NAGARIK SAMABAY BANK LIMITED

GUWAHATI

REGN. NO. G-22/98-99
DATED : 23.10.1998

RESERVE BANK OF INDIA
LICENCE No. UBD AS 1707P
DATED : 13.03.1999

26th ANNUAL REPORT WITH BALANCE SHEET AND STATEMENTS OF ACCOUNTS FOR THE YEAR 2023-2024

Website : www.nagarikbank.info

NAGARIK SAMABAY BANK LIMITED

GUWAHATI

THE BOARD OF DIRECTORS FOR THE PERIOD 2023-2028

1.	Shri Jagadish Sarma	Chairman
2.	Shri Bhaben Sing Basumatary	Vice Chairman
3.	Shri Deba Prashad Nath	Director
4.	Shri Dinesh Chandra Baishya	Director
5.	Shri Anirban Goswami	Director
6.	Shri Gautam Choudhury	Director
7.	Shri Jayanta Kumar Sharma	Director
8.	Shri Jogeswar Goswami	Director
9.	Smt Kavita Mundhra	Director
10.	Shri Parag Agarwal	Director
11.	Shri Partha Pratim Dutt	Director
12.	Shri Ramen Sarma	Director
13.	Shri Sishu Ram Gayan	Director
14.	Smt Nilima Barman	Director
15.	Shri Surendra Nath Kalita	Director
16.	Shri Surajit Bhowmick	Co - opted Director
17.	Shri Vijay Kr. Chopra	Co - opted Director

NAGARIK SAMABAY BANK LIMITED, GUWAHATI
FIGURE AT A GLANCE AS AT

(Rs. in lakh)

Particulars	31.03.2020	31.03.2021	31.03.2022	31.03.2023	31.03.2024
No. of Members of which with Voting Right	3115 2568	3492 2476	3751 2240	3944 2608	3894 2732
Paid up Share Capital	396.96	537.83	793.73	1030.35	1068.93
Reserve Fund & other Reserves	538.80	603.48	772.21	774.35	700.84
Deposits	16825.24	18237.32	19346.41	20030.83	18874.41
Of which CASA Deposit	4178.19	4267.24	5314.04	5186.51	4609.26
Advances	9850.42	10483.00	10190.73	11140.08	10791.94
Total Business	26675.66	28720.32	29537.14	31170.91	29666.35
Working Capital	18371.03	20007.82	21780.30	22772.28	21729.19
Credit Deposit Ratio	58.55%	57.48%	52.68%	55.61%	57.17%
Capital Adequacy Ratio (Capital to Risk Assets Ratio)	15.36%	16.29%	16.41%	20.38%	20.48%
Gross NPA Amount	528.07	564.48	822.78	647.85	1083.35
Gross NPA%	5.36%	5.38%	8.07%	5.82%	10.04%
Net NPA Amount	116.51	197.60	297.72	265.20	491.99
Net NPA%	1.18%	1.88%	2.92%	2.38%	4.56%
Profit (Before Tax)	183.48	247.17	228.62	273.78	113.05
Profit (After Tax)	117.24	183.53	168.81	191.43	64.69

NAGARIK SAMABAY BANK LIMITED

Head Office : Ashram Road, Ulubari, Guwahati - 781007

26th Annual Report (Year 2023-2024)

I, on behalf of the Board of Directors of the Nagarik Samabay Bank Ltd. Guwahati, welcome you all to the 26th Annual General Meeting (AGM) of the Bank. I do hope and believe that you would offer constructive suggestions for the growth and development of the Bank. This Annual General Assembly has been convened in accordance with the provisions of Section 39 of the Assam Cooperative Societies Act 2007 (Assam Act IV of 2012), as amended, to deal with the matters as per Section 30 of the Assam Cooperative Societies Act, 2007.

ABOUT THE BANK :

The bank was registered as a cooperative society on the 24th of October 1998 and thereafter received the requisite license from the Reserve Bank of India on the 13th March 1999 for carrying out banking operations. The bank formally started its business on 12th of May 1999. The bank has completed 25 years and has been running maintaining cooperative principles, following the rules of its Bye laws, “The Cooperative Societies Act, 2007 (Act No. IV of 2012)” and the Banking Regulation Act, 1949.

The bank has presently five branches. The details of the branches are given below:-

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

OUR VISION :

To provide best possible banking services to the depositors and borrowers within the specified area of operation through a true sense of co-operation.

BOARD OF DIRECTORS (BOD)

The present Board of Directors was elected on 04.06.2023 by the 25th Annual General Assembly of the Bank. At present there are 15 (Fifteen) numbers of elected Directors as per the provision of the Assam Cooperative Societies Act, 2007.

Considering the need of expert advice the Board had co-opted 2(two) experienced Directors as per provision of Section 41(4) of the Assam Cooperative Societies Act, 2007.

MEETING OF THE BOARD OF DIRECTORS :

During the year 2023-2024, the following 9 nos. of meeting of the members of the Board of Directors were held :-

Date	No. of Members Present	No. of Members Absent	Attendance %
12.04.2023	9	7	56%
12.05.2023	14	2	88%
16.06.2023	15	0	100%
12.07.2023	14	1	93%
15.09.2023	12	3	80%
11.10.2023	13	4	76%
21.11.2023	13	4	76%
08.02.2024	14	3	82%
28.03.2024	17	0	100%

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

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

MEETING OF THE VARIOUS SUB COMMITTEES OF THE BOARD OF DIRECTORS

Besides meeting of the Board of Directors, the Bank also conducted meeting of the various sub committees of the Board of Directors regularly on time to time to discuss on various agenda. The various subcommittees of the Board of Directors in the financial year 2023-24 are as follows -

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

BOARD OF MANAGEMENT (BOM)

As per provision of the Circular no. DoR(PCB).BPD.Cir.No.8/12.05.002/2019-20 of the RBI, the BOD had constituted the BOM in its meeting held on

21.11.2023. The BOM has got due approval from the RBI in April 2024. The BOM's constitution is as follows:-

Shri Bhaben Sing Basumatary	-	Chairman
Dr. Pranab Baishya	-	Member
Shri Mayur Kartick Barooah	-	Member
Shri Surajit Bhowmick	-	Member
Shri Kamal Chakravarty	-	Member

DEPOSITS :

Total deposits of the bank as on 31.03.2024 are Rs. 18,874.41 lakh. The comparative analysis of the deposits for last few years is shown in the diagram below:-

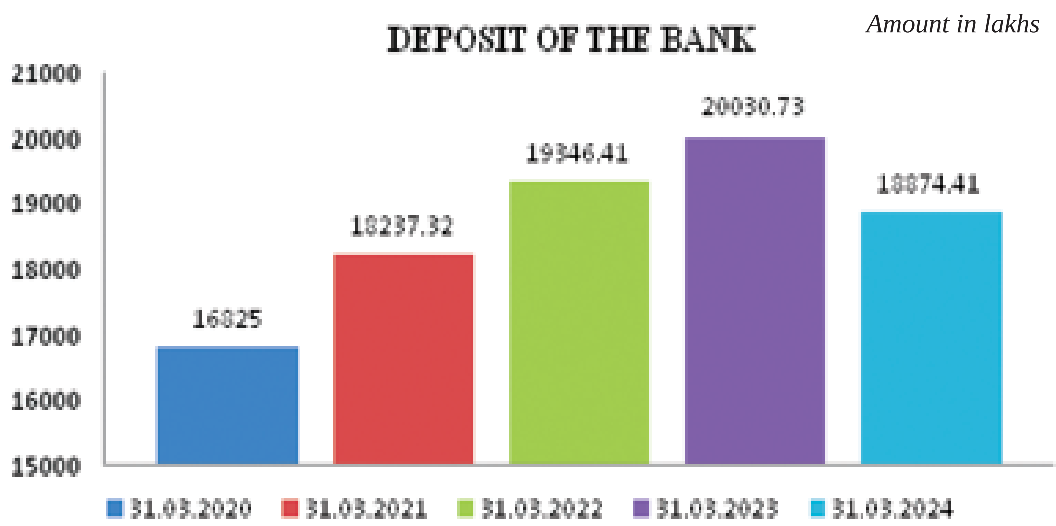

FIG: Comparative Deposit Position

ADVANCE:

Total advance of the bank as on 31.03.2024 is Rs. 10,791.93 lakh. The bank had financed under Small Business Loan from Rs.25000.00 to Rs.5,00,000.00 to each individual who has maintained daily deposit with our bank. The Bank has also introduced finance to SHG, JLG and easy Personal Loans to share holders for renovation, repairing of homes, marriage expenses, Medical expenses etc.

