

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

Ph. : 0171-2600716

**NOTICE**

PRB/G-21

Dated: 26.02.2021

To

All members of the Bank

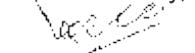
Dear Sir or Madam

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 **21st day of March 2021** 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 22.09.2019.
2. To discuss and approve report on activities of the Bank for the period 01.09.2019 to 31.01.2021.
3. To discuss and approve Audited Balance Sheet and Profit and Loss Account Statements of the Bank for the year ending on 31.03.2020.
4. To discuss and consider the compliance Report of RBI Inspection as on 31.03.2019.
5. To discuss and approve allocation of profit of the bank for the year 2019-20.
6. To consider to amend Bye Law 44 (iii) & 44 (vi) of the Bank.
7. To appoint Statutory Auditors for Financial year 2020-21 and to fix their remuneration.
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 22.09.2019 at Ambala Cantt.

**Members may kindly approve the same.**

### **Agenda No. 2**

To discuss and approve report on the activities for the period 01.08.2019 to 31.01.2021

**दी पोस्टल एण्ड आर.एम.एस. इम्पलाईज को-आप्रेटिव बैंक लि. अम्बाला छावनी की 1.8.2019 से 31.01.2021 तक की ड्राफ्ट रिपोर्ट, वार्षिक आम सभा 21.03.2021 के समक्ष प्रस्तुत है।**

प्रिय सहकारी बन्धुओं व बहनों,

मैं निदेशक मण्डल की ओर से आपके समक्ष बैंक की 1.8.2019 से 31.01.2021 तक की गतिविधियों पर ड्राफ्ट रिपोर्ट प्रस्तुत करते हुए गौरान्वित महसूस कर रहा हूँ।

सर्वप्रथम यह वार्षिक आम सभा इस समय अवधि के दौरान हमारे बीच नहीं रही सभी दिवंगत आत्माओं को श्रद्धांजली पेश करती है तथा दिवंगत आत्माओं के परिवार को दुख सहने की ईश्वर से प्रार्थना करती है।

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

पिछली वार्षिक आम सभा 22.09.2019 को किंग पैलेस, फुटबाल चौक, अम्बाला छावनी में सम्पन्न हुई थी। आम सभा में बैंक के सभी कार्य क्षेत्रों (हरियाणा, पंजाब, दिल्ली, हिमाचल, जम्मू काश्मीर व चंडीगढ़) के सदस्यों ने सम्मिलित होकर न केवल अपनी भागीदारी सुनिश्चित की बल्कि अपने रचनात्मक सुझाव भी दिए। आम सभा में माननीय श्री आर.एन. पराशर, सैक्ट्री जनरल, एन.एफ.पी.ई. को मुख्य अतिथि के रूप में आमंत्रित किया गया था परन्तु आप अपनी निजी व्यवस्थाओं के कारण उपस्थित नहीं हो सके थे। आपने वार्षिक आम सभा की सफलता की कामना करते हुए सहकारी संस्थाओं का समाज में क्या योगदान है अपना संदेश भेजा था। वार्षिक आम सभा में श्री बी.डी. लखनपाल पूर्व डायरेक्टर गेस्ट ऑफ ऑनर के रूप में उपस्थित हुए थे। आपने अपने संबोधन में बैंक कैसे डाक कर्मचारियों की वित्तीय जरूरतों को पूरा कर रहा है। उस पर चर्चा की तथा कैसे बैंक दिन-प्रतिदिन तरक्की कर रहा है और बैंक की सफलता की कामना की।

**पिछली आम सभा 22.09.2019 से अब तक किये गये कार्यों निम्नलिखित हैं:-**

- 1) **लोन की सीमा:-** लोन की सीमा को सदस्यों के सुझावों पर 5 लाख से बढ़ाकर 7 लाख पास किया गया था। जिसे केन्द्रीय रजिस्ट्रार, न्यु दिल्ली की मंजूरी मिलने के पश्चात सदस्यों के लिए शुरू कर दिया गया था। सदस्य लोन की राशि अपनी बेसिक पे के 25 गुणा या 7 लाख जो भी कम हो उसके बराबर लाभ उठा सकते हैं।
- 2) **लोन रिकवरी की किश्तें :-** लोन रिकवर करने की अधिकतम किश्तों की संख्या को 60 से बढ़ाकर 84 किया गया ताकि सदस्यों पर अधिक बोझ न पड़े।

- 3) **सदस्यों का लोन की सीमा के बराबर जीवन बीमा :-** सदस्यों से प्राप्त सुझावों के अनुसार यह प्रस्ताव आम सभा में पास किया गया कि अब 01.10.2019 से लोन लिए हुए सदस्यों का ही लोन के बराबर बीमा एल.आई.सी से किया जाएगा। जिन सदस्यों ने लोन नहीं लिया हुआ अब उनका बीमा नहीं किया जाएगा।
- 4) **शुद्ध लाभ :-** बैंक सदस्यों को आयकर देने के पश्चात शुद्ध लाभ 159 लाख रुपये में से एक बड़े हिस्से को 6 प्रतिशत की दर से लाभांश के रूप में, सितम्बर 2019 में सभी सदस्यों के सी.टी.एस. खातों में जमा कर दिया गया था।
- 5) **सी.टी.एस. :-** अब सदस्य कंप्लसरी सी.टी.एस. 500 रुपये प्रतिमाह के अतिरिक्त अधिक राशि भी अपने सी.टी.एस. खाते में जमा की सुविधा भी प्राप्त कर सकते हैं।
- 6) **ए.टी.एम. की सुविधा :-** बैंक द्वारा अपने जमाकर्ताओं व सदस्यों के लिए ए.टी.एम. की सुविधा भी शुरू कर दि गई है तथा हैड ऑफिस अम्बाला में अपना ए.टी.एम. भी लगा दिया है।
- 7) **Scholarship to brilliant children of members. :-** पिछली आम सभा में यह निर्णय लिया गया था कि आपका बैंक वर्ष 2018-19 में कक्षा 10वीं व 12वीं में उत्तीर्ण 10-10 बच्चों को **Merit** के आधार पर **Scholarship** प्रदान करेगा। **Scholarship** की राशि कक्षा 10वीं में उत्तीर्ण के लिए 3100 रुपए व कक्षा 12 वीं उत्तीर्ण के लिए 5100 रुपए है। इस स्कीम में 85% से उपर प्राप्तांक अंक वाले बच्चे ही आवेदन कर सकते थे। इस स्कीम के तहत स्कोलरशिप प्राप्त करने वाले बच्चे निम्नलिखित हैं:-

**(Class XII)**

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)**

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/-

**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। 01.08.2019 से 31.01.2021 के बीच दिये गये सदस्यों के क्लेम का ब्यौरा।

(A)

