

RING

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5.00%p.a.
5.50%p.a.
6.00%p.a.
6.50%p.a.

Senior Citizen

Citizen who

deposits.

4.00% p.a.

URES

- Remittance and Collection facility
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Call or Contact

SUSHIL SHARMA

Chief Manager

(Head Office & Ambala Branch)

Phone : 0171-2600716 (O)

Mobile: 094164-95275

SHARMA

Manager

(Branch)

-23864650

3116-79588

Monthly
Scheme also
available on
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One Lac

Rs. 536/- PM for 1 years
for Normal deposit
Rs. 579/- PM for 1 Years
for Senior Citizen.



The Postal & R Co-op. I

6070/10, 14 Idgah Roa

Ph.: 017

E-mail: prmsb

Website: www.

100 वर्षों से

निरन्तर प्रगति के

Loan & Advances	56.45	135.19	299.50	309.22
Deposits	75.14	173.27	366.78	375.25
Membership (No.)	15,361	14, 070	11,872	11,745

BOARD OF

1. SH. NARESH GU
2. SH. GURMUKH S
3. SH. PAWAN KUM
4. SH. HET RAM SI
5. MS. MEENU KAL
6. SH. SANJAY KAP
7. MS SUDESH RAT
8. SH. VINAY KUMA
9. SH. VINOD KUMA
10. SH. JASDEV SI

THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED
AMBALA CANTT - 133001

Ph. : 0171-2600716

NOTICE

PRB/G-21

Dated: 30.08.2022

To

All members of the Bank

Dear Sir/Madam

It is hereby notified that under Section 39 of the Multi State Cooperative Societies Act 2002, the General Body Meeting of the The Postal and RMS Employees Cooperative Bank Limited, Ambala Cantt will be held on Sunday, the **25th day of September 2022** at 11.00 am in the Bank Premises at **The Postal & RMS Employees Cooperative Bank Ltd., Ambala Cantt.** , to discuss and consider the following items of Agenda :-

1. Confirmation of minutes of the last General Body Meeting held on 13.03.2022.
2. To discuss and approve report on activities of the Bank for the period 01.02.2022 to 31.07.2022.
3. To discuss and approve Audited Balance Sheet and Profit and Loss Account Statements of the Bank for the year ending on 31.03.2022.
4. To approve the dividend out of profit for the year 2021-22
5. To discuss and approve allocation of profit of the bank for the year 2021-22.
6. To appoint Statutory Auditors for Financial year 2022-23 as pre approval by Reserve Bank of India and to fix their remuneration.
7. To consider to amend Byelaws no. 15 (i) and 31 (v) of the bank.
8. Any other item with the permission of the Chair.

Thanking you,

Yours faithfully,


(Naresh Gupta)
Chairman

Venue :
Bank Premises
At 6070/10, 14, Idgah Road,
Ambala Cantt

NOTE :

- No TA/DA shall be paid for attending the General Body Meeting.
- No Complimentary item will be distributed at the meeting.
- No Entry without Mask.
- Maintain Social Distancing as per Govt. Guidelines.

Agenda Item No. 1

Confirmation of Minutes of last General Body Meeting held on 13.03.2022 at Ambala Cantt.

Members may kindly approve the same.

Agenda No. 2

To discuss and approve report on the activities for the period 01.02.2022 to 31.07.2022

दी पोस्टल एण्ड आर एम एस इम्प्लाईज़ को-ओपरेटिव बैंक लि. अम्बाला छावनी की 01.02.2022 से 31.07.2022 तक के गतिविधियों की ड्राफ्ट रिपोर्ट का मसौदा

प्रिय सहकारी बन्धुओ,

मुझे निदेशक बोर्ड के सदस्यो व अपना और से उपरोक्त अवधि से संबंधित बैंक की गतिविधियों पर ड्राफ्ट रिपोर्ट प्रस्तुत करते हुए बहुत प्रसन्नता हो रही है। आपका सहकारी बैंक निरन्तर प्रगति की ओर अग्रसर है। सर्वप्रथम यह वार्षिक आम सभा उन सभी दिवंगत आत्माओं को श्रद्धांजली पेश करती है तथा दिवंगत आत्माओं के परिवार को दुख सहने की ईश्वर से प्रार्थना करती है, जो इस दौरान हमारे बीच नहीं रहे।

प्रत्येक संस्था में आम सभा का एक विशेष महत्व होता है। हम इसमें पिछले समय में किये गये कार्यों पर चर्चा व बहस करते हैं बल्कि उसका अवलोकन करते हैं कि क्या लिए गए निर्णय बैंक, जमाकर्ताओं तथा सदस्यों के हितों में थे तथा आने वाले समय के लिए नई योजनाएं व नए लक्ष्य निर्धारित करते हैं।

पिछले वर्ष यह आम सभा दिनांक 13.03.2022 को बैंक के इसी प्रांगण में सम्पन्न हुई थी। आम सभा में बैंक के सभी कार्य क्षेत्रों (हरियाणा, पंजाब, दिल्ली, हिमाचल, जम्मू काश्मीर व UT चंडीगढ़) के सदस्यों ने सम्मिलित होकर न केवल अपनी भागीदारी सुनिश्चित की बल्कि अपने रचनात्मक सुझाव भी दिए। आम सभा में माननीय श्री सुरजीत काफर पूर्व निर्देशक तथा श्री बी.डी. लखन पाल पूर्व निर्देशक मुख्य अतिथि व गेस्ट ऑफ आनर के रूप में सम्मिलित हुए थे। आपने वार्षिक आम सभा को सफलता की कामना दी तथा सहकारी संस्थाओं का समाज में क्या योगदान है और आपका सहकारी बैंक कैसे डाक कर्मचारियों की वित्तीय जरूरतों को पूरा कर रहा है, उस पर चर्चा की।

निम्नलिखित आंकड़ों से बैंक की बढ़ती हुई गतिशीलता प्रकट हो जाती है।

शेयर पूंजी

माननीय सदस्यों ने वर्तमान बोर्ड पर पूरा भरोसा रखा है। इस विषय में स्वयं कुछ कहने की आवश्यकता नहीं है। निम्नलिखित आंकड़ों द्वारा यह बात भली भांति सिद्ध हो जाती है :

(रूपये करोड़ों में)

	31.03.2008	31.03.2016	31.03.2022	31.07.2022
शेयर पूंजी	8.45	10.81	22.69	23.31

जमा राशि

सदस्यों को यह जानकर अति प्रसन्नता होगी कि आपका बैंक जमाकर्ताओं को अन्य राष्ट्रीयकृत बैंको तथा बाजार में उपलब्ध प्राइवेट बैंक के समानांतर सभी सुविधाएं जैसे ATM, Personalized Cheque Book,

Mobile Banking (View) के अतिरिक्त अधिक ब्याज दर पर लोन प्रदान करने का विश्वास है नीचे दिए गए आंकड़े स्वयं प्रदर्शित करते हैं । आंकड़े 31.03.2019 तक हैं।
 1250/- प्रतिवर्ष किराये पर लाकर की सुविधा भी उपलब्ध है।
 (रूपये करो)

	31.03.2008	31.03.2019
जमा राशि	75.15	173.21

ऋण की सुविधा व ब्याज दर

वर्तमान में आपका बैंक अपने सदस्यों को लोन Minimum 5 लाख से अधिकतम 9 लाख जो भी कम हो, 5% की दर से शेष खर्च के लिये Day Basis पर 100 रिकवरी किस्तों के साथ प्रदान कर रहा है। लोन की राशी पूर्णतया Insured है। ताकि सदस्य की मृत्यु होने पर न पड़े इसलिए इसका बीमा कर रखा है।
 1 अक्टूबर 2019 से सदस्यों के सुझावों पर अब सिर्फ लोन ति 5 लाख तक है। अतः अब शेष लोन न लिए सदस्य इस स्कीम से बाहर हैं।
 (रूपये करो)

	31.03.2008	31.03.2019
लोन राशि	56.46	135.1

मैम्बरशीप

बैंक के कार्यक्षेत्र का कोई भी कर्मचारी रूपये 500/- के शेष खर्च के विपरीत परिस्थितियों के बावजूद अपने सदस्यों की एक अच्छी सुविधा है, जैसे अधिक सेवा निवृत्त, भर्तीयां ना होना तथा **BSNL** कर्मचारी।

	31.03.2008	31.03.2019
सदस्यता	15,361	14,070

CTS

सदस्यों को प्रतिमाह 500/- रुपये के रूप में CTS की राशी प्रदान की जायेगी। दर से छःमाही ब्याज प्रदान किया जाता है। सदस्यों के सुझावों पर CTS में 500/- रुपये से अधिक की राशी भी जमा करा सकेगी।
 (रूपये करो)

	31.03.2008	31.03.2019
CTS राशि	10.35	20.60

1.10.2008 से पहले सदस्य प्रत्येक 3 वर्ष के पश्चात अपने बैंक की आधी राशी बोर्ड के निर्णय पर ही निकाल सकते थे। वर्तमान में प्रत्येक सदस्य प्रति वर्ष एक निकासी अपना 8000/- रुपये का शेष छोड़कर कर सकता है। अतः उसे अब बोर्ड के निर्णय का इंतजार करने की जरूरत नहीं है।

सदस्यों का दुर्घटना बीमा :

सदस्यों द्वारा यह मांग की जा रही है कि जिन सदस्यों ने लोन Avail नहीं कर रखा उनका भी बीमा करवाया जाए। इसलिए बैंक के बोर्ड ने यह प्रस्ताव रखा है कि सभी सदस्यों का 2 लाख का दुर्घटना बीमा करवाने का विचार है जिसकी प्रिमियम की राशि स्वयं बैंक द्वारा वहन की जाएगी जिसका सदस्यों पर कोई प्रभाव नहीं पड़ेगा। इस दुर्घटना बीमा में किसी भी सदस्य की दुर्घटना की वजह से मृत्यु होने पर उसके परिवार को इसका लाभ मिलेगा। यह दुर्घटना बीमा वर्तमान में लोन की राशि के बीमा के अतिरिक्त होगा जिसमें बैंक के सभी सदस्य सम्मिलित होंगे। इसके अतिरिक्त यह सुविधा सेविंग बैंक जमाकर्ताओं के लिए भी होगी। उनका भी सेविंग बैंक अकाउंट में 10000 रुपये अतिशेष होना अनिवार्य है। इससे बैंक का न केवल Deposit बल्कि client area भी बढ़ेगा। अतः अब सदस्य CTS में से 8000 रुपये की जगह 10000 रुपये का अतिशेष छोड़ कर प्रतिवर्ष अपनी शेष निकलवा सकेंगे।

