



NAGARIK SAMABAY BANK LTD. GUWAHATI

The 25th Annual Report (2022-23)

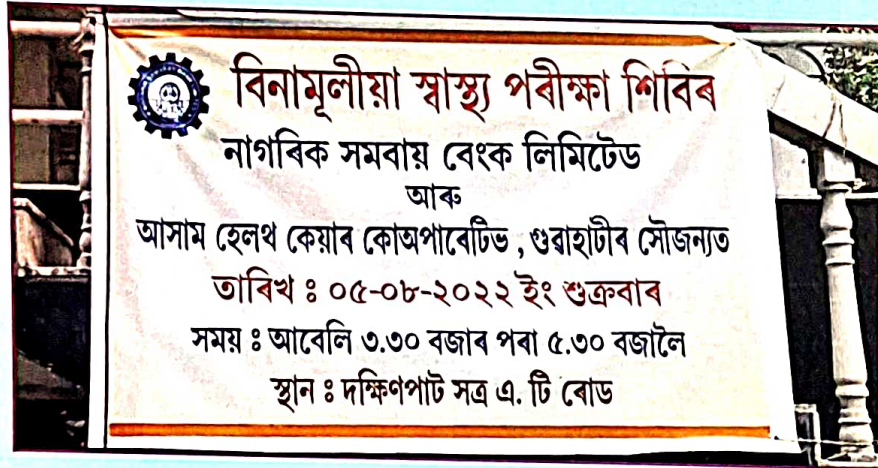
**TOGETHER WE CAN
INSPIRE EACH OTHER
AND CREATE
NEW IDEAS**



www.nagarikbank.info



A view of 24th Annual General Assembly of the Bank.



A view of Free Health Camp organised at the Customers' meet of the Bank.



A view of Customers' Meet held at one of the branches.

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

25th ANNUAL REPORT WITH BALANCE SHEET AND STATEMENTS OF ACCOUNTS FOR THE YEAR 2022-2023

Website : www.nagarikbank.info



NAGARIK SAMABAY BANK LIMITED

GUWAHATI

THE BOARD OF DIRECTORS 2018-2023

- | | | |
|-----|---------------------------------------|---------------|
| 1. | Shri Anjan Kumar Bora | Chairman |
| 2. | Shri Krishna Kumar Goenka | Vice Chairman |
| 3. | Shri Ramen Sarma | Director |
| 4. | Dr. Neelima Goswami | Director |
| 5. | CA Bhanwar Lal Purohit | Director |
| 6. | Shri Partha Pratim Dutt | Director |
| 7. | Shri Deba Prasad Nath | Director |
| 8. | Shri Joleswar Brahma | Director |
| 9. | Shri Shankarlal Chakraborty | 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, Co-Opted | Director |
| 15. | Shri Anirban Goswami, Co-Opted | Director |
| 16. | Shri Jogeswar Goswami, Co-Opted | Director |



NAGARIK SAMABAY BANK LTD. GUWAHATI
FIGURE AT A GLANCE

AS AT

(Rs. in lakh)

Particulars	31.03.2018	31.03.2019	31.03.2020	31.03.2021	31.03.2022	31.03.2023
No. of Members	2404	2749	3115	3492	3751	3944
Of which with Voting Right	2357	2405	2568	2476	2240	2608
Paid up Share Capital	256.86	311.30	396.96	537.83	793.73	1030.35
Reserve Fund & Other Reserves	476.18	483.97	538.80	603.48	772.21	774.35
Deposits	14451.12	17438.94	16825.24	18237.32	19346.41	20030.83
Of which CASA Deposit	4007.48	4418.94	4178.19	4267.24	5314.04	5186.51
Advances	5751.15	9024.18	9850.42	10483.00	10190.73	11140.08
Total Business	20302.27	26463.12	26675.66	28720.32	29537.14	31170.91
Working Capital	15796.16	18792.79	18371.03	20007.82	21780.30	22772.28
Credit Deposit Ratio	39.79%	51.75%	58.55%	57.48%	52.68%	55.61%
Capital Adequacy Ratio (Capital to Risk Assets Ratio)	12.55%	13.02%	15.36%	16.29%	16.41%	20.38%
Gross NPA Amount	608.59	433.14	528.07	564.48	822.78	647.85
Gross NPA%	10.58%	4.80%	5.36%	5.38%	8.07%	5.82%
Net NPA Amount	281.07	90.72	116.51	197.60	297.72	265.20
Net NPA%	5.32%	1.01%	1.18%	1.88%	2.92%	2.38%
Profit(Before Tax)	61.05	171.86	183.48	247.17	228.62	273.78
Profit (After Tax)	19.64	110.86	117.24	183.53	168.81	191.43

NAGARIK SAMABAY BANK LIMITED

Head Office : Ashram Road, Ulubari, Guwahati-781007

25th Annual Report (Year 2022- 2023)

I, on behalf of the Board of Directors of the Nagarik Samabay Bank Ltd. Guwahati, welcome you all to the 25th Annual 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 2022-2023, as also to adopt the Budget Estimates for the current financial year and to appoint Concurrent Auditors for the year 2023-2024. I also take pleasure in presenting the 25th Annual Report of the bank together with the audited Balance Sheet and Profit & Loss Account of the bank for the year ended 31st of March 2023.

ABOUT THE BANK :

The bank was registered as a cooperative society on the 24th 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 24 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 2022-2023, 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 %
18.05.2022	12	4	75%
27.06.2022	14	2	88%
12.08.2022	13	3	81%
27.09.2022	11	5	69%
13.12.2022	14	2	88%
29.12.2022	14	2	88%

The Board of Directors who were 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. The various subcommittees of the Board of Directors are as follows

-

1. Human Resource Development & Training Sub Committee
2. Mobilization of Credit and Loan Sanction, Credit Monitoring and NPA Recovery Sub Committee.
3. Business Development Sub Committee
4. Audit and Inspection Sub Committee
5. Asset Liability Management (ALCO) and KYC-AML Sub Committee
6. Investment Sub Committee

BOARD OF MANAGEMENT

The Board of Management of the Bank was formed with the following members -

Shri Krishna Kumar Goenka	-	Chairman
Shri Ramen Sarma	-	Member
Shri Partha Pratim Dutt	-	Member
Shri Jogeswar Goswami	-	Member
Shri Deba Prasad Nath	-	Member
Shri Bhaben Sing Basumatary	-	Member
Shri Anirban Goswami	-	Member
Shri Dharani Dhar Goswami	-	Member
Shri Prasanta Jyoti Khound	-	Member
Shri (CA) Akash Jain	-	Member

During the year 2022-2023, the following 3 nos of meeting of the members of the Board of Management were held as follows:

Date	No. of Members Present	No. of Members Absent	Attendance %
18.05.2022	7	3	70%
27.06.2022	6	4	60%
27.09.2022	8	2	80%

DEPOSITS:

Total deposits of the bank increased from Rs.19346.41 lakh as on 31.03.2022 to Rs. 20030.83 lakh as on 31.03.2023 with a growth of 4%.

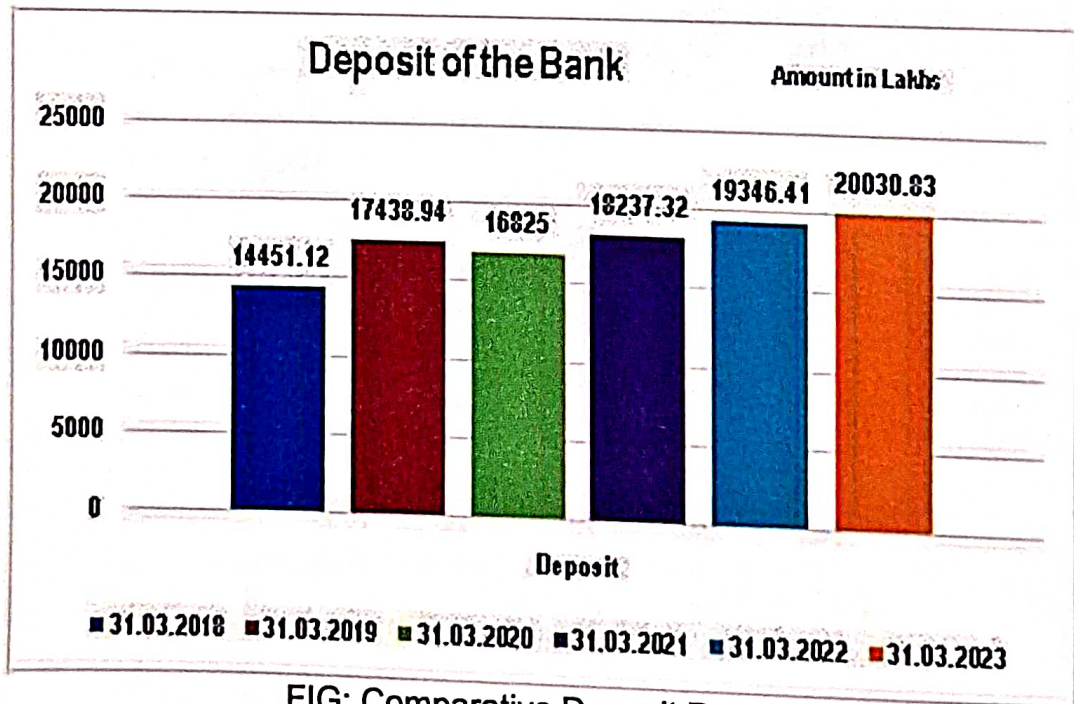


FIG: Comparative Deposit Position

ADVANCE:

The outstanding advances of the bank increased to Rs. 11140.08 lakhs as on 31.03.2023 from Rs.10190.73 lakhs as on 31.03.2022. There was an increase of 9% of advance during the year. The bank had financed under Pradhan Mantry Mudra Loan Yojana (Small Business Loan) from Rs.25000.00 to Rs.5,00,000.00 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 homes, marriage expenses, Medical expenses etc.

