

سَالَارِ مِلَّتِ

بانی دارالسلام بینک

37th Annual Report

2023-2024



SALAR -E- MILLAT

Founder & Visionary
Darussalam Bank

DARUSSALAM BANK
HEAD OFFICE, AGHAPURA, HYDERABAD

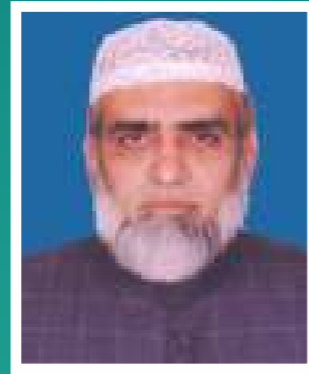
BOARD OF DIRECTORS



**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.**

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DARUSSALAM CO-OPERATIVE

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 10-08-2024 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 2024 along with the Director's report and final audit report of the Auditors for the year 2023-24.
2. To appropriate Profit of the Bank for the year 2023-24.
3. To approve performance budget for the year 2023-24 and the budget estimates of Income and Expenditure for the year 2024-25.
4. To approve performance budget for the year 2023-24 and the budget estimates of Capital Expenditure for the year 2024-25.
5. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October 2023 to 31 March 2024.
6. To approve all Investments made / withdrawn by the Bank during the period 1 October 2023 to 31 March 2024.
7. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad

Sd/-

Date : 26-07-2024

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 37th Annual Report for the financial year 2023-24 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 2024.

1. MEMBERSHIP AND CAPITAL

The "A" Class membership of the Bank increased from 51774 to 52977 and the subscribed paid up share capital of the bank increased from ₹ 7.06 Crores to ₹ 7.20 Crores during the year 2023-24. The "B" class membership is 6586 and the Share Capital amounted to ₹ 0.66 Lakhs as on 31 March 2024. The total Share Capital of the Bank as on 31 March 2024 is ₹ 7.21 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2023-24 is placed before you in Annexure I for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2022-23, the Reserves and Funds of the bank have increased from ₹ 154.85 Crores to ₹ 168.56 Crores as shown below:

	<u>As on 31-3-2023</u>	(₹. Crores) <u>As on 31-3-2024</u>
Statutory Reserve Fund	36.87	39.94
General Reserve Fund	18.56	19.87
Special Reserve [HL Interest]	11.73	12.82
Building Fund	28.60	31.20
Common Good Fund	1.71	1.50
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	15.32	16.57
Investment Fluctuation Reserve	7.65	8.65
Provision Against Std. Assets	3.22	3.72
Provision For NPAs	15.85	17.67
Other Funds & Reserves	14.74	16.02
Total	<u>154.85</u>	<u>168.56</u>

3. DEPOSITS

The total deposits of the Bank marginally decreased from ₹ 663.52 Crores to ₹ 659.30 Crores during the year 2023-24. The comparative position and spread of various types of deposits as on 31.03.2023 and 31.03.2024 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2023</u>	(₹. Crores) <u>As on 31-3-2024</u>
Current deposits	42.15	37.85
Savings deposits	195.98	168.65
Fixed and other term deposits	425.39	452.80
Total	<u>663.52</u>	<u>659.30</u>

The Current and Savings deposits of the Bank stood at ₹ 206.50 Crores and formed 31.32% of the total deposits as on 31st March 2024.

4. WORKING CAPITAL

The working capital of the bank increased from ₹ 837.30 Crores as on 31 March 2023 to ₹ 855.19 Crores by 31 March 2024. The details of Working Capital as on 31st March 2024 are as under:

Particulars	(₹. Crores)
Share Capital	7.21
Reserves & Funds	168.56
Deposits	659.30
Other liabilities	20.12
Total	<u>855.19</u>

5. INVESTMENTS

The total investments of the Bank marginally decreased from ₹.354.70 Crores as on 31 March 2023 to ₹ 354.37 Crores as on 31 March 2024. The details of the investments are as follows:

Particulars	(₹. Crores)
Government Securities	237.79
<u>Deposits with other banks</u>	
Telangana State Co-operative Bank	31.75
Indian Bank	13.00
State Bank of India	21.55
HDFC Bank	25.50
Canara Bank	24.78
Total	<u>354.37</u>

The bank's investments in Govt. Securities amounted to Rs.237.79 crores which formed 36.13 % of NDTL (Rs. 658.09 crores) as on 31 March 2024 and complied with the Statutory Regulation of 18%. The profile of investments in Govt. Securities as on 31 March 2024 is as follows:

Classification	(₹ Crores)
Held to Maturity (HTM)	151.06
Available for Sale (AFS)	80.28
Held for Trade (HFT)	6.45
Total	<u>237.79</u>

The Securities kept in HTM category at Rs. 151.06 crores formed 22.95% of the applicable NDTL which was within the permissible limits of 25%. The investments held in AFS & HFT category were marked to market and made provisions of Rs. 0.78 crores towards depreciation in the Securities as at the end of the financial year 2023-24.

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 2023-24 is given in Annexure II for approval.

6. LOANS & ADVANCES

The total loans and advances of the bank increased from ₹ 429.69 Crores as on 31 March 2023 to ₹ 440.43 Crores as on 31 March 2024.

A Loan Policy of the Bank for the year 2023-24 has been formulated and approved by the Board of Directors. All the loans have been disbursed as per the loan policy and with in the limit 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 2024 are given below:

<u>Particulars</u>	<u>(₹ Crores)</u>
Total Advances	440.43
Priority Sector Advances	316.13
Weaker Section Advances	179.46
Priority Sector Advances as	
% of total advances	71.78%
Weaker Section Advances as	
% of total advances	40.75%

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 at ₹ 22.50 Crores and formed 5.11 % of total loans and advances as on 31 March 2024. The bank has made required provisions for NPAs. The net NPAs of the Bank are Nil.

9. CAPITAL TO RISK ASSET RATIO (CRAR)

The Bank's Capital to Risk Asset Ratio increased from 33.31% as on 31 March 2023 to 36.17 % by 31 March 2024 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 ₹. 161.91 Crores as on 31 March 2023 to ₹.175.77 Crores as on 31 March 2024.

11. NET WORTH

The Net Worth of the bank improved to Rs. 130.37 crores as on 31 March 2024 against Rs.118.11 crores during the previous year registering a growth of 10.38%.

12. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2023-24 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 2023-24 was conducted by M/s K Rama Mohan & Associates, Chartered Accountants. The bank has been placed under class "A" for the year 2023-24 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2023-24 with all the statements is placed before the general body for adoption.

13. NET PROFIT

The Bank has earned a Net profit of ₹ 14.89 Crores during the year 2023-24 as per the audited accounts as against net profit of ₹ 11.97 Crores during the last year. Out of the Net Profit of ₹ 14.89 Crores, Statutory Allocations of 25% of the net profit amounting to ₹.3.72 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 ₹ 11.15 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 2023-24 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 2023-24 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 2023-24 and Budget estimates of Income and Expenditure for the year 2024-25 are placed before you in Annexure IV & V respectively for approval.

