

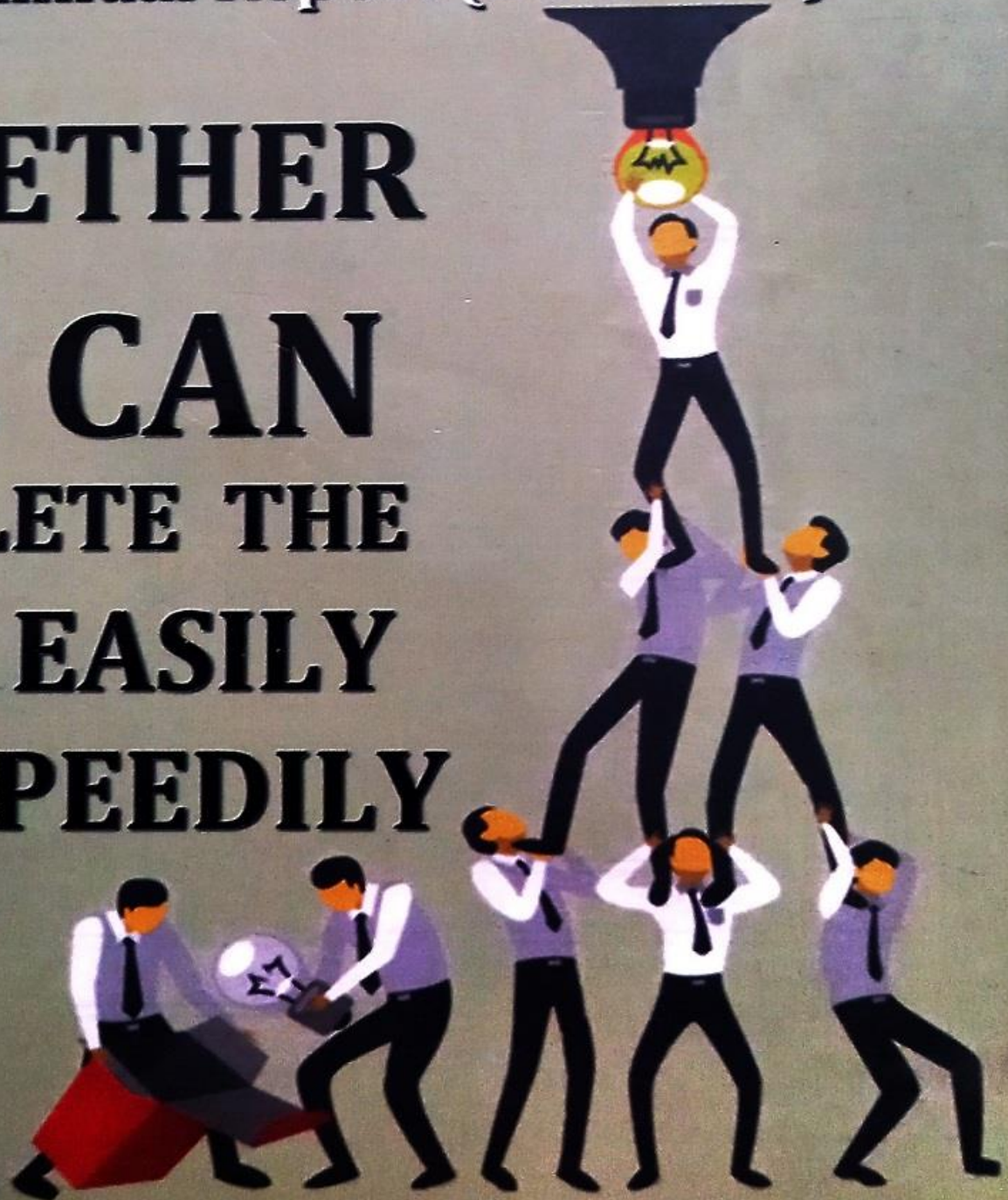


NAGARIK SAMABAY BANK LTD.

Guwahati

22nd Annual Report (2019 - 20)

**TOGETHER
WE CAN
COMPLETE THE
TASK EASILY
AND SPEEDILY**





A view of 21st AGA

A view of 21st AGA



A view of COVID-19 Relief Distribution

A view of COVID-19 Relief Distribution



NAGARIK SAMABAY BANK LIMITED

GUWAHATI



REGN. NO. G-22/98-99

DATED : 23.10.1998

**RESERVE BANK OF INDIA
LICENCE No. UBD AS 1707P**

DATED : 13.03.1999

22nd ANNUAL REPORT WITH BALANCE SHEET AND STATEMENTS OF ACCOUNTS FOR THE YEAR 2019-2020

Website : www.nagarikbank.info

NAGARIK SAMABAY BANK LIMITED

GUWAHATI

THE BOARD OF DIRECTORS 2019-2020

- | | | | |
|-----|-----------------------------|---|---------------|
| 1. | Shri Anjan Kumar Bora | : | Chairman |
| 2. | Shri Krishna Kumar Goenka | : | Vice Chairman |
| 3. | Shri Ramen Sarma | : | Director |
| 4. | Dr. Nilima Goswami | : | Director |
| 5. | CA Bhanwar Lal Purohit | : | Director |
| 6. | Shri Partha Pratim Dutta | : | Director |
| 7. | Shri Deba Prasad Nath | : | Director |
| 8. | Shri Joleswar Brahma | : | Director |
| 9. | Shri Sankarlal Chakravarty | : | Director |
| 10. | Shri Surendra Nath Kalita | : | Director |
| 11. | Shri Parag Agarwal | : | Director |
| 12. | Smt Dipa Kalita | : | Director |
| 13. | Smt Kavita Mundhra | : | Director |
| 14. | Shri Bhaben Sing Basumatary | : | Director |
| 15. | Shri Anirban Goswami | : | Director |
| 16. | Shri Jogeswar Goswami | : | Director |

NAGARIK SAMABAY BANK LIMITED

GUWAHATI

Figures at a glance

As at

(Rs. in lakh)

Particulars	31.03.2017	31.03.2018	31.03.2019	31.03.2020
No. of Members	2378	2404	2749	3115
Paid up Share Capital	248.51	256.86	311.30	396.96
Reserve Fund & Other Reserves	431.24	476.18	483.97	538.80
Deposits	14567.82	14451.12	17438.94	16825.24
Of which CASA Deposit	4447.29	4007.48	4418.94	4178.19
Advances	5735.29	5751.15	9024.18	9850.42
Total Business	20303.11	20302.27	26463.12	26675.66
Working Capital	15899.28	15796.16	18792.79	18371.03
Credit Deposit Ratio	39.37%	39.79%	51.75%	58.55%
Capital Adequacy Ratio (Capital to Risk Assets Ratio)	12.80%	12.55%	13.02%	15.36%
Gross NPA Amount	348.99	608.59	433.14	528.07
Gross NPA%	6.08%	10.58%	4.80%	5.36%
Net NPA Amount	74.05	281.07	90.72	116.51
Net NPA%	0.29%	5.32%	1.01%	1.18%
Profit (Before Tax)	146.58	61.05	171.86	183.48
Profit (After Tax)	73.95	19.64	110.86	117.24

NAGARIK SAMABAY BANK LIMITED

Head Office : Ashram Road, Ulubari, Guwahati-781007

22nd Annual Report (Year 2019- 2020)

I, on behalf of the Board of Directors of the NagarikSamabay Bank Ltd. Guwahati, welcome you all to the 22ndAnnual General Assembly of the bank. This Annual General Assembly has been convened in accordance with the provisions of Section 39 of the Assam Cooperative Societies Act 2007 (Assam Act IV of 2012), as amended, to consider and adopt the audited financial statements of accounts for the year 2019-2020, as also to adopt the Budget Estimates for the current financial year and to appoint Concurrent Auditors for the year 2020-2021. I also take pleasure in presenting the 22ndAnnual Report of the bank together with the audited Balance Sheet and Profit & Loss Account of the bank for the year ended 31st of March 2020.

ABOUT THE BANK:

The bank was registered as a cooperative society on the 23rd of October 1998 and thereafter received the requisite license from the Reserve Bank of India dated the 13th March 1999 for carrying out banking operations. The bank formally started its business on 12th of May 1999. The bank has passed 21 years and has been running maintaining cooperative principles, following the rules of its Bye laws, rules of cooperative societies and various clauses of "The Cooperative Societies Act, 2007 (Act No. IV of 2012)".