S.N.	A/c No.	Detail of Member Welfare From LIC Karnal	Amount
1	24984	Manmohan Sr. Accountant O/o the Director of Accounts (Postal Jalandhar HO)	325000
2	32204	Shashi Pal MTS, Sector-18 PO Chandigarh	400000
3	25212	Manjit Kaur PA SDCO Khanna HO	400000
4	37898	Sukhwinder Singh PA Kharar PO Ropar HO	400000
5	15767	Roshan Lal Office Superintendent O/o BSNL Civil Wing Ambala Cantt.	400000
6	28848	Ashok Kumar SPM Pargwal PO Jammu Tawi HO	400000
7	18516	NK Jain SPM Jakhali Sonipat HO	400000
8	41275	Major Singh Post Man Malout SO	400000
9	28573	Ashish Kumar TT to GMTD, Ambala Cantt.	400000
10	40328	Kulwinder Kumar Post Man Industrial Town, P.O. Jalandhar	400000
11	20039	Shiv Bahadur Rawal MTS Office Pragati Maidan SO New Delhi	400000
12	25534	Yad Ram SA SRO Faridabad	400000
13	29487	Parvez Bhatti, Ex-Sataiwala MTS, Jammu Gandhi Nagar HO Jammu	400000
14	34281	Ranjit Singh MTS, Madhopuri (PO) Ludhiana HO	400000
15	42993	Jagtar Singh Ex Post Man Sector 47, P.O. Chandigarh	400000
16	36278	Amar Singh Meena MTS Delhi RMS	400000
17	32446	Rishi Pal MTS, Alaknanda PO New Delhi HO	400000
18	31981	Davinder Singh Postman, Delhi, GPO	400000
19	26221	Rattan Chand (MTS) SRO, Chandigarh	400000
20	24811	Harbhaj Rai PA SBCO GPO Chanidgarh	400000
21	28649	Nirmal Singh MTS Bhogpur PO Jalandhar HPO	400000
22	33027	Rajender Kumar MTS, Rlosrt Nagar, P.O. New Delhi	400000
23	27103	Brahmjeet MTS RMS Bhawan, Delhi	400000
24	37427	Inderjit Ex MTS Jalandhar City HO	225000
25	45741	Brick Chand MTS Karchnan Recong PEO	400000
26	30471	Harpal Singh Ex MTS Air mail Stg. Chanankya Puri, New Delhi	325000
27	46180	Sarbjeet Sharma Post Man Qadiyah Sub Post Office Gurdaspur	400000
28	70584	Hari Mohan SA RMS Bhawan Delhi	400000
29	30823	Sandhya Kumari Postal Assistant, PSD, Shimla	400000



30	17522	Rajan Kumar (SG) PA GT Road, PO Panipat	120000
31	42210	Gurmej Singh, Post Man Gandhi Bazar, P.O. Amritsar	400000
32	31957	Ashok Kumar III Ex SA Jammu RMS	100000
33	42377	Abdul Rashid Ex MTS JK RMS Jammu Div Jammu	325000
34	27105	Birmo O/o HRO A/c New Delhi, Stg Div ND	300000
35	34733	Shish Ram Postman Nirman Bhawan, P.O. New Delhi	325000
36	37968	R.K. Tripathi Sr. Manager O/o The Sr. Manager MMS, New Delhi	400000
37	20889	Mehar Singh Postman Joginder Nagar, P.O.	400000
38	21138	Shakuntla MTS (GD) Rohtak, HO	175000
39	41669	Ravinder Singh MTS O/o HRO Div. Jalandhar	400000
40	44973	Radhey Shyam MTS Rampur Bushehr (HP)	400000
41	38808	Ranjit Singh PA Nabha SO Patiala	300000
42	42640	Neeti Rawat SDI (E) Amritsar Div	300000
43	32087	Sona Devi PA Ambala City HO	300000
44	70038	Kulwant Singh MTS HRO RMS Div New Delhi	400000
45	36999	Gurinder Singh PA Sec-34, PO Chandigarh	500000
46	42491	Nachhater Singh Ex MTS Jaitu SO under Faridkot HO	400000
47	34159	Raj Kumar III MTS ND TMO New Delhi	400000
48	26616	Ranbir Singh Postman Dwarka Sec. GPO New Delhi	400000
49	30138	Surinder Singh MTS Amritsar	325000
50	30312	Brij Mohan MTS Foreign Post New Delhi	400000
51	29047	Dulari Devi	400000
52	15216	Ganga Saran Manjhi CSD Delhi, Delhi-54	400000
53	40187	Anand Parkash PA Bhiwani HPO	300000
54	32209	Krishan Kumar Ex-MTS HRO Ambala Cantt.	400000
55	25589	Jagtar Singh MTS Morinda PO	200000
56	35962	Rajinder Kumar Ex-SPM Bharwain Road, Hoshiarpur HPO	400000
57	42383	Partap Singh II MTS RMS Bhawan ND Stg Div New Delhi	300000
58	26687	Bhupinder Singh MTS RLO Amritsar	500000
59	42524	Baldev Raj Ex MTS Hoshiarpur HO	300000
60	44206	Vinod Parkash Postal Assistant Bhai Ka Khera, Faridkot HO	500000
61	39735	Ranvir Singh P[ostal Assistant Bharri - SO Rajpura HO	400000
62	27199	Om Parkash Postman Ramesh Nagar, P.O. New Delhi	400000
63	26981	Sukhdev Singh Postman Malout PO Distt. Srimukhtsar Sahib	400000
64	22914	Hari Ram Group 'D' Ambala GPO	500000
65	27767	Anil Kumar Batra Postal Assistant Karol Bagh PO New Delhi	400000
66	26888	Ravinder Singh MTS O/o Supdt Post Office Kapurthala	325000
67	40288	Satyavir Postman Sonipat HO	500000
68	45133	Sarup Singh MTS Malerkotla Sangrur HO	300000
69	22459	Bhola Singh MTs O/o HRO Div Jalandhar	500000
70	26016	Rambir Singh MTS Delhi RMS	400000

71	42329	Krishan Singh Postman, Rohtak HO	100000
72	28300	Jaswant Singh MTS DRMS Bhawan, Delhi	500000
73	26908	Nafe Singh SA SRO RMS DDM Rohtak	100000
74	25657	Dharam Pal Postman Rajpura HO	400000
75	34712	Rajinder Singh Head Postman Shimla GPO	400000
76	30762	Ram Bhrose MTS Karol Bagh PO New Delhi	500000
77	31529	Jarnail Singh Stg P Indraprasthan PO New Delhi	500000
78	26997	Dharamvir Singh Raghubar SO Delhi	400000
79	32859	Shyam Rai MTS O/o CPMG, New Delhi	500000
80	31235	Hansa Singh Postman, Focal Point PO, Ludhiana	400000
81	42242	Ram Niwas Ex Postman Narwana Jind	500000
82	39548	Pal Chand Mehta Postal Assistant Parwanoo	100000
83	37873	Ved Parkash Ex Sub Postmaster Bhuna Hissar HO	100000
84	38846	Amar Pal Singh Postal Assistant Greater Kailash PO New Delhi	400000
85	28109	Surinder Pal Tea Maker (MTS) HRO RMS Jalandhar	500000
86	30054	Nizamunddin Mail Man New Delhi RMS	100000
87	41285	Nitika Negi Postal Assistant Sector 17, GPO Chandigarh	200000
88	40256	Rajesh Kumar Post Master Sector 17, Chandigarh GPO	300000
89	32945	Dineshwar Mehta PA Malviya Nagar, PO New Delhi	100000
90	20209	Arvind Singh MTS, Delhi RMS	100000
91	33759	Shiv Kumar Postman, Barnala SO Sangrur HO	500000
92	30905	Jagjit Singh Ex MTS Taran Taran HO	500000
93	31549	Ravi Chand Garg, MTS PHO New Delhi	500000
94	37326	Rakesh Kumar PA PSD Delhi	500000
95	44250	Gurdeep Singh Lorry Driver CGMT BSNL, Chandigarh	500000
96	35592	Dev Raj MTS RSTMO New Delhi	200000
97	40578	Charanjit Singh Ex Postman Jaitu SO Faridkot HPO	200000
98	25336	Bishmber Dass MTS, HRO Jalandhar	100000
99	28898	Krishan Lal Tea Maker, HRO Jalandhar	300000
100	28788	Suresh Kumar Passi, SA Airmail Shorting, New Delhi	200000
101	34898	Khushi Ram, MTS Delhi GPO	100000
102	40158	Manoj Singh, PA, New Delhi HO	100000
		Total	3,66,70,000