Scholarship to Brilliant Children

बोर्ड ने बैंक के इतिहास में पहली बार वर्ष 2018-19 में उर्तीण दसवीं व बाहरवी के **85%** या उससे उपर अंक प्राप्त करने वाले 10-10 बच्चों को मैरिट के आधार पर **Scholarship** की योजना शुरू की थी। दसवीं के लिए 3100/- रुपये व बाहरवी के लिए 5100/- रुपये, जिसे बाद में वर्ष 2019-20 में बढ़ाकर 20-20 बच्चों की कर दिया। अब तक प्रदान की **Scholarship** निम्नलिखित है :

Class XII 2018-19

S.N.	A/c No.	Name of Child	Detail of Member	%age	Amount
1	33477	Nishant Raj	Rajpal Singh	94.8	5100/-
2	30192	Srishti Dharwani	Deepa Dharwani	93.8	5100/-
3	33768	Devesh	Om Parkash	93.4	5100/-
4	45371	Gourav	Balkar Singh	92	5100/-
5	33596	Muskan	Reema Kumari	91.6	5100/-
6	46459	Aditya	Akshay Kumar	90.8	5100/-
7	42102	Namrata	Sarvdeep Kumar	89.2	5100/-
8	36288	Gurjot Kaur	Kawaljit Kaur	88.4	5100/-
9	40270	Mayur Rathi	Krishan	87.8	5100/-
10	70144	Mayank Kumar	Ramesh Chand	86.4	5100/-

Class X 2018-19

1	10412	Pratham	Rajiv Kumar	96.4	3100/-
2	33584	Jahanvi Ali Qureshi	Sadakat Ali Qureshi	96.0	3100/-
3	32765	Reeya Rai	Bharat Bhushan	94.4	3100/-
4	34659	Anuj Kumar	Ratender prasad	92.8	3100/-
5	30407	Pooja	Ranjeet Singh	92.6	3100/-
6	35420	Aayush	Vijender Sharma	91.3	3100/-
7	33302	Tamish Bajaj	Pardeep Kumar	90.6	3100/-
8	33596	Ishan Chauhan	Reema Kumari	88.8	3100/-

Class XII 2019-20

S.N.	A/c No.	Name of Child	Detail of Member	%age	Amount
1	33301	NIYATI DHIMAN	JAYOTI DHIMAN,AMBALA	96.8	5100
2	43110	MAHAKDEEP	RAJINDER KAUR,AB GPO	95.6	5100
3	44385	SAURAV SINGH	MANGAL SINGH ,R MS BHAWAN	94.6	5100
4	40162	NARENDER KUMAR	TEK CHAND,CHAMBA	94.2	5100
5	32801	AKSHITA	ASHISH KUMAR,CPMG AMBALA	94.2	5100
6	39240	SHANU	JYOTI BALA,LD DN LDH	94.0	5100
7	30099	VARUN	RAJESH KUMAR,NDELHI	94.0	5100
8	33905	SIMRAN KAUR	BHUPENDER SINGH,NIE HO FBD	93.8	5100
9	32903	HIMANI SAINI	DHARMENDER KUMAR SAINI, SOLAN	93.8	5100
10	33902	TAMISH BAJAJ	PARDEEP KUMAR (ABI)	90.4	5100
11	32538	RHYTHEM	JOGINDER KUMAR,ND	89.7	5100

Class X 2019-20

1	47527	BANDNA	HUKAM SINGH ,DHARMSHALA	96.14	3100
2	38414	SHRUTI SHARMA	SUBHASH SHARMA,CHAMBA	96.14	3100
3	44853	PAWANPREET SINGH	DASHMESH SINGH,MOHALI	95.60	3100
4	46975	SOHIT KUMAR	SURESH KUMAR, HISAR	95.20	3100
5	42020	ARSHDEEP SINGH	BAHADUR SINGH,CHD	95.00	3100
6	47804	TANISHA	MAJU BALA,KURUKSHETRA	94.80	3100
7	32801	MADHAV GARG	ASHISH KUMAR, CPMG HR	94.60	3100
8	43110	AMRENDER SINGH	RAJINDER KAUR,AB GPO	94.60	3100
9	34691	ARMAANDEEP KAUR	HARVINDER SINGH SOODAN,J&K	94.40	3100
10	33032	BHUMIT ARORA	PARVEEN ARORA, AB	94.40	3100
11	29215	MEENAKSHI	RAJBIR SINGH,NARNAUL	92.20	3100
12	46634	ANKUSH KAUNDAL	USHA THAKUR,SHIMLA	91.80	3100
13	37378	AAKASH PATEL	JITENDRA PD SINGH,FBD	91.80	3100
14	35029	AARYAN SALGANIA	VINOD SALGANIA,PATIALA	91.66	3100
15	44440	PALAK KATARIA	ASHOK KUMAR,GPO AMBALA	91.00	3100
16	70872	KARTIKEY VATS	VINAY PARKASH SHARMA,N DELHI	90.33	3100
17	47658	POORVA	MANOJ KUMAR,AMBALA BSNL	88.00	3100
18	44129	ADITYA PRADHAN	SANJAY PRADHAN,AMBALA BSNL	87.40	3100

वर्ष 2020-21 के तहत स्कोलरशिप प्राप्त करने वाले बच्चों की सूची निम्नलिखित हैं:-

जिनको इस वार्षिक आम सभा में स्कोलरशिप दिया जा रहा है।

Class X 2020-21

S.N.	A/c No.	Name of Child	Detail of Member	%age	Amount
1	31356	VEDANT GARG	HEMANT GARG, FBD	99	3100
2	47979	KANIKA	RAJESH KUMAR, ROHTAK	7.2	3100
3	31772	VANYA PANWAR	TEJVER SINGH, NAHAN	95.8	3100
4	39211	AAYUSH JAIN	NAVEEN JAIN, HISAR	95.4	3100
5	31751	LAKSHAY GAGAT	MANOJ KUMAR, AMBALA	94.2	3100
6	46792	GUNRAJ KAUR	GURMEET SINGH, AMBALA	93.3	3100
7	43091	ASMI	ANIL KUMAR, FBD	93.2	3100
8	35809	SHAMIT GUPTA	BABITA GUPTA, CHANDIGARH	92.4	3100
9	43104	SACHMANPREET KAUR	DHARAMPAL SINGH, JAL	92	3100
10	32097	ASHMIT THAKUR	VIJAY BAHADUR, ROPAR	92	3100

Class XII 2020-21

S.N.	A/c No.	Name of Child	Detail of Member	%age	Amount
1	41012	PRATHAM	RAJIV KUMAR, AMBALA	97.2	5100
2	30334	DHRUV AGGARWAL	AJAY AGGARWAL, HP	96.4	5100
3	36571	CHANDER PARKASH SHARMA	RAKESH KUMAR, ND	95.6	5100
4	33584	JAHANVI ALI QURESHI	SADAKAT ALI	95.6	5100
5	33596	ISHAN CHAUHAN	REEMA KUMARI, MANDI	95.6	5100
6	34739	KUMKUM	DEVENDER SINGH, AMBALA	95	5100
7	47979	RIYA	RAJESH KUMAR, ROHTAK	94.8	5100
8	42433	JYOTI	JITENDRA KUMAR, FBD	94	5100
9	71571	AGRIM ARORA	SONIA ARORA, NEW DELHI	93.5	5100
10	32765	REEYA RAI VERMA	BHARAT BHUSHAN, LDH	93	5100
11	40738	SAGAR SHARMA	RAJENDRA SHARMA, FBD	91.2	5100
12	35880	NEERAJ	RAJA RAM, DELHI	90.3	5100
13	28684	RIJUL GUPTA	NARESH GUPTA	88.6	5100
14	40162	DIMPLE KUMARI	TEK CHAND, CHAMBA	85.2	5100
15	48222	NAMAN KAPILA	SANDEEP KUMAR, JAL	81.6	5100

सदस्य वर्ष 2021-22 में दसवीं व बारहवीं में उत्तीर्ण बच्चों का स्कोलरशिप प्राप्त करने के लिए 31 मार्च 2023 तक वेबसाईट पर उपलब्ध फार्म भरकर बैंक को भेज सकते हैं बच्चों को डमतपज के आधार पर बीवसंतोपच प्रदान किया जाएगा। बीवसंतोपच की राशि कक्षा 10वीं में उत्तीर्ण के लिए 3100 रुपए व कक्षा 12 वीं उत्तीर्ण के लिए 5100 रुपए होगी। बीवसंतोपच के लिए 85 प्रतिशत या इससे ऊपर प्राप्त अंक वाले बच्चे ही आवेदन कर सकते हैं।

सेवानिवृति पर प्रदान की जाने वाल राशी :

बैंक अपने प्रत्येक सदस्य को सेवानिवृति पर वर्तमान में 2500/- रुपये का उपहार राशि सम्मान के रूप में प्रदान कर रहा है। जिसका प्रभावी खर्चा निम्न प्रकार है :

	31.03.2008	31.03.2016	31.03.2021	31.03.2022
सम्मान राशि	₹ 500	₹ 1100	₹ 2500	₹ 2500
कुल वार्षिक खर्च	3.97 लाख	15.79 लाख	19.45 लाख	13.90 लाख