The bank has presently five branches as under-

Sl.No.	Name of the Branch	Date of Starting Operation
1	A T Road	12.05.1999
2	Narengi Tiniali	05.10.2009
3	Lalganesh Tiniali	06.11.2009
4	Basistha	10.09.2010
5	Adabari	09.10.2013

OUR VISION:

We have a firm belief that the various cooperative banks functioning in the city of Guwahati, as also the state of Assam, are not our competitors, but that we complement each other, as one sister cooperative bank functions well and gains the confidence of the society, the investor friendly atmosphere gives an impetus to the other sister cooperative banks to thrive. Moreover, cooperation among the cooperatives is a principle of cooperation and we need to march arm in arm with other cooperatives. We have

also belief that together we can complete the task easily and speedily and can achieve the targets which are sometimes difficult to achieve.

MEETING OF THE BOARD OF DIRECTORS:

During the year 2019-2020, the following 6 nos of meeting of the members of the Board of Directors were held as follows:-

Date	No. of Members Present	No. of Members Absent	Attendance %
05.06.2019	13	3	81 %
26.07.2019	15	1	94%
10.10.2019	14	2	88%
08.11.2019	15	1	94%
09.01.2020	14	2	88%
29.02.2020	12	4	75%

The Board of Directors who was absent had intimated well before the meeting for their absence due to unavoidable circumstances.

The Board in its meeting reviews the financial position of the bank, the performance of the branches of the bank in various parameters as also volatility of deposits, Capital adequacy, Priority Sector advances among others.

The Board also reviews quarterly position of the branches regarding Deposit and Advances, Profitability, Gross and Net NPA position, Account wise position of top 50 NPA accounts, CRAR (Capital to Risk Assets Ratio), and CD Ratio etc. The Board also reviews Compromise Settlement Policy, revised Credit/Loan Policy, Revised Investment policy, Revised KYC/AML Policy, Engagement Policy of Business Promoters and Cyber Security Policy during the year under report. Besides, review of Rate of Interest on deposits and advance, Release of benefit to the employees has also been made. Position of monthly recoveries, joint recovery drives , Customer meet held, deposit mobilization drive organized are also been regularly monitored. The Board also discusses the RBI directions and policy for smooth running of UCBs circulated time to time.

MEETING OF THE VARIOUS SUB COMMITTEES OF THE BOARD OF DIRECTORS

Besides meeting of the Board of Directors, the Bank also conducted meeting of the various sub committees of the Board of Directors regularly on time to time to discuss on various agenda

DEPOSITS:

Total deposits of the bank are decreased from Rs.17438.94 lakh as on 31.03.2019 to Rs. 16825.24 lakh as on 31.03.2020 which is noted with pain. The decrease in Deposit is due to the adverse effect of Covid-19 pandemic in the Economy.

ADVANCE:

The outstanding advances of the bank increased to at Rs. 9850.42 lakhs as on 31.03.2020 from Rs. 9024.18 lakhs as on 31.03.2019. The bank had financed under Pradhan Mantry Mudra Loan Yojana (Small Business Loan) from Rs.25000.00 to Rs.4,00,000.00 to each individual who has maintained daily deposit with our bank. The Bank is also introduced finance to SHG, JLG and easy Personal Loans to share holders for renovation, repairing of house, marriage expenses, Medical expenses etc.

PROFIT & LOSS:

The Gross Profit of the bank stood as on 31.03.2020 Rs. 183.48 lakhs where as Net profit stood at Rs. 117.24 lakhs. The Gross profit as on 31.03.2019 was Rs. 171.86 lakhs and Net profit as on 31.03.2019 was Rs. 110.86 lakhs. There was a growth of 6% of net profit during the year.

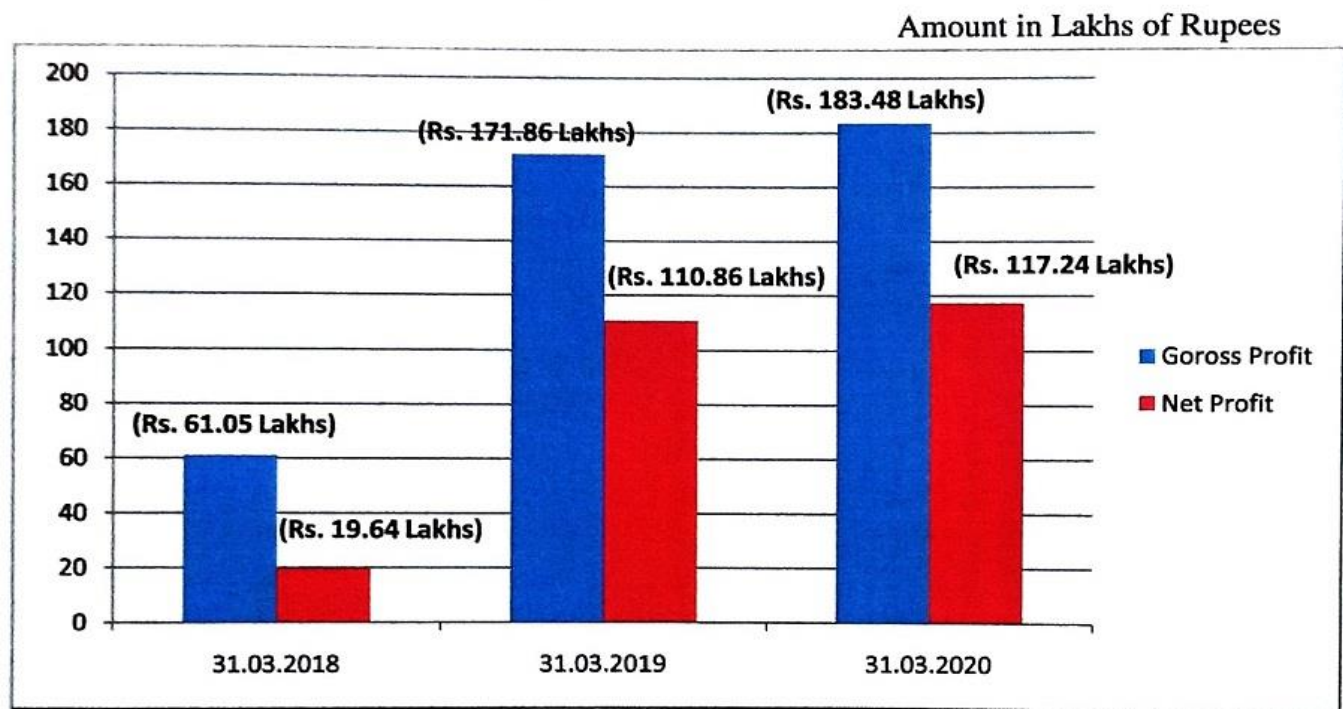


Fig: Comparative Profit & Loss Position

POSITION OF GROSS NPA AND NET NPA:

The Position of Gross NPA and Net NPA of the Bank is as follows:

Date/Year	Gross NPA (Amount in Lakhs)	Percentage	Net NPA (Amount in Lakhs)	Percentage
31.03.2018	608.59	10.58%	281.07	5.32%
31.03.2019	433.14	4.80%	90.72	1.01%
31.03.2020	528.07	5.36%	116.51	1.18%

COMPLIANCE OF GUIDLINES OF RESERVE BANK OF INDIA FOR Urban Cooperative Banks:

1. Capital to Risk Assets Ratio (Capital Adequacy Ratio):

The Bank has maintained the ratio @15.36% which is more than minimum requirement prescribed by RBI i.e. @9 %

2. Maintenance of CRR and SLR:

Bank has maintained CRR (Cash Reserve Ratio) @4% and SLR (Statutory Liquidity Ratio) @ 20.00 % which is more than the statutory requirement as prescribed by the RBI, all the days, without any default.

3. Investment:

The Bank has followed the norms of RBI, while making investment of any surplus funds, with due discussion and approval of the **Investment subcommittee**. The bank has made investment of Lion's share against Central Govt. Securities (Rs. 44,33,89,800.00) and State Govt. Securities (Rs. 4,00,00,000.00)

Restrictions issued by RBI regarding exposure of balances maintained by individual banks in account with other banks ,which is 5 % of the previous year's deposits and gross exposure limit with other banks which, is 20% of the previous year's deposits have also been maintained on daily basis.

