



Registered and Central Administrative Office: CITIZEN CREDIT CENTRE, CTS No: 236,
Marve Road, Orlem, Malad West, Mumbai 400 064

ANNUAL GENERAL MEETING NOTICE

NOTICE is hereby given that the **TWENTY THIRD ANNUAL GENERAL MEETING** of the members of **CITIZEN CREDIT CO-OPERATIVE BANK LTD.**, a Multi-State Co-operative Bank under the Multi-State Co-operative Societies Act, 2002, will be held on Wednesday, December 30, 2020 at 4.00 pm, subject to Police and Local Authority permission, at St. Andrew's Auditorium, St. Dominic's Road, Bandra (W), Mumbai 400 050, to transact the business as follows:

AGENDA

1. To record the Minutes of the Annual General Meeting of the Bank held on September 28, 2019 which are circulated herewith.
2. To record the Minutes of the Special General Meeting of the Bank held on January 14, 2020 which are circulated herewith.
3. To consider the Board of Directors' Report for the year ended March 31, 2020 on the performance of the Bank and future prospects.
4. To consider and adopt the Audited Statements of Accounts including the Balance Sheet as at March 31, 2020 and the Profit & Loss Account for the year ended March 31, 2020 and the Statutory Auditor's Report.
5. To approve the Appropriation of Net Profit, and the reversal of proposed Dividend for F.Y. 2019-20, as per RBI directives.
6. (a) To ratify the Bank's action for appointment of Auditor, M/s. Mukund M. Chitale & Co - Chartered Accountants, for certification of the Bank's claim for ex-gratia payment for difference between Compound Interest and Simple Interest for six months (01-03-2020 to 31-08-2020), to borrowers for specified Loan Accounts.
(b) To ratify the Bank's action of payment of Rs. 11,23,000/- to the Education Fund for the F.Y. 2019-20 against the amount of Rs. 11,00,000/- approved at the last A.G.M.
7. To appoint Statutory Auditors for the financial year 2020-21.
8. To approve transfer of an amount of Rs. 100 Lakh from Centenary Fund to Bad and Doubtful Debts Reserve.
9. To approve transfer of an amount, held in excess, of Rs. 500 Lakh from Investment Fluctuation Reserve to Bad and Doubtful Debts Reserve.
10. To consider any other subject of which proper notice has been given.

DATE: December 14, 2020

By Order
Christopher Mendoza
Managing Director &
Chief Executive Officer

1. In the absence of a quorum at the time fixed for the Meeting, it shall stand adjourned for half an hour. Thereafter, at the Adjourned Meeting, the members present shall constitute the quorum.
2. The Bank's Identity Card is a requisite for attendance at all official meetings. Identity Cards are issued to members at the Registered & Central Administrative Office of the Bank on production of one stamp size photograph (3 cm x 2 cm). However, a member not possessing the Identity Card should bring the envelope containing the Annual Report to the Annual General Body Meeting.
3. Members are advised to follow COVID-19 protocol at the meeting venue.

Members to kindly note that copies of the Annual Report are available at the Bank's branches. Members who have not received their copy, may collect the same from the nearest branch against verification of the Bank's Identity Card.