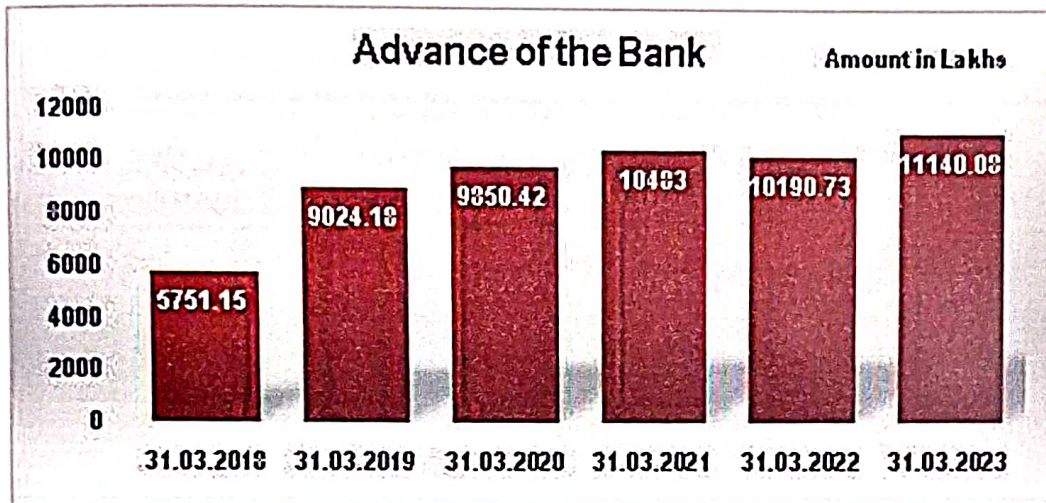


FIG: Comparative Advance Position

PROFIT & LOSS:

The Gross Profit of the bank stood as on 31.03.2023 Rs. 273.78 lakhs whereas Net profit stood at Rs. 191.43 lakhs. The Gross profit as on 31.03.2022 was Rs. 228.62 lakhs and Net profit as on 31.03.2022 was Rs.168.81 lakhs. There was an increase of 13% of net profit during the year.

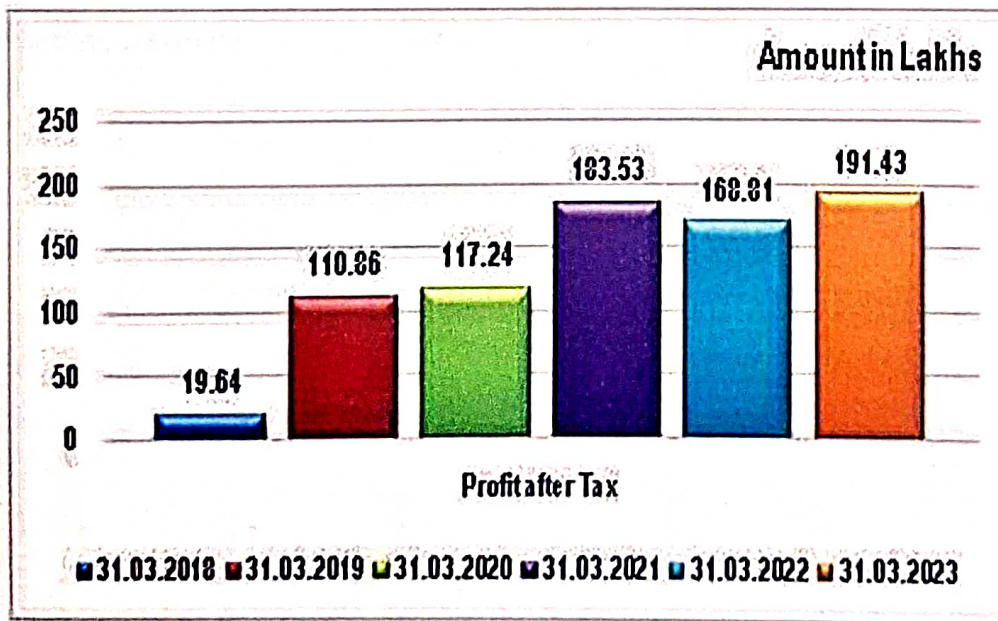


Fig: Comparative Profit & Loss Position

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%
31.03.2021	564.28	5.38%	197.60	1.88%
31.03.2022	822.78	8.07%	297.72	2.92%
31.03.2023	647.85	5.82%	265.20	2.38%

During the year from 01.04.2022 to 31.03.2023, the Bank has declared 133 nos of fresh NPA accounts amounting to Rs. 394.95 lakh and have recovered Rs.569.88 lakh during the year.

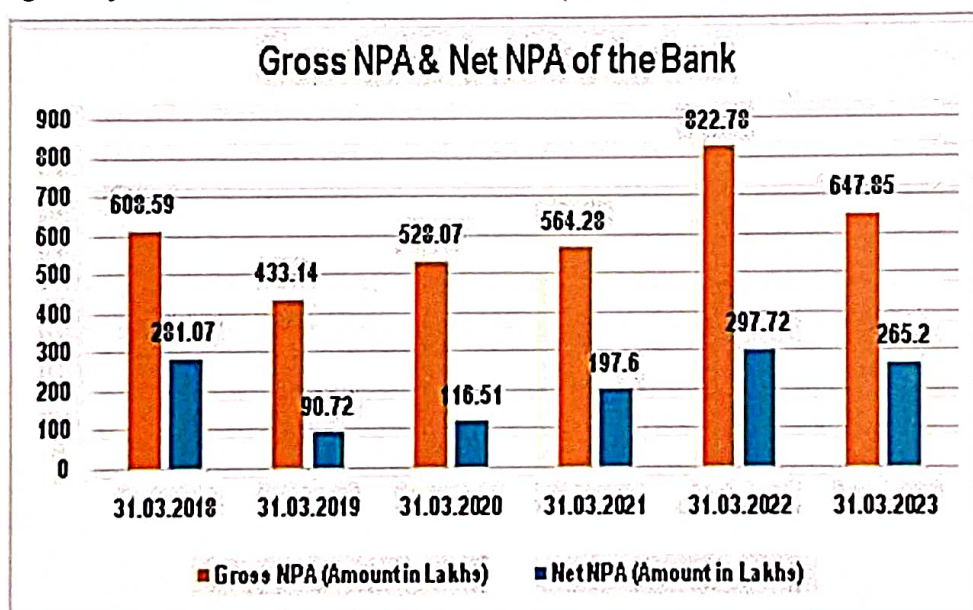


FIG: Comparative Gross NPA and Net NPA

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 @ 20.38 % which is more than minimum requirement prescribed by RBI i.e. @ 12.00 %.

2. Maintenance of CRR and SLR:

Bank has maintained CRR (Cash Reserve Ratio) @ 4.50 % 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.57,70,20,000.00), State Govt. Securities (Rs.11,00,00,000.00.) totalling to Rs.68,70,20,000.00. Out of which securities placed under HTM (Held to Maturity) category Rs.43,70,20,000.00 and under AFS (Available for Sale) category Rs.25,00,00,000.00.

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.12,87,000.00 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 four branches have been done. Time to time surprise verification of cash and security items against each branch are being done on regular interval. Revenue Audit is also been done for all the 5 branches during the year.

STATUTORY AUDIT OF THE BANK:

The Reserve Bank of India has appointed **M/s K. K. Chanani & Associates** as Statutory Auditors of the Bank for the year 2022-2023. Accordingly, they had been assigned to conduct the Statutory Audit of the Bank. They have submitted the Audited Balance Sheet, Profit & Loss Account of the Bank as on 31.03.2023 along with Audit observation in a LFAR format. We are pleased to inform you that rating/grading of the audit for the year has been marked 'A' with 81% marks.

CONTRIBUTIONS TOWARDS THE SOCIETY:

Being a part of social responsibilities, the Bank had donated Rs.100000.00 to Dr. Hedgewar Smarak Samiti.