4. Transfer of fund to DEAF account:

The Bank has already transferred the eligible amount of Rs. 10,34,822.48 paid to RBI to be deposited in our DEAF Account No. 161001006009 maintained at RBI.

5. Follow up of KYC norms:

KYC norms, as per RBI guidelines, are followed by the bank and implemented while opening a bank account.

6. Deposit Insurance:

The Bank, being an insured bank, has to pay premium on the assessable deposits half yearly to DICGC regularly. Our Bank is paying the premium regularly.

7. Income Recognition, Assets classification & provisioning:

The Bank has followed Asset classification norms (Standard, Sub-Standard,

Doubtful I, II, III & Loss Assets) of loans and advances within the guidelines of Reserve Bank of India and necessary provisioning of income for NPA has also been done as per guidelines of RBI.

CONCURRENT AUDITOR:

U. K Rathi and Co., a Chartered Accountancy Firm, has been appointed as Concurrent Auditor of the bank and the firm U K Rathi & Co. has been doing regular Concurrent Audit against all five branches monthly and HO is following up the compliance report with the branches regularly.

INTERNAL INSPECTION:

During the year under report, general internal inspection of the three branches, Narengi Tiniali, Basistha & Lalganesh, have been done. But time to time surprise verification of cash and security items against each branch are being done on regular interval.

STATUTORY AUDIT OF THE BANK:

State Cooperative Department has appointed Shri Abu Swarif Ali, Sr. Inspector/Auditor of CS, Shri Baladev Sarma, Sr. Inspector/Auditor of CS, Shri Uttam Sinha, Sr. Inspector/Auditor of CS and Shri U B Roy, SRCB, as Statutory Auditors of the bank for the year 2019-20. Accordingly, they had been assigned in Audit works of our bank with effect from 12.08.2020 to 28.08.2020 and audited the Balance Sheet, Profit & Loss Account of the bank as on 31.03.2020 and submitted their report. We are pleased to inform you that rating/grading of the audit for the year also has been marked as "A" with 85% marks.

CONTRIBUTIONS TOWARDS THE SOCIETY:

To fight against the Covid-19 pandemic, the Bank had contributed a sum of Rs. 1,00,000.00 to the Assam Arogya Nidhi of Govt. of Assam. The employees of the Bank had also distributed foods to 90 numbers of effected families during lockdown. The employees and the Directors of the Bank had also contributed to the PM Cares fund individually.

FACILITIES OF ATM, POS, IMPS:

We are pleased to inform you that we have already reached in the finishing line and will launch the ATM soon. The status of ATM as on date is as under-

SI	Task	Status
1	IIN (Institution Identification Number)	817257, Created, wef 03.09.2019
2	Agreement with Switch Provider	Completed, Sarvatra Technologies Pvt. Ltd.
3	Agreement with Sponsored Bank	Completed, Yes Bank Ltd.
4	Tri-Partite Agreement Sub-Members_ NPCI_and_Sponsor_Bank	Completed on dated 21.08.2020
5	Confirmation of Liquidity Manager Limit for our Sub-Member for ATM, POS & Ecom transaction processing	Completed on dated 01.06.2020
6	Card Design and ATM welcome kit design	Completed
7	Rupay Membership Agreement	Completed
8	Rupay Issuer Onboarding Form BCS - RCGS	Re send by Rupay 26.08.2020
9	Documentation to Rupay Card	Completed
10	Network Connectivity MPLS implementation (Airtel)	Completed
11	Documentation NPCI	Completed
12	Primary Testing between CBS and Switch	Completed on 05.03.2020
13	ATM Card & welcome Kit Dispatch	Date will provide by NPCI only
14	Pilot Testing	Date will provide by NPCI only
15	Go Live	Date will provide by NPCI only

BORROWINGS:

During the year 2019-2020, the Bank had not borrowed any amount from the Government of Assam, The Assam Cooperative Apex Bank Ltd or any other higher financial institution.

APPEAL TO THE RESPECTED SHAREHOLDERS

We appeal to all our honourable shareholders to open a savings a/c in any branch of our bank according to their convenience and inform the a/c number to our Head

Office for necessary record , so that timely dividend can be transferred to their respective accounts.

We also appeal to those, who have below 50 shares at present to enhance their share amount value to minimum amount of Rs.5000/-(50 Shares). Share holders are also requested to submit their latest address with telephone number, PAN Card number and KYC for updating their address records in Banks' system.

LOOKING AHEAD

The bank had started banking operations in the year 1999 as a unitary bank. The bank is the youngest of the urban cooperative banks in the city but still has a very limited network of 5 (five) branches. The area of operation of the bank was initially the limits of the Guwahati Municipal Corporation but today its area of operation is the district registration and its adjoining districts within the State of Assam.

APPROPRIATION OF PROFIT

The Board of Directors of the Bank has recommended to the Annual General Assembly to appropriate the net profit of the year 2019-2020, amounting to Rs.1,17,23,995.75, as follows-

Net Profit for the Year 2019-2020	Rs. 1,17,23,995.75
1. Statutory Reserve fund @ 29% of Net Profit	Rs. 33,99,958.75
2. Bad Debt Reserve fund @ 22% of Net Profit	Rs. 25,79,279.00
3. Building fund @ 17.50% of Net Profit	Rs. 20,51,699.00
4. Cooperative Education fund @ 1% of Net Profit	Rs. 1,17,240.00
5. Cooperative Development fund @ 0.50% of Net Profit	Rs. 58,620.00
6. Charity fund @ 1% of Net Profit	Rs. 1,17,240.00
TOTAL	Rs. 83,24,036.75
Balance for Distribution of Dividend: (Rs.1,17,23,995.75 - Rs.83,24,036.75)	Rs. 33,99,959.00
1) 10% of Paid up share capital outstanding at the beginning of the year 2019-2020(Rs. 3,11,30,055.00)	Rs. 31,13,005.00
2) 10% on fresh capital inclusion during the year 2019-2020 (On Pro Rata Basis against Rs. 85,65,500.00)	Rs. 3,18,004.00
TOTAL	Rs. 34,31,009.00
3) Less for share amount of Rs. 6,38,600.00 refunded during the year 2019-2020 (-) (On Pro Rata Basis)	Rs. 31050.00
	Rs. 33,99,959.00

ACKNOWLEDGEMENT

The NagarikSamabay Bank Limited has grown over the years due to the help, cooperation and unstinted support from its members, constituents and patrons and also due to love and affection of the people in general. It stands today because of their faith and commitment to the bank. They really form the backbone of the bank. The Board of Directors proudly expresses its gratitude to all of them. By God's graceNagarikSamabay Bank Limited has been nurtured since its inception by SahakarBharati. We express our gratitude to SahakarB harati. We also extend our gratitude to **Reserve Bank of India**, Regional Office Guwahati and Registrar of Cooperative Societies, Assam, for their time to time guidance, inspection and supervision.

We also express our gratitude towards the **Director of Income Tax**, Aayakar Bhawan, Guwahati for their guidance, inspection and supervision. We express our thanks to **The National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB)**, the **Indian Institute of Bank Management(IIBM)**, Guwahati, **Institute of Cooperative Management (ICM)** for their guidance and cooperation. We also thanks to **Enforcement Department, Reserve Bank of India, Kolkata** for their support towards the Bank.

The Board also acknowledges the loyal and dedicated services put by the employees of the Bank at all levels and also by the Business Promoters of the Bank.

The Board is confident that it will continue to receive the support and patronage from all those associated with the Bank and the Bank will grow from strength to strength and will become a role model for the cooperative movement of the North East.

