THE CITIZENS' CO-OPERATIVE BANK LTD.

ADMINISTRATIVE OFFICE;68-B/D GANDHI NAGAR , JAMMU.

Website:www.ccbljammu.bank.in
E-mail: info@ccbljammu.bank.in
EPBX::2432058

Annual General Meeting

Agenda of Annual General Meeting to be held on 08-08-2026.

1. Chairman's Address.
2. To consider and adopt the Audited Annual Accounts of the Bank for the financial years 2017-18 to 2025-26.
3. To consider and approve amendments to the Bye-laws of the Bank and to frame Service Rules governing the service conditions of the employees of the Bank.
4. To consider and approve the Bye-laws governing the Board of Management.
5. To ratify and approve the cases settled by the Board of Directors under the One Time Settlement (OTS) Scheme.
6. To authorize the Board of Directors:

   a) To write off debts and settle loan accounts in accordance with the applicable rules, regulations, and regulatory guidelines.

   b) To undertake the business of Life Insurance and General Insurance, subject to obtaining the necessary approvals from the competent authorities.

   c) To pursue the Government for infusion of share capital into the Bank to strengthen its capital base and improve regulatory compliance.

   d) To take necessary steps for extending the tenure of the Board of Directors from three years to five years, subject to approval by the competent authority and amendments to the relevant provisions.

   e) To formulate and implement appropriate measures for the expeditious settlement of chronic Non-Performing Asset (NPA) accounts.
7. Any other item with the permission of the Chair.

Managing Director