सदस्य कल्याण योजना :-

प्यारे साथियों जैसा कि आपको ज्ञात है कि बैंक ने 1.10.2008 से अपने सदस्यों की सुविधा के लिए लोन की सीमा के बराबर LIC करनाल से बीमा कवर लिया हुआ था ताकि किसी सदस्य की आकस्मिक मृत्यु होने पर उसके लोन की क्षतिपूर्ति हो सके तथा मृतक सदस्य के परिवार पर इसका बोझ न पड़े। इसके उपरान्त एक वर्ष छोड़कर यह स्कीम दुबारा 1.10.2013 से LIC करनाल से करवाई गई। 01.02.2022 से 31.07.2022 के बीच दिये गये सदस्यों के क्लेम का ब्यौरा।

(A)

S.N.	A/c No.	Detail of Member Welfare From LIC Karnal	Amount
1	26069	Ashok Kumar Mail Motor Service Naraina New Delhi	400000
2	22896	Devender Singh PA New Delhi	300000
3	70360	Rahul Post Man Pashchim Vihar, New Delhi	500000
		Total	1200000

कोरोना के कारण एल.आई.सी ने प्रिमियम 600 रुपये प्रति लाख से बढ़ाकर 1150 रुपये प्रति लाख कर दिया था इसलिए यह निर्णय लिया गया था कि प्रिमियम की राशि अधिक होने के कारण बैंक स्वयं मेम्बर वेलफेयर फंड के माध्यम से मैनेज करेगा। इसके लिए 300 रुपये छः माही प्रति लाख से बढ़ाकर 400 रुपये छः माही प्रति लाख का निर्णय तथा मृत्यु हुए सदस्य की लोन राशि माफ की जाएगी जिसके तहत निम्नलिखित कलेम मंजूर किए गए।

Annexure - B

S.N.	A/c No.	Detail of Claims from Member Welfare Fund	Amount
1	27028	Satish Kumar Ts Sdstg Office, New Delhi	135396
2	42909	Anil Kumar Ex Post Man, Sec 9, PO attached with CDS sec 17, Chandihath	694122
3	41432	Ram Rakh MTS Sirsa H O	92008
4	35538	Vikas Dua Telecom Tech%CGMT Ambala	466854
5	28243	Naresh Kumar Ex Post Man GKPO, new Delhi	358577
6	38793	Dhirpal Post man AV HO Delhi	169839
7	33745	Pushp Kumar S PM Amin Kurukshetra HO	109986
8	20824	Radhey Sham MTS Bahera Road SO Patiala	271805
9	48312	Ankush Kumar PA Bangana SO Una HP	608868
10	40907	Balbir Singh MTS Dugga So Amritsar	158942
11	28772	Kashmiro SADAP Kapurthala	458934
12	27039	Sewa Ram NTS Delhi RMS	246674
13	40897	Raj Kumar Postman Malout SO Faridkot HO	877770
		Total	4649775

मेम्बर वेलफेयर फंड का ब्योरा निम्नलिखित है :

1.02.2022 से 31.07.2022

Detail of Member Welfare Fund

Sr. No.	Particulars	Amount
1	Opening Balance as on 01-02-2022	13643011.97
2	Total Contribution received @ 400 half yearly (per Lac) 1.03.22 to 31.07.22	15601924.00
3	Total Fund	29244935.97
4	Less Payment made as per detail Annexure B	4649775.00
5	Closing Balance as on 31-07-2022	24595160.97

बैंक की जमा पूंजी का बीमा:-

बैंक की जमा पूंजी का Deposit & Credit Guarantee Contribution of India से बीमा करवाना आवश्यक है। वर्ष 2021-22 के लिए रु. 4163339.40 रुपये (Without GST) बीमा राशि के रूप में जमा करवाए गए। इस स्कीम के तहत अब जमा कर्ताओं का बीमा 5 लाख प्रति कस्टमर है।

स्टाफ

वर्ष 2008 में बैंक की स्टाफ संख्या 52 थी। वर्तमान में आपके बैंक द्वारा दिल्ली में एक ब्रांच भी खोल दी गई है। अतः अब एक हैड ऑफिस व दो ब्रांचे हो गई हैं लेकिन स्टाफ संख्या 29 है और बैंक अपने सदस्यों व ग्राहकों को उनकी उम्मीदों के अनुसार सेवाएं प्रदान कर रहा है।

बैंक के पूर्व डायरेक्टर श्री अजैब सिंह की सेवानिवृत्ति

आप वर्ष 2017 से बैंक व सदस्यों को डायरेक्टर के रूप में अपनी सेवाएँ देने के पश्चात् 31-01-2022 का विभाग से सेवानिवृत्ति हो गए थे। आपने हमेशा सदस्यों को तथा ग्राहकों को बैंक द्वारा, कैसे बेहतर सुविधाएँ प्रदान की जा सकें तथा बैंक की उन्नति के लिए नए-नए सुझाव देकर अपना मार्ग दर्शन प्रदान किया। आपने ट्रेड यूनियन नेता के रूप में भी अपने साथी कर्मचारीयों की भरपूर सेवा की। यह वार्षिक आम सभा आपको व आपके परिवार को हार्दिक शुभकामनाएँ देते हुए आपकी दीर्घ आयु व अच्छे स्वास्थ्य की कामना करती है।

बैंक के पूर्व डायरेक्टर श्री महेन्द्र सिंह की सेवानिवृत्ति

आप वर्ष 2013 से 2018 तक बैंक व सदस्यों की वाइस चेयरमैन के रूप में तथा वर्ष 2018 से 31.01.2021 तक डायरेक्टर के रूप में अपनी सेवाएँ देने के पश्चात् 31.01.2022 को सेवानिवृत्ति हो गए थे। आपने हमेशा सदस्यों को तथा ग्राहकों को बैंक द्वारा, कैसे बेहतर सुविधाएँ प्रदान की जा सकें तथा बैंक की उन्नति के लिए नए-नए सुझाव देकर अपना मार्ग दर्शन प्रदान किया। आपने ट्रेड यूनियन नेता के रूप में भी अपने साथी कर्मचारीयों की भरपूर सेवा की। यह वार्षिक आम सभा आपको व आपके परिवार को हार्दिक शुभकामनाएँ देते हुए आपकी दीर्घ आयु व अच्छे स्वास्थ्य की कामना करती है।

बैंक के पूर्व डायरेक्टर श्री दया राम की सेवानिवृत्ति

आपने वर्ष 2008 से 2018 तक बैंक व सदस्यों की डायरेक्टर के रूप में तथा वर्ष 2018 से 31.01.2021 तक डायरेक्टर के रूप में अपनी सेवाएँ देने के पश्चात् 31.03.2022 को सेवानिवृत्ति हो गए थे। आपने हमेशा सदस्यों को तथा ग्राहकों को बैंक द्वारा, कैसे बेहतर सुविधाएँ प्रदान की जा सकें तथा बैंक की उन्नति के लिए नए-नए सुझाव देकर अपना मार्ग दर्शन प्रदान किया। आपने ट्रेड यूनियन नेता के रूप में भी अपने साथी कर्मचारीयों की भरपूर सेवा की। आपका दिनांक 14 जुलाई 2022 को अस्मय स्वर्गवास हो गया। यह वार्षिक आम सभा दिवंगत आत्मा को श्रद्धांजलि अर्पित करती है व आपके परिवार को इस असहनीय दुख सहने की ईश्वर से प्रार्थना करती है।

श्री जसदेव सिंह (लुधियाना) की को-ओपशन के तहत डायरेक्टर की नियुक्ति :

M.S.C.S. Act में प्रावधान है कि यदि डायरेक्टर की सेवा निवृत्ति पर उसका शेष कार्य ढाई वर्ष से कम है तो उसके स्थान पर को-ओपशन के तहत नए डायरेक्टर की नियुक्ति की जा सकती है। इसके तहत दिनांक 16-08-2022 को **श्री जसदेव सिंह (लुधियाना)** को डायरेक्टर के रूप में को-ओप्ट किया गया। आपको बहुत - बहुत बधाई।

कार्यशील पूंजी व लाभ :- आपका बैंक लगातार प्रगति की ओर अग्रसर है और दिन प्रतिदिन नई ऊँचाईयों को छू रहा है। बैंक की कार्यशील पूंजी 31.07.2022 को बढ़कर 425 करोड़ हो गई है। वर्ष 2021-22 में बैंक को नेट लाभ 628.99 लाख में से 169.97 लाख आयकर देने के पश्चात् शुद्ध लाभ 459.02 रुपये हुआ तथा लाभांश का एक बड़ा हिस्सा 7 प्रतिशत की दर से सदस्यों को देने का प्रस्ताव आपके समक्ष प्रस्तुत है। जिसके तहत 1 करोड़ 48 लाख की राशि लाभांश के रूप में सदस्यों को अक्टूबर माह से पहले दे दी जायेगी। लोन लिए हुए सदस्यों का लाभांश लोन राशि में तथा शेष सदस्यों का CTS अकाउंट में क्रेडिट कर दिया जाएगा।

लोन की सीमा :- सदस्यों की मांग को नजर में रखते हुए बैंक 1 जनवरी 2023 से लोन की सीमा 9 लाख से बढ़ा कर 10 लाख शुरू करने जा रहा है। अब सदस्य अपनी बेसिक पेय का 27 गुना या मिनिमम 6 लाख तथा अधिकतम 10 लाख रुपये की लोन की सुविधा प्राप्त कर सकेंगे।

इसके अतिरिक्त अब लोन मंजूर के समय CIBIL 650 होना चाहिए। आर बी आई के निर्देशानुसार सभी सदस्य के लोन की राशि का CIBIL SCORE पर अपलोड किया जाना आवश्यक है जोकि सभी सदस्यों के हित में है इसलिए सभी सदस्यों से आग्रह है कि प्रति माह निर्धारित रिकवरी की राशि रेगुलर पता करें ताकि आपका CIBIL SCORE अच्छा मैनटेन रहे।

