

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

Content

S.No	Particulars	Page No.
1	Notice & Agenda	2
2	Director's Report	3-6
3	Audit Certificate	7-8
4	Auditor's Report	9
5	Receipts & Payments	10-11
6	Balance Sheet	12-15
7	Profit & Loss Account	16
8	Annexure-I - Admission of Members and Receipt of Share Capital	17
9	Annexure-II - Investment Made / Withdrawn	18
10	Annexure-III - Appropriation of Profit	19
11	Annexure-IV - Estimated and Actual Expenses	20
12	Annexure-V - Estimated and Actual Income	21
13	Annexure-VI - Information as per RBI Guidelines	22
14	Progress at a Glance	23
15	Amendment to Bye laws of the Bank	21

**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 Saturday the 23 September 2017 at 11-30 A.M at Darussalam, Aghapura, Hyderabad to transact the following business:

AGENDA

1. To consider and adopt the 30th Annual Report together with the Audited statement of accounts and Audit Report for the year 2016-17.
2. To appropriate Profit of the Bank and declare dividend on shares for the year 2016-17
3. To approve performance (Revised) budget for the year 2016-17 and the budget estimates of Income and expenditure for the year 2017-18.
4. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October' 2016 to 31 March' 2017.
5. To approve all Investments made / withdrawn by the Bank during the period 1 October' 2016 to 31 March' 2017.
6. Amendment to the Bye-laws of the Bank.
7. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad

Sd/-

Date : 7 September 2017

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 2014-15 and 2015-16 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 30th Annual Report for the financial year 2016-17 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' 2017.

1. MEMBERSHIP AND CAPITAL

The "A" class membership of the bank increased from 18852 to 20265 and the subscribed paid up share capital increased from ₹3.55 Crores to ₹4.11 Crores during the year 2016-17. The "B" class membership is 25332 and the share capital amounted to ₹0.03 Crores as on 31st March 2017. The total share capital of the bank as on 31st March 2017 is ₹4.14 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the period from 1st October 2016 to 31st March 2017 is placed before you in Annexure I for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2015-16, the Reserves and Funds of the bank have increased from ₹. 73.00 Crores to ₹. 82.23 Crores as shown below

	<u>As on 31-3-2016</u>	(₹. Crores) <u>As on 31-3-2017</u>
Statutory Reserve Fund	19.24	21.18
General Reserve Fund	5.89	7.63
Special Reserve [HL Interest]	2.70	3.61
Building Fund	15.00	17.00
Common Good Fund	1.66	1.30
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	9.32	9.87
Investment Fluctuation Reserve	2.65	3.05
Provision Against Std. Assets	1.05	1.20
Provision For NPAs	8.19	9.11
Other Funds & Reserves	6.70	7.68
Total	<u>73.00</u>	<u>82.23</u>

3. DEPOSITS

The total deposits of the Bank increased from ₹ 377.51 crores to ₹ 423.93 crores during the year 2016-17. The comparative position and spread of various types of deposits as on 31.03.2016 and 31.03.2017 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2016</u>	(₹.Crores) <u>As on 31-3-2017</u>
Current deposits	13.39	20.54
Savings deposits	82.45	122.22
Fixed and other term deposits	<u>281.67</u>	<u>281.17</u>
Total	<u>377.51</u>	<u>423.93</u>

The Current and Saving deposits of the Bank formed 33.68% of the total deposits as on 31st March 2017.

4. WORKING CAPITAL

The working capital of the bank increased from ₹ 486.34 crores as on 31 March' 2016 to ₹ 535.86 Crores by 31 March'2017. The details of Working Capital as on 31st March 2017 are as under:

<u>Particulars</u>	<u>(₹. Crores)</u>
Share Capital	4.14
Reserves & Funds	82.23
Deposits	423.93
Other liabilities	25.56
Total	<u>535.86</u>

5. INVESTMENTS

The total investments of the Bank increased from ₹230.28 crores as on 31 March 2016 to ₹ 269.32 crores by 31 March 2017. The details of the investments as on 31st March 2017 are as follows:

<u>Particulars</u>	<u>(₹. Crores)</u>
Government Securities	209.05
Telangana State Co-operative Bank	14.41
AP State Co-operative Bank	7.83
State Bank of Hyderabad	16.54
HDFC Bank	5.25
Syndicate Bank	3.25
IDBI Bank	2.99
Call Money Market	10.00
Total	<u>269.32</u>

An Investment Policy of the bank for the year 2016-17 has been formulated as per the guidelines of Reserve Bank of India. The position is reviewed quarterly and appropriate action is taken.

The depreciation in govt securities as on 31 March 2017 amounted to ₹. 0.76 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 2016 to 31st March 2017 is given in Annexure II for approval.

6. LOANS & ADVANCES

The total loans and advances of the bank are ₹ 224.75 crores as on 31 March 2017.

A Loan Policy of the Bank for the year 2016-17 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 2017 are given below.

