

سَآلَا رَمِلَاتِ

بانی دارالسلام بینک



SALAR -E- MILLAT

Founder & Visionary
Darussalam Bank

38th Annual Report

2024-2025



DARUSSALAM
CO-OPERATIVE
URBAN **BANK** LTD.

DARUSSALAM BANK
HEAD OFFICE, AGHAPURA, HYDERABAD

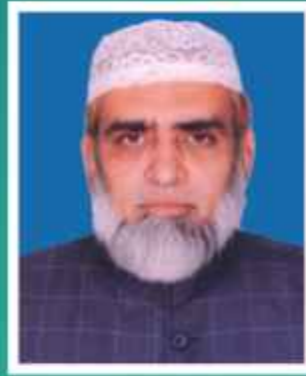
BOARD OF DIRECTORS



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 Narendra
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.**

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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

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...

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)

DEPOSITS ARE INSURED BY DICGC
UP TO RS. 5 LAKHS

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 28-06-2025 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 2025 along with the Director's report and final audit report of the Auditors for the year 2024-25.
2. To appropriate Profit of the Bank for the year 2024-25.
3. To approve performance budget for the year 2024-25 and the budget estimates of Income & Expenditure for the year 2025-26.
4. To approve performance budget for the year 2024-25 and the budget estimates of Capital Expenditure for the year 2025-26.
5. To approve admission and retirement of members and receipt & refund of share capital during the period 1 October' 2024 to 31 March' 2025.
6. To approve all Investments made and withdrawn by the Bank during the period 1 October' 2024 to 31 March' 2025.
7. Staff Matters.
8. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad

Sd/-

Date : 13-06-2025

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 38th Annual Report for the financial year 2024-25 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 2025.

1. MEMBERSHIP AND CAPITAL

The "A" Class membership of the Bank increased from 52977 to 53576 and the subscribed paid-up share capital of the bank is Rs 6.73 Crores during the year 2024-25. The "B" class membership is 5032 and the Share Capital amounted to Rs. 0.50 Lakhs as on 31 March 2025. The total Share Capital of the Bank as on 31 March 2025 is Rs.6.73 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2024-25 is placed before you in Annexure I for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2023-24, the Reserves and Funds of the bank have increased from Rs.168.56 Crores to Rs.184.67 Crores as shown below:

	<u>As on 31-3-2024</u>	(₹. Crores) <u>As on 31-3-2025</u>
Statutory Reserve Fund	39.94	43.89
General Reserve Fund	19.87	23.85
Special Reserve [HL Interest]	12.82	13.72
Building Fund	31.20	34.00
Common Good Fund	1.50	1.63
Dividend Equalisation Fund	0.60	-
Bad & Doubtful Debt Reserve	16.57	18.07
Investment Fluctuation Reserve	8.65	8.65
Provision Against Std. Assets	3.72	4.50
Provision For NPAs	17.67	18.33
Other Funds & Reserves	16.02	18.03
Total	168.56	184.67

3. DEPOSITS

The total deposits of the Bank increased from Rs. 659.30 Crores to Rs. 718.90 Crores during the year 2024-25. The comparative position and spread of various types of deposits as on 31.03.2024 and 31.03.2025 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2024</u>	(₹.Crores) <u>As on 31-3-2025</u>
Current deposits	37.85	33.98
Savings deposits	168.65	200.37
Fixed and other term deposits	452.80	484.55
Total	659.30	718.90

The Current and Savings deposits of the Bank stood at Rs.234.35 Crores and formed 32.60% of the total deposits as on 31 March 2025.

4. WORKING CAPITAL

The working capital of the bank increased from Rs.855.19 Crores as on 31 March 2024 to Rs.927.91 Crores by 31 March 2025. The details of Working Capital as on 31 March 2025 are as under:

Particulars	(₹. Crores)
Share Capital	6.73
Reserves & Funds	184.67
Deposits	718.90
Other liabilities	17.61
Total	<u>927.91</u>

5. INVESTMENTS

The total investments of the Bank increased from Rs.354.37 Crores as on 31 March 2024 to Rs.398.13 Crores as on 31 March 2025. The details of the investments are as follows:

Particulars	(₹. Crores)
Government Securities	270.11
<u>Deposits with other banks</u>	
Telangana State Co-operative Bank	28.50
Indian Bank	22.50
State Bank of India	25.75
HDFC Bank	22.00
Canara Bank	29.27
Total	<u>398.13</u>

The bank's investments in Govt. Securities amounted to Rs.270.11 crores which formed 39.59 % of NDTL (Rs. 682.25 crores) as on 31 March 2025 and complied with the Statutory Regulation of 18%. The profile of Investments in Govt. Securities as on 31 March 2025 is as follows:

Classification	(₹ Crores)
Held to Maturity (HTM)	144.33
Available for Sale (AFS)	117.99
Held for Trade (HFT)	7.79
Total	<u>270.11</u>

The Securities kept in HTM category at Rs.144.33 crores formed 21.16% 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. 0.13 crores towards depreciation in the Securities as at the end of the financial year 2024-25.

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 2024-25 is given in Annexure II for approval

6. LOANS & ADVANCES

The total loans and advances of the bank increased from Rs. 440.43 Crores as on 31 March 2024 to Rs.456.20 Crores as on 31 March 2025.

A Loan Policy of the Bank for the year 2024-25 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 2025 are given below:

Particulars	(₹ Crores)
Total Advances	456.20
Priority Sector Advances	296.80
Weaker Section Advances	290.86
Priority Sector Advances as	
% of total advances	65.06%
Weaker Section Advances as	
% of total advances	63.76%

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.22.15 Crores and formed 4.86 % of total loans and advances as on 31 March 2025. The bank has made required provisions for NPAs. The net NPAs of the Bank are Rs.3.82 crores and formed 0.87%.

9. CAPITAL TO RISK ASSET RATIO (CRAR)

The Bank's Capital to Risk Asset Ratio increased from 36.17% as on 31 March 2024 to 40.48% by 31 March 2025 as against 12% norm prescribed by Reserve Bank of India.

10. OWNED FUNDS

The owned 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.175.77 Crores as on 31 March 2024 to Rs.191.40 Crores as on 31 March 2025.

11. NET WORTH

The Net worth of the bank improved to Rs. 150.36 crores as on 31 March 2025 against Rs. 130.37 crores during the previous year registering a growth of 15.33%.

12. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2024-25 was conducted by M/s Jibrán & 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 2024-25 was conducted by M/s. Anant Rao & Mallik, Chartered Accountants. The bank has been placed under class "A" for the year 2024-25 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2024-25 with all the statements is placed before the general body for adoption.

13. NET PROFIT

The Bank has earned a Net profit of Rs.10.17 crores during the year 2024-25 as per the audited accounts as against net profit of Rs.14.89 crores during the last year. Out of the Net Profit of Rs.10.17 Crores, Statutory Allocations of 25% of the net profit amounting to Rs. 2.54 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.7.61 crores is available for distribution as per the provisions of the Bye-laws of the Bank. The Board of Directors of the Bank recommends the appropriation of the net profit for the year 2024-25 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 2024-25 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 2024-25 and Budget estimates of Income and Expenditure for the year 2025-26 are placed before you in Annexure IV & V respectively for approval.

16. CAPITAL EXPENDITURE

A statement showing performance budget for the year 2024-25 and budget estimates of Capital Expenditure for the year 2025-26 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 one Cash deposit machine each at Shah Ali Banda and Pathergatti branch for the convenience of the customers to deposit cash in their account during weekends and holidays. As of now total five cash deposit machines installed by the bank.

19. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2024-25 also at the request of Haj Committee with the permission of Reserve Bank of India during the month of May-June 2024 in the premises of Haj House, Public Garden Road, Nampally, Hyderabad to facilitate the Hajjis 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 2024-25 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 24 meetings during the year 2024-25. 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 2025 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 VI.