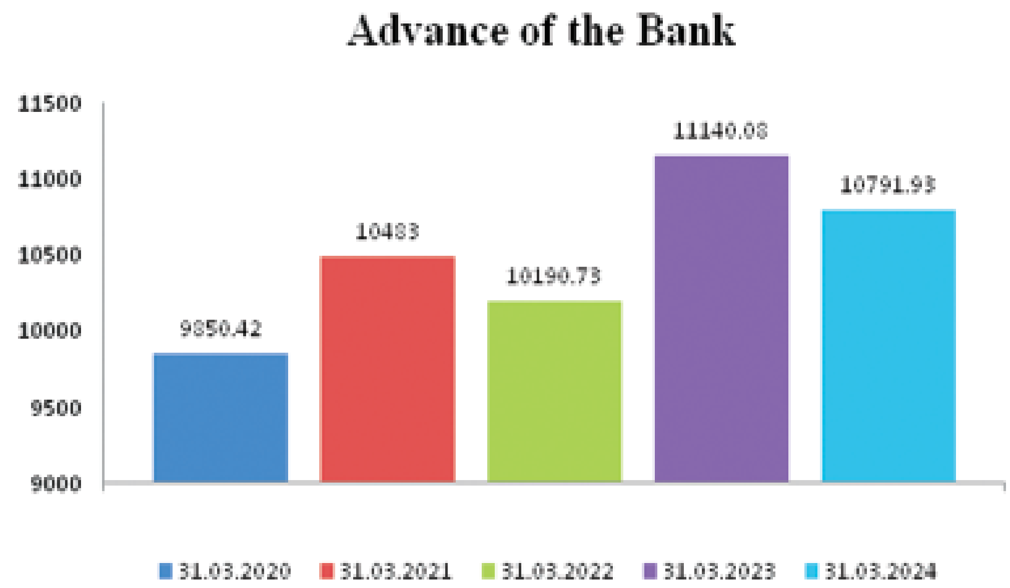

FIG: Comparative Advance Position

PROFIT & LOSS:

The Profit of the Bank before tax for the Year 2023-24 stood at Rs. 113.05 lakhs (Previous Year Rs. 273.78) whereas profit after tax stood at Rs. 64.69 lakhs (Previous Year Rs.191.43)

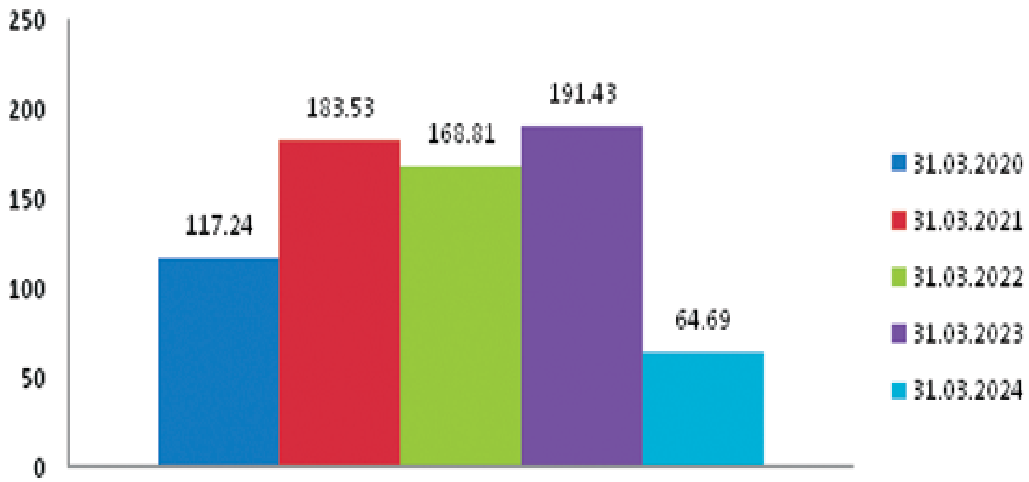

Fig: Comparative Net Profit & Loss Position

POSITION OF GROSS NPA AND NET NPA :

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

Date/Year	Gross NPA (Amount in Lakhs)	Percentage	Net NPA (Amount in Lakhs)	Percentage
31.03.2020	528.07	5.36%	116.51	1.18%
31.03.2021	564.28	5.38%	197.60	1.88%
31.03.2022	822.78	8.07%	297.72	2.92%
31.03.2023	647.85	5.82%	265.20	2.38%
31.03.2024	1083.35	10.04%	491.99	4.56%

For the year 2023-24, the Bank has declared 54 nos of fresh NPA accounts amounting to Rs. 382.27 lakh and have recovered Rs. 179.75 lakh during the year.

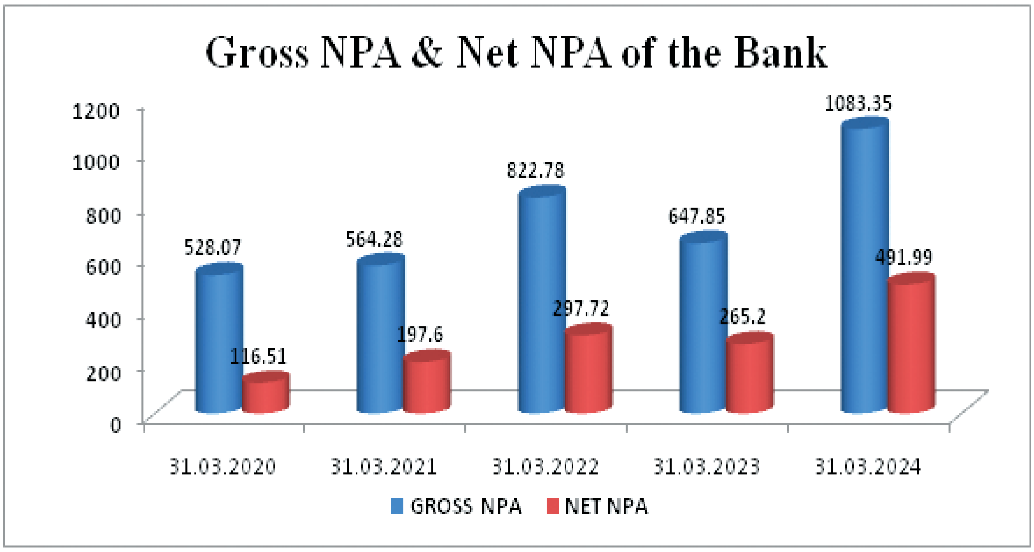

FIG: Comparative Gross NPA and Net NPA

Formation of Recovery Cell at Head Office

A recovery cell has been formed at the Head Office to recover NPAs of the Bank. This specialized unit is responsible for managing and recovering non - performing assets (NPAs) or stressed assets. The main objective of the Recovery cell is to recover as much of the outstanding amount as possible from NPAs and to minimize their impact on the bank's financial status. Thereby improving the overall credit quality of the Bank's loans and advances portfolio. This includes initiating legal proceedings against defaulting borrowers and selling secured assets to recover dues.

By establishing a Recovery Cell, we have achieved several benefits, including successfully executing SARFAESI actions and settlement against defaulting parties.

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

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

The Bank has maintained the ratio 20.48% which is more than minimum requirement prescribed by RBI i.e. 12.00 %

2. Maintenance of CRR and SLR:

Bank has maintained CRR (Cash Reserve Ratio) 4.50% and SLR (Statutory Liquidity Ratio) 18.00% which is more than the statutory requirement as prescribed by the RBI, all the days, without any default.

