

**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD.,  
AGHAPURA, HYDERABAD - 500001**

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**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 ----- the 00 August 2018 at 11-30 A.M at Darussalam, Aghapura, Hyderabad to transact the following business:

**AGENDA**

1. To consider and adopt the 31st Annual Report together with the Audited statement of accounts and Audit Report for the year 2017-18.
2. To appropriate Profit of the Bank and declare dividend on shares for the year 2017-18
3. To approve performance (Revised) budget for the year 2017-18 and the budget estimates of Income and expenditure for the year 2018-19.
4. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October' 2016 to 31 March' 2018.
5. To approve all Investments made / withdrawn by the Bank during the period 1 October' 2017 to 31 March' 2018.
6. Any other matter with the permission of the Chair.

**BY THE ORDER OF BOARD OF DIRECTORS**

Place : Hyderabad

Sd/-

Date : \_\_ September 2018

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. Members who have not received the dividend of the year 2015-16 and 2016-17 may collect the same from Bank.

**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD.,  
HYDERABAD.  
DIRECTOR'S REPORT**

Dear Share holders,

I have great pleasure in presenting before you the 31st Annual Report for the financial year 2017-18 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' 2018.

**1. MEMBERSHIP AND CAPITAL**

The "A" class membership of the bank increased from 20265 to 21594 and the subscribed paid up share capital of the bank increased from ₹ 4.11 Crores to ₹ 4.83 Crores during the year 2017-18. The "B" class membership is 31438 and the share capital amounted to ₹ 0.03 Crores as on 31st March 2018. The total share capital of the bank as on 31st March 2018 is ₹ 4.86 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the period from 1st October 2017 to 31st March 2018 is placed before you in Annexure I for approval.

**2. RESERVES AND FUNDS**

After appropriation of profit of the year 2016-17, the Reserves and Funds of the bank have increased from ₹. 82.23 Crores to ₹. 91.03 Crores as shown below:

	<u>As on 31-3-2017</u>	(₹. Crores) <u>As on 31-3-2018</u>
Statutory Reserve Fund	21.18	23.00
General Reserve Fund	7.63	9.27
Special Reserve [HL Interest]	3.61	4.70
Building Fund	17.00	18.50
Common Good Fund	1.30	1.34
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	9.87	10.47
Investment Fluctuation Reserve	3.05	3.45
Provision Against Std. Assets	1.20	1.35
Provision For NPAs	9.11	9.68
Other Funds & Reserves	7.68	8.67
	<u>82.23</u>	<u>91.03</u>

**3. DEPOSITS**

The total deposits of the Bank increased from ₹ 423.93 crores to ₹ 430.51 crores during the year 2017-18. The comparative position and spread of various types of deposits as on 31.03.2017 and 31.03.2018 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2017</u>	(₹. Crores) <u>As on 31-3-2018</u>
Current deposits	20.54	20.52
Savings deposits	122.22	111.01
Fixed and other term deposits	281.17	298.98
	<u>423.93</u>	<u>430.51</u>

The Current and Saving deposits of the Bank formed 30.55% of the total deposits as on 31st March 2018.

**4. WORKING CAPITAL**

The working capital of the bank increased from ₹ 535.86 crores as on 31 March' 2017 to ₹ 546.69 Crores by 31 March'2018. The details of Working Capital as on 31st March 2018 are as under:

<b>Particulars</b>	<b>( ₹. Crores)</b>
Share Capital	4.86
Reserves & Funds	91.03
Deposits	430.51
Other liabilities	20.29
<b>Total</b>	<b><u>546.69</u></b>

**5. INVESTMENTS**

The total investments of the Bank amounted to ₹ 249.17 crores as on 31 March 2018. The details of the investments as on 31st March 2018 are as follows:

<b>Particulars</b>	<b>( ₹. Crores)</b>
Government Securities	179.65
Telangana State Co-operative Bank	18.21
AP State Co-operative Bank	6.70
State Bank of India	16.29
HDFC Bank	14.57
Syndicate Bank	1.75
Call Money Market	12.00
<b>Total</b>	<b><u>249.17</u></b>

An Investment Policy of the bank for the year 2017-18 has been formulated as per the guidelines of Reserve Bank of India. The position is reviewed periodically and appropriate action is taken. The investments are made according to Investment policy of the Bank.

The depreciation in Govt. Securities as on 31 March 2018 is ₹. 0.16 Crore which is fully provided as per RBI guidelines. The Bank has not invested funds in any Co-operative Urban Bank nor it has accepted funds from other Co-operative Urban Banks.

A statement of all the investments made / withdrawn during the period from 1st October 2017 to 31st March 2018 is given in Annexure II for approval.

**6. LOANS & ADVANCES**

The total loans and advances of the bank increased from ₹. 224.75 crores as on 31st March 2017 to ₹.260.15Crores as on 31st March 2018.

A Loan Policy of the Bank for the year 2017-18 has been formulated and approved by the Board of Directors. All the loans have been disbursed as per the loan policy 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 at the end of 31st March 2018 are given below.

<b>Particulars</b>	<b>( ₹ Crores)</b>
Total Advances	260.15
Priority Sector Advances	170.77
Weaker Section Advances	67.23
<b>Priority Sector Advances as</b>	
% of total advances	65.64%
<b>Weaker Section Advances as</b>	
% of total advances	25.84%

**8. NON-PERFORMING ASSETS**

The Bank's Advance are classified as Performing and Non-performing Assets and provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India.

As per Reserve Bank of India norms if interest and /or installment of principal remained overdue for a period of more than 90 days the account should be considered as a Non-Performing Asset. The gross Non-performing Assets (NPAs) are at ₹ 13.07 Crores and formed 5.02 % of total loans and advances as on 31 March 2018. 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 36.63% as on 31 March 2017 to 37.61% by 31 March 2018 as against 9% norm prescribed by Reserve Bank of India.

**10. OWNED FUNDS**

The owned funds of the bank i.e., paid up share capital, reserves not in the nature of outside liabilities as on 31 March 2018 is ₹.95.89 Crores.