23. PERFORMANCE OF THE BANK

The overall performance of the Bank during the year 2024-25 continues to be encouraging and satisfactory as may be seen from the following details:

(₹ Crores)

Particulars	As on 31.3.2024	As on 31.3.2025
Share Capital	7.21	6.73
Reserves & Funds	168.56	184.67
Deposits	659.30	718.90
Loans & Advances	440.43	456.20
Working Capital	855.19	927.91
Investments	354.37	398.13
Own Funds	175.77	191.40
Net Worth	130.37	150.36
Total Income	83.36	85.69
Total expenditure	63.53	72.18
Profit before tax	19.83	13.51
Profit after tax	14.89	10.17
Gross NPA	5.11%	4.86%
Net NPAs	Nil	0.87%
Capital Adequacy ratio	36.17%	40.48%
Credit Deposit ratio	66.80%	63.46%
No of branches	9 branches	9 branches
No of ATM / CDM	9 ATM	8 ATM
Cash Deposit Machine	3 CDM	5 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 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: 28-06-2025

S A N HUSSAINI
CHAIRMAN



Anant Rao & Mallik
Chartered Accountants

B-409 /410, Kushal Towers, Khairatabad, 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 2024-2025 are audited by **M/s Anant Rao & Mallik, Chartered Accountants,**

2. The FAR containing the following accounts, is enclosed:

1. The statement of Receipts and Disbursements
2. The Profit and Loss Account
3. The Balance Sheet as on **31-03-2025.**

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

DUE BY SOCIETY

I. BORROWINGS : NIL

1. Bank Loan
 - a) Principal Rs
 - b) Interest Rs

2. Government & other Loans

- a) Principal Rs
- b) Interest Rs

II. DEPOSITS, IF ANY :

7,18,90,45,888.92

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES :

- i) Reserve fund & other reserves 1,69,75,91,066.88
- ii) Overdue Int. Reserve 6,43,48,003.92
- iii) Interest Payable 21,56,64,277.80
- iv) Unclaimed Dividends 54,16,837.00
- v) Sundries 7,48,84,453.26

V. SHARE CAPITAL

- a) Members A Class 6,72,92,825.00
- Members B Class 50,320.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in & other institutions
2. Fixed & Other Deposits 1,28,02,01,000.00

3. Government Promissory Notes & other Securities.

2,70,10,60,751.25

II. LOANS :

- a) Principal 4,56,20,20,717.95
- b) Interest 6,47,20,577.40
- c) Interest on Investment 5,38,51,577.22

Due

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- i) Furniture & Fixtures 4,52,80,343.77
- ii) Other Assets 21,26,71,112.78
- iii)
- iv)
- v) Cash in Hand 23,73,72,952.98

vi) CASH AT BANKS

25,87,79,437.56

4. The Certificate of Cash Balance verified by the Auditors is enclosed to the Audit Report.

5. This is the 40th year of audit of the Society. The Share Capital at the beginning of the year was ₹. **7,20,47,350.00** and at the end of the year was ₹. **6,72,92,825.00**. Thus there was a decrease of ₹. **47,54,525.00** during the year.

6. The membership at the beginning of the year was 52977 and at the end of the year was 53576. Thus, there was an increase in membership by 599 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	(+)	₹ 10,16,64,798.13
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 2,54,16,199.53
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Balance	<u>₹ 7,60,98,598.60</u>

9. The remainder of the net Profit of ₹. 7,60,98,598.60 is available for distribution in accordance with the provision of the bye-laws of the Society.

10. RESERVE FUND		₹ _____ Ps
a) Opening balance as per Bank's Record		39,93,64,038.28
b) Additions during the year 2024-2025		<u>3,95,20,811.73</u>
	Total	43,88,84,850.01
c) 25 % of Net Profit of 2024-25 appropriated by the Auditor		<u>2,54,16,199.53</u>
d) Amount invested outside the business		46,43,01,049.54
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 09th June 2025

For M/s. ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
FRN: 006266S

VANANT RAO
Partner
M. No. 022644

Place : Hyderabad

Date : 09.06.2025
UDIN : 25022644BMJUTE8961



Anant Rao & Mallik
Chartered Accountants

B-409 /410, Kushal Towers, Khairatabad, 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 at 31 March 2025, the Profit and Loss Account for the year ended 31 March 2025, 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 31st March, 2025.
 - 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 guidelines 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, 2025. 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	
	<p>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.</p> <p>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.</p> <p><u>We have relied on the consistent and accurate functioning of CBS and other IT systems for the following:</u></p> <ul style="list-style-type: none"> • 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. 	<p>Our audit procedures included verifying, testing, and reviewing the design, implementation, and operating effectiveness of the IT system by verifying the reports/returns and other financial and non-financial information generated from the system on a test check basis.</p> <p>Our audit procedures included:</p> <ul style="list-style-type: none"> • 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 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.	
	<p>Loans & Advances and Investments are the largest class of assets forming more than 90% of the total assets as of 31st March, 2025. 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.</p>	<p>Our audit was focused on income recognition, provisioning asset classification, etc. pertaining to advances due to the materiality of the balances.</p> <p>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:</p> <ul style="list-style-type: none"> • 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-performing assets (NPA). • Overall Controls on the loan approval, disbursement, and monitoring process in case of advances. • We tested sample of loans (in case 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 there liability, 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.

3.	Migration to New CBS	
	<p>During the year, the Bank transitioned to a new Core Banking Solution (CBS) for processing and recording financial transactions. Given the criticality of CBS in supporting the Bank's operations and financial reporting, the migration posed a risk of potential errors in data transfer, system configuration, and interface integration during the transition period.</p> <p>The Bank's operations are highly reliant on robust Information Technology (IT) systems, and accordingly, our audit approach places significant emphasis on the design and operating effectiveness of automated controls and system interfaces. In the context of the CBS migration, it was essential to evaluate the adequacy and effectiveness of IT General Controls (ITGCs) and application controls to ensure that system changes and data migration activities were conducted in a controlled and appropriate manner.</p>	<p>In response to the risks associated with the migration to the new Core Banking Solution (CBS), our audit procedures included assessing the reconciliation procedures performed to ensure completeness and accuracy of migrated data.</p> <p>We obtained and reviewed the Migration Audit Report issued by <i>Firdous & Associates Chartered Accountants</i> dated 22nd April 2025, which provided an independent assessment of the data migration process and related IT controls. The findings and conclusions of this report were considered in forming our audit opinion, particularly in relation to the completeness, accuracy, and integrity of financial data processed through the new CBS.</p> <p>We tested key IT General Controls (ITGCs) and application controls around the new CBS, with a particular focus on user access management, change management, and system interface controls. Our audit also involved evaluating the design and operating effectiveness of controls implemented to prevent and detect unauthorized changes to critical systems during and after the migration.</p> <ul style="list-style-type: none"> • Further, we performed substantive procedures, including test checks of transactional data before and after the migration, and reconciliations between legacy and new systems.