3. Investment:

The Bank has followed the norms of RBI, while making investment of any surplus funds, with due discussion and approval of the Investment subcommittee. The bank has made investment of Lion's share against Central Govt. Securities (Rs. 36,50,20,000.00), State Govt. Securities (Rs.6,00,00,000.00) totalling Rs. 42,50,20,000.00.

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

4. Transfer of fund to DEAF account:

The Bank has already transferred the eligible amount of Rs. 33,81,347.22 paid to RBI to be deposited in our DEAF Account No. 161001006009 maintained at RBI.

5. Follow up of KYC norms:

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

6. Deposit Insurance:

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

7. Income Recognition, Assets classification & provisioning:

The Bank has followed Asset classification norms (Standard, Sub-Standard, Doubtful I, II, III & Loss Assets) of loans and advances within the guidelines of Reserve Bank of India and necessary provisioning of income for NPA has also been done as per guidelines of RBI.

CONCURRENT AUDITOR:

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

INTERNAL INSPECTION:

During the year under report, general internal inspection of five branches have been done. Time to time surprise verification of cash and security items against each branch are being done on regular interval. Revenue Audit is also been done for all the 5 branches during the year.

STATUTORY AUDIT OF THE BANK:

The Reserve Bank of India has appointed M/s K.K.Chanani & Associates as Statutory Auditors of the Bank for the year 2023-2024. Accordingly, they had been assigned to conduct the Statutory Audit of the Bank. They have submitted the Audited Balance Sheet, Profit & Loss Accountof the Bank as on 31.03.2024 along with Audit observation in a LFAR format. The rating/grading of the audit for the year has been marked 'B' with 76% marks.

FACILITIES OF ATM-cum-Debit Card:

The ATM-cum-Debit Card service of the Bank was inaugurated on 30.03.2021 at the premises of Conference Hall, Prakashan Bharati, Zoo Road, Guwahati.

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

QR CODE Facilities:

In the year 2023-24, our bank took a significant step forward in enhancing customer convenience by launching QR code facilities. This innovative feature allows our customers to make swift, secure, and contactless payments using their smartphones. This initiative not only streamlines the payment process for our customers but also supports local businesses by offering them a modern, efficient payment solution. The introduction of QR code facilities aligns with our commitment to digital transformation and our goal of providing cutting-edge banking services. Initial adoption rates have been encouraging, and we anticipate this technology will play a crucial role in shaping the future of retail banking transactions.

BORROWINGS:

During the year 2023-2024, the Bank had not borrowed any amount from the Government of Assam, The Assam Cooperative Apex Bank Ltd or any other higher financial institution.

IIBM Training for Directors and CEO

Five members of BOD including the CEO attended a training programme for three days at IIBM campus, Guwahati. The training program commenced from September 27th, 2023. This program was specifically designed for the Directors and CEOs of Urban Cooperative Banks (UCBs). It features a combination of lectures, discussions, experience-sharing sessions, and more.

The primary objective of the training is to familiarize the Directors with the latest changes in regulatory and supervisory policies of RBI, as well as to instil professionalism and enhance the quality of governance within UCBs. The program covers essential topics such as the role of Directors on the Board, credit management, investment management, asset-liability management, and other key areas.

Sankalpa Sabha

A Sankalpa S3abha was organized on January 1st, 2024, on the eve of New Year at the PWD Convention & Training Centre, Dispur, Guwahati, at 5 PM.

The meeting was attended by all employees, business promoters, Board of Directors (BOD) members, and the Chairman of the Bank.

The primary purpose of the Sabha was to have all employees and business promoters commit to a resolution to elevate the bank from its current situation to a better position. The discussion focused on the introduction of new financial products and services tailored to meet our customers' needs, including digital banking solutions and targeted loan schemes. Additionally, the group explored the development of loyalty programs and personalized services to retain existing customers and attract new ones. The importance of establishing a robust customer feedback system to continuously improve service quality and address customer concerns promptly was also emphasized.

Customer Meet of 5 branches

A customer meeting is a vital component of the bank's operations, aimed at understanding and addressing customer needs, fostering positive experiences, and ultimately building stronger relationships. To ensure these interactions are effective, it's important to craft a well-thought-out agenda that includes key discussion points, action items, and follow-up strategies. In this regard, five branches have conducted customer meetings for the bank.

A.T. Road Branch organized a customer meeting on January 25, 2024, at 5 PM at the A.T. Road Branch, located in R.C. Commercial Complex, Dakhinpat Satra, A.T. Road, Guwahati 781001. The meeting was attended by the shareholders, customers, employees and few BOD members including the Chairman.

Narengi Tiniali Branch organized a customer meeting on January 19, 2024, at 5:30 PM at the Narengi Tiniali Branch, located in U.C. Talukdar, Commercial Complex, Narengi Tiniali, Guwahati 781026. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Lalganesh Tiniali Branch organized a customer meeting on January 24, 2024, at 4:30 PM at the Lalganesh Tiniali Branch, located in R.D. Bhawan, Lalganesh, Odalbakra, Guwahati 781034. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Basistha Branch organized a customer meeting on January 29, 2024 at 4:30 PM at the Basistha Branch, located in A.G. Office Bus Stoppage, Basistha, Guwahati 781029. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Adabari Tiniali Branch organized a customer meeting on January 18, 2024, at 4:30 PM at the Adabari Tiniali Branch, located in Late Leturam Das Market, Pandu Port Road, Adabari, Guwahati 781012. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Health Camp of the Bank on Co-operative Week

A Health Camp was organized on November 14th, 2023, as part of the Co-operative week celebrations at the Lalganesh Tiniali Branch, in association with the Assam Health Care Co-operative Society Ltd. The event was attended by 200 people.

APPEAL TO THE RESPECTED SHAREHOLDERS

We appeal to the honourable shareholders who have not opened a savings account yet to open it at any branch of our bank according to their convenience and inform the a/c number to our Head Office for necessary record, so that timely dividend can be transferred to their respective accounts. Share holders are also requested to provide us the details of the account maintained with other Bank with account numbers and IFS code so that Dividend can be transferred directly to their account. Share holders are also requested to submit their latest address with telephone number, PAN Card number and KYC for updating their address records in Banks' system.

LOOKING AHEAD

The bank had started banking operations in the year 1999 as a unitary bank. The bank is the youngest of the urban cooperative banks in the city with a network of 5 (five) branches. The area of operation of the bank was initially the limits of the Guwahati Municipal Corporation but today its area of operation is the district of registration and its adjoining districts within the State of Assam. Meanwhile, the Bank has completed 25 Years of Service this year. To commemorate this milestone and to celebrate our Silver Jubilee, various programmes have been planned including the closing ceremony with a day lontg event on November 24, 2024, at the Pragjyoti ITA Cultural Center, Machkhowa, Guwahati.

APPROPRIATION OF PROFIT

The Board of Directors of the Bank has recommended to the Annual General Assembly to appropriate the net profit of the year 2023-2024, amounting to **Rs. 64,68,989.83**, as follows-

Net Profit for the Year 2023-24	Rs. 64,68,989.83
1. Statutory Reserve Fund @ 25% of Net Profit	Rs. 16,17,247.83
2. Building Fund Reserve @ 0% of Net Profit	Rs. 0.00
3. Co-Op Development Fund @0.50% of Net Profit	Rs. 32,345.00
4. Co-Op Education Fund @ 1% of Net Profit	Rs. 64,690.00
5. Provision on NPA (Additional) @0% of Net Profit	Rs. 0.00
6. Provision for IFR creation @1.51% of Net Profit	Rs. 97,687.00
TOTAL	Rs. 18,11,969.83
Balance for distribution of dividend (Rs. 6468989.83 - 1811969.83)	Rs. 46,57,020.00
The Balance for distribution of dividend will be distributed as follows-	
1(a) 5 % on **Reg3ular Paid up share capital** outstanding at the beginning of the year 2023-24 (Rs. 7,30,76,300.00)	Rs. 36,53,830.00
1(b) 2.5. % on Linking Paid up share capital outstanding at the beginning of the year 2023-24 (Rs. 2,57,93,400.00)	Rs. 6,44,835.00
2(a) 5% on **Regular** fresh share capital inclusion during the year 2023-24 (On Pro Rata Basis against Rs. 97,06,100.00)	Rs. 3,13,330.00
2(b) 2.5 % on **Linking** fresh share capital inclusion during the year 2023-24 (On Pro Rata Basis against Rs. 36,84,200.00)	Rs. 45,025.00
TOTAL	**Rs.** 46,57,020.00

ACKNOWLEDGEMENT

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

We also express our gratitude towards The National Federation of Urban Cooperative Banks and Credit Societies Ltd.(NAFCUB), the Indian Institute of Bank Management(IIBM), Guwahati, Institute of Cooperative Management (ICM) for their guidance and cooperation.

