



THE CITIZENS' CO-OPERATIVE BANK LTD.,
ADMINISTRATIVE OFFICE; 68-B/D GANDHI NAGAR, JAMMU.

Web Site: www.citizenscooperativebankjammu.com
Email : info@citizenscooperativebankjammu.com
EPBAX: 2432058 FAX NO: 0191-2432036

Ref.No./Adm/Estt. 8903

Dated: 2 - MAR 2026

Sealed bid is invited from Insurance Companies for the below mentioned policies:

1. Group Personal Accident Policy
2. Fire and Burglary Policy
3. Banker's Indemnity Policy

The required details are attached herewith.

Further, bid should reach at 68 B/D Gandhi Nagar, Jammu on or before 12.03.2026 at 04.00 PM.


MANAGING DIRECTOR

The Citizens' Cooperative Bank Ltd.,

Adm. Office : 68 B/D Gandhi Nagar, Jammu

Website: www.citizenscooperativebankjammu.com

Email : info@citizenscooperativebankjammu.com

PH: 2432058, 2432036 Fax no. 0191 2432036

Ref.no. Adm/Stt/3586-03

Dated 06 July, 2018

CIRCULAR

Sub.-: Cash Retention Limit.

In view of the decision of Audit Committee the Cash Retention Limit of Branches/Ext. counters has been revised as under:-

S.no.	Name of Branch/Ext. counter	Revised Cash Retention Limit (Amt. in Lakhs)
1	Moti Bazar	15.00
2	Vinaik Bazar	15.00
3	Ware House	10.00
4	New Plot	15.00
5	Shastri nagar	15.00
6	Kanak Mandi	20.00
7	R.S.Pura	12.00
8	Gangyal	15.00
9	Transport Nagar	10.00
10	Akhnoor	10.00
11	Vijaypur	10.00
12	Janipur	8.00
13	Channi Himmat	8.00
14	Sheikh Nagar	8.00
15	Talab Tillo	8.00
16	Central Office <i>at Ext. Counter Sheikh Nagar, Baghe Bahu, Jammu (Cash section)</i>	No limit

The various agencies such as Inspection team of Reserve Bank of India, Statutory Auditors and Concurrent Auditors are pointing out from time to time that Branches are maintaining cash in excess of retention limit. Retaining of cash in excess of retention limit affects the following:



1. The cash parked in safe more than the required level yielding no profit i.e. atleast branch is losing interest being paid on Head office balance.
2. Retaining of cash in excess of retention limit is not insured and can create problem for the branch.

All Branch Managers/Incharges are advised to ensure that cash balances be maintained within the Cash Retention Limit and dispose off the cash immediately with Central office.
Please acknowledge the receipt.

Goswamy
(ASHOK GOSWAMY)
MANAGING DIRECTOR

Copy to:-

1. Chief Manager, Administration for information.
2. Chief Manager, Banking operations for information and necessary action.
3. ✓ Manager, Inspection & Audit for information and necessary action.
4. ✓ Manager/Incharge, Branch Office Moti Bazar/Vinaik Bazar/WareHouse/NewPlot/KanakMandi/ShastriNagar/TransportNagar/Gangyal/R.S.Pura/Akhnoor/Vijaypur Extension Counters: Janipur/Channi Himmat/Talab tillo/Shiekh Nagar, Jammu for information and necessary action.