**11. AUDIT**

The Concurrent Audit covering all aspects of functioning of the bank during the year 2017-18 was conducted by M/s Hawaldar & 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 2017-18 was conducted by **K. Rama Mohan**, Chartered Accountants. The bank has been placed under class "A" for the year 2017-18 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2017-18 with all the statements is placed before the general body for adoption.

**12. NET PROFIT**

The Bank has earned a Net profit of ₹.8.21 crores during the year 2017-18 as per the audited accounts as against net profit of ₹.7.23 Crores during the last year. Out of the Net Profit of ₹.8.21 Crores, statutory allocations of 25% of the net profit amounting to ₹.2.05 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 ₹.6.14 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 2017-18 as per details given in Annexure III. The Board is pleased to recommend a dividend of 23% on the share capital of members for the year 2017-18 subject to approval of General Body. The general body may consider and approve the appropriation of profit and payment of dividend.

**13. PERFORMANCE BUDGET AND BUDGET ESTIMATES**

The statements showing performance budget for the year 2017-18 and Budget estimates for the year 2018-19 are placed before you in Annexure IV & V respectively for approval.

**14. CORPORATE GOVERNANCE**

Two general body meetings were convened during the year 2017-18, 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 22 meetings during the year 2017-18. The other committees constituted have met periodically for smooth functioning of the bank.

**15. 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 2018 in respect of all types of deposits of the Bank has been paid. Further cash in transit, valuables, furniture and fixtures have also been adequately insured against any risk and contingency.

**16. TECHNOLOGY INITIATIVES**

i) During the year the Bank has introduced the Inter Bank mobile payment system (IMPS) for instant inter-bank electronic fund transfer service through mobile phones. Members are requested to register themselves for mobile banking service with the concerned branch and get your MPIN for availing the IMPS service.

ii) The Bank has started issuing personalized cheque books which are directly delivered at the customer's registered address with the bank.

**17. HAJ HOUSE EXTENSION COUNTER**

The Bank has opened a temporary extension counter during the year 2017-18 also at the request of HAJ Committee with the permission of Reserve Bank of India during the month of August, 2017 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.

**18. 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

**19. PERFORMANCE OF THE BANK**

The overall performance of the Bank during the year 2017-18 was encouraging and satisfactory as may be seen from the following details:

(₹ Crores)

Particulars	As on 31.3.2017	As on 31.3.2018
Share Capital	4.14	4.86
Reserves & Funds	82.23	91.03
Deposits	423.93	430.51
Loans & Advances	224.75	260.15
Investments	269.32	249.17
Working Capital	535.86	546.69
Own Funds	86.37	95.89
CRAR	36.63 %	37.61%
Net Profit	7.23	8.21

**20. 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 also thanks 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 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 Telangana State Legislative Assembly for their valuable guidance.

The Board also appreciate 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: \_\_\_ September' 2018

CHAIRMAN  
M A QHAYUM

**K. RAMA MOHAN**  
*Chartered Accountant*

**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 2017-2018 are audited by M/s K. Rama Mohan, CHARTERED ACCOUNTANT.

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 31-03-2018.

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 :

430,50,65,854.46

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES

- i) Reserve fund & other reserves 86,07,60,674.06
- ii) Other liabilities 22,30,47,000.54
- iii)
- iv)
- v)

V. SHARE CAPITAL

- a) Members A Class 4,82,80,625.00
- Members B Class 3,14,350.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in ..... & other institutions
2. Fixed & Other Deposits 69,51,53,968.00

3. Government Promissory Notes & other Securities.

179,65,12,028.30

II. LOANS :

Due

- a) Principal 260,14,69,277.36
- b) Interest 3,24,30,069.00
- c) Interest on Investment 3,96,25,610.00

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- i) Furniture & Fixtures 5,26,94,568.20
- ii) Other Assets 4,44,58,988.95
- iii)
- iv)
- v) Cash in Hand 15,34,45,834.59

vi) CASH AT BANKS

10,37,68,394.58

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

5. This is the 33rd year of audit of the Society. The Share Capital at the beginning of the year was ₹. **4,11,35,800.00** and at the end of the year was ₹. **4,82,80,625.00**. There was thus an increase of ₹. **71,44,825.00** during the year.

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6. The membership at the beginning of the year was **20265** and at the end of the year was **21594**. Thus there was an increase in membership by **1329** 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	(+)	₹ 8,20,90,154.92
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 2,05,22,538.73
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Total	<u>₹ 6,14,17,616.19</u>

9. The remainder of the net Profit of **₹ 6,14,17,616.19** is available for distribution in accordance with the provision of the bye-laws of the Society.

10. <b>RESERVE FUND</b>		₹ _____ Ps
a) Opening balance as per Bank's Record		21,18,07,645.14
b) Additions during the year 2017-2018		<u>1,82,17,115.82</u>
	Total	23,00,24,760.96
c) 25 % of Net Profit of 2017-18 appropriated by the Auditor		<u>2,05,22,538.73</u>
		25,05,47,299.69
d) Amount invested outside the business		25,05,47,299.69
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 **28<sup>th</sup> June' 2018**

**K. RAMA MOHAN**

Sd/-  
CHARTERED ACCOUNTANTS

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, UB Department.



**K. RAMA MOHAN**  
*Chartered Accountant*

## **AUDITORS REPORT**

We have audited the attached Balance Sheet of **The Darussalam Co-Operative Urban Bank Ltd (Herein after referred as Bank)**, as at 31-03-2018 and the Profit & Loss Account of the Bank for the year ended 31-03-2018 with the books of accounts, vouchers and such other information produced for Audit. The accounts have been found correct. These financial statements are the responsibility of the Bank. Our responsibility is to express an opinion on these financial statements based on our audit.