<u>Particulars</u>	<u>(₹ Crores)</u>
Total Advances	224.75
Priority Sector Advances	144.97
Weaker Section Advances	58.51
Priority Sector Advances as	
% of total advances	64.50%
Weaker Section Advances as	
% of total advances	26.03%

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.

The gross Non performing Assets (NPAs) are at ₹ 14.61 Crores and formed 6.50 % of total loans and advances as on 31 March 2017. 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 is 36.63% as on 31 March 2017 as against 9% norm prescribed by Reserve Bank of India.

10. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2016-17 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 2016-17 was conducted by M/s Anjaneyulu.Y & Co, Chartered Accountants. The bank has been placed under class "A" for the year 2016-17 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2016-17 with all the statements is placed before the general body for adoption.

11. NET PROFIT

The Bank has earned a Net profit of ₹.7.23 crores during the year 2016-17 as per the audited accounts. Out of the Net Profit of ₹7.23 Crores, statutory allocations of 25% of the net profit amounting to ₹. 1.81 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 ₹.5.41 crores is available for distribution as per the provisions of the Bye-laws of the Bank. The Board of Directors of the Bank recommend the appropriation of the net profit for the year 2016-17 as per details given in Annexure III. The Board is pleased to recommend a dividend of 25% on the share capital of members for the year 2016-17 subject to approval of General Body. The general body may consider and approve the appropriation of profit and payment of dividend.

12. PERFORMANCE BUDGET AND BUDGET ESTIMATES

The statements showing performance budget for the year 2016-17 and Budget estimates for the year 2017-18 are placed before you in Annexure IV & V respectively for approval.

13. CORPORATE GOVERNANCE

Two general body meetings were convened during the year 2016-17, 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 2016-17. The other committees constituted have met regularly for smooth functioning of the bank.

14. 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 2017 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.

15. TECHNOLOGY INITIATIVES

i) During the year we had launched EVM chip Rupay Cards and issued these cards to many of the customers. The Rupay Debit Cards of the Bank can be used at shops and establishments, petrol pumps, online shopping, POS terminals etc. apart from withdrawing money from the ATMs all over the country. The existing customers who are using ATM cards can apply for Debit Cards by surrendering the old ATM cards.

ii) The Bank had introduced a missed call service, through which by giving a missed call to 8688112333 with the registered mobile phone, the customer can get the latest balance and a mini statement of his account.

iii) The Bank has started offering point of sale terminal services to the customers.

16. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2016-17 also at the request of HAJ Committee with the permission of Reserve Bank of India during the month of August, 2016 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.

17. EXPANSION OF BRANCHES

After obtaining licences from Reserve Bank of India we have opened 3 more branches at Banjara Hills, Malakpet and Sanath Nagar during the month of September 2016. The total number of branches of the Bank are 9.

18. AREA OF OPERATION

The area of operation of the Bank was limited to the twin-cities of Hyderabad and Secunderabad. With the approval of the Registrar of Cooperative Services and Reserve Bank of India the bye-laws of the Bank were amended to extend the area of operation of the Bank to entire State of Telangana.

19. BOARD OF DIRECTORS

A Deputy Registrar of Co-operative Societies, RCS office, Hyderabad conducted the Election to the Board of Directors in the month of February 2017 to elect a new Board. A total of 10 Directors were elected unanimously.

Sri M A Qhayum was elected as Chairman and Sri Syed Hussain Ali Jafri was elected as Vice Chairman. The other members of the Board are as follows:

1. Sri Syed Akbar Nizamuddin Hussaini, (2) Sri Burhanuddin Owaisi (3) Sri S A Hussain Anwar (4) Sri Syed Zaheeruddin Ali Sofi (5) Sri Y M Arshad (6) Smt. Maleeha Fareesa (7) Smt. Manisha Saxena & (8) Sri Allampalli Narendra

20. DISCLOSURE OF INFORMATION

Certain information of the bank required to be disclosed as per Reserve Bank of India guidelines is given in Annexure VI

21. 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: 23 September' 2017

CHAIRMAN
M A QHAYUM

M/s ANJANEYULU. Y & CO.
Chartered Accountants

2-3-712, Plot No. 182, Road No.8,
Lalithanagar, Hyderabad,500 068.
Ph : 040-24221084
Mobile: +91-9959225076
Email : yaanjaneyulu@yahoo.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 2016-2017 are audited by M/s Anjaneyulu. Y & CO, 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 31-03-2017.

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 :

423,93,03,711.59

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES

- i) 111,95,37,905.72
- ii)
- iii)
- iv)
- v)

V. SHARE CAPITAL

- a) Members 4,11,35,800.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in
& other institutions
2. Fixed & Other Deposits 60,27,18,856.00

3. Government Promissory Notes & other Securities. 209,04,92,778.30

II. LOANS :

- | | |
|---------------------------|------------------|
| a) Principal | Due |
| b) Interest | 224,74,89,245.23 |
| c) Interest on Investment | 3,84,90,720.25 |
| | 4,44,06,650.03 |

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- | | |
|-------------------------|-----------------|
| i) Furniture & Fixtures | 413,22,905.22 |
| ii) Other Assets | 5,76,22,831.13 |
| iii) | |
| iv) | |
| v) Cash in Hand | 19,63,17,489.00 |
| vi) CASH AT BANKS | 8,11,15,942.15 |

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

5. This is the 32nd year of audit of the Society. The Share Capital at the beginning of the year was Rs 3,55,22,750.00 and at the end of the year was Rs 4,11,35,800.00 There was thus an increase of Rs. 56,13,050.00 during the year.