S.NO.	EMPLOYEE CODE	GPA 2026-27 NAME	DESIGNATION	AMT	NOMINEE	RELATION	DATE OF BIRTH OF EMPLOYEE
							25/06/1970
			Managing Director	5	Sushma Rani	Wife	20/11/1967
1	1	Ravi Kant	MANAGER-I	5	Anita Devi	Wife	12/03/1972
2	13051	Kuldeep Kumar	MANAGER-I	5	Poonam Gupta	Wife	17/07/1966
3	13077	Rajesh Gupta	MANAGER-I	5	Surishta Kumari	Wife	10/06/1966
4	13079	Rama Nand Saini	MANAGER-I	5	Neena Mishra	Wife	10/05/1966
5	13089	Anil Sharma	MANAGER-I	5	Rajni Jamwal	Wife	01/06/1967
6	13093	Bahadur Singh	MANAGER-I	5	Amandeep	Wife	08/05/1971
7	13094	Bikram Singh	MANAGER-I	5	Santosh Kumari	Wife	20/02/1968
8	13098	Raj Kumar	MANAGER-I	5	Veena Kumari	Wife	13/03/1968
9	13105	Pritam Pal	MANAGER-I	5	Anju Bala	Wife	20/04/1974
10	13112	Raman Kumar	MANAGER-I	5	PRAINKA Sharma	Wife	20/03/1970
11	13121	Tarsem Kumar	MANAGER-I	5	Sheetu Mahajan	Wife	02/04/1972
12	13133	Vivek Mahajan	MANAGER-I	5	Ramesh Dogra	Husband	28/03/1970
13	13134	Kanchan Bala	MANAGER-I	5	Rajesh Khajuria	Husband	26/06/1966
14	13135	Kavita Sharma	MANAGER-I	5	Saroj Kakkar	Wife	26/06/1970
15	13136	Rajesh Kumar Kakkar	MANAGER-I	5	Suman Anand	Wife	26/06/1970
16	13139	Manveer Kumar	MANAGER-I	5	Jyotsna Sharma	Wife	08/09/1966
17	13141	Dinesh Kumar	MANAGER-I	5	Jyotsna Sharma	Wife	20/07/1973
18	13142	Koushal Gupta	MANAGER-I	5	Bindu Gupta	Wife	20/07/1973
19	13144	Rajesh Magotra	MANAGER-I	5	Neena Sharma	Wife	02/08/1968
20	13146	Jatinder Kumar Sawhney	MANAGER-I	5	Vishavkirti	Wife	27/07/1971
21	13148	Ranjana Sharma	MANAGER-I	5	Rajesh Khajuria	Husband	18/02/1973
22	13150	Varinder Kumar Gupta	MANAGER-I	5	Rajesh Khajuria	Wife	13/08/1970
23	13151	Jatinder Sharma	MANAGER-I	5	Maridhu Bala	Wife	30/09/1972
24	13153	Pankaj Sharma	MANAGER-I	5	Bharti Sharma	wife	09/01/1972
25	13156	Ajay Kumar	MANAGER-I	5	Sonika Sharma	Wife	30/05/1970
26	13158	Jyotsna Gupta	MANAGER-I	5	Jyoti Sharma	Wife	30/05/1970
27	13160	Renu Gupta	MANAGER-I	5	Jyoti Kumar	Husband	30/03/1970
28	13161	Yash Pal Singh	MANAGER-I	5	Jyoti Singh	Wife	20/01/1972
29	13162	Sanjeev Khajuria	MANAGER-I	5	Rajesh Gupta	Husband	20/01/1972
30	13163	Sonal Mehta	MANAGER-I	5	Jyoti Singh	wife	15/03/1967
31	13164	Rakesh Arora	MANAGER-I	5	Bindu Sharma	Wife	27/09/1967
32	13167	Ramnam Sharma	MANAGER-I	5	Neetu Singh	Wife	22/02/1971
33	13168	Rajesh Gupta	MANAGER-I	5	Neetu Singh	Wife	22/02/1973
34	13172	Sreshat Bhanotra	MANAGER-I	5	Pooja Verma	Wife	22/02/1973
35	13174	Tarsem Gupta	MANAGER-I	5	Anju Sharma	Wife	30/04/1974