इस स्कीम के तहत एलआईसी करनाल को रुपये 1,48,32,380/- ( 1 लाख से - 5 लाख) बीमे के लिए 01.10.2019 से 31.09.2020 के पीरियड के दिये गये और सदस्यों से यह राशि 300/- प्रति छमाही प्रति लाख ली गई। इसके अतिरिक्त रुपये 77,83,234/- वर्तमान वर्ष में पहली छमाही के लिए 1 लाख से 7 लाख तक के लोन के

लिए 300/- प्रति छमाही की दर से 1.10.2020 – 31.03.2021 के पीरियड के लिए एलआईसी को दिये गये।

जैसा कि आपको विदित है कि बैंक प्रति वर्ष एल.आई.सी. से 1 अक्टूबर से लोन लिए हुए सदस्यों का बीमा करवाता है। अतः इस वर्ष बैंक ने 01.10.2019 से अपने सदस्यों का बीमा, 01.10.2019 को जो लोन शेष था उसको लाख के राउंड ऑफ में करके करवाया था जो कि 1 लाख से 4 लाख के बीच था। यदि किसी सदस्य ने 01.10.2019 के बाद या तो नया लोन लिया है या अतिरिक्त लोन लिया है उसकी इस लोन की राशि का बीमा बैंक ने स्वयं मैम्बर वेलफेयर फण्ड के द्वारा मैनेज किया था। इसी प्रकार इस वर्ष 01.10.2020 से सदस्यों का बीमा 1 से 7 लाख तक किया था तथा 01.10.2020 के बाद लोन ली हुई राशि को पिछले वर्ष की भांति मैम्बर वेलफेयर द्वारा मैनेज किया जा रहा है। जिसकी सूचि निम्नलिखित Annexure B के रूप में है।

#### Detail of Member Welfare Fund

Opening Balance as on 01-08-2019	219800.40
Total Contribution received @ 300 half yearly (per Lac)	2,69,17,503.00
Total Fund	2,71,37,303.40
Less Payment made as per detail below	20,00,000.00
Less Balance Payment to LIC Karnal	2,26,15,28614.00
Closing Balance as on 31-01-2021	25,21,689.40

#### Annexure - B

S.N.	A/c No.	Detail of Claims from Member Welfare Fund	Amount
1	41275	Rajesh Kumar Sharma Post Man PO New Delhi (30.10.18)	100000
2	36278	Amar Singh Meena MTS Delhi RMS	100000
3	31981	Davinder Singh Postman Delhi GPO	100000
4	45741	Brick Chand MTS Karcheri Relong PEO	100000
5	30312	Brij Mohan MTS Foreign Post New Delhi	100000
6	33027	Rajender Kumar MTS RLOSRT	100000
7	2703	Brahmjeet MTS RMS Bhawan Delhi	100000
8	32859	Shyam Rai MTS CPMG, New Delhi	100000
9	28109	Surinder Pal Tea Maker (MTS)	100000
10	33759	Shiv Kumar Postman Barnala SO Sangrur HO	100000
11	44250	Gurdeep Singh Lorry Driver, CGMT, BSNL Chandigarh	100000
12	40578	Charanjit Singh Ex Postman Jaitu SO Faridkot HPO	100000
13	28788	Suresh Kumar Passi SA Airmail Stg New Delhi	300000
14	34898	Khushi Ram MTS Delhi GPO	500000
		<b>Total</b>	<b>2000000</b>

### बैंक की जमा पूंजी का बीमा:-

बैंक की जमा पूंजी का Deposit & Credit Guarantee Contribution of India से बीमा करवाना आवश्यक है। वर्ष 2019-20 के लिए रु. 2461470.50 रुपये (without GST) बीमा राशि के रूप में जमा करवाए गए।

### आगामी योजनाएं:-

- 1) **लोन की सीमा** - लोन की सीमा को 7 लाख से बढ़ा कर 10 लाख करने का प्रस्ताव आपके समक्ष प्रस्तुत है।
- 2) **लोन रिकवरी की किश्तें** :- लोन की सीमा को बढ़ाने के साथ - साथ लोन रिकवरी की किश्तों को 84 से बढ़ाकर 100 करने का प्रस्ताव आपके समक्ष प्रस्तुत है।
- 3) **Scholarship to brilliant children of members.** :- आम सभा में यह प्रस्ताव भी आपके समक्ष प्रस्तुत है कि वर्ष 2019-20 में उत्तीर्ण बच्चों के लिए स्कोलरशिप की संख्या को 10-10 से बढ़ाकर 20-20 कर दिया जाए। कक्षा 10 व 12 के वर्ष 2019-20 में उत्तीर्ण बच्चे जिनके अंक 85 प्रतिशत या उससे अधिक हैं वे 30 जून 2021 तक वेबसाइट पर उपलब्ध फार्म भरकर बैंक को भेज सकते हैं बच्चों को **Merit** के आधार पर **Scholarship** प्रदान किया जाएगा। **Scholarship** की राशि कक्षा 10वीं में उत्तीर्ण के लिए 3100 रुपए व कक्षा 12 वीं उत्तीर्ण के लिए 5100 रुपए होगी।
- 4) **कार्यशील पूंजी व लाभ :-** आपका बैंक लगातार प्रगति की ओर अग्रसर है और दिन प्रतिदिन नई ऊंचाईयों को छू रहा है। बैंक की कार्यशील पूंजी 31.01.2021 को बढ़कर 360 करोड़ हो गई है। वर्ष 2019-20 में बैंक को नेट लाभ 367 लाख में से 137 लाख आयकर देने के पश्चात शुद्ध लाभ 230 लाख रुपये हुआ। आर.बी.आई. के निर्देशानुसार बैंक का लाभ सदस्यों में बांटने पर रोक है। इसलिए इस वर्ष लाभांश वितृत नहीं किया जा रहा है।