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 Section 29 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-operative Banks).
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

Partner

V. ANANT RAO

M. No.: 22644

UDIN: 25022644BMJUTE8961

Dated: 09-06-2025

Place: Hyderabad

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

RECEIPT & PAYMENTS FOR THE YEAR 2024-2025

	Schedule No.	Receipts	Payments
Opening Balance: Cash and balances with Reserve Bank of India	6	378445007.95	
Opening Balance: Balance with banks and money at call and short notice	7	1202815400.80	
Liabilities			
Capital	1	1109105.00	5879170.00
Reserves and Surplus	2	187776935.22	26677943.17
Deposits	3	30049015541.45	29452992663.11
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	33795026394.49	33758794315.84
Assets			
Investments	8	1577464746.32	1900599408.32
Advances	9	7140025914.60	7297738209.52
Fixed Assets	10	1138702.00	15318619.78
Other Assets	11	596622255.76	647879574.71
Profit & Loss account			148871506.73
Interest earned	13	820448546.37	
Other Income	14	36462459.76	
Interest expended	15		429512522.89
Operating expenses	16		270169622.00
Provisions and contingencies	17		22175098.00
Provision for Income Tax			33654525.61
Provision for Deferred Tax			(-) 265560.50
Closing Balance: Cash and balances with Reserve Bank of India	6		472510845.43
Closing Balance: Balance with banks and money at call and short notice	7		1303842545.11
Grand Total		75786351009.72	75786351009.72

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAIISI
DIRECTOR

Sd/-
DR MANISHA SAXENA
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 25022644BMJUTE8961

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 2025

	Schedule No.	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
Capital and Liabilities			
Capital	1	67343145.00	72113210.00
Reserves and Surplus	2	1948323975.76	1834431692.31
Deposits	3	7189045888.92	6593023010.58
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	360313571.98	324081493.33
Total		9565026581.66	8823649406.22
Assets			
Cash and balances with Reserve Bank of India	6	472510845.43	378445007.95
Balance with banks and money at call and short notice	7	1303842545.11	1202815400.80
Investments	8	2701060751.25	2377926089.25
Advances	9	4562020717.95	4404308423.03
Fixed Assets	10	285914004.52	271734086.74
Other Assets	11	239677717.40	188420398.45
Total		9565026581.66	8823649406.22
Contingent liabilities	12	24500821.99	21952169.02
Bills for collection		0.00	0.00

Sd/-
S A N HUSSAINI
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CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 25022644BMJUTE8961
Date: 09-06-2025

Schedule 1 - Capital

		As on 31/3/2025	31/3/2024
		(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 (2691713 shares of Rs. 25 each)		67292825.00	72047350.00
(5032 Shares of Rs.10 each)		50320.00	65860.00
Subscribed Capital (2691713 shares of Rs. 25 each)		67292825.00	72047350.00
(5032 Shares of Rs.10 each)		50320.00	65860.00
		67343145.00	72113210.00

Schedule 2 - Reserves and Surplus

Particulars		As on 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
I. Statutory Reserves			
Opening balance of Reserve fund		399364038.28	368726188.33
Additions during the year		39520811.73	30637849.95
deductions during the year		0.00	0.00
Closing Balance		438884850.01	399364038.28
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		1286196147.30	1179788234.09
Additions during the year		148256123.49	123369773.61
deductions during the year		26677943.17	16961860.40
Closing Balance		1407774327.62	1286196147.30
V. Balance in Profit and Loss Account		101664798.13	148871506.73
Total (I, II, III, IV and V)		1948323975.76	1834431692.31

Schedule 3 - Deposits

		As on 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
A. I. Demand deposits			
(i) From banks		0.00	0.00
(ii) From others (Current Deposits)		339858580.84	378528302.51
II. Savings Bank Deposits		2003708856.07	1686523735.06
III. Term Deposits			

(i) From banks		0.00	0.00
(ii) From others		4845478452.01	4527970973.01
Total (I, II and III)		7189045888.92	6593023010.58
B. (i) Deposits of branches in India		7189045888.92	6593023010.58
(ii) Deposits of branches outside India		0.00	0.00
Total		7189045888.92	6593023010.58

Schedule 4 - Borrowings

		As on 31/3/2025	31/3/2024
		(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 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
I. Bills payable		0.00	0.00
II. Inter-office adjustment (net)		456313.72	0.00
III. Interest accrued (Interest Payable)		215664277.80	193934844.80
IV. Others (including provisions) as per Annexure-2		144192980.46	130146648.53
Total		360313571.98	324081493.33

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
I. Cash in hand including foreign currency notes)		237372952.98	251835019.04
II. Balances with Reserve Bank of India			
(i) in Current Account		235137892.45	126609988.91
(ii) in Other Accounts		0.00	0.00
Total (I and II)		472510845.43	378445007.95

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

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. In India		
(i) Balances with banks		
(a) in Current Accounts as per Annexure-3	23641545.11	37015400.80
(b) in Other Deposit Accounts as per Annexure-4	1280201000.00	1165800000.00
(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)	1303842545.11	1202815400.80
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)	1303842545.11	1202815400.80

Schedule 8 - Investments

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Investments in India in		
(i) Government Securities	2701060751.25	2377926089.25
(ii) Other approved securities	0.00	0.00
(iii) Shares	0.00	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	2701060751.25	2377926089.25
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)	2701060751.25	2377926089.25

Schedule 9 - Advances

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	3135414190.45	2865347421.05
(iii) Term loans as per Annexure-5	1426606527.50	1538961001.98
Total	4562020717.95	4404308423.03
B. (i) Secured by tangible assets	4488591162.80	4310569462.48
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	73429555.15	93738960.55
Total	4562020717.95	4404308423.03
C.I. Advances in India		
(i) Priority Sectors	2967997904.00	3161330678.83
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	1594022813.95	1242977744.20
Total	4562020717.95	4404308423.03
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)	4562020717.95	4404308423.03

Schedule 10 - Fixed Assets

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Premises		
At cost as on 31 st March of the preceding year	91565550.00	92415550.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	850000.00
Depreciation to date	21105859.28	13277004.75
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31 st March of the preceding year	180168536.74	164178887.27

Additions during the year		15303619.78	15989649.47
Deductions during the year		1123702.00	0.00
Depreciation to date		128914397.79	113696972.83
Total (I and II)		285914004.52	271734086.74

Schedule 11 - Other Assest

		As on 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
I. Inter-office adjustments (net)			
II. Interest accrued (Interest Receivable)		118572154.62	104748812.12
III. Tax paid in advance/tax deducted at source		0.00	0.00
IV. Stationery and stamps		1442430.00	412873.00
V. Non-banking assets acquired in satisfaction of claims		0.00	0.00
VI. Others* as per Annexure-6		119663132.78	83258713.33
Total		239677717.40	188420398.45

* 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 31/3/2025	31/3/2024
		(Current year)	(Pervious year)
I. Claims against the bank not acknowledged as debts		105000.00	105000.00
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		0.00	0.00
(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		24395821.99	21847169.02
Total		24500821.99	21952169.02

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 2025

Particulars	Schedule	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous year)
I. Income			
Interest earned	13	820448546.37	785348627.66
Other income	14	36462459.76	48209975.02
Total (A)		856911006.13	833558602.68
II. Expenditure			
Interest expended	15	429512522.89	380616936.28
Operating expenses	16	270169622.00	224307638.28
Provisions and contingencies	17	22175098.00	30105273.84
Total (B)		721857242.89	635029848.40
III. Profit / Loss			
Profit before Income Tax		135053763.24	198528754.28
Less: Provision for Income Tax		33654525.61	49383215.23
Provision for Deferred Tax		(-) 265560.50	274032.32
Profit after Tax		101664798.13	148871506.73
Profit/loss (-) brought forward		148871506.73	119697869.95
Total		250536304.86	268569376.68
IV. Appropriations			
Transfer to statutory reserves		39488506.73	30577869.95
Transfer to other reserves		89883000.00	70750000.00
Transfer to Government / proposed dividend		19500000.00	18370000.00
Balance carried over to balance sheet		<u>101664798.13</u>	<u>148871506.73</u>

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
DR MANISHA SAXENA
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S ANANT RAO & MALLIK
CHARTERED ACCOUNTANTS
UDIN: 25022644BMJUTE8961
Date: 09-06-2025

SCHEDULES TO PROFIT & LOSS ACCOUNT AS ON 31-03-2025**Sch - 13 Interest Earned**

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Interest / discount on advances / bills as per Annexure-7	559026415.89	542302701.02
II. Income on Investments as per Annexure-8	172927874.30	161464184.64
III. Interest on balances with Reserve Bank of India and other inter-bank funds as per Annexure-9	88494256.18	81581742.00
Total	820448546.37	785348627.66