FACILITIES OF ATM Cum Debit Card:

We pleased to inform you that the ATM cum Debit Card service of the Bank was inaugurated on 30.03.2021 at the premises of Conference Hall, Prakashan Bharati, Zoo Road, Guwahati. Shri Anjan Kumar Bora, Chairman, Shri Krishna Kumar Goenka, Vice Chairman along with the members of the Board of Directors were present in the inaugural ceremony along with some valued customers and share holders. The Bank have also distributed 15 numbers of ATM cards to its customers on the inaugural ceremony. Please note we have introduced the Rupay ATM cum Debit Cards service after successful testing through the accounts of the employees of the Bank. Testing for ATM Cash withdrawal were made 34 times and POS transactions were made 33 times successfully before introduction of the service to the customers. A press release in this regard have also been published in some leading newspapers. As on date total 1150 numbers of ATM cum Debit Card have been issued (Both Insta and Customized) and the customers are using our cards satisfactorily.

The respected share holders are informed that the Bank has also successfully implemented non transaction Mobile Banking App to its valued customers. **PFMS** (Public Finance Management System) has also been introduced. Meanwhile the Bank has successfully implemented Host to Host ACH service.

BORROWINGS:

During the year 2022-2023, 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. Share holders are also requested to provide us the details of the account maintained with other Bank with account numbers and IFS code so that Dividend can be transferred directly to their account. 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. The Bank is planning to open new branch in the Palashbari area and the process for obtaining RBI license for opening of a new branch is under process. Meanwhile, the Bank has step to the 25th years of service and this year as a mark to celebrate the 25th Anniversary, the Bank is planning to conduct some extracurricular activities such as plantation drive, medical camp etc.

APPROPRIATION OF PROFIT

Net Profit for the Year 2022-2023	Rs.	1,91,43,210.37
1. Statutory Reserve fund @ 25% of Net profit	Rs.	47,85,803.00
2. NPA Provision Reserve @ 26% of Net Profit	Rs.	50,00,000.00
3. Building fund Reserve @ 2% of Net Profit	Rs.	3,82,864.00
4. Investment Fluctuation Reserve @ 2% of Net Profit	Rs.	3,82,864.00
5. Cooperative Education fund @ 1% of Net Profit	Rs.	1,91,432.00
6. Cooperative Development fund @ 0.50% of Net Profit	Rs.	95,716.00
7. Charity fund @ 1% of Net Profit	Rs.	1,91,432.00
8. Provision for Silver Jubilee Fund	Rs.	1,30,171.37
TOTAL	Rs.	1,11,60,282.37
Balance for Distribution of Dividend: (Rs. 1,91,43,210.37 - Rs. 1,11,60,282.37)	Rs.	79,82,928.00
1(a) 10% on Regular Paid up share capital outstanding at the beginning of the year 2022-2023 (Rs. 5,85,81,900.00)	Rs.	58,58,190.00
1(b) 5% on Linking Paid up share capital outstanding at the beginning of the year 2022-2023 (Rs. 2,07,91,100.00)	Rs.	10,39,555.00
2(a) 10% on Regular fresh share capital inclusion during the year 2022-2023 (On Pro Rata Basis against Rs. 1,73,09,400.00)	Rs.	11,14,135.00
2(b) 5% on Linking fresh share capital inclusion during the year 2022-2023 (On Pro Rata Basis against Rs. 63,52,600.00)	Rs.	1,77,157.00
TOTAL	Rs.	81,89,037.00
3) Less for Regular share amount of Rs. 1,07,552.00 refunded and Linking share amount of Rs.98,557.00 refunded during the year 2022-2023 (On Pro Rata Basis)	Rs.	2,06,109.00
TOTAL	Rs.	79,82,928.00

ACKNOWLEDGEMENT

The Nagarik Samabay 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 grace Nagarik Samabay Bank Limited has been nurtured since its inception by Sahakar Bharati. We express our gratitude to Sahakar Bharati. 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 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.

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 Nagarik Samabay Bank Limited, Guwahati.

Anjan Kumar Bora

Shri Anjan Kumar Bora
Chairman

NAGARIK SAMABAY BANK LIMITED

BALANCE SHEET AS ON 31ST MARCH, 2023

31.03.2022 AMOUNT(Rs.)	CAPITAL & LIABILITIES	31.03.2023	
		AMOUNT (Rs.)	AMOUNT (Rs.)
	1. SHARE CAPITAL		
8,00,00,000.00	i) Authorised Share Capital	12,00,00,000.00	12,00,00,000.00
5,85,81,900.00	ii) Subscribed & Paid up Share Capital (Regular Shares)	7,58,91,300.00	10,30,35,000.00
2,07,91,100.00	iii) Subscribed & Paid up Share Capital (Linking Shares)	2,71,43,700.00	
Nil	iii) Nominal Membership Fess	Nil	
7,73,20,797.85	2. RESERVE FUNDS & OTHER RESERVES		7,74,35,209.80
3,26,87,257.09	i) Statutory Reserve Fund	3,72,45,242.09	
2,05,30,220.88	ii) Bad Debt Reserve Fund	Nil	
1,95,67,292.16	iii) Building Fund	2,49,64,311.04	
Nil	iv) Investment Depreciation Reserve	Nil	
91,768.00	v) Co-operative Development Fund	1,76,175.00	
8,40,201.00	vi) Charity Fund	9,09,015.00	
27,90,576.72	vii) Investment Fluctuation Reserve	1,31,28,204.72	
Nil	viii) Silver Jubilee Fund	1,29,965.95	
7,13,482.00	ix) Cooperative Education Fund	8,82,296.00	
1,93,46,41,502.71	3. DEPOSITS & OTHER ACCOUNTS		2,00,30,83,168.33
1,40,32,37,210.00	i. TERM DEPOSITS	1,48,44,31,803.00	
1,23,60,97,825.00	A) Fixed deposits (As per Annexure- XVI)	1,32,20,82,534.00	
	B) Other Term Deposits		
3,12,52,718.00	a) Recurring Deposits (Annexure XVII)	3,67,58,661.00	
13,58,86,667.00	b) Pigmy Deposits	12,55,90,608.00	
53,14,04,292.71	ii CASA DEPOSIT	51,86,51,365.33	
10,92,34,811.81	i) Current Deposit	9,79,30,597.96	
3,26,317.04	ii) Inoperative Current Deposit	3,06,715.93	
9970443.77	iii) Call Deposit	1,18,01,401.46	
10,16,006.46	vi. CREDIT BALANCE IN LOAN & ADVANCE ACCOUNTS (As per Annexure - XV enclosed)	15,56,987.64	
40,13,75,158.97	i) Saving Bank Deposit	39,96,10,372.78	
40,11,743.04	ii) Inoperative Saving Bank Deposit	26,35,391.30	
54,69,811.62	iii) No Frill Saving Bank Deposit	48,09,898.26	

Sd/-
Shri Prasanta Kr. Bujar Barua
Chief Executive Officer

Sd/-
Shri Anjan Kumar Bora
Chairman

Sd/-
Shri Krishna Kumar Goenka
Vice-Chairman

Sd/-
Shri Bhanwar Lal Purohit
Director

Sd/-
Shri Deba Prasad Nath
Director

Sd/-
Shri Partha Pratim Dutt
Director

Sd/-
For K. K. Chanani & Associates
Chartered Accountants
FRN:322232E

31.03.2022 AMOUNT(Rs.)	CAPITAL & LIABILITIES	31.03.2023	
		AMOUNT (Rs.)	AMOUNT (Rs.)
2,30,34,993.06	4. OVERDUE INTERST RESERVE:(UNREALISED INTEREST ON NPA A/Cs)	1,85,50,169.44	1,85,50,169.44
53,89,916.37	5. INTEREST ACCRUED ON DEPOSITS BUT NOT DUE	66,92,606.74	66,92,606.74
5,00,78,097.20	6. OTHER LIABILITIES		5,20,21,250.63
87,13,559.10	i) Banker's Cheque Payable	26,28,620.85	
40,000.00	ii) Audit Fees Payable (Statutory)	45,000.00	
29,500.00	iii) Audit Fees Payable (Concurrent)	53,400.00	
1,200.00	iv) Provision for Telephone Charges	Nil	
22,000.00	v) Provision for Electricity Charges	5,500.00	
2,09,391.56	vi) Sundry Creditors	Nil	
7,375.00	vii) Clearing Suspense	Nil	
55,95,139.23	viii) Contingent Provision against Standard Assets	77,82,341.46	
3,19,76,240.93	ix) Provision towards NPA (Loans & Advance)	2,62,64,792.38	
Nil	x) NPA Provision (Additional)	1,20,00,000.00	
Nil	xi) Newspaper Bills Payable	Nil	
33,83,069.00	xii) Unclaimed Dividend	29,23,507.00	
Nil	xiii) Provision for Income Tax Payable	Nil	
29,300.00	xiv) Car rent payable	30,000.00	
2,88,088.94	xv) Misc. Provisioning	2,88,088.94	
Nil	xvi) GST Payable	Nil	
Nil	xvii) Provident Fund Contribution	Nil	
Nil	xviii) Outstanding liabilities payable	Nil	
1,68,81,426.95	9. PROFIT AND LOSS ACCOUNT	1,91,43,210.37	1,91,43,210.37
2,18,68,36,500.70	GRAND TOTAL		2,27,99,60,615.31