**सहकारिता आंदोलन जिंदाबाद - पोस्टल एण्ड आर एम एस ईम्प्लॉईज को ओपरेटिव बैंक जिन्दाबाद**

धन्यवाद सहित।

आपका सहकारी बन्धु

**Members may kindly approve the same**

**नरेश गुप्ता (चेयरमैन)**  
निदेशक मंडल की ओर से

### **Agenda Item No.3**

To discuss and approve Balance Sheet and Profit & Loss Account Statements of Bank for the year ending 31.03.2019



**SHIV SINGLA & ASSOCIATES**  
**CHARTERED ACCOUNTANTS**

14 -UG, AMBA COMMERCIAL COMPLEX,  
STAFF ROAD, AMBALA CANTT.  
94160 28209 (M)

## **Independent Auditor's Report**

**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 2020, which comprise the Balance Sheet as at 31 March 2020, 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 2020;

(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. 61,40,971/-

(d) The loans given by the Bank to the members of the Board – Rs. 47,43,845/-

(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

For Shiv Singla & Associates.  
Chartered Accountant

Place: Ambala Cantt  
Date: 31-05-2019

Shiv Kumar  
(Proprietor)  
M. No. 088041



**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**BALANCE SHEET AS ON 31.03.2020**

Capital and Liabilities	Schedule	Current Year Amount Rs.	Previous Year Amount Rs.		
<b>Capital</b>	<b>1</b>	175750200.00	153829600.00		
<b>Reserve Fund and Other Reserves</b>	<b>2</b>	165101814.80	147649365.80		
Principal/ Subsidiary State		0.00	0.00		
Partnership Fund Account		0.00	0.00		
<b>Deposits and Other Accounts</b>	<b>3</b>	2949189290.38	2283305593.90		
Borrowings		0.00	0.00		
Bills for collection being bills Receivable		0.00	0.00		
Branch Adjustments		0.00	0.00		
Overdue Interest Reserve		3507151.00	668312.00		
Interest Payable	<b>4</b>	6462690.00	5928046.00		
Other Liabilities	<b>5</b>	33917177.30	29139143.30		
Contingent Liabilities	<b>6</b>				
		<b>3333928323.48</b>	<b>2620520061.00</b>		
<b>Property and Assets</b>					
Cash And Balances With Reserve Bank of India	<b>7</b>	94265806.11	91503125.66		
Balance with Other Banks	<b>8</b>	3800075.83	6785430.86		
Money at Call and Short Notice		0.00	0.00		
Investments at Cost	<b>9</b>	859190766.88	476002195.18		
Investment out of the Principal / Subsidiary State Partnership Fund		0.00	0.00		
Advances	<b>10</b>	2306692561.34	1986210100.50		
Interest Receivable	<b>11</b>	21981204.43	10658949.35		
Bill receivable being bills for collection (As per contra)		0.00	0.00		
Branch Adjustments.		0.00	0.00		
Fixed Assets	<b>12</b>	10018098.28	11042048.90		
Other Assets	<b>13</b>	37979810.61	38318210.55		
Non-Banking Assets Acquired in Satisfaction of Claims		0.00	0.00		
		<b>3333928323.48</b>	<b>2620520061.00</b>		
		<b>(0.00)</b>	<b>0.00</b>		
As per our Report of Even Date attached For Shiv Singla And Associates Chartered Accountants					
Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman	Sd/- Naresh Gupta Chairman



THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT Schedule Forming Part of Balance Sheet as on 31.03.2020		
PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Schedule 1 Of Capital</b>		
<b>1. Capital</b>		
(i) Authorised Capital 50,00,000 Shares of Rs 50/- each	250000000.00	150000000.00
(ii) Subscribed and Paid up Capital 35,15,004 Shares of Rs 50/- each		
(a) Individual	175750200.00	150000000.00
(b) Co-operative Institutions	0.00	0.00
(c) State Government	0.00	0.00
Share Application Money	0.00	3829600.00
<b>Total of Schedule 1</b>	<b>175750200.00</b>	<b>153829600.00</b>
<b>Schedule 2 Of Reserve Fund And Other Reserves</b>		
Statutory Reserve	61684806.19	54403799.19
General Reserve	5616358.63	12705108.72
Building Fund	14694408.76	14615008.76
Fidelity Bond Reserve Fund	11001213.71	1001213.71
Staff Gratuity Fund	19375370.53	20074641.53
Members Welfare Fund	1298625.40	474946.40
Reserve for Unforeseen Losses	15549002.00	13950986.00
Leave Encashment Reserve Fund	12832814.58	14443505.58
Balance in Profit and Loss Account	23049215.00	15980155.91
	<b>165101814.80</b>	<b>147649365.80</b>
<b>Schedule 3 of Deposits and Other Accounts</b>		
<b>(a) Term Deposits</b>		
i) Individuals	2466389218.00	1831751532.00
Sub Total (a)	2466389218.00	1831751532.00
<b>(b) Saving Bank Deposits</b>		
i) Individuals	473512094.89	443456247.56
ii) Other Societies	726237.20	513976.00
Sub Total (b)	474238332.09	443970223.56
<b>(c) Current Deposits</b>		
i) Individuals	8561740.29	7583838.34
Sub Total (c)	8561740.29	7583838.34
<b>Grand Total (a+b+c)</b>	<b>2949189290.38</b>	<b>2283305593.90</b>
As per our Report of Even Date attached For Shiv Singla And Associates Chartered Accountants		
Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO
	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman
		Sd/- Naresh Gupta Chairman

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT Schedule Forming Part of Balance Sheet as on 31.03.2020		
PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Schedule 4 Of Interest Payable</b>		
On Recurring Deposit	5721758.00	5353356.00
On FD Matured/ Unclamed FD Matured	740932.00	574690.00
<b>Total of Schedule 4</b>	<b>6462690.00</b>	<b>5928046.00</b>
<b>Schedule 5 Of Other Liabilities</b>		
Pay Orders Payable	1087874.00	2619729.00
Fidelity bond Premium Received in advance	1485248.73	3660591.73
Sundry Suspense	388341.00	543389.00
Sundry Bank Credits Payable	412150.57	412150.57
Provision for Audit Fees	301950.00	301950.00
Provision for Gratuity	0.00	1795733.00
Provision for N.P.A	13383328.00	8180888.00
Provision for Standard Assets	9168616.00	8170056.00
Provision for Bonus/Ex Gratia/OTA	350000.00	350000.00
Provision for Loss Assests	740733.00	740733.00
Provision for Income Tax	5154494.00	1768838.00
Bills Payable	329571.00	103665.00
EPF Payable	381483.00	385014.00
T.D.S Payable	733388.00	106406.00
<b>Total of Schedule 5</b>	<b>33917177.30</b>	<b>29139143.30</b>
<b>Schedule 6 Of Contingent Liabilities</b>		
Outstanding Liabilities for Amount Trfd.To DEAF	2845808.75	2748998.75
Outstanding Liabilities for Fidelity Bond Issued	470569000.00	207092500.00
<b>Total of Schedule 6</b>	<b>473414808.75</b>	<b>209841498.75</b>
<b>Schedule 7 Of Cash And Balances With Reserve Bank of India</b>		
a) Cash in Hand	1700557.00	675473.00
b) Cash At ATM	722200.00	587500.00
<b>b) Current Account with RBI / SBI / State Co-operative Bank</b>		
C/A with Ambala CC Bank	17958725.80	17958749.40
C/A with SBI New Delhi	3851395.67	11024429.35
C/A with UCO Bank	6989627.11	17989685.53
C/A with IDBI Bank Delhi	24422150.70	7395886.90
C/A with IDBI Bank Ambala Cantt	37686693.10	33230906.00
C/A with SBI Ambala	934456.73	2640495.48
<b>Total of Schedule 7</b>	<b>94265806.11</b>	<b>91503125.66</b>
<b>Schedule 8 Of Balance with Other Banks</b>		
<b>Current Deposits</b>		
C/A with HDFC Bank	557579.76	663905.76
C/A with Clearing House of HDFC Bank	954589.69	460.69
C/A FOR ATM/POS Settlement of HDFC Bank	1807170.73	2130451.02
C/A with YES Bank	480735.65	3950418.92
C/A with J and K Bank	0.00	40194.47
<b>Total of Schedule 8</b>	<b>3800075.83</b>	<b>6785430.86</b>