6. The membership at the beginning of the year was 18852 and at the end of the year was 20265. Thus there was an increase in membership by 1413 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	(+)	₹ 7,22,76,595.82
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 1,80,69,148.95
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Total	<u>₹ 5,40,57,446.87</u>

9. The remainder of the net Profit of ₹ 5,40,57,446.87 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		19,23,91,799.35
b) Additions during the year 2016-2017		<u>1,94,15,845.79</u>
	Total	21,18,07,645.14
c) 25 % of Net Profit of 2016-17 appropriated by the Auditor		<u>1,80,69,148.95</u>
		22,98,76,794.09
d) Amount invested outside the business		22,98,76,794.09
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 28th August' 2017

FOR M/S ANJANEYULU. Y & CO.

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.

M/s ANJANEYULU. Y & CO.
Chartered Accountants

2-3-712, Plot No. 182, Road No.8,
Lalithanagar, Hyderabad,500 068.
Ph : 040-24221084
Mobile: +91-9959225076
Email : yaanjaneyulu@yahoo.com

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- 2017 and the Profit & Loss Account of the Bank for the year ended 31-03-2017 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.

Our 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.

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

In our opinion and to the best of our 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:

- a) In the case of Balance Sheet of the state of affairs of the Bank as at 31st March, 2017
- 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: 28/08/2017

Sd/-
For M/s ANJANEYULU. Y & CO.
CHARTERED ACCOUNTANT
FR No. 013498S

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

RECEIPTS & PAYMENTS FOR THE YEAR 2016-17

ASSETS

	<u>Particulars</u>	<u>Total Receipt.</u>	<u>Total Payment.</u>
	Cash in Hand	7955661405.62	8001299894.14
	Balance with		
A	RBI,SBH,APCOB,TSCOB	3860104778.97	3854147354.78
	Balance With other Banks	43204912256.09	43228171479.05
B	Fixed Deposits	410195250.00	457999701.00
	Investments		
	Central Govt.Securities	487866750.00	795497250.00
	State Govt. Securities	0.00	60000000.00
	Call Money Investment	3971000000.00	3968500000.00
C	Short Term Loans	3089657451.37	2922826198.81
D	Medium Term Loans	350263795.99	469498303.00
	Housing Loan	35130661.00	74991574.00
	Interest Receivable	65689514.04	81059906.07
	Fixed Assets	122050.00	44599423.76
	<u>Trf. To P & L A/c</u>		
	IOD & Borrowings		309673885.00
	Salaries		56896419.00
	Rent		14346485.00
	Electricity & Water		2008625.00
	Postage & Telephone		859764.28
	Conveyance & Entertainment		1556292.28
	Miscellaneous Charges		1521479.24
	Security & Surveillance		1340694.00
	MCH Property Tax		204511.00
	Directors Sitting Fee		663500.00
	Printing & Stationery		1430592.00
	AMC & Repairs		1830730.75
	AGM Expenses		196670.00
	Insurance		4998177.00
	Depreciation		8816785.67
	Publicity & Advertisement.		6244167.00
	Audit Fee		1323500.00
	News paper		19240.00
	Legal charges		107102.00
	Clearing charges		153125.71
	SMS Messaging pack		171525.00
	ATM Issuer charges		1568334.79
	ATM expenses		2264307.00
	PF Admin charges		521176.00
	Special Reserve		9128370.60
	Provision for NPA		9114369.00
	Provision Income Tax		38975284.00
	Income Tax for F.Y 2015-16		1158670.55
	Prepaid Insurance	668520.00	1025466.00
E	Other Assets	4263473131.98	4297355722.14
	Branch Adjustments	0.00	0.00
	TOTAL	<u>103433745565.06</u>	<u>104450566054.62</u>

Sd/-
CHAIRMAN
M A QHAYUM

Sd/-
DIRECTOR
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-
DIRECTOR
BURHANUDDIN OWASI