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

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

For and on behalf of the,
Nagarik Samabay Bank Limited, Guwahati

Shri Jagadish Sarma
Chairman

NAGARIK SAMABAY BANK LIMITED
BALANCE SHEET AS ON 31ST MARCH,2024

31.03.2023 AMOUNT(Rs.)	CAPITAL & LIABILITIES	31.03.2024 AMOUNT (Rs.)	AMOUNT (Rs.)
	1. SHARE CAPITAL		
12,00,00,000.00	i) Authorised Share Capital	20,00,00,000.00	20,00,00,000.00
7,58,91,300.00	ii) Subscribed & Paid up Share Capital (Regular Shares)	7,81,64,100.00	10,68,93,200.00
2,71,43,700.00	iii) Subscribed & Paid up Share Capital (Linking Shares)	2,87,29,100.00	
	iii) Nominal Membership Fess		
7,74,35,209.80	2. RESERVE FUNDS & OTHER RESERVES		7,00,84,423.45
3,72,45,242.09	i) Statutory Reserve Fund	4,20,31,045.09	
	ii) Bad Debt Reserve Fund		
2,49,64,311.04	iii) Building Fund	2,53,47,175.04	
	iv) Investment Depreciation Reserve		
1,76,175.00	v) Co-operative Development Fund	2,71,891.00	
9,09,015.00	vi) Charity Fund	11,00,447.00	
1,31,28,204.72	vii) Investment Fluctuation Reserve		
1,29,965.95	viii) Silver Jubilee Fund	2,60,137.32	
8,82,296.00	ix) Cooperative Education Fund	10,73,728.00	
2,00,30,83,168.33	3. DEPOSITS & OTHER ACCOUNTS		1,88,74,41,522.86
1,48,44,31,803.00	i. TERM DEPOSITS	1,42,65,14,881.00	
1,32,20,82,534.00	A) Fixed deposits (As per Annexure- XVI)	1,25,65,61,205.00	
	B) Other Term Deposits		
3,67,58,661.00	a) Recurring Deposits (Annexure XVII)	3,25,22,860.00	
12,55,90,608.00	b) Pigmy Deposits	13,74,30,816.00	
51,86,51,365.33	ii. CASA DEPOSIT	46,09,26,641.86	
9,79,30,597.96	i) Current Deposit	6,01,04,862.90	

3,06,715.93	ii) Inoperative Cu rrent Deposit	2,87,441.18	
1,18,01,401.46	iii) Call Deposit	95,72,232.65	
15,56,987.64	vi. CREDIT BALANCE IN LOAN & ADVANCE ACCOUNTS (As per Annexure - XV enclosed)	15,32,396.81	
39,96,10,372.78	i) Saving Bank Deposit	38,38,77,817.45	
26,35,391.30	ii) Inoperative Saving Bank Deposit	28,13,107.55	
48,09,898.26	iii) No Frill Saving Bank Deposit	27,38,783.32	
1,85,50,169.44	4. OVERDUE INTERST RESERVE: (UNREALISED INTEREST ON NPA A/Cs)	2,73,90,044.93	2,73,90,044.93
66,92,606.74	5. INTEREST ACCRUED ON DEPOSITS BUT NOT DUE	62,69,564.48	62,69,564.48
5,20,21,250.63	6. OTHER LIABILITIES		7,35,89,742.57
26,28,620.85	i) Banker's Cheque Payable	51,27,125.28	
45,000.00	ii) Audit Fees Payable (Statutory)	45,000.00	
53,400.00	iii) Audit Fees Payable (Concurrent)	27,376.00	
NIL	iv) Provision for Telephone Charges		
5,500.00	v) Provision for Electricity Charges	19,000.00	
NIL	vi) Sundry Creditors		
NIL	vii) Clearing Suspense		
77,82,341.46	viii) Contingent Provision against Standard Assets	51,48,675.94	
2,62,64,792.38	ix) Provision towards NPA (Loans & Advance)	4,21,35,266.41	
1,20,00,000.00	x) NPA Provision (Additional)	1,70,00,000.00	
NIL	xi) Newspaper Bills Payable		
29,23,507.00	xii) Unclaimed Dividend	39,86,364.00	
NIL	xiii) Provision for Income Tax Payable		
30,000.00	xiv) Car rent payable		

2,88,088.94	xv) Misc. Provisioning	1,00,934.94	
NIL	xvi) GST Payable		
NIL	xvii) Provident Fund Contribution		
NIL	xviii) Outstanding liabilities payable		
191,43,210.37	9. PROFIT AND LOSS ACCOUNT	64,68,989.83	64,68,989.83
2,27,99,60,615.31	GRAND TOTAL		2,17,81,37,488.12

	10. CONTINGENT LIABILITY : (AS PER CONTRA)		67,80,633.22
9,49,286.00	i) Bank Guarantee Payable	33,99,286.00	
23,40,527.38	ii) DEAF payable	33,81,347.22	
32,89,813.38	TOTAL		67,80,633.22

Sd/-
Shri Pravakar Sharma
Chief Executive Officer

Sd/-
Shri Jagadish Sarma
Chairman

Sd/-
Shri Bhaben Sing Basumatary
Vice Chairman

Sd/-
Shri Anirban Goswami
Director

Sd/-
Shri Jayanta Kumar Sharma
Director

Sd/-
Shri Surajit Bhowmick
Director

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

NAGARIK SAMABAY BANK LIMITED

BALANCE SHEET AS ON 31ST MARCH,2024

31.03.2023 AMOUNT(Rs.)	PROPERTY & ASSETS	31.03.2024 AMOUNT (Rs.)	AMOUNT (Rs.)
49,42,857.00	1. CASH IN HAND	47,07,434.00	47,07,434.00
-	2. BALANCE WITH OTHER BANKS		
1847,25,485.75	A. CURRENT DEPOSITS WITH :		16,98,41,402.25
9,00,00,000.00	i) Reserve Bank of India	10,50,00,000.00	
43,19,160.45	ii) S.B.I. A.T. Road, Guwahati	26,06,009.45	
1,33,197.25	iii) Assam Co-operative Apex Bank Ltd.	3,05,000.25	
4,28,598.51	iv) ICICI Bank Ltd., Guwahati	31,50,709.25	
2,65,120.79	v) Axis Bank Ltd., Guwahati	6,97,365.13	
1,43,58,977.31	vi) HDFC Bank, Chandmari	56,41,128.35	
7,52,20,431.44	vii) Yes Bank	5,24,41,189.82	
21,59,41,500.00	B. FIXED DEPOSIT WITH :		32,40,50,101.00
1,00,00,000.00	i) Federal Bank		
6,00,00,000.00	ii) North East Small Finance Bank	8,00,00,000.00	
3,75,00,000.00	iii) Ujjivan Small Finance Bank	7,98,00,000.00	
4,00,00,000.00	iv) Utkarsh Small Finance Bank	6,00,00,000.00	
50,00,000.00	v) Yes Bank	75,00,000.00	
4,00,00,000.00	vi) Jana Small Finance Bank	8,17,50,101.00	
NIL	vii) SBI		
1,00,00,000.00	viii) RBL Bank	50,00,000.00	
1,00,00,000.00	ix) Bandhan Bank		
34,41,500.00	x) MSE Refinance with SIDBI		
NIL	xi) Assam Cooperative Apex Bank Ltd		
NIL	xii) ESAF SFB	1,00,00,000.00	
6870,20,000.00	3. INVESTMENTS		42,50,20,000.00
57,70,20,000.00	i) Central Government Securities	36,50,20,000.00	
11,00,00,000.00	ii) State Government Securities	6,00,00,000.00	

