سَالارِ ملّت

بانی دارالسلام بینک

SALAR -E- MILLAT

Founder & Visionary
Darussalam Bank

39th Annual Report

2025-2026

DARUSSALAM
CO-OPERATIVE URBAN BANK LTD.

DARUSSALAM BANK
HEAD OFFICE, AGHAPURA, HYDERABAD

BOARD OF DIRECTORS

Sri Syed Akbar Nizamuddin Hussaini
Chairman

Sri Burhanuddin Owaisi
Director

Sri Syed Zaheeruddin Ali Sofi
Director

Sri S.A. Hussain Anwar
Director

Sri Y.M. Arshad
Director

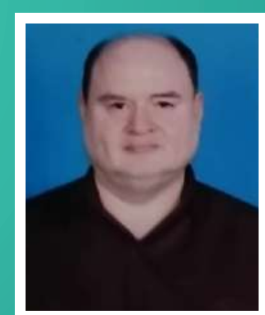
Sri. CH Tabrezulla Khan
Director

Dr. Syeda Amtul Yafe
Director

Smt Maliha Fareesa
Director

Dr. Manisha Saxena
Director

Sri Alampalli Narender
Director



Sri. Syed Ali Alamdar
Director

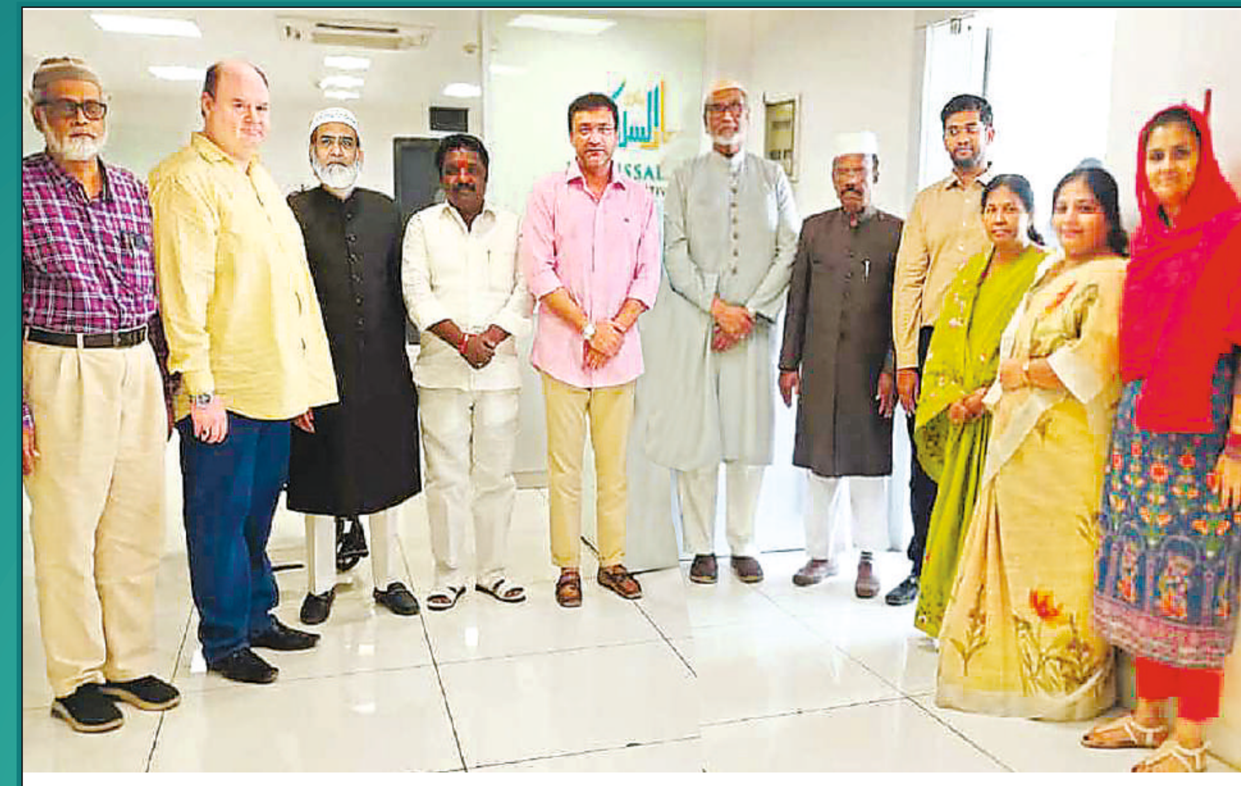
MEMBERS OF THE BOARD OF MANAGEMENT

Dr. Mohammed Abdul Malik
Board of Management

Sri. Mohammed Abrar Ahmed
Board of Management

Sri. Preetam Chand Yadav
Board of Management

Sri. Md Khaja Ikramuddin
Chief Executive Officer



THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

Content

DARUSSALAM
CO-OPERATIVE
URBAN BANK LTD.

We offer the following services at all our Branches

DEPOSITS

- ★ Savings Accounts
- ★ Current Accounts
- ★ Recurring Deposits
- ★ Fixed Deposits
- ★ Special Term Deposits
- ★ NRE Deposits

LOAN & ADVANCES

- ★ Gold Loan
- ★ Personal Loan
- ★ Business Loan
- ★ Vehicle Loan
- ★ Housing Loan (Repairs & Construction)
- ★ Education Loan
- ★ Artisans Loan
- ★ Self Employment Loan

TERM DEPOSIT INTEREST RATE

7 days - up to 14 days 5.00%
15 days - up to 28 days 6.00%
29 days - up to 90 days 6.50%
91 days - up to 179 days 7.00%
180 days - up to 364 days 7.25%
1 year - up to 3 years 7.75%
Above 3 years - up to 5 years 8.25%
Above 5 years - up to 10 years 8.00%

Persons above 60 years 0.5% Extra interest (Conditions apply)

Rate of Interest on NRE Deposit

Above 1 year & up to 2 years 7.25%
Above 2 years & up to 5 years 8.00%
Above 5 years - 7.25%

Exclusive Fixed Deposit Offer

Deposit	Period	Rate	Sr. Citizen	Valid upto
50 Lakhs	12 Months	8.75%	9.25%	30 Sep 2026
50 Lakhs	Above 3 Yrs	9.25%	9.75%	30 Sep 2026

DEPOSITS ARE INSURED BY DICGC UPTO RS . 5 LAKHS

OTHER SERVICES

- ★ Demand Draft on all
- ★ Major Cities
- ★ RTGS / NEFT Facility
- ★ Purchase & Sale of all Leading Foreign Currency
- ★ Foreign Dd's and Tt's
- ★ Money Transfer Western Union
- ★ Locker Facility
- ★ POS Terminals
- ★ Darussalam Bank Mobile App (IMPS)
- ★ UPI, G Pay, Phone Pe, Fastag etc...

Avail Darussalam Bank Debit Card Facility which can be used at any ATM & Merchandiser stores all over India

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

(Regd. No. TA 1288)

NOTICE

Notice is hereby given that a General Body Meeting of the members of the Darussalam Co-operative Urban Bank Ltd., Hyderabad, will be held on 01-07-2026 at 11:30 A.M at Darussalam Bank Head Office, Aghapura, Hyderabad to transact the following business:

AGENDA

1. To consider and approve the statement of accounts including Balance Sheet, Profit & Loss account, Receipts & Payments a/c for the period ending 31 March 2026 along with the Director's report and final audit report of the Auditors for the year 2025-26.
2. To appropriate Profit of the Bank for the year 2025-26.
3. To approve performance budget for the year 2025-26 and the budget estimates of Income & Expenditure for the year 2026-27.
4. To approve performance budget for the year 2025-26 and the budget estimates of Capital Expenditure for the year 2026-27.
5. To approve admission and retirement of members and receipt & refund of share capital during the period 1 October' 2025 to 31 March' 2026.
6. To approve all Investments made and withdrawn by the Bank during the period 1 October' 2025 to 31 March' 2026.
7. Staff Matters.
8. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad Sd/-

Date : 17-06-2026 CHIEF EXECUTIVE OFFICER

NOTE:

1. Members are requested to bring their share certificate or identity card along with them to attend the General Body meeting.
2. All the members are requested to attend the General Body meeting on the day, time and place herein mentioned above or join through Video Conference (VC) or Other Audio Visual Means (OAVM)

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

DIRECTOR'S REPORT

Dear Share holders,

I have great pleasure in presenting before you the 39th Annual Report for the financial year 2025-26 on the business operations of the Bank together with the Audited Balance Sheet, Profit & Loss Account and Audit Report for the year ended 31st March 2026.

1. MEMBERSHIP AND CAPITAL

The **"A"** Class membership of the Bank Stood at 53179 and the subscribed paid-up share capital of the bank is Rs 6.19 Crores during the year 2025-26. The "B" class membership is 3804 and the Share Capital amounted to Rs. 0.38 Lakhs as on 31 March 2026. The total Share Capital of the Bank as on 31 March 2026 is Rs.6.19 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2025-26 is placed before you in Annexure **I** for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2024-25, the Reserves and Funds of the bank have increased from Rs.184.67 Crores to Rs.198.22 Crores as shown below:

(₹. Crores)

	As on 31-3-2025	As on 31-3-2026
Statutory Reserve Fund	43.89	46.44
General Reserve Fund	23.85	26.00
Special Reserve [HL Interest]	13.72	13.72
Building Fund	34.00	35.00
Common Good Fund	1.63	1.43
Bad & Doubtful Debt Reserve	18.07	18.62
Investment Fluctuation Reserve	8.65	9.90
Provision Against Std. Assets	4.50	5.00
Provision For NPAs	18.33	18.61
Other Funds & Reserves	18.03	23.50
Total	**184.67**	**198.22**

3. DEPOSITS

The total deposits of the Bank increased from Rs. 718.90 Crores to Rs. 742.18 Crores during the year 2025-26. The comparative position and spread of various types of deposits as on 31.03.2025 and 31.03.2026 is as under:

(₹.Crores)

Type of deposit	As on 31-3-2025	As on 31-3-2026
Current deposits	33.98	42.47
Savings deposits	200.37	189.60
Fixed and other term deposits	484.55	510.11
Total	**718.90**	**742.18**

The Current and Savings deposits of the Bank stood at Rs.232.07 Crores and formed 31.27% of the total deposits as on 31 March 2026.

4. WORKING CAPITAL

The working capital of the bank increased from Rs.927.91 Crores as on 31 March 2025 to Rs.966.78 Crores by 31 March 2026. The details of Working Capital as on 31 March 2026 are as under:

Particulars	(₹ Crores)
Share Capital	6.19
Reserves & Funds	198.22
Deposits	742.18
Other liabilities	20.19
Total	**966.78**

5. INVESTMENTS

Due to Geo-Political reasons the prices of Govt. Securities saw a huge drop in value. The total investments of the Bank stood at Rs.374.63 Crores as on 31 March 2026. The details of the investments are as follows:

Particulars	(₹ Crores)
Government Securities	234.37
Deposits with other banks	
Telangana State Co-operative Bank	35.00
Indian Bank	30.00
State Bank of India	30.37
HDFC Bank	11.50
Canara Bank	33.29
NUCFDC-Shares	0.10
Total	**374.63**

The bank's investments in Govt. Securities amounted to Rs.234.37 crores which formed 33.25 % of NDTL (Rs. 704.80 crores) as on 31 March 2026 and complied with the Statutory Regulation of 18%. The profile of Investments in Govt. Securities as on 31 March 2026 is as follows:

Classification	(₹ Crores)
Held to Maturity (HTM)	77.98
Available for Sale (AFS)	156.39
Held for Trade (HFT)	0.00
Total	**234.37**

The Securities kept in HTM category at Rs.77.98 crores formed 11.06% of the applicable NDTL which was within the permissible limit of 25%. The investments held in AFS & HFT category were marked to market and made provisions of Rs.7.01 crores towards depreciation in the Securities as at the end of the financial year 2025-26.