**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**Schedule Forming Part of Balance Sheet as on 31.03.2020**

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Schedule 9 Of Investments At Cost</b>		
i) Investment in Central and State Govt. Securities (at Book Value) Face Value Rs.54,23,00,000/-	546620139.88	441863540.18
ii) Other Trustee/approved securities	0.00	0.00
iii) Other Investment (Non SLR)		
a) Fixed Deposit with Scheduled Banks	312570427.00	34138455.00
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
<b>Total of Schedule 9</b>	859190766.88	476002195.18
<b>Schedule 10 Of Advances</b>		
i) Short Term Loans, cash credits, over drafts and bill discounted of which secured against	2956687.00	4043485.78
a) Government and other approved Societies	0.00	0.00
b) other tangible securities	0.00	0.00
Loans Against Deposits	11661462.18	5098123.66
Loan against NSC, KVP and IVP	905427.00	610893.00
Cash Credit against Deposits	0.00	0.00
<b>Of the advances, amount overdue - NIL</b>		
<b>Considered bad and doubtful of recovery - NIL</b>		
Sub Total (i)	15523576.18	9752502.44
ii) Medium Term Loans of which secured against:		
a) Government and other approved Societies	0.00	0.00
b) other tangible securities		
Of the advances, amount due from individuals (Unsecured)		
<b>Loan to Members</b>	2285606543.02	1970821828.00
<b>Loan to Employees</b>	5562442.14	5635770.06
<b>Of the advances, amount overdue - Rs.7,85,64,537/-</b>		
<b>Considered bad and doubtful and loss of recovery - Rs.61,40,971/-</b>		
Sub Total (ii)	2291168985.16	1976457598.06
iii) Long Term Loans of which secured against:		
a) Government and other approved Societies	0.00	0.00
b) other tangible securities	0.00	0.00
of the advances, amount due from individuals		
<b>Of the advances amount overdue (NIL), Bad and doubtful of recovery (NIL)</b>		
Sub Total (iii)	0.00	0.00
<b>Total of Schedule 10 (i+ii+iii)</b>	2306692561.34	1986210100.50
<b>As per our Report of Even Date attached</b>		

**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**Schedule Forming Part of Balance Sheet as on 31.03.2020**

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Schedule 11 Of Interest Receivable</b>		
On Investment	10610897.00	866950.00
On N.P.A	227811.00	668312.00
On HBA	688388.00	683883.00
On Govt. Security	10454108.43	8439804.35
<b>Total of Schedule 11</b>	21981204.43	10658949.35
<b>Schedule 13 Of Other Assets</b>		
Security deposits for Electricity	47654.00	47654.00
Stationery in Hand	330022.50	440604.50
IGST/CGST/SGST Receivable	2611258.00	2139884.63
Transaction With Other ATM	0.00	10347.31
Gratuity with LIC Karnal	19375370.53	20074641.53
Leave Encashment with LIC Karnal	12832814.58	14443505.58
Prepaid Insurance and Expenses	162947.00	172894.00
Amount Recoverable from RD Depositors	209194.00	167797.00
Amount Recoverable in Clearing	1669817.00	80149.00
Fraud Account (Claim Paid / Pending Recovery Adjustment )	740733.00	740733.00
<b>Total of Schedule 13</b>	37979810.61	38318210.55

As per our Report of Even Date attached  
For Shiv Singla And Associates  
Chartered Accountants

Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman	Sd/- Naresh Gupta Chairman
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**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**Schedule Forming Part of Balance Sheet as on 31.03.2020**

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Annexures Forming Part of Deposits and Other Accounts</b>		
<b>Annexure 1 of Term Deposits</b>		
Fixed Deposit	292964663.00	229393478.00
Recurring Deposit	33520381.00	30652112.00
Cash Deposit Certificate	2136714455.00	1568572515.00
Lockers Security Deposit	3145719.00	3079427.00
Staff Security Deposit	44000.00	54000.00
<b>Total Term Deposits</b>	<b>2466389218.00</b>	<b>1831751532.00</b>
<b>Annexure 2 of Saving Bank Deposits</b>		
<b>a) Individuals</b>		
Inoperative Account	6440209.95	38333358.80
Saving Bank Account	225862863.94	177609828.76
Compulsory Thrift Scheme	241209021.00	227513060.00
Sub-total (a)	473512094.89	443456247.56
<b>b) Societies</b>		
Saving Bank Account	726237.20	513976.00
<b>Total Saving Bank Deposits</b>	<b>474238332.09</b>	<b>443970223.56</b>
<b>Annexure 3 of Current Deposits</b>		
Fixed Deposit Matured	111805.00	58986.00
Ceased Member Deposits	2526657.00	2113188.00
Current Account	2704559.50	2193358.74
Credit Balance in Loans To Employee	167326.99	85335.60
Credit Balance in Cash Credit	40930.80	175567.00
Unclaimed Deposits (Staff Sec. Deposit)	18000.00	8500.00
Unclaimed Deposits	2992461.00	2948903.00
<b>Total Current Deposits</b>	<b>8561740.29</b>	<b>7583838.34</b>
<b>Total of Annexure( 1 +2+3)</b>	<b>2949189290.38</b>	<b>2283305593.90</b>
<p style="text-align: center;">As per our Report of Even Date attached  For Shiv Singla And Associates  Chartered Accountants</p>		
Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO
	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman
		Sd/- Naresh Gupta Chairman