16. CAPITAL EXPENDITURE

A statement showing performance budget for the year 2023-24 and budget estimates of Capital Expenditure for the year 2024-25 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 Tolichowki and Kanchan Bagh branch for the convenience of the customers to deposit cash in their account during weekends and holidays. We will install one Cash deposit machine each at Shah Ali Banda and Pathergatti branch very soon.

19. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2023-24 also at the request of HAJ Committee with the permission of Reserve Bank of India during the month of June-July, 2023 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 2023-24 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 2023-24. The other committees constituted have met periodically for smooth functioning of the bank.

21. MANAGEMENT

We are sorry to inform that one of the oldest members of the Board Sri M A Qhayum, Vice Chairman of the Bank passed away on 02/08/2023. We express our solidarity with the bereaved family and pray for him. The Board also place on record his contribution towards the development of the bank.

22. 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 2024 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.

The bank has provided health insurance cover of Rs. 5 Lakhs for the staff members.

23. 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.

24. PERFORMANCE OF THE BANK

The overall performance of the Bank during the year 2023-24 continues to be encouraging and satisfactory as may be seen from the following details:

(₹ Crores)

Particulars	As on 31.3.2023	As on 31.3.2024
Share Capital	7.06	7.21
Reserves & Funds	154.85	168.56
Deposits	663.52	659.30
Loans & Advances	429.69	440.43
Working Capital	837.30	855.19
Investments	354.70	354.37
Own Funds	161.91	175.77
Net Worth	118.11	130.37
Total Income	76.43	83.36
Total expenditure	59.73	63.53
Profit before tax	16.70	19.83
Profit after tax	11.97	14.89
Gross NPA	6.09%	5.11%
Net NPAs	Nil	Nil
Capital Adequacy ratio	33.31%	36.17%
Credit Deposit ratio	64.76%	66.80%
No of branches	9 branches	9 branches
No of ATM / CDM	9 ATM	9 ATM
Cash Deposit Machine	1 CDM	3 CDM

25. 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: 10-08-2024

S A N HUSSAINI
CHAIRMAN

K. Rama Mohan & Associates

Chartered Accountants

18-06-2024
#1004, Minar Apartment,
Deccan Towers, Basheerbagh,
Hyderabad, 500 001.
Ph: +91 40 66817222,
Email : ramcashyderabad@gmail.com

AUDIT CERTIFICATE

1. The Accounts of the Darussalam Co-operative Urban Bank Ltd., Hyderabad, Regd.No. T.A. 1288 affiliated to — — for the Co-operative Year 2023-2024 are audited by M/s K Rama Mohan & Associates 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 31-03-2024.

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 :

6,59,30,23,010.58

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES

- I) Reserve fund & other reserves 1,55,84,95,174.95
- ii) Overdue Int. Reserve 5,80,72,706.12
- iii) Interest Payable 19,39,34,844.80
- iv) Unclaimed Dividends 40,72,069.00
- v) Sundries 6,74,01,873.41

V. SHARE CAPITAL

- a) Members A Class 7,20,47,350.00
- Members B Class 65,860.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in & other institutions
2. Fixed & Other Deposits 1,16,58,00,000.00

3. Government Promissory Notes & other Securities.

2,37,79,26,089.25

II. LOANS :

Due

- a) Principal 4,40,43,08,423.03
- b) Interest 5,80,72,706.12
- c) Interest on Investment 4,66,76,106.00

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- i) Furniture & Fixtures 5,31,03,526.11
- ii) Other Assets 17,52,37,136.33
- iii)
- iv)
- v) Cash in Hand 25,18,35,019.04

vi) CASH AT BANKS

16,36,25,389.71

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

5. This is the 39th year of audit of the Society. The Share Capital at the beginning of the year was ₹. **7,05,74,650.00** and at the end of the year was ₹. **7,20,47,350.00**. There was thus an increase of ₹. **14,72,700.00** during the year.

6. The membership at the beginning of the year was **51774** and at the end of the year was **52977**. Thus there was an increase in membership by **1203** 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	(+)	₹ 14,88,71,506.73
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 3,72,17,876.68
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Balance	<u>₹ 11,15,03,630.05</u>

9. The remainder of the net Profit of ₹. **11,15,03,630.05** is available for distribution in accordance with the provision of the bye-laws of the Society.

10. <u>RESERVE FUND</u>		₹ _____ Ps
a) Opening balance as per Bank's Record		36,87,26,188.33
b) Additions during the year 2023-2024		<u>3,06,37,849.95</u>
	Total	39,93,64,038.28
c) 25 % of Net Profit of 2023-24 appropriated by the Auditor		<u>3,72,17,876.68</u>
d) Amount invested outside the business		43,65,81,914.96
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 **18th Jun' 2024**

For M/s. K RAMA MOHAN & ASSOCIATES.

Sd/-
CHARTERED ACCOUNTANTS
UDIN: 24024277BKCABR5239

To,
Chairman, The Darussalam Co-operative Urban Bank Ltd., Hyderabad.
Copy Communicated to:
1. District Co-op. Audit Officer, Hyderabad (URBAN) District, Hyderabad.
2. RBI, Department of Supervision.

K. Rama Mohan & Associates
Chartered Accountants

18-06-2024
#1004, Minar Apartment,
Deccan Towers, Basheerbagh,
Hyderabad, 500 001.
Ph: +91 40 66817222,
Email : ramcashyderabad@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 2024, the profit and loss account and the cash flow statement for the year ended 31 March 2024, 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, 2024.
 - 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
 - c. The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

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, 2024. 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.	<p>Income Recognition, Asset Classification (IRAC) and provisioning on Loans & Advances and Investments as per the regulatory requirements.</p>	
	<p>Loans & Advances and Investments are the largest class of assets forming 90% of the total assets as of 31st March, 2024. 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 and 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 a non-performing 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

Standalone 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 skepticism 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 therein 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 Cash Flows Statement 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 Cash Flows Statement comply with the applicable accounting standards, to the extent they are consistent with the accounting policies prescribed by RBI.