The Bank is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Institution in accordance with the Accounting Standards. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

My responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Institution's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In my opinion and to the best of my information and according to the explanations given to us subject to the observations mentioned in LFAR, the financial statements give the information required in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, subject to my observations mentioned in Long Form Audit Report (LFAR)

- a) In the case of Balance Sheet of the state of affairs of the Bank as at 31st March, 2018  
and  
b) In the case of Profit & Loss Account of the surplus of the Bank for the period ended on that date.

Place: Hyderabad:

Date: 28/06/2018

Sd/-  
**K. RAMA MOHAN**  
CHARTERED ACCOUNTANT  
M. No. 24277

#1004, Minar Apartments Deccan Towers, Basheerbagh, Hyderabad, 500 001.  
Ph : 040 6681 7222, Mobile: +91 9849636190, Email : ramcahyderabad@yahoo.co.in

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

**RECEIPTS & PAYMENTS FOR THE YEAR 2017-18**

**ASSETS**

	<u>Particulars</u>	<u>Total Receipt.</u>	<u>Total Payment.</u>
	Cash in Hand	7098640562.08	7055768907.67
	Balance with		
A	RBI,SBH,APCOB,TSCOB	2808585319.18	2847977051.84
	Balance With other Banks	27700337280.77	27683598000.54
B	Fixed Deposits	493844672.00	566279784.00
	Investments		
	Central Govt. Securities	643777950.00	339797200.00
	State Govt. Securities	0.00	10000000.00
	Call Money Investment	22805000000.00	22825000000.00
C	Short Term Loans	3087830679.97	3203489541.08
D	Medium Term Loans	453964588.98	574548960.00
	Housing Loan	77427505.00	195164255.00
	Interest Receivable	81228513.73	70386822.45
	Fixed Assets	0.00	20256349.00
	<b><u>Trf. To P &amp; L A/c</u></b>		
	IOD & Borrowings		285989009.77
	Salaries		64469074.00
	Rent		15131139.00
	Electricity & Water		2195344.00
	Postage & Telephone		1691930.91
	Conveyance & Entertainment		2257796.45
	Miscellaneous Charges		2001185.70
	Security & Surveillance		1645439.00
	MCH Property Tax		192405.00
	Directors Sitting Fee		928000.00
	Printing & Stationery		2275546.52
	AMC & Repairs		3411748.69
	AGM Expenses		318588.30
	Insurance		7556370.96
	Depreciation		8884686.08
	Publicity & Advertisement.		3230437.00
	Audit Fee		1876250.00
	News paper		24645.00
	Clearing charges		256296.81
	SMS Messaging pack		131000.00
	ATM Issuer charges		1600118.80
	ATM expenses		2514058.00
	Ineligible ITC		2366270.24
	PF Admin charges		586681.00
	Special Reserve		10893211.00
	Provision for NPA		11661273.38
	Provision Income Tax		43440023.26
	Prepaid Insurance	1025466.00	1014517.00
E	Other Assets	4959400451.69	4946247558.51
	<b>TOTAL</b>	<b><u>70211062989.40</u></b>	<b><u>70817057476.02</u></b>

Sd/-  
M A QHAYUM  
CHAIRMAN

Sd/-  
SYED AKBAR NIZAMUDDIN HUSSAINI  
DIRECTOR

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
**MIR SADATH ALI AKBAR**  
CHIEF EXECUTIVE OFFICER

Sd/-  
**K. RAMA MOHAN**  
CHARTERED ACCOUNTANT

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

**RECEIPTS & PAYMENTS FOR THE YEAR 2017-2018**

<u>LIABILITIES</u> <u>Particulars</u>	<u>Total Receipt</u>	<u>Total Payment</u>
Share Capital	8239925.00	1095100.00
Associate Membership	409850.00	348790.00
Statutory Reserve Fund	18217115.82	0.00
General Reserve Fund	16446296.00	0.00
Common Good Fund	1000000.00	630000.00
Spl. Reserve (Int. on HL)	10893211.00	0.00
Building Fund	15000000.00	0.00
Dividend Equalization Fund	0.00	0.00
Prov. For NPAs	11661273.38	5947163.44
Prov. for Standard. Assets	1500000.00	0.00
Bad & Doubtful Debts Reserve	6000000.00	0.00
Investment Fluctuation Reserve	4000000.00	0.00
A Oth Funds & Reserves	9934686.08	45000.00
B Term Deposits	3094896992.00	2916829846.00
C Savings Deposits	6967311755.24	7079423233.02
D Current Deposits	2419608381.68	2419801907.03
Branch Adjustments	0.00	19469.00
Overdue Interest Reserve	29256779.91	44124241.08
Interest Payable	264893875.00	280917868.23
Unclaimed Dividend	10559969.00	9177020.00
Sundries	8695250065.75	8708068139.41
D <u>Trf. To P &amp; L A/c</u>		
Interest on loans	338499034.64	
Interest on Investments	188754193.20	
Discount	8835.00	
Commission	1501030.00	
Commission-WUMT	27627.22	
Exchange	253490.60	
Income from FCY	929110.68	
Locker Rent	1020689.00	
Misc. Income	11457997.09	
Share Application	13200.00	
Profit on Sale of G-Secs	13677200.01	
ATM Acquirer Income	3455276.35	
Scrap Sale	21000.00	
Profit & Loss A/c		72276595.82
	<b><u>LIABILITIES</u></b>	<b><u>21538704373.03</u></b>
	<b><u>ASSETS</u></b>	<b><u>70817057476.02</u></b>
	<b><u>GRAND TOTAL</u></b>	<b><u>92355761849.05</u></b>