The investment portfolio is being reviewed on a regular basis every quarter / half yearly basis.

A statement of all the investments made / withdrawn during the year 2025-26 is given in Annexure **II** for approval

6. LOANS & ADVANCES

The total loans and advances of the bank increased from Rs.456.20 Crores as on 31 March 2025 to Rs.514.33 Crores as on 31 March 2026.

A Loan Policy of the Bank for the year 2025-26 has been formulated and approved by the Board of Directors. All the loans have been disbursed as per the loan policy and within the limits prescribed by RBI after obtaining adequate securities and sureties.

7. PRIORITY SECTOR ADVANCES

The bank has achieved the Priority Sector targets fixed by the Reserve Bank of India. The details of which as at the end of 31 March 2026 are given below:

Particulars	(₹ Crores)
Total Advances	514.33
Priority Sector Advances	316.75
Weaker Section Advances	272.77
Priority Sector Advances as % of total advances of previous year	69.43%
Weaker Section Advances as % of total advances of previous year	59.79%

8. NON-PERFORMING ASSETS

The Bank's Advances are classified as Performing and Non-performing Assets and provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India. The gross Non-performing Assets (NPAs) of the bank are Rs.24.11 Crores and formed 4.69 % of total loans and advances as on 31 March 2026. The bank has made required provisions for NPAs. The net NPAs of the Bank are Rs.5.50 crores and formed 1.11%.

9. CAPITAL TO RISK ASSET RATIO (CRAR)

The Bank's Capital to Risk Asset Ratio stood at 36.61% as on 31st March 2026 as against 12% norm prescribed by Reserve Bank of India.

10. OWN FUNDS

The own funds of the bank i.e. paid-up share capital and reserves not in the nature of outside liabilities of the Bank increased from Rs.191.40 Crores as on 31 March 2025 to Rs.204.41 Crores as on 31 March 2026.

11. NET WORTH

The Net worth of the Bank improved to Rs.150.69 crores as on 31 March 2026 against Rs.150.36 crores during the previous year.

12. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2025-26 was conducted by M/s Jibran & Associates, Chartered Accountants on a regular basis. The defects / observations reported in the monthly concurrent audit reports have been complied with.

The Statutory Audit of the bank for the year 2025-26 was conducted by M/s. Anant Rao & Mallik, Chartered Accountants. The bank has been placed under class "**A**" for the year 2025-26 also. The bank is continuously getting "**A**" class since inception. The Audit Certificate for the year 2025-26 with all the statements is placed before the general body for adoption.

13. NET PROFIT

The Bank has earned a Net profit of Rs. 6.64 crores during the year 2025-26 as per the audited accounts as against net profit of Rs. 10.17 crores during the last year. Out of the Net Profit of Rs.6.64 Crores, Statutory Allocations of 25% of the net profit amounting to Rs.1.66 Crore to Reserve Fund and Rupees One lakh fifty thousand to Education Fund have been made by the Auditors. The balance of net profit amounting to Rs.4.96 crores is available for distribution as per the provisions of the Bye-laws of the Bank. The Board of Directors of the Bank recommend the appropriation of net profit for the year 2025-26 as per details given in Annexure III. The Board is pleased to recommend a dividend of 26% on the share capital of members for the year 2025-26 subject to approval of General Body. The general body may consider and approve the appropriation of profit and payment of dividend.

14. UNCLAIMED DIVIDEND

The shareholders who have not received / claimed dividends for the past years are requested to contact the share department at Head Office of the bank.

15. PERFORMANCE BUDGET AND BUDGET ESTIMATES

The statements showing performance budget for the year 2025-26 and Budget estimates of Income and Expenditure for the year 2026-27 are placed before you in Annexure IV & V respectively for approval.

16. CAPITAL EXPENDITURE

A statement showing performance budget for the year 2025-26 and budget estimates of Capital Expenditure for the year 2026-27 are placed before you in Annexure-VI for approval.

17. FOREIGN EXCHANGE BUSINESS

The Reserve Bank of India has authorized the bank to purchase / sale foreign currency under Authorized dealer Category II and to maintain NRI deposit accounts.

18. DIGITAL BANKING INITIATIVE

During the year the Bank has installed 3 Cash deposit machines at Hussaini Alam, Banjara Hills and Malakpet branch respectively for convenience of the customers to deposit cash in their account during weekends and holidays. As of now total eight cash deposit machines installed by the bank.

19. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2025-26 also at the request of Haj Committee with the permission of Reserve Bank of India during the month of May-June 2025 in the premises of Haj House, Public Garden Road, Nampally, Hyderabad to facilitate the Hajis to purchase and sell Saudi Riyal for use during Haj period in Saudi Arabia.

20. CORPORATE GOVERNANCE

Two general body meetings were convened during the year 2025-26 as required under the Telangana Co-op. Societies Act & Rules. The Board of Directors met every month to discuss various aspects relating to the overall working of the bank. The Board held 21 meetings during the year 2025-26. Other committees constituted have met periodically for smooth functioning of the bank.

21. INSURANCE

In order to safeguard the depositor's interest, the bank has insured deposits with Deposit insurance and Credit Guarantee Corporation (DICGC). The insurance premium including advance premium up to September 2026 in respect of all types of deposits of the Bank has been paid. There is an insurance cover on deposits up to a maximum amount of Rs.5 lakhs per depositor through the DICGC. Further cash in transit, valuables, furniture and fixtures have also been adequately insured against any risk and contingency.

22. DISCLOSURE OF INFORMATION

Certain information of the bank required to be disclosed as per Reserve Bank of India guide lines is given in Annexure VII.

23. PERFORMANCE OF THE BANK

The overall performance of the Bank during the year 2025-26 continues to be encouraging and satisfactory as may be seen from the following details:

(₹ Crores)

Particulars	As on 31.3.2025	As on 31.3.2026
Share Capital	6.73	6.19
Reserves & Funds	184.67	198.22
Deposits	718.90	742.18
Loans & Advances	456.20	514.33
Working Capital	927.91	966.78
Investments	398.13	374.63
Own Funds	191.40	204.41
Net Worth	150.36	150.69
Total Income	85.69	91.61
Total expenditure	72.18	82.20
Profit before tax	13.51	9.41
Profit after tax	10.17	6.64
Gross NPA	4.86%	4.69%
Net NPAs	0.87%	1.11%
Capital Adequacy ratio	40.48%	36.61%
Credit Deposit ratio	63.46%	69.30%
No of branches	9 branches	9 branches
No of ATM's	8 ATM	4 ATM
No of CDM's (Cash Deposit Machine)	5 CDM	8 CDM

24. ACKNOWLEDGEMENTS

The Board of Directors wishes to place on record our deep sense of gratitude to all the members, valued Customers and well wishers for the continued support, faith & confidence they have reposed in the bank.

The Board conveys sincere thanks to the officials of Reserve Bank of India, Registrar of Co-operative Societies and Divisional Co-operative Officer, Golconda Division for their valuable guidance. The Board also thank the National Payments Corporation of India (NPCI) and Telangana State Co-operative Urban Banks Federation for their support.

The Board is grateful to Janab Barrister Asaduddin Owaisi Sahab, Member of Parliament & President of AIMIM and Janab Akbaruddin Owaisi Sahab, MLA & floor leader of AIMIM in the T.S Legislative Assembly for their valuable guidance.

The Board also appreciates the efforts of the Chief Executive Officer and all sections of employees for their dedicated services to the growth of the bank.

(By ORDER OF THE BOARD OF DIRECTORS)

Place: Hyderabad
Date: 01-07-2026

S A N HUSSAINI
CHAIRMAN

Anant Rao & Mallik
Chartered Accountants

INDIA
Since1983

B-409 /410,KushalTowers, Khairtabad, Hyderabad-500004, Ph: 040-23320286, E-mail: armcas@gmail.com

AUDIT CERTIFICATE

1. The Accounts of the **Darussalam Co-operative Urban Bank Ltd**., Hyderabad, Regd. No. **T.A. 1288** for the Co-operative Year 2025-2026 are audited by **M/s Anant Rao & Mallik,Chartered Accountants.**
2. The Final Audit Report containing the following accounts is enclosed:

   1.The Statement of Receipts and Disbursements for the Year 2025-26
   2.The Profit and Loss Account for the Year 2025-26
   3. The Balance Sheet as on **31-03-2026**.

3. The due / overdue position of the accounts under due to the Society and due by the Society is given below:

DUE BY SOCIETY		DUE TO SOCIETY	
I. BORROWINGS : NIL		I. INVESTMENTS	
1. Bank Loan		1. Shares in .... & other institutions	10,00,000.00
a) Principal :			
b) Interest :		2. Fixed & Other Deposits	1,40,16,00,000.00
2. Government & other Loans		3. Government Promissory Notes & other Securities.	2,34,36,72,477.25
a) Principal :			
b) Interest :			
		II. LOANS :	Due
II. DEPOSITS, IF ANY :	7,42,17,94,552.56	a) Principal	5,14,33,19,526.65
		b) Interest	8,08,08,409.23
		c) Interest on Investment	5,09,71,077.05
III. SUSPENSE : (Adj. Heads Due by)	NIL	III. SUSPENSE : (Adj. Heads Due to)	NIL
IV. OTHER LIABILITIES		IV. OTHER ASSETS	
I) Reserve fund & other reserves	1,84,99,77,951.90	i) Furniture & Fixtures	4,06,66,577.34
ii) Overdue Int. Reserve	7,30,49,008.12	ii) Other Fixed Assets	9,15,65,550.00
iii) Interest Payable	23,87,50,062.68	iii) Other Assets	14,48,60,054.31
iv) Unclaimed Dividends	75,89,453.00	iv)	
v) Sundries	8,05,43,037.72	v) Cash in Hand	25,52,66,492.40
V. SHARE CAPITAL			
a) Members A Class	6,18,61,475.00	vi) CASH AT BANKS	24,62,57,523.34
Members B Class	38,040.00		
b) Government contribution	Nil		

4. The Certificate of Cash Balance verified by the Auditors is enclosed to the Audit Report.
5. This is the **41st** year of audit of the Society. The Share Capital at the beginning of the year was **Rs.6,72,92,825.00** and at the end of the year was **Rs.6,18,61,475.00** thus there was a decrease of **Rs.54,31,350.00** during the year.

6. The membership at the beginning of the year was **53576** and at the end of the year was **53179**. Thus, there was a decrease in membership by **379** during the year under audit.