For M/s. K RAMA MOHAN & ASSOCIATES

Chartered Accountants

FRN No.: 007700S

Partner

RAMA MOHAN KODI

M. No.: 024277

UDIN: 24024277BKCABR5239

Dated: 18-06-2024

Place: Hyderabad

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

RECEIPT & PAYMENTS FOR THE YEAR 2023-2024

	<u>Schedule No.</u>	<u>Receipts</u>	<u>Payments</u>
Opening Balance: Cash and balances with Reserve Bank of India	6	367558151.57	
Opening Balance: Balance with banks and money at call and short notice	7	1197862676.49	
Liabilities			
Capital	1	4703405.00	3234645.00
Reseves and Surplus	2	154007623.56	16961860.40
Deposits	3	26093476321.24	26135626198.71
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	13649756307.90	13629570709.91
Assets			
Investments	8	876525402.20	835633473.90
Advances	9	8471151299.36	8578528694.26
Fixed Assets	10	850000.00	15989649.47
Other Assets	11	746771969.45	795031153.15
Profit & Loss account			119697869.95
Interest earned	13	785348627.66	
Other Income	14	48209975.02	
Interest expended	15		380616936.28
Operating expenses	16		224307638.28
Provisions and contingencies	17		30379306.16
Provision for Income Tax			49383215.23
Closing Balance: Cash and balances with Reserve Bank of India	6		378445007.95
Closing Balance: Balance with banks and money at call and short notice	7		1202815400.80
Grand Total		52396221759.45	52396221759.45

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAIISI
DIRECTOR

Sd/-
S.ZAHEERUDDIN ALI SOFI
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 24024277BKACBR5239

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 2024

	Schedule No.	As on 31-03-2024 (Current year)	As on 31-03-2023 (Previous year)
Capital and Liabilities			
Capital	1	72113210.00	70644450.00
Reserves and Surplus	2	1834431692.31	1668212292.37
Deposits	3	6593023010.58	6635172888.05
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	324081493.33	303895895.34
Total		8823649406.22	8677925525.76
Assets			
Cash and balances with Reserve Bank of India	6	378445007.95	367558151.57
Balance with banks and money at call and short notice	7	1202815400.80	1197862676.49
Investments	8	2377926089.25	2418818017.55
Advances	9	4404308423.03	4296931028.13
Fixed Assets	10	271734086.74	256594437.27
Other Assets	11	188420398.45	140161214.75
Total		8823649406.22	8677925525.76
Contingent liabilities	12	21952169.02	19260916.81
Bills for collection		0.00	0.00

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
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CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 24024277BKCABR5239

Date: 18-06-2024

Schedule 1 - Capital

		As on 31/3/2024	31/3/2023
		(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 (2881894 shares of Rs. 25 each)		72047350.00	70574650.00
(6586 Shares of Rs.10 each)		65860.00	69800.00
Subscribed Capital (2881894 shares of Rs. 25 each)		72047350.00	70574650.00
(6586 Shares of Rs.10 each)		65860.00	69800.00
		72113210.00	70644450.00

Schedule 2 - Reserves and Surplus

Particulars		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Statutory Reserves			
Opening balance of Reserve fund		368726188.33	338849079.70
Additions during the year		30637849.95	29877108.63
deductions during the year		0.00	0.00
Closing Balance		399364038.28	368726188.33
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		1179788234.09	1079127823.17
Additions during the year		123369773.61	114477870.83
deductions during the year		16961860.40	13817459.91
Closing Balance		1286196147.30	1179788234.09
V. Balance in Profit and Loss Account		148871506.73	119697869.95
Total (I, II, III, IV and V)		1834431692.31	1668212292.37

Schedule 3 - Deposits

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
A. I. Demand deposits			
(i) From banks		0.00	0.00
(ii) From others (Current Deposits)		378528302.51	421522593.10
II. Savings Bank Deposits		1686523735.06	1959793975.95
III. Term Deposits			

(i) From banks		0.00	0.00
(ii) From others		4527970973.01	4253856319.00
Total (I, II and III)		6593023010.58	6635172888.05
B. (i) Deposits of branches in India		6593023010.58	6635172888.05
(ii) Deposits of branches outside India		0.00	0.00
Total		6593023010.58	6635172888.05

Schedule 4 - Borrowings

		As on 31/3/2024	31/3/2023
		(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 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Bills payable			
II. Inter-office adjustment (net)		0.00	0.00
III. Interest accrued (Interest Payable)		193934844.80	182783946.90
IV. Others (including provisions) as per Annexure-2		130146648.53	121111948.44
Total		324081493.33	303895895.34

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Cash in hand including foreign currency notes)		251835019.04	237270977.00
II. Balances with Reserve Bank of India			
(i) in Current Account		126609988.91	130287174.57
(ii) in Other Accounts		0.00	0.00
Total (I and II)		378445007.95	367558151.57

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

	As on 31/3/2024	31/3/2023
	(Current year)	(Pervious year)
I. In India		
(i) Balances with banks		
(a) in Current Accounts as per Annexure-3	37015400.80	69646949.49
(b) in Other Deposit Accounts as per Annexure-4	1165800000.00	1128215727.00
(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)	1202815400.80	1197862676.49
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)	1202815400.80	1197862676.49

Schedule 8 - Investments

	As on 31/3/2024	31/3/2023
	(Current year)	(Pervious year)
I. Investments in India in		
(i) Government Securities	2377926089.25	2418818017.55
(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	2377926089.25	2418818017.55
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)	2377926089.25	2418818017.55

Schedule 9 - Advances

	As on 31/3/2024	31/3/2023
	(Current year)	(Pervious year)
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	2865347421.05	2908931849.81
(iii) Term loans as per Annexure-5	1538961001.98	1387999178.32
Total	4404308423.03	4296931028.13
B. (i) Secured by tangible assets	4310569462.48	4208600715.84
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	93738960.55	88330312.29
Total	4404308423.03	4296931028.13
C.I. Advances in India		
(i) Priority Sectors	3161330678.83	3230546000.00
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	1242977744.20	1066385028.13
Total	4404308423.03	4296931028.13
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)	4404308423.03	4296931028.13

Schedule 10 - Fixed Assests

	As on 31/3/2024	31/3/2023
	(Current year)	(Pervious year)
I. Premises		
At cost as on 31 st March of the preceding year	92415550.00	0.00
Additions during the year	0.00	92415550.00
Deductions during the year	8500000.00	0.00
Depreciation to date	13277004.75	4578277.50
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31 st March of the preceding year	164178887.27	151061080.51

Additions during the year		15989649.47	13117806.76
Deductions during the year		0.00	0.00
Depreciation to date		113696972.83	102405102.63
Total (I and II)		271734086.74	256594437.27

Schedule 11 - Other Assest

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Inter-office adjustments (net)			
II. Interest accrued (Interest Receivable)			
Interest Receivable on Loans		58072706.12	48330631.92
Interest Receivable on Investments		46676106.00	47414487.00
III. Tax paid in advance/tax deducted at source		0.0	0.00
IV. Stationery and stamps		412873.00	505955.00
V. Non-banking assets acquired in satisfaction of claims		0.00	0.00
VI. Others* as per Annexure-6		83258713.33	43910140.83
Total		188420398.45	140161214.75

* 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 31/3/2024	31/3/2023
		(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		21847169.02	19155916.81
Total		21952169.02	19260916.81