**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**Schedule Forming Part of Balance Sheet as on 31.03.2020**

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
<b>Annexures Forming Part of Reserves and Other Reserves</b>		
<b>Annexure 4 of Statutory Reserve</b>		
Opening Balance	54403799.19	50849509.19
Trf from Dividend Payable	0.00	196259.00
Trf from RD/FD/CDC (Reconciliation)	3285968.00	0.00
Trfd. From Profit and Loss Appropriation Account	3995039.00	3358031.00
	61684806.19	54403799.19
<b>Annexure 5 of General Reserve</b>		
Opening Balance	12705108.72	11182410.73
Transfer from NCUI Education Fund	159802.00	142521.00
Transfer To Fidelity Bond Reserve Fund	(10000000.00)	0.00
Trfd. From Profit and Loss Appropriation Account	2751447.91	1380176.99
	5616358.63	12705108.72
<b>Annexure 6 of Reserve for Unforeseen Losses</b>		
Opening Balance	13950986.00	12525773.00
Trfd. From Profit and Loss Appropriation Account	1598016.00	1425213.00
	15549002.00	13950986.00
<b>Annexure 7 of Fidelity Bond Reserve Fund</b>		
Opening Balance	1001213.71	1001213.71
Trfd. From General Reserve	10000000.00	0.00
	11001213.71	1001213.71
<b>Annexures Forming Part of Other Liabilities</b>		
<b>Annexure 8 of Dividend Payable</b>		
Opening Balance	0.00	0.00
Trfd. From Profit and Loss Appropriation Account	7475851.00	7946184.00
	7475851.00	7946184.00
Less: Paid/Trfd. during the year	7475851.00	7946184.00
	0.00	0.00

As per our Report of Even Date attached  
For Shiv Singla And Associates  
Chartered Accountants

Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman	Sd/- Naresh Gupta Chairman
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**THE POSTAL & RMS BANK EMPLOYEES CO-OPERATIVE BANK LTD., AMBALA CANTT.**  
**SCHEDULE - 12 OF FIXED ASSETS AS ON 31-03-2020**

	GROSS BLOCK				DEPRECIATION BLOCK				NET BLOCK	
	AS ON	ADDITIONS	SALES / WRITTEN OFF / DISCARDED	AS ON	AS ON	DEPRECIATION DURING THE YEAR	ADJUSTMENTS/ WRITTEN OFF	AS ON	AS ON	AS ON
S.NO	PARTICULARS	01-04-2019		31-03-2020	01-04-2019			31-03-2020	31-03-2020	31-03-2019
<b>A) AMBALA HEAD OFFICE</b>										
1	Land	4663068.00	0.00	0.00	4663068.00	0.00	0.00	0.00	4663068.00	4663068.00
2	Building	8969124.00	0.00	0.00	8969124.00	5072641.55	188678.23	0.00	5261319.78	3707804.22
3	Computers	3587082.16	67788.12	0.00	3654870.28	2730869.38	588614.39	0.00	3299483.77	355386.51
4	Furniture & Fixture	2403903.89	29237.28	0.00	2433141.17	1500427.55	244623.73	0.00	1745051.28	688089.89
5	Plant & Machinery (F & F)	818649.25	0.00	0.00	818649.25	449482.21	69240.45	0.00	518722.66	299926.59
6	Electrical (F & F)	747332.00	21177.96	0.00	769109.96	617124.98	32721.70	0.00	649846.68	119263.28
7	Motor Vehicle	869612.00	0.00	0.00	869612.00	826131.61	0.00	0.00	826131.61	43480.39
<b>TOTAL (A)</b>		22059371.30	118203.36	0.00	22177574.66	11196677.28	1103878.50	0.00	12300555.78	9877018.88
<b>B) DELHI BRANCH</b>										
1	Furniture & Fixture	105281.51	0.00	0.00	105281.51	73568.54	7815.90	0.00	81384.44	23897.07
2	Plant & Machinery (F & F)	94717.54	0.00	0.00	94717.54	53001.93	7338.06	0.00	60339.99	34377.55
3	Electrical (F & F)	276612.00	0.00	0.00	276612.00	191627.34	16399.04	0.00	208026.38	68585.62
4	Computers	385287.00	0.00	0.00	385287.00	364345.36	6722.48	0.00	371067.84	14219.16
<b>TOTAL (B)</b>		861898.05	0.00	0.00	861898.05	682543.17	38275.48	0.00	720818.65	141079.40
<b>GROSS TOTAL (A+B)</b>		22921269.35	118203.36	0.00	23039472.71	11879220.45	1142153.98	0.00	13021374.43	10018098.28
Previous Year Figures		22769378.89	151690.46	0.00	22921269.35	11166974.62	713245.83	0.00	11879220.45	11042048.90

As per our Report of Even Date attached  
For Shiv Singla And Associates  
Chartered Accountants

<b>Place : Ambala</b> <b>Dated : 02.05.2020</b>	<b>Sd/-</b> <b>(Shiv Kumar)</b> <b>Proprietor</b>	<b>Sd/-</b> <b>Ashwani Aggarwal</b> <b>CEO</b>
	<b>Sd/-</b> <b>Jai Parkash Sharma</b> <b>Vice-Chairman</b>	<b>Sd/-</b> <b>Pawan Kumar</b> <b>Vice-Chairman</b>
		<b>Sd/-</b> <b>Naresh Gupta</b> <b>Chairman</b>

M. No.088041



<b>THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED</b> <b>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING AS ON 31.03.2020</b>			
<b>PARTICULARS</b>	<b>Schedule</b>	<b>Current Year Amount Rs.</b>	<b>Pervious Year Amount Rs.</b>
<b>INCOME</b>			
Interest and Discount	<b>14</b>	281965002.88	221877546.99
Commission, exchange and brokerage		8741.25	2799.68
Other receipts	<b>15</b>	7545302.51	7461893.17
		<b>289519046.64</b>	<b>229342239.84</b>
<b>EXPENDITURE</b>			
Interest on deposits, borrowings, etc.	<b>16</b>	202505556.00	155348125.00
Salaries and allowances and provident fund	<b>17</b>	26860921.00	27301373.30
Directors and Sub committee members' fees and allowances	<b>18</b>	1707503.00	1043259.00
Rent, taxes, insurance, lighting, etc.	<b>19</b>	4429397.73	4085402.68
Law charges		369680.00	327316.00
Postage, telegrams and telephone charges	<b>20</b>	430974.00	346709.32
Auditors' fees		335500.00	326022.00
Repairs And Maintanance		302245.74	666614.12
Stationery, printing and advertisement, etc.	<b>21</b>	3482785.34	3125843.26
Other expenditure	<b>22</b>	4341918.55	6693154.85
Amortization of premium paid on purchase of "Held to Maturity Security"		681702.30	551196.57
Bad Debts Written Off		0.00	755809.00
Provision on NPA		5202440.00	0.00
Provision on Standard assets		998560.00	2102992.00
Depreciation		1142153.98	713245.83
<b>TOTAL</b>		<b>252791337.64</b>	<b>203387062.93</b>
Profit during the year		36727709.00	25955176.91
Income Tax for Current year		13678494.00	9892838.00
Income Tax for Previous year		0.00	(82183.00)
<b>Profit After Tax</b>		<b>23049215.00</b>	<b>15980155.91</b>
Brought Forward Profit Transferred from Balance Sheet		15980155.91	14252125.99
Profit available for Appropriations		<b>39029370.91</b>	<b>30232281.90</b>
<b>Appropriations</b>			
<b>Transfer To</b>			
Statutory Reserve A/c		3995039.00	3358031.00
Reserve Fund for Unforeseen Losses		1598016.00	1425213.00
General Reserve (NCUI Education Fund)		159802.00	142521.00
Dividend		7475851.00	7946184.00
General Reserve		2751447.91	1380176.99
Balance Carried over to Balance Sheet		<b>23049215.00</b>	<b>15980155.91</b>
<b>Significant Accounting policies</b>	As per our Report of Even Date attached		
<b>Notes on Accounts</b>	For Shiv Singla And Associates Chartered Accountants		
		<b>39029370.91</b>	<b>30232281.90</b>
Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO	Sd/- Jai Parkash Sharma Vice-Chairman
		Sd/- Pawan Kumar Vice-Chairman	Sd/- Naresh Gupta Chairman

**THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED**  
**Schedule Forming Part of Profit and Loss Account for the year ending 31-03-2020**

<b>PARTICULARS</b>	<b>Current Year Amount Rs.</b>	<b>Pervious Year Amount Rs.</b>
<b>Schedule 14 Of Interest And Discount</b>		
Intt Received on Loans to Members	224210301.00	174686397.00
Intt Received on Loans against Deposits	1008822.52	524804.66
Intt Received on Loans to Employees	492085.00	574210.00
Intt Received on Loans against NSC	96893.00	89246.00
Intt Received on HBA	117415.00	0.00
Intt Received on Investment	16247722.80	10131196.51
Intt Received on Govt. Security	39791763.56	35871692.82
<b>Total of Schedule 14</b>	<b>281965002.88</b>	<b>221877546.99</b>
<b>Schedule 15 Of Other Receipt</b>		
Locker Rent	240890.00	248940.68
Fidelity Bond Premium	7058533.00	3171785.00
Bad Debts Recovered	0.00	215007.00
Provision Of NPA Written Back	0.00	3562239.00
Clearing House Income (P2F)	240000.00	240000.00
Misc.Income	5879.51	23921.49
<b>Total of Schedule 15</b>	<b>7545302.51</b>	<b>7461893.17</b>
<b>Schedule 16 of Interest On Deposit, Borrowings, Etc.</b>		
Interest Paid on Saving Bank Accounts	8798051.00	8403171.00
Interest Paid on Cash Deposit Certificates	151975036.00	111713590.00
Interest Paid on Recurring Deposits	3135648.00	2898788.00
Interest Paid on Fixed Deposits	22022063.00	16842144.00
Interest Paid on CTS	16404663.00	15010803.00
Interest Paid On Misc.	170095.00	475912.00
Interest Paid on Staff security/FD Matured	0.00	3717.00
<b>Total of Schedule 16</b>	<b>202505556.00</b>	<b>155348125.00</b>
<b>Schedule 17 of Salaries, Allowances And Provident Fund</b>		
Salaries to Staff	20801814.00	21727589.00
Leave Encashment	33523.00	0.00
Gratuity	2384989.00	1795733.00
Bonus	352253.00	365104.00
Employer Contribution to Provident Fund	2228560.00	2273033.00
Amenities to Staff	761087.00	791273.30
Conveyance to Staff	13885.00	17281.00
TA/DA to Staff	82062.00	124685.00
Administrative Expenses	202748.00	206675.00
<b>Total of Schedule 17</b>	<b>26860921.00</b>	<b>27301373.30</b>
<b>Schedule 18 of Directors And Sub Committee Members' Fees And Allowances</b>		
Director Fees	427500.00	221000.00
Director Travelling & Allowances	1280003.00	822259.00
<b>Total of Schedule 18</b>	<b>1707503.00</b>	<b>1043259.00</b>

**THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED**  
**Schedule Forming Part of Profit and Loss Account for the year ending 31-03-2020**

PARTICULARS	Current Year Amount Rs.	Pervious Year Amount Rs.
<b>Schedule 19 of Rent, Taxes, Insurance, Lighting, Etc.</b>		
Office Rent Paid	100800.00	100800.00
Municipal/Water Taxes on Property	168700.00	0.00
Software Expenses	863445.23	1169278.00
Electricity Charges	256857.00	170062.00
Insurance Premium Paid	333325.00	350403.00
Generator Rent	244800.00	244800.00
Deposit Insurance	2461470.50	2050059.68
<b>Total of Schedule 19</b>	<b>4429397.73</b>	<b>4085402.68</b>
<b>Schedule 20 of Postage, Telegrams And Telephone Charges</b>		
Telephone Expenses	254557.00	205073.32
Postage & Telegram	176417.00	141636.00
<b>Total of Schedule 20</b>	<b>430974.00</b>	<b>346709.32</b>
<b>Schedule 21 of Stationery, Printing And Advertisement, Etc.</b>		
Stationary & Printing	655628.00	595835.50
Advertisement and Business Promotion	2827157.34	2530007.76
<b>Total of Schedule 21</b>	<b>3482785.34</b>	<b>3125843.26</b>
<b>Schedule 22 of Other Expenditure</b>		
General Charges	328055.33	513804.91
Members Subscription	66900.00	66900.00
Fidelity Bond Claim Paid	198500.00	125000.00
Entertainment	459400.48	464775.18
Commission Paid	93188.38	85105.32
General Body Meeting Expenses	687177.36	772612.22
Member's Retirement Expenses	2073600.00	2037500.00
Vehicle Running & Maintenance Expenses	275295.00	252072.00
NCUI Education Fund Contribution	159802.00	142521.00
Election Meeting Expenses	0.00	2232864.22
<b>Total of Schedule 22</b>	<b>4341918.55</b>	<b>6693154.85</b>

As per our Report of Even Date attached  
For Shiv Singla And Associates  
Chartered Accountants

Place : Ambala Dated : 02.05.2020	Sd/- (Shiv Kumar) Proprietor M. No.088041	Sd/- Ashwani Aggarwal CEO	Sd/- Jai Parkash Sharma Vice-Chairman	Sd/- Pawan Kumar Vice-Chairman	Sd/- Naresh Gupta Chairman
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**SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE ACCOUNT  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**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 NIIT Technologies, 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 31-03-2020	As at 31-03-2019
Capital to Risk-weighted assets ratio – Overall (%)	11.11	12.18
Capital to Risk-weighted assets ratio – Tier I (%)	10.41	11.77
Capital to Risk-weighted assets ratio – Tier II (%)	0.70	0.41

#### **i. Share Capital**

. During the year, the bank has issued shares to its members and the net increase in share capital of Rs. 2,19,20,600/- (4,38,412 shares of Rs.50/- each).