7. Audit Observations and Review on the defects noticed in the working of the Society is enclosed in the form of Long Form Audit Report.

8.

The Society earned a NET PROFIT of	(+)	₹ Rs.6,63,84,106.59
The Society sustained a NET LOSS of	(-)	Rs. Nil
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ Rs. 1,65,96,026.65
b) 1 % for Education Fund		₹ Rs. 1,50,000.00
(Subject to a maximum of Rs. 1,50,000/-)		
Balance:		₹ Rs. 4,96,38,079.94

9. The remainder of the net Profit of Rs.4,96,38,079.94 is available for distribution in accordance with the provision of the bye-laws of the Society.

10. RESERVE FUND

		₹ Rs. Ps.
a) Opening balance as per Bank's Record		43,88,84,850.01
b) Additions during the year 2025-2026		2,55,26,218.13
	Total	46,44,11,068.14
c) 25 % of Net Profit of 2025-26 appropriated by the Auditor		1,65,96,026.65
		48,10,07,094.79
d) Amount invested outside the business		48,10,07,094.79
e) Amount yet to be invested		NIL

11. The Society is placed under CLASS (**A**)

12. Issued under our hand and seal on this day of 10th June 2026.

For ANANT RAO & MALLIK
Chartered Accountants
FRN: 006266S

V ANANT RAO
Partner
M. No. 022644

Place: Hyderabad

Date:10.06.2026
UDIN:**26022644PNBJSB6215**

Anant Rao & Mallik
Chartered Accountants

B-409 /410,KushalTowers, Khairtabad, Hyderabad-500004, Ph: 040-23320286, E-mail: armcas@gmail.com

REPORT ON AUDIT OF FINANCIAL STATEMENTS

Opinion

1. We have audited the accompanying financial statements of The Darussalam Co-operative Urban Bank Limited ('The Bank'), which comprise the Balance Sheet as at31st March 2026, the Profit and Loss Account for the year ended 31 March 2026, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The Returns of 9 Branches are audited by us and incorporated in these financial statements.

2. In our opinion and to the best of our Information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies / Co-operative Banks and Guidelines Issued by RBI) in the manner so required for bank and are in conformity with accounting principles generally accepted in India :

   a. The Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31stMarch, 2026.
   b. The Profit and Loss Account, read with the notes thereon shows a true balance of Profit for the Year ended on that date; and

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SA's)issued by the Institute of Chartered Accountants of India (the "ICAI"). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guide lines issued by Reserve Bank of India (RBI") from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

4. Key Audit Matters are those matters that in our professional judgment were of most significance in our audit of the Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the Key Audit Matters of the Bank to be communicated in our report :

S. No.	Key Audit Matters	How the matter was addressed in our report
1.	**Information Technology (IT)Systems and Controls over financial reporting**	
	The Bank's financial accounting and reporting systems are highly dependent on the effective working of the Core Banking Solution (CBS) and other IT systems linked to the CBS or Working independently. Extensive volume, variety and complexity of transactions are processed daily and there is a risk that automated accounting procedures and related internal controls may not be accurately designed and operating effectively. Particular areas of focus relate to the logic that is fed into the system, sanctity and reliability of the data, access management and segregation of duties. These underlying principles are important because they ensure that changes to applications and data are appropriate, authorized, cleansed, and monitored, so that the system generates accurate and reliable reports/ returns and other financial and non-financial information that is used for the preparation and presentation of the financial statements. <u>We have relied on the consistent and accurate functioning of CBS and other IT systems for the following</u>: • Asset Classification and Income recognition as per the Reserve Bank of India guidelines. • Identification of advances and liability items and its maturity pattern in various brackets. • Recording Investment transactions. • Interest expense on deposits and other liabilities. • Provisioning on the advance portfolio.	Our audit procedures included verifying, testing, and reviewing the design, implementation, and operating effectiveness of the IT system by verifying there ports/returns and other financial and non-financial information generated from the system on a test check basis. Our audit procedures included: • Ensuring that deficiencies noticed in our verification on test check basis were informed to the management for corrective action. • Analytical procedures like ratio analysis, trend analysis, reasonable tests, comparative analysis. • Reliance on RBI inspection reports, IS Audit report, Concurrent Audit wherever made available. • Reviewed the IS Audit and discussed with Department on compliance of key IT controls.

2.	Income Recognition, Asset Classification (IRAC) and provisioning on Loans & Advances and Investments as per the regulatory requirements.	
	Loans & Advances and Investments are the largest class of assets forming more than 90% of the total assets as of 31st March, 2026. Classification, income recognition and loss provisioning on the same are based on objective parameters as prescribed by the regulations (Reserve Bank of India's prudential norms and other guidelines). The management of the Bank relies heavily on its IT systems(including Core Banking Solution),exercise significant estimates and judgment, manual interventions, and uses services of experts' independent values, and other professional) to determine asset classification, income recognition and provisioning for losses.	Our audit was focused on income recognition, provisioning asset classification, etc. pertaining to advances due to the materiality of the balances. Our audit procedures included the assessment of controls over the approval, disbursements and monitoring of loans, and other related IT systems for compliance of the IRAC and provisioning norms and its operating effectiveness. These included: • We have evaluated and understood the Bank's internal control system in adhering to the Relevant RBI guidelines regarding income recognition, asset classification and provisioning pertaining to advances. • System controls and manual controls over the timely recognition of non-performingassets (NPA). • Overall Controls on the loan approval, disbursement, and monitoring process in case of advances. • We tested sample of loans (incases of branches visited by us) to assess whether they had been identified on as non-performing in a timely manner, income recognized and provisioning made as per IRAC norms. • We have also reviewed the reliability, effectiveness, and accuracy of manual interventions, wherever it has come to our notice, on test check basis. • We have also reviewed the reports and observations of the Bank's internal audit/inspection reports and observations of the concurrent auditors for the same.

Other Information

5. The Bank's Board of Directors is responsible for preparation of the Other Information. The Other Information includes Directors' Report including annexures in Annual Report, but does not include the Financial Statements and our Auditors' Report thereon, which is expected to be made available to us after the date of this Auditors' Report.

Our opinion on the financial statements do not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the accompanying financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate action necessitated by the circumstances and the applicable laws and regulations.

Responsibilities of Management and those charged with Governance for the Financial Statements

6. The Bank's management and Board of Directors is responsible with respect to the preparation of accompanying financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the presentation of the accompanying financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SA's, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Materiality is the magnitude of the misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in

(i)Planning the scope of our audit work and in evaluating the results of our Work; and
(ii) To evaluate the effect of any identified misstatement in the financial statements.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Matters

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" Respectively of the Third Schedule to the Banking Regulation Act, 1949 (as Applicable to Co-operative Societies /Co-operativeBanks).

9. Subject to the limitations of the audit indicated in paragraphs above and subject to the limitations of disclosure required there in and as required by sub section 3 of Section 30 of the Banking Regulation Act, 1949 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 them to be satisfactory.
b) The transactions of the Bank, which have come to our notice, have been within the powers of the bank; and
c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

10. We Further Report that :

a) 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 branches visited by us;

b) The Balance Sheet, the Profit and Loss Account and the Notes to Accounts dealt with by this report agree with the books of account and with the returns received from the branches visited by us;

c) The reports on the accounts of the branch offices audited by us are according to the section 29 of the Banking Regulation Act, 1949 and have been properly dealt with by us in preparing this report; and

d) In our opinion, the Balance Sheet, the Profit and Loss Account and the Notes to Accounts comply with the applicable accounting standards, to the extent they are consistent with the accounting policies prescribed by RBI.

For M/s. ANANT RAO & MALLIK
Chartered Accountants
FRN No.: 006266S

V. ANANT RAO
Partner
M. No.: 22644
UDIN:26022644PNBJSB6215

Dated: 10-06-2026
Place: Hyderabad

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

RECEIPT & PAYMENTS FOR THE YEAR 2025-2026

	Schedule No.	Receipts	Payments
Opening Balance: Cash and balances with Reserve Bank of India	6	472510845.43	
Opening Balance: Balance with banks and money at call and short notice	7	1303842545.11	
Liablities			
Capital	1	1459740.00	6903370.00
Reseves and Surplus	2	199916574.87	64387341.39
Deposits	3	33951667542.40	33718918878.76
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	3176194238.90	3136576249.36
Assets			
Investments	8	3520510071.50	3164121797.50
Advances	9	8263395013.53	8844693822.23
Fixed Assets	10	41967441.30	20496023.33
Other Assets	11	583000103.55	619961926.74
Profit & Loss account			101664798.13
Interest earned	13	860838779.15	
Other Income	14	55304980.39	
Interest expended	15		454757993.16
Operating expenses	16		289870660.83
Provisions and contingencies	17		77401993.21
Provision for Income Tax			23299326.60
Income Tax for earlier years			5000000.00
Provision for Deferred Tax			(-) 570320.85
Closing Balance: Cash and balances with Reserve Bank of India	6		483436677.40
Closing Balance: Balance with banks and money at call and short notice	7		1419687338.34
Grand Total		**52430607876.13**	**52430607876.13**

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
S. ZAHEERUDDIN ALI SOFI
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 26022644PNBJSB6215

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

Annex I

Form A

Form of Balance Sheet

Balance Sheet of The Darussalam Co-operative Urban Bank LTD. as on 31 March 2026

	Schedule No.	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
Capital and Liabilities			
Capital	1	61899515.00	67343145.00
Reserves and Surplus	2	2048572517.70	1948323975.76
Deposits	3	7421794552.56	7189045888.92
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	399931561.52	360313571.98
Total		**9932198146.78**	**9565026581.66**
Assets			
Cash and balances with Reserve Bank of India	6	483436677.40	472510845.43
Balance with banks and money at call and short notice	7	1419687338.34	1303842545.11
Investments	8	2344672477.25	2701060751.25
Advances	9	5143319526.65	4562020717.95
Fixed Assets	10	264442586.55	285914004.52
Other Assets	11	276639540.59	239677717.40
Total		**9932198146.78**	**9565026581.66**
Contingent liabilities	12	27696562.23	24500821.99
Bills for collection		0.00	0.00

Sd/-
S A N HUSSAINI
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Sd/-
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Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 26022644PNBJSB6215
Date: 10-06-2026

Schedule 1 - Capital

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
Authorised Capital (39.20 lakhs shares of Rs.25 each) (2.00lakhs shares of Rs.10 each)	98000000.00 2000000.00	100000000.00	100000000.00
Issued Capital (2474459 shares of Rs. 25 each)		61861475.00	67292825.00
(3804 Shares of Rs.10 each)		38040.00	50320.00
Called Up & Subscribed Capital- held by Individuals (2474459 shares of Rs. 25 each)		61861475.00	67292825.00
(3804 Shares of Rs.10 each)		38040.00	50320.00
		61899515.00	**67343145.00**

Schedule 2 - Reserves and Surplus

Particulars		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Statutory Reserves			
Opening balance of Reserve fund		438884850.01	399364038.28
Additions during the year		25526218.13	39520811.73
deductions during the year		0.00	0.00
Closing Balance		464411068.14	438884850.01
II. Capital Reserves		0.00	0.00
III. Share Premium		0.00	0.00
IV. Revenue and Other Reserves as per Annexure-1			
Opening balance		1407774327.62	1286196147.30
Additions during the year		174390356.74	148256123.49
deductions during the year		64387341.39	26677943.17
Closing Balance		1517777342.97	1407774327.62
V. Balance in Profit and Loss Account		66384106.59	101664798.13
Total (I, II, III, IV and V)		**2048572517.70**	**1948323975.76**