	10. CONTINGENT LIABILITY : (AS PER CONTRA)		32,89,813.38
10,24,360.00	i) Bank Guarantee Payable	9,49,286.00	
10,77,317.70	ii) DEAF payable	23,40,527.38	
21,01,677.70	TOTAL		32,89,813.38

Sd/-
Shri Prasanta Kr. Bujar Barua
Chief Executive Officer

Sd/-
Shri Anjan Kumar Bora
Chairman

Sd/-
Shri Krishna Kumar Goenka
Vice-Chairman

Sd/-
Shri Bhanwar Lal Purohit
Director

Sd/-
Shri Deba Prasad Nath
Director

Sd/-
Shri Partha Pratim Dutt
Director

Sd/-
For K K Chanani & Associates
Chartered Accountants
FRN:322232E

NAGARIK SAMABAY BANK LIMITED
BALANCE SHEET AS ON 31ST MARCH, 2023

31.03.2022 AMOUNT (Rs.)	PROPERTY & ASSETS	31.03.2023	
		AMOUNT (Rs.)	AMOUNT (Rs.)
44,73,433.00	1. CASH IN HAND	49,42,857.00	49,42,857.00
56,10,84,004.46	2. BALANCE WITH OTHER BANKS		
30,55,84,004.46	A. CURRENT DEPOSITS WITH :		18,47,25,485.75
20,57,00,000.00	i) Reserve Bank of India	9,00,00,000.00	
9,68,619.45	ii) S.B.I. A.T. Road, Guwahati	43,19,160.45	
2,00,000.25	iii) Assam Co-operative Apex Bank Ltd.	1,33,197.25	
1,53,54,520.74	iv) ICICI Bank Ltd., Guwahati	4,28,598.51	
88,05,421.22	v) Axis Bank Ltd., Guwahati	2,65,120.79	
1,06,09,261.48	vi) HDFC Bank, Chandmari	1,43,58,977.31	
6,39,46,181.32	vii) Yes Bank	7,52,20,431.44	
25,55,00,000.00	B. FIXED DEPOSIT WITH :		21,59,41,500.00
Nil	i) Federal Bank	1,00,00,000.00	
7,00,00,000.00	ii) North East Small Finance Bank	6,00,00,000.00	
3,50,00,000.00	iii) Ujjivan Small Finance Bank	3,75,00,000.00	
2,00,00,000.00	iv) Utkarsh Small Finance Bank	4,00,00,000.00	
2,00,00,000.00	v) Yes Bank	50,00,000.00	
6,65,00,000.00	vi) Jana Small Finance Bank	4,00,00,000.00	
1,00,00,000.00	vii) SBI	Nil	
Nil	viii) RBL Bank	1,00,00,000.00	
Nil	ix) Bandhan Bank	1,00,00,000.00	
Nil	x) MSE Refinance with SIDBI	34,41,500.00	
3,40,00,000.00	xi) Assam Cooperative Apex Bank Ltd	Nil	
53,20,20,000.00	3. INVESTMENTS		68,70,20,000.00
47,20,20,000.00	i) Central Government Securities	57,70,20,000.00	
6,00,00,000.00	ii) State Government Securities	11,00,00,000.00	
Nil	iii) Treasury Bill	Nil	
Nil	iv) Call Money	Nil	
1,01,90,73,163.36	4. LOANS AND ADVANCES (As per Annexure XIII enclosed)		1,11,40,07,891.95
53,83,10,970.37	i) Short Term Loans (S.T.)	47,28,15,357.35	
25,54,92,214.84	ii) Medium Term Loans (M.T.)	28,89,50,727.08	
22,52,69,978.15	iii) Long Term Loans (L.T.)	35,22,41,807.52	
1,88,49,400.00	5. INTEREST ACCRUED ON FIXED DEPOSITS WITH OTHER BANKS AND INVESTMENT IN GOVT. SECURITIES BUT NOT DUE	2,60,58,930.67	2,60,58,930.67
2,30,34,993.06	6 INTEREST RECEIVABLE ON LOAN ACCOUNTS	1,85,50,169.44	1,85,50,169.44

Sd/-
Shri Prasanta Kr. Bujar Barua
Chief Executive Officer

Sd/-
Shri Anjan Kumar Bora
Chairman

Sd/-
Shri Krishna Kumar Goenka
Vice-Chairman

Sd/-
Shri Bhanwar Lal Purohit
Director

Sd/-
Shri Deba Prasad Nath
Director

Sd/-
Shri Partha Pratim Dutt
Director

Sd/-
For K. K. Chanani & Associates
Chartered Accountants
FRN:322232E

31.03.2022 AMOUNT (Rs.)	PROPERTY & ASSETS	31.03.2023	
		AMOUNT (Rs.)	AMOUNT (Rs.)
48,67,727.43	7. FIXED ASSETS (Less Depreciation) (As per Annexure - I)	61,37,549.80	61,37,549.80
2,34,33,779.39	8. OTHER ASSETS		2,25,76,230.70
Nil	i) Festival Advance to Staff	1,32,250.00	
17,96,553.82	ii) Stock of Printing & Stationery	16,24,272.95	
7,981.82	iii) Library Books	4,788.82	
2,51,312.22	iv) Cost of Licensed Computer Software	1,52,240.25	
2,88,252.00	v) Prepaid Insurance	3,21,840.00	
46,066.00	vi) Security Deposit with Telecom/IOC/ASEB	46,066.00	
1,67,06,744.53	vii) Premia on Govt. Securities	1,55,87,564.68	
Nil	viii) Suspense account	Nil	
1,03,426.00	ix) Advances (As per Annexure - XIV)	91,426.00	
Nil	x) Ex Gratia Interest Receivable	Nil	
19,55,401.09	xi) Income Tax Refund Receivable	19,55,401.09	
3,72,070.85	xiii) Law & Other Charges Recoverable	7,00,335.85	
9,00,000.00	xv) Security Deposit for Bank's Premises	9,00,000.00	
10,05,971.06	xvi) GST on input services	10,60,045.06	
Nil	xvii) NPCI ATM Settlement	Nil	
Nil	9. PROFIT AND LOSS ACCOUNT Balance of Loss	Nil	
2,18,68,36,500.70	GRAND TOTAL		2,27,99,60,615.31
	CONTINGENT ASSETS		32,89,813.38
10,24,360.00	i) Bank Guarantee Receivable	9,49,286.00	
10,77,317.70	ii) DEAF receivable	23,40,527.38	
21,01,677.70	TOTAL		32,89,813.38

Sd/-
Shri Prasanta Kr. Bujar Barua
Chief Executive Officer

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Shri Anjan Kumar Bora
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Director

Sd/-
For K. K. Chanani & Associates
Chartered Accountants
FRN:322232E

NAGARIK SAMABAY BANK LIMITED
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

31.03.2022 AMOUNT(Rs.)	EXPENDITURE	31.03.2023 AMOUNT (Rs.)	31.03.2022 AMOUNT(Rs.)	INCOME	31.03.2023 AMOUNT (Rs.)
10,13,73,591.39	1. Interest paid on deposits/borrowings (As per Annexure-IV enclosed)	10,62,30,125.98	17,92,92,632.62	1. Interest & discount on Advance/bills/investment (As per Annexure-II enclosed)	19,12,40,988.73
2,82,70,592.74	2. Salaries & allowances (As per Annexure-VI enclosed)	3,20,45,653.00	13,61,766.52	2. Commission, exchange and brokerage	14,40,127.72
56,50,210.43	3. Rent, Taxes and Insurance (As per Annexure-VII enclosed)	60,85,013.73	53,78,228.61	3. Other receipts (As per Annexure-III enclosed)	53,74,695.94
Nil	4. Legal charges	NIL	NIL	4. Provision on Advance	
75,210.00	5. Postage and Telephone charges (As per Annexure-VIII enclosed)	46,468.00	NIL	(i) Contingent Provision on Standard Assets Rs.	NIL
	6. Audit fess		NIL	(ii) Provision on NPA Rs.	41,68,390.97
45,200.00	(a) Statutory Audit Fee	43,150.00	NIL	5. Audit Fees	
3,37,900.00	(b) Concurrent Audit Fee	4,07,520.00		(a) Statutory Audit Fee	NIL
Nil	(c) System Audit Fee	47,000.00		(b) Concurrent Audit Fee	NIL
Nil	(d) Tax Audit	NIL		(c) System Audit Fee	NIL
1,23,858.50	7. Tax Return charges	96,000.00		(d) Tax Audit	NIL
10,73,530.86	8. Depreciation & repairs to bank's property (As per Annexure-IX enclosed)	12,48,874.51	NIL	6. Net Loss	NIL
5,52,380.50	9. Printing, Stationery & Advertisement etc. (As per Annexure-X enclosed)	7,66,689.85			
	10. Provision towards NPA				
1,36,107.76	(i) Contingent Provision on Standard Assets	6,44,144.65			
1,05,27,197.24	ii) Provision on N.P.A.	NIL			
1,50,04,281.38	11. Other expenditure (As per Annexure- V enclosed)	2,71,84,820.27			
59,81,140.00	12. Income Tax paid	82,35,533.00			
1,68,81,426.95	13. Net profit transferred to balance sheet	1,91,43,210.37			
18,60,32,627.75	GRAND TOTAL	20,22,24,203.36	18,60,32,627.75	GRAND TOTAL	20,22,24,203.36