Mobile App :- बैंक अपने सदस्यों व जमाकर्ताओं के लिए **Mobile App** शुरू कर दी है। अब सदस्य व जमाकर्ता अपने रजिस्टर्ड मोबाइल नम्बर के माध्यम से अपनी वांछित जानकारी प्राप्त कर सकते हैं।

कोर्ट केस

श्री एस.पी गोयल पूर्व चेयरमैन ने वर्ष 2008 के चुनाव मे अपने ग्रुप की हार के पश्चात् स्वयं व अपने साथियो से नए बोर्ड पर निम्नलिखित केस दायर करवाए थे :-

1. एस.पी गोयल V/S मंजीत सिंह
2. आर.एन.यादव V/S मंजीत सिंह
3. संदीप शर्मा V/S BOD Except एस.पी.गोयल एवं बलबीर सिंह
4. चरणजीत सिंह V/S BOD Except एस.पी.गोयल एवं बलबीर सिंह
5. एस.पी.गोयल V/S BOD Except एस.पी.गोयल एवं बलबीर सिंह
6. एस.पी.गोयल V/S मंजीत सिंह एवं अन्य

सभी कोर्ट मे दायर केसो मे एस.पी गोयल व उसके साथियो को मुंह की खानी पडी। छः न0 केस मे तो एस.पी गोयन बाद मे कोर्ट मे उपस्थित ही नही हुआ क्योकि पुलिय की जाँच एस.पी गोयल के विरुद्ध थी Ex party case decide हुआ।

इन सब के बावजूद, श्री मंजीत सिंह जी ने जब एस.पी गोयल, मदन लाल, देस राज बरार व उसके अन्य साथियो के विरुद्ध कोर्ट मे मान हानि का मुकदमा किया क्योकि वे सभी बैंक व चुने हुए बोर्ड ऑफ डायरेक्टर की छवि को खराब कर रहे थे। कार्ट मे सभी को हाथ जोडकर माफी मांग कर अपनी जान छुडानी पडी।

19.5.17 **Manjit Singh Vs. S.P. Goel and others**

CNR-AM03-002672-2010 COMI/1202/2013

Present: Complainant in person with Shri N.K. Gupta, advocate.
All accused persons on bail with Shri Adit Aggarwal, Advocate.

All the accused have appeared before the court and stated at bar that they will never do this type of act & conduct in future. Heard. In view of this, complainant Manjit Singh suffered a separate statement to the effect that as all the accused persons ~~feeling~~ ^{felt} sorry and stated that they will never do this type of act & conduct in future, he withdraws the present complaint. Keeping in view of the statement of the complainant, the present complaint is hereby dismissed as withdrawn. All the accused persons are ~~discharged~~ ^{bound} by their statement. File be consigned to ~~record~~ ^{due} compliance.

Announced in Open Court:
Dated 19.05.2017
Madan Lal

(Mohika Khanagwal)
Presiding Officer Daily Lok Adalat,
Ambala/UID No.HR0326

19/5/17

Checked & Found Correct
Anur Kumar
22/05/17

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बैंक मे एस.पी गोयल (पूर्व चेयरमैन) व अन्य डायरेक्टर के बच्चो की नियुक्ती :

एस.पी गोयल एण्ड कम्पनी ने नीचे दर्शाए गए अपने बच्चो को बैंक मे नियुक्त करने मे ही सारा ध्यान लगाया जिसकी सूचि निम्नलिखित है:

1. नवीन सुपुत्र श्री देवराज पूर्व डायरेक्टर (रोपड)
2. नरेन्द्र पावा सुपुत्र श्री ए. एन. पावा पूर्व डायरेक्टर (अम्बाला)
3. दीपक शर्मा सुपुत्र श्री रमेश चंद पूर्व डायरेक्टर (अम्बाला)
4. संदीप सुपुत्र सी.एल. वर्मा पूर्व डायरेक्टर (लुधियाना)
5. नीना गुप्ता सुपुत्री श्री एस.पी गोयल पूर्व चेयरमैन (अम्बाला)
6. राहुल भारद्वाज सुपुत्र श्री विष्णु दत्त पूर्व डायरेक्टर (दिल्ली)
7. रमेश ठाकुर (MTS) सुपुत्र राजा राम पूर्व डायरेक्टर (अम्बाला)
8. कैटीन इंनचार्ज सुपुत्र राजा राम पूर्व डायरेक्टर (अम्बाला)

वर्तमान बोर्ड ने वर्ष 2008 के चुनाव मे वादा किया था कि यदि वे चुनकर आते है तो वह ऐसा कोई काम नहीं करेंगे । वर्ष 2008 से लेकर अबतक अपने किए हुए वादे को पूरा करते हुए किसी भी डायरेक्टर ने अपने बच्चे को बैंक मे नियुक्त नहीं किया चाहे उसके लिए कोई भी ठोस कदम उठाना पडा हो ।

दिल्ली सर्विस सेंटर:

2008 के चुनाव से पहले एस.पी गोयल एंड कम्पनी ने बिना RBI की मंजूरी के दिल्ली मे 12 लाख से उपर खर्च करके सर्विस सेंटर खोल लिया था ताकि उसे चुनाव मे वोटो का फायदा हो सके लेकिन जब उसका ग्रुप चुनाव मे जीत नहीं सका तो उसने अपने एक साथी मदन लाल व अन्य से आर.बी.आई को शिकायत करा दी कि दिल्ली मे खुला सेंटर गैर कानूनी है जिसे RBI Chandigarh ने न केवल बंद करवाया बल्कि बैंक पर 5 लाख का जुर्माना भी लगवाया । यह सब एस.पी गोयल एंड कम्पनी के कारण हुआ । बाद मे वर्तमान बोर्ड ने दिनांक 14/07/2014 को दिल्ली के सदस्यो की मांग को ध्यान मे रखते हुए, RBI से मंजूरी लेकर तथा डाक विभाग से ब्लिडिंग लेकर खोला, जिसका दिल्ली व NCR के सदस्य भरपूर लाभ उठा रहे है ।

SUNDARY ADVANCE

वर्ष 2008 के चुनाव के पूर्व बोर्ड के अधिकतर डायरेक्टर, बैंक का लाखो रूपया संडरी एडवांस के रूप मे लेकर रखते थे जो कि नियमो के विरुद्ध था । दिनांक 25/10/2005 की सूचि निम्नलिखित है :

Sr. No.	Name of Director	Amount
1	Sh. S.P. Goel	110974.00
2	Sh. Vishnu Dutt	1203200.00
3	Sh. Joginder Singh Saini	16900.00
4	Sh. Kanwar Lal	1240900.00
5	Sh. Balbir Singh	6100000.00
6	Sh. Subhash Chander, Gurgaon	40000.00
7	Sh. Ramesh Kumar	397400.00
8	Sh. A.N. Pawa	54600.00

वर्ष 2008 के चुनाव मे चुने हुए डायरेक्टरो से लेकर वर्तमान मे कार्य कर रहे डायरेक्टरो ने कभी भी इस तरह का कोई अनेतिक कार्य नहीं किया ।

CO-OPERATIVE CONCLAVE

NAFCUB द्वारा दिल्ली में दिनांक 23.06.2022 को सहकारी बैंको का सेमिनार आयोजित किया था जिसमें बैंक का प्रतिनिधित्व श्री नरेश गुप्ता चेयरमैन ने किया था तथा एक मेमोरेण्डम भी अध्यक्ष NAFCUB को सौंपा था जिसमें उठाए गए मुद्दे निम्नलिखित हैं। सेमिनार को श्री अमित शाह सहकारी मंत्री केंद्रीय सरकार ने मुख्य अतिथि के रूप में शामिल होकर, उपस्थित हुए देश भर के डेलिगेट्स का मार्गदर्शन किया तथा सबको प्रेरित किया कि कैसे सहकारी देश की उन्नति में अपना योगदान कर सकते हैं।

1. Being a Salary Earners Bank, our Banks falls in a separate category, various parameter are not applicable to our Bank. But for want of clarification on various issues we have to search a large number of circulars to safeguard the interest of our Members and Customer like the authority for various decision making like BOM, Professional Directors, Authority of Write Off, Fund Based/Non Fund Based Limits applicable, Priority Sector Norms and various other duties and obligations required by the Salary Earners Bank. Further it is submitted that the inspection team of the RBI has raised so many objections in the absence of clarification/orders.

Master Circular containing all orders in every aspect of Salary Earners Bank may be got issued from Reserve Bank of India for smooth functioning.

2. Recently the Deposit Guarantee Corporation of India (DICGC) have raised the limit of Deposit Insurance from Rs 1 Lac to Rs 5 Lacs and also increase the premium rate from 0.05 Paisa to 0.06 paisa per half year for every thousand rupees. Even though the liability of DICGS is only up to Rs 5 Lacs per depositor, on the other side the Bank pays for whole deposit amount of the Bank. This results the extra cost to the Bank. The cooperative Banks are already facing great hardship due to implementation of various technology like CBS, CIBIL, CKYCR, FIU compliances etc.

Therefore, we urge the RBI to take decisions in view of small size of the Non Scheduled Cooperative Banks as far these Banks it is very difficult and challenging to bear all these costs.

3. Earlier Cooperative Banks were allowed the CRR/SLR at lowest applicable rate as per Banking Regulation Act 1949 (AACS) but by the passage of time all cooperative banks were forced to maintain the CRR/SLR as per other big banks. Further the Government has also withdrawn the exemption from taxation available to these cooperative Banks. Whereas all other Bank has been availing the various facilities from GOI and RBI like Refinance/ Borrowings at lowest rates through Repo/Reverse Repo and participation in Call Money Market. The non-scheduled Banks are not allowed to take such benefits.

Therefore, we urge the RBI to keep the CRR/SLR at lowest rates as done in the past and/or also allow such banks to use various facilities availed by the big banks..