36	13182	Sanjeev Kumar Gupta	MANAGER-I	5	Jyoti Gupta	Wife	30/05/1971
37	13183	Ashutosh Dubey	MANAGER-I	5	Sonal Khajuria	Wife	09/01/1972
38	13188	Munish Kumar	MANAGER-I	5	Puja Mahajan	Wife	21/11/1970
39	13193	Sanyogita Slathia	MANAGER-I	5	Shweta Mahajan	Wife	01/11/1970
40	13202	Rachhpal Singh	MANAGER-I	5	Shanti Devi	Mother	29/09/1969
41	13204	Sanjeev Kumar	MANAGER-I	5	Neetu ANGURANA	Wife	17/05/1971
42	13205	Anil Balgotra	MANAGER-I	5	Raman Singh	Husband	22/03/1970
43	13207	Anu Sharma	MANAGER-I	5	Manisha Bhinder	Wife	05/05/1971
44	13212	Ved Parkash	MANAGER-I	5	Sunita Lamba	Wife	15/08/1970
45	13213	Munish Bali	MANAGER-I	5	Poonam Balgotra	Wife	10/06/1968
46	13215	Shabnam Sharma	MANAGER-I	5	Sita Ram Sharma	Husband	05/02/1973
47	13220	Neeraj Sharma	MANAGER-I	5	Madhu Sharma	Wife	01/08/1966
48	13221	Rajeev Jandial	MANAGER-I	5	Sonia Bali	wife	05/02/1968
49	13222	Sangeet Mishra	MANAGER-I	5	Susheel Kumar Khajuria	Husband	01/05/1968
50	13223	Shakti Dutt Sharma	MANAGER-I	5	Sonia Sharma	wife	25/08/1969
51	13224	Sukhjeet Singh	MANAGER-I	5	Rohit Jandial	brother	25/07/1967
52	13235	Rekha Rani	MANAGER-I	5	Satvam Mishra	son	05/03/1970
53	13236	Rama Sharma	MANAGER-I	5	Anu Radha Sharma	Wife	12/05/1968
54	13237	Ranjana Slathia	MANAGER-I	5	Ranju Slathia	Wife	13/03/1970
55	13239	Ashwani Bakshi	MANAGER-I	5	Yugal Kishore	Husband	30/04/1971
56	40604	Navdeepak Singh Blouria	MANAGER-I	5	Suresh Sharma	Husband	15/08/1969
57	40609	Shambu Singh Slathia	MANAGER-I	5	Yashwinder Chand Katoch	Husband	16/07/1966
58	40610	Sulakshna Gupta	MANAGER-I	5	Sunanda Sharma	Wife	21/12/1972
59	40611	Suman Nargotra	MANAGER-I	5	Jyoti Blouria	Wife	21/09/1971
60	40612	Anshu Sharma	MANAGER-I	5	Surekha Slathia	Wife	01/05/1972
61	40613	Daler Singh	MANAGER-I	5	Ravi Gupta	Husband	01/11/1974
62	40620	Sheetal Sharma	MANAGER-I	5	Manoj Nargotra	Husband	25/12/1969
63	63420	Neeraj Gupta	MANAGER-I	5	Klaan	Nephew	01/07/1970
64	107442	Sandhya Sharma	CASHIER/CLERK	3	Asha Kumari	Wife	28/04/1971
65	13102	Chander Parkash	CASHIER/CLERK	3	GAUTAM Kotwal	Husband	15/12/1974
66	13122	Goga Ram	CASHIER/CLERK	3	Navita Gupta	Wife	15/11/1967
67	13127	Joginder Pal	CASHIER/CLERK	3	Ankush & Aman Ghour	Sons	21/12/1967
68	13131	Yash pal	CASHIER/CLERK	3	Swarna Devi	Wife	15/02/1972
69	13194	Parshotam Lai	CASHIER/CLERK	3	Asha Gupta	Wife	06/02/1974
70	13197	Anadhi Bhushan	CASHIER/CLERK	3	Tripta Sharma	Wife	04/02/1969
				3	Seema Sharma	Wife	17/12/1969
				3	Pummy Saini	Wife	16/04/1968
				3	Sabita Sharma	Wife	05/06/1973