Sd/-
Shri Prasanta Kr. Bujar Barua
Chief Executive Officer

Sd/-
Shri Bhanwar Lal Purohit
Director

Sd/-
Shri Anjan Kumar Bora
Chairman

Sd/-
Shri Deba Prasad Nath
Director

Sd/-
Shri Krishna Kumar Goenka
Vice-Chairman

Sd/-
Shri Partha Pratim Dutt
Director

Sd/-
For K. K. Chanani & Associates
Chartered Accountants
FRN:322232E

Auditor's Certificate

We report that we have audited the Balance Sheet as on 31.03.2023 and the annexed Profit & Loss account for the year ended 31.03.2023 and we have obtained all the information and explanation 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 as shown in the books of the Society/Bank.

Sd/-

For K. K. Chanani & Associates

Chartered Accountants

FRN:322232E

ANNEXURE- I : DETAILS OF FIXED ASSETS

31-03-2022			31-03-2023	
Rs.	5,14,059.40	1. Electrical fixtures & gas connection	Rs.	17,50,097.60
Rs.	36,87,657.29	2. Dead stock (furniture & fixtures)	Rs.	35,43,568.43
Rs.	6,66,010.74	3. Dead stock (Computer peripherals)	Rs.	8,43,883.77
Rs.	48,67,727.43	TOTAL	Rs.	61,37,549.80

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

31-03-2022			31-03-2023	
Rs.	11,62,70,169.31	1. Interest received on loans and advances (As per Annexure XI enclosed)	Rs.	11,53,33,756.45
Rs.	6,30,22,463.31	2. Interest received/receivable on investments with other banks and Government securities.	Rs.	7,59,07,232.28
Rs.	17,92,92,632.62	TOTAL	Rs.	19,12,40,988.73

ANNEXURE - III : DETAILS OF OTHER RECEIPTS

31-03-2022			31-03-2023	
Rs.	22,40,227.26	1. Loan processing fees	Rs.	33,63,074.40
Rs.	2,11,074.14	2. Cheque book charges	Rs.	1,98,936.14
Rs.	33,800.00	3. Share application fees	Rs.	42,605.00
Rs.	11,68,283.13	4. Profit on sale of investments	Rs.	2,73,877.04
Rs.	42,888.80	5. Pigmy passbook charges	Rs.	30,598.66
Rs.	4,25,609.00	6. Inspection charges	Rs.	4,65,121.00
Rs.	905.00	7. Sale of old newspapers	Rs.	2,000.00
Rs.	76,331.58	8. SMS Alert Charges	Rs.	98,578.94
Rs.	6,66,795.56	9. Clearing charges	Rs.	5,35,581.96
Rs.	2,72,222.26	10. Locker Rent	Rs.	2,75,400.00
Rs.	72,421.88	11. Commission on RTGS /NEFT	Rs.	75,270.80
Rs.	69,384.00	12. Commission on Bank Guarantee	Rs.	9,432.00
Rs.	96,606.00	13. Commission earned on referral business	Rs.	NIL
Rs.	1,680.00	14. Share admission fee	Rs.	4,220.00
Rs.	53,78,228.61	TOTAL	Rs.	53,74,695.94

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

31-03-2022		31-03-2023
Rs. 8,54,27,572.44	1. Interest paid on deposits (As per Annexure XII enclosed)	Rs. 9,80,34,419.55
Rs. 1,59,46,018.95	2. Interest accrued on deposits but not due	Rs. 81,95,706.43
Rs. 10,13,73,591.39	TOTAL	Rs. 10,62,30,125.98

ANNEXURE - V : DETAILS OF OTHER EXPENDITURE

31-03-2022		31-03-2023
Rs. 56,638.00	1. Annual General Meeting expenses	Rs. 1,81,100.74
Rs. 9,925.00	2. Annual Maintenance (Generator, note counting Machine, etc.)	Rs. 4,172.00
Rs. 14,44,903.00	3. Electricity and gas charges	Rs. 16,33,312.00
Rs. 1,94,590.00	4. Staff welfare expenses	Rs. 2,03,526.00
Rs. 1,52,679.00	5. Office expenses	Rs. 2,04,865.75
Rs. 13,442.00	6. Entertainment expenses	Rs. 11,981.00
Rs. 4,98,627.00	7. Conveyance expenses	Rs. 6,01,429.54
Rs. 10,106.00	8. Newspaper & periodicals	Rs. 13,751.00
Rs. 59,15,763.00	9. Commission paid to pigmy agents	Rs. 62,29,036.88
Rs. Nil	10. Staff Recruitment Expense	Rs. 5,422.00
Rs. 1,425.00	11. Staff training expenses	Rs. 18,255.00
Rs. 3,500.00	12. Miscellaneous expenses	Rs. 52,535.83
Rs. 11,47,893.24	13. Amortisation of premia on Govt. loan	Rs. 11,19,179.85
Rs. Nil	14. Labour & Contract Work Charges	Rs. 300.00
Rs. 1,50,404.86	15. Cleaning expenses	Rs. 1,51,737.00
Rs. 16,713.00	16. Other ceremony expenses	Rs. 34,268.00
Rs. 4,72,261.75	17. Commission paid to Recovery Agent	Rs. 2,30,454.00
Rs. 39,849.00	18. Meeting expenses	Rs. 98,959.00
Rs. Nil	19. Remittance cost	Rs. 500.00
Rs. 76,177.54	20. Clothing to Sub-staff	Rs. 73,710.00
Rs. 3,06,683.08	21. Computer maintenance	Rs. 2,39,339.60
Rs. 34,900.00	22. Conveyance to Directors	Rs. 44,700.00
Rs. 5,450.00	23. Membership fees	Rs. 5,480.00
Rs. 7,30,243.36	24. Networking Charges	Rs. 7,30,243.36
Rs. 20,999.42	25. Repair and Renewals	Rs. 44,415.00
Rs. 50,256.00	26. Clearing Expense	Rs. 53,877.00
Rs. 610.00	27. Clearing House Expense	Rs. NIL
Rs. 8,63,280.00	28. CBS Charges	Rs. 10,97,472.00
Rs. 23,51,827.63	29. Write Off	Rs. 1,37,10,434.12
Rs. 3,91,899.27	30. ATM/POS/E-Com Charge	Rs. 3,45,161.26
Rs. 11,760.00	31. Karmachari Mangal Nidhi	Rs. 11,400.00
Rs. Nil	32. Loan Application Fees	Rs. 60.00
Rs. 6,000.00	33. CERSAI Charges	Rs. 10,820.00
Rs. 25,475.23	34. CIBIL Charges	Rs. 22,922.34
Rs. 1,50,04,281.38	TOTAL	Rs. 2,71,84,820.27

ANNEXURE - VI : DETAILS OF SALARIES AND ALLOWANCES

31-03-2022		31-03-2023	
Rs.	2,16,24,013.24	1. Salary	Rs. 2,27,96,553.00
Rs.	1,00,400.00	2. Incentive on Overtime	Rs. 1,51,200.00
Rs.	4,87,720.00	3. Dearness Allowance	Rs. 22,69,569.00
Rs.	19,74,005.00	4. House Rent Allowance	Rs. 20,01,238.00
Rs.	18,000.00	5. Medical Allowance	Rs. 18,000.00
Rs.	3,80,520.00	6. Professional Allowance	Rs. 3,80,520.00
Rs.	1,48,740.00	7. Special Incentive	Rs. 1,69,030.00
Rs.	24,81,803.00	8. Bank Contribution Providend Fund	Rs. 29,78,741.00
Rs.	Nil	9. Ex-gratia	Rs. Nil
Rs.	10,31,991.50	10. Staff Gratuity	Rs. 6,47,409.00
Rs.	Nil	11. Leave encashment expenses	Rs. 5,91,393.00
Rs.	23,400.00	12. Washing allowances to Sub-staff.	Rs. 42,000.00
Rs.	2,82,70,592.74	TOTAL	Rs. 3,20,45,653.00

