/01/2012	200000.00	167338.00
40	Guwahati	2-173/3187	SUMAN KUMAR DEY	01/03/2011	200000.00	166930.00
41	Ulubari	3-173/ 1049	ANJANA BHATTACHARJEE	08/04/2016	200000.00	219576.00
42	Ganeshguri	5-174/ 25	BARMAN POULTRY FEED SALE CENTRE	31/01/2007	250000.00	226883.00
43	Ganeshguri	5-173/ 2400	SEVEN STAR FOOD SHOPPING CENTRE	16/12/2011	168812.47	203103.47
44	Guwahati	2-173/ 3296	DEVA KUMAR DAS	10/12/2011	500000.00	157356.00
45	Ganeshguri	5-173/ 2684	PALLAVEE BARMAN	08/05/2016	200000.00	219963.00
46	Ganeshguri	5-173/ 2760	BIJOY MODAK	26/09/2018	500000.00	150079.00
47	Ganeshguri	5-173/ 2394	MENAKA SARMA	17/11/2011	200000.00	429613.65
48	Ganeshguri	5-173/ 2549	MRIDULA DEKA	04/08/2015	200000.00	244367.10
49	Guwahati	2-173/ 3204	RAGHU NATH RABHA	22/02/2011	200000.00	197090.00
50	Guwahati	2-173/ 3737	RAKTIM BORA	10/03/2019	350000.00	128309.00

BOOK-POST

To,

If undelivered, please return to:
THE CO-OPERATIVE CITY BANK LTD.
Silpukhuri, Guwahati- 781003



THE CO-OPERATIVE CITY BANK LIMITED
U.N. BEZBARUAH ROAD, SILPUKHURI
GUWAHATI-781003

BANK OFFERING FACILITIES

GROW WITH OUR BANK
THE CO-OPERATIVE CITY BANK LIMITED

HOUSING/FLAT LOAN

PERSONAL LOAN

HOUSE RENOVATION LOAN

VEHICLE LOAN

CONSUMER LOAN

MORTGAGE LOAN

MSME LOAN

SMALL BUSINESS LOAN

CASH CREDIT

OVERDRAFT AGAINST DEPOSIT

SHORT TERM LOAN
AGAINST LIC, NSIC, KVP

SAVING BANK DEPOSIT

CURRENT DEPOSIT

RECURRING DEPOSIT

FIXED DEPOSIT

DAILY DEPOSIT

RuPay DEBIT CARD FACILITY
to be introduced soon

GOLD LOAN FACILITY

OUR SERVICES:
RTGS/NEFT, SMS ALERT FACILITY, SAFE DEPOSIT LOCKERS, CTS/NACH/ACH/ECGS, DIRECT BENEFIT TRANSFER (GAS SUBSIDY ETC), MOBILE APP FACILITY, QR CODE, NO PRE CLOSURE CHARGE ON LOAN A/C'S, DICGC SCHEME AVAILABLE

Please Contact our Branches Located at
SILPUKHURI, ULUBARI, NOONMATI, GANESHGURI, SIXMILE & BELTOLA
CONTACT
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