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71	13200	Ranjeet Singh	CASHIER/CLERK	3	Bindu BOGAL	Wife	15/05/1972
72	13231	Surinder Singh	CASHIER/CLERK	3	Babita Kumari	wife	04/04/1967
73	13234	Angrez Singh	CASHIER/CLERK	3	Sudesh Kumari	Wife	09/03/1969
74	40615	Vijay Kumar	CASHIER/CLERK	3	Sharda Kumari	wife	20/05/1973
75	40623	Vishal Sharma	CASHIER/CLERK	3	Monika Sharma	Wife	15/03/1979
76	40624	Satish Kumar	CASHIER/CLERK	3	Geeta Sharma	Wife	13/06/1974
77	40960	Gurcharan Singh	CASHIER/CLERK	3	Prabhjot Kour	Wife	08/12/1981
78	40961	Joginder Lal	CASHIER/CLERK	3	Rekha Rani	Wife	26/02/1969
79	470001	Rama Devi Sharma	CASHIER/CLERK	3	Shivangi Sharma	Daughter	23/07/1968
80	470002	Akshit Choudhary	CASHIER/CLERK	3	Manisha Choudhary	Mother	04/05/1998
81	470005	Atharv Balotra	CASHIER/CLERK	3	Seloni Khajuria	Mother	28/09/1999
82	13191	Uttam Chand	CASHIER/CLERK	3	seema Devi	Wife	01/05/1977
83	13199	Manmohan Lal	CASHIER/CLERK	3	Sunita Devi	Wife	12/11/1970
84	13229	Raju Ganju	CASHIER/CLERK	3	Simi Ganjoo	wife	28/07/1973
85	13233	Roop Chand	CASHIER/CLERK	3	Chanchala Devi	wife	20/08/1976
86	40607	Devinder Kumar	CASHIER/CLERK	3	Leela Devi	Wife	08/04/1977
87	40614	Ram Paul	CASHIER/CLERK	3	Meenu Sharma	Wife	24/09/1969
88	40617	Chanchal Singh	CASHIER/CLERK	3	Ritu Slathia	Wife	06/01/1971
89	13070	Govind Ram	RECORD KEEPER	2	Jyoti Devi	Wife	01/01/1970
90	13071	Rashpal Singh	RECORD KEEPER	2	Neelam Devi	Wife	07/05/1967
91	13101	Baldev Singh	DRIVER	2	Seema Devi	Wife	11/04/1972
92	13107	Sanjay Kumar	DRIVER	2	Sushma Sharma	Wife	17/10/1970
93	13117	Devinder Pal Singh	ATTENDANT	2	Som Lata	wife	20/12/1974
94	13118	Ram Lal	CASHIER/CLERK (N/F)	2	Sonika Sharma	Wife	23/04/1975
95	13120	Murli Lal	RECORD KEEPER	2	sheela Devi	Wife	18/12/1972
96	13124	Rakesh Kumar	ATTENDANT	2	Anuradha	Wife	29/04/1971
97	13185	Parvinder Kumar	CASHIER/CLERK (N/F)	2	Amita Devi	Wife	26/01/1973
98	13196	Pyare Lal	ATTENDANT	2	Reeta Devi	Wife	30/03/1972
99	13227	Sandoor Chand	ATTENDANT	2	Veena Devi	Wife	25/05/1972
100	13230	Bikram Singh	DRIVER	2	Suman Lata	Wife	02/08/1968
101	40605	Sanjay Sharma	ATTENDANT	2	Nisha Sharma	Wife	28/04/1974
102	40619	Naresh Basotra	DRIVER	2	Sabita Kumari	Wife	31/03/1975
103	40625	Vishal Singh	CASHIER/CLERK (N/F)	2	Asha Rani	Wife	19/04/1979
104	40626	Sham Lal	DRIVER	2	Bimla Devi	Wife	14/01/1970
105	40628	Surjeet Singh	ATTENDANT	2	Sunita Devi	Wife	10/04/1976
106	40957	Hans Raj	ATTENDANT	2	Raj Kumari	Wife	04/11/1972
107	40958	Ashok Kumar	ATTENDANT	2	Anita Kumari	Wife	20/03/1971
108	40959	Kewal Singh	ATTENDANT	2	Sharda Devi	Wife	15/09/1973
109	40962	Ram Ji	ATTENDANT	2	Rekha Devi	Wife	28/04/1977
110	42732	Meer Singh	CASHIER/CLERK (N/F)	2	Madhu Bala	wife	25/05/1970
111	42733	Sita Ram	ATTENDANT	2	Suman	Wife	09/06/1978
112	42734	Gopi Nath	ATTENDANT	2	Shakuntla Devi	wife	02/04/1978
113	42736	Ripu Dhaman	CASHIER/CLERK (N/F)	2	Abhilasha	Wife	28/02/1972
114	107440	Sudesh Kumari	ATTENDANT	2	Amarish Bhardwaj	son	08/10/1974
115	107441	Surjeet Singh	ATTENDANT	2	Meenakshi Manhas	Wife	06/09/1981
116	176749	Anjana Kumari	PEON/CHOWKIDAR	2	Narayan Dev Manhas	Son	22/09/1974
117	462305	Mannat Sharma	PEON/CHOWKIDAR	2	Neelam Sharma	Mother	03/10/1997
118	470000	Ashni Kumar	PEON/CHOWKIDAR	2	Radha Rani	Wife	26/03/1989
119	470003	Danish Sangotra	PEON/CHOWKIDAR	2	Radha Devi	Mother	02/07/2002
120	470006	Catherine Sandhu	PEON/CHOWKIDAR	2	Enoch	Son	17/10/1994
121	470004	Shubam Sharma	PEON/CHOWKIDAR	2	Seema Sharma	Mother	15/10/1997