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 2024

Particulars	Schedule	As on 31-03-2024 (Current year)	As on 31-03-2023 (Previous year)
I. Income			
Interest earned	13	785348627.66	723818796.07
Other income	14	48209975.02	40483948.62
Total (A)		833558602.68	764302744.69
II. Expenditure			
Interest expended	15	380616936.28	368660111.72
Operating expenses	16	224307638.28	197310148.64
Provisions and contingencies	17	30379306.16	31343301.38
Total (B)		635303880.72	597313561.74
III. Profit / Loss			
Profit before Income Tax		198254721.96	166989182.95
Less: Provision for Income Tax		49383215.23	47291313.00
Profit after Tax		148871506.73	119697869.95
Profit/loss (-) brought forward		119697869.95	117189148.63
Total		268569376.68	236887018.58
IV. Appropriations			
Transfer to statutory reserves		30577869.95	29789148.63
Transfer to other reserves		70750000.00	70150000.00
Transfer to Government / proposed dividend		18370000.00	17250000.00
Balance carried over to balance sheet		<u>148871506.73</u>	<u>119697869.95</u>

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

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S.ZAHEERUDDIN ALI SOFI
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 24024277BKCABR5239

Date: 18-06-2024

SCHEDULES TO PROFIT & LOSS ACCOUNT AS ON 31-03-2024**Sch - 13 Interest Earned**

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Interest / discount on advances / bills as per Annexure-7		542302701.02	486397470.95
II. Income on Investments as per Annexure-8		161464184.64	177130595.69
III. Interest on balances with Reserve Bank of India and other inter-bank funds as per Annexure-9		81581742.00	60290729.43
Total		785348627.66	723818796.07

Sch - 14 Other Income

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Commission exchange & brokerage as per Annexure-10		84683.93	132431.47
II. Profit on sale of investments		4541242.99	4940962.50
Less Loss on sale of investments		0.00	0.00
III. Profit on revaluation of investments		10187497.09	6716601.91
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		3015344.28	1119910.67
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		30381206.73	27574042.07
Total		48209975.02	40483948.62

Sch - 15 Interest Expended

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Interest on Deposits		380616936.28	368660111.72
II. Interest on RBI / inter-bank borrowings		0.00	0.00
III. Others		0.00	0.00
Total		380616936.28	368660111.72

Sch - 16 Operating Expenses

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
I. Payments to and provisions for employees as per Annexure-12		97507083.00	92925243.00
II. Rent, taxes, lighting etc as per Annexure-13		32853547.00	25683690.22
III. Printing and Stationery as per Annexure-14		2774927.94	3006187.71
IV. Advertisement and Publicity		7580448.56	6277260.37
V. Depreciation and repairs to property		19990597.46	12577684.83
VI. Director's fees, allowances and expenses		4745030.00	3091768.00
VII. Auditor's fees and expenses as per Annexure-15		3605225.00	2514725.00
VIII. Law charges		0.00	0.00
IX. Postage, Telegrams Telephones, etc.		4231195.34	4022687.76
X. Repairs and maintenance		8304504.51	3756320.47
XI. Insurance as per Annexure-16		12669739.72	12056927.54
XII Other expenditure as per Annexure-17		30045339.75	31397653.74
Total		224307638.28	197310148.64

Sch - 17 Provisions and Contingencies

		As on 31/3/2024	31/3/2023
		(Current year)	(Pervious year)
Provisions and contingencies as per Annexure-18		30379306.16	31343301.38

**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 2023 TO 31st MARCH 2024**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-10-2023	52,439	71,536,500.00	7,120	71,200.00
Add : Admission of Members & Allotment of Share	713	2,316,075.00	1,099	10,990.00
TOTAL	53,152	73,852,575.00	8,219	82,190.00
Less : Refund of Share Capital	175	1,805,225.00	1,633	16,330.00
Closing Balance on 31-03-2024	52,977	72,047,350.00	6,586	65,860.00

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

ANNEXURE - II

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN
DURING THE PERIOD FROM 1st OCTOBER' 2023 TO 31st MARCH' 2024**

(Amount ₹)

Type of Investment	Opening balance on 01/10/2023	Investment made	Investment withdrawn	Balance on 31/03/2024
Government Securities	2,288,827,613.25	599,485,007.90	510,386,531.90	2,377,926,089.25
Deposit with Apcob	155,000,000.00	0.00	155,000,000.00	0.00
Deposit with TSCAB	290,500,000.00	130,000,000.00	103,000,000.00	317,500,000.00
Deposit with SBI	182,754,727.00	100,500,000.00	67,754,727.00	215,500,000.00
Deposit with HDFC bank	255,000,000.00	100,000,000.00	100,000,000.00	255,000,000.00
Deposit with Canara bank	207,400,000.00	60,400,000.00	20,000,000.00	247,800,000.00
Deposit with Indian bank	20,000,000.00	125,000,000.00	15,000,000.00	130,000,000.00
SBI DFHI (Call Money)	60,000,000.00	6,710,000,000.00	6,770,000,000.00	0.00
Grand Total	3,459,482,340.25	7,825,385,007.90	7,741,141,258.90	3,543,726,089.25

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

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2023-24

		₹ _____ P.s
Net Profit		14,88,71,506.73
Reserve Fund @ 25 %	3,72,17,876.68	
Education Fund (Subject to a maximum of ₹ 1,50,000/)	1,50,000.00	
	3,73,67,876.68	
Balance available for distribution in accordance with provisions of bye-laws		11,15,03,630.05
Bad & Doubtful Debt Reserve	1,50,00,000.00	
Provision for Standard Assets	78,33,000.00	
General Reserve Fund	3,30,00,000.00	
Building Fund	2,80,00,000.00	
Common Good Fund	14,00,000.00	
Gratuity Fund	15,00,000.00	
Staff Risk Fund	5,00,000.00	
Staff Welfare Fund	25,00,000.00	
Dividend	1,95,00,000.00	
	<u>10,92,33,000.00</u>	
Balance transferred to Reserve fund		22,70,630.05
		<u>11,15,03,630.05</u>

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

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2024 and

Proposed Budget for the year 2024-25

(₹In Crores)

S.No	Particulars	Budget for 2023-24	Actual Expenses	Proposed for 2024-25
1	Interest on Deposits	39.25	38.06	40.00
2	Staff Salaries	11.00	9.75	12.00
3	Rent	2.50	2.67	3.00
4	Electricity & Water	0.40	0.58	0.65
5	Postage & Telephone	0.50	0.42	0.50
6	Conveyance & Entertainment	0.40	0.39	0.50
7	Miscellaneous Charges	0.70	1.02	1.00
8	Security Services & Surveillance	0.50	0.26	0.40
9	MCH Tax	0.15	0.05	0.15
10	Director Sitting Fee	0.50	0.47	0.55
11	Printing & Stationery	0.40	0.28	0.60
12	Repairs & Maintenance	0.50	0.83	1.00
13	AGM Expenses	0.20	0.02	0.10
14	Insurance	1.40	1.27	1.50
15	Depreciation	2.50	2.00	2.30
16	Publicity & Advertisement	0.75	0.76	1.00
17	Auditor's Fee	0.40	0.36	0.50
18	Other Charges	1.80	1.33	1.40
19	Special Reserve	1.80	1.09	1.40
20	Provision for NPA & Standard Assets	2.25	1.92	2.30
21	Income Tax	5.40	4.94	5.15
22	Net Profit	13.70	14.89	15.50
23	Profit Before Tax	(19.10)	(19.83)	(20.65)
	TOTAL	87.00	83.36	91.50