For and on behalf of the NagarikSamabay Bank Limited, Guwahati-

Sd/-
Shri Anjan Kumar Bora
Chairman

NAGARIK SAMABAY BANK LIMITED

BALANCE SHEET AS ON 31ST MARCH, 2020

31.03.2019 AMOUNT(Rs.)	CAPITAL & LIABILITIES	31.03.2020		
		AMOUNT (Rs.)	AMOUNT (Rs.)	AMOUNT (Rs.)
	1. SHARE CAPITAL			
5,00,00,000.00	i) Authorised Share Capital	6,00,00,000.00	6,00,00,000.00	6,00,00,000.00
3,09,02,600.00	ii) Subscribed & Paid up Share Capital	3,96,95,575.00	3,96,95,575.00	3,96,95,575.00
2,27,455.00	iii) Nominal Membership Fess			
nil	iv) Share Amount (Share Suspense)	nil		
	2. RESERVE FUNDS & OTHER RESERVES		5,38,79,596.22	5,38,79,596.22
1,84,27,174.00	i) Statutory Reserve Fund	2,33,74,745.00		
1,33,74,255.00	ii) Bad Debt Reserve Fund	1,22,60,239.50		
1,23,44,476.00	iii) Building Fund	1,43,95,471.00		
6,12,418.00	iv) Investment Depreciation Reserve	nil		
	v) Co-operative Development Fund	55,433.00		
5,14,945.00	vi) Charity Fund	5,89,425.00		
26,70,480.00	vii) Investment Fluctuation Reserve	27,90,576.72		
4,52,841.00	viii) Cooperative Education Fund	4,13,706.00		
	3. DEPOSITS & OTHER ACCOUNTS			
	I. TERM DEPOSITS		1,26,47,04,392.56	1,68,25,23,795.67
1,12,72,34,628.50	A) Fixed deposits (As per Annexure- XVI)	1,09,67,68,578.88		
	B) Other Term Deposits			
2,80,08,548.68	a) Recurring Deposits (Annexure XVII)	2,69,23,473.68		
14,67,60,155.00	b) Pigmy Deposits	14,10,12,340.00		
	II. CASA DEPOSITS		41,78,19,403.11	
7,46,11,781.85	A) Current Deposits	6,95,52,473.94		
6,58,052.18	B) Inoperative Current Deposits	5,23,417.77		
1,11,14,362.00	C) Call Deposits	1,52,62,858.18		
33,96,850.87	D) CREDIT BALANCE IN LOAN & ADVANCE ACCOUNTS (As per Annexure - XV enclosed)	10,92,565.63		
33,93,40,947.09	E) Savings Bank Deposits	31,96,12,902.64		
54,12,147.43	F) Inoperative SB A/C	51,01,988.18		
73,56,925.63	G) NO-FRILLS SAVINGS DEPOSITS	66,73,196.77		

Sd/- P. K. Bujar Barua
Chief Executive Officer

Sd/- A. K. Bora
Chairman

Sd/- K. K. Goenka
Vice – Chairman

Sd/- CA B. L. Purohit, Director **Sd/- Parag Agarwalla, Director** **Sd/- Jogeswar Goswami, Director**

Sd/- Abu Swarif Ali
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Baladev Sarma
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Uttam Sinha
Sr. Inspector/Auditor C.S.

Sd/- U B Roy
SRCB
Head Office

31.03.2019 AMOUNT (Rs.)	CAPITAL & LIABILITIES	31.03.2020		
		AMOUNT (Rs.)	AMOUNT (Rs.)	AMOUNT (Rs.)
	4. CONTINGENT LIABILITIES: (AS PER CONTRA)		14,19,822.48	14,19,822.48
15,45,408.47	i) Outward Bills Payable	nil		
3,59,058.50	ii) Inward Bills Payable	nil		
19,23,887.00	iii) Bank Guarantee Payable	3,85,000.00		
10,23,152.51	iv) DEAF payable	10,34,822.48		
1,16,50,986.23	5. OVERDUE INTEREST RESERVE (UNREALISED ON NPA ACS)	1,30,98,734.75	1,30,98,734.75	1,30,98,734.75
99,28,041.24	6. INTEREST ACCRUED ON DEPOSITS BUT NOT DUE	75,59,243.83	75,59,243.83	75,59,243.83
	7. OTHER LIABILITIES		4,17,20,929.55	4,17,20,929.55
61,69,294.71	i) Banker's Cheque Payable	70,37,725.68		
20,000.00	ii) Audit Fees Payable (Statutory)	nil		
27,700.00	iii) Audit Fees Payable (Concurrent)	55,400.00		
17,100.00	iv) Provision for Telephone Charges	15,000.00		
22,500.00	v) Provision for Electricity Charges	19,500.00		
nil	vi) Sundry Creditors	1,57,610.00		
nil	vii) Clearing Suspense	nil		
18,38,541.63	viii) Contingent Provision against Standard Assets	21,51,857.09		
2,08,67,705.48	ix) Provision towards NPA (Loans & Advance)	2,88,96,242.26		
nil	x) Tax Deducted at Source (Payable to I.T. authority)	nil		
nil	xi) Newspaper Bills Payable	200.00		
26,91,117.00	xii) Unclaimed Dividend	11,50,108.00		
nil	xiii) Legal Fees Payable	nil		
nil	xiv) Provision for Income Tax Payable	2,10,798.00		
nil	xv) Service charge payable to security guards.	nil		
94,678.00	xvi) Contribution to Provident Fund Payable	1,24,624.00		
nil	xvii) Car rent payable	nil		
16,40,029.07	xviii) Misc. Provisioning	13,18,420.07		
9,44,595.00	xix) Suspense Account	nil		
nil	xx) Outstanding liabilities payable	nil		
nil	xxi) Office Rent Payable	39,330.00		
5,09,738.50	xxii) GST Payable	5,44,114.45		
1,10,86,461.20	8. PROFIT AND LOSS ACCOUNT	1,17,23,995.75	1,17,23,995.75	1,17,23,995.75
1,89,57,81,037.77	GRAND TOTAL	1,85,16,21,693.25	1,85,16,21,693.25	1,85,16,21,693.25

Sd/- P. K. Bujar Barua
Chief Executive Officer

Sd/- A. K. Bora
Chairman

Sd/- K. K. Goenka
Vice - Chairman

Sd/- CA B. L. Purohit, Director

Sd/- Parag Agarwalla, Director

Sd/- Jogeswar Goswami, Director

Sd/- Abu Swarif Ali
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Baladev Sarma
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Uttam Sinha
Sr. Inspector/Auditor C.S.

Sd/- U B Roy
SRCB
Head Office

NAGARIK SAMABAY BANK LIMITED

BALANCE SHEET AS ON 31ST MARCH, 2020

31.03.2019 AMOUNT(Rs.)	PROPERTY & ASSETS	AMOUNT (Rs.)	31.03.2020 AMOUNT (Rs.)	AMOUNT (Rs.)
69,25,540.00	1. CASH IN HAND	48,98,892.00	48,98,892.00	48,98,892.00
	2. BALANCE WITH OTHER BANKS			
	A. CURRENT DEPOSITS WITH :		12,58,45,878.91	12,58,45,878.91
15,10,57,088.22	i) Reserve Bank of India	6,10,07,088.22		
7,29,891.43	ii) S.B.I. A.T. Road, Guwahati	8,08,111.43		
13,28,968.45	iii) Assam Co-operative Apex Bank Ltd.	1,12,26,827.25		
8,33,054.52	iv) I.C.I.C.I. Bank Ltd., Guwahati	48,21,288.85		
5,69,70,582.24	v) Axis Bank, Athgaon Branch	4,18,72,221.20		
1,34,87,390.53	vi) HDFC Bank, Chandmarl	54,33,649.98		
3,73,04,857.41	vii) IDBI Bank			
82,00,877.42	viii) Yes Bank	6,76,891.98		
	B. FIXED DEPOSIT WITH :		17,41,94,428.00	17,41,94,428.00
	i) ICICI Bank Ltd., Guwahati	1,00,00,000.00		
2,00,00,000.00	ii) HDFC Bank Ltd,	1,15,21,578.00		
nil	iii) Karnataka Bank, Guwahati	nil		
5,50,00,000.00	iv) North East Small Finance Bank	5,76,72,850.00		
2,00,00,000.00	v) Ujjivan Small Finance Bank	3,00,00,000.00		
nil	vi) Assam Cooperative Apex Bank Ltd.	nil		
nil	vii) YES Bank	50,00,000.00		
7,00,00,000.00	viii) Jana Small Finance Bank	6,00,00,000.00		
	3. INVESTMENTS		49,08,89,800.00	49,08,89,800.00
46,79,24,300.00	i) Central Government Securities	44,33,89,800.00		
1,50,00,000.00	ii) State Government Securities	4,00,00,000.00		
	iii) Reliance Mutual Fund	75,00,000.00		
	4. LOANS AND ADVANCES (As per Annexure XIII enclosed)			
66,96,36,719.84	i) Short Term Loans (S.T.)	66,53,41,224.48	98,44,78,125.41	98,44,78,125.41
10,80,15,433.24	ii) Medium Term Loans (M.T.)	18,04,15,394.49		
10,05,18,266.40	iii) Long Term Loans (L.T.)	10,24,86,169.44		
30,848.00	iv) Bills discounted which are secured by tangible securities	nil		
2,42,16,543.36	v) Suit filed Accounts	3,62,35,337.02		

Sd/- P. K. Bujar Barua
Chief Executive Officer

Sd/- A. K. Bora
Chairman

Sd/- K. K. Goenka
Vice – Chairman

Sd/- CA B. L. Purohit, Director

Sd/- Parag Agarwalla, Director

Sd/- Jogeswar Goswami, Director

Sd/- Abu Swarif Ali
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Baladev Sarma
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Uttam Sinha
Sr. Inspector/Auditor C.S.