Sch - 14 Other Income

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Commission exchange & brokerage as per Annexure-10	117582.41	84683.93
II. Profit on sale of investments	6382368.03	4541242.99
Less Loss on sale of investments	0.00	0.00
III. Profit on revaluation of investments	6527090.00	10187497.09
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	1585229.97	3015344.28
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	21850189.35	30381206.73
Total	36462459.76	48209975.02

Sch - 15 Interest Expended

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Interest on Deposits	429512522.89	380616936.28
II. Interest on RBI / inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
Total	429512522.89	380616936.28

Sch - 16 Operating Expenses

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
I. Payments to and provisions for employees as per Annexure-12	120011309.00	97507083.00
II. Rent, taxes, lighting etc as per Annexure-13	37309759.21	32853547.00
III. Printing and Stationery as per Annexure-14	2126112.00	2774927.94
IV. Advertisement and Publicity	8336804.91	7580448.56
V. Depreciation and repairs to property	23046279.49	19990597.46
VI. Director's fees, allowances and expenses	6052876.00	4745030.00
VII. Auditor's fees and expenses as per Annexure-15	2785750.00	3605225.00
VIII. Law charges	10560.00	0.00
IX. Postage, Telegrams, Telephones, etc.	485162.01	4231195.34
X. Repairs and maintenance	5629091.20	8304504.51
XI. Insurance as per Annexure-16	13261135.74	12669739.72
XII Other expenditure as per Annexure-17	51114782.44	30045339.75
Total	270169622.00	224307638.28

Sch - 17 Provisions and Contingencies

	As on 31/3/2025	31/3/2024
	(Current year)	(Pervious year)
Provisions and contingencies as per Annexure-18	22175098.00	30105273.84

**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 2024 TO 31st MARCH 2025**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-10-2024	53,564	7,06,40,900.00	5,975	59,750.00
Add : Admission of Members & Allotment of Share	488	5,44,400.00	264	2,640.00
TOTAL	54,052	7,11,85,300	6,239	62,390.00
Less : Refund of Share Capital	476	38,92,475.00	1,207	12,070.00
Closing Balance on 31-03-2025	53,576	6,72,92,825.00	5,032	50,320.00

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

ANNEXURE - II

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN
DURING THE PERIOD FROM 1st OCTOBER' 2024 TO 31st MARCH' 2025**

(Amount ₹)

Type of Investment	Opening balance on 01/10/2024	Investment made	Investment withdrawn	Balance on 31/03/2025
Government Securities	235,30,14,908.21	110,65,26,241.00	75,84,80,397.98	270,10,60,751.25
Deposit with TSCAB	28,00,00,000.00	14,50,00,000.00	14,00,00,000.00	28,50,00,000.00
Deposit with SBI	21,63,00,000.00	5,12,00,000.00	1,00,00,000.00	25,75,00,000.00
Deposit with HDFC bank	25,00,00,000.00	7,00,00,000.00	10,00,00,000.00	22,00,00,000.00
Deposit with Canara bank	25,16,00,000.00	15,13,00,000.00	11,02,00,000.00	29,27,00,000.00
Deposit with Indian bank	16,50,00,000.00	16,50,00,000.00	10,49,99,000.00	22,50,01,000.00
<u>Call / Notice Money</u>				
SBI DFHI (Call Money)	0.00	368,00,00,000.00	368,00,00,000.00	0.00
Grand Total	351,59,14,908.21	536,90,26,241.00	490,36,79,397.96	398,12,61,751.25

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

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2024-25

		₹ _____ P.s
Net Profit		10,16,64,798.13
Reserve Fund @ 25 %	2,54,16,199.53	
Education Fund (Subject to a maximum of ₹1,50,000/)	1,50,000.00	
	2,55,66,199.53	
Balance available for distribution in accordance with provisions of bye-laws		7,60,98,598.60
Bad & Doubtful Debt Reserve	55,00,000.00	
Provision for Standard Assets	50,00,000.00	
General Reserve Fund	2,00,00,000.00	
Building Fund	1,00,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	15,00,000.00	
Investment Fluctuation Reserve	1,25,00,000.00	
Staff Risk Fund	5,00,000.00	
Staff Welfare Fund	5,00,000.00	
Dividend	1,95,00,000.00	
	<u>7,60,00,000.00</u>	
Balance transferred to Reserve fund		98,598.60
		<u>7,60,98,598.60</u>

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

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2025 and
Proposed Budget for the year 2025-26 (₹ In Crores)

S.No	Particulars	Budget for 2024-25	Actual Expenses	Proposed for 2025-26
1	Interest on Deposits	40.00	42.95	44.00
2	Staff Salaries	12.00	12.00	12.00
3	Rent	3.00	3.12	3.12
4	Electricity & Water	0.65	0.55	0.55
5	Postage & Telephone	0.50	0.05	0.06
6	Conveyance & Entertainment	0.50	0.38	0.40
7	Miscellaneous Charges	1.00	1.37	1.40
8	Security Services & Surveillance	0.40	0.25	0.30
9	MCH Tax	0.15	0.05	0.07
10	Director Sitting Fee	0.55	0.61	0.64
11	Printing & Stationery	0.60	0.21	0.24
12	Repairs & Maintenance	1.00	0.56	1.00
13	AGM Expenses	0.10	0.02	0.03
14	Insurance	1.50	1.33	1.40
15	Depreciation	2.30	2.30	1.40
16	Publicity & Advertisement	1.00	0.83	0.90
17	Auditor's Fee	0.50	0.28	0.32
18	Other Charges	1.40	3.10	3.10
19	Special Reserve	1.40	0.89	1.20
20	Provision for NPA & Standard Assets	2.30	1.33	1.50
21	Income Tax	5.15	3.37	5.37
22	Net Profit	15.50	10.17	16.00
23	Profit Before Tax	(20.65)	(13.51)	(21.37)
	TOTAL	91.50	85.69	95.00

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

ANNEXURE-V

Budget estimate of income vis-a vis actual income for the year ended 31-03-2025 and proposed budget estimate for the year 2025-26

(₹. Crores)

Particulars	Budget for 2024-25	Actual Income	Proposed for 2025-26
Interest on Loans	56.00	55.90	60.00
Interest on Investment	28.00	26.14	30.00
Commission, Discount & Exchange	0.20	0.01	0.20
Income from Forex transactions	0.30	0.16	0.30
Profit on Sale of Govt. Securities	1.50	1.29	1.75
Other Income	5.50	2.19	2.75
TOTAL	91.50	85.69	95.00

ANNEXURE-VI

Estimated and Actual Figures of Capital Expenditure for the year ended 31-03-2025 and Proposed Budget of Capital Expenditure for the year 2025-26

(₹. Crores)

S.No.	Particulars	Budget for 2024-25	Actual Expenses	Proposed for 2025-26
1.	Furniture and Fixtures	1.00	0.00	0.50
2.	Computers, Printers and UPS System	1.00	0.71	1.25
3.	Office Equipment	0.25	0.01	0.10
4.	Generator, ACs and Electricals	0.25	0.06	0.25
5.	Computer Software	0.50	0.51	1.00
6.	Cash Counting Machines	0.10	0.00	0.15
7.	CC TV, Cameras, TVs	0.25	0.00	0.10
8.	ATM and Parts	0.20	0.06	0.25
9.	Pos Machine, Sound Box	0.10	0.18	0.20
10.	Others	0.35	0.00	0.20
	TOTAL	4.00	1.53	4.00

**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD; HYDERABAD
DISCLOSURE OF INFORMATION AS PER RBI CIRCULAR**

(Rs. Crore)