Sd/-
CHIEF EXECUTIVE OFFICER
MIR SADATH ALI AKBAR

Sd/-
CHARTERED ACCOUNTANT
M/S ANJANEYULU. Y & CO

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

RECEIPTS & PAYMENTS FOR THE YEAR 2016-2017

<u>LIABILITIES</u> <u>Particulars</u>	<u>Total Receipt</u>	<u>Total Payment</u>
Share Capital	6070075.00	457025.00
Associate Membership	189336.00	252676.00
Statutory Reserve Fund	19415845.79	0.00
General Reserve Fund	17349430.00	0.00
Common Good Fund	1000000.00	4633381.00
Spl. Reserve (Int. on HL)	9128370.60	0.00
Building Fund	20000000.00	0.00
Dividend Equalization Fund	0.00	0.00
Prov. For NPAs	9114369.00	0.00
Prov. for Standard. Assets	1500000.00	0.00
Bad & Doubtful Debts Reserve	5500000.00	0.00
Investment Fluctuation Reserve	4000000.00	0.00
A Oth Funds & Reserves	11179409.09	1357623.42
B Term Deposits	2906947577.00	2911898402.00
C Savings Deposits	6242915849.05	5845221578.47
D Current Deposits	1686049153.74	1614617599.54
Branch Adjustments	19469.00	0.00
Overdue Interest Reserve	27923171.78	28361369.11
Interest Payable	294350676.00	327246312.00
Unclaimed Dividend	9216983.00	8294657.00
Sundries	5933634404.80	5918313148.65
D <u>Trf. To P & L A/c</u>		
Interest on loans	324771325.83	
Interest on Investments	202045411.78	
Discount	8373.00	
Commission	2171612.93	
Commission-WUMT	47435.32	
Exchange	516999.00	
Income from FCY	829078.38	
Locker Rent	686220.00	
Misc. Income	8517759.04	
Share Application	9060.00	
Profit on Sale of G-Secs	8309000.00	
ATM Acquirer Income	1458102.41	
Profit & Loss A/c		77400235.79
	<u>LIABILITIES</u>	17754874497.54
	<u>ASSETS</u>	16738054007.98
	<u>GRAND TOTAL</u>	<u>104450566054.62</u>
		<u>121188620062.60</u>

Sd/-
CHAIRMAN
M A QHAYUM

Sd/-
DIRECTOR
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-
DIRECTOR
BURHANUDDIN OWASI

Sd/-
CHIEF EXECUTIVE OFFICER
MIR SADATH ALI AKBAR

Sd/-
CHARTERED ACCOUNTANT
M/S ANJANEYULU. Y & CO

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2017

AS AT 31-03-2016	CAPITAL & LIABILITIES	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2017
1. CAPITAL:				
	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			
35522750.00	1645432 Shares of Rs.25/- each		41135800.00	
316660.00	25332 Shares of Rs.10/- each		253320.00	41389120.00
2. RESERVE FUND & OTHER RESERVES:				
192391799.35	i) Statutory Reserve Fund		211807645.14	
58908640.00	ii) General Reserve Fund		76258070.00	
26985540.00	iii) Spl. Reserve 20% Interest on HL		36113910.60	
150000000.00	iv) Building Fund		170000000.00	
16625116.00	v) Common Good Fund		12991735.00	
6000000.00	vi) Dividend Equalisation Fund		6000000.00	
93208000.00	vii) Bad and Doubtful debts Reserve		98708000.00	
10500000.00	viii) Prov. Ag. Standard Assets		12000000.00	
81941711.56	ix) Provision for NPA		91056080.56	
26500000.00	x) Investment Fluctuation Reserve		30500000.00	
67029998.44	xi) Other Funds & Reserve (to be specified)	"A"	76851784.11	822287225.41
NIL	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:			NIL
4. DEPOSITS AND OTHER ACCOUNTS:				
	i) Fixed Deposits:			
2816687655.00	a. Individuals	"B"	2811736830.00	
	b. Cooperative Intitutions			
	c. State government			
824464661.59	ii) Savings Bank Deposits:			
	a. Individuals	"C"	1222158932.17	
	b. Cooperative Intitutions			
	c. State government			
133976395.22	iii) Current Deposits:			
	a. Individuals	"D"	205407949.42	
	b. Cooperative Institutions			
	c. State government			4239303711.59
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 2017

AS AT 31-03-2016	PROPERTY & ASSETS	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2017
150679000.48	1. CASH IN HAND Cash with Reserve Bank (the National Bank)	"G"	196317489.00	
47492149.46	State Bank of India, State Cooperative bank and Central cooperative bank)	"H"	41534725.27	237852214.27
16321993.92	2. BALANCE WITH OTHER BANKS: I) Current Deposits	"I"	39581216.88	
Nil	ii) Savings Bank Deposits		Nil	
454914405.00	iii) Fixed Deposits	"J"	502718856.00	
	iv) Govt Sec. & Bonds		Nil	542300072.88
125000000.00	3. Money at Call & Short notice:			100000000.00
1722862278.30	4. INVESTMENTS: i) In Central and State Govt. Securities (at book value) face value Rs. 2103030000.00 Market value Rs.			2090492778.30
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	5. Investments not of the principle/subsidiary state partnership Fund: In shares of:		Nil	
	6. ADVANCES: a. Short-term loans , cash credits, overdrafts and bills discounting of which secured against: A. government and other approved securities			
1616576886.28	B. Other tangible securities of the advances, amount due from individual of the advances, amount overdue Rs. considered bad and doubtful of recoveryNil.....	"K"	1449745633.72	