Sd/-  
M A QHAYUM  
CHAIRMAN

Sd/-  
SYED AKBAR NIZAMUDDIN HUSSAINI  
DIRECTOR

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
**MIR SADATH ALI AKBAR**  
CHIEF EXECUTIVE OFFICER

Sd/-  
**M/S K. RAMA MOHAN**  
CHARTERED ACCOUNTANT

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

### BALANCE SHEET FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2018

AS AT 31-03-2017	CAPITAL & LIABILITIES	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2018
<b>1. CAPITAL:</b>				
	i) Authorised Capital			
49000000.00	19.60 lakh shares of Rs.25/- each		49000000.00	
1000000.00	1.00 lakh shares of Rs.10/- each		1000000.00	
50000000.00				<u>50000000.00</u>
	ii) Subscribed Capital			
41135800.00	1931225 Shares of Rs.25/- each		48280625.00	
253320.00	31438 Shares of Rs.10/- each		314380.00	48595005.00
<b>2. RESERVE FUND &amp; OTHER RESERVES:</b>				
211807645.14	i) Statutory Reserve Fund		230024760.96	
76258070.00	ii) General Reserve Fund		92704366.00	
36113910.60	iii) Spl. Reserve 20% Interest on HL		47007121.60	
170000000.00	iv) Building Fund		185000000.00	
12991735.00	v) Common Good Fund		13361735.00	
6000000.00	vi) Dividend Equalisation Fund		6000000.00	
98708000.00	vii) Bad and Doubtful debts Reserve		104708000.00	
12000000.00	viii) Prov. Ag. Standard Assets		13500000.00	
91056080.56	ix) Provision for NPA		96770190.50	
30500000.00	x) Investment Fluctuation Reserve		34500000.00	
76851784.11	xi) Other Funds & Reserve (to be specified)	"A"	86741470.19	910317644.25
NIL	<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:</b>			NIL
<b>4. DEPOSITS AND OTHER ACCOUNTS:</b>				
	i) Fixed Deposits:			
2811736830.00	a. Individuals	"B"	2989803976.00	
	b. Cooperative Institutions			
	c. State government			
	ii) Savings Bank Deposits:			
1222158932.17	a. Individuals	"C"	1110047454.39	
	b. Cooperative Institutions			
	c. State government			
	iii) Current Deposits:			
205407949.42	a. Individuals	"D"	205214424.07	
	b. Cooperative Institutions			
	c. State government			4305065854.46
NIL	iv) Money at call and short notice			Nil

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

### BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2018

AS AT 31-03-2017	PROPERTY & ASSETS	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2018
196317489.00	<b>1. CASH IN HAND</b>	"G"	153445834.59	
	Cash with Reserve			
	Bank (the National Bank)			
41534725.27	State Bank of India, State Cooperative bank and Central cooperative bank)	"H"	80926457.93	234372292.52
	<b>2. BALANCE WITH OTHER BANKS:</b>			
39581216.88	i) Current Deposits	"I"	22841936.65	
Nil	ii) Savings Bank Deposits		Nil	
502718856.00	iii) Fixed Deposits	"J"	575153968.00	
	iv) Govt Sec. & Bonds		Nil	597995904.65
100000000.00	<b>3. Money at Call &amp; Short notice:</b>			120000000.00
	<b>4. INVESTMENTS:</b>			
1875442778.30	i) In Central and State Govt. Securities	Central	1571462028.30	
215050000.00	(at book value)	State	225050000.00	
	face value Rs. 187030000.00			1796512028.30
	Market value Rs.			
Nil	ii) Other Trustee securities		Nil	
Nil	iii) Shares in cooperatives institutions other than in item (5) below:		Nil	
Nil	iv) Other investments		Nil	
Nil	<b>5. Investments not of the principle/subsidiary state partnership Fund: In shares of:</b>		Nil	
	<b>6. ADVANCES:</b>			
	<b>a. Short-term loans,</b> cash credits, overdrafts and bills discounting of which secured against:			
	A. government and other approved securities			
1449745633.72	<b>B. Other tangible securities</b>	"K"	1565404494.83	
	of the advances, amount due from individual			
	of the advances, amount overdue Rs.			
	considered bad and doubtful of recovery .....Nil.....			

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

### BALANCE SHEET FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2018

AS AT 31-03-2017	CAPITAL & LIABILITIES	SCH.	AMOUNT In Rs Ps.	AS AT 31-03-2018
Nil	5. Borrowings:			Nil
Nil	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			Nil
19469.00	7. BRANCH ADJUSTMENTS			0.00
47297530.17	8. OVERDUE INTEREST RESERVE			32430069.00
134951950.13	9. INTEREST PAYABLE			118927956.90
4860978.00	10) UNCLAIMED DIVIDENDS 11. OTHER LIABILITIES	"E"		6243927.00
75898041.03	i) Others	"F"		62513767.19
	ii) Current Year Income Tax		43440023.00	
	Advance Tax Paid		39150000.00	
	TDS on FDRS		1358742.81	
2365080.27	Tax Prov Made		2931280.45	2931280.45
	12. PROFIT & LOSS ACCOUNT:			
	As per last Balance Sheet		72276595.82	
	Less: appropriations		72276595.82	
72276595.82	Add: profit for the year brought forward from the profit & loss A/c.			82090154.92
<b>5440649701.42</b>			TOTAL Rs:	<b>5569115659.17</b>
	<u>CONTINGENT LIABILITIES:</u>			
60000.00	Outstanding liabilities for guarantees issued			60000.00