NIL	iii) Treasury Bill		
	iv) Call Money		
1,11,40,07,891.95	4. LOANS AND ADVANCES		
	(As per Annexure XIII enclosed)		1,07,91,93,961.50
47,28,15,357.35	i) Short Term Loans (S.T.)	45,02,59,351.18	
28,89,50,727.08	ii) Medium Term Loans (M.T.)	26,71,59,117.92	
35,22,41,807.52	iii) Long Term Loans (L.T.)	36,17,75,492.40	
2,60,58,930.67	5. INTEREST ACCRUED ON FIXED DEPOSITS WITH OTHER BANKS AND INVESTMENT IN GOVT. SECURITIES BUT NOT DUE	2,40,84,288.67	2,40,84,288.67
1,85,50,169.44	6 INTEREST RECEIVABLE ON LOAN ACCOUNTS	2,73,90,044.93	2,73,90,044.93
61,37,549.80	7. FIXED ASSETS (Less Depreciation) (As per Annexure - I)	54,69,244.25	54,69,244.25
225,76,230.70	8. OTHER ASSETS		11,83,81,011.52
1,32,250.00	i) Festival Advance to Staff		
16,24,272.95	ii) Stock of Printing & Stationery	15,41,099.92	
4,788.82	iiii) Library Books	4,085.82	
1,52,240.25	iv) Cost of Licensed Computer Software	91,342.52	
3,21,840.00	v) Prepaid Insurance	5,15,682.00	
46,066.00	vi) Security Deposit with Telecom/IOC/ASEB	46,066.00	
1,55,87,564.68	vii) Premia on Govt. Securities	1,36,13,286.93	
	viii) Suspense account		
91,426.00	ix) Advances (As per Annexure - XIV)	77,426.00	
-	x) Ex Gratia Interest Receivable		
19,55,401.09	xi) Income Tax Refund Receivable	19,55,401.09	
7,00,335.85	xiii) Law & Other Charges Recoverable	6,24,392.85	
9,00,000.00	xv) Security Deposit for Bank's Premises	9,00,000.00	

10,60,045.06 NIL NIL NIL NIL	xvi) GST on input services xvii) NPCI ATM Settlement xviii) Govt. Security Receivable 9. PROFIT AND LOSS ACCOUNT Balance of Loss	10,60,045.06 9,79,52,183.33	
2,27,99,60,615.31	GRAND TOTAL		2,17,81,37,488.12
 9,49,286.00 23,40,527.38	CONTINGENT ASSETS i) Bank Guarantee Receivable iI) DEAF receivable	 33,99,286.00 33,81,347.22	67,80,633.22
32,89,813.38	TOTAL		67,80,633.22

Sd/-
Shri Pravakar Sharma
Chief Executive Officer

Sd/-
Shri Jagadish Sarma
Chairman

Sd/-
Shri Bhaben Sing Basumatary
Vice Chairman

Sd/-
Shri Anirban Goswami
Director

Shri Jayanta Kumar Sharma
Director

Sd/- Sd/-
Shri Surajit Bhowmick
Director

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

NAGARIK SAMABAY BANK LIMITED

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

31.03.2023 AMOUNT (Rs.)	EXPENDITURE	31.03.2024 AMOUNT(Rs.)	31.03.2023 AMOUNT(Rs.)	INCOME	31.03.2024 AMOUNT(Rs.)
10,62,30,125.98	1. Interest paid on deposits/	11,19,95,286.74	19,12,40,988.73	1. Interest & discount on	
	borrowings (As per			Advance/bills/investment	18,40,00,364.07
	Annexure- IV enclosed)			As per Annexure- II enclosed)	
3,20,45,653.00	2. Salaries & allowances			2. Commission, exchange	
	(As per Annexure-VI	3,27,27,296.00	14,40,127.72	and brokerage	16,17,822.38
60,85,013.73	3. Rent, Taxes and Insurance				
	(As per Annexure-VII enclosed)	59,56,280.9	53,74,695.94	3. Other receipts (As per	
				Annexure-III enclosed)	76,48,905.47
NIL	4. Legal charges	-		4. Provision on Advance	NIL
46,468.00	5. Postage and T			(i) Contingent Provosion	NIL
	elephone charges	36,144.00	NIL	on Standard Assets Rs.-0	
	(As per Annexure-				
	VIII enclosed)				
	6. Audit fess		41,68,390.97	(ii) Provision on NPA Rs.0	NIL
43,150.00	(a) Statutory Audit Fee	40,330.00	NIL	5. Audit Fees	NIL
4,07,520.00	(b) Concurrent Audit Fee	2,83,645.00	NIL	(a) Statutory Audit Fee	NIL
47,000.00	(c) System Audit Fee		NIL	(b) Concurrent Audit Fee	NIL
	(d) Tax Audit		NIL	(c) System Audit Fee	NIL
96,000.00	7. Tax Return charges	88,290.00		(d) Tax Audit	NIL
12,48,874.51	8. Depreciation & repairs to				
	bank's property (As per	10,12,050.44	NIL	6. Net Loss	NIL
	Annexure-IX enclosed)				
7,66,689.85	9. Printing, Stationery &				
	Advertisement etc. (As per				
	Annexure-X enclosed)	8,68,179.88			
	10. Provision towards NPA				
6,44,144.65	(i) Contingent Provision on				
	Standard Assets				
	Rs.26,33,665.52				
NIL	ii) Provision on N.P.A.				
	Rs.-1,58,70,474.03.	1,32,36,808.51			
2,71,84,820.27	11. Other expenditure				
	(As per Annexure-				
	V enclosed)	1,57,17,776.55			
82,35,533.00	12. Income Tax paid	48,36,014.00			
1,91,43,210.37	13. Net profit transferred				
	to balance sheet	64,68,989.83			
20,22,24,203.36	GRAND TOTAL	19,32,67,091.92	20,22,24,203.36	GRAND TOTAL	19,32,67,091.92

Sd/-
Shri Pravakar Sharma
Chief Executive Officer

Sd/-
Shri Jagadish Sarma
Chairman

Sd/-
Shri Bhaben Sing Basumatary
Vice Chairman

Sd/-Sd/-
Shri Anirban Goswami
Director

Sd/-
Shri Jayanta Kumar Sharma
Director

Shri Surajit Bhowmick
Director

Sd/-
For K.K. Chanani & Associates
Chartered Accountants

Auditor's Certificate

We report that we have audited the Balance Sheet as on 31.03.2024 and the annexed Profit & Loss account for the year ended 31.03.2024 and we have obtained all the information and explanation we required. In our opinion the Balance Sheet and Profit & Loss account have been drawn up in conformity with the law and subject to our separate report of even date. The Balance Sheet exhibits true and correct in view of the state of the Bank's affairs according to the best of our information and the explanations given to us as shown in the books of the Bank.