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2017

AS AT 31-03-2016	CAPITAL & LIABILITIES	SCH.	AMOUNT In Rs. Ps.	AS AT 31-03-2017
Nil	5. Borrowings:			Nil
Nil	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			Nil
0.00	7. BRANCH ADJUSTMENTS			19469.00
47735727.50	8. OVERDUE INTEREST RESERVE			47297530.17
167847586.13	9. INTEREST PAYABLE			134951950.13
3938652.00	10) UNCLAIMED DIVIDENDS	"E"		4860978.00
	11. OTHER LIABILITIES			
53371975.70	i) Others	"F"		75898041.03
	ii) Current Year Income Tax		38975284.00	
	Advance Tax Paid		35100000.00	
	TDS on FDRS		1510203.73	
9569889.45	Tax Prov Made			2365080.27
	12. PROFIT & LOSS ACCOUNT:			
	As per last Balance Sheet		77400235.79	
	Less: appropriations		77400235.79	
77400235.79	Add: profit for the year brought forward from the profit & loss A/c.			72276595.82
<u>4900922993.73</u>			TOTAL Rs:	<u>5440649701.42</u>

CONTINGENT LIABILITIES:

10000.00	Outstanding liabilities for guarantees issued	10000.00
----------	---	----------

Date: 28-August 2017
Place: Hyderabad

Sd/-
CHAIRMAN
M A QHAYUM

Sd/-
DIRECTOR
SYED AKBAR NIZAMUDDIN HUSSAINI

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2017

AS AT 31-03-2016	PROPERTY & ASSETS	SCH.	AMOUNT In Rs Ps.	AS AT 31-03-2017
	b. Medium term loans:			
	of which secured against:			
	A. Govt. & other approved securities			
583126803.50	B. Other tangible securities	"L"	702361310.51	
	Of the advances, due			
	From individuals Rs			
	of the advances, amount			
	overdue Rs.			
	considered bad and doubtful			
	of recovery.....Nil.....			
	C. Long term Loans			
	of which secured against:			
	A. Govt. & other approved securities			
55521388.00	B. Other tangible securities		95382301.00	
	Of the advances, due			
	From individuals Rs			
	of the advances, amount			
	overdue Rs.			
	Considered bad and doubtful of recovery.....Nil.....			2247489245.23
29485404.25	7. Interest receivable:	Advances	38490720.25	
38041574.00	of the advances,	Investments	44406650.03	82897370.28
	amount overdue Rs.			
	considered bad and doubtful			
	Of recoveryNil.....			
Nil	8. Bills receivable being bills			Nil
	for collection as per contra.			
Nil	9. Premises less depreciation			Nil
37517815.57	10. Fixed Assets &			81995189.33
	furniture & fixtures			
668520.00	11. Prepaid Insurance			1025466.00
22714774.97	12. Other assets	"M"		56597365.13
	(to be specified)			
Nil	13. Non-banking assets			Nil
	acquired in satisfaction			
	of claims (stating made of valuation)			
Nil	14. BRANCH ADJUSTMENTS			Nil
Nil	15. PROFIT & LOSS ACCOUNT:			Nil
<u>4900922993.73</u>			TOTAL Rs:	<u>5440649701.42</u>

Sd/-
DIRECTOR
BURHANUDDIN OWASI

Sd/-
CHIEF EXECUTIVE OFFICER
MIR SADATH ALI AKBAR

Sd/-
CHARTERED ACCOUNTANT
M/S ANJANEYULU. Y & CO

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

PROFIT & LOSS ACCOUNT AS ON 31-03-2017

<u>Expenses</u>	₹ _____ Ps.	<u>INCOME</u>	₹ _____ Ps.
IOD & Borrowings	309673885.00	Interest on loans	324771325.83
Salaries	56896419.00	Interest on Investments	202045411.78
Rent	14346485.00	Discount	8373.00
Electricity & Water	2008625.00	Commission	2171612.93
Postage & Telephone	859764.28	Commission-wumt	47435.32
Conveyance & Entertainment	1556292.28	Exchange	516999.00
Miscellaneous Charges	1521479.24	Income from FCY	829078.38
Security & Surveillance	1340694.00	Locker Rent	686220.00
MCH Property Tax	204511.00	Misc. Income	8517759.04
Directors Sitting Fee	663500.00	Loan Processing Fees	5424230.00
Printing & Stationery	1430592.00	Atm Renewal Fee	298576.00
AMC & Repairs	1830730.75	Cheque Book Issue	293758.80
AGM Expenses	196670.00	Recovery Notices	470411.00
Insurance Premium	4998177.00	Other Income	2030783.24
Depreciation	8816785.67	Share Application	9060.00
Publicity & Advertisement	6244167.00	Profit on Sale of G-Secs	8309000.00
Audit Fee		ATM Acquiring Income	1458102.41
Concurrent Audit	799250.00		
EDP Audit	69000.00		
Statutory Audit	320250.00		
Other Audits	135000.00		
Newspaper	19240.00		
Legal Charges	107102.00		
Clearing charges	153125.71		
ATM Issuer Charges	1568334.79		
ATM Expenses	2264307.00		
SMS Messaging Pack	171525.00		
PF Admin. Charges	521176.00		
Spl Reserve U/s 36(1)(viii) of IT Act, 1961 20% of interest on Housing loan	9128370.60		
Profit before NPA Provision	121524919.37		
Provision for NPA @ 7.50%	9114369.00		
Profit Before Tax	112410550.37		
Provision for Income Tax A.Y 2017-18	38975284.00		
Income Tax for A.Y 2015-16	1158670.55		
Profit After Tax	72276595.82		
Total	<u>549370377.69</u>	Total	<u>549370377.69</u>