Schedule 3 - Deposits

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
A. I. Demand deposits			
(i) From banks		0.00	0.00
(ii) From others (Current Deposits)		424699404.12	339858580.84
II. Savings Bank Deposits		1896010292.43	2003708856.07
III.Term Deposits			

(i) From banks		0.00	0.00
(ii) From others		5101084856.01	4845478452.01
Total (I, II and III)		**7421794552.56**	**7189045888.92**
B. (i) Deposits of branches in India		**7421794552.56**	**7189045888.92**
(ii) Deposits of branches outside India		**0.00**	**0.00**
Total		**7421794552.56**	**7189045888.92**

Schedule 4 - Borrowings

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Borrowings in India			
(a) Reserve Bank of India		0.00	0.00
(b) Other banks		0.00	0.00
(c) Other institutions and agencies		0.00	0.00
II.Borrowings outside India		0.00	0.00
Total (I and II)		**0.00**	**0.00**
Secured borrowings included in I and II above			

Schedule 5 - Other Liabilities and Provisions

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Bills payable		0.00	0.00
II. Inter-office adjustment (net)		0.00	456313.72
III. Interest accrued		238750062.68	215664277.80
IV. Others (including provisions) as per Annexure-2		161181498.84	144192980.46
Total		**399931561.52**	**360313571.98**

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Cash in hand including foreign currency notes)		255266492.40	237372952.98
II. Balances with Reserve Bank of India			
(i) in Current Account		228170185.00	235137892.45
(ii) in Other Accounts		0.00	0.00
Total (I and II)		**483436677.40**	**472510845.43**

Schedule 7 - Balances with Banks and Money at Call and Short Notice

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. In India			
(i) Balances with banks			
(a) in Current Accounts as per Annexure-3		18087338.34	23641545.11
(b) in Other Deposit Accounts as per Annexure-4		1401600000.00	1280201000.00
(ii) Money at call and short notice			
(a) with banks		0.00	0.00
(b) with other institutions		0.00	0.00
Total (i and ii)		**1419687338.34**	**1303842545.11**
II. Outside India			
(i) in Current Accounts		0.00	0.00
(ii) in Other Deposit Accounts		0.00	0.00
(iii) Money at call and short notice		0.00	0.00
Total (i, ii and iii)		0.00	0.00
Grand Total (I and II)		**1419687338.34**	**1303842545.11**

Schedule 8 - Investments

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Investments in India in			
(i) Government Securities		2343672477.25	2701060751.25
(ii) Other approved securities		0.00	0.00
(iii) Shares		1000000.00	0.00
(iv) Debentures and Bonds		0.00	0.00
(v) Subsidiaries and/or joint ventures		0.00	0.00
(vi) Others (to be specified)		0.00	0.00
Total		**2344672477.25**	**2701060751.25**
II. Investments outside India in			
(i) Government securities (including local authorities)		0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad		0.00	0.00
(iii) Others investments (to be specified)		0.00	0.00
Total		**0.00**	**0.00**
Grand Total (I and II)		**2344672477.25**	**2701060751.25**

Schedule 9 - Advances

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
A. (i) Bills purchased and discounted		0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand		4112267050.35	3135414190.45
(iii) Term loans as per Annexure-5		1031052476.30	1426606527.50
Total		**5143319526.65**	**4562020717.95**
B. (i) Secured by tangible assets		5071964317.83	4488591162.80
(ii) Covered by Bank/Government Guarantees		0.00	0.00
(iii) Unsecured		71355208.82	73429555.15
Total		**5143319526.65**	**4562020717.95**
C.I. Advances in India			
(i) Priority Sectors		3167486994.00	2967997904.00
(ii) Public Sector		0.00	0.00
(iii) Banks		0.00	0.00
(iv) Others		1975832532.65	1594022813.95
Total		**5143319526.65**	**4562020717.95**
C.II. Advances outside India			
(i) Due from banks		0.00	0.00
(ii) Due from others		0.00	0.00
(a) Bills purchased and discounted		0.00	0.00
(b) Syndicated loans		0.00	0.00
(c) others		0.00	0.00
Grand Total (C I & II)		**5143319526.65**	**4562020717.95**

Schedule 10 - Fixed Assets

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Premises			
At cost as on 31st March of the preceding year		91565550.00	91565550.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
Depreciation to date		28151828.35	21105859.28
II. Other Fixed Assets (including furniture and fixtures)			
At cost as on 31st March of the preceding year		194348454.52	180168536.74

Additions during the year		20496023.33	15303619.78
Deductions during the year		41967441.30	1123702.00
Depreciation to date		103628549.95	128914397.79
Total (I and II)		**264442586.55**	**285914004.52**

Schedule 11 - Other Assets

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Inter-office adjustments (net)			
II. Interest accrued (Interest Receivable)		131779486.28	118572154.62
III. Tax paid in advance/tax deducted at source		0.00	0.00
IV. Stationery and stamps		1147080.00	1442430.00
V. Non-banking assets acquired in satisfaction of claims		0.00	0.00
VI. Others* as per Annexure-6		143712974.31	119663132.78
Total		**276639540.59**	**239677717.40**

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note

Schedule 12 - Contingent Liabilities

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Claims against the bank not acknowledged as debts		0.00	0.00
II. Liability for partly paid investments		0.00	0.00
III. Liability on account of outstanding forward exchange contracts		0.00	0.00
IV. Guarantees given on behalf of constituents			
(a) In India		105000.00	105000.00
(b) Outside India		0.00	0.00
V. Acceptances, endorsements and other obligations		0.00	0.00
VI. Other items for which the bank is contingently liable		27591562.23	24395821.99
Total		**27696562.23**	**24500821.99**

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

Annex I

Form B

Form of Profit and Loss of the Darussalam Co-operative Urban Bank Ltd for the year ended on 31 March 2026

Particulars	Schedule	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I. Income			
Interest earned	13	860838779.15	820448546.37
Other income	14	55304980.39	36462459.76
Total (A)		**916143759.54**	**856911006.13**
II. Expenditure			
Interest expended	15	454757993.16	429512522.89
Operating expenses	16	289870660.83	270169622.00
Provisions and contingencies	17	77401993.21	22175098.00
Total (B)		**822030647.20**	**721857242.89**
III. Profit / Loss			
Profit before Income Tax		94113112.34	135053763.24
Less: Provision for Income Tax		23299326.60	33654525.61
Less: Income Tax for earlier years		5000000.00	0.00
Provision for Deferred Tax		(-) 570320.85	-265560.50
Profit after Tax		66384106.59	**101664798.13**
Profit/loss (-) brought forward		101664798.13	148871506.73
Total		**168048904.72**	**250536304.86**
IV. Appropriations			
Transfer to statutory reserves		25514798.13	39488506.73
Transfer to other reserves		56650000.00	89883000.00
Transfer to Government / proposed dividend		19500000.00	19500000.00
Balance carried over to balance sheet		**66384106.59**	**101664798.13**

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
S ZAHEERUDDIN ALI SOFI
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 26022644PNBJSB6215
Date: 10-06-2026

SCHEDULES TO PROFIT & LOSS ACCOUNT AS ON 31-03-2026

Sch - 13 Interest Earned

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Interest / discount on advances / bills as per Annexure-7		584121774.50	559026415.89
II. Income on Investments as per Annexure-8		177689400.83	172927874.30
III. Interest on balances with Reserve Bank of India and other inter-bank funds as per Annexure-9		99027603.82	88494256.18
Total		**860838779.15**	**820448546.37**

Sch - 14 Other Income

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Commission exchange & brokerage as per Annexure-10		140192.91	117582.41
II. Profit on sale of investments		31721993.50	6382368.03
Less Loss on sale of investments		0.00	0.00
III. Profit on revaluation of investments		0.00	6527090.00
Less Loss on revaluation of investments		0.00	0.00
IV. Profit on sale of land, building and other assets		0.00	0.00
Less Loss on sale of land, building and other assets		0.00	0.00
V. Profit on exchange transactions		1281768.95	1585229.97
Less Loss on exchange transactions		0.00	0.00
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India		0.00	0.00
VII. Miscellaneous Income as per Annexure-11		22161025.03	21850189.35
Total		**55304980.39**	**36462459.76**

Sch - 15 Interest Expended

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Interest on Deposits		454757993.16	429512522.89
II. Interest on RBI / inter-bank borrowings		0.00	0.00
III. Others		0.00	0.00
Total		**454757993.16**	**429512522.89**

Sch - 16 Operating Expenses

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
I. Payments to and provisions for employees as per Annexure-12		122896852.00	120011309.00
II. Rent, taxes, lighting etc as per Annexure-13		42456128.33	37309759.21
III. Printing and Stationery as per Annexure-14		4589256.81	2126112.00
IV. Advertisement and Publicity		8488493.09	8336804.91
V. Depreciation and repairs to property		25109789.76	23046279.49
VI. Director's fees, allowances and expenses		5569794.00	6052876.00
VII. Auditor's fees and expenses as per Annexure-15		4157000.00	2785750.00
VIII. Law charges		7780.00	10560.00
IX. Postage, Telegrams Telephones, etc.		556049.08	485162.01
X. Repairs and maintenance		3982345.84	5629091.20
XI. Insurance as per Annexure-16		12486789.32	13261135.74
XII Other expenditure as per Annexure-17		59570382.60	51114782.44
Total		**289870660.83**	**270169622.00**

Sch - 17 Provisions and Contingencies

		As on 31/3/2026	31/3/2025
		(Current year)	(Pervious year)
Provisions and contingencies as per Annexure-18		**77401993.21**	**22175098.00**
TOTAL		**77401993.21**	**22175098.00**

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

ANNEXURE - I

STATEMENT OF ADMISSION OF NEW MEMBERS AND RECEIPT OF SHARE CAPITAL AMOUNT FROM 1st OCTOBER 2025 TO 31st MARCH 2026

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-10-2025	53612	6,52,74,600	5223	52,230
Add : Admission of Members & Allotment of Share	50	5,43,350	439	4,390
TOTAL	**53662**	**6,58,17,950**	**5662**	**56,620**
Less : Refund of Share Capital	483	39,56,475	1858	18,580
Closing Balance on 31-03-2026	**53179**	**6,18,61,475**	**3804**	**38,040**

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

ANNEXURE - II

STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN DURING THE PERIOD FROM 1st OCTOBER' 2025 TO 31st MARCH' 2026

(Amount ₹)