Sd/-

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

ANNEXURE- I : DETAILS OF FIXED ASSETS

31-03-2023		31-03-2024
17,50,097.60	1. Electrical fixtures & gas connection	Rs. 15,89,235.82
35,43,568.43	2. Dead stock (furniture & fixtures)	Rs. 32,21,373.91
8,43,883.77	3. Dead stock (Computer peripherals)	Rs. 6,58,634.52
61,37,549.80	**TOTAL -**	**Rs. 54,69,244.25**

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

31-03-2023		31-03-2024
Rs. 11,53,33,756.45	1. Interest received on loans and advances (As per Annexure XI enclosed)	Rs. 11,59,00,216.91
NIL	2. Interest received on Call Money	Rs. 8,23,765.00
Rs. 7,59,07,232.28	3. Interest received/receivable on investments with other banks and Government securities.	Rs. 6,72,76,382.16
19,12,40,988.73	**TOTAL -**	**Rs.18,40,00,364.07**

ANNEXURE - III : DETAILS OF OTHER RECEIPTS

31-03-2023		31-03-2024
Rs. 33,63,074.40	1. Loan processing fees	Rs. 15,83,124.04
Rs. 1,98,936.14	2. Cheque book charges	Rs. 1,79,505.60
Rs. 42,605.00	3. Share application fees	Rs. 2,695.00
Rs. 2,73,877.04	4. Profit on sale of investments	Rs. 44,22,154.23
Rs. 30,598.66	5. Pigmy passbook charges	Rs. 27,269.44
Rs. 4,65,121.00	6. Inspection charges	Rs. 5,29,644.00
Rs. 2,000.00	7. Sale of old newspapers	Rs. 4,320.00
Rs. 98,578.94	8. SMS Alert Charges	Rs. 1,10,537.39
Rs. 5,35,581.96	9. Clearing charges	Rs. 4,17,615.59
Rs. 2,75,400.00	10. Locker Rent	Rs. 2,74,557.00
Rs. 75,270.80	11. Commission on RTGS /NEFT	Rs. 60,755.28
Rs. 9,432.00	12. Commission on Bank Guarantee	Rs. 1,770.00
Rs. NIL	13. Commission earned on referral business	Rs. nil
Rs. 4,220.00	14. Share admission fee	Rs. 19,975.00
	15. Commission and Exchange	Rs. 14,982.90
Rs. 53,74,695.94	TOTAL -	Rs. 76,48,905.47

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

31-03-2023		31-03-2024
Rs. 9,80,34,419.55	1. Interest paid on deposits (As per Annexure XII enclosed)	Rs. 10,84,87,537.39
Rs. 81,95,706.43	2. Interest accrued on deposits but not due	Rs. 35,07,749.35
Rs. 10,62,30,125.98	TOTAL -	Rs. 11,19,95,286.74

ANNEXURE - V : DETAILS OF OTHER EXPENDITURE

31-03-2023		31-03-2024
Rs. 1,81,100.74	1. Annual General Meeting expenses	Rs. 2,95,983.14
Rs. 4,172.00	2. Annual Maintenance (Generator, note counting Machine, etc.)	Rs. 1,635.00
Rs. 16,33,312.00	3. Electricity and gas charges	Rs. 17,21,129.00
Rs. 03,526.00	4. Staff welfare expenses	Rs. 1,90,005.00
Rs. 2,04,865.75	5. Office expenses	Rs. 1,98,990.35
Rs. 11,981.00	6. Entertainment expenses	Rs. 11,195.00
Rs. 6,01,429.54	7. Conveyance expenses	Rs. 2,07,832.00
Rs. 13,751.00	8. Newspaper & periodicals	Rs. 13,813.00
Rs. 62,29,036.88	9. Commission paid to pigmy agents	Rs. 60,02,879.50
Rs. 5,422.00	10. Staff Recruitment Expense	Rs. 2,344.00
Rs. 18,255.00	11. Staff training expenses	Rs. 1,526.00
Rs. 52,535.83	12. Miscellaneous expenses	Rs. 6,213.00
Rs. 11,19,179.85	13. Amortisation of premia on Govt. loan	Rs. 10,81,665.68
Rs. 300.00	14. Labour & Contract Work Charges	Rs. NIL
Rs. 1,51,737.00	15. Cleaning expenses	Rs. 1,66,728.00
Rs. 34,268.00	16. Other ceremony expenses	Rs. 780.00
Rs. 2,30,454.00	17. Commission paid to Recovery Agent	Rs. 27,674.00
Rs. 98,959.00	18. Meeting expenses	Rs. 97,916.00
Rs. 500.00	19. Remittance cost	Rs. NIL
Rs. 73,710.00	20. Clothing to Sub-staff	Rs. 57,907.38
Rs. 2,39,339.60	21. Computer maintenance	Rs. 2,82,372.70
Rs. 44,700.00	22. Conveyance to Directors	Rs. 46,000.00
Rs. 5,480.00	23. Membership fees	Rs. 14,006.50
Rs. 7,30,243.36	24. Networking Charges	Rs. 7,79,293.36
Rs. 44,415.00	25. Repair and Renewals	Rs. 63,118.40
Rs. 53,877.00	26. Clearing Expense	Rs. 61,345.00

Rs. NIL	27. Other Conference Expense	Rs. 9,353.00
Rs. 10,97,472.00	28. CBS Charges	Rs. 14,19,774.00
Rs. 137,10,434.12	29. Write Off	Rs. 21,25,976.50
Rs. 3,45,161.26	30. ATM/POS/E-Com Charge	Rs. 3,71,749.09
Rs. 11,400.00	31.Karmachari Mangal Nidhi	Rs. 12,385.00
Rs. 60.00	32.Loan Application Fees	Rs. NIL
Rs. 10,820.00	33. CERSAI Charges	Rs. 10,348.94
Rs. 22,922.34	34. CIBIL Charges	Rs. 53,384.97
Rs. NIL	35. QR CODE	Rs. 2,382.00
Rs. NIL	36. CAR RENT GST BILL	Rs. 3,63,268.04
Rs. NIL	37. Travelling Expenses	Rs. 16,803.00
Rs. 271,84,820.27	.	Rs. 157,17,776.55

ANNEXURE - VI : DETAILS OF SALARIES AND ALLOWANCES

31-03-2023		31-03-2024
Rs. 2,27,96,553.00	1. Salary	Rs. 2,28,89,640.00
Rs. 1,51,200.00	2. Incentive on Overtime	Rs. 32,100.00
Rs. 22,69,569.00	3. Dearness Allowance	Rs. 38,81,858.00
Rs. 20,01,238.00	4. House Rent Alllowance	Rs. 19,33,782.00
Rs. 18,000.00	5. Medical Allowance	Rs. 3,600.00
Rs. 3,80,520.00	6. Professional Allowance	Rs. 75,300.00
Rs. 1,69,030.00	7. Special Incentive	Rs. 1,92,864.00
Rs. 29,78,741.00	8. Providend Fund	Rs. 30,95,361.00
Rs. NIL	9. Ex-gratia	Rs. NIL
Rs. 6,47,409.00	10. Staff Gratuity	Rs. 5,83,191.00
Rs. 5,91,393.00	11. Leave encashment expenses	Rs. NIL
Rs. 42,000.00	12. Washing allowances to Sub-staff.	Rs. 39,600.00
Rs. 320,45,653.00	TOTAL -	Rs. 327,27,296.00

ANNEXURE - VII : DETAILS OF RENT, TAXES & INSURANCE

31-03-2023		31-03-2024
Rs. 30,85,134.00	1. Office rent	Rs. 30,62,664.00
Rs. 1,70,216.14	2. Insurance premia	Rs. 54,930.14
Rs. 26,04,337.43	3. Insurance premia to DICGC	Rs. 26,43,057.87
Rs. 8,750.00	4. Trade licence fees (Municipal tax)	Rs. 8,750.00
Rs. 2,16,576.16	5. Insurance premia (Staff Mediclaim)	Rs. 1,86,878.96
Rs. 60,85,013.73	TOTAL -	Rs. 59,56,280.97

ANNEXURE - VIII : POSTAGE AND TELEPHONE

31-03-2023		31-03-2024
Rs. 12,961.00	1. Telephone expenses	Rs. 15,166.00
Rs. 33,507.00	2. Postage	Rs. 20,978.00
Rs. 46,468.00	TOTAL -	Rs. 36,144.00

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

31-03-2023		31-03-2024
Rs. 3,45,028.34	1.Depreciation on dead stock (Furniture & Fixtures)	Rs. 3,37,420.47
Rs. 2,20,743.38	2. Depreciation on electrical fittings	Rs. 2,23,923.17
Rs. 5,61,650.00	3. Depreciation on computer peripherals	Rs. 3,71,611.92
Rs. 1,00,994.60	4. Depreciation on software licence	Rs. 60,535.80
Rs. 17,265.19	6. Depreciation on Safe Deposit Lockers	Rs. 16,436.08
Rs. 3,193.00	7. Depreciation on library books	Rs. 2,123.00
Rs. 12,48,874.51	TOTAL -	Rs. 10,12,050.44