S.No.	Particular	31/3/2025	31/3/2024
1	Regulatory Capital		
i)	Paid up Share Capital and Reserves (net of deductions, if any)	50.62	47.21
ii)	Other Tier 1 Capital	97.85	76.88
iii)	Tier 1 capital (i+ii)	148.47	124.09
iv)	Tier 2 capital	13.66	13.40
v)	Total capital (Tier 1 + Tier 2)	162.13	137.49
vi)	Total Risk Weighted Assets (RWAs)	400.51	380.07
vii)	Paid-up share capital and reserves as percentage of RWAs	12.64	12.42
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	37.07	32.65
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.41	3.53
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	40.48	36.17
xi)	Amount of paid-up capital raised during the year	-0.48	0.15

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	10.22	14.98	43.40	51.02	142.42	98.41	8.87	115.23	484.55
Advances	23.52	4.78	38.90	50.31	201.40	22.69	29.07	85.53	456.20
Investments	0.00	10.00	22.67	26.69	76.06	53.02	27.71	181.98	398.13
Borrowings	Nil								
Foreign Currency Assets	Nil								
Foreign Currency Liabilities	Nil								

b) Liquidity coverage ratio (LCR)

	31-03-2025	31-03-2024
	Nil	Nil

c) Net Stable Funding ratio (NSFR)

	31-03-2025	31-03-2024
	Nil	Nil

3. Investments

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

	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	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	0.00	0.00
Net	144.33	0.00	0.00	0.00	0.00	128.02	272.35	0.00	0.00	0.00	0.00	272.35
Available for Sale												
Gross	117.99	0.00	0.00	0.00	0.00	0.00	117.99	0.00	0.00	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	0.00	0.00	0.13
Net	117.86	0.00	0.00	0.00	0.00	0.00	117.86	0.00	0.00	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	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	0.00	0.00
Net	7.79	0.00	0.00	0.00	0.00	0.00	7.79	0.00	0.00	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	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	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	0.00	0.00	0.13
Net	269.58	0.00	0.00	0.00	0.00	128.02	398.00	0.00	0.00	0.00	0.00	398.00

(ii) Composition of Investment Portfolio as at 31-03-2024

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Share	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	151.06	0.00	0.00	0.00	0.00	116.58	267.64	0.00	0.00	0.00	0.00	267.64
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	151.06	0.00	0.00	0.00	0.00	116.58	267.64	0.00	0.00	0.00	0.00	267.64

Available for Sale												
Gross	80.28	0.00	0.00	0.00	0.00	0.00	80.28	0.00	0.00	0.00	0.00	80.28
Less: Provision for depreciation and (NPI)	0.78	0.00	0.00	0.00	0.00	0.00	0.78	0.00	0.00	0.00	0.00	0.78
Net	79.50	0.00	0.00	0.00	0.00	0.00	79.50	0.00	0.00	0.00	0.00	79.50
Held for Trading												
Gross	6.45	0.00	0.00	0.00	0.00	0.00	6.45	0.00	0.00	0.00	0.00	6.45
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	0.00	0.00
Net	6.45	0.00	0.00	0.00	0.00	0.00	6.45	0.00	0.00	0.00	0.00	6.45
Total Investments	237.79	0.00	0.00	0.00	0.00	116.58	354.37	0.00	0.00	0.00	0.00	354.37
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	0.00	0.00
Less: Provision for depreciation and NPI	0.78	0.00	0.00	0.00	0.00	0.00	0.78	0.00	0.00	0.00	0.00	0.78
Net	237.01	0.00	0.00	0.00	0.00	116.58	353.59	0.00	0.00	0.00	0.00	353.59

b) Movement of Provisions for Depreciation & IFR

Particulars	31/3/2025	31/3/2024
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.78	1.80
b) Add: Provisions made during the year	0.64	0.25
c) Less: Write off / write back of excess provisions during the year	1.29	1.27
d) Closing balance	0.13	0.78
ii) Movement of Investment Fluctuation Reserve)		
Opening balance	8.65	7.65
b) Add: Amount transferred during the year	0.00	1.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	8.65	8.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.88	9.98
c) Sale and transfers to/from HTM category/ Permanent category		
	31/3/2025	31/3/2024
	NIL	NIL
d) Non-SLR investment portfolio		
	31/3/2025	31/3/2024
	NIL	NIL
e) Repo transactions (in face value terms)		
	31/3/2025	31/3/2024
	NIL	NIL

4. Asset quality

a) Classification of advances and provisions held⁶⁶

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	417.93	13.40	9.1	0.00	22.50	440.43
Add: Additions during the year					12.16	475.63
Less: Reductions during the year ⁶⁷					12.51	459.86
Closing balance	434.05	15.25	6.90	0.00	22.15	456.20
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)					11.84	11.84
iii) Technical/ Prudential ⁶⁸ Write-offs					0.67	0.67
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.72	22.92	11.32	0.00	34.24	37.96
Add: Fresh provisions made during the year					1.32	2.10
Less: Excess provision reversed/ Write-off loans					17.23	17.23
Closing balance of provisions held	4.50	6.61	11.72	0.00	18.33	22.83
Net NPAs⁶⁹						
Opening Balance		-9.52	-2.22		-11.74	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		8.64	-4.82		3.82	3.82

⁶⁶ While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

⁶⁷ 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)

⁶⁸ 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 ⁷⁰ (in per cent)	31/3/2025	31/3/2024
Gross NPA to Gross Advances	4.86%	5.11%
Net NPA to Net Advances	0.87%	-2.89%
Provision coverage ratio	82.75%	152.18%

<i>b) Sector-wise Advances and Gross NPAs</i>					<i>(Amounts in ₹ crore)</i>		
Sr.No.	Sector*	31/03/2025			31/03/2024		
		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 Sectorⁱⁱ						
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)	144.07	12.28	8.52	181.68	10.31	5.67
c)	Personal loans (Education and Housing)	152.73	3.19	2.09	134.45	4.11	3.06
	Subtotal (i)	296.80	15.47	5.21	316.13	14.42	4.56
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)	All Other	159.40	6.68	4.19	124.30	8.08	6.50
	Sub-total (ii)	159.40	6.68	4.19	124.30	8.08	6.50
	Total (i + ii)	456.20	22.15	4.86	440.43	22.50	5.11

c) Overseas assets, NPAs and revenue

	31/03/2025	31/03/2024
	NIL	NIL

d) ii) Details of accounts subjected to restructuring

	31/03/2025	31/03/2024
	NIL	NIL

e) Divergence in asset classification and provisioning

	31/03/2025	31/03/2024
	NIL	NIL

f) Disclosure of transfer of loan exposures

	31/03/2025	31/03/2024
	NIL	NIL

g) Fraud accounts

	31/03/2025	31/03/2024
	NIL	NIL

h) 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 consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	1.22	0.00	0.00	1.21	0.01
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	4.38	0.53	0.00	0.33	3.52
Total	5.60	0.53	0.00	1.54	3.53

5. Exposures

a) Exposure to real estate sector

(Amounts in ₹ crore)

Category	31/03/2025	31/03/2024
<i>1) Direct exposure</i>		
a) Residential Mortgages –	30.25	41.25
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 –	3.59	5.02
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	33.84	46.27

b) Exposure to capital market

	31/03/2025	31/03/2024
	NIL	NIL

c) Risk category-wise country exposure

	31/03/2025	31/03/2024
	NIL	NIL

d) Unsecured advances

Particulars	31/03/2025	31/03/2024
Total unsecured advances of the bank	7.34	9.37
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

<i>e) Factoring exposures</i>		
	31/03/2025	31/03/2024
	NIL	NIL
<i>f) Intra-group exposures</i>		
	31/03/2025	31/03/2024
	NIL	NIL
<i>g) Unhedged foreign currency exposure</i>		
	31/03/2025	31/03/2024
	NIL	NIL

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

	<i>(Amounts in ₹ crore)</i>	
Particulars	31/03/2025	31/03/2024
Total deposits of the twenty largest depositors	249.23	234.63
Percentage of deposits of twenty largest depositors to total deposits of the bank	34.67	35.59

b) Concentration of advances*

	<i>(Amounts in ₹ crore)</i>	
Particulars	31/03/2025	31/03/2024
Total advances to the twenty largest borrowers	72.41	64.54
Percentage of advances to twenty largest borrowers to total advances of the bank	15.87	14.65