समर्पित

इससे पूर्व कि मैं इस रिपोर्ट को समाप्त करूँ। मैं सहकारी विभाग न्यू दिल्ली के सभी अधिकारियों व कर्मचारियों का आभार प्रकट करता हूँ जिन्होंने इस समय के दौर में, समय समय पर अपना सहयोग व मार्ग दर्शन बैंक को प्रदान किया। इस अवसर पर मैं रिजर्व बैंक के अधिकारियों का भी धन्यवाद करता हूँ कि जिन्होंने हर समय, हमें अपना सहयोग बैंक को चलाने में प्रदान किया। हम अपने कर्तव्य में कुताही करेंगे यदि हम डाक और बी.एस.एन.एल के सभी अधिकारियों एवं कर्मचारियों का हार्दिक आभार नहीं प्रकट करते हैं जो हमारे सदस्यों के लोन की राशि की कटौती करने में सहायक हैं। हमारे सभी जमाकर्ता व अन्य ग्राहक भी

हमारे आभार के अधिकारी हैं जिन्होंने हम पर अटूट विश्वास और निष्ठा रख कर हमारे बैंक में अपनी पूंजी लगाई। हम बैंक के कर्मचारियों का भी धन्यवाद करते हैं।

मैं अपने और बोर्ड के सभी सदस्यों की ओर से उन सभी बैंक के सदस्यों का धन्यवाद करता हूँ जिन्होंने बैंक की कार्य प्रणाली में रूचि रखते हुए इस आम सभा में उपस्थित होकर आम सभा की शोभा बढ़ाई तथा बैंक की बढ़ोतरी के लिए अपने मूल्यवान सुझाव प्रदान किये मैं यहाँ पर यह कहते हुए गर्व महसूस कर रहा हूँ कि आपका बैंक आज जिन ऊँचाईयों को छू रहा है वह वहाँ पर कभी भी नहीं पहुँच पाता यदि हमें आपका सहयोग और अटूट विश्वास नहीं मिलता। सदस्य अपने सुझावों से बैंक का मार्गदर्शन कर सकते हैं।

सहकारिता आंदोलन जिंदाबाद – पोस्टल एण्ड आर एम एस ईम्प्लॉयज को ओपरेटिव बैंक जिन्दाबाद

धन्यवाद सहित।

आपका सहकारी बन्धु

नरेश गुप्ता (चेयरमैन)

निदेशक मंडल की ओर से

Members may kindly approve the same

Agenda Item No.3

To discuss and approve Balance Sheet and Profit & Loss Account Statements of Bank for the year ending 31.03.2022



TO
THE MEMBERS OF
THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT. - 133001
Report on the Financial Statements

1. We have audited the accompanying financial statements of The Postal And R.M.S. Employees Co-Operative Bank Limited, Ambala Cantt As at 31 March 2022, which comprise the Balance Sheet as at 31 March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Ambala and Delhi branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the Central Registrar of Cooperative Societies, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022;
- (b) In the case of the Profit and Loss Account, of the profit/loss for the year ended on that date; and
- (c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the

branches/offices;

c) The transactions of the Bank which came to our notice have been within the powers of the Bank;

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

e) The reports on the accounts of the branches/offices audited have been properly dealt with by us in preparing this Report;

f) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;

g) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co. operative Societies Rules, 2002:

(a) Transactions which appear to be contrary to the provisions of the Multi.State Cooperative Societies Act, 2002, the rules or the bye.laws of the Bank – NIL

(b) Transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for Agriculture and Rural Development-NIL

(c) Money belonging to the Bank which appears to be bad or doubtful of recovery –Rs. 1,77,43,217/-

(d) The loans given by the Bank to the members of the Board – Rs. 50,67,040/-

(e) Violation of guidelines, conditions etc., issued by the Reserve Bank of India or National Bank for Agriculture and Rural Development –NIL

(f) Matters that have been specified by the Central Registrar of Cooperative Societies in this regard –NIL

Place: Ambala Cantt

Date:16.06.2022

For Jain Neeraj & Associates

Chartered Accountant

Lalit Chopra

(Partner)

M. No. 530541

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

BALANCE SHEET AS ON 31.03.2022

Capital and Liabilities	Schedule	Current Year Amount Rs.	Previous Year Amount Rs.
Capital	1	226,918,650.00	196,420,600.00
Reserve Fund and Other Reserves	2	260,486,783.01	205,386,082.38
Principal/ Subsidiary State		-	-
Partnership Fund Account		-	-
Deposits and Other Accounts	3	3,670,992,122.39	3,380,453,980.73
Borrowings		-	-
Bills for collection being bills Receivable		-	-
Branch Adjustments		-	-
Overdue Interest Reserve		1,268,227.00	714,912.00
Interest Payable	4	6,856,265.00	6,080,207.00
Other Liabilities	5	107,602,771.73	92,024,536.73
Contingent Liabilities	6		
		4,274,124,819.13	3,881,080,318.84
Property and Assets			
Cash And Balances With Reserve Bank of India	7	149,578,400.08	101,058,102.99
Balance with Other Banks	8	3,521,163.67	3,512,005.73
Money at Call and Short Notice		-	-
Investments at Cost	9	1,026,499,085.52	1,143,853,817.78
Investment out of the Principal / Subsidiary State Partnership Fund		-	-
Advances	10	2,994,959,860.23	2,540,393,313.80
Interest Receivable	11	43,802,021.88	41,410,634.66
Bill receivable being bills for collection (As per contra)		-	-
Branch Adjustments.		-	-
Fixed Assets	12	10,330,863.09	11,331,717.56
Other Assets	13	45,433,424.66	39,520,726.32
Non-Banking Assets Acquired in Satisfaction of Claims		-	-
		4,274,124,819.13	3,881,080,318.84

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 1 Of Capital		
1. Capital		
(i) Authorised Capital		
50,00,000 Shares of Rs 50/- each	250,000,000.00	250,000,000.00
(ii) Subscribed and Paid up Capital		
45,38,373 Shares of Rs 50/- each		
(a) Individual	226,918,650.00	196,420,600.00
(b) Co-operative Institutions	-	-
(c) State Government	-	-
Share Application Money	-	-
Total of Schedule 1	226,918,650.00	196,420,600.00
Schedule 2 Of Reserve Fund And Other Reserves		
Statutory Reserve	72,994,174.19	64,161,142.19
General Reserve	25,396,646.50	13,884,315.63
Building Fund	14,839,708.76	14,762,108.76
Fidelity Bond Reserve Fund	26,001,213.71	21,001,213.71
Staff Gratuity Fund	25,898,270.85	21,869,500.47
Members Welfare Fund	12,907,578.97	2,384,844.97
Reserve for Unforeseen Losses	21,387,137.00	17,853,924.00
Leave Encashment Reserve Fund	15,160,309.62	14,136,905.78
Balance in Profit and Loss Account	45,901,743.41	35,332,126.87
	260,486,783.01	205,386,082.38
Schedule 3 of Deposits and Other Accounts		
(a) Term Deposits		
i) Individuals	3,104,557,476.00	2,868,047,384.00
Sub Total (a)	3,104,557,476.00	2,868,047,384.00
(b) Saving Bank Deposits		
i) Individuals	556,178,273.68	504,755,399.59
ii) Other Societies	380,134.20	725,563.20
Sub Total (b)	556,558,407.88	505,480,962.79
(c) Current Deposits		
i) Individuals	9,876,238.51	6,925,633.94
Sub Total (c)	9,876,238.51	6,925,633.94
Grand Total (a+b+c)	3,670,992,122.39	3,380,453,980.73

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT
Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 4 Of Interest Payable		
On Recurring Deposit	6,052,185.00	5,441,316.00
On Matured/ Unclaimed Matured	804,080.00	638,891.00
Total of Schedule 4	6,856,265.00	6,080,207.00
Schedule 5 Of Other Liabilities		
Pay Orders Payable	3,192,055.00	8,341,603.00
Fidelity bond Premium Received in advance	2,591,237.73	3,446,925.73
Sundry Suspense	807,868.00	1,029,005.00
Provision for Audit Fees	306,450.00	367,740.00
Provision for N.P.A	21,847,662.00	18,269,419.00
Provision for Standard Assets	13,071,002.00	10,333,975.00
Provision for Bonus/Ex Gratia/OTA	350,000.00	340,000.00
Provision for Loss Assets	740,733.00	740,733.00
Provision for Income Tax	3,460,125.00	2,700,000.00
Fidelity Bond Premium Payable	59,012,050.00	42,688,053.00
Bills Payable	141,300.00	269,660.00
EPF Payable	409,415.00	352,653.00
T.D.S Payable	1,672,874.00	3,144,770.00
Total of Schedule 5	107,602,771.73	92,024,536.73
Schedule 6 Of Contingent Liabilities		
Outstanding Liabilities for Amount Trfd.To DEAF	3,077,982.75	2,902,599.75
Outstanding Liabilities for Fidelity Bond Issued	172,749,000.00	229,795,000.00
Total of Schedule 6	175,826,982.75	232,697,599.75
Schedule 7 Of Cash And Balances With Reserve Bank of India		
a) Cash in Hand	2,235,435.00	922,533.00
b) Cash At ATM	755,700.00	239,100.00
b) Current Account with RBI / SBI / State Co-operative Bank		
C/A with Ambala CC Bank	17,958,678.60	17,958,702.20
C/A with SBI New Delhi	11,028,678.22	8,005,809.04
C/A with UCO Bank	14,552,606.86	9,547,606.86
C/A with IDBI Bank Delhi	17,797,533.76	13,017,935.90
C/A with Indian Bank	44,000,000.00	-
C/A with IDBI Bank Ambala Cantt	30,988,382.45	43,129,256.60
C/A with SBI Ambala	10,261,385.19	8,237,159.39
Total of Schedule 7	149,578,400.08	101,058,102.99
Schedule 8 Of Balance with Other Banks		
Current Deposits		
C/A with HDFC Bank	1,762,557.84	463,546.78
C/A with Clearing House of HDFC Bank	877,664.20	2,401,251.17
C/A FOR ATM/POS Settlement of HDFC Bank	564,263.08	330,529.23
C/A with YES Bank	316,678.55	316,678.55
Total of Schedule 8	3,521,163.67	3,512,005.73