Date: 28-06-2018  
Place: Hyderabad

Sd/-  
M A QHAYUM  
CHAIRMAN

Sd/-  
SYED AKBAR NIZAMUDDIN HUSSAINI  
DIRECTOR

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

### BALANCE SHEET FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2017

AS AT 31-03-2017	PROPERTY & ASSETS	SCH.	AMOUNT In Rs Ps.	AS AT 31-03-2018
	<b>b. Medium term loans:</b>			
	of which secured against:			
	A. Govt. & other approved securities			
702361310.51	B. Other tangible securities	"L"	822945681.53	
	Of the advances, due			
	From individuals Rs			
	of the advances, amount			
	overdue Rs.			
	considered bad and doubtful			
	of recovery.....Nil.....			
	<b>C. Long term Loans</b>			
	of which secured against:			
	A. Govt. & other approved securities			
95382301.00	B. Other tangible securities		213119051.00	
	Of the advances, due			
	From individuals Rs			
	of the advances, amount			
	overdue Rs.			
	Considered bad and doubtful of recovery.....Nil.....			2601469227.36
38490720.25	<b>7. Interest receivable:</b>	Advances	32430069.00	
44406650.03	of the advances,	Investments	39625610.00	72055679.00
	amount overdue Rs.			
	considered bad and doubtful			
	Of recovery .....Nil.....			
Nil	<b>8. Bills receivable being bills</b>			Nil
	<b>for collection as per contra.</b>			
Nil	<b>9. Premises less depreciation</b>			Nil
81995189.33	<b>10. Fixed Assets &amp;</b>			102251539.39
	<b>furniture &amp; fixtures</b>			
1025466.00	<b>11. Prepaid Insurance</b>			1014517.00
56597365.13	<b>12. Other assets</b>	"M"		43444471.95
	(to be specified)			
Nil	<b>13. Non-banking assets</b>			Nil
	<b>acquired in satisfaction</b>			
	<b>of claims (stating made of valuation)</b>			
Nil	<b>14. BRANCH ADJUSTMENTS</b>			Nil
Nil	<b>15. PROFIT &amp; LOSS ACCOUNT:</b>			Nil
<u>5440649701.42</u>			<b>TOTAL Rs:</b>	<u>5569115659.17</u>

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
K. RAMA MOHAN  
CHARTERED ACCOUNTANT



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

### PROFIT & LOSS ACCOUNT AS ON 31-03-2018

<u>Expenses</u>	₹ _____ Ps.	<u>INCOME</u>	₹ _____ Ps.
IOD & Borrowings	285989009.77	Interest on loans	338499034.64
Salaries	64469074.00	Interest on Investments	188754193.20
Rent	15131139.00	Discount	8835.00
Electricity & Water	2195344.00	Commission	1501030.00
Postage & Telephone	1691930.91	Commission-wumt	27627.22
Conveyance & Entertainment	2257796.45	Exchange	253490.60
Miscellaneous Charges	2001185.70	Income from FCY	929110.68
Security & Surveillance	1645439.00	Locker Rent	1020689.00
MCH Property Tax	192405.00	Misc. Income	11457997.09
Directors Sitting Fee	928000.00	Loan Processing Fees	6525236.99
Printing & Stationery	2275546.52	Atm Renewal Fee	547260.00
AMC & Repairs	3411748.69	Cheque Book Issue	1016371.75
AGM Expenses	318588.30	Recovery Notices	804287.70
Insurance Premium		Other Income	2564840.65
Bank Indemnity Policy	3037020.00	Share Application	13200.00
DICGC Premium	4519350.96	Profit on Sale of G-Secs	13677200.01
Depreciation	8884686.08	ATM Acquiring Income	3455276.35
Publicity & Advertisement	3230437.00	Scrap Sale	21000.00
Concurrent Audit	911250.00		
GST Consultancy	180000.00		
Statutory Audit	350000.00		
Other Consultancy Services	435000.00		
Newspaper	24645.00		
Clearing charges	256296.81		
ATM Issuer Charges	1600118.80		
ATM Expenses	2514058.00		
Ineligible ITC	2366270.24		
SMS Messaging Pack	131000.00		
PF Admin. Charges	586681.00		
Spl Reserve U/s 36(1)(viii) of IT Act, 1961 20% of interest on Housing loan	10893211.00		
Profit before NPA Provision	137191451.56		
Provision for NPA @ 8.50%	11661273.38		
Profit Before Tax	125530178.18		
Provision for Income Tax A.Y 2018-19	43440023.26		
Profit After Tax	<u>82090154.92</u>		
Total	<u>559618683.79</u>	Total	<u>559618683.79</u>

Sd/-  
M A QHAYUM  
CHAIRMAN

Sd/-  
SYED AKBAR NIZAMUDDIN HUSSAINI  
DIRECTOR

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
K. RAMA MOHAN  
CHARTERED ACCOUNTANT

**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 2017 TO 31st MARCH 2018**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 1-10-2017	21,065	44,901,550	30,559	305,590
Add : Admission of Members & Share Amount	809	4,208,600	20,364	203,640
<b>TOTAL</b>	<b>21,874</b>	<b>49,110,150</b>	<b>50,923</b>	<b>509,230</b>
Less : Members Retired & Share Amount Refunded	280	829,525	19,485	194,850
Closing Balance on 31-03-2018	<b>21,594</b>	<b>48,280,625</b>	<b>31,438</b>	<b>314,380</b>

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

**ANNEXURE - II**

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN  
DURING THE PERIOD FROM 1st OCTOBER' 2017 TO 31st MARCH' 2018**

(Amount ₹)

Type of Investment	Opening balance on 01/10/2017	Investment made	Investment withdrawn	Balance on 31/03/2018
Government Securities	1894925028.30	103173500.00	201586500.00	1796512028.30
Deposit with Apcob	75992321.00	35070718.00	44104164.00	66958875.00
Deposit with TSCAB	149124795.00	73113151.00	40113151.00	182124795.00
Deposit with SBI	165370298.00	90870298.00	93370298.00	162870298.00
Deposit with HDFC bank	53500000.00	117200000.00	25000000.00	145700000.00
Deposit with Syndicate bank	27500000.00	12500000.00	22500000.00	17500000.00
Deposit with IDBI Bank	24900000.00	0.00	24900000.00	0.00
Call/Notice money				
SBI DFHI	0.00	612000000.00	605000000.00	70000000.00
HDFC Bank	80000000.00	581500000.00	589500000.00	0.00
STCI	0.00	50000000.00	0.00	50000000.00
<b>Grand Total</b>	<b>2471312442.30</b>	<b>12416927667.00</b>	<b>12396574113.00</b>	<b>2491665996.30</b>

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

**ANNEXURE-III**

**APPROPRIATION OF PROFIT FOR THE YEAR 2017-18**

₹ Ps.