*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

c) Concentration of exposures**

	<i>(Amounts in ₹ crore)</i>	
Particulars	31/03/2025	31/03/2024
Total exposure to the twenty largest borrowers/customers	72.41	64.54
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	15.87	14.65

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

d) Concentration of NPAs

	<i>(Amounts in ₹ crore)</i>	
Particulars	31/03/2025	31/03/2024
Total Exposure to the top twenty NPA accounts	5.87	5.93
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	26.50	26.36

7. Derivatives

a) Forward rate agreement/Interest rate swap

	31/03/2025	31/03/2024
	NIL	NIL

<i>b) Exchange traded interest rate derivatives</i>		
	31/03/2025	31/03/2024
	NIL	NIL

<i>c) Disclosures on risk exposure in derivatives</i>		
	31/03/2025	31/03/2024
	NIL	NIL

<i>d) Credit default swaps</i>		
	31/03/2025	31/03/2024
	NIL	NIL

<i>8. Disclosures relating to securitisation</i>		
	31/03/2025	31/03/2024
	NIL	NIL

<i>9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)</i>		
	31/03/2025	31/03/2024
	NIL	NIL

<i>10. Transfers to Depositor Education and Awareness Fund (DEA Fund)</i>	<i>(Amounts in ₹ crore)</i>	
Particulars	31/03/2025	31/03/2024
Opening balance of amounts transferred to DEA Fund	2.18	1.92
Add: Amounts transferred to DEA Fund during the year	0.26	0.26
Less: Amounts reimbursed by DEA Fund towards claims	0	0
Closing balance of amounts transferred to DEA Fund	2.44	2.18

11. Disclosure of complaints

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

Sr.No.	Particulars	31/03/2025	31/03/2024
	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
31-03-2025					
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	0	0		0	0
31-03-2024					
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	0

⁴ 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'.

12. Disclosure of penalties imposed by the Reserve Bank of India	In Crores	
	31/03/2025	31/03/2024
	NIL	NIL

13. Disclosures on remuneration				
Type of disclosure	Information			
Qualitative	a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.	No Nomination and Remuneration Committee.	
	b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	Not Applicable	
	c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	Not Applicable	
	d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	Not Applicable	
	e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	Not Applicable	
	f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.	Not Applicable	
		31/03/2025	31/03/2024	
Quantitative disclosures (The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)	e)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	Not Applicable	Not Applicable

	b)	(i) Number of employees having received a variable remuneration award during the financial year. (ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any."	Not Applicable	Not Applicable
	f)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) Total amount of deferred remuneration paid out in the financial year.	Not Applicable	Not Applicable
	j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	Not Applicable	Not Applicable
	k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Not Applicable	Not Applicable
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	Not Applicable	Not Applicable
	l)	Number of MRTs identified.	Not Applicable	Not Applicable
	m)	(i) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.	Not Applicable	Not Applicable
General Quantitative Disclosure	n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	Not Applicable	Not Applicable

Note:

		31/03/2025	31/03/2024
	There are no Whole Time Directors in bank		
	Mr. Md Khaja Ikramuddin was promoted as regular CEO of the bank with effect from 1st July 2022. He is a regular employee of bank. His remuneration for the FY 2024-25 (April to March)	0.27	0.30

14. Other Disclosures**a) Business ratios**

Particular	31/03/2025	31/03/2024
i) Interest Income as a percentage to Working Funds ⁴¹	8.61	8.96
ii) Non-interest income as a percentage to Working Funds	0.38	0.55
iii) Cost of Deposits	6.36%	5.84%
iv) Net Interest Margin	4.58	5.16
v) Operating Profit as a percentage to Working Funds ²⁵	1.88	2.61
vi) Return on Assets	1.12	1.71
vii) Business (deposits plus advances) per employee (in ₹ crore)	9.48	8.66
viii) Profit per employee (in ₹ crore)	0.08	0.12

<i>b) Bancassurance business</i>			
	31/03/2025	31/03/2024	
	NIL	NIL	
<i>c) Marketing and distribution</i>			
	31/03/2025	31/03/2024	
	NIL	NIL	
<i>d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)</i>			
	31/03/2025	31/03/2024	
	NIL	NIL	
<i>e) Provisions and contingencies</i> (Amount in ₹ crore)			
Provision debited to Profit and Loss Account	31/03/2025	31/03/2024	
i) Provisions for NPL	0.00	0.00	
ii) Provision towards NPA	1.32	1.92	
iii) Provision made towards Income tax	3.37	4.94	
iv) Other Provisions and Contingencies (with details)	0.89	1.09	
<i>f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)</i>			
	31/03/2025	31/03/2024	
	NIL	NIL	
<i>g) Payment of DICGC Insurance Premium</i> (Amount in ₹ crore)			
Sr.No.	Particular	31/03/2025	31/03/2024
i)	Payment of DICGC Insurance Premium	0.86	0.88
ii)	Arrears in payment of DICGC premium	0.00	0.00
<i>h) Disclosure of facilities granted to directors and their relatives</i>			
	31/03/2025	31/03/2024	
	NIL	NIL	
<i>I) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks</i>			
	31/03/2025	31/03/2024	
	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

24- اظہار تشکر

بورڈ آف ڈائریکٹرز تمام ارکان، معزز گاہکوں اور یہی خواہوں کے ان کے مسلسل تعاون، اعتماد اور یقین کے لیے جو انہوں نے بینک سے وابستہ رکھا ہے، دل کی گہرائیوں سے ممنون و مشکور ہیں۔

بورڈ، ریزرو بینک آف انڈیا کے عہدیداروں، رجسٹرار کوآپریٹو سوسائٹیز اور ڈیویڈنڈ ڈیپازٹس کوآپریٹو آفیسر، گولکنڈہ ڈیویڈنڈ کا ان کی قابل قدر رہنمائی کے لیے مشکور ہے۔

بورڈ نیشنل پے منٹس کارپوریشن آف انڈیا (NPCI) تلنگانہ اسٹیٹ کوآپریٹو آر بزنس بینکس فیڈریشن کا بھی ان کے تعاون کے لیے شکریہ ادا کرتا ہے۔
 بورڈ، میر سٹرا سدا الدین اویسی صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین (AIMIM) اور جناب اکبر الدین اویسی صاحب، رکن اسمبلی و تلنگانہ اسمبلی میں قائد مقننہ مجلس پارٹی کا ان کی قابل قدر رہنمائی کے لیے مشکور ہے۔
 بورڈ چیف ایگزیکٹو آفیسر اور تمام شعبوں کے ملازمین کا بھی بینک کی ترقی میں ان کی کوششوں اور خدمات کی ستائش کرتا ہے۔

(بورڈ آف ڈائریکٹرز کی منظوری سے)

جناب سید اکبر نظام الدین حسینی
 صدر نشین

مقام: حیدرآباد
 تاریخ: 28 جون 2025

23- بینک کی کارکردگی

مالی سال 2024-25 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

(کروڑ روپے)

تفصیلات	31-03-2024 کے مطابق	31-03-2025 کے مطابق
حصص سرمایہ	7.21	6.73
محفوظات اور فنڈز	168.56	184.67
ڈپازٹس	659.30	718.90
قرضہ جات	440.43	456.20
کارکرد سرمایہ	855.19	927.91
سرمایہ کاری	354.37	398.13
ذاتی فنڈز	175.77	191.40
نیٹ ورٹھ	130.37	150.36
جملہ آمدنی	83.36	85.69
جملہ اخراجات	63.53	72.18
منافع قبل از ٹیکس	19.83	13.51
منافع بعد از ٹیکس	14.89	10.17
گراس این پی اے	5.11%	4.86%
نقد این پی اے	Nil	0.87%
سرمایہ تناسب	36.17%	40.48%
قرض ڈپازٹ تناسب	66.80%	63.45%
شاخوں کی تعداد	9 branches	9 branches
اے ٹی ایمس کی تعداد	9 ATM	8 ATM
کیاش ڈپازٹ مشین	3 CDM	5 CDM