Type of Investment	Opening balance on 01/10/2025	Investment made	Investment withdrawn	Balance on 31/03/2026
Government Securities	2,61,97,60,980.75	16,86,80,880.00	44,47,69,383.50	2,34,36,72,477.25
Deposit with TSCAB	34,00,00,000.00	14,50,00,000.00	13,50,00,000.00	35,00,00,000.00
Deposit with SBI	27,30,00,000.00	12,12,00,000.00	9,05,00,000.00	30,37,00,000.00
Deposit with HDFC bank	13,50,00,000.00	5,00,00,000.00	7,00,00,000.00	11,50,00,000.00
Deposit with Canara bank	30,28,00,000.00	27,23,00,000.00	24,22,00,000.00	33,29,00,000.00
Deposit with Indian bank	27,00,00,000.00	18,50,00,000.00	15,50,00,000.00	30,00,00,000.00
Shares-NUCFDC	0.00	10,00,000.00	0.00	10,00,000.00
Call / Notice Money				
SBI DFHI (Call Money)	7,00,00,000.00	2,11,00,00,000.00	2,18,00,00,000.00	0.00
Grand Total	**4,01,05,60,980.75**	**3,05,31,80,880.00**	**3,31,74,69,383.50**	**3,74,62,72,477.25**

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2025-26

		₹ P.s
Net Profit		**6,63,84,106.59**
Reserve Fund @ 25 %	1,65,96,026.65	
Education Fund (Subject to a maximum of ₹1,50,000/)	1,50,000.00	
	1,67,46,026.65	
Balance available for distribution in accordance with provisions of bye-laws		**4,96,38,079.94**
Bad & Doubtful Debt Reserve	34,00,000.00	
Provision for Standard Assets	50,00,000.00	
General Reserve Fund	82,00,000.00	
Building Fund	1,00,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	25,00,000.00	
Investment Fluctuation Reserve	10,00,000.00	
Staff Risk Fund	5,00,000.00	
Staff Welfare Fund	5,00,000.00	
Dividend	1,75,00,000.00	
	4,96,00,000.00	
Balance transferred to Reserve fund		**38,079.94**
		4,96,38,079.94

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2026 and Proposed Budget for the year 2026-27

(₹In Crores)

S.No	Particulars	Budget for 2025-26	Actual Expenses	Proposed for 2026-27
1	Interest on Deposits	44.00	45.48	51.00
2	Staff Salaries	12.00	12.29	13.00
3	Rent	3.12	3.70	4.20
4	Electricity & Water	0.55	0.49	0.60
5	Postage & Telephone	0.06	0.05	0.10
6	Conveyance & Entertainment	0.40	0.35	0.50
7	Miscellaneous Charges	1.40	1.37	1.50
8	Security Services & Surveillance	0.30	0.24	0.35
9	MCH Tax	0.07	0.05	0.10
10	Director Sitting Fee	0.64	0.56	0.75
11	Printing & Stationery	0.24	0.46	0.50
12	Repairs & Maintenance	1.00	0.40	1.00
13	AGM Expenses	0.03	0.03	0.05
14	Insurance	1.40	1.25	1.50
15	Depreciation on Fixed Assets	1.40	2.51	3.00
16	Depreciation on Govt. Securities	0.00	6.88	5.00
17	Publicity & Advertisement	0.90	0.85	1.10
18	Auditor's Fee	0.32	0.42	0.55
19	Other Charges	3.10	3.96	4.00
20	Special Reserve	1.20	0.00	0.50
21	Provision for NPA & Standard Assets	1.50	0.86	1.20
22	Income Tax	5.37	2.77	3.50
23	Net Profit	16.00	6.64	11.00
	Profit Before Tax	(21.37)	(9.41)	(14.50)
	TOTAL	**95.00**	**91.61**	**105.00**

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

ANNEXURE-V

Budget estimate of income vis-a vis actual income for the year ended 31-03-2026 and proposed budget estimate for the year 2026-27

(₹. Crores)

Particulars	Budget for 2025-26	Actual Income	Proposed for 2026-27
Interest on Loans	60.00	58.41	67.00
Interest on Investment	30.00	27.67	33.00
Commission, Discount & Exchange	0.20	0.01	0.10
Income from Forex transactions	0.30	0.13	0.30
Profit on Sale of Govt. Securities	1.75	3.17	2.00
Other Income	2.75	2.22	2.60
TOTAL	**95.00**	**91.61**	**105.00**

ANNEXURE-VI

Estimated and Actual Figures of Capital Expenditure for the year ended 31-03-2026 and Proposed Budget of Capital Expenditure for the year 2026-27

(₹. Crores)

S.No.	Particulars	Budget for 2025-26	Actual Expenses	Proposed for 2026-27
1.	IT & Cyber Security	2.80	1.11	4.00
2.	Furniture & Fixtures / Civil Works	0.50	0.65	1.00
3.	Office Equipment	0.10	0.05	0.10
4.	Generator Ac's & Electicials	0.25	0.02	0.25
5.	Cash Counting Machines	0.15	0.12	0.00
6.	Others	0.20	0.12	0.15
	TOTAL	**4.00**	**2.07**	5.50

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD; HYDERABAD

Annexure-VII

DISCLOSURE OF INFORMATION AS PER RBI CIRCULAR

(Rs. Crore)

S.No.	Particular	31/3/2026	31/3/2025
1	Regulatory Capital		
i)	Paid up Share Capital and Reserves (net of deductions, if any)	50.08	50.62
ii)	Other Tier 1 Capital	100.51	97.85
iii)	Tier 1 capital (i+ii)	150.59	148.47
iv)	Tier 2 capital	15.57	13.66
v)	Total capital (Tier 1 + Tier 2)	166.16	162.13
vi)	Total Risk Weighted Assets (RWAs)	453.81	400.51
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	33.18	37.07
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.43	3.41
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	36.61	40.48
x)	Amount of paid-up capital raised during the year	-0.54	-0.48
xi)	Amount of non-equity Tier 1 Captial raised during the year	Nill	Nill
xii)	Amount of non-equity Tier 2 Captial raised during the year	Nill	Nill

2) Asset Liability Management

a) Maturity Pattern of Certain items of assets and liabilities

	1 to 14 Days	15 to 30 Days	31 Days to 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Year	Total
Deposits	4.96	13.68	35.71	60.95	175.70	88.66	8.97	121.47	510.11
Advances	28.66	48.55	39.25	63.67	240.32	19.96	23.20	50.72	514.33
Investments	9.02	3.64	17.54	30.06	61.75	47.26	27.90	177.45	374.63
Borrowings	Nil								
Foreign Currency Assets	Nil								
Foreign Currency Liabilities	Nil								

b) Liquidity coverage ratio (LCR)

	31-03-2026	31-03-2025
	Nil	Nil

c) Net Stable Funding ratio (NSFR)

	31-03-2026	31-03-2025
	Nil	Nil

3. Investments

(i) Composition of Investment Portfolio as at 31-03-2026

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	77.98	0.00	0.10	0.00	0.00	140.16	218.24		0.00		0.00	218.24
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Net	77.98	0.00	0.10	0.00	0.00	140.16	218.24		0.00		0.00	218.24
									0.00		0.00	0.00
Available for Sale												
Gross	156.39	0.00	0.00	0.00	0.00	0.00	156.39		0.00		0.00	156.39
Less: Provision for depreciation and NPI	7.01	0.00	0.00	0.00	0.00	0.00	7.01		0.00		0.00	7.01
Net	149.38	0.00	0.00	0.00	0.00	0.00	149.38		0.00		0.00	149.38
									0.00		0.00	0.00
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
									0.00		0.00	0.00
Total Investments	234.37	0.00	0.10	0.00	0.00	140.16	374.63		0.00		0.00	374.63
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Less: Provision for depreciation and NPI	7.01	0.00	0.00	0.00	0.00	0.00	7.01		0.00		0.00	7.01
Net	227.36	0.00	0.10	0.00	0.00	140.16	367.62		0.00		0.00	367.62

(ii) Composition of Investment Portfolio as at 31-03-2025

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	144.33	0.00	0.00	0.00	0.00	128.02	272.35		0.00		0.00	272.35
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Net	144.33	0.00	0.00	0.00	0.00	128.02	272.35		0.00		0.00	272.35
									0.00		0.00	0.00
Available for Sale												
Gross	117.99	0.00	0.00	0.00	0.00	0.00	117.99		0.00		0.00	117.99
Less: Provision for depreciation and NPI	0.13	0.00	0.00	0.00	0.00	0.00	0.13		0.00		0.00	0.13
Net	117.86	0.00	0.00	0.00	0.00	0.00	117.86		0.00		0.00	117.86
Held for Trading												
Gross	7.79	0.00	0.00	0.00	0.00	0.00	7.79		0.00		0.00	7.79
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Net	7.79	0.00	0.00	0.00	0.00	0.00	7.79		0.00		0.00	7.79
Total Investments	270.11	0.00	0.00	0.00	0.00	128.02	398.13		0.00		0.00	398.13
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Less: Provision for depreciation and NPI	0.13	0.00	0.00	0.00	0.00	0.00	0.13		0.00		0.00	0.13
Net	269.98	0.00	0.00	0.00	0.00	128.02	398.00		0.00		0.00	398.00

(ii) Movement of provisions for depreciation on investments and investment fluctuation reserve (IFR)

Particulars	31/3/2026	31/3/2025
I) Movement of provisions held towards depreciation on investments and NPI		
a) Opening balance	0.13	0.78
b) Add: Provisions made during the year	8.25	0.64
c) Less: Write off / write back of excess provisions during the year	1.37	1.29
d) Closing balance	7.01	0.13
ii) Movement of Investment Fluctuation Reserve)		
Opening balance	8.65	8.65
b) Add: Amount transferred during the year	1.25	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	9.90	8.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.33	6.88

iii) Sale and transfers to/from HTM category/ Permanent category

	31/3/2026	31/3/2025
	NIL	NIL

iv) Non-SLR investment portfolio

(a) Non-performing non-SLR investments

Particulars	31-03-2026	31-03-2025
a) Opening balance	0.00	0.00
b) Add: Additions during the year	0.10	0.00
c) Reductions during the period	0.00	0.00
d) Closing balance	0.10	0.00
e) Total provisions held	0.00	0.00

(b) Issuer composition of non-SLR investments

Sr.No. Issuer	Amount		Extent of Private Placement		Extent of "Below Investment Grade"		Extent of "Unlisted" Securities	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025
a) PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Fis	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Others (Shares of NUCFDC)	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

v) Repo transactions (in face value terms)

Particular	31/3/2026	31/3/2025
	NIL	NIL

vi) Government security lending (GSL) transations (in market value terms)

Particular	31/3/2026	31/3/2025
	NIL	NIL

4. Asset quality

a) Classification of advances and provisions held[16]

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	434.05	15.25	6.90	0.00	22.15	456.20
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	490.22	14.14	9.97	0.00	24.11	514.33
*Reductions in Gross NPAs due to:						
I) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential[17] Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.50	6.61	11.72	0.00	18.33	22.83
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	5.00	7.36	11.25	0.00	18.61	23.61
Net NPAs[18]						
Opening Balance		8.64	-4.82	0.00	3.82	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		6.78	-1.28	0.00	5.50	5.50
Floating Provisions						Nill
Technical write offs and the recoveries made there on						
Opening balance of Technical/ Prudential written-off accounts						0.67
Add: Technical / Prudential write-offs during this year						0.57
Less: Recoveries Made from previously technical / p written-off accounts during this year						0.00
Closing Balance						1.24

[16] While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

[17] Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors. (Defined in our circular reference DBOD.No.BP.BC.64/21.04.048/2009-10 dated December 1, 2009 on Provisioning Coverage for Advances)