Sd/-
CHAIRMAN
M A QHAYUM

Sd/-
DIRECTOR
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-
DIRECTOR
BURHANUDDIN OWAISI

Sd/-
CHIEF EXECUTIVE OFFICER
MIR SADATH ALI AKBAR

Sd/-
CHARTERED ACCOUNTANT
ANJANEYULU. Y & CO.

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

ANNEXURE - I

**STATEMENT OF ADMISSION OF MEMBERS AND RECEIPT OF
SHARE CAPITAL AMOUNT FROM 1st OCTOBER 2016 TO 31st MARCH 2017**

	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 1-10-2016	19,463	3,76,21,425/-	29,753	2,97,530/-
Add Admission of Members & Allotment of Shares	862	37,63,800/-	8,580	85,800/-
TOTAL	20,325	4,13,85,225/-	38,333	3,83,330/-
Less Members Retired & Share Amount Refunded	60	2,49,425/-	13,001	1,30,010/-
Closing Balance on 31-03-2017	20,265	4,11,35,800/-	25,332	2,53,320/-

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

ANNEXURE - II

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN
DURING THE PERIOD FROM 1st OCTOBER' 2016 TO 31st MARCH' 2017**

(Amount in ₹)

Type of Investment	Outstanding as on 01/10/2016	Investment made	Investment withdrawn	Balance on 31/03/2017
Government Securities	1881106528.30	369182000.00	159795750.00	2090492778.30
Deposit with Apcob	92850004.00	15473759.00	30000000.00	78323763.00
Deposit with TSCAB	145624795.00	37613151.00	39113151.00	144124795.00
Deposit with SBH	152500000.00	79870298.00	67000000.00	165370298.00
Deposit with HDFC bank	57500000.00	25000000.00	30000000.00	52500000.00
Deposit with Syndicate bank	35000000.00	22500000.00	25000000.00	32500000.00
Deposit with IDBI Bank	20000000.00	24900000.00	15000000.00	29900000.00
Call money SBI DFHI HDFC Bank	100000000.00 50000000.00	1504000000.00 8545000000.00	1504000000.00 8595000000.00	100000000.00 0.00
Total	2534581327.30	24159539208.00	24000908901.00	2693211634.30

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

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2016-17

	<u>₹</u>	<u>Ps.</u>
Net Profit		7,22,76,595.82
Reserve Fund @ 25 %	1,80,69,148.95	
Education Fund (Subject to a maximum of 1,50,000/)	1,50,000.00	
	1,82,19,148.95	
Balance available for distribution in accordance with provisions of bye-laws		5,40,57,446.87
Bad & Doubtful Debt Reserve	60,00,000.00	
Provision for Standard Assets	15,00,000.00	
General Reserve Fund	1,53,00,000.00	
Building Fund	1,50,00,000.00	
Dividend @ 25 %	1,03,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	5,00,000.00	
Investment Fluctuation Reserve	40,00,000.00	
Staff Risk Fund	2,00,000.00	
Staff Welfare Fund	2,00,000.00	
	<u>5,40,00,000.00</u>	
Balance transferred to Reserve fund		57,446.87
		<u>5,40,57,446.87</u>

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

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2017 &

Proposed Budget for the year 2017-18

(₹ In Crores)

S.No	Particulars	Budget for 2016-17	Actual Expenses	Proposed for 2017-18
1	Interest on Deposits	34.00	30.97	33.00
2	Staff Salaries	6.00	5.74	7.00
3	Rent	2.00	1.43	2.00
4	Electricity & Water	0.50	0.20	0.50
5	Postage & Telephone	0.25	0.09	0.25
6	Conveyance & Entnmnt	0.25	0.16	0.25
7	Miscellaneous Charges	0.25	0.15	0.25
8	Security Services & Surveillance	0.25	0.13	0.25
9	MCH Tax	0.25	0.02	0.25
10	Director Sitting Fee	0.15	0.07	0.25
11	Printing & Stationery	0.40	0.14	0.50
12	Repairs & Maintenance	0.25	0.18	0.50
13	AGM Expenses	0.10	0.02	0.10
14	Insurance	1.20	0.50	1.00
15	Depreciation	1.10	0.88	1.25
16	Publicity & Advertisement	0.80	0.63	1.00
17	Auditor's Fee	0.50	0.13	0.50
18	Other Charges	1.00	0.44	1.00
19	Special Reserve	1.00	0.91	1.25
20	Provision for NPA & Standard Assets	1.00	0.91	1.00
21	Income Tax	3.75	4.01	3.92
22	Net Profit	8.00	7.23	7.98
23	Profit Before Tax	(11.00)	(11.24)	(11.90)
	TOTAL	63.00	54.94	64.00