ANNEXURE - VII : DETAILS OF RENT, TAXES & INSURANCE

31-03-2022		31-03-2023	
Rs.	29,17,494.40	1. Office rent	Rs. 30,85,134.00
Rs.	1,08,756.14	2. Insurance premia	Rs. 1,70,216.14
Rs.	24,37,751.70	3. Insurance premia to DICGC	Rs. 26,04,337.43
Rs.	8,750.00	4. Trade licence fees (Municipal tax)	Rs. 8,750.00
Rs.	1,77,458.19	5. Insurance premia (Staff Mediclaim)	Rs. 2,16,576.16
Rs.	56,50,210.43	TOTAL	Rs. 60,85,013.73

ANNEXURE - VIII : POSTAGE AND TELEPHONE

31-03-2022		31-03-2023	
Rs.	61,339.00	1. Telephone expenses	Rs. 12,961.00
Rs.	13,871.00	2. Postage	Rs. 33,507.00
Rs.	75,210.00	TOTAL	Rs. 46,468.00

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

31-03-2022			31-03-2023	
Rs.	3,79,069.55	1. Depreciation on dead stock (Furniture & Fixtures)	Rs	3,45,028.34
Rs.	69,855.79	2. Depreciation on electrical fittings	Rs	2,20,743.38
Rs.	3,76,994.63	3. Depreciation on computer peripherals	Rs	5,61,650.00
Rs.	2,05,886.40	4. Depreciation on software licence	Rs	1,00,994.60
Rs.	38,832.49	6. Depreciation on Safe Deposit Lockers	Rs	17,265.19
Rs.	2,892.00	7. Depreciation on library books	Rs	3,193.00
Rs.	10,73,530.86	TOTAL	Rs	12,48,874.51

ANNEXURE - X : PRINTING, STATIONERY AND ADVERTISEMENT

31-03-2022			31-12-2023	
Rs.	5,14,380.50	1. Printing & stationery	Rs	5,94,390.83
Rs.	38,000.00	2. Advertisement	Rs	1,72,299.02
Rs.	5,52,380.50	TOTAL	Rs	7,66,689.85

ANNEXURE - XI : DETAILS OF INTEREST RECEIVED ON ADVANCES

31-03-2022			31-03-2023	
Rs.	39,47,249.00	1. Interest received on other security loans	Rs.	38,32,755.00
Rs.	38,49,535.00	2. Interest received on vehicle loan	Rs.	42,13,773.00
Rs.	2,26,64,213.91	3. Interest received on cash credit (hypothecation)	Rs.	2,38,63,312.49
Rs.	39,722.00	4. Interest received on demand cash credit	Rs.	798.00
Rs.	38,36,454.00	5. Interest received on loan against F.D.	Rs.	18,40,823.00
Rs.	32,71,582.00	6. Interest received on loan against Govt. securities	Rs.	31,54,865.79
Rs.	3,67,61,856.40	7. Interest received on current a/c (O.D.)	Rs.	2,91,91,370.97
Rs.	1,21,04,454.00	8. Interest received on housing loans	Rs.	1,73,68,630.00
Rs.	8,95,041.00	9. Interest received on loan against pigmy deposits	Rs.	7,27,089.00
Rs.	1,284.00	10. Interest received on Personal Loans to Business Promoters	Rs.	858.00
Rs.	52,592.00	11. Interest received on loan for cosumer durables	Rs.	1,11,715.00
Rs.	77,283.00	12. Interest received on education loans	Rs.	49,799.00
Rs.	45,99,483.00	13. Interest received on term loans (small business)	Rs.	71,12,261.00
Rs.	3,76,931.00	14. Interest received on staff loans	Rs.	6,00,894.00
Rs.	2,33,243.00	15. Interest received on cheque & D.D. discounting	Rs.	91,137.00
Rs.	3,60,431.00	16. Penal interest on loans	Rs.	2,19,652.00
Rs.	7,92,453.00	17. Interest received on Housing loan (Staff)	Rs.	14,51,035.00
Rs.	15,57,298.00	18. Interest received on term loan (Comm & I)	Rs.	7,95,079.00
Rs.	1,58,552.00	19. Interest received on loan against R.D.	Rs.	1,60,171.00
Rs.	2,02,09,175.00	20. Interest received on Small Business Loan	Rs.	2,00,53,435.20
Rs.	3,02,105.00	21. Interest received on JLG Loans	Rs.	3,21,269.00
Rs.	89,454.00	22. Interest received on SHG Loans	Rs.	1,73,034.00
Rs.	89,778.00	23. Restructured loans (Covid 19 CC/OD)	Rs.	Nil
Rs.	11,61,80,391.31	TOTAL	Rs.	11,53,33,756.45

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

31-03-2022			31-03-2023	
Rs.	65,75,353.00	1. Interest paid on savings bank deposits	Rs.	1,29,29,745.41
Rs.	12,94,824.00	2. Interest paid on recurring deposits	Rs.	13,47,503.00
Rs.	1,42,32,668.00	3. Interest paid on F.D. (monthly)	Rs.	1,05,40,137.00
Rs.	21,15,070.00	4. Interest paid on F.D. (short term)	Rs.	32,20,887.00
Rs.	5,63,65,652.67	5. Interest paid on F.D. (long term)	Rs.	6,60,13,572.14
Rs.	30,00,742.77	6. Interest paid on pigmy deposits	Rs.	33,29,975.00
Rs.	17,14,057.00	8. Interest paid on "Double Your Money" scheme	Rs.	4,75,136.00
Rs.	13,963.00	9. Interest paid on Bidya Nidhi Jojana	Rs.	NIL
Rs.	1,15,242.00	10. Interest paid on No-frills SB accounts	Rs.	1,77,464.00
Rs.	8,54,27,572.44	TOTAL	Rs.	9,80,34,419.55

ANNEXURE - XIII : DETAILS OF LOANS & ADVANCES

31-03-2022		31-03-2023
	<u>A) SHORT TERM LOANS</u>	
Rs. 23,57,05,996.35	1. Cash Credit (Hypothecation)	Rs. 21,49,01,349.48
Rs. 43,964.25	2. Demand Cash Credit	Rs. Nil
Rs. 29,58,46,263.77	3. Current A/C (O.D.)	Rs. 25,35,32,893.87
Rs. 67,14,746.00	4. Loan against Pigmy Deposits	Rs. 43,81,114.00
Rs. 53,83,10,970.37	TOTAL	Rs. 47,28,15,357.35
	<u>B) MEDIUM TERM LOANS</u>	
Rs. 2,95,95,772.00	1. Other security loan	Rs. 5,20,60,476.00
Rs. 2,04,39,908.00	2. Loan against F.D.	Rs. 1,24,25,450.00
Rs. 2,68,55,522.76	3. Loan against Govt. security	Rs. 2,51,18,739.55
Rs. 14,20,286.85	4. Loan for consumer durables	Rs. 11,97,609.50
Rs. 5,27,445.00	5. Education loan	Rs. 3,78,634.00
Rs. 3,30,16,339.75	6. Vehicle loan	Rs. 3,71,98,759.75
Rs. 78,19,117.62	7. Term Loan (Small Business)	Rs. 1,02,75,417.00
Rs. Nil	8. Term loan (Commerce & Industries)	Rs. 12,94,060.00
Rs. 41,22,402.00	9. Term Loan to Staff	Rs. 59,66,506.00
Rs. 22,278.00	10. Term Loan (Pigmy Agents)	Rs. Nil
Rs. 16,72,388.00	11. Loan against R.D.	Rs. 10,43,198.00
Rs. 12,75,69,208.86	12. Small Business loan	Rs. 13,93,75,536.28
Rs. 5,75,706.00	13. SHG Loan	Rs. 9,27,675.00
Rs. 18,55,840.00	14. JLG Loan	Rs. 16,88,666.00
Rs. 25,54,92,214.84	TOTAL	Rs. 28,89,50,727.08
	<u>C) LONG TERM LOANS</u>	
Rs. 93,70,910.00	1. Housing loan to Staff	Rs. 3,63,22,637.00
Rs. 15,73,03,045.15	2. Housing loan	Rs. 26,37,34,791.90
Rs. 4,97,97,051.75	3. Term loan (Small Business)	Rs. 4,71,49,326.37
Rs. 87,98,971.25	4. Term loan (Commerce & Industries)	Rs. 50,35,052.25
Rs. 22,52,69,978.15	TOTAL	Rs. 35,22,41,807.52
Rs. Nil	Cheque and D.D. Discounting	Rs. Nil
Rs. 1,01,90,73,163.36	GRAND TOTAL -	Rs. 1,11,40,07,891.95

ANNEXURE -XIV : DETAILS OF ADVANCES

31-03-2022			31-03-2023	
Rs.	1,03,426.00	1. Micellaneous advances	Rs	91,426.00
Rs.	Nil	2. Advance for staff welfare	Rs	Nil
Rs.	Nil	3. Advance for postage	Rs	Nil
Rs.	1,03,426.00	TOTAL	Rs	91,426.00