[18] To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios[20] (in per cent)	31/3/2026	31/3/2025
Gross NPA to Gross Advances	4.69%	4.86%
Net NPA to Net Advances	1.11%	0.87%
Provision coverage ratio	77.19%	82.75%

b) Sector-wise Advances and Gross NPAs		(Amounts in crore)					
Sr.No.	**Sector***	**31/03/2026**			**31/03/2025**		
		Outstanding Total Advances	**Gross NPAs**	**Percentage of Gross NPAs to Total Advances in that sector**	**Outstanding Total Advances**	**Gross NPAs**	**Percentage of Gross NPAs to Total Advances in that sector**
I)	**Priority Sector[21]**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Advances to industries sector eligible as priority sector lending(MSME)	109.82	9.59	8.73	144.07	12.28	8.52
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans (Education and Housing)	206.93	5.21	2.52	152.73	3.19	2.09
	Subtotal (i)	316.75	14.80	4.67	296.80	15.47	5.21
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	197.58	9.31	4.71	159.40	6.68	4.19
	Sub-total (ii)	197.58	9.31	4.71	159.40	6.68	4.19
	Total (I + ii)	514.33	24.11	4.69	456.20	22.15	4.86

iii) Overseas assets, NPAs and revenue

	31/03/2026	**31/03/2025**
	NIL	**NIL**

iv) Details of accounts subjected to restructuring

	31/03/2026	**31/03/2025**
	NIL	**NIL**

v) Divergence in asset classification and provisioning

	31/03/2026	**31/03/2025**
	NIL	**NIL**

vi) Disclosure of transfer of loan exposures

	31/03/2026	**31/03/2025**
	NIL	**NIL**

vii) Non-Fund Based Credit Facilities

	31/03/2026		**31/03/2025**	
	Secured portion	**Unsecured portion**	**Secured portion**	**Unsecured portion**
i)In India	**0.01**	**0.00**	**0.01**	**0.00**
ii)Outside India	**NIL**	**NIL**	**NIL**	**NIL**

viii) Fraud accounts

	31/03/2026	**31/03/2025**
	NIL	**NIL**

ix) Disclosures related to Project Finance

	31/03/2026	**31/03/2025**
	NIL	**NIL**

ix) Disclosure under Resolution Framework for COVID-19-related

Format for disclosures to be made half yearly starting September 30, 2021

(Amounts in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard c onsequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.01	0.00	0.00	0.01	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	3.52	2.10	0.00	0.78	0.64
Total	3.53	2.10	0.00	0.79	0.64

5. Exposures

i) Exposure to real estate sector

(Amounts in crore)

Category	31/03/2026	31/03/2025
I) Direct exposure		
a) Residential Mortgages –	51.43	30.25
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	0.00	0.00
b) Commercial Real Estate –	3.23	3.59
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	0.00	0.00
Total Exposure to Real Estate Sector	**54.66**	**33.84**

ii) Exposure to capital market

	31/03/2026	31/03/2025
	NIL	NIL

iii) Risk category-wise country exposure

	31/03/2026	31/03/2025
	NIL	NIL

iv) Unsecured advances

Particulars	31/03/2026	31/03/2025
Total unsecured advances of the bank	7.14	7.34
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

v) Factoring exposures				
			31-03-2026	31-03-2025
			NIL	NIL

vi) Unhedged foreign currency exposure				
			31-03-2026	31-03-2025
			NIL	NIL

vii) Loans against gold collateral

(a) Details of loans extended against eligible gold collateral

Particulars	Loan outstanding		Average ticket size (Rs.crore)	Average LTV ratio	Gross NPA (%)
	Rs.Crore	As % of Total Loans			
1. Opening balance of the FY[(a)+(b)]	285.61	62.60%	0.01	65%	1.88%
(a) Consumption loans	206.10	45.18%	0.01	65%	0.39%
of which bullet repayment loans	198.93	43.61%	0.01	65%	0.17%
(b) Income generating loans	79.51	17.43%	0.01	65%	1.49%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	536.59		0.01	65%	N/A
(c) Consumption loans	454.85		0.01	65%	N/A
of which bullet repayment loans	420.80		0.01	65%	N/A
(d) Income generating loans	81.74		0.01	65%	N/A
3. Renewals sanctioned and disbursed during the FY	0.00				N/A
4. Top-up loans sanctioned and disbursed during the FY	0.00				N/A
5. Loans repaid during the FY [€+(f)]	419.61			N/A	N/A
(e) Consumption loans	321.46			N/A	N/A
of which bullet repayment loans	295.40			N/A	N/A
(f) Income generating loans	98.15			N/A	N/A
6. Non-Performing Loans recovered during the FY [(g)+(h)]	6.76			N/A	N/A
(g) Consumption loans	0.47			N/A	N/A
of which bullet repayment loans	0.41			N/A	N/A
(h) Income generating loans	6.29			N/A	N/A
7. Loans written off during the FY (i)+(j)]	0.00			N/A	N/A
(i) Consumption loans	0.00			N/A	N/A
of which bullet repayment loans	0.00			N/A	N/A
(j) Income generating loans	0.00			N/A	N/A
8. Closing balance at the end of FY [(k)+(l)]	349.58	67.97%	0.01	65%	0.95%
(k) Consumption loans	286.48	55.70%	0.01	65%	0.69%
of which bullet repayment loans	271.12	52.71%	0.01	65%	0.37%
(l) Income generating loans	63.10	12.27%	0.01	65%	0.25%

(b) Details of gold collateral and auctions

Sr.No	Particulars	
(a)	Unclaimed gold collateral at the end of the financial year (in grams)	202.20
(b)	Number of loan accounts in which auctions were conducted	0
(c)	Total outstanding in loan accounts mentioned in (b)	0
(d)	Gold collateral acquired during the FY due to default of loans (grams)	0
(e)	Gold collateral auctioned during the FY (grams)	0
(f)	Recovery made through auctions during the FY (Rs. crore)	0
(g)	Recovery percentage	N/A
(h)	as% of value of gold collateral	N/A
(i)	as% of outstanding loan	N/A

(Rs. Crores)

viii) Exposures to Related Parties			
		31-03-2026	*31-03-2025*
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	0	0
2	Aggregate value of outstanding loans to related parties as on 31st March	0	0
3	Aggregate value of outstanding loans to related parties as a proportion of total credit explosure as on 31st March	0	0
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0	0
	(ii) Non-Performing Assets as on 31 March	0	0
5	Amount of provisions held in respect of loans to relate parties as on 31st March	0	0
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of Contracts and arrangements awarded to related parties during the year	0	0
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0	0

6. Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

(Amount in crore)

Particulars	31-03-2026	31-03-2025
Total deposits of the twenty largest depositors	243.59	249.23
Percentage of deposits of twenty largest depositors to total deposits of the bank	32.82	34.67

(ii) Concentration of advances*

(Amount in crore)

Particulars	31/03/2026	31/03/2025
Total advances to the twenty largest borrowers	81.07	72.41
Percentage of advances to twenty largest borrowers to total advances of the bank	15.76	15.87

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

iii) Concentration of exposures**

(Amounts in crore)

Particulars	31/03/2026	31/03/2025
Total exposure to the twenty largest borrowers/customers	81.07	72.41
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	15.76	15.87

**Exposures shall be computed as per applicable RBI regulation.

iv) Concentration of NPAs

(Amounts in crore)

Particulars	31/03/2026	31/03/2025
Total Exposure to the top twenty NPA accounts	5.58	5.87
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	23.14	26.50

7. Derivatives

I) Forward rate agreement/Interest rate swap

	31/03/2026	31/03/2025
	NIL	NIL

ii) Exchange traded interest rate derivatives

	31/03/2026	31/03/2025
	NIL	NIL

iii) Disclosures on risk exposure in derivatives

	31/03/2026	31/03/2025
	NIL	NIL

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amounts in crore)

Particulars	31/03/2026	31/03/2025
Opening balance of amounts transferred to DEA Fund	2.44	2.18
Add: Amounts transferred to DEA Fund during the year	0.32	0.26
Less: Amounts reimbursed by DEA Fund towards claims	0	0
Closing balance of amounts transferred to DEA Fund	2.76	2.44

9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr.No.		Particulars	31/03/2026	31/03/2025
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	0	0
3.		Number of complaints disposed during the year	0	0
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		31-03-2026			
Ground - 1	0	0	0%	0	0
Ground - 2	0	0	0%	0	0
Ground - 3	0	0	0%	0	0
Ground - 4	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	100%	0	0
Total	0	0		0	0
		31-03-2025			
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	100%	0	0
Total	1	1	1	0	0

[40] As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on *'Strengthening the Grievance Redress Mechanism of Banks'*.

10. Disclosure of penalties imposed by the Reserve Bank of India		
	31/03/2026	**31/03/2025**
	NIL	**NIL**

11. Other Disclosures

a) Business ratios

Particular	31/03/2026	31/03/2025
i) Interest Income as a percentage to Working Funds[41]	8.73	8.61
ii) Non-interest income as a percentage to Working Funds	0.56	0.38
iii) Cost of Deposits	6.32%	6.36%
iv) Net Interest Margin	4.65	4.58
v) Operating Profit as a percentage to Working Funds[35]	1.99	1.88
vi) Return on Assets	0.68	1.12
vii) Business (deposits plus advances) per employee (in ₹ crore)	10.30	9.48
viii) Profit per employee (in ₹ crore)	0.05	0.08

b) Bancassurance business

	31/03/2026	31/03/2025
	NIL	NIL

c) Marketing and distribution

	31/03/2026	31/03/2025
	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

	31/03/2026	31/03/2025
	NIL	NIL

e) Provisions and contingencies (Amount in **crore)**

Provision debited to Profit and Loss Account	31-03-2026	31-03-2025
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.86	1.32
iii) Provision made towards Income tax	2.83	3.37
iv) Other Provisions and Contingencies (with details)	**9.39**	**3.32**
Spl Reserve Int on HL	0.00	0.89
Depreciation on Gsec	6.88	0.13
Depreciation on Fixed Assets	2.51	2.30

f) Payment of DICGC Insurance Premium	***Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines***

g) Disclosure of facilities granted to directors and their relatives

	31/03/2026	31/03/2025
	NIL	NIL

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

PROGRESS AT A GLANCE

(₹ In Crores)

Year	Share Capital	Reserves & Funds	Deposits	Advances	Working Capital	Net Profit	Dividend %	Audit Classification
1987-88	0.05	0.01	0.34	0.10	0.40	0.01	—	—
1988-89	0.05	0.01	0.86	0.63	0.92	0.06	12%	A
1989-90	0.05	0.03	1.12	0.73	1.20	0.08	15%	A
1990-91	0.06	0.08	1.93	0.80	2.07	0.10	16%	A
1991-92	0.06	0.15	3.25	0.85	3.46	0.12	18%	A
1992-93	0.06	0.30	5.31	0.80	5.68	0.19	18%	A
1993-94	0.14	0.48	6.81	0.66	7.42	0.20	25%	A
1994-95	0.27	0.64	10.42	3.45	11.33	0.55	27%	A
1995-96	0.34	1.13	9.36	1.20	10.83	0.69	27%	A
1996-97	0.42	1.71	12.78	1.47	14.91	1.10	27%	A
1997-98	0.43	2.78	15.49	5.05	18.71	1.30	27%	A
1998-99	0.44	3.92	24.67	5.76	28.76	1.70	28%	A
1999-00	0.47	5.50	38.23	11.92	45.68	1.65	28%	A
2000-01	0.54	6.93	48.52	23.92	57.64	1.58	28%	A
2001-02	0.79	10.35	58.44	35.29	73.59	2.89	28%	A
2002-03	0.97	13.77	58.46	38.57	76.42	1.77	25%	A
2003-04	1.19	13.70	70.36	42.22	93.68	2.67	25%	A
2004-05	1.46	16.35	87.74	50.98	113.67	2.53	25%	A

THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD., HYDERABAD.