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

ANNEXURE-V

Budget estimate of income and actual income for the year ended 31-03-2017 And proposed budget for the year 2017-18

Particulars	(₹. Crores)		
	Budget for 2016-17	Actual Income	Proposed for 2017-18
Interest on Loans	36.00	32.48	36.00
Interest on Investment	21.00	20.20	22.00
Commission, Discount & Exchange	1.00	0.27	1.00
Income from Forex transactions	1.00	0.08	1.00
Profit on Sale of Govt. Securities	2.00	0.83	2.00
Other Income	2.00	1.08	2.00
TOTAL	63.00	54.94	64.00

ANNEXURE-VII

PROPOSED AMENDMENT TO BYELAWS OF THE BANK

As Existing	As proposed to be Amended	Reasons for Amendment
<p>Bye-law No. 8 (a) Shares</p> <p>The authorised share capital of the Bank shall be ₹5,00,00,000/- (Rupees Five crores only) made up of 19,60,000 "A" class shares of ₹ 25/- each and 1,00,000 "B" class shares of Rs. 10/- each which should be paid in full on application. "A" class shares will be allotted to individuals, Govt. and "B" class shares will be allotted to "Associate Member" which should be paid in full on application. The authorised share capital may be increased from time to time by the General Body resolution subject to the approval of the Registrar.</p>	<p>Bye-law No. 8 (a) Shares</p> <p>The authorised share capital of the Bank shall be ₹ 10,00,00,000/- (Rupees Ten crores only) made up of 39,20,000 "A" class shares of ₹25/- each and 2,00,000 "B" class shares of Rs. 10/- each which should be paid in full on application. "A" class shares will be allotted to individuals, Govt. and "B" class shares will be allotted to "Associate Member" which should be paid in full on application. The authorised share capital may be increased from time to time by the General Body resolution subject to the approval of the Registrar.</p>	<p>The Bank's business is increasing progressively and accordingly the Share Capital of the Bank as on 31 July 2017 increased to ₹4,40,07,525/- as against the limit of ₹5,00,00,000/- in the Bye-laws. Further in view of the Bank's area of operation is extended to the entire Telangana State there will be more increase in Bank's business</p>

**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD.
DISCLOSURE OF INFORMATION AS PER RBI GUIDELINES
Annexure VI**

S.No.	PARTICULAR	POSITION AS ON (RS. In Crores)					
		31-03-2016			31-03-2017		
i	Capital to Risk Weight Asset Ratio (CRAR)	39.63%			36.63%		
ii	Movement of (CRAR)	39.63%			36.63%		
iii	Investments						
	Government securities	HFM	AFS	HFT	HFM	AFS	HFT
a)	Book Value	81.51	84.35	6.42	79.28	124.82	4.95
	Face value	82.00	85.05	6.50	79.69	125.61	5.00
b)	Market value of investment		86.72	6.56		130.55	5.18
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 Share & 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	7.87%			7.40%		
viii)	NPAs						
i)	Gross NPA	14.69			14.61		
ii)	Net NPA	-3.87			-5.57		
ix)	Movement of NPAs						
iii)	Gross NPAs	6.51%			6.50%		
iv)	Net NPAs	-1.87%			-2.72%		
x)	Profitability						
a)	Interest income as a percentage of Working Funds	10.03%			9.83%		
b)	Non-Interest income as a percentage of Working Funds	0.44%			0.42%		
c)	Operation profit as a percentage of Working funds	2.44%			2.10%		
d)	Return on Assets	1.59%			1.33%		
e)	Business (Deposits+ Advances) Per employee	6.42			5.32		
f)	Profit per employee	0.08			0.06		
xi)	Provision made towards NPA'S Depreciation in investment						
a)	NPA's	8.19			9.11		
b)	Depreciation on investment	2.09			2.09		
c)	Standard Assets	1.05			1.20		
xii)	Movement in provisions	31-03-2016			31-03-2017		
i)	NAPA'S	0.54			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. 23,72,800/-					
xv)	Penalty imposed by RBI	NIL					
xvi)	Restructured Accounts	NIL					
xvii)	Fixed Assets Valuation / Revaluation	NIL					
xviii)	RBI DEAF (Depositor Education & Awareness Fund)	0.21			0.34		