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

ANNEXURE-V

**Budget estimate of income vis-a vis actual income for the year ended
31-03-2024 and proposed budget estimate for the year 2024-25**

(₹. Crores)

Particulars	Budget for 2023-24	Actual Income	Proposed for 2024-25
Interest on Loans	53.00	54.23	56.00
Interest on Investment	27.00	24.30	28.00
Commission, Discount & Exchange	0.25	0.01	0.20
Income from Forex transactions	0.25	0.30	0.30
Profit on Sale of Govt. Securities	1.50	1.47	1.50
Other Income	5.00	3.05	5.50
TOTAL	87.00	83.36	91.50

ANNEXURE-VI

**Estimated and Actual Figures of Capital Expenditure for the year ended 31-03-2024
and Proposed Budget of Capital Expenditure for the year 2024-25**

(₹. Crores)

S.No.	Particulars	Budget for 2023-24	Actual Expenses	Proposed for 2024-25
1.	Furniture and Fixtures	1.00	0.01	1.00
2.	Computers, Printers and UPS System	0.50	1.21	1.00
3.	Office Equipment	0.25	0.01	0.25
4.	Generator, ACs and Electricals	0.25	0.11	0.25
5.	Computer Software	1.00	0.03	0.50
6.	Cash Counting Machines	0.20	0.00	0.10
7.	CC TV, Cameras, TVs	0.50	0.03	0.25
8.	ATM and Parts	0.20	0.00	0.20
9.	Pos Machine, Sound Box	0.10	0.00	0.10
10.	Others	0.00	0.20	0.35
	TOTAL	4.00	1.60	4.00

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

(Rs. Crore)

S.No.	Particular	31/3/2024	31/3/2023
1	Regulatory Capital		
i)	Paid up Share Capital and Reserves (net of deductions, if any)	47.21	43.94
ii)	Other Tier 1 Capital	76.88	69.14
iii)	Tier 1 capital (i+ii)	124.09	113.08
iv)	Tier 2 capital	13.40	12.36
v)	Total capital (Tier 1 + Tier 2)	137.49	125.44
vi)	Total Risk Weighted Assets (RWAs)	380.07	376.61
vii)	Paid-up share capital and reserves as percentage of RWAs	12.42	11.67
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	32.65	30.03
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.53	3.28
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	36.17	33.31
xi)	Amount of paid-up capital raised during the year	0.15	0.43

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	17.82	9.12	43.51	53.07	78.31	189.06	58.47	3.44	452.80
Advances	31.50	8.05	6.42	3.25	242.40	12.94	42.49	93.38	440.43
Investments	2.00	1.69	24.50	41.09	48.82	59.00	16.08	161.19	354.37
Borrowings	Nil								
Foreign Currency Assets	Nil								
Foreign Currency Liabilities	Nil								

b) Liquidity coverage ratio (LCR)

	31-03-2024	31-03-2023
	Nil	Nil

c) Net Stable Funding ratio (NSFR)

	31-03-2024	31-03-2023
	Nil	Nil

3. Investments

a) (i) 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 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	151.06	0.00	0.00	0.00	0.00	116.58	267.64	0.00	0.00	0.00	0.00	267.64
								0.00	0.00	0.00	0.00	0.00
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 non-performing investments (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
								0.00	0.00	0.00	0.00	0.00
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 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	6.45	0.00	0.00	0.00	0.00	0.00	6.45	0.00	0.00	0.00	0.00	6.45
								0.00	0.00	0.00	0.00	0.00
Total Investments	237.79	0.00	0.00	0.00	0.00	116.58	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 non-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

(ii) Composition of Investment Portfolio as at 31-03-2023

	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	152.82	0.00	0.00	0.00	0.00	112.82	265.64	0.00	0.00	0.00	0.00	265.64
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	152.82	0.00	0.00	0.00	0.00	112.82	265.64	0.00	0.00	0.00	0.00	265.64
								0.00	0.00	0.00	0.00	0.00

Available for Sale										
Gross	86.76	0.00	0.00	0.00	0.00	0.00	86.76	0.00	0.00	86.76
Less: Provision for depreciation and (NPI)	1.80	0.00	0.00	0.00	0.00	0.00	1.80	0.00	0.00	1.80
Net	84.96	0.00	0.00	0.00	0.00	0.00	84.96	0.00	0.00	84.96
								0.00	0.00	0.00
Hold for Trading										
Gross	2.30	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	2.30
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	2.30	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	2.30
								0.00	0.00	0.00
Total Investments	241.88	0.00	0.00	0.00	0.00	112.82	354.70			
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 non-performing investments NPI	1.80	0.00	0.00	0.00	0.00	0.00	1.80	0.00	0.00	1.80
Net	240.08	0.00	0.00	0.00	0.00	112.82	352.90	0.00	0.00	352.90

b) Movement of Provisions for Depreciation & IFR

Particulars	31/3/2024	31/3/2023
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.80	2.47
b) Add: Provisions made during the year	0.25	0.00
c) Less: Write off / write back of excess provisions during the year	1.27	0.67
d) Closing balance	0.78	1.80
ii) Movement of Investment Fluctuation Reserve)		
Opening balance	7.65	6.65
b) Add: Amount transferred during the year	1.00	1.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	8.65	7.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	9.98	8.59

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

	31/3/2024	31/3/2023
	NIL	NIL

d) Non-SLR investment portfolio

	31/3/2024	31/3/2023
	NIL	NIL

e) Repo transactions (in face value terms)

	31/3/2024	31/3/2023
	NIL	NIL

4. Asset quality

a) Classification of advances and provisions held¹⁶

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub- standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	403.51	18.03	8.15	0.00	26.18	429.69
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	417.93	13.40	9.10	0.00	22.50	440.43
*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	3.22	21.39	9.77	0.00	31.16	34.38
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	3.72	22.92	11.32	0.00	34.24	37.96
Net NPAs¹⁸						
Opening Balance		-3.36	-1.62		-4.98	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		-9.52	-2.22		-11.74	-11.74

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)	31/3/2024	31/3/2023
Gross NPA to Gross Advances	5.11%	6.09%
Net NPA to Net Advances	-2.89%	-1.25%
Provision coverage ratio	152.18%	119.06%