ANNEXURE - XV : CREDIT BALANCE IN LOAN A/CS

31-03-2022			31-03-2023	
Rs.	10,16,006.46	1. Current account (O.D.)	Rs	15,56,987.64
Rs.	10,16,006.46	TOTAL	Rs	15,56,987.64

ANNEXURE - XVI : FIXED DEPOSITS

31-03-2022			31-03-2023	
Rs.	16,23,44,261.00	1. F.D. (Monthly/quarterly interest)	Rs	16,51,73,922.00
Rs.	5,31,53,574.00	2. F.D. Short term	Rs	4,65,85,711.00
Rs.	1,00,77,76,890.00	3. F.D. Long term	Rs	1,10,74,12,643.00
Rs.	9,45,894.00	4. F.D. (More than 25000/- scheme)	Rs	Nil
Rs.	1,18,71,420.00	5. Double Your Money scheme	Rs	29,04,472.00
Rs.	5,786.00	6. Bhogali Bihu Upahar	Rs	5,786.00
Rs.	1,23,60,97,825.00	TOTAL	Rs	1,32,20,82,534.00

ANNEXURE-XVII : Recurring Deposits

31-03-2022			31-03-2023	
Rs.	3,07,90,283.00	1. Recurring Deposits	Rs	3,63,06,229.00
Rs.	1,40,881.00	2. Bidyanidhi Jojana	Rs	1,58,881.00
Rs.	3,21,554.00	3. Lakhpati Jojana	Rs	2,93,551.00
Rs.	3,12,52,718.00	Total	Rs	3,67,58,661.00



NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI
BUDGET ESTIMATES FOR THE YEAR 2023-2024
EXPENDITURE

(Rs. In lakh)

Sl.No.	Particulars	Estimated	Actual	Estimated
		2022-23	2022-23	2023-24
1	a) Interest payable on deposits	1400.00	1,062.30	1500.00
2	Salary to staff	350.00	313.99	400.00
3	TA to staff/others/Conveyance to Directors	0.60	0.45	1.00
4	Medicclaim	1.90	2.17	2.20
5	Office Rent	30.00	30.85	33.00
6	Car Rent	3.50	3.73	4.50
7	Insurance	30.00	27.74	30.00
8	Electricity & Gas Connection	15.50	16.33	18.00
9	Audit fees and Tax return charges	7.00	4.98	7.00
10	Legal charges	0.50	NIL	0.30
11	Postage	0.25	0.34	0.40
12	Telephone & Internet charges	1.50	0.13	0.50
13	Depreciation to Banks property	15.00	12.49	15.00
14	Repairs, renewals & maintenance	1.00	0.44	1.00
15	Printing & Stationary	6.00	5.94	7.00
16	Advertisement	1.50	1.72	2.00
17	NPA Provisioning	60.00	6.44	45.00
18	Karmachari Mangal Nidhi	0.15	0.11	0.15
19	Clothing to Sub Staff	1.00	0.74	1.00
20	Newspaper & periodicals	0.15	0.14	0.20
	Sub Total	1,925.55	1,491.03	2,068.25

(Rs. In lakh)

Sl.No.	Particulars	Estimated	Actual	Estimates
		2022-23	2022-23	2023-24
21	Commission to Business Promoters	65.00	62.29	65.00
22	Staff welfare	2.50	2.04	2.50
23	Annual General Assembly expenses	3.00	1.81	3.00
24	Staff/Directors/Members training expenses	2.00	0.18	1.00
25	Entertainment expenses	0.50	0.12	0.50
26	Conveyance expenses	5.00	2.28	4.00
27	Office expenses	6.00	5.06	6.00
28	Cleaning expenses			
29	Other Misc. expenses			
30	Trade licence fees	0.15	0.09	0.15
31	Membership fees	1.50	0.05	1.00
32	Computer & electronic machinery maintenance & support charges	15.00	9.73	15.00
33	Network Device Charges			
34	Computer software support charges			
35	Amortisation of premia on Govt. loan	15.00	11.19	15.00
36	Labour & contract work charges	0.30	NIL	0.30
37	Other conference/meeting/ceremony expenses	2.00	1.33	2.00
38	Write Off	25.00	137.10	50.00
39	Commission paid to Recovery Agent	6.00	2.30	6.00
40	Preliminary expenses for Branch opening/Interior decoration	20.00	NIL	12.00
41	Staff gratuity premia	12.00	6.47	10.00
42	Depreciation on valuation of Investment	0.20	NIL	0.50
43	Interbank connectivity	8.00	NIL	10.00
	Sub Total	2,114.70	1,733.07	2,272.20

Sl.No.	Particulars	(Rs. In lakh)		
		Estimated 2022-23	Actual 2022-23	Estimates 2023-24
44	CBS charges	15.00	10.97	15.00
45	Staff recruitment expenses	0.30	0.05	0.30
46	Clearing expenses	1.00	0.54	1.00
47	Bank charges	1.00	NIL	1.00
48	SMS Banking charges	0.50	NIL	0.50
49	Card management charges	6.00	3.45	6.00
50	AlterNet Link Charges	4.00	NIL	4.00
51	Misc. Provision	5.00	NIL	3.00
52	Silver Jubilee Celebration Fund	NIL	NIL	7.50
53	Credit Rating Company Expenses/ CERSAI expense	0.40	0.33	0.50
54	Income Tax Payable	65.00	82.36	99.00
55	Net Profit	175.00	191.43	201.00
	TOTAL	2,387.90	2,022.20	2,611.00

INCOME

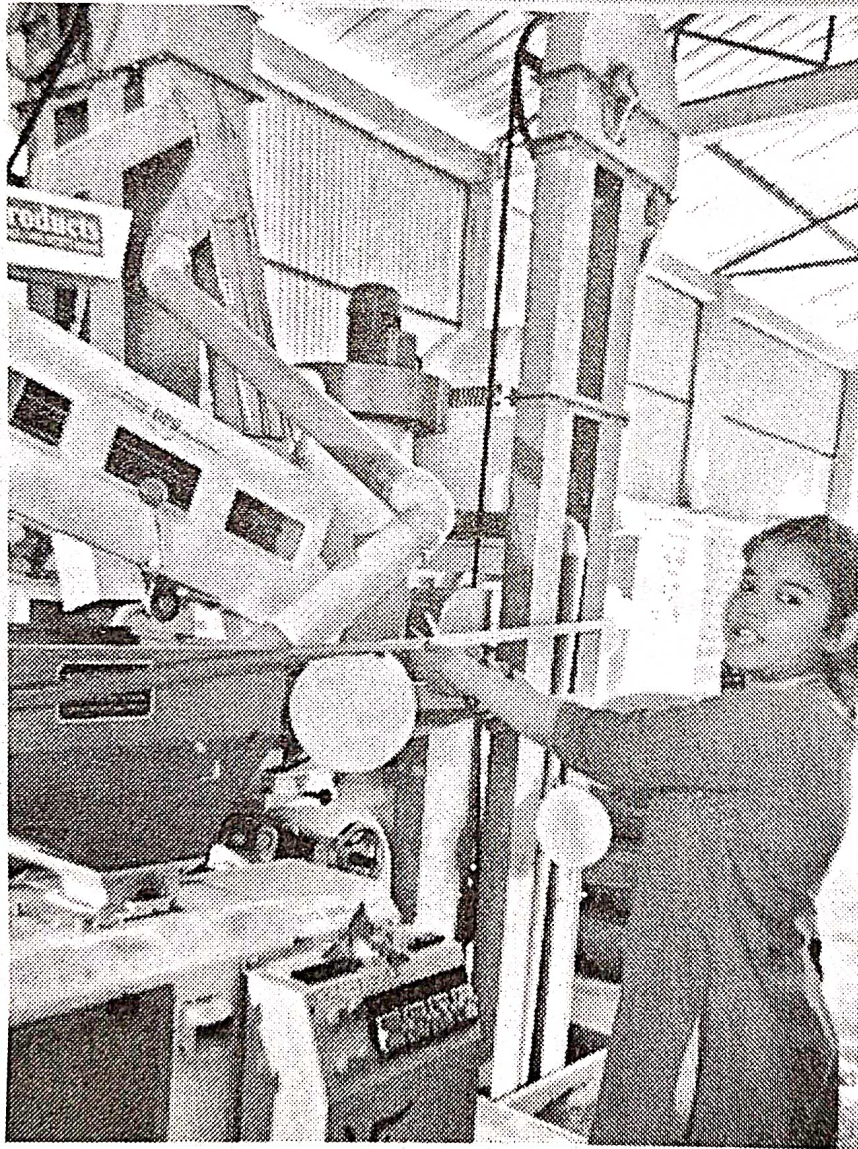
(Rs. In lakh)

Sl.No.	Particulars	Estimated	Actual	Estimates
		2022-23	2022-23	2023-24
1	Interest on loans and advances	1500.00	1,153.34	1500.00
2	Interest on investment	800.00	759.07	1000.00
3	Commission & Exchange	3.80	0.85	4.00
4	Misc. income (ATM Charges)	0.10	NIL	0.30
5	NPA Provisioning	NIL	41.68	NIL
6	Loan processing fees	25.00	33.63	45.00
7	Bank charges/Incidental charges	15.00	14.40	17.00
8	Cheque book charges	3.00	1.99	3.00
9	Share application fees	0.50	0.43	0.70
10	Profit on sale of Investment	23.00	2.75	20.00
11	Passbook charges	0.50	0.31	0.50
12	Locker rent	3.00	2.75	3.50
13	Inspection charges	5.00	4.65	7.00
14	Clearing charges	8.00	5.36	8.00
15	SMS Banking charges	1.00	0.99	2.00
	TOTAL	2,387.90	2,022.20	2,611.00

With best compliments from :

Diamond's Rice Mill

Hajongbari, Near Mash Ghat, Chandrapur, Kamrup (M), Assam
Cont. : 9954069007



উৎকৃষ্ট মানগুৰ সকলো ধৰণৰ চাউল পোৱা যায়।

BEST COMPLIMENTS
TO
ALL THE SHARE HOLDERS
OF

NAGARIK SAMABAY BANK LTD.