Sd/- U B Roy
SRCB
Head Office

31.03.2019 AMOUNT (Rs.)	PROPERTY & ASSETS	31.03.2020		
		AMOUNT (Rs.)	AMOUNT (Rs.)	AMOUNT (Rs.)
1,35,98,959.52	5. INTEREST ACCRUED ON FIXED DEPOSITS WITH OTHER BANKS AND INVESTMENT IN GOVT. SECURITIES BUT NOT DUE	2,00,39,131.00	2,00,39,131.00	2,00,39,131.00
	6. CONTINGENT ASSETS (As per Contra)		14,19,822.23	14,19,822.23
15,45,408.47	i) Outward Bills Receivable	nil		
3,59,059.50	ii) Inward Bills Receivable	nil		
19,23,887.00	iii) Bank Guarantee Receivable	3,85,000.00		
10,23,152.51	iv) DEAF receivable	10,34,822.23		
1,40,67,087.26	7. INTEREST RECEIVABLE ON LOAN ACCOUNTS	1,30,98,734.75	1,30,98,734.75	1,30,98,734.75
58,10,341.39	8. FIXED ASSETS (Less Depreciation) (As per Annexure - I)	61,67,245.34	61,67,245.34	61,67,245.34
	9. OTHER ASSETS		3,05,89,635.61	3,05,89,635.61
1,01,765.00	i) Inter Branch A/c (H.O. A/c)	8,19,991.00		
2,65,210.00	ii) Festival Advance to Staff	2,67,698.00		
12,93,715.43	iii) Stock of Printing & Stationery	12,59,578.95		
3,082.82	iv) Library Books	5,765.82		
1,62,897.87	v) Cost of Licensed Computer Software	1,32,684.55		
4,39,836.00	vi) Prepaid Insurance	2,32,549.00		
48,931.75	vii) Security Deposit with Telecom/IOC/ASEB	48,931.75		
2,05,47,827.39	viii) Premia on Govt. Securities	1,98,24,865.10		
nil	ix) Suspense account	4,69,164.00		
nil	x) Advances (As per Annexure - XIV)	nil		
nil	xi) Sundry Debtors	nil		
32,45,132.09	xii) Income Tax Refund Receivable	24,02,401.09		
18,10,225.00	xiii) Clearing Suspense	19,71,792.80		
3,30,265.85	xiv) Law & Other Charges Recoverable	3,59,168.85		
66,204.00	xv) Pigmy Data Bank Machine	66,204.00		
8,00,000.00	xvi) Security Deposit for Bank's Premises	9,00,000.00		
11,57,688.86	xvii) GST on input services	18,28,840.70		
nil	10. PROFIT AND LOSS ACCOUNT			
	Balance of Loss	nil		
1,89,57,81,037.77	GRAND TOTAL	1,85,16,21,693.25	1,85,16,21,693.25	1,85,16,21,693.25

Sd/- P. K. Bujar Barua
Chief Executive Officer

Sd/- A. K. Bora
Chairman

Sd/- K. K. Goenka
Vice - Chairman

Sd/- CA B. L. Purohit, Director

Sd/- Parag Agarwalla, Director

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Sd/- U B Roy
SRCB
Head Office

NAGARIK SAMABAY BANK LIMITED

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020

31.03.2019 AMOUNT(Rs.)	EXPENDITURE	31.03.2020 AMOUNT (Rs.)	31.03.2019 AMOUNT(Rs.)	INCOME	31.03.2020 AMOUNT (Rs.)
8,19,57,214.12	1. Interest paid on deposits/borrowings (As per Annexure-IV enclosed)	9,73,70,103.68	13,13,58,398.31	1. Interest & discount on Advance/bills/investment (As per Annexure-II enclosed)	15,78,90,016.22
1,78,62,583.00	2. Salaries & allowances (As per Annexure-VI enclosed)	1,99,19,807.00	83,859.00	2. Commission, exchange and brokerage	82,715.98
43,58,086.64	3. Rent, Taxes and Insurance (As per Annexure-VII enclosed)	46,69,939.20	61,52,108.03	3. Other receipts (As per Annexure-III enclosed)	57,27,905.59
15,171.90	4. Legal charges	13,180.00	NIL	4. Net Loss	nil
1,93,858.18	5. Postage and Telephone charges (As per Annexure-VIII enclosed)	1,78,466.90			
30,000.00	6. Audit fess				
nil	(a) Statutory Audit Fee	5,000.00			
nil	(b) Concurrent Audit Fee	2,98,950.00			
nil	(c) System Audit Fee	nil			
10,000.00	(d) Tax Audit	58,000.00			
39,000.00	7. Tax Return charges				
10,51,833.01	8. Depreciation & repairs to bank's property (As per Annexure-IX enclosed)	9,47,853.87			
5,09,680.17	9. Printing, Stationery & Advertisement etc. (As per Annexure-X enclosed)	5,50,863.24			
15,89,349.51	10. Provision towards NPA	83,41,852.24			
	(i) Contingent Provision on Standard Assets Rs. 3,13,315.46				
	(ii) Provision on N.P.A. Rs. 80,28,536.78				
1,27,90,188.61	11. Other expenditure (As per Annexure- V enclosed)	1,29,98,476.91			
61,00,939.00	12. Income Tax paid	66,24,149.00			
1,10,86,461.20	13. Net profit transferred to balance sheet (Net profit before tax Rs. 1,83,48,144.75)	1,17,23,995.75			
13,75,94,365.34	GRAND TOTAL	16,37,00,637.79	13,75,94,365.34	GRAND TOTAL	16,37,00,637.79

Sd/- P. K. Bujar Barua
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Head Office

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Sr. Inspector/Auditor C.S.

Sd/- U B Roy
SRCB
Head Office

Auditor's Certificate

We report that we have audited the Balance Sheet as at 31-03-2020 and the annexed Profit & Loss account for the year ended 31-03-2020 and have obtained all the information and explanations we required. In our opinion the Balance Sheet and Profit & Loss account have been drawn up in conformity with the law and subject to our separate report of even date. The Balance Sheet exhibits true and correct in view of the state of the Society's affairs according to the best of our information and the explanations given to us and as shown by the books of the Society.

Sd/- Abu Swarif Ali
Sr. Inspector/Auditor C.S.
Head Office

Sd/- BaladevSarma
Sr. Inspector/Auditor C.S.
Head Office

Sd/- Uttam Sinha
Sr. Inspector/Auditor C.S.

Sd/- U B Roy
SRCB
Head Office

Countersigned

Sd/- Chief Auditor
O/O the Register of Coop. Society
Assam

ANNEXURE- I : DETAILS OF FIXED ASSETS

31-03-2019		31-03-2020	
Rs. 6,38,387.87	1. Electrical fixtures & gas connection	Rs. 5,98,413.34	
Rs. 50,75,188.34	2. Dead stock (furniture & fixtures)	Rs. 50,68,149.74	
Rs. 96,765.18	3. Dead stock (Computer peripherals)	Rs. 5,00,682.26	
Rs. 58,10,341.39	TOTAL -	Rs. 61,67,245.34	

ANNEXURE-II : DETAILS OF INTEREST /DISCOUNT ON ADVANCES/BILLS

31-03-2019		31-03-2020	
Rs. 7,48,82,910.90	1. Interest received on loans and advances (As per Annexure XI enclosed)	Rs. 9,55,61,636.41	
Rs. 5,64,75,487.41	2. Interest received/receivable on investments with other banks and Government securities.	Rs. 6,23,28,379.81	
Rs. nil	4. Interest received on security deposit	Rs. nil	
13,13,58,398.31	TOTAL -	Rs. 15,78,90,016.22	