<i>b) Sector-wise Advances and Gross NPAs</i>					(Amounts in crore)		
Sr.No.	Sector*	31/03/2024			31/03/2023		
		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 Sector²¹						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.09	0.00	0.00
b)	Advances to industries sector eligible as priority sector lending(MSME)	181.68	10.31	5.67	197.90	17.04	8.61
c)	Personal loans (Education and Housing)	134.45	4.11	3.06	125.06	3.84	3.07
	Subtotal (i)	316.13	14.42	4.56	323.05	20.88	6.46
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	124.30	8.08	6.50	106.64	5.30	4.97
	Sub-total (ii)	124.30	8.08	6.50	106.64	5.30	4.97
	Total (I + ii)	440.43	22.50	5.11	429.69	26.18	6.09

<i>c) Overseas assets, NPAs and revenue</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>d) ii) Details of accounts subjected to restructuring</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>e) Divergence in asset classification and provisioning</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>f) Disclosure of transfer of loan exposures</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>g) Fraud accounts</i>		
	31/03/2024	31/03/2023
	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	2.08	0.10	0.00	0.76	1.22
Corporate persons*	0.00	0.00	0.00	0.00	0.00
<i>Of which MSMEs</i>	0.00	0.00	0.00	0.00	0.00
Others	7.21	1.06	0.00	1.77	4.38
Total	9.29	1.16	0.00	2.53	5.60

5. Exposures**a) Exposure to real estate sector***(Amounts in crore)*

Category	31/03/2024	31/03/2023
<i>1) Direct exposure</i>		
a) Residential Mortgages –	41.25	39.64
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 –	5.02	4.52
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	46.27	44.16

b) Exposure to capital market

	31/03/2024	31/03/2023
	NIL	NIL

c) Risk category-wise country exposure

	31/03/2024	31/03/2023
	NIL	NIL

d) Unsecured advances

Particulars	31/03/2024	31/03/2023
Total unsecured advances of the bank	9.37	8.83
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>		
	31/03/2024	31/03/2023
	NIL	NIL
<i>f) Intra-group exposures</i>		
	31/03/2024	31/03/2023
	NIL	NIL
<i>g) Unhedged foreign currency exposure</i>		
	31/03/2024	31/03/2023
	NIL	NIL

6. Concentration of deposits, advances, exposures and NPAs*a) Concentration of deposits**(Amounts in ₹ crore)*

Particulars	31/03/2024	31/03/2023
Total deposits of the twenty largest depositors	234.63	251.55
Percentage of deposits of twenty largest depositors to total deposits of the bank	35.59	37.91

*b) Concentration of advances***(Amounts in crore)*

Particulars	31/03/2024	31/03/2023
Total advances to the twenty largest borrowers	64.54	50.06
Percentage of advances to twenty largest borrowers to total advances of the bank	14.65	11.65

*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****(Amounts in crore)*

Particulars	31/03/2024	31/03/2023
Total exposure to the twenty largest borrowers/customers	64.54	50.06
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	14.65	11.65

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

*d) Concentration of NPAs**(Amounts in crore)*

Particulars	31/03/2024	31/03/2023
Total Exposure to the top twenty NPA accounts	5.93	5.86
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	26.36	22.38

7. Derivatives*a) Forward rate agreement/Interest rate swap*

	31/03/2024	31/03/2023
	NIL	NIL

<i>b) Exchange traded interest rate derivatives</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>c) Disclosures on risk exposure in derivatives</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>d) Credit default swaps</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>8. Disclosures relating to securitisation</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>10. Transfers to Depositor Education and Awareness Fund (DEA Fund)</i>	<i>(Amounts in crore)</i>	
Particulars	31/03/2024	31/03/2023
Opening balance of amounts transferred to DEA Fund	1.92	1.45
Add: Amounts transferred to DEA Fund during the year	0.26	0.47
Less: Amounts reimbursed by DEA Fund towards claims	0	0
Closing balance of amounts transferred to DEA Fund	2.18	1.92

11. Disclosure of complaints

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

Sr.No.	Particulars	31/03/2023	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	1	0
3.	Number of complaints disposed during the year	1	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	1	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	1	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.

	h)	(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
	l)	(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:

		31/03/2024	31/03/2023
	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 2023-24 (April to March)	0.30	0.15

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

Particular	31/03/2024	31/03/2023
i) Interest Income as a percentage to Working Funds ⁴¹	8.96	8.40
ii) Non-interest income as a percentage to Working Funds	0.55	0.47
iii) Cost of Deposits	5.84%	5.72%
iv) Net Interest Margin	5.16	4.63
v) Operating Profit as a percentage to Working Funds ³⁵	2.61	1.94
vi) Return on Assets	1.71	1.42
vii) Business (deposits plus advances) per employee (in ₹ crore)	8.66	11.04
viii) Profit per employee (in ₹ crore)	0.12	0.12

<i>b) Bancassurance business</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>c) Marketing and distribution</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>e) Provisions and contingencies</i>		
Provision debited to Profit and Loss Account	31/03/2024	31/03/2023
I) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.92	1.86
iii) Provision made towards Income tax	4.94	4.73
iv) Other Provisions and Contingencies (with details)	1.09	1.22

<i>f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>g) Payment of DICGC Insurance Premium</i>		(Amount in crore)	
Sr.No.	Particular	31/03/2024	31/03/2023
i)	Payment of DICGC Insurance Premium	0.88	0.84
ii)	Arrears in payment of DICGC premium	0	0

<i>h) Disclosure of facilities granted to directors and their relatives</i>		
	31/03/2024	31/03/2023
	NIL	NIL

<i>I) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks</i>		
	31/03/2024	31/03/2023
	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

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

PROGRESS AT A GLANCE

2004-05	1.46	16.35	87.74	50.98	113.67	2.53	25%	A
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

25- 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، ریزوربینک آف انڈیا کے عہدیداروں، رجسٹرار کوآپریٹو سوسائٹیز اور ڈیویژنل کوآپریٹو آفیسر، گولکنڈہ ڈیویژن کا ان کی قابل قدر رہنمائی کے لیے مشکور ہے۔ بورڈ نیشنل پے منٹس کارپوریشن آف انڈیا (NPCI) تنگنا سٹیٹ کوآپریٹو آر بن بینکس فیڈریشن کا بھی ان کے تعاون کے لیے شکریہ ادا کرتا ہے۔ بورڈ، بیرسٹر اسد الدین اویسی صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین (AIMIM) اور جناب اکبر الدین اویسی صاحب، رکن اسمبلی و تنگنا 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: 10 اگست 2024

22- 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 کارپریٹیم بشمول پیشگی پریمیئم ستمبر 2024 تک بینک کے تمام اقسام کے ڈپازٹرز کے ضمن میں ادا کر دیا گیا ہے۔ DICGC کی جناب سے ہر ڈپازٹر 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۔ بینک نے عملہ کے ارکان کے لیے 5 لاکھ روپے تک کا صحت بیمہ فراہم کیا ہے۔