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT
Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 9 Of Investments At Cost		
i) Investment in Central and State Govt. Securities (at Book Value) Face Value Rs72,79,70,000/-	733,172,262.52	614,841,134.78
ii) Other Trustee/approved securities	-	-
iii) Other Investment (Non SLR)		
a) Fixed Deposit with Scheduled Banks	293,326,623.00	529,012,483.00
b) Share in Cooperative Institutions		
• 1 Share of Rs. 100/- each fully paid up with HARCO	100.00	100.00
• 1 Share of Rs. 100/- each fully paid up of Ambala Central Cooperative bank	100.00	100.00
Total of Schedule 9	1,026,499,085.52	1,143,853,817.78
Schedule 10 Of Advances		
i) Short Term Loans, cash credits, over drafts and bill discounted of which secured against	4,707,862.20	3,888,470.20
a) Government and other approved Societies	-	-
b) other tangible securities	-	-
House Building Advance	729,100.00	-
Loans Against Deposits	7,493,620.06	8,067,937.18
Loan against NSC, KVP and IVP	1,109,144.00	1,096,194.00
Of the advances, amount overdue - NIL		
Considered bad and doubtful of recovery - NIL		
Sub Total (i)	14,039,726.26	13,052,601.38
ii) Medium Term Loans of which secured against:		
a) Government and other approved Societies	-	-
b) other tangible securities	-	-
Of the advances, amount due from individuals (Unsecured)		
Loan to Members	2,975,340,749.29	2,520,822,987.86
Loan to Employees	5,579,384.68	6,517,724.56
Of the advances, amount overdue - Rs.58787615/-		
Considered bad and doubtful and loss of recovery - Rs.17743217/-		
Sub Total (ii)	2,980,920,133.97	2,527,340,712.42
iii) Long Term Loans of which secured against:		
a) Government and other approved Societies	-	-
b) other tangible securities	-	-
of the advances, amount due from individuals		
Of the advances		
amount overdue (NIL), Bad and doubtful of recovery (NIL)		
Sub Total (iii)	-	-
Total of Schedule 10 (i+ii+iii)	2,994,959,860.23	2,540,393,313.80

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 11 Of Interest Receivable		
On Investment-In FDR With Other Banks	29,038,571.00	29,900,828.00
On N.P.A	1,268,227.00	153,213.00
On HBA	707,589.00	720,506.00
On Govt. Security	12,787,634.88	10,636,087.66
Total of Schedule 11	43,802,021.88	41,410,634.66

**As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants**

Place : Ambala (Lalit Chopra) Ashwani Aggarwal Gurmukh Singh Pawan Kumar Naresh Gupta
Dated : 20-06-2022 Partner CEO Vice-Chairman Vice-Chairman Chairman
M. No.530541
UDIN: 22530541ALGKEX8423

THE POSTAL & RMS BANK EMPLOYEES CO-OPERATIVE BANK LTD., AMBALA CANTT.

SCHEDULE - 12 OF FIXED ASSETS AS ON 31-03-2022

S.NO. PARTICULARS	GROSS BLOCK				DEPRECIATION BLOCK				NET BLOCK	
	AS ON 01-04-21	ADDITIONS	SALES / WRITTEN OFF / DISCARDED	AS ON 31-03-22	AS ON 01-04-21	DEPRECIATION DURING THE YEAR	ADJUSTMENTS/ WRITTEN OFF	AS ON 31-03-22	AS ON 31-03-22	AS ON 31-03-21
A) AMBALA HEAD OFFICE										
1 Land	4663068.00	0.00	0.00	4663068.00	0.00	0.00	0.00	0.00	4663068.00	4663068.00
2 Building	8969124.00	0.00	0.00	8969124.00	5440872.97	170858.20	0.00	5611731.17	3357392.83	3528251.03
3 Computers	3654870.28	86152.54	0.00	3741022.82	3451456.56	18929.04	0.00	3470385.60	270637.22	203413.72
4 Furniture & Fixture	2777761.17	0.00	0.00	2777761.17	1993446.38	182572.37	0.00	2176018.75	601742.42	784314.79
5 Plant & Machinery (F & F)	924649.25	19470.00	0.00	944119.25	592844.91	60501.33	0.00	653346.24	290773.01	331804.34
6 Electrical (F & F)	769109.96	0.00	0.00	769109.96	676332.55	18885.19	0.00	695217.74	73892.22	92777.41
7 Motor Vehicle	2288330.00	0.00	0.00	2288330.00	692414.89	631436.95	0.00	1323851.84	964478.16	1595915.11
TOTAL (A)	24046912.66	105622.54	0.00	24152535.20	12847368.26	1083183.08	0.00	13930551.34	10221983.86	11199544.40
B) DELHI BRANCH										
1 Furniture & Fixture	105251.60	0.00	0.00	105251.60	87431.47	3967.69	0.00	91399.16	13852.44	17820.13
2 Plant & Machinery (F & F)	94748.06	0.00	0.00	94748.06	66651.28	4722.12	0.00	71373.40	23374.66	28096.78
3 Electrical (F & F)	276612.00	0.00	0.00	276612.00	221778.47	8565.34	0.00	230343.81	46268.19	54833.53
4 Computers	418286.00	0.00	0.00	418286.00	386864.71	6037.34	0.00	392902.06	25383.94	31421.29
TOTAL (B)	894897.66	0.00	0.00	894897.66	762725.93	23292.50	0.00	786018.43	108879.23	132171.73
GROSS TOTAL (A+B)	24941810.32	105622.54	0.00	25047432.86	13610094.19	1106475.58	0.00	14716569.77	10330863.09	11331716.13
Previous Year Figures	23039473.32	2771949.00	869612.00	24941810.32	13021374.43	1414849.94	826131.61	13610092.76	11331717.56	10018098.89

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

0.00

Place : Ambala (Lalit Chopra) Ashwani Aggarwal Gurmukh Singh Pawan Kumar Naresh Gupta
Dated : 20-06-2022 Partner CEO Vice-Chairman Vice-Chairman Chairman

M. No.530541

UDIN: 22530541ALGKEX8423

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 13 Of Other Assets		
Security deposits for Electricity	47,654.00	47,654.00
Stationery in Hand	475,175.00	355,490.00
IGST/CGST/SGST Receivable	2,706,463.19	1,220,695.07
Gratuity with LIC Karnal	25,898,270.85	21,869,500.47
Leave Encashment with LIC Karnal	15,160,309.62	14,136,905.78
Prepaid Insurance and Expenses	171,345.00	211,861.00
Amount Recoverable from RD Depositors	168,674.00	191,057.00
Amount Recoverable in Clearing	64,800.00	746,830.00
Fraud Account (Claim Paid / Pending Recovery Adjustment)	740,733.00	740,733.00
Total of Schedule 13	45,433,424.66	39,520,726.32

**As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants**

Place : Ambala (Lalit Chopra) Ashwani Aggarwal Gurmukh Singh Pawan Kumar Naresh Gupta
Dated : 20-06-2022 Partner CEO Vice-Chairman Vice-Chairman Chairman

M. No.530541
UDIN: 22530541ALGKEX8423

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2022

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Annexures Forming Part of Deposits and Other Accounts		
Annexure 1 of Term Deposits		
Fixed Deposit	354,906,580.00	330,761,375.00
Recurring Deposit	25,486,369.00	28,629,669.00
Cash Deposit Certificate	2,718,796,417.00	2,504,448,621.00
Lockers Security Deposit	5,320,110.00	4,159,719.00
Staff Security Deposit	48,000.00	48,000.00
Total Term Deposits	3,104,557,476.00	2,868,047,384.00
Annexure 2 of Saving Bank Deposits		
a) Individuals		
Inoperative Account	9,119,493.09	19,986,790.48
Saving Bank Account	274,660,297.59	235,429,177.11
Compulsory Thrift Scheme	272,398,483.00	249,339,432.00
Sub-total (a)	556,178,273.68	504,755,399.59
b) Societies		
Saving Bank Account	380,134.20	725,563.20
Total Saving Bank Deposits	556,558,407.88	505,480,962.79
Annexure 3 of Current Deposits		
Fixed Deposit Matured	103,129.00	103,129.00
Ceased Member Deposits	3,178,926.00	2,052,320.00
Current Account	3,974,777.34	2,152,115.39
Credit Balance in Loans To Employee	68,084.17	240,518.55
Credit Balance in Cash Credit	203,904.00	50,282.00
Unclaimed Deposits (Staff Sec. Deposit)	18,000.00	18,000.00
Unclaimed Deposits	2,329,418.00	2,309,269.00
Total Current Deposits	9,876,238.51	6,925,633.94
Total of Annexure(1 +2+3)	3,670,992,122.39	3,380,453,980.73

**As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants**

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Annexures Forming Part of Reserves and Other Reserves

Annexure 4 of Statutory Reserve

Opening Balance	64,161,142.19	61,684,806.19
Trf To General Reserve/ RD/FD/CDC (Reconciliation)	-	(3,285,968.00)
Trfd. From Profit and Loss Appropriation Account	8,833,032.00	5,762,304.00
	72,994,174.19	64,161,142.19

Annexure 5 of General Reserve

Opening Balance	13,884,315.63	5,616,358.63
Transfer from NCUI Education Fund	353,321.00	230,492.00
Transfer from Statutory Reserve	-	3,285,968.00
Trfd. From Profit and Loss Appropriation Account	11,159,009.87	4,751,497.00
	25,396,646.50	13,884,315.63

Annexure 6 of Reserve for Unforeseen Losses

Opening Balance	17,853,924.00	15,549,002.00
Trfd. From Profit and Loss Appropriation Account	3,533,213.00	2,304,922.00
	21,387,137.00	17,853,924.00

Annexures Forming Part of Other Liabilities

Annexure 7 of Dividend Payable

Opening Balance	0.00	0.00
Trfd. From Profit and Loss Appropriation Account	11453551.00	0.00
	11453551.00	0.00
Less: Paid/Trfd. during the year	11453551.00	0.00
	0.00	0.00