ANNEXURE - X : PRINTING, STATIONERY AND ADVERTISEMENT

31-03-2023		31-12-2024
Rs. 5,94,390.83	1. Printing & stationery	Rs. 6,44,216.14
Rs. 1,72,299.02	2. Advertisement	Rs. 2,23,963.74
Rs. 7,66,689.85	TOTAL -	Rs. 8,68,179.88

ANNEXURE - XI : DETAILS OF INTEREST RECEIVED ON ADVANCES

31-03-2023		31-03-2024
Rs. 38,32,755.00	1. Interest received on other security loans	Rs. 47,85,318.00
Rs. 42,13,773.00	2. Interest received on vehicle loan	Rs. 39,59,926.00
Rs. 238,63,312.49	3. Interest received on cash credit (hypothecation)	Rs. 2,05,86,561.05
Rs. 798.00	4. Interest received on demand cash credit	Rs. NIL
Rs. 18,40,823.00	5. Interest received on loan against F.D.	Rs. 13,75,165.00
Rs. 31,54,865.79	6. Interest received on loan against Govt. securities	Rs. 26,92,146.00
Rs. 2,91,91,370.97	7. Interest received on current a/c (O.D.)	Rs. 2,94,39,685.58
Rs. 1,73,68,630.00	8. Interest received on housing loans	Rs. 2,43,07,349.50
Rs. 7,27,089.00	9. Interest received on loan against pigmy deposits	Rs. 5,07,429.00
Rs. 858.00	10. Interest received on Personal Loans to Business Promoters	Rs. NIL
Rs. 1,11,715.00	11. Interest received on loan for consumer durables	Rs. 180.00
Rs. 49,799.00	12. Interest received on education loans	Rs. 19,940.00
Rs. 71,12,261.00	13. Interest received on term loans (small business)	Rs. 71,79,902.00
Rs. 6,00,894.00	14. Interest received on staff loans	Rs. 5,02,505.00
Rs. 91,137.00	15. Interest received on cheque & D.D. discounting	Rs. NIL
Rs. 2,19,652.00	16. Penal interest on loans	Rs. 52,259.00
Rs. 14,51,035.00	17. Interest received on Housing loan (Staff)	Rs. 28,55,069.00
Rs. 7,95,079.00	18. Interest received on term loan (Comm & I)	Rs. 6,34,965.00
Rs. 1,60,171.00	19. Interest received on loan against R.D.	Rs. 82,607.00
Rs. 2,00,53,435.20	20. Interest received on Small Business Loan	Rs. 1,66,65,213.78
Rs. 3,21,269.00	21. Interest received on JLG Loans	Rs. 1,57,473.00
Rs. 1,73,034.00	22. Interest received on SHG Loans	Rs. 96,523.00
	23. Restructured loans (Covid 19 CC/OD)	Rs. NIL
Rs. 11,53,33,756.45	TOTAL	Rs. 11,59,00,216.91

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

31-03-2023		31-03-2024
Rs. 1,29,29,745.41	1. Interest paid on savings bank deposits	Rs. 124,40,056.00
Rs. 13,47,503.00	2. Interest paid on recurring deposits	Rs. 67,30,832.14
Rs. 1,05,40,137.00	3. Interest paid on F.D. (monthly)	Rs. 116,88,037.00
Rs. 32,20,887.00	4. Interest paid on F.D. (short term)	Rs. 34,43,816.00
Rs. 6,60,13,572.14	5. Interest paid on F.D. (long term)	Rs. 707,59,434.46
Rs. 33,29,975.00	6. Interest paid on pigmy deposits	Rs. 31,72,143.79
Rs. 4,75,136.00	8. Interest paid on "Double Your Money" scheme	Rs. 1,32,704.00
Rs. NIL	9. Interest paid on Bidya Nidhi Jojana	Rs. NIL
Rs. 1,77,464.00	10. Interest paid on No-frills SB accounts	Rs. 1,20,514.00
Rs. 9,80,34,419.55	TOTAL -	Rs. 10,84,87,537.39

ANNEXURE - XIII : DETAILS OF LOANS & ADVANCES

31-03-2023		31-03-2024
	A) SHORT TERM LOANS	
Rs. 21,49,01,349.48	1. Cash Credit (Hypothecation)	Rs.16,58,79,398.68
Rs. NIL	2. Demand Cash Credit	Rs. NIL
Rs. 25,35,32,893.87	3. Current A/C (O.D.)	Rs. 27,82,81,178.50
Rs. 43,81,114.00	4. Loan against Pigmy Deposits	Rs. 60,98,774.00
Rs. 47,28,15,357.35	TOTAL-	Rs.45,02,59,351.18
	B) MEDIUM TERM LOANS	
Rs. 5,20,60,476.00	1. Other security loan	Rs. 5,13,01,641.54
Rs. 1,24,25,450.00	2. Loan against F.D.	Rs. 2,17,84,123.00
Rs. 2,51,18,739.55	3. Loan against Govt. security	Rs. 1,91,58,870.55
Rs. 11,97,609.50	4. Loan for consumer durables	Rs. 11,83,894.50
Rs. 3,78,634.00	5. Education loan	Rs. 1,80,107.00
Rs. 3,71,98,759.75	6. Vehicle loan	Rs. 3,23,42,924.75
Rs. 1,02,75,417.00	7. Term Loan (Small Business)	Rs. 3,02,89,815.62
Rs. 12,940.60	8. Term loan (Commerce & Industries)	Rs. NIL
Rs. 59,66,506.00	9. Term Loan to Staff	Rs. 30,25,124.00
Rs. NIL	10. Term Loan (Pigmy Agents)	Rs. NIL
Rs. 10,43,198.00	11. Loan against R.D.	Rs. 7,45,848.00
Rs.13,93,75,536.28	12. Small Business loan	Rs.10,57,78,602.96
Rs. 9,27,675.00	13. SHG Loan	Rs. 2,67,009.00
Rs. 16,88,666.00	14. JLG Loan	Rs. 11,01,157.00
Rs. 28,89,50,727.08	TOTAL-	Rs. 26,71,59,117.92
	C) LONG TERM LOANS	
Rs ,22,637.00	1. Housing loan to Staff	Rs.3,66,71,553.00
Rs. 26,37,34,791.90	2. Housing loan	Rs.28,23,46,475.15
Rs. 4,71,49,326.37	3. Term loan (Small Business)	Rs.3,82,15,543.00
Rs. 50,35,052.25	4. Term loan (Commerce & Industries)	Rs. 45,41,921.25
Rs. 35,22,41,807.52	TOTAL-	Rs. 36,17,75,492.40
Rs. Nil	Cheque and D.D. Discounting	Rs. Nil
Rs. 1,11,40,07,891.95	GRAND TOTAL -	Rs. 1,07,91,93,961.50

ANNEXURE -XIV : DETAILS OF ADVANCES

31-03-2023		31-03-2024
Rs. 91,426.00	1. Micellaneous advances	Rs. 77,426.00
Rs. NIL	2. Advance for staff welfare	Rs. NIL
Rs. NIL	3. Advance for postage	Rs. NIL
91,426.00	TOTAL -	Rs. 77,426.00

ANNEXURE - XV : CREDIT BALANCE IN LOAN A/CS

31-03-2023		31-03-2024
Rs. 15,56,987.64	1. Current account (O.D.)	Rs. 15,32,396.81
Rs. 15,56,987.64	TOTAL -	Rs. 15,32,396.81

NNEXURE - XVI : FIXED DEPOSITS

31-03-2023		31-03-2024
Rs. 16,51,73,922.00	1. F.D. (Monthly/quarterly interest)	Rs. 18,65,80,795.00
Rs. 4,65,85,711.00	2. F.D. Short term	Rs. 7,29,24,249.00
Rs. 1,10,74,12,643.00	3. F.D. Long term	Rs. 99,47,21,929.00
Rs. NIL	4. F.D. (More than 25000/- scheme)	Rs. NIL
Rs. 9,04,472.00	5. Double Your Money scheme	Rs. 23,28,446.00
Rs. 5,786.00	6. Bhogali Bihu Upahar	Rs. 5,786.00
Rs. 1,32,20,82,534.00	TOTAL -	Rs. 12565,61,205.00