23- 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۔

24- بینک کی کارکردگی

مالی سال 2023-24 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

(کروڑ روپے)

تفصیلات	31-03-2023 کے مطابق	31-03-2024 کے مطابق
حصص سرمایہ	7.06	7.21
محفوظات اور فنڈز	154.85	168.56
ڈپازٹس	663.52	659.30
قرضہ جات	429.69	440.43
کارکرد سرمایہ	837.30	855.19
سرمایہ کاری	354.70	354.37
ذاتی فنڈس	161.91	175.77
نیٹ ورٹھ	118.11	130.37
جملہ اخراجات	76.43	83.36
جملہ آمدنی	59.73	63.53
منافع قبل از ٹیکس	16.70	19.83
منافع بعد از ٹیکس	11.97	14.89
گراس این پی اے	6.09%	5.11%
نقد این پی اے	Nil	Nil
سرمایہ تناسب	33.31%	36.17%
قرض ڈپازٹ تناسب	64.76%	66.80%
شاخوں کی تعداد	9 branches	9 branches
اے ٹی ایمس کی تعداد	9 ATM	9 ATM
کیاش ڈپازٹ مشین	1 CDM	3 CDM

14- غیر ادا شدہ ڈیویڈنڈ

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

15- کارکردگی بجٹ اور تخمینہ بجٹ

سال 2023-24 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2024-25 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 2023-24 کے لیے بجٹ مظاہرے کو پیش کیا گیا ہے اور سال 2024-25 کے تخمینہ بجٹ جدول VI میں منظوری کے لیے پیش کئے گئے ہیں۔

17- غیر ملکی زرمبادلہ کاروبار

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

18- ڈیجیٹل بینکنگ اقدامات

سال کے دوران بینک نے ٹولی چوکی اور کنچن باغ شاخوں پر ایک ایک کیش ڈپازٹ مشین نصب کئے تاکہ گاہکوں کو ویک اینڈ اور تعطیلات کے دوران اپنی رقم اپنے کھاتوں میں جمع کروانے کی سہولت دی جاسکے۔ ہم بہت جلد شاہ علی بندہ اور پتھر گھٹی شاخوں میں بھی ایک ایک کیش ڈپازٹ مشین نصب کریں گے۔

19- حج ہاوز عارضی کاؤنٹر

بینک نے سال 2023-24 کے دوران تلنگانہ اسٹیٹ حج کمیٹی کی خواہش پر ریزور بینک آف انڈیا کی اجازت سے جون۔ جولائی 2023 کے دوران حج ہاوز باغ عامر روڈ، نامپلی 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 2023-24 میں 2 جنرل باڈی مٹینگیس منعقد کی گئی ہیں۔ بورڈ آف ڈائریکٹرز بینک کی مجموعی کارکردگی اور اسکے متعدد پہلوؤں کا جائزہ لینے ہر ماہ ملتے رہے ہیں۔ بورڈ نے سال 2023-24 کے دوران 24 مٹینگیس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

21- منجمنٹ

ہمیں یہ اطلاع دیتے ہوئے افسوس ہو رہا ہے کہ بورڈ کے قدیم رکن جناب ایم اے قیوم بینک کے نائب صدر نیشن کا 2-8-2023 کو انتقال ہو چکا ہے۔ ہم سوگوار خاندان کے ساتھ اظہارِ ہمتی کرتے ہیں۔ بورڈ نے بینک کی ترقی میں ان کے تعاون کو بھی ریکارڈ میں رکھا ہے۔

8- غیر کارکرد 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 2024 کو 22.50 کروڑ روپے ہیں اور جملہ قرض کا 5.11 فیصد ہیں۔ بینک نے غیر کارکرد اثاثہ جات کے لیے ضرورت کے مطابق انتظامات کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

9- کیپٹل اور رسک اسٹیس تناسب (CRAR)

بینک کا کیپٹل رسک اسٹیس تناسب 31 مارچ 2023 کو 33.31 فیصد سے بڑھ کر 31 مارچ 2024 کو 36.17 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 2023 کو 161.91 کروڑ روپے سے بڑھ کر 31 مارچ 2024 تک 175.77 کروڑ روپے ہو گئے ہیں۔

11- نیٹ ورثہ (Net worth)

بینک کی نیٹ ورثہ 31 مارچ 2024 کو بڑھ کر 130.37 کروڑ روپے ہو گئی جو کہ گذشتہ سال 118.11 کروڑ روپے تھی اور اس طرح 10.38 فیصد کی ترقی درج کی گئی ہے۔

12- آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی Concurrent Audit سال 2023-24 کے دوران مسز 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 2023-24 ایم / ایس کے راماموہن اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹینٹس نے کی۔ بینک کو سال 2023-24 میں 'A' زمرہ کے تحت رکھا گیا ہے۔ بینک کو اس کے قیام سے مسلسل 'A' زمرہ حاصل ہو رہا ہے۔ سال 2023-24 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے روبرو منظوری کے لیے پیش کیا گیا ہے۔

13- خالص منافع

مالی سال 2023-24 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 14.89 کروڑ روپے کا خالص منافع حاصل ہوا۔ گذشتہ سال 11.97 کروڑ روپے کا منافع حاصل ہوا تھا۔ خالص منافع کا 25% یعنی 3.72 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹس کی جانب سے مختص کئے گئے۔ خالص منافع کی مابقی رقم 11.15 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 2023-24 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2023-24 کے لیے ارکان کے حصص سرمایہ پر 26% ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لیے جنرل باڈی منظوری دے۔

گورنمنٹ سیکورٹیز میں بینک کی سرمایہ کاری 237.79 کروڑ روپے ہے جو کہ 31 مارچ 2024 کو NDTL کا 36.13 فیصد (658.09 کروڑ روپے) ہے اور 18 فیصد کے قانونی قاعدے کے مطابق ہے۔ گورنمنٹ سیکورٹیز میں 31 مارچ 2024 کے مطابق سرمایہ کاری کی تفصیلات ذیل میں دی گئی ہے۔

درجہ بندی	کروڑ روپے
مپجوریٹی کے لیے رکھی گئی (ایچ ٹی ایم)	151.06
فروخت کے لیے دستیاب (اے ایف ایس)	80.28
تجارت کے لیے رکھی گئی (ایچ ایف ٹی)	6.45
جملہ	237.79

ایچ ٹی ایم زمرہ کے تحت رکھی گئی سیکورٹیز 151.06 کروڑ روپے ہے جو کہ این ڈی ٹی ایل کے قابل اطلاق کا 22.95 فیصد ہے۔ جو کہ 25 فیصد کی قابل اجازت حد کے اندر ہے۔ اے ایف ایس اور ایچ ایف ٹی زمرے کے تحت رکھی گئی سرمایہ کاری مارکٹ کے مطابق ہے اور مالیاتی سال 2023-24 کے اختتام پر سیکورٹیز فرسودگی کے لیے 0.78 کروڑ روپے فراہم کئے گئے ہیں۔ سرمایہ کاری کا سہ ماہی رخصت سال کی بنیاد پر باقاعدہ جائزہ لیا جاتا ہے۔