ANNEXURE - III: DETAILS OF OTHER RECEIPTS

31-03-2019			31-03-2020	
Rs.	nil	1. Incidental charges/bank charges	Rs.	nil
Rs.	13,22,297.00	2. Loan processing fees	Rs.	16,88,926.72
Rs.	2,79,025.50	3. Cheque book charges	Rs.	2,01,789.86
Rs.	44,800.00	4. Share application fees	Rs.	20,625.00
Rs.	13,54,199.17	5. Profit on sale of investments	Rs.	9,74,094.43
Rs.	67,978.00	6. Pigmy passbook charges	Rs.	51,080.77
Rs.	2,66,336.00	7. Inspection charges	Rs.	4,07,017.88
Rs.	7,080.00	8. Sale of old newspapers	Rs.	1,270.00
Rs.	20.00	9. Commission on O.B.C. and I.B.C.	Rs.	nil
Rs.	6,00,883.17	10. Clearing charges	Rs.	10,13,558.75
Rs.	2,44,200.00	11. Locker Rent	Rs.	2,57,235.88
Rs.	78,454.00	12. Commission on RTGS /NEFT	Rs.	42,566.74
Rs.	3,000.00	13. Commission on Bank Guarantee	Rs.	15,016.00
Rs.	37,911.00	14. Commission earned on referral business	Rs.	23,030.00
Rs.	97,580.00	15. Miscellaneous Income	Rs.	nil
Rs.	17,46,214.19	16. Bank charges and commission	Rs.	10,18,193.56
Rs.	2,130.00	17. Share admission fee	Rs.	13,500.00
Rs.	44,03,763.84	TOTAL -	Rs.	57,27,905.59

ANNEXURE - IV : DETAILS OF INTEREST PAID ON DEPOSIT/BORROWING A/Cs

31-03-2019			31-03-2020	
Rs.	7,70,35,267.88	1. Interest paid on deposits (As per Annexure XII enclosed)	Rs.	9,42,47,670.59
Rs.	nil	2. Interest paid on overdraft on current account with other banks	Rs.	nil
Rs.	49,21,946.24	3. Interest accrued on deposits but not due	Rs.	31,22,433.09
Rs.	8,19,57,214.12	TOTAL -	Rs.	9,73,70,103.68

ANNEXURE - V : DETAILS OF OTHER EXPENDITURE

31-03-2019			31-03-2020	
Rs.	2,38,734.00	1. Annual General Meeting expenses	Rs.	2,07,789.00
Rs.	18,340.00	2. Annual Maintenance (Generator, note counting Machine, etc.)	Rs.	4,750.00
Rs.	12,09,587.04	3. Electricity and gas charges	Rs.	14,42,170.38
Rs.	1,24,069.20	4. Staff welfare expenses	Rs.	1,51,324.00
Rs.	91,924.00	5. Office expenses	Rs.	1,63,770.77
Rs.	29,169.00	6. Entertainment expenses	Rs.	49,206.00
Rs.	3,93,623.24	7. Conveyance expenses	Rs.	4,63,370.98
Rs.	10,313.00	8. Newspaper & periodicals	Rs.	13,153.00
Rs.	67,14,595.96	9. Commission paid to pigmy agents	Rs.	61,83,065.00
Rs.	nil	10. Donation	Rs.	nil
Rs.	9,283.00	11. Staff training expenses	Rs.	nil
Rs.	4,75,927.50	12. Service charges for security guard	Rs.	nil
Rs.	12,88,285.28	13. Amortisation of premla on Govt. loan	Rs.	13,17,788.29
Rs.	5,500.00	14. Depreciation on valuation of investments	Rs.	nil
Rs.	98,413.00	15. Cleaning expenses	Rs.	1,19,011.00
Rs.	490.00	16. Other ceremony expenses	Rs.	470.00
Rs.	50,840.00	17. Meeting expenses	Rs.	27,952.00
Rs.	nil	18. Staff recruitment expenses	Rs.	nil
Rs.	nil	19. Travelling expenses	Rs.	34,242.00
Rs.	2,10,588.50	20. Computer maintenance	Rs.	3,01,942.80
Rs.	2,500.00	21. Membership fees	Rs.	51,600.00
Rs.	35,269.00	22. Clearing Expense	Rs.	33,024.00
Rs.	14,32,788.20	23. CBS Charges	Rs.	14,08,200.00
Rs.	20,000.00	24. SMS banking charges	Rs.	43,260.46
Rs.	1,38,154.00	25. Misc Expenses	Rs.	27,474.00
Rs.	25,500.00	26. Labour and Contract work charges	Rs.	320.00
Rs.	1,60,702.50	27. Write off	Rs.	nil
Rs.	5,592.19	28. CIBIL Charges	Rs.	20,675.06
Rs.	nil	29. Clothing & Other Expenses Substaff	Rs.	41,672.82
Rs.	nil	30.ATM/POS/ECOM charges	Rs.	3,25,800.00
Rs.	nil	31. Networking Charges	Rs.	5,13,471.35
Rs.	22,853.00	32. Repairs and renewals	Rs.	52,774.00
Rs.	nil	33. Remittance Cost	Rs.	200.00
Rs.	1,28,13,041.61	TOTAL -	Rs.	1,29,98,476.91

ANNEXURE - VI : DETAILS OF SALARIES AND ALLOWANCES

31-03-2019			31-03-2020	
Rs.	1,57,74,944.00	1. Salary	Rs.	1,71,18,396.00
Rs.	12,11,490.00	2. Providend Fund	Rs.	15,62,219.00
Rs.	3,83,700.00	3. Ex-gratia	Rs.	7,13,000.00
Rs.	1,24,283.00	4. Staff Gratuity	Rs.	5,26,192.00
Rs.	3,68,166.00	5. Leave encashment expenses	Rs.	nil
Rs.	1,78,62,583.00	TOTAL -	Rs.	1,99,19,807.00

ANNEXURE - VII : DETAILS OF RENT, TAXES & INSURANCE

31-03-2019			31-03-2020	
Rs.	25,13,762.64	1. Office rent	Rs.	25,27,204.20
Rs.	75,056.00	2. Insurance premia	Rs.	1,25,285.00
Rs.	16,57,889.00	3. Insurance premia to DICGC	Rs.	20,08,700.00
Rs.	8,750.00	4. Trade licence fees (Municipal tax)	Rs.	8,750.00
Rs.	1,02,629.00	5. Insurance premia (Staff Mediclain)	Rs.	nil
Rs.	43,58,086.64	TOTAL -	Rs.	46,69,939.20

ANNEXURE - VIII : POSTAGE AND TELEPHONE

31-03-2019			31-03-2020	
Rs.	1,92,563.00	1. Telephone expenses	Rs.	1,61,749.90
Rs.	4,169.00	2. Postage	Rs.	16,717.00
Rs.	1,96,732.00	TOTAL -	Rs.	1,78,466.90

ANNEXURE - IX : DEPRECIATION & REPAIRS TO BANK'S PROPERTY

31-03-2019		31-03-2020
Rs. 5,28,592.68	1. Depreciation on dead stock (Furniture & Fixtures)	Rs. 5,00,692.84
Rs. 64,609.00	2. Depreciation on electrical fittings	Rs. 57,103.02
Rs. 1,42,577.29	3. Depreciation on computer peripherals	Rs. 2,68,054.83
Rs. 2,42,103.01	4. Depreciation on software licence	Rs. 77,083.32
Rs. 49,884.00	6. Depreciation on Safe Deposit Lockers	Rs. 43,947.86
Rs. 1,214.03	7. Depreciation on library books	Rs. 972.00
Rs. 10,28,980.01	TOTAL -	Rs. 9,47,853.87

ANNEXURE - X : PRINTING, STATIONERY AND ADVERTISEMENT

31-03-2019		31-03-2020
Rs. 4,27,930.17	1. Printing & stationery	Rs. 4,62,725.24
Rs. 81,750.00	2. Advertisement	Rs. 88,138.00
Rs. 5,09,680.17	TOTAL -	Rs. 5,50,863.24