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Profit and Loss Account for the year ending as on 31.03.2022

PARTICULARS	Schedule	Current Year Amount Rs.	Pervious Year Amount Rs.
INCOME			
Interest and Discount	14	351125641.10	331220552.62
Commission, exchange and brokerage		18775.00	50.00
Other receipts	15	1337199.69	2190824.82
		352481615.79	333411427.44
EXPENDITURE			
Interest on deposits, borrowings, etc.	16	233897381.18	232316981.00
Salaries and allowances and provident fund	17	27587691.16	24698361.84
Directors and Sub committee members' fees and allowances	18	1665358.78	1527473.00
Rent, taxes, insurance, lighting, etc.	19	6707682.39	6622640.28
Law charges		244050.00	292440.00
Postage, telegrams and telephone charges	20	420137.00	386431.68
Auditors' fees		322210.00	480060.00
Repairs And Maintanance		365555.00	2697636.06
Stationery, printing and advertisement, etc.	21	1151678.58	3439148.56
Other expenditure	22	4004795.45	4533599.54
Amortization of premium paid on purchase of "Held to Maturity Security"		794372.26	856497.10
Provision on NPA		8578243.00	4886091.00
Provision on Standard assets		2737027.00	1165359.00
Depreciation		1106475.58	1414849.94
TOTAL		289582657.38	285317569.00
Profit during the year		62898958.41	48093858.44
Income Tax for Current year		(16960125.00)	(12735432.00)
Income Tax for Previous year		(37090.00)	(26299.57)
Profit After Tax		45901743.41	35332126.87
Brought Forward Profit Transferred from Balance Sheet		35332126.87	23049215.00
Profit available for Appropriations		81233870.28	58381341.87
Appropriations			
Transfer To			
Statutory Reserve A/c		8833032.00	5762304.00
Reserve Fund for Unforseen Losses		3533213.00	2304922.00
General Reserve (NCUI Education Fund)		353321.00	230492.00
Dividend		11453551.00	0.00
Fidelity Bond Reserve Fund		0.00	10000000.00
General Reserve		11159009.87	4751497.00
Balance Carried over to Balance Sheet		45901743.41	35332126.87
Significant Accounting policies			
Notes on Accounts			
		81233870.28	58381341.87

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
M. No.530541					
UDIN: 22530541ALGKEX8423					

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Profit And Loss Account for the year ending 31-03-2022

PARTICULARS	Current Year Amount Rs.	Pervious Year Amount Rs.
Schedule 14 Of Interest And Discount		
Intt Received on Loans to Members	270264843.00	241304352.00
Intt Received on Loans against Deposits	1022680.88	1189587.00
Intt Received on Loans to Employees	593342.00	511859.00
Intt Received on Loans against NSC	141453.00	114029.00
Intt Received on HBA	80683.00	101718.00
Intt Received on Investment	28512567.00	41457382.82
Intt Received on Govt. Security	50510072.22	46541624.80
Total of Schedule 14	351125641.10	331220552.62
Schedule 15 Of Other Receipt		
Locker Rent	255085.00	238435.58
Fidelity Bond Premium	855688.00	938509.42
Clearing House Income (P2F)	60000.00	240000.00
Profit on sale of Securities	0.00	442000.00
Profit on sale of Other Assets	0.00	111518.61
Interest on FDR Matured/Unclaimed Deposit Reversed	0.00	98853.00
Misc.Income	166426.69	121508.21
Total of Schedule 15	1337199.69	2190824.82
Schedule 16 of Interest On Deposit, Borrowings, Etc.		
Interest Paid on Saving Bank Accounts	10334472.18	9351962.00
Interest Paid on Cash Deposit Certificates	178306362.00	178242505.00
Interest Paid on Recurring Deposits	3885080.00	3151948.00
Interest Paid on Fixed Deposits	24696795.00	25404522.00
Interest Paid on CTS	16453453.00	16166044.00
Interest Paid on Matured/ Unclaimed Deposits	165189.00	0.00
Interest Paid On Misc.	56030.00	0.00
Total of Schedule 16	233897381.18	232316981.00
Schedule 17 of Salaries, Allowances And Provident Fund		
Salaries to Staff	21588691.00	19847206.00
Leave Encashment	66260.00	51840.00
Gratuity	2541158.00	1219611.00
Bonus	345133.00	340358.00
LTC Expenses	13710.00	0.00
Employer Contribution to Provident Fund	2326609.00	2094467.00
Amenities to Staff	561074.16	929699.84
Conveyance to Staff	13920.00	7070.00
TA/DA to Staff	34053.00	24790.00
Administrative Expenses	97083.00	183320.00
Total of Schedule 17	27587691.16	24698361.84
Schedule 18 of Directors And Sub Committee Members' Fees And Allowances		
Director Fees	381500.00	382500.00
Director Travelling & Allowances	1283858.78	1144973.00
Total of Schedule 18	1665358.78	1527473.00

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman
	M. No.530541				
	UDIN: 22530541ALGKEX8423				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Profit And Loss Account for the year ending 31-03-2022

PARTICULARS	Current Year Amount Rs.	Pervious Year Amount Rs.
Schedule 19 of Rent, Taxes, Insurance, Lighting, Etc.		
Office Rent Paid	302400.00	100800.00
Software Expenses	1536865.99	1052674.60
Electricity Charges	104850.00	255096.00
Insurance Premium Paid	375827.00	899060.90
Generator Rent	224400.00	244800.00
Deposit Insurance	4163339.40	4070208.78
Total of Schedule 19	6707682.39	6622640.28
Schedule 20 of Postage, Telegrams And Telephone Charges		
Telephone Expenses	221408.00	240553.68
Postage & Telegram	198729.00	145878.00
Total of Schedule 20	420137.00	386431.68
Schedule 21 of Stationery, Printing And Advertisement, Etc.		
Stationary & Printing	392523.56	717515.54
Advertisement and Business Promotion	759155.02	2721633.02
Total of Schedule 21	1151678.58	3439148.56
Schedule 22 of Other Expenditure		
General Charges	522208.00	547437.45
Members Subscription	86900.00	88473.00
Fidelity Bond Claim Paid	255791.00	299902.00
Entertainment	333092.84	250151.48
Commission Paid	102702.25	101993.71
General Body Meeting Expenses	658696.12	692652.00
Member's Retirement Expenses	1389900.00	1945000.00
Vehicle Running & Maintenance Expenses	302184.24	377497.90
NCUI EducationFund Contribution	353321.00	230492.00
Total of Schedule 22	4004795.45	4533599.54

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala (Lalit Chopra) Ashwani Aggarwal Gurmukh Singh Pawan Kumar Naresh Gupta
Dated : 20-06-2022 Partner CEO Vice-Chairman Vice-Chairman Chairman
M. No.530541
UDIN: 22530541ALGKEX8423

SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

A. SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The financial statement have been prepared under the historical cost convention. They confirm to Generally Accepted Accounting Principles (GAAP) in India, which comprises the statutory provisions, guidelines of regulatory authorities, Reserve Bank of India, accounting standard/ guidance notes issued by the Institute of chartered Accountant Of India & practices prevalent in Banking Industry in India.

2. Uses of Estimates

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as of the date of financial statements and the reported income and expenses during the reporting period. The management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in current and future period.

3. Method of Accounting:

The accounts are prepared on going concern basis with accrual concept & in accordance with the accounting policies & practices consistently followed, except otherwise stated.

4. Fixed Assets and Depreciation:

- a) Fixed assets are stated at their historical cost less accumulated depreciation.
- b) Depreciation is charged on written down value method as provided in Companies Act 2013 or pro-rata basis.

5. Advances:

- a) Advances are classified as performing & non-performing based on the guidelines issued by the RBI.
- b) Non-performing assets are classified into Sub-Standard, Doubtful and Loss Assets.
- c) Provisions are made for NPAs as per the extent guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed by RBI.
- d) Amounts recovered against Debts written off (if any) in earlier years are recognized as revenue.
- e) In addition to specific provisions on NPAs, general provisions are also made for standard assets as per extent guidelines prescribed by RBI. The provisions on standard assets are not reckoned for arriving at net NPAs.

6. Investments:

During the year, Investment portfolio of the bank is classified in accordance with the Reserve Bank of India guidelines into:

a) Held to Maturity.

Valued at acquisition cost, unless more than the face/maturity values, in which cases the premium is amortized over the remaining period years to maturity.

b) Held for Trading.

Central government Securities, State Government Securities & Securities guaranteed by Central/State Government, PSU Bonds, Bonds & debentures are marked to market price as published by Fixed Income Money Market & Derivatives Association Of India (FIMMDA). Since the Market Price is more than the Cost of Acquisition, therefore the same is taken at Cost Price as per RBI guidelines.

c) Available for Sale.

Central government Securities, State Government Securities & Securities guaranteed by Central/State Government, PSU Bonds, Bonds & debentures are marked to market price as published by Fixed Income Money Market & Derivatives Association of India (FIMMDA). Since the Market Price is more than the Cost of Acquisition, therefore the no provision is provided as Investment Depreciation Reserve as per RBI guidelines.

Cost of brokerage, fees, commissions etc. paid at the time of acquisitions of securities are charged to revenue.

The broken period interests on sale / purchase of securities are charged to revenue as per RBI guidelines.

7. Core Banking System (CBS):

The Bank has adhered to Core Banking Solution as per RBI Guidelines with Software provided by Coforge Ltd, Noida and successfully implemented on 19-05-2017.

8. Revenue Recognition:

- a) Income/Expenditure (other than items referred to in Para 6(b)) are generally accounted for on accrual basis.
- b) Bank Guarantee Commission is accounted for on realization basis.
- c) Income in respect of interest on non-performing advances is recognized in accordance with prudential norms issued by the Reserve bank of India.
- d) Interest on overdue deposits, if any, accounted for at the time of settlement / renewal.
- e) Recovery in non-performing advances is appropriated first toward interest including derecognised/suspended interest and thereafter towards arrear of installments in term loan & principal irregularity in other accounts.