PROGRESS AT A GLANCE

2005-06	1.64	17.63	99.99	56.58	131.24	2.56	25%	A
2006-07	1.76	20.97	107.75	63.68	141.40	2.59	22%	A
2007-08	1.96	23.50	122.68	87.40	161.23	2.96	22%	A
2008-09	2.11	29.48	136.63	107.13	183.23	3.52	22%	A
2009-10	2.21	34.41	158.92	119.18	213.25	3.85	22%	A
2010-11	2.35	38.90	190.21	139.51	250.85	4.14	25%	A
2011-12	2.46	43.95	217.96	177.58	289.02	4.94	25%	A
2012-13	2.53	49.19	258.67	200.44	332.39	6.98	25%	A
2013-14	2.70	58.14	303.04	198.62	391.14	6.32	25%	A
2014-15	3.11	65.39	345.52	217.99	444.15	6.82	25%	A
2015-16	3.58	73.01	377.51	225.52	486.34	7.74	25%	A
2016-17	4.14	82.23	423.93	224.75	535.86	7.23	25%	A
2017-18	4.86	91.03	430.51	260.15	546.69	8.21	23%	A
2018-19	5.52	101.95	471.87	283.22	600.16	8.25	23%	A
2019-20	5.98	113.31	507.13	317.47	649.95	10.73	----	A
2020-21	6.23	128.00	571.45	362.29	722.05	10.02	25%	A
2021-22	6.63	141.80	605.41	384.16	773.51	11.72	26%	A
2022-23	7.06	154.85	663.52	429.69	837.30	11.97	26%	A
2023-24	7.21	168.56	659.30	440.43	855.19	14.89	26%	A
2024-25	6.73	184.67	718.90	456.20	927.91	10.17	26%	A
2025-26	6.19	198.22	742.18	514.33	966.78	6.64	26%	A

24۔اظہار تشکر

بورڈ آف ڈائرکٹرس تمام ارکان، معزز گاہکوں اور بہی خواہوں کے ان کے مسلسل تعاون، اعتماد اوریقین کے لیے جوانہوں نے بینک سے وابستہ رکھا ہے، دل کی گہرائیوں سے ممنوں ومشکور ہیں۔

بورڈ، ریزور بینک آف انڈیا کے عہدیداروں، رجسٹرار کوآپریٹیوسوسائٹیز اورڈ ویژنل کوآپریٹیوآفیسر، گولکنڈہ ڈویژن کا ان کی قابل قدر رہنمائی کے لیے مشکور ہے۔

بورڈ نیشنل پے منٹس کارپوراشن آف انڈیا (NPCI) تلنگانہ اسٹیٹ کوآپریٹیواربن بینکس فیڈریشن کا بھی ان کے تعاون کے لیے شکریہ ادا کرتا ہے ۔

بورڈ، جناب بیرسٹر اسدالدین اویسی صاحب رکن پارلیمنٹ وصدرکل ہند مجلس اتحادالمسلمین (AIMIM) اورجناب اکبرالدین اویسی صاحب، رکن اسمبلی و تلنگانہ اسمبلی میں قائد مقننہ مجلس پارٹی کاان کی قابل قدر رہنمائی کے لیے مشکور ہے۔

بورڈ چیف اگزیکٹیوآفیسر اورتمام شعبوں کے ملازمین کا بھی بینک کی ترقی میں ان کی کوششوں اورخدمات کی ستائش کرتا ہے۔

(بورڈ آف ڈائرکٹرس کی منظوری سے)

مقام : حیدرآباد
تاریخ یکم جولائی 2026

جناب سیداکبرنظام الدین حسینی
صدرنشین

23۔ بینک کی کارکردگی

مالی سال 26-2025 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

(کروڑ روپے)

تفصیلات	31.03.2025 کے مطابق	31-03-2026 کے مطابق
حصص سرمایہ	6.73	6.19
محفوظات اور فنڈ	184.67	198.22
ڈپازٹس	718.90	742.18
قرضہ جات	456.20	514.33
کارکرد سرمایہ	927.91	966.78
سرمایہ کاری	398.13	374.63
ذاتی فنڈس	191.40	204.41
نیٹ ورتھ	150.36	150.69
جملہ آمدنی	85.69	91.61
جملہ اخراجات	72.18	82.20
منافع قبل از ٹیکس	13.51	9.41
منافع بعد از ٹیکس	10.17	6.64
گراس این پی اے	4.86%	4.69%
نقد این پی اے	0.87%	1.11%
سرمایہ تناسب	40.48%	36.61%
قرض ڈپازٹ تناسب	63.46%	69.30%
شاخوں کی تعداد	9	9
اے ٹی ایمس کی تعداد	8	4
کیاش ڈپازٹ مشین	5	8

17۔غیر ملکی زرمبادلہ کاروبار

ریزوربینک آف انڈیا نے بینک کومجازڈیلرزمرہ IIکے تحت غیر ملکی کرنسی خریدنے/فروخت کرنے کی اجازت دی ہے۔آربی آئی نے بینک کو این آرآئی ڈپازٹس رکھنے کی بھی اجازت دی ہے۔

18۔ڈیجیٹل بینکنگ اقدامات

سال کے دوران بینک نےحسینی علم، بنجارہ ہلز اورملک پیٹ شاخ پر 3 کیاش ڈپازٹ مشین نصب کئے تا کہ گاہکوں کو ویک اینڈ اور تعطیلات کے دوران اپنی رقم اپنے کھاتوں میں جمع کروانے کی سہولت دی جاسکے۔ابھی تک بینک کی جانب سے جملہ آٹھ کیاش ڈپازت مشینیں نصب کی گئیں ہیں۔

19۔حج ہاوز عارضی کاونٹر

بینک نے سال 26-2025 کے دوران تلنگانہ اسٹیٹ حج کمیٹی کی خواہش پر ریزوربینک آف انڈیا کی اجازت سے مئی ۔جون 2025 کے دوران حج ہاوز باغ عامہ روڈ، ناملی حیدرآباد کے احاطہ میں عارضی کاونٹر قائم کیا گیا تا کہ عازمین حج کو سعودی ریال کی خریدوفروخت کی جائے۔

20۔کارپوریٹ گورننس

تلنگانہ کوآپریٹیو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 26-2025 میں 2 جنرل باڈی مٹینگیس منعقد کی گئی ہیں۔بورڈ آف ڈائرکٹرس بینک کی مجموعی کارکردگی اور اسکے متعدد پہلوؤں کا جائزہ لینے ہر ماہ ملتے رہے ہیں۔بورڈ نے سال 26-2025 کے دوران 21 مٹینگیس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

21۔انشورنس

ڈپازٹرس کے مفادات کا تحفظ کرنے کیلئے بینک نے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے ساتھ ڈپازٹس کا بیمہ کروایا ہے۔ بیمہ کار پریمیم بشمول پیشگی پریمیم ستمبر 2026 تک بینک کے تمام اقسام کے ڈپازٹس کے ضمن میں ادا کر دیا گیا ہے۔DICGC کی جانب سے ہر ڈپازٹر کی 5 لاکھ روپئے تک کا بیمہ ہے۔اس کے علاوہ بینک کی موجود نقدی، قیمتی اشیاء، فرنیشر اور آلات کا بھی خاطر خواہ بیمہ کروایا گیا ہے۔

22۔معلومات کا اظہار

آربی آئی کی ہدایات کے مطابق بعض معلومات کا اظہار ضروری ہے یہ معلومات منسلکہ جدول VII میں فراہم کی گئی ہیں۔

12۔آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی Concurent Audit سال 26-2025 کے دوران مسزس جبران اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹینٹس نے باقاعدہ بنیادوں پر انجام دی۔ نقائص/ تبصروں کو جو ماہانہ آڈٹ رپورٹس میں دیئے گئے تھے تعمیل کیا گیا ہے۔

بینک کی قانونی آڈٹ برائے سال 26-2025 مسرس اننت راؤ اینڈ ملک چارٹرڈ اکاؤنٹینٹس نے کی۔ بینک کو سال 26-2025 میں 'A' زمرہ کے تحت رکھا گیا ہے۔ بینک کو اس کے قیام سے مسلسل 'A' زمرہ حاصل ہو رہا ہے۔ سال 26-2025 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے روبرو منظوری کے لیے پیش کیا گیا ہے۔

13۔خالص منافع

مالی سال 26-2025 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 6.64 کروڑ روپئے کا خالص منافع حاصل ہوا۔ گذشتہ سال 10.17 کروڑ روپئے کا منافع حاصل ہوا تھا۔ 6.64 کروڑ روپئے کے خالص منافع کا 25% یعنی 1.66 کروڑ روپئے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپئے تعلیمی فنڈ کو آڈیٹرس کی جانب سے مختص کئے گئے۔ خالص منافع کی مابقی رقم 4.96 کروڑ روپئے بینک کے قواعد و ذیلی قوانین کے مطابق تقسیم کے لیے دستیاب ہے۔ بینک کے بورڈ آف ڈائرکٹرس نے جدول III میں دی گئی تفصیلات کے مطابق سال 26-2025 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 26-2025 کے لیے ارکان کے حصص سرمایہ پر 26% ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لیے جنرل باڈی منظوری دے۔

14۔غیرادا شدہ ڈیویڈنڈ

شیئر ہولڈرس سے جنہوں نے گذشتہ سال ڈیویڈنڈ حاصل/ دعویٰ نہیں کیا ہے ان سے خواہش کی جاتی ہے کہ وہ بینک کے ہیڈ آفس پر شیئر ڈپارٹمنٹ سے رابطہ کریں۔

15۔کارکردگی بجٹ اور تخمینہ بجٹ

سال 26-2025 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 27-2026 کے لیے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کے لیے پیش کیے گئے ہیں۔

16۔سرمایہ اخراجات

ایک بیان جس میں سال 26-2025 کے لیے بجٹ مظاہرے کو پیش کیا گیا ہے اور سال 27-2026 کے تخمینہ بجٹ جدول VI میں منظوری کے پیش کئے گئے ہیں۔

تفصیلات	(کروڑ روپے)
جملہ قرض	514.33
ترجیحی شعبہ کے قرض	316.75
کمزور طبقات قرض	272.77
ترجیحی شعبہ کے قرض جملہ قرض کا فیصد	69.43 %
کمزور طبقات کے قرض جملہ قرض کا فیصد	59.79 %