ANNEXURE - XI : DETAILS OF INTEREST RECEIVED ON ADVANCES

31-03-2019			31-03-2020	
Rs.	1,65,184.17	1. Interest received on other security loans	Rs.	7,28,440.00
Rs.	7,59,492.75	2. Interest received on vehicle loan	Rs.	22,60,286.00
Rs.	2,63,26,141.28	3. Interest received on cash credit (hypothecation)	Rs.	2,35,23,631.50
Rs.	3,73,231.00	4. Interest received on demand cash credit	Rs.	3,74,467.00
Rs.	14,77,455.75	5. Interest received on loan against F.D.	Rs.	11,07,639.00
Rs.	26,87,906.00	6. Interest received on loan against Govt. securities	Rs.	19,98,761.00
Rs.	2,58,63,890.45	7. Interest received on current a/c (O.D.)	Rs.	4,58,93,212.91
Rs.	80,39,390.50	8. Interest received on housing loans	Rs.	71,88,768.00
Rs.	12,97,951.00	9. Interest received on loan against pigmy deposits	Rs.	10,21,852.00
Rs.	20,73,505.00	10. Interest received on loan for cosumer durables	Rs.	nil
Rs.	2,06,036.00	11. Interest received on education loans	Rs.	1,37,544.00
Rs.	15,17,971.00	12. Interest received on term loans (small business)	Rs.	32,29,742.00
Rs.	1,34,615.00	13. Interest received on staff loans	Rs.	1,91,372.00
Rs.	472.00	14. Interest received on cheque & D.D. discounting	Rs.	4,152.00
Rs.	6,07,431.00	15. Penal interest on loans	Rs.	1,97,485.00
Rs.	3,86,464.00	16. Interest received on Housing loan (Staff)	Rs.	7,87,104.00
Rs.	19,44,630.00	17. Interest received on term loan (Comm& I)	Rs.	18,14,479.00
Rs.	2,04,595.00	18. Interest received on loan against R.D.	Rs.	2,29,669.00
Rs.	8,16,549.00	19. Interest received on Small Business Loan	Rs.	48,70,681.00
Rs.	nil	20. Interest received on Personal Loan	Rs.	2,351.00
Rs.	7,48,82,910.90	TOTAL -	Rs.	9,55,61,636.41

**ANNEXURE - XII : DETAILS OF INTEREST PAID
ON DEPOSIT/BORROWING A/Cs**

31-03-2019			31-03-2020	
Rs.	1,05,20,730.38	1. Interest paid on savings bank deposits	Rs.	88,64,850.39
Rs.	13,29,893.00	2. Interest paid on recurring deposits	Rs.	13,85,220.00
Rs.	99,38,246.00	3. Interest paid on F.D. (monthly)	Rs.	2,33,38,333.00
Rs.	42,63,252.00	4. Interest paid on F.D. (short term)	Rs.	44,88,362.00
Rs.	4,17,39,907.00	5. Interest paid on F.D. (long term)	Rs.	4,80,00,234.20
Rs.	32,86,283.00	6. Interest paid on pigmy deposits	Rs.	35,68,313.00
Rs.	23,833.00	7. Interest paid on F.D. (more than 25000/- scheme)	Rs.	30,724.00
Rs.	34,52,333.00	8. Interest paid on "Double Your Money" scheme	Rs.	31,84,578.00
Rs.	78,106.00	9. Interest paid on BidyaNidhiJojana	Rs.	70,613.00
Rs.	2,89,314.00	10. Interest paid on No-frills SB accounts	Rs.	2,29,961.00
Rs.	2,912.00	11. Interest paid on Agents F.D.	Rs.	nil
Rs.	901.00	12. Interest paid on Agents R.D.	Rs.	nil
Rs.	85,933.00	13. Interest paid on BhogaliBihuUpahar	Rs.	16,359.00
Rs.	nil	14. Interest paid on BohagiSambridhiJojana	Rs.	nil
Rs.	nil	15. Interest paid on BiseshSanchayJojana	Rs.	nil
Rs.	9,130.00	16. Interest paid on Kanya Dan Jojana	Rs.	nil
Rs.	20,11,903.00	17. Interest paid on LakhpatriJojana	Rs.	10,70,123.00
Rs.	2,591.50	18. Interest paid on Inoperative SB Accounts	Rs.	nil
Rs.	7,70,35,267.88	TOTAL -	Rs.	9,42,47,670.59

ANNEXURE - XIII : DETAILS OF LOANS & ADVANCES

31-03-2019		31-03-2020
	<u>A) SHORT TERM LOANS</u>	
Rs. 20,93,37,633.85	1. Cash Credit (Hypothecation)	Rs. 17,68,13,543.52
Rs. 27,36,783.78	2. Demand Cash Credit	Rs. 35,10,961.25
Rs. 44,53,38,021.21	3. Current A/C (O.D.)	Rs. 47,45,26,744.69
Rs. 1,22,24,281.00	4. Loan against Pigmy Deposits	Rs. 1,04,89,975.00
Rs. 38,80,98,349.62	TOTAL-	Rs. 66,53,41,224.46
	<u>B) MEDIUM TERM LOANS</u>	
Rs. 3,64,626.00	1. Other security loan	Rs. 2,38,00,489.00
Rs. 1,22,44,500.68	2. Loan against F.D.	Rs. 1,04,77,038.68
Rs. 2,19,20,645.71	3. Loan against Govt. security	Rs. 2,10,86,837.46
Rs. 1,08,76,264.35	4. Loan for consumer durables	Rs. 71,69,395.10
Rs. 12,36,877.00	5. Education loan	Rs. 9,77,447.00
Rs. 1,87,82,964.50	6. Vehicle loan	Rs. 2,06,67,505.50
Rs. 1,61,80,695.00	7. Term Loan (Small Business)	Rs. 2,91,98,810.75
Rs. nil	8. Teerm Loan (Commerce & Industry)	Rs. 41,14,770.00
Rs. 15,38,651.00	8. Term Loan to Staff	Rs. 24,06,336.00
Rs. 20,16,650.00	9. Loan against R.D.	Rs. 20,27,298.00
Rs. 2,28,53,559.00	10. Small Business loan	Rs. 5,84,89,467.00
Rs. 5,62,85,631.77	TOTAL-	Rs. 18,04,15,394.49
	<u>C) LONG TERM LOANS</u>	
Rs. 74,81,232.00	1. Housing loan to Staff	Rs. 1,18,15,294.00
Rs. 7,49,44,735.90	2. Housing loan	Rs. 7,45,57,735.44
Rs. 33,98,887.75	3. Term loan (Small Business)	Rs. 53,87,822.75
Rs. 1,46,93,410.75	4. Term loan (Commerce & Industries)	Rs. 1,07,25,317.25
Rs. 10,77,19,618.70	TOTAL-	Rs. 10,24,86,169.44
Rs. 30,848.00	Cheque and D.D. Discounting	Rs. nil
Rs. 2,42,16,543.36	SUIT FILED Accounts	Rs. 3,62,35,337.02
Rs. 57,63,50,991.45	GRAND TOTAL -	Rs. 98,44,78,125.41

ANNEXURE -XIV : DETAILS OF ADVANCES

31-03-2019			31-03-2020	
Rs.	nil	1. Micellaneous advances	Rs.	nil
Rs.	nil	2. Advance for staff welfare	Rs.	nil
Rs.	nil	3. Advance for postage	Rs.	nil
Rs.	-	TOTAL -	Rs.	-

ANNEXURE - XV : CREDIT BALANCE IN LOAN A/CS

31-03-2019			31-03-2020	
Rs.	49,90,808.86	1.Cash Credit (Hypothecation)	Rs.	840.00
Rs.	2,12,520.82	2. Demand cash credit	Rs.	nil
Rs.	19,255.00	3. Loan against Government securities	Rs.	nil
Rs.	41,88,463.46	4. Current account (O.D.)	Rs.	10,91,725.63
Rs.	1,68,419.00	5. Loan for consumer durables	Rs.	nil
Rs.	176.00	6. Cheque and D.D. Discounting	Rs.	nil
Rs.	634.00	7. Loan Against F/D	Rs.	nil
Rs.	20,058.00	8. Term Loan (Small)	Rs.	nil
Rs.	6,231.17	9. Suit File Loans	Rs.	nil
Rs.	96,06,566.31	TOTAL -	Rs.	10,92,565.63