Net Profit		<b>8,20,90,154.92</b>
Reserve Fund @ 25 %	2,05,22,538.73	
Education Fund (Subject to a maximum of ₹ 1,50,000/)	1,50,000.00	
	<b>2,06,72,538.73</b>	
Balance available for distribution in accordance with provisions of bye-laws		<b>6,14,17,616.19</b>
Bad & Doubtful Debt Reserve	80,00,000.00	
Provision for Standard Assets	20,00,000.00	
General Reserve Fund	1,75,00,000.00	
Building Fund	1,50,00,000.00	
Dividend @ 23 %	1,10,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	5,00,000.00	
Investment Fluctuation Reserve	60,00,000.00	
Staff Risk Fund	2,00,000.00	
Staff Welfare Fund	2,00,000.00	
	<b><u>6,14,00,000.00</u></b>	
Balance transferred to Reserve fund		<b>17,616.19</b>
		<b><u>6,14,17,616.19</u></b>

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

### ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2018 &  
Proposed Budget for the year 2018-19 (₹ In Crores)

S.No	Particulars	Budget for 2017-18	Actual Expenses	Proposed for 2018-19
1	Interest on Deposits	33.00	28.60	33.00
2	Staff Salaries	7.00	6.45	7.50
3	Rent	2.00	1.51	2.00
4	Electricity & Water	0.50	0.22	0.50
5	Postage & Telephone	0.25	0.17	0.25
6	Conveyance & Entertainment	0.25	0.23	0.25
7	Miscellaneous Charges	0.25	0.20	0.25
8	Security Services & Surveillance	0.25	0.16	0.25
9	MCH Tax	0.25	0.02	0.25
10	Director Sitting Fee	0.25	0.09	0.25
11	Printing & Stationery	0.50	0.23	0.50
12	Repairs & Maintenance	0.50	0.34	0.50
13	AGM Expenses	0.10	0.03	0.10
14	Insurance	1.00	0.76	1.00
15	Depreciation	1.25	0.89	1.00
16	Publicity & Advertisement	1.00	0.32	1.00
17	Auditor's Fee	0.50	0.19	0.25
18	Other Charges	1.00	0.74	1.00
19	Special Reserve	1.25	1.09	1.25
20	Provision for NPA & Standard Assets	1.00	1.17	1.25
21	Income Tax	3.92	4.34	4.15
22	Net Profit	7.98	8.21	8.50
23	Profit Before Tax	(11.90)	(12.55)	(12.65)
	<b>TOTAL</b>	<b>64.00</b>	<b>55.96</b>	<b>65.00</b>

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

**ANNEXURE-V**

**Budget estimate of income and actual income for the year ended 31-03-2018  
And proposed budget for the year 2018-19**

(₹. Crores)

<b>Particulars</b>	<b>Budget for 2017-18</b>	<b>Actual Income</b>	<b>Proposed for 2018-19</b>
<b>Interest on Loans</b>	36.00	33.85	37.00
<b>Interest on Investment</b>	22.00	18.88	22.00
<b>Commission, Discount &amp; Exchange</b>	1.00	0.18	1.00
<b>Income from Forex transactions</b>	1.00	0.09	1.00
<b>Profit on Sale of Govt. Securities</b>	2.00	1.37	2.00
<b>Other Income</b>	2.00	1.59	2.00
<b>TOTAL</b>	<b>64.00</b>	<b>55.96</b>	<b>65.00</b>

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

S.No.	PARTICULAR	POSITION AS ON (RS. In Crores)					
		31-03-2017			31-03-2018		
i	Capital to Risk Weight Asset Ratio (CRAR)	36.63%			37.61%		
ii	Movement of (CRAR)	36.63%			37.61%		
iii	Investments						
	Government securities	HFM	AFS	HFT	HFM	AFS	HFT
	a) Book Value	79.28	124.82	4.95	82.23	84.24	13.18
	Face value	79.69	125.61	5.00	82.71	84.74	13.25
	b) Market value of invesment		130.55	5.18		87.28	13.63
	c) Details of issuer composition of non-SLR investment and non performing non-SLR investment	NIL					
iv)	Advance against Real Estate, Construction Business, Housing	The bank has given advances on the security of personal immovable properties (not being any Assets that are subject matter of speculation).					
v)	Advances against Shares & Debentures	NIL			NIL		
vi)	Advances to Directors, their relatives Companies/firms in which they are interested	NIL			NIL		
	i) Fund based	NIL			NIL		
	ii) Non Fund based (guarantees L/C etc)	NIL			NIL		
vii)	Cost of Deposit: Average cost of deposits	7.40%			6.77%		
viii)	NPAs						
	i) Gross NPA	14.61			13.07		
	ii) Net NPA	-5.57			-8.43		
ix)	Movement of NPAs						
	iii) Gross NPAs	6.50%			5.02%		
	iv) Net NPAs	-2.72%			-3.53%		
x)	Profitability						
	a) Interest income as a percentage of Working Funds	9.83%			9.65%		
	b) Non-Interest income as a percentage of Working Funds	0.42%			0.59%		
	c) Operation profit as a percentage of Working funds	2.10%			2.29%		
	d) Return on Assets	1.33%			1.52%		
	e) Business (Deposits+ Advances) Per employee	5.32			5.85		
	f) Profit per employee	0.06			0.07		
xi)	Provision made towards NPA'S Depreciation in investment						
	a) NPA's	9.11			9.67		
	b) Depreciation on investment	2.09			2.09		
	c) Standard Assets	1.20			1.35		
xii)	Movement in provisions	31-03-2017			31-03-2018		
	i) NAPA'S	0.00			0.00		
	ii) Depreciation on investment	0.00			0.00		
	iii) Standard Assets	0.00			0.00		
xiii)	Foreign Currency assets and liabilities (if applicable)	Not Applicable					
xiv)	Insurance premium paid on Deposits to DICGC on 26/05/2016 upto Sep 2016	Rs. 24,97,977/-					
xv)	Penalty imposed by RBI	NIL					
xvi)	Restructured Accounts	NIL					
xvii)	Fixed Assets Valuation / Revaluation	NIL					
xviii)	RBI DEAF (Depositor Education & Awareness Fund)	0.34			0.51		