FROM

M/s BBD PALACE GROUND

Contract No. 8812964211

BONDA, NARENGI, Dist: Kamrup(M) Assam

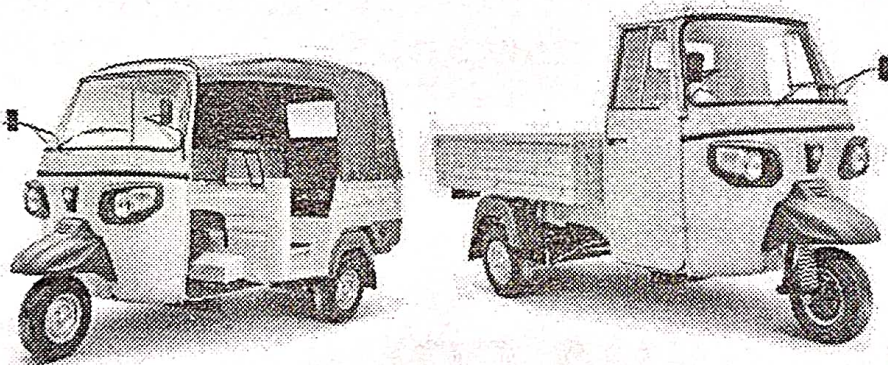
We Grow with
NAGARIK SAMABAY BANK LTD. Narengi
Tiniali Branch

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Darrang & Udalguri District



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FROM

MANASHA CONSTRUCTION

MOTHER TERECHA ROAD, 2 NO. MOTHGHARIA

Dist: Kamrup(M) Assam

&

Manasha Hardware

Manasha Apartment, Opposite Kali Mandir

Panikhaiti, Kamrup(M) - 781026

Contract No. 9864128771/9395082410

We Grow with NAGARIK SAMABAY BANK LTD.
Narengi Tinali Branch

**BEST COMPLIMENTS TO
ALL THE SHARE HOLDERS**

OF

NAGARIK SAMABAY BANK LTD.

FROM

PH :

7002731591



Jai Hanuman hardware
Tiles and sanitary Mart

Magazine, VIP road

BEST COMPLIMENTS
TO
ALL THE SHARE HOLDERS
OF
NAGARIK SAMABAY BANK LTD.
FROM

PURNANANDA BHATTACHARJYA

Govt. Regd. Class 1(A) Contractor, Assam PWRD

Rangia ward no. 3, Rangia - 781354

Contact: 8638729449

We Grow with Nagarik Samabay Bank Ltd.

Adabari Branch

With Best Wishes from:

Shri Mrigen Sutradhar

**Govt. Regd. Class-I (A) Contractor, APWD (Bldg)
Dispur, Super Market
Guwahati-781006**

Mobile : 99540-35359/70029-43446

We Grow with Nagarik Samabay Bank Ltd.

Basistha Branch

With Best Wishes from:

R D Enterprise

Prop. -Raj Borpatra Gohain

Govt. Registered Class 1 (A) Contractor

H/No-14, West Jyoti Nagar, Harimandir Path

Chandmari, Guwahati-781021

Mobile : 9954055522

-We Grow with Nagarik Samabay Bank Ltd.

Narengi Tiniali Branch

With best compliments from :



BRAHMAPUTRA OFFSET

M C Road, Chenikuthi, Guwahati - 781003

Phone : 94351 48982, 88765 48982

E-mail : brahmaputraoffset@gmail.com

DIFFERENT SCHEMES OF THE BANK:

Deposit Schemes: Saving Bank Deposit/Current Deposit/ Recurring Deposit/Fixed Deposit/Daily Deposit etc.

Documents Required for opening of Deposit Accounts/ Share Application

1. Pan Card Photocopy
2. Aadhar Card Photocopy/ any of the following as address Proof- Passport/Driving License/Voter ID/ASEB Bill etc.
3. 2 copies of Passport Size Photograph

Deposit Rate of Interest:

Tenure of Term Deposit	Interest Rate (p.a.)
Tern Deposit (Below Rs. 15 Lakh)	
7 days to 15 days	4.00%
16 days to 45 days	4.25%
46 days to 90 days	4.50%
91 days to 180 days	4.75%
181 days to less than 1 year	6.00%
1 year to 3 years	7.00%
Above 3 years to 10 years	7.10%
Term Deposit (Above Rs. 15 Lakh)- Buulk Deposit	
16 days to 90 days	5.00%
91 days to 180 days	5.25%
181 days to 364 days	6.25%
365 days to 732 days	7.10%
Term Deposit with Lock in Period	
Deposit Rs. 5 Lakh to 15 Lakh for 375 days	7.10%
Deposit above Rs. 15 Lakh for 375 days	7.25%

Special Incentive Rate

1. 1% higher on all Term Deposit under all tenure for Senior Citizen
2. 0.50% higher on all Term Deposit under all tenure for Charitable Trust

Saving Deposit Rate of Interest:

	Rate of Interest (p.a.)
Normal Rate of Interest	3.25%
Saving Deposit for more than Rs. 10.00 lakh to Rs. 15 lakh	3.50% (under discretion of the Chief Executive Officer upto minimum 30 days)
Saving Deposit for more than Rs. 15 lakh to Rs. 25 Lakh	3.75% (under discretion of the Chairman upto minimum 30 days)
Saving Deposit for more than Rs. 25 lakh	4.25% (under discretion of the Chairman upto minimum 30 days)

LOAN SCHEME OF THE BANK:

1. Loan Scheme for Agriculture and allied Activities
 - Dairy Scheme
 - Fisheries Scheme
 - Poultry/Piggery Scheme
2. Road Transport Operator (RTO)
3. Vehicle/Car Loan
4. Loan for Professional and Self Employed Person (PSEP)
5. Cash Credit Loans
6. Loan for Retail/Wholesale trade/ Small Business
7. Cash Credit Loans (PSEP) to Contractors
8. Housing Loan
9. Housing Loan for Purchase of Flat
- 10. Loan Scheme for purchase of Land and Building**
11. Education Loan
- 12. Loan Scheme for Women Empowerment**
- 13. Holiday enjoyment/Travel Scheme**
- 14. Purchase of Gold Loan Scheme**
- 15. Loan to Senior Citizen/Pensioner Scheme**
16. Loans for Social Infrastructure
17. MSMEs Loan
18. Personal Loan
19. Loan to SHG/JLG
20. Pradhan Mantri Mudra Loan Jojona (Small Business Loan)



A view of the celebration of Cooperative Week.



A view of Symbolic position under SARFAESI Act. 2002.



A view of staff training by Dr. Pranab Baishya, ICM Guwahati.

With best Compliments from

NAGARIK SAMABAY BANK LTD.

Head Office

Ashram Road, Ulubari, Guwahati - 781007

Ph : 0361-2465396, 2465397

Email : customercare@nagarikbank.co.in

Our Branches

A.T. ROAD BRANCH

R.C. Commercial Complex
Dakhinpat Satra,
A.T. Road, Guwahati - 781001
Ph. Nos. 2635165/2635344/2735451

NARENGI TINIALI BRANCH

U.C. Talukdar Commercial Complex
Narengi Tiniali,
Guwahati - 781026
Ph. Nos. 2643807/2643808

LALGANESH TINIALI BRANCH

R.D. Bhawan
Lalganesh, Odalbakra
Guwaahati - 781034
Ph. Nos. 2492074/2492075

BASISHTA BRANCH

A.G. Office Bus Stoppage,
Basistha Road, Basistha
Guwahati - 781029
Ph. Nos. : 2309878/2309883

ADABARI BRANCH

Late Leturam Das Market
Pandu Port Road
Adabari, Guwahati - 781012
Ph. Nos. : 2674744, 2674475