ANNEXURE - XVI : FIXED DEPOSITS

31-03-2019			31-03-2020	
Rs.	31,31,90,935.00	1. F.D. (Monthly/quarterly interest)	Rs.	35,04,83,427.00
Rs.	9,63,38,147.00	2. F.D. Short term	Rs.	4,38,22,998.00
Rs.	67,82,44,811.50	3. F.D. Long term	Rs.	66,73,77,309.88
Rs.	14,70,352.00	4. F.D. (More than 25000/- scheme)	Rs.	14,24,361.00
Rs.	3,76,83,328.00	5. Double Your Money scheme	Rs.	3,35,38,473.00
Rs.	2,67,566.00	6. BhogaliBihuUpahar	Rs.	1,22,010.00
Rs.	nil	7. Agents F.D.	Rs.	nil
Rs.	39,489.00	8. NagarikSambridhiJojana	Rs.	nil
Rs.	nil	9. DeepjyotiJojana	Rs.	nil
Rs.	1,12,72,34,628.50	TOTAL -	Rs.	1,09,67,68,578.88

ANNEXURE-XVII : Recurring Deposits

31-03-2019			31-03-2020	
Rs.	2,50,20,864.68	1. Recurring Deposits	Rs.	2,58,43,334.68
Rs.	22,600.00	2. KanyandanJojana	Rs.	nil
Rs.	1,44,500.00	3. BidyanidhiJojana	Rs.	2,34,113.00
Rs.	27,25,185.00	4. LakhpatiJojana	Rs.	8,46,026.00
Rs.	94,851.00	5. DhanlaxmiJojana	Rs.	nil
Rs.	548.00	6. ViseshSanshayJojana	Rs.	nil
Rs.	2,80,08,548.68	Total	Rs.	2,69,23,473.68

NAGARIK SAMABAY BANK LIMITED : GUWAHATI
BUDGET ESTIMATES FOR THE YEAR 2020-2021

EXPENDITURE

(Rs. In Lakh)

Sl.No.	Particulars	Estimated	Actual	Estimated
		2019-20	2019-20	2020-21
1	a) Interest payable on deposits	960.00	978.66	1188.00
	b) Interest payable on borrowing	Nil	Nil	Nil
2	Salary to staff	216.00	193.94	227.00
3	TA to staff/others	0.20	0.34	0.50
4	Mediclaim	Nil	Nil	2.00
5	Rent	45.00	45.80	47.00
	Insurance			
6	Electricity & Gas Connection	12.50	14.42	15.20
7	Audit fees and Tax return charges	1.50	3.62	4.50
8	Legal charges	0.50	0.13	0.40
9	Postage	0.10	0.16	0.25
10	Telephone & Internet charges	2.00	1.62	2.30
11	Depreciation to Banks property	9.70	9.48	16.50
12	Repairs, renewals & maintenance	0.50	0.53	0.70
13	Printing & Stationary	5.00	4.63	5.50
14	Advertisement	1.00	0.88	1.50
15	NPA Provisioning	89.00	83.42	100.00
16	Provisioning for erosion of assets other than NPA	Nil	Nil	Nil
17	Clothing to Sub Staff	1.00	0.42	0.60
18	Newspaper & periodicals	0.15	0.13	0.16
19	Commission to Business Promoters	78.00	61.83	71.50
20	Staff welfare	1.50	1.51	1.70
21	Annual General Assembly expenses	2.50	2.07	3.00
22	Staff/Directors/Members training expenses	0.70	Nil	1.50
23	Entertainment expenses	0.50	0.49	0.60
24	Conveyance expenses	5.00	4.63	5.10
25	Remittance expenses	0.10	Nil	0.10

26	Office expenses			
27	Cleaning expenses	3.50	3.44	4.50
28	Other Misc. expenses			
29	Trade license fees	0.09	0.09	0.10
30	Membership fees	0.10	0.52	0.60
31	Computer & electronic machinery maintenance & support charges	4.00	3.07	5.50
32	Computer software support charges			
33	Amortisation of premia on Govt. loan	12.50	13.18	15.00
34	Labor & contract work charges	0.30	Nil	0.20
35	Other conference/meeting/ceremony expenses	0.30	0.28	0.50
36	Office security expenses (Security Guard)	Nil	Nil	Nil
37	Service Tax (Govt.)	Nil	Nil	Nil
38	Preliminary expenses for Branch opening/Interior decoration	Nil	Nil	Nil
39	Staff gratuity premia	1.30	5.26	5.50
40	Depreciation on valuation of Investment	0.10	Nil	0.10
41	Interbank connectivity	5	5.13	7.20
42	CBS charges	13.00	14.08	13.00
43	Staff recruitment expenses	Nil	Nil	0.30
44	Clearing expenses	0.40	0.33	0.50
45	Bank charges	2.00	Nil	2.00
46	SMS Banking charges	1.00	0.43	1.00
47	Card costs	5.00	Nil	Nil
48	Card management charges	8.00	3.26	5.50
49	CTS Charges	Nil	Nil	Nil
50	AlterNet Link Charges	3.00	Nil	Nil
51	RTGS/NEFT Application Charges	Nil	Nil	2.00
52	Misc. Provision	10.00	0.50	12.00
53	Credit Rating Company Expenses	0.20	0.21	0.25
54	Income Tax Payable	75.00	66.24	70.00
55	Net Profit	138.00	117.24	142.39
	TOTAL	1715.24	1641.97	1983.75

NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI**INCOME****(Rs. In Lakh)**

Sl.No.	Particulars	Estimated	Actual	Estimates
		2019-20	2019-20	2020-21
1	Interest on loans and advances	921.24	960.77	1210.00
2	Interest on investment	680.00	623.09	686.00
3	Commission & Exchange	3.00	0.83	2.50
4	Misc. income (ATM Charges)	2.00	0.96	2.00
5	Loan processing fees	30.00	16.89	20.00
6	Bank charges/Incidental charges	30.00	10.18	15.00
7	Loan application fees	Nil	Nil	Nil
8	Cheque book charges	5.00	2.01	2.50
9	Share application fees	1.00	0.21	0.30
10	Profit on sale of Investment	25.00	9.74	25.00
11	Passbook charges	1.50	0.51	0.65
12	Locker rent	3.00	2.57	2.60
13	Inspection charges	3.00	4.07	4.20
14	Clearing charges	8.00	10.14	12.00
15	SMS Banking charges	0.50	Nil	Nil
16	ATM Card Cost	2.00	Nil	1.00
	TOTAL	1715.24	1641.97	1983.75

OUR PRODUCTS

DEPOSIT

- CURRENT DEPOSITS
- SAVINGS DEPOSITS
- NO FRILLS SAVING DEPOSITS
- RECURRING DEPOSITS
FIXED DEPOSITS
- FIXED DEPOSITS
(Short Term & Long Term)
- DAILY DEPOSITS

We provide Senior Citizen benefit 1% more than normal rate and 0.5% extra to Trusts in **FIXED DEPOSIT & RECURRING DEPOSITS** Account under all tenure.

LOAN / ADVANCE SCHEME

- CASH CREDIT & OVERDRAFT FOR BUSINESS
- PERSONAL LOAN, CONSUMER DURABLE LOAN, VEHICLE LOAN, LOAN AGAINST SECURITY, EDUCATIONAL LOAN, BUSINESS TERM LOAN ETC.
- HOUSING LOAN, LONG TERM BUSINESS LOAN, SME LOAN ETC.
- PRADHAN MANTRI MUDRA LOAN (SMALL BUSINESS LOAN)
FROM RS. 25,000 TO 4,00,000
- EASY PERSONAL LOAN TO SHAREHOLDER
- SHG AND JLG FINANCE

For details please contact nearest branch for details or please logon to www.nagarikbank.info

With Best Compliments from

NAGARIK SAMABAY BANK LTD.

Head Office

Ascard Bank Building
Ashram Road, Ulubari
Guwahati - 781007

Ph. : 9435484615 / 9954861386 / 9864043235

Our Branches

A.T. ROAD BRANCH

R.C. Commercial Complex
Dakhinpat Satra, A.T. Road
Guwahati-781001

Ph. : 2635165 / 2635344/
2735451, (M) 8638936584

NARENGI TINIALI BRANCH

U.C. Talukdar Commercial Complex
Narengi Tinali
Guwahati-781026

Ph. : 2643807 / 2643808
(M) 7002676349

LALGANESH TINIALI BRANCH

R.D. Bhawan
Lalganesh, Odalbakra
Guwahati-781034

Ph. : 2492074 / 2492075
(M) 7002234225

BASISTHA BRANCH

A.G. Office Bus Stoppage,
Basistha Road, Basistha
Guwahati-781029

Ph. : 2309878 / 2309883
(M) 8638936584

ADABARI BRANCH

Late Leturam Das Market
Pandu Port Road
Adabari, Guwahati-781012

Ph. : 2674744, 2674475
(M) 7002663029