6- قرضہ جات

بینک کے جملہ قرضہ جات 31 مارچ 2023 کو 429.69 کروڑ روپے سے بڑھ کر 31 مارچ 2024 تک 440.43 کروڑ روپے ہو گئے ہیں۔ مالی سال 2023-24 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 جاری کئے گئے۔

7- ترجیحی شعبہ کے قرضے جات

بینک نے ریزرو بینک آف انڈیا کی جانب سے مقررہ ترجیحی شعبہ کے نشانوں کو پورا کر لیا ہے۔ اس کی تفصیلات 31 مارچ 2024 کے اختتام تک ذیل میں دی گئی ہے۔

تفصیلات	(کروڑ روپے)
جملہ قرض	440.43
ترجیحی شعبہ کے قرض	316.13
کمزور طبقات قرض	179.46
ترجیحی شعبہ کے قرض جملہ قرض کا فیصد	71.78%
کمزور طبقات کے قرض جملہ قرض کا فیصد	40.75%

3- ڈپازٹس

سال 2023-24 کے دوران بینک کے جملہ ڈپازٹس 663.52 کروڑ روپے سے گھٹ کر 659.30 کروڑ روپے ہو گئے ہیں۔ مسابقتی اور مختلف اقسام کے ڈپازٹس کی وضاحت 31-3-2023 اور 31-3-2024 کو ذیل میں دی گئی ہے۔

ڈپازٹ کی نوعیت	31-3-2023 کے مطابق	31-3-2024 کے مطابق
کرنٹ ڈپازٹس	42.15	37.85
بچت ڈپازٹس	195.98	168.65
فلسڈ اور دیگر معیاری ڈپازٹس	425.39	452.80
جملہ	<u>663.52</u>	<u>659.30</u>

بینک کرنٹ اور بچت ڈپازٹس 206.50 کروڑ روپے ہیں اور یہ 31 مارچ 2024 کو جملہ ڈپازٹس کا 31.32 فیصد ہوتے ہیں۔

4- کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2023 کو 837.30 کروڑ روپے سے بڑھ کر 31 مارچ 2024 کو 855.19 کروڑ روپے ہو گیا۔

تفصیلات	(کروڑ روپے)
حصص سرمایہ	7.21
محفوظات اور فنڈس	168.56
ڈپازٹس	659.30
دیگر ذمہ داریاں	20.12
جملہ	<u>855.19</u>

5- سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2023 کو 354.70 کروڑ روپے سے گھٹ کر 31 مارچ 2024 کو 354.37 کروڑ روپے ہو گئی۔

تفصیلات	(کروڑ روپے)
گورنمنٹ سیکورٹیز	237.79
بینک ڈپازٹس	31.75
تلنگانہ اسٹیٹ کوآپریٹو بینک	13.00
انڈین بینک	21.55
اسٹیٹ بینک آف انڈیا	25.50
ایچ ڈی ایف سی بینک	24.78
کنارا بینک	354.37
جملہ	<u>354.37</u>

دی دارالسلام کوآپریٹو آر بن بنک لمیٹڈ، حیدرآباد

ڈائریکٹرز رپورٹ

معزز اراکین

مجھے بینک کی تجارتی سرگرمیوں پر مالیاتی سال 2023-24 کے لیے 37 ویں سالانہ رپورٹ اور اسی کے ساتھ آڈٹ کردہ بیلنس شیٹ، نفع و نقصان کا حساب اور 31 مارچ 2024 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 2023-24 میں 51774 سے بڑھ کر 52977 ہو گئی اور حصص سرمایہ کی رقم 7.06 کروڑ روپے سے بڑھ کر 7.20 کروڑ روپے ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2024 کو 6586 اور حصص سرمایہ کی رقم 0.66 لاکھ روپے ہو گئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2024 کو 7.21 کروڑ روپے تک پہنچ گیا۔ سال 2023-24 کے دوران ارکان کے داخلہ و سبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول میں آپ کی منظوری کے لیے پیش خدمت ہے۔

2- محفوظات اور فنڈس

سال 2022-23 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 154.85 کروڑ روپے سے تجاوز کر کے 168.56 کروڑ روپے ہو گئے ہیں۔

(کروڑ روپے)

31-3-2024 کے مطابق

31-3-2023 کے مطابق

39.94

36.87

لازمی محفوظ فنڈ

19.87

18.56

عام محفوظ فنڈ

12.82

11.73

اسپیشل ریزرو (ہاؤزنگ لون انٹرسٹ)

31.20

28.60

بلڈنگ فنڈ

1.50

1.71

کامن گڈ فنڈ

0.60

0.60

ڈیویڈنٹ مساوی فنڈ

16.57

15.32

باقی مشتہ قرض محفوظات

8.65

7.65

سرمایہ کاری پیکڈ محفوظات

3.72

3.22

معیاری اثاثہ جات کے لیے فراہم

17.67

15.85

ین پی ایز کے لیے پروویژن

16.02

14.74

دیگر فنڈس اور محفوظات

168.56

154.85

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 اور بنک لمیٹیڈ حیدرآباد کی جنرل ہاڈی میٹنگ 10 اگست 2024ء 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 تصفیج شدہ تختے اور سال 2023-24 کی آڈٹ رپورٹ وغیرہ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2023-24 کو تصرف میں لانا۔
- 3- سال 2023-24ء کی آمدنی و اخراجات کی توثیق اور سال 2024-25 کے لیے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- سال 2023-24ء کی بجٹ تخمینہ اور سرمایہ اخراجات کی توثیق اور سال 2024-25 کے لیے تخمینہ آمدنی و خرچ کی منظوری۔
- 5- یکم اکتوبر 2023ء تا 31 مارچ 2024ء کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 6- یکم اکتوبر 2023ء تا 31 مارچ 2024ء کے دوران بینک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
- 7- دیگر امور بہ اجازت صدر اجلاس۔

حسب الحکم بورڈ آف ڈائریکٹرز

شرح دستخط
چیف ایگزیکٹو آفیسر

مقام: حیدرآباد

تاریخ: 26 جولائی 2024

- نوٹ:**
- 1- ارکان سے خواہش کی جاتی ہے کہ وہ جنرل ہاڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئرز سٹیک ہولڈنگ یا شناختی کارڈ لائیں۔
 - 2- تمام ارکان سے خواہش کی جاتی ہے کہ وہ جنرل ہاڈی میٹنگ میں مذکورہ بالا تاریخ، وقت اور مقام پر یا ویڈیو کانفرنس (وی سی) یا دیگر آڈیو ویژول طریقوں (اوائے وی ایم) کے ذریعہ شرکت کریں۔

Notes