9. Staff Benefits:

The Bank makes regular contribution/provisions to statutory funds in respect of Provident Fund, gratuity, leave encashment and Pension. Gratuity and leave encashment liability is calculated by LIC Karnal on calendar year basis and is paid by Bank accordingly.

B. NOTES TO ACCOUNTS

1. Capital

i. Capital Adequacy Ratio

The capital to risk-weighted asset ratio (CAR) is assessed by the bank on the basis of financial statements and guidelines issued by the Reserve Bank of India (RBI) have been computed as below:

As per revised guidelines for implementation of the new Capital adequacy framework

Items	As at 31-03-2022	As at 31-03-2021
Capital to Risk-weighted assets ratio – Overall (%)	13.71	14.43
Capital to Risk-weighted assets ratio – Tier I (%)	12.52	11.87
Capital to Risk-weighted assets ratio – Tier II (%)	1.20	2.56

ii. Share Capital

During the year, the bank has issued shares to its members and the net increase in share capital of Rs. 30498050.00

a)/- (6,09,961 shares of Rs.50/- each).

2. Assets Quality

a). Non-performing assets

Sr. NO.	Particulars	As at 31-03-2022	As at 31-03-2021
1.	Gross NPAs to Gross Advances (%)	1.96%	1.16%
2.	Net NPAs to Net Advances (%)	1.24%	0.44%
3.	Movements of NPAs (Gross)		
	(a) Opening Balance	2,94,02,607	7,85,64,537
	(b) Additions during the year	4,39,59,045	1,65,18,240
	(c) Reductions during the year	1,45,74,037	6,56,80,170
	(d) Closing Balance	5,87,87,615	2,94,02,607
4.	Movement of Net NPAs		
	(a) Opening Balance	11,33,188	6,51,81,209
	(b) Additions during the year	4,03,80,807	1,16,32,149
	(c) Reductions during the year	45,74,037	6,56,80,170
	(d) Closing Balance	3,69,39,958	11,33,188
5.	Movement of Provisions for NPAs		
	(a) Opening Balance	1,82,69,419	13,38,3328
	(b) Provisions made during the year	35,78,238	48,86,091
	(c) Write off / written back of excess provisions	0	0
	(d) Closing Balance	2,18,47,657	1,82,69,419

b). Provisions on Standard Assets

The provisions on standard assets held by the Bank in accordance with RBI guidelines is as under:

Particulars	As at 31-03-2022	As at 31-03-2021	As at 31-03-2020
Provisions for Standard Assets	1,30,71,002	1,03,33,975	91,68,616

c). Fraud (Claim Paid/Pending Recovery)

During financial year 2009-2010, three bank employees had collected cash from members (who have taken loan from bank) against their loan recoveries and issued cash receipts to them. Amount of Rs.9,71,545/- (number of cases 22) as identified by the management as misappropriated by the employees and were not recovered from them. The FIR against prime offender Sh. Ram Kumar has been made and efforts are being made to recover the amount from them. The management have already made a provision 100% provision against this fraud during FY 2009-2010.

3. The following appropriation of profit is required to be made out of the current year profit in accordance with the Guidelines of the Reserve bank of India and The Multi- State Co-Operative Societies Act, 2002 and is to be approved in the ensuing Annual General Meeting.

<u>S. No.</u>	<u>Nature of Reserve</u>	<u>Minimum % of Profit</u>
1.	Statutory Reserve	25%
2.	For Unforeseen Losses	10%
3.	NCUI Education Fund	1%
4.		

4. Deferred Tax Assets or Deferred Tax Liability are not to be made because of negligible time difference.

5. Figures of previous year are regrouped / recasted and reclassified wherever necessary to make them comparable with current year.

**As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants**

**Place : Ambala
Dated : 20-06-2022**

**(Lalit Chopra)
Partner
M.No. 530541**

**Ashwani Aggarwal
CEO**

**Gurmukh Singh
Vice-Chairman**

**Pawan Kumar
Vice-Chairman**

**Naresh Gupta
Chairman**

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Cash Flow Statement for the year ended 31.03.2022

Particulars	31-Mar-22	31-Mar-21
I) OPERATIONAL ACTIVITIES		
Interest & Discount Received	351,125,641.10	331,220,552.62
Interest & Commission Paid	(233,897,381.18)	(232,316,981.00)
Other Revenues	1,355,974.69	2,190,874.82
General & Administrative Expenses	(54,578,800.62)	(51,585,738.06)
Net Cash Flow From Operating Assets prior to the Effect of Changes in Assets & Liabilities	64,005,433.99	49,508,708.38
II) NET (INCREASE)/ DECREASE IN OPERATING ASSETS		
Funds Advanced to Customers	(456,957,933.65)	(253,130,182.69)
Other Operating Assets	(5,912,698.34)	(1,540,915.71)
III) NET INCREASE/ (DECREASE) IN OPERATING LIABILITIES		
Deposits From Customers	290,538,141.66	431,264,690.35
Other Operating Liabilities	16,907,608.00	12,244,584.43
Cash Flow From Operating Activities Before Taxation	(91,419,448.34)	238,346,884.76
Taxes Paid	(16,997,215.00)	(12,761,731.57)
Cash Flow From Operating Activities	(108,416,663.34)	225,585,153.19
IV) INVESTING ACTIVITIES		
Increase in Fixed Assets	(105,621.11)	(2,728,469.22)
Investments	117,354,732.26	(284,663,050.90)
Cash Flow From Investing Activities	117,249,111.15	(287,391,520.12)
V) FINANCIAL ACTIVITIES		
Increase in Capital/Reserves	39,697,007.22	68,310,593.71
Dividend Paid/Trfd	-	-
Share Premium Received	-	-
Subordinated Debts	-	-
Cash From financial Activities	39,697,007.22	68,310,593.71
Increase In Cash & Cash Equivalent	48,529,455.03	6,504,226.78
Cash & Cash Equivalent at the Beginning of the Year	104,570,108.72	98,065,881.94
Cash & Cash Equivalent at the end of the Year	153,099,563.75	104,570,108.72

As per our Report of Even Date attached
For Jain Neeraj And Associates
Chartered Accountants

Place : Ambala	(Lalit Chopra)	Ashwani Aggarwal	Gurmukh Singh	Pawan Kumar	Naresh Gupta
Dated : 20-06-2022	Partner	CEO	Vice-Chairman	Vice-Chairman	Chairman

M. No.530541

UDIN: 22530541ALGKEX8423

Members may kindly approve the same

Agenda Item No 4

The Board of Director recommend a payment of Dividend @ 7% that is Rs. 3.50 per Share of Rs. 50/- each of the Bank out of profit for the financial year ending as 31st March 2022 to the member at ensuing general boarding meeting.

Members may kindly approve the same

Agenda Item No 5.

To discuss and approve allocation of profit of the Bank for the year 2021-22

Proposed Allocation of Profit for the Year 2021-22

S.No	Funds	Amount (in Rupees)
1.	Statutory Reserve Fund (25% of Net Profit of Rs. 4,59,01,743.41) As per requirement of Act	1,14,75,436.00
2.	Reserve Fund for Unforeseen Losses (10% of Net Profit of Rs. 4,59,01,743.41) As per requirement of Act	45,90,175.00
3.	NCUI Education Fund (1% of Net Profit of Rs. 4,59,01,743.41) As per requirement of Act	4,59,017.00
4.	Dividend @7% (Approx)	1,48,00,000.00
5.	General Reserve (Balance of Profit)	1,45,77,115.41
	Total Profit available for Appropriation	4,59,01,743.41

Members may kindly approve the same

Agenda Item No 6

To appoint Statutory Auditors for the year 2021-22

Under the provisions of the Multi State Cooperative Societies Act 2002 and the Bye Laws of the Bank as well as recruitment policy, A Chartered Accountant is to be appointed to hold the office as Statutory Auditors from the conclusion of this General Body Meeting to Next General Body Meeting.

Accordingly, the Board of Directors recommends the name of 2 Firms as statutory auditors in compliance to RBI Letter No. DOSCO:ARG/SEC.01/0A.91.001/2021-22 Date 27.04.2021 to RBI Chandigarh. The RBI approved the name of M/S Neeraj Jain & Associates Chartered Accountant, 28 B, Raja Park, Ambala Cantt. as Statutory Auditor for the Year 2021-22 to 2023-24. Therefore the Board recommend appointment of M/s Neeraj Jain & Associates as Statutory Auditor for the year 2021-2022 also as per term & condition approved by RBI

Members may kindly approve the same

Agenda Item No 7

To consider to amend bye Laws of the Bank.

Existing Bye Laws	Proposed Bye Laws
Bye Law No. 15 (i) Authorised Capital The Authorised share capital of bank shall be Rs. 25 Crore which shall comprise of 50 Lakhs shares of the face value of Rs. 50/- each.	Bye Law No. 15 (i) Authorised Capital The Authorised share capital of bank shall be Rs. 35 Crore which shall comprise of 70 Lakhs shares of the face value of Rs. 50/- each.
Bye Law No. 31 (v) Insert New Bye Law	Bye Law No. 31 (v) The Board may co-opt two director in addition to elected director as per provision of Section 41 (3) of Multi state cooperative Societies Act 2002.

Members may kindly approve the same

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The Postal & RMS Employees Co-op Bank Limited, Ambala Cantt.**ATTENDANCE SLIP**

Annual General Body Meeting - 25th September, 2022

I hereby record my presence at the Annual General Body Meeting of the Bank held on Sunday, 25th September, 2022 at 11.00 AM at **The Postal & RMS Employees Co-Op Bank Ltd.** Idgah Road, Ambala Cantt.

Membership No. _____

Name of Member _____

Office Address _____

Mobile _____

Signature of Member

(Please fill attendance Slip and hand it over at the Entrance of the Meeting Hall)

10 Consolation Prizes for marking attendance at the Meeting by Draw

The Postal & RMS Employees Co-op Bank Limited, Ambala Cantt.

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