**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
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	73.00	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

## 20 - اظہارِ شکر

بورڈ اپنے تمام شیر ہولڈرس، کسٹمرس اور یہی خواہوں کا ان کے مسلسل اعتماد و سرپرستی کا دل کی گہریوں سے شکریہ ادا کرتا ہے۔ بورڈ آف ڈائریکٹرز ریزرو بینک آف انڈیا، رجسٹرار آف کوآپریٹو سوسائٹیز اور ڈیویڈنڈ ڈیپوزٹرز کوآپریٹو آفیسر گولکنڈہ ڈیویژن کا انکی رہنمائی کا شکریہ ادا کرتا ہے۔ بورڈ پیرسٹر اسد الدین اویسی صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین اور جناب اکبر الدین اویسی صاحب ایم ایل اے و فلوریڈر مجلس اتحاد المسلمین تلنگانہ قانون ساز اسمبلی کی گراں قدر رہنمائی کا بھی شکریہ ادا کرتا ہے۔ بورڈ اسٹاف کے تمام ارکان و چیف انگریجویٹو آفیسر کی بینک کے ترقی کیلئے پر خلوص خدمات کی بھی ستائش کرتا ہے۔

## بورڈ آف ڈائریکٹرز کی منظوری سے

ایم اے قیوم  
صدر نشین

مقام: حیدرآباد  
تاریخ:

#### 14. کارپوریٹ گورننس

تلنگانہ کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2017-18 میں 2 ہزار باڈی میٹنگس 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 2017-18 کے دوران 22 میٹنگس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

#### 15. انشورنس

بینک نے ڈپازٹرز کی رقم کی حفاظت کو یقینی بنانے کے لیے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے پاس ڈپازٹس کا بیمہ کر رکھا ہے۔ انشورنس پریمیم معاہدوں پر پریمیم ستمبر 2018 تک ادا کر دیا گیا ہے۔ اس کے علاوہ بینک کا کیش، فرنیچر اور دوسری قیمتی اشیاء کا بھی انشورنس کرایا گیا ہے۔

#### 16. بینکنگ پبلسٹی

(i) مذکورہ سال بینک نے انٹرنیٹ بینک موبائل پے منٹ سسٹم (IMPS) متعارف کروایا تاکہ سرعت کے ساتھ بین بینکنگ الیکٹرانک فنڈ کے تبادلہ کی خدمات موبائل فون کے ذریعہ انجام دی جاسکے۔ ارکان سے درخواست ہے کہ وہ موبائل بینکنگ خدمات کے لئے بینک کی متعلقہ شاخوں میں اپنا نام رجسٹر کروالیں اور (IMPS) خدمات کی دستیابی کے لئے (MPIN) حاصل کر لیں۔

(ii) بینک نے شخصی چیک بکس کی اجرائی شروع کر دی ہے۔ یہ چیک بکس راست صارفین کے رجسٹرڈ پتے پر روانہ کی جا رہی ہیں۔

#### 17. حج ہاؤز میں اکسٹنشن کاؤنٹر

سال 2017-18 کے دوران بھی حج کمیٹی کی درخواست پر اور ریزرو بینک آف انڈیا کی اجازت کے ساتھ ماہ اگست 2017 میں حج ہاؤز کی عمارت موقوفہ پبلک گارڈن روڈ نامپلی حیدرآباد میں عازمین حج کے لیے سعودی عربیہ میں حج کی معیاد کے دوران استعمال کے لیے ریال کی خریدی و فروخت کی خاطر ایک عارضی اکسٹنشن کاؤنٹر کھولا گیا۔

#### 18. معلومات کا اظہار

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

#### 19. بینک کی کارکردگی

مالی سال 2017-18 کے دوران بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

### 7. ترجیحی شعبہ کے قرضے جات

ترجیحی شعبہ کے قرضے جات کی رقم 31 مارچ 2018 کو 170.77 کروڑ روپے ہے جو کہ بینک کے جملہ قرضے جات کا %65.64 ہے۔ اسی طرح پسماندہ طبقہ کو دے گئے قرضے جات کی رقم 67.23 کروڑ روپے ہے اور جو کہ جملہ قرضے جات کا %25.84 ہے۔

### 8. غیر کارکرد اثاثہ جات

بینک کے آڈوائس کو دو زمرے جات میں تقسیم کیا گیا۔ ایک کارکرد اور دوسرا غیر کارکرد اثاثہ جات (NPAs) 31 مارچ 2018 کو بینک کے جملہ غیر کارکرد اثاثہ جات بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔ 13.07 کروڑ روپے ہیں جو کہ جملہ قرضے جات کا %5.02 فیصد ہوتے ہیں۔ جملہ غیر کارکرد اثاثہ جات کے لئے بینک نے ضرورت کے مطابق Provision کئے ہیں۔

### 9. کیپٹل اور رسک اسٹیس تناسب

بینک کا کیپٹل اور رسک اسٹیس تناسب 31 مارچ 2017 کو 36.63 فیصد تھا جو بڑھ کر 31 مارچ 2018 تک 37.61 فیصد ہو گیا جو کہ ریزرو بینک آف انڈیا کے مقررہ تناسب %9 سے بہت زیادہ ہے۔

### 10. ذاتی فنڈز

بینک کے ذاتی فنڈز اور ریزروں جو کہ بیرونی واجبات کی شکل میں نہیں ہیں ان کی خالص مالیت 31 مارچ 2018 کو 95.89 کروڑ روپے ہے۔

### 11. آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی کانکریٹ آڈٹ سال 2017-18 کے دوران مسرس حوالدار اینڈ اسوسی ایٹس، چارٹرڈ اکاؤنٹنٹس نے باقاعدہ بنیادوں پر انجام دی ہیں۔ کانکریٹ آڈٹس کی طرف سے ان کی ماہانہ دی گئی رپورٹس کے مشاہدات کی تعمیل کر لی گئی ہے۔ بینک کی سال 2017-18 کی قانونی آڈٹ مسرس کے رام موہن چارٹرڈ اکاؤنٹنٹس نے کی ہے۔ بینک کو سال 2017-18 کے لیے بھی کلاس 'A' کے تحت رکھا گیا ہے۔ بینک اس کے قیام سے مسلسل طور پر 'A' کلاس حاصل کر رہا ہے۔ سال 2017-18 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے سامنے منظوری کے لیے پیش کیا گیا ہے۔