ANNEXURE-XVII : Recurring Deposits

31-03-2023		31-03-2024
Rs. 3,63,06,229.00	1. Recurring Deposits	Rs. 3,20,57,808.00
Rs. 1,58,881.00	2. Bidyanidhi Jojana	Rs. 1,76,881.00
Rs. 2,93,551.00	3. Lakhpati Jojana	Rs. 2,88,171.00
Rs. 3,67,58,661.00	Total	Rs. 3,25,22,860.00

NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI

BUDGET ESTIMATES FOR THE YEAR 2024-2025

EXPENDITURE

(Rs. In lakh)

Sl.No.	Particulars	Estimated 2023-24	Actual 2023-24	Estimated 2024-25
1	Interest payable on deposits	1,500.00	1,119.95	1,200.00
2	Salary to staff	400.00	321.44	375.00
3	TA to staff/others/Conveyence to Directors	1.00	0.63	3.00
4	Mediclaim	2.20	1.87	2.00
5	Office Rent	33.00	30.63	35.00
6	Car Rent	4.50	3.63	4.00
7	Insurance	30.00	26.98	28.00
8	Electricity & Gas Connection	18.00	17.21	20.00
9	Audit fees and Tax return charges	7.00	4.12	6.00
10	Legal charges	0.30	-	0.50
11	Postage	0.40	0.36	0.50
12	Telephone & Internet charges	0.50	-	1.00
13	Depreciation to Banks property	15.00	10.12	14.00
14	Repairs, renewals & maintainance	1.00	0.63	1.00
15	Printing & Stationary	7.00	6.44	8.00
16	Advertisement	2.00	2.23	3.50
17	NPA Provisioning	45.00	132.36	50.00
18	Karmachari Mangal Nidhi	0.15	0.12	0.15
19	Clothing to Sub Staff	1.00	0.58	1.00
20	Newspaper & periodicals	0.20	0.14	0.20
	Sub Total	2,068.25	1,679.44	1,750.52

21	Commission to Business Promoters	65.00	60.02	66.00
22	Staff welfare	2.50	1.90	2.50
23	Annual General Assembly expenses	3.00	2.96	3.50
24	Staff/Directors/Members training expenses	1.00	0.02	1.00
25	Entertainment expanses	0.50	0.11	0.50
26	Conveyance expenses	4.00	2.07	3.00
27	Office expenses			
28	Cleaning expenses	6.00	.66	5.00
29	Other Misc. expenses			
30	Trade licence fees	0.15	0.09	0.15
31	Membership fees	1.00	0.14	0.50
32	Computer & electronic machinery maintenance & support charges			
33	Network Device Charges	15.00		
34	Computer software support charges		10.61	14.00
35	Amortisation of premia on Govt. loan	15.00	10.82	12.00
36	Labour & contract work charges	0.30	-	0.30
37		2.00	1.16	2.00
38	Write Off	50.00	21.26	50.00
39	Commission paid to Recovery Agent	6.00	0.28	5.00
40	Preliminary expenses for Branch opening/ Interior decoration	12.00	-	0.00
41	Staff gratuity premia	10.00	5.83	8.00
42	Depreciation on valuation of Investment	0.50	-	5.00
43	Interbank connectivity/ATM	10.00	3.74	5.00
44	CBS charges	15.00	14.20	20.00
45	Staff recruitment expenses	0.30	0.02	0.20
46	Clearing expenses	1.00	0.61	1.00

47	Bank charges	1.00	-	0.50
49	SMS Banking charges	0.50	-	0.50
50	Card management charges	6.00	-	2.50
51	CTS Charges	0.00	-	0.00
53	AlterNet Link Charges	4.00	-	2.00
54	Misc. Provision	3.00	-	1.00
54	Silver Jubilee Celebration Fund	7.50	-	0.00
55	Credit Rating Company Expenses/ CERSAI expense	0.50	0.68	1.00
56	Income Tax Payable	99.00	48.36	50.53
57	Net Profit	201.00	64.69	179.17
	TOTAL	**2,611.00**	**128.56**	**2,195.20**

INCOME

(Rs. In lakh)

Sl.No	Particulars	Estimated 2023-24	Actual 2023-24	Estimates 2024-25
1	Interest on loans and advances	1500.00	1,159.00	1300.00
2	Interest on investment	1000.00	681.00	800.00
3	Commission & Exchange	4.00	0.61	2.00
4	Misc. income (ATM Charges)	0.30	0.04	0.20
5	NPA Provisioning	0.00	-	0.00
6	Loan processing fees	45.00	15.83	32.00
7	Bank charges/Incidental charges	17.00	16.33	18.00
9	Cheque book charges	3.00	1.80	3.00
10	Share application fees	0.70	0.23	0.50
11	Profit on sale of Investment	20.00	44.22	20.00
12	Passbook charges	0.50	0.27	0.50
13	Locker rent	3.50	2.75	4.00
14	Inspection charges	7.00	5.30	7.00
15	Clearing charges	8.00	4.18	6.00
16	SMS Banking charges	2.00	1.11	2.00
	TOTAL	**2,611.00**	**1,932.67**	**2,195.20**

DIFFERENT SCHEMES / PRODUCTS OF THE BANK:

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

Documents Required for opening of Deposit Accounts/ Share Application

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

Deposit Rate of Interest:

TERM DEPOSIT UPTO Rs. 25 lakh	
Period	Rate of Interest
15 days to 90 days	4.25%
91 days to 180 days	4.75%
181 days to 364 days	5.50%
365 days to 1095 days	6.75%
1096 days to 3650 days	7.00%
TERM DEPOSIT ABOVE Rs. 25 lakh	
Period	Rate of Interest
15 days to 90 days	4.75%
91 days to 180 days	5.00%
181 days to 364 days	6.00%
365 days to 1095 days	7.00%
1096 days to 3650 days	7.15%
TERM DEPOSIT WITH LOCK-IN-PERIOD UPTO Rs. 25 lakh	
Period	Rate of Interest
444 Days	7.25%
TERM DEPOSIT WITH LOCK-IN-PERIOD ABOVERs. 25 lakh	
Period	Rate of Interest
444 Days	7.35%

Special Rate:

Senior Citizen : 0.75 % higher on all term deposit under all tenures.
Charitable Trust : 0.50% higher on all term deposit under all tenures.
Our Bank Employees : 1% Higher on all term deposits under all tenures.
Premature Closure : 1% less than the rates applicable for the period

Premature closure isnot permitted in all lock-in-period schemes. In case of emergencyprematurity withdrawal will be allowed but no interest will be paid against the same.

LOAN SCHEME OF THE BANK:

1. Loan Scheme for Agriculture and allied Activities

- Dairy Scheme
- Fisheries Scheme
- Poultry/Piggery Scheme

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

Loan and advances rate of interest:

LOAN SCHEME	INTEREST RATE
AGRICULTURE AND ALLIED	12.50%
ROAD TRANSPORT OPERATOR	13.50%
PERSONAL LOAN	16.00%
CASH CREDIT/OVER DRAFT	11.50%
BUSINESS TERM LOAN	12.00%
HOUSING LOAN	9.25%
HOUSING REPAIR RENEWAL	10.75%
EDUCATION LOAN	12.50%
WOMEN EMPOWERMENT	15.00%
CAR LOAN	9.50%
PURCHASE OF LAND	14.00%
LOAN AGAINST GOVT SECURITY	11.50%
LOAN AGAINST FIXED DEPOSIT FOR ALL CATEGORY	**1.50**% more than deposit rateupto **25** lakh **1.15**% more than deposit rate **26** lakh to **2** crore **0.85**% more than deposit rate above **2** crore
LOAN AGAINST PIGMY DEPOSIT	9.50%
CONSUMER DURABLE	16.00%
SBL THROUGH BUSINESS PROMOTER	18.00%
SBL WITHOUT BUSINESS PROMOTER	16.00%

Special Rate : For all regular employees of the Bank 1% lower rate on all eligible loan schemes.