ANNEXURE - "A"

S.NO.	Location	Occupancy	Furniture Fixture & Fittings etc.	Electronic Equipment Items	Computer & allied Items	Stationery Items	Sum Insured
1	The Citizens' Coop. Bank Ltd. Administrative office 68-B/D Gandhi Nagar Jammu - 180004	Office	70470.00	68525.00	NIL	819372.33	958367.33
2	The Citizens' Coop. Bank Ltd. Moti Bazar, Jammu- 180001	Office	NIL	18551.00	NIL	31613.00	50164.00
3	The Citizens' Coop. Bank Ltd. New Plots, Jammu – 180007 alongwith Extension Counter Main Chowk, Janipur Jammu- 180007	Office	1500.00	28033.00	NIL	56024.81	85557.81
			NIL	NIL	NIL	24941.26	24941.26
4	The Citizens' Coop. Bank Ltd. Ware House, Jammu – 180004 along with Extension Counter Shiekh Nagar Jammu-180006	Office	15697.00	400.00	300.00	27759.31	44156.31
			39782.00	2103.00	400.00	36874.07	79159.07
5	The Citizens' Coop. Bank Ltd. National Highway, Gangyal, Jammu – 180010	Office	2515.00	1100.00	1218.00	52757.64	57590.64
6	The Citizens' Coop. Bank Ltd. Ahata Shri Niwas Shah Kanak Mandi,	Office	300.00	17023.00	NIL	47232.06	64555.06
7	The Citizens' Coop. Bank Ltd. 242 –A, Shastri Nagar Jammu – 180004	Office	4672.38	1704.00	10582.00	NIL	16958.38
8	The Citizens' Coop. Bank Ltd. Transport Nagar, Jammu – 180006 along with Extension Counter Channi Himmat	Office	151609.00	35691.00	NIL	41000.00	228300.00
9	The Citizens' Coop. Bank Ltd. Vinayak bazar, Jammu – 180016 along with Extension Counter Talab Tillo	Office	1568.00	300.00	NIL	112561.00	114429.00
						145484.00	145484.00
10	The Citizens' Coop. Bank Ltd. Vijaypur, Teh. Samba, Jammu – 184120	Office	5167.00	13212.00	NIL	67281.24	85660.24
11	The Citizens' Coop. Bank Ltd. R.S.Pura, Jammu -181102	Office	5975.00	11801.00	100.00	38767.00	56643.00
12	The Citizens' Coop. Bank Ltd. Akhnoor, Jammu -181201	Office	1975.00	17628.00	235.00	44356.93	64194.93
	Total		301230.38	216071.00	12835.00	1546024.65	2076161.03

* Above includes :-

Note Sorters Stationery Stocks

Note Counting Machines, Photo Copier Machine, Electrical fittings

Air- Conditioenrs, CCTV Cameras etc.