17- غیر ملکی زرمبادلہ کاروبار

ریزوربینک آف انڈیا نے بینک کو ADCAT II کے تحت غیر ملکی کرنسی خریدنے اور فروخت کرنے کی اجازت دی ہے۔ آر بی آئی نے بینک کو این آر آئی ڈپازٹس رکھنے کی بھی اجازت دی ہے۔

18- ڈیجیٹل بینکنگ اقدامات

سال کے دوران بینک نے شاہ علی بنڈہ اور پتھر گئی شاخوں پر ایک ایک کیش ڈپازٹ مشین نصب کئے تاکہ گاہکوں کو ایک اینڈ اور تعطیلات کے دوران اپنی رقم اپنے کھاتوں میں جمع کروانے کی سہولت دی جاسکے۔ ابھی تک بینک کی جانب سے جملہ پانچ کیش ڈپازٹ مشینیں نصب کی گئیں ہیں۔

19- حج ہاؤز عارضی کاؤنٹر

بینک نے سال 2024-25 کے دوران تلنگانہ اسٹیٹ حج کمیٹی کی خواہش پر ریزوربینک آف انڈیا کی اجازت سے مئی۔ جون 2024 کے دوران حج ہاؤز باغ عام روڈ، ناپلی حیدرآباد کے احاطہ میں عارضی کاؤنٹر قائم کیا گیا تاکہ عازمین حج کو سعودی ریال کی خرید و فروخت کی جائے۔

20- کارپوریٹ گورننس

تلنگانہ کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2024-25 میں 2 جنرل باڈی مینٹیننس منعقد کی گئی ہیں۔ بورڈ آف ڈائریکٹرز بینک کی مجموعی کارکردگی اور اسکے متحد پہلوؤں کا جائزہ لینے ہر ماہ ملتے رہے ہیں۔ بورڈ نے سال 2024-25 کے دوران 24 مینٹیننس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی مینٹیننس حسب ضرورت منعقد کی گئیں۔

21- انشورنس

ڈپازٹرز کے مفادات کا تحفظ کرنے کے لیے بینک نے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے ساتھ ڈپازٹرز کا بیمہ کروایا ہے۔ بیمہ کار پر بیمہ بشمول پیشگی پریمیم ستمبر 2025 تک بینک کے تمام اقسام کے ڈپازٹرز کے ضمن میں ادا کر دیا گیا ہے۔ DICGC کی جناب سے ہر ڈپازٹرز کی 5 لاکھ روپے تک کا بیمہ ہے۔ اس کے علاوہ بینک کی موجود نقدی، قیمتی اشیاء، فرنیچر اور آلات کا بھی خاطر خواہ بیمہ کروایا گیا ہے۔

22- معلومات کا اظہار

آر بی آئی کی ہدایات کے مطابق بعض معلومات کا اظہار ضروری ہے یہ معلومات منسلک جدول VI میں فراہم کی گئی ہیں۔

12- آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی Concurrent Audit سال 2024-25 کے دوران مسز جس جبران اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹینٹس نے باقاعدہ بنیادوں پر انجام دی۔ تفصیلات/تبصروں کو جو ماہانہ آڈٹ رپورٹس میں دیئے گئے تھے تعمیل کیا گیا ہے۔

بینک کی قانونی آڈٹ برائے سال 2024-25 ایم/ایس/انٹ راولڈ اینڈ ملک چارٹرڈ اکاؤنٹینٹس نے کی۔ بینک کو سال 2024-25 میں 'A' زمرہ کے تحت رکھا گیا ہے۔ بینک کو اس کے قیام سے مسلسل 'A' زمرہ حاصل ہو رہا ہے۔ سال 2024-25 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے روبرو منظوری کے لیے پیش کیا گیا ہے۔

13- خالص منافع

مالی سال 2024-25 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 10.17 کروڑ روپے کا خالص منافع حاصل ہوا۔ گذشتہ سال 14.89 کروڑ روپے کا منافع حاصل ہوا تھا۔ 10.17 کروڑ روپے کے خالص منافع کا 25% یعنی 2.54 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹس کی جانب سے مختص کئے گئے۔ خالص منافع کی باقی رقم 7.61 کروڑ روپے بینک کے قواعد و ذیلی قوانین کے مطابق تقسیم کے لیے دستیاب ہے۔ بینک کے بورڈ آف ڈائریکٹرز نے جدول III میں دی گئی تفصیلات کے مطابق سال 2024-25 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2024-25 کے لیے ارکان کے حصص سرمایہ پر 26% ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لیے جنرل باڈی منظوری دے۔

14- غیر ادا شدہ ڈیویڈنڈ

شیر ہولڈرز سے جنہوں نے گذشتہ سال ڈیویڈنڈ حاصل نہیں کیا ہے ان سے خواہش کی جاتی ہے کہ وہ بینک کے ہیڈ آفس پریشر ڈپارٹمنٹ سے رابطہ کریں۔

15- کارکردگی بجٹ اور تخمینہ بجٹ

سال 2024-25 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2025-26 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 2024-25 کے لیے بجٹ مظاہرے کو پیش کیا گیا ہے اور سال 2025-26 کے تخمینہ بجٹ جدول VI میں منظوری کے لیے پیش کئے گئے ہیں۔

تفصیلات	(کروڑ روپے)
جملہ قرض	456.20
ترجیحی شعبہ کے قرض	296.80
کنزور طبقات قرض	290.86
ترجیحی شعبہ کے قرض جملہ قرض کا فیصد	65.06%
کنزور طبقات کے قرض جملہ قرض کا فیصد	63.76%

8- غیر کارکردا اثاثہ جات

بینک کے قرضہ جات کو 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 2025 کو 22.15 کروڑ روپے ہیں اور جملہ قرض کا 4.86 فیصد ہیں۔ بینک نے غیر کارکرد اثاثہ جات کے لیے ضرورت کے مطابق انتظامات کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات 3.82 کروڑ روپے ہیں۔ جو کہ 0.87 فیصد ہوتے ہیں۔

9- کیپٹل اور رسک اسٹیس تناسب (CRAR)

بینک کا کیپٹل رسک اسٹیس تناسب 31 مارچ 2024 کو 36.17 فیصد سے بڑھ کر 31 مارچ 2025 کو 40.48 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 2024 کو 175.77 کروڑ روپے سے بڑھ کر 31 مارچ 2025 تک 191.40 کروڑ روپے ہو گئے ہیں۔

11- نیٹ ورثہ (Net worth)

بینک کی نیٹ ورثہ 31 مارچ 2025 کو بڑھ کر 150.36 کروڑ روپے ہو گئی جو کہ گذشتہ سال 130.37 کروڑ روپے تھی اور اس طرح 15.33 فیصد کی ترقی درج کی گئی ہے۔

گورنمنٹ سیکورٹیز میں بینک کی سرمایہ کاری 270.11 کروڑ روپے ہے جو کہ 31 مارچ 2025 کو NDTL کا 39.59 فیصد (682.25 کروڑ روپے) ہے اور 18 فیصد کے قانونی قاعدے کے مطابق ہے۔ گورنمنٹ سیکورٹیز میں 31 مارچ 2025 کے مطابق سرمایہ کاری کی تفصیلات ذیل میں دی گئی ہے۔

درجہ بندی	کروڑ روپے
میچورٹی کے لیے رکھی گئی (ایچ ٹی ایم)	144.33
فروخت کے لیے دستیاب (ای ایف ایس)	117.99
تجارت کے لیے رکھی گئی (ایچ ایف ٹی)	7.79
	270.11