### **2. Assets Quality**

#### **a). Non-performing assets**

Sr. NO.	Particulars	As at 31-03-2020	As at 31-03-2019
1.	Gross NPAs to Gross Advances (%)	3.41%	0.94%
2.	Net NPAs to Net Advances (%)	2.84%	0.53%
3.	Movements of NPAs (Gross)		
	(a) Opening Balance	1,86,96,016	1,62,08,725
	(b) Additions during the year	14,24,15,623	1,25,51,318
	(c) Reductions during the year	8,25,47,102	1,00,64,027
	(d) Closing Balance	7,85,64,537	1,86,96,016
4.	Movement of Net NPAs		
	(a) Opening Balance	1,05,15,128	44,65,598
	(b) Additions during the year	13,72,13,183	1,17,15,698
	(c) Reductions during the year	8,25,47,102	56,66,168
	(d) Closing Balance	6,51,81,209	1,05,15,128

5.	Movement of Provisions for NPAs		
	(a) Opening Balance	81,80,888	1,17,43,127
	(b) Provisions made during the year	52,02,440	8,35,620
	(c) Write off / written back of excess provisions	0	43,97,859
	(d) Closing Balance	1,33,83,328	81,80,888

**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 31-03-2020	As at 31-03-2019	As at 31-03-2018
Provisions for Standard Assets	91,68,616	81,70,056	60,67,064

**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.

1. The member wise detail of dividend payable is identified and computerized details is available with the Bank and it is paid/transfer to respective members.
2. 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%

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

6. 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 Shiv Singla And Associates  
Chartered Accountants**

Place : Ambala	Sd/- (Shiv Kumar)	Sd/- Ashwani Aggarwal	Sd/- Jai Parkash Sharma	Sd/- Pawan Kumar	Sd/- Naresh Gupta
Dated : 02.05.2020	Proprietor	CEO	Vice-Chairman	Vice-Chairman	Chairman
	M. No.088041				



**THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT**  
**Cash Flow Statement for the year ended 31.03.2020**

Particulars	31-Mar-20	31-Mar-19
<b>I) OPERATIONAL ACTIVITIES</b>		
Interest & Commission Received	281,965,002.88	221,877,546.99
Interest & Commission Paid	(202,505,556.00)	(155,348,125.00)
Other Revenues	7,554,043.76	7,464,692.85
General & Administrative Expenses	(42,942,627.66)	(47,325,692.10)
Net Cash Flow From Operating Assets prior to the Effect of Changes in Assets & Liabilities	44,070,862.98	26,668,422.74
<b>II) NET (INCREASE)/ DECREASE IN OPERATING ASSETS</b>		
Funds Advanced to Customers	(331,804,715.92)	(457,446,442.28)
Other Operating Assets	338,399.94	3,081,021.45
<b>III) NET INCREASE/ (DECREASE) IN OPERATING LIABILITIES</b>		
Deposits From Customers	665,883,696.48	238,392,919.10
Other Operating Liabilities	8,151,517.00	(2,819,401.70)
Cash Flow From Operating Activities Before Taxation	386,639,760.48	(192,123,480.69)
Taxes Paid	(13,678,494.00)	(9,975,021.00)
Cash Flow From Operating Activities	372,961,266.48	(202,098,501.69)
<b>IV) INVESTING ACTIVITIES</b>		
Increase in Fixed Assets	(118,203.36)	(151,890.46)
Investments	(383,188,571.70)	196,728,015.57
Cash Flow From Investing Activities	(383,306,775.06)	196,576,125.11
<b>V) FINANCIAL ACTIVITIES</b>		
Increase in Capital/Reserves	23,799,685.00	25,091,126.11
Dividend Paid/Trfd	(7,475,851.00)	(7,946,184.00)
Share Premium Received	-	-
Subordinated Debts	-	-
Cash From financial Activities	16,323,834.00	17,144,942.11
Increase In Cash & Cash Equivalent	5,978,325.42	11,622,565.53
Cash & Cash Equivalent at the Beginning of the Year	98,288,556.52	86,665,990.99
Cash & Cash Equivalent at the end of the Year	104,266,881.94	98,288,556.52
As per our Report of Even Date attached	98,065,881.94	
For Shiv Singla And Associates	(6,201,000.00)	
Chartered Accountants		

Place : Ambala	Sd/- (Shiv Kumar)	Sd/- Ashwani Aggarwal	Sd/- Jai Parkash Sharma	Sd/- Pawan Kumar	Sd/- Naresh Gupta
Dated : 02.05.2020	Proprietor	CEO	Vice-Chairman	Vice-Chairman	Chairman
	M. No.088041				

*Members may kindly approve the same*

**Agenda Item No 4**

To discuss & consider the compliance of inspection report of RBI as on 31.03.2019 carried out by RBI under the provision of Section 35 of Banking Regulation Act 1949 (AACs):

The Bank has complied the said inspection report and submitted the same to RBI

**Members may kindly approve the same**

**Agenda Item No 5.**

To discuss and approve allocation of profit of the Bank for the year 2019-20

**Proposed Allocation of Profit for the Year 2019-2020**

S.No	Funds	Amount ( in Rupees )
1.	Statutory Reserve Fund (25% of Net Profit of Rs. 23049215.00) As per requirement of Act	57,62,304.00
2.	Reserve Fund for Unforeseen Losses (10% of Net Profit of Rs. 23049215.00) As per requirement of Act	23,04,922.00
3.	NCUI Education Fund (1% of Net Profit of Rs. 23049215.00) As per requirement of Act	2,30,492.00
4.	Fidelity Bond Reserve Fund	1,00,00,000.00
5.	General Reserve (Balance of Profit)	47,51,497.00
	Total Profit available for Appropriation	2,30,49,215.00

**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 - 21st March, 2021**

I hereby record my presence at the Annual General Body Meeting of the Bank held on Sunday, 21st March, 2021 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**

**Agenda Item No 6**

To consider to amend Bye Laws of the Bank.

Existing Bye Laws	Proposed Bye Laws
<p>Bye Law No. 44 (iii)</p> <p><b><u>Loan and Advances</u></b> : All loan shall be granted within maximum credit limit of a member at the discretion of the Board of Directors on surety of two members and shall not exceed twenty times the value of a member's paid up shares or Rs. 7,00,000/- (Rupees Seven Lacs only) for all the members of the Bank whichever is less and subject to further to any general or special restrictions or conditions imposed by the Central Registrar from time to time.</p>	<p>Bye Law No. 44 (iii)</p> <p><b><u>Loan and Advances</u></b> : All loan shall be granted within maximum credit limit of a member at the discretion of the Board of Directors on surety of two members and shall not exceed twenty times the value of a member's paid up shares or Rs. 10,00,000/- (Rupees Ten Lacs only) for all the members of the Bank whichever is less and subject to further to any general or special restrictions or conditions imposed by the Central Registrar from time to time.</p>
<p>Bye Law No. 44 (vi)</p> <p><b><u>Loan and Advances</u></b> : The loan shall be repaid in such no. of monthly installment as may be fixed by the bank upto a maximum of 84.</p>	<p>Bye Law No. 44 (vi)</p> <p><b><u>Loan and Advances</u></b> : The loan shall be repaid in such no. of monthly installment as may be fixed by the bank upto a maximum of 100.</p>

***Members may kindly approve the same***

**Agenda Item No 7**

To appoint Statutory Auditors for the year 2020-21

Under the provisions of the Multi State Cooperative Societies Act 2002 and the Bye Laws of the Bank, 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 recommend for the Reappointment of M/S Shiv Singla & Associates Chartered Accountant, 14, U.G. Amba Commercial Complex, 1st Floor, Ambala Cantt. as Statutory Auditors and their remuneration will be paid as per the provisions of Reserve Bank of India. They have already given his consent to work as Statutory Auditors, if appointed.

***Members may kindly approve the same***

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

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**Membership No.** \_\_\_\_\_

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Office Address \_\_\_\_\_

Mobile \_\_\_\_\_

\_\_\_\_\_  
Signature of Member

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

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

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(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.**  
**ATTENDANCE SLIP**

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Signature of Member

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

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