### 12. خالص منافع

مالی سال 2017-18 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 8.21 کروڑ روپے کا خالص منافع کمایا ہے۔ گزشتہ سال 7.23 کروڑ روپے کا منافع حاصل ہوا تھا۔ خالص منافع کا %25 یعنی 2.05 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈٹس کی جانب سے مختص کئے گئے۔ خالص منافع کی ماہی رقم 6.14 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 2017-18 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2017-18 کے لیے ارکان کے حصص سرمایہ پر %23 ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لئے جنرل باڈی کی منظوری درکار ہے۔

### 13. کارکردگی بجٹ اور تخمینہ بجٹ

سال 2017-18 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2017-18 کے لیے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کے لیے پیش کیے گئے ہیں۔

دی دارالسلام کوآپریٹیو آر بن بینک لمیٹیڈ، حیدرآباد

ڈائریکٹرز رپورٹ

معزز اراکین

مجھے خوشی ہے کہ میں 31 ویں سالانہ رپورٹ معہ تصفیح شدہ تین حسابات، نفع و نقصان اکاؤنٹ اور 31 مارچ 2018 کو ختم ہونے والے سال کی آڈٹ رپورٹ آپ کے ملاحظہ کیلئے پیش کر رہا ہوں۔

1. رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2017-18 میں 20,265 سے بڑھ کر 21,594 ہو گئی اور حصص سرمایہ کی رقم 4.11 کروڑ سے بڑھ کر 4.83 کروڑ ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2018 کو 31,438 اور حصص سرمایہ کی رقم 0.03 کروڑ روپے ہو گئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2018 کو 4.86 کروڑ روپے تک پہنچ گیا۔ یکم اکتوبر 2017 تا 31 مارچ 2018 کے دوران ارکان کے داخلہ و سبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول 1 میں آپ کی منظوری کیلئے پیش خدمت ہے۔

2. ریزیروں اور فنڈس

سال 2016-17 کے منافع کی تقسیم کے بعد بینک کے ریزیروں اور فنڈس 82.23 کروڑ سے تجاوز کر کے 91.03 کروڑ ہو گئے ہیں۔

3. ڈپازٹس

سال 2017-18 کے دوران بینک کے جملہ ڈپازٹس 423.93 کروڑ روپے سے بڑھ کر 430.51 کروڑ روپے ہو گئے ہیں۔

4. کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2017 کو 535.86 کروڑ روپے سے بڑھ کر 31 مارچ 2018 کو 546.69 کروڑ روپے ہو گیا۔

5. سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2018 تک 249.17 کروڑ روپے ہو گئی ہے۔ سال 2017-18 کے لیے بینک کی سرمایہ کاری پالیسی ریزرو بینک آف انڈیا کے قواعد کے مطابق وضع کی گئی ہے۔ بینک کی جانب سے کی گئی سرمایہ کاری کا سہ ماہی جائزہ لیکر مناسب اقدامات کئے جاتے رہے ہیں۔ 31 مارچ 2018 کو گورنمنٹ سیکیورٹیز کی مارکٹ والیو میں 0.16 کروڑ روپے کی فرسودگی ہو گئی ہے اور اس کے لیے ریزرو بینک آف انڈیا کے رہنمایانہ خطوط کے مطابق بینک نے Provision کیے ہیں۔ بینک نے کسی بھی کوآپریٹیو بینک میں سرمایہ کاری نہیں کی ہے اور نہ ہی کسی کوآپریٹیو بینک سے فنڈس قبول کئے ہیں۔ یکم اکتوبر 2017 سے 31 مارچ 2018 کے دوران بینک کی جانب سے کی گئی سرمایہ کاری اور واپسی کی تفصیل جدول 11 میں منظوری کے لیے پیش کی گئی ہے۔

6. قرضہ جات

بینک کے جملہ قرضہ جات اور پیشگی رقمات دوران سال 224.75 کروڑ روپے سے بڑھ کر 31 مارچ 2018 تک 260.15 کروڑ ہو گئے ہیں۔ مالی سال 2017-18 کے لیے بینک کی ایک قرض پالیسی بورڈ آف ڈائریکٹرز کی جانب سے منظوری کے تحت ترتیب دی گئی ہے۔ تمام قرضہ جات مناسب سکیورٹیز اور ضمانت کے حصول کے بعد قرض پالیسی کے مطابق جاری کئے گئے۔



**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 دارالسلام آغا پورہ حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

## ایجنڈہ

- 1- 31 ویں سالانہ رپورٹ مع حسابات کے نتیجہ شدہ تختے اور سال 2017-18 کی آڈٹ رپورٹ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2017-18 کو تصرف میں لانا اور حصص سرمایہ پر ڈیویڈنڈ کا اعلان۔
- 3- سال 2017-18 کی آمدنی و اخراجات کی توثیق اور سال 2018-19 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- یکم اکتوبر 2017 تا 31 مارچ 2018 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 5- یکم اکتوبر 2017 تا 31 مارچ 2018 کے دوران بینک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
- 6- دیگر امور بہ اجازت صدر اجلاس۔

## حسب الحکم بورڈ آف ڈائریکٹرز

شرح دستخط  
چیف ایگزیکٹو آفیسر

مقام: حیدرآباد  
تاریخ:

- نوٹ:**
- 1- ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئرسرٹیفکیٹ یا شناختی کارڈ لائیں۔
  - 2- ارکان جنہیں سال 2015-16 اور 2016-17 کا ڈیویڈنڈ نہیں ملا وہ بینک سے حاصل کر سکتے ہیں۔