ایچ ٹی ایم زمرہ کے تحت رکھی گئی سیکورٹیز 144.33 کروڑ روپے ہے جو کہ این ڈی ٹی ایل کے قابل اطلاق کا 21.16 فیصد ہے۔ جو کہ 25 فیصد کی قابل اجازت حد کے اندر ہے۔ ای ایف ایس اور ایچ ایف ٹی زمرے کے تحت رکھی گئی سرمایہ کاری مارکٹ کے مطابق ہے اور مالیاتی سال 2024-25 کے اختتام پر سیکورٹیز فرسودگی کے لیے 0.13 کروڑ روپے فراہم کئے گئے ہیں۔ سرمایہ کاری کا سہ ماہی رنصف سال کی بنیاد پر باقاعدہ جائزہ لیا جاتا ہے۔ سال 2024-25 کے دوران تمام سرمایہ کاری / نکاسی کے بیانات منظوری کے لیے جدول 11 میں دیئے گئے ہیں۔

6- قرضہ جات

بینک کے جملہ قرضہ جات 31 مارچ 2024 کو 440.43 کروڑ روپے سے بڑھ کر 31 مارچ 2025 تک 456.20 کروڑ روپے ہو گئے ہیں۔ مالی سال 2024-25 کے لیے بینک کی ایک قرض پالیسی بورڈ آف ڈائریکٹرز کی جانب سے منظوری کے تحت ترتیب دی گئی ہے۔ تمام قرضہ جات مناسب سیکورٹیز اور ضمانت کے حصول کے بعد قرض پالیسی کے مطابق اور آر بی آئی کی مجوزہ حد میں جاری کئے گئے۔

7- ترجیحی شعبہ کے قرضے جات

بینک نے ریٹرو بینک آف انڈیا کی جانب سے مقررہ ترجیحی شعبہ کے نشانوں کو پورا کر لیا ہے۔ اس کی تفصیلات 31 مارچ 2025 کے اختتام تک ذیل میں دی گئی ہے۔

3- ڈپازٹس

سال 2024-25 کے دوران بینک کے جملہ ڈپازٹس 659.30 کروڑ روپے سے بڑھ کر 718.90 کروڑ روپے ہو گئے ہیں۔ مسابقتی اور مختلف اقسام کے ڈپازٹس کی وضاحت 31-3-2024 اور 31-3-2025 کو ذیل میں دی گئی ہے۔

ڈپازٹ کی نوعیت	31-3-2024 کے مطابق	(کروڑ روپے) 31-3-2025 کے مطابق
کرنٹ ڈپازٹس	37.85	33.98
بچت ڈپازٹس	168.65	200.37
فلسڈ اور دیگر معیاری ڈپازٹس	452.80	484.55
جملہ	659.30	718.90

بینک کرنٹ اور بچت ڈپازٹس 234.35 کروڑ روپے ہیں اور یہ 31 مارچ 2025 کو جملہ ڈپازٹس کا 32.60 فیصد ہوتے ہیں۔

4- کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2024 کو 855.19 کروڑ روپے سے بڑھ کر 31 مارچ 2025 کو 927.91 کروڑ روپے ہو گیا۔ 31 مارچ 2025 تک کاروباری سرمایہ کی تفصیلات ذیل میں دی گئی ہیں۔

تفصیلات	(کروڑ روپے)
حصص سرمایہ	6.73
محفوظات اور فنڈس	184.67
ڈپازٹس	718.90
دیگر ذمہ داریاں	17.61
جملہ	927.91

5- سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2024 کو 354.37 کروڑ روپے سے بڑھ کر 31 مارچ 2025 کو 398.13 کروڑ روپے ہو گئی۔

تفصیلات	(کروڑ روپے)
گورنمنٹ سیکورٹیز	270.11
بینک ڈپازٹس	28.50
تلنگانہ اسٹیٹ کوآپریٹو بینک	22.50
انڈین بینک	25.75
اسٹیٹ بینک آف انڈیا	22.00
ایچ ڈی ایف سی بینک	29.27
کنارا بینک	398.13
جملہ	

دی دارالسلام کوآپریٹو آرین بنک لمیٹیڈ، حیدرآباد
ڈائریکٹرز رپورٹ

معزز اراکین

مجھے بینک کی تجارتی سرگرمیوں پر مالیاتی سال 2024-25 کے لیے 38 ویں سالانہ رپورٹ اور اسی کے ساتھ آڈٹ کردہ میٹنس شیٹ، نفع و نقصان کا حساب اور 31 مارچ 2025 کو ختم ہونے والے سال کے لیے آڈٹ رپورٹ پیش کرتے ہوئے مسرت محسوس ہو رہی ہے۔

1- رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2024-25 میں 52977 سے بڑھ کر 53576 ہو گئی اور حصص سرمایہ کی رقم 6.73 کروڑ روپے ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2025 کو 5032 اور حصص سرمایہ کی رقم 0.50 لاکھ روپے ہو گئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2025 کو 6.73 کروڑ روپے تک پہنچ گیا۔ سال 2024-25 کے دوران ارکان کے داخلہ و سبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول 1 میں آپ کی منظوری کے لیے پیش خدمت ہے۔

2- محفوظات اور فنڈس

سال 2023-24 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 168.56 کروڑ روپے سے تجاوز کر کے 184.67 کروڑ روپے ہو گئے ہیں۔

(کروڑ روپے)	31-3-2025 کے مطابق	31-3-2024 کے مطابق	
43.89	39.94	لازمی محفوظ فنڈ	
23.85	19.87	عام محفوظ فنڈ	
13.72	12.82	اسٹیبل ریزرو (ہاؤزنگ لون انٹرنسٹ)	
34.00	31.20	بلڈنگ فنڈ	
1.63	1.50	کاسن گڈ فنڈ	
-	0.60	ڈیویڈنڈ مساوی فنڈ	
18.07	16.57	باقی مشتبہ قرض محفوظات	
8.65	8.65	سرمایہ کاری پلگدار محفوظات	
4.50	3.72	معیاری اثاثہ جات کے لیے فراہم	
18.33	17.67	ین پی ایز کے لیے پروویژن	
18.03	16.02	دیگر فنڈس اور محفوظات	
184.67	168.56	جملہ	



DARUSSALAM
CO-OPERATIVE
URBAN BANK LTD.

آغا پورہ، حیدرآباد۔ 500 001

رجسٹرڈ نمبر : TA 1288

نوٹس

ذریعہ ہذا اطلاع دی جاتی ہے کہ دارالسلام کوآپریٹو آرین بینک لمیٹڈ حیدرآباد کی جنرل باڈی میٹنگ 28-06-2025ء کو بروز ہفتہ 11:30 بجے دن بمقام دارالسلام بینک کے ہیڈ آفس آغا پورہ، حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

ایجنڈہ

- 1- ڈائریکٹرز رپورٹ مع حسابات کے نتیجہ شدہ تختے اور سال 2024-25 کی آڈٹ رپورٹ وغیرہ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2024-25 کو تصرف میں لانا۔
- 3- سال 2024-25ء کی آمدنی و اخراجات کی توثیق اور سال 2025-26 کے لیے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- سال 2024-25ء کی بجٹ تخمینہ اور سرمایہ اخراجات کی توثیق اور سال 2025-26 کے لیے تخمینہ آمدنی و خرچ کی منظوری۔
- 5- یکم اکتوبر 2024ء تا 31 مارچ 2025 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 6- یکم اکتوبر 2024ء تا 31 مارچ 2025 کے دوران بینک 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 ڈائریکٹرز

شرح دستخط

چیف ایگزیکٹو آفیسر

مقام: حیدرآباد

تاریخ: 13 جون 2025

- نوٹ:**
- 1- ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئرز 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 ویڈیو طریقوں (اولے وی ایم) کے ذریعہ شرکت کریں۔

Notes