8۔غیر کارکرد اثاثہ جات

بینک کے قرضہ جات کی کارکرد اور غیر کارکرد اثاثہ جات میں زمرہ بندی کی گئی ہے۔ ریزرو بینک آف انڈیا کے قواعد کے مطابق بینک کے جملہ غیر کارکرد اثاثہ جات (این پی اے) 31 مارچ 2026 کو 24.11 کروڑ روپے ہیں اور جملہ قرض کا 4.69 فیصد ہیں۔ بینک نے غیر کارکرد اثاثہ جات کے لیے ضرورت کے مطابق انتظامات کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات 5.50 کروڑ ہے۔ جو کہ 1.11 فیصد ہوتے ہیں۔

9۔کیپٹل اور رسک اسیٹس تناسب (CRAR)

بینک کا کیپٹل رسک اسیٹس تناسب 31 مارچ 2026 کو 36.61 فیصد ہو گیا ہے۔ جبکہ ریزرو بینک آف انڈیا کا مقررہ تناسب 12 فیصد ہے۔

10۔ذاتی فنڈ

بینک کے ذاتی فنڈس یعنی ادا شدہ حصص سرمایہ اور محفوظات جو بیرونی ذمہ داریوں کی شکل میں نہیں ہیں 31 مارچ 2025 کو **191.40** کروڑ روپے سے بڑھ کر 31 مارچ 2026 تک **204.41** کروڑ روپے ہو گئے ہیں۔

11۔نیٹ ورتھ (Net worth)

بینک کی نیٹ ورتھ 31 مارچ 2026 کو بڑھ کر 150.69 کروڑ روپے ہو گئی جو کہ گذشتہ سال 150.36 کروڑ روپے تھی۔

گورنمنٹ سیکیوریٹیز میں بینک کی سرمایہ کاری **234.37** کروڑ روپئے ہے جو کہ 31 مارچ 2026 کو NDTL کا 33.25 فیصد (**704.80** کروڑ روپئے) ہے اور 18 فیصد کے قانونی قاعدے کے مطابق ہے۔ گورنمنٹ سیکیوریٹیز میں 31 مارچ 2026 کے مطابق سرمایہ کاری کی تفصیلات ذیل میں دی گئی ہے۔

درجہ بندی	کروڑ روپئے
میچوریٹی کے لیے رکھی گئی (اپچ ٹی ایم)	77.98
فروخت کے لیے دستیاب (اے ایف ایس)	156.39
تجارت کے لیے رکھی گئی (اپچ ایف ٹی)	0.00
جملہ	**234.37**

اپچ ٹی ایم زمرہ کے تحت رکھی گئی سیکوریٹیز 77.98 کروڑ روپئے ہے جو کہ این ڈی ٹی ایل کے قابل اطلاق کا 11.06 فیصد ہے۔ جو کہ 25 فیصد کی قابل اجازت حد کے اندر ہے۔ اے ایف ایس اور اپچ ایف ٹی زمرے کے تحت رکھی گئی سرمایہ کاری مارکٹ کے مطابق ہے اور مالیاتی سال 26-2025 کے اختتام پر سیکوریٹیز فرسودگی کے لیے 7.01 کروڑ روپئے فراہم کئے گئے ہیں۔

سرمایہ کاری کا سہ ماہی /نصف سال کی بنیاد پر باقاعدہ جائزہ لیا جاتا ہے۔

سال 26– 2025 کے دوران کی گئی/ نکالی گئی سرمایہ کاری کا ایک بیان جدول **II** میں منظوری کیلئے دیا گیا ہے۔

6۔قرضہ جات

بینک کے جملہ قرضہ جات 31 مارچ 2025 کو **456.20** روڑ روپئے سے بڑھ کر 31 مارچ 2026 تک **514.33** کروڑ روپئے ہو گئے ہیں۔ مالی سال 26-2025 کے لیے بینک کی ایک قرض پالیسی بورڈ آف ڈائرکٹرس کی جانب سے منظوری کے تحت ترتیب دی گئی ہے۔ تمام قرضہ جات مناسب سیکیوریٹیز اور ضمانت کے حصول کے بعد قرض پالیسی کے مطابق جاری کئے گئے۔

7۔ترجیحی شعبہ کے قرضے جات

بینک نے ریزروبینک آف انڈیا کی جانب سے مقررہ ترجیحی شعبہ کے نشانوں کو پورا کرلیا ہے۔ اس کی تفصیلات 31 مارچ 2026 کے اختتام تک ذیل میں دی گئی ہے۔

3۔ڈپازٹس

سال 26-2025 کے دوران بینک کے جملہ ڈپازٹس **718.90** کروڑروپے سے بڑھ کر **742.18** کروڑروپے ہوگئے ہیں۔مسابقتی اورمختلف اقسام کے ڈپازٹس کی وضاحت 31-3-2025اور 31-3-2026 کوذیل میں دی گئی ہے۔ (کروڑروپے)

ڈپازٹ کی نوعیت	31-3-2025 کے مطابق	31-3-2026 کے مطابق
کرنٹ ڈپازٹس	33.98	42.47
بچت ڈپازٹس	200.37	189.60
فکسڈ اوردیگرمعیاری ڈپازٹس	484.55	510.11
جملہ	**718.90**	**742.18**

بینک کرنٹ اوربچت ڈپازٹس 232.07 کروڑروپے ہیں اوریہ 31مارچ 2026 کوجملہ ڈپازٹس کا 31.27 فیصد ہوتے ہیں۔

4۔کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31مارچ 2025 کو **927/91** کروڑروپے سے بڑھ کر 31مارچ 2026 کو **966.78** کروڑروپے ہوگیا۔31مارچ 2026 تک کاروباری سرمایہ کی تفصیلات ذیل میں دی گئی ہیں۔

تفصیلات	(کروڑروپے)
حصص سرمایہ	6.19
محفوظات اورفنڈس	198.22
ڈپازٹس	742.18
دیگرذمہ داریاں	20.19
جملہ	**966.78**

5۔سرمایہ کاری

جغرافیائی ،سیاسی وجوہات کی بناء پرسرکاری سیکوریٹیز کی قدرمیں کافی کمی ہوئی ہے۔بینک کی جملہ سرمایہ کاری 31مارچ 2026 کے مطابق 374.63 کروڑروپے ہے۔سرمایہ کاری کی تفصیلات نیچے دی گئی ہیں۔

تفصیلات	(کروڑروپے)
گورنمنٹ سیکوریٹیز	234.37
بینک ڈپازٹس	
تلنگانہ اسٹیٹ کوآپریٹیو بینک	35.00
انڈین بینک	30.00
اسٹیٹ بینک آف انڈیا	30.37
اچ ڈی ایف سی بینک	11.50
کنارا بینک	33.29
ین یوسی ایف ڈی سی حصص	0.10
جملہ	**374.63**

دی دارالسلام کوآپریٹیو اربن بنک لمیٹیڈ، حیدرآباد

ڈائرکٹرس رپورٹ

معزز اراکین

مجھے بینک کی تجارتی سرگرمیوں پر مالیاتی سال 26-2025 کے لیے 39 ویں سالانہ رپورٹ اور اسی کے ساتھ آڈٹ کردہ بیالنس شیٹ، نفع و نقصان کا حساب اور 31 مارچ 2026 کو ختم ہونے والے سال کے لیے آڈٹ رپورٹ پیش کرتے ہوئے مسرت محسوس ہورہی ہے۔

1۔ رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 26-2025 میں **53179** ہوگئی اور حصص سرمایہ کی رقم **6.19** کروڑ روپے ہوگئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2026 کو **3804** اور حصص سرمایہ کی رقم **0.38** لاکھ روپے ہوگئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2026 کو **6.19** کروڑ روپے تک پہنچ گیا۔ سال 26-2025 کے دوران ارکان کے داخلہ وسبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول I میں آپ کی منظوری کے لیے پیش خدمت ہے۔

2۔ محفوظات اور فنڈس

سال 25-2024 کے منافع کی تقسیم کے بعد بینک کے محفوظات اور فنڈس **184.67** کروڑ روپے سے تجاوز کرکے **198.22** کروڑ روپے ہوگئے ہیں۔

(کروڑ روپے)

	31-3-2025 کے مطابق	31-3-2026 کے مطابق
لازمی محفوظ فنڈ	43.89	46.44
عام محفوظ فنڈ	23.85	26.00
اسپیشل ریزرو (ہاؤزنگ لون انٹرسٹ)	13.72	13.72
بلڈنگ فنڈ	34.00	35.00
کامن گڈ فنڈ	1.63	1.43
باقی مشتبہ قرض محفوظات	18.07	18.62
سرمایہ کاری لچکدار محفوظات	8.65	9.90
معیاری اثاثہ جات کے لیے فراہم	4.50	5.00
ین پی ایز کے لیے پرویژن	18.33	18.61
دیگر فنڈس اور محفوظات	18.03	23.50
جملہ	**184.67**	**198.22**

DARUSSALAM
CO-OPERATIVE
URBAN BANK LTD.

آغا پورہ، حیدرآباد۔ 500 001
رجسٹرڈ نمبر : TA 1288

نوٹس

ذریعہ ہذا اطلاع دی جاتی ہے کہ دارالسلام کوآپریٹیو اربن بنک لمیٹیڈ حیدرآباد کی جنرل باڈی میٹنگ 2026-07-01ء کو بروز چہارشنبہ 11:30 بجے دن بمقام دارالسلام بنک کے ہیڈ آفس آغا پورہ، حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

ایجنڈہ

1۔ ڈائریکٹرس رپورٹ معہ حسابات کے تنقیح شدہ تخنتے اور سال 26-2025 کی آڈٹ رپورٹ وغیرہ پر غور وخوص اور منظوری۔
2۔ منافع برائے سال 26-2025 کو تصرف میں لانا۔
3۔ سال 26-2025ء کی آمدنی واخراجات کی توثیق اور سال 27-2026 کے لیے تخمینہ آمدنی وخرچ کی منظوری۔
4۔ سال 26-2025ء کی بجٹ تخمینہ اور سرمایہ اخراجات کی توثیق اور سال 27-2026 کے لیے تخمینہ آمدنی وخرچ کی منظوری۔
5۔ یکم اکتوبر 2025 تا 31 مارچ 2026 کے دوران ارکان کے داخلے وسبکدوشی کی منظوری اور حصص سرمایہ کی وصولی وواپسی کی منظوری۔
6۔ یکم اکتوبر 2025 تا 31 مارچ 2026 کے دوران بنک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
7۔ عملے کے معاملات
8۔ دیگر امور بہ اجازت صدر اجلاس۔

حسب الحکم بورڈ آف ڈائرکٹرس

مقام: حیدرآباد — شرح دستخط

تاریخ : 17 جون 2026 — چیف ایکزیکیٹو آفیسر

نوٹ : 1۔ ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئر سرٹیفکیٹ یا شناختی کارڈ لائیں۔

2۔ تمام ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں مذکورہ بالا تاریخ، وقت اور مقام پر یا ویڈیو کانفرنس (وی سی) یا دیگر آڈیو ویژول طریقوں (او اے وی ایم) کے ذریعہ شرکت کریں۔

Notes

Notes