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

19- بورڈ آف ڈائریکٹرز

ڈپٹی رجسٹرار آف کوآپریٹو سوسائٹیز، رجسٹرار آف کوآپریٹو سوسائٹیز آفس حیدرآباد نے فروری 2017 میں بورڈ آف ڈائریکٹرز کے انتخابات منعقد کئے تاکہ ایک نئے بورڈ کا انتخاب ہو۔ جملہ 10 بورڈ آف ڈائریکٹرز متفقہ طور پر منتخب ہوئے۔ جناب ایم اے قیوم کو بینک کا صدر نشین اور جناب سید حسین علی جعفری کو نائب صدر نشین منتخب کیا گیا۔ بورڈ کے دیگر ارکان حسب ذیل ہے۔

- | | |
|-----------------------------------|------------------------|
| 1. جناب سید اکبر نظام الدین حسینی | 5. جناب وائی ایم ارشد |
| 2. جناب برہان الدین اویسی | 6. محترمہ ملیحہ فریہ |
| 3. جناب ایس اے حسین انور | 7. محترمہ منیثا سکسینہ |
| 4. جناب سید ظہیر الدین علی صوفی | 8. جناب الم پلی زیندر |

20- معلومات کا افشاً

بنک کے کچھ معلومات جن کو ریزرو بینک آف انڈیا کے قواعد کے مطابق انکشاف کرنا ہے، جدول VI میں دیا گیا ہے۔

21- اظہار تشکر

بورڈ اپنے تمام شیر ہولڈرز، کسٹمرس اور بھائی 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 ڈیویژنل کوآپریٹو آفیسر گولکنڈہ ڈیویژن کا انکی رہنمائی کا شکریہ ادا کرتا ہے۔ بورڈ بیسٹراسد الدین اویسی صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین اور جناب اکبر الدین اویسی صاحب ایم ایل اے و فلور لیڈر مجلس اتحاد المسلمین تلگانہ قانون ساز اسمبلی کی گراں قدر رہنمائی کا بھی شکریہ ادا کرتا ہے۔ بورڈ اسٹاف کے تمام ارکان و چیف اگزیکیوٹو 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: 23 ستمبر 2017

13. کارپوریٹ گورننس

تلنگانہ کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2016-17 میں 2 جنرل باڈی میٹنگیں منعقد کی گئی ہیں۔ بورڈ آف ڈائریکٹرز بینک کی مجموعی کارکردگی اور اسکے متعدد پہلوؤں کا جائزہ لینے کیلئے ہر ماہ ملتے رہے ہیں۔ بورڈ نے سال 2016-17 کے دوران 22 میٹنگس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

14. انشورنس

بینک نے ڈپازٹرز کی رقم کی حفاظت کو یقینی بنانے کیلئے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے پاس ڈپازٹس کا بیمہ کر رکھا ہے۔ انشورنس پر بیمہ معاہدہ اڈوانس پر بیمہ ستمبر 2017ء تک ادا کر دیا گیا ہے۔ اس کے علاوہ بینک کا کیش، فرنیچر اور دوسری قیمتی اشیاء کا بھی انشورنس کرایا گیا ہے۔

15. تکنیکی پہل

- (i) دوران سال بینک نے EVM Chip روپے ڈیٹ کارڈ جاری کیا ہے اور متعدد صارفین اس کارڈ کو حاصل کر چکے ہیں۔ یہ کارڈ ملک کے تمام ATMs سے رقم نکالنے کے علاوہ آن لائن شاپنگ، پیٹرول پمپ، دوکانوں وغیرہ پر بھی رقم کی ادائیگی کے لیے استعمال کیا جاسکتا ہے۔ صارفین موجودہ ATM کارڈ بینک میں جمع کرتے ہوئے روپے ڈیٹ کارڈ حاصل کر سکتے ہیں۔
- (ii) بینک نے مس کال سروس بھی شروع کی ہے۔ اس سلسلہ میں 8688112333 پر اپنے رجسٹرڈ موبائل فون سے مس کال دے کر صارفین اپنے فون پر اکاؤنٹ کا بیلنس معلوم کر سکتے ہیں۔
- (iii) بینک نے اپنے صارفین کی سہولت کے لئے POS خدمات کا آغاز کیا ہے۔

16. حج ہاؤز میں اسٹیشن کاؤنٹر

سال 2016-17 کے دوران حج کمیٹی کی درخواست پر اور ریزرو بینک آف انڈیا کی اجازت کے ساتھ ماہ اگست 2016 میں حج ہاؤز کی عمارت موقوفہ پبلک گارڈن روڈ نامپلی حیدرآباد میں عازمین حج کیلئے سعودی عربیہ میں حج کی معیاد کے دوران استعمال کیلئے ریال کی خریدی و فروخت کی خاطر ایک عارضی اسٹیشن کاؤنٹر کھولا گیا۔

17. بینک کے برانچس

ریزرو بینک آف انڈیا سے لائسنس حاصل کرنے کے بعد ستمبر 2016 میں مزید تین برانچس، بنجارہ ہلز، ملک پیٹ، اور صنعت نگر میں کھولے گئے۔ اس طرح بینک کے جملہ برانچس کی تعداد 9 ہو گئی۔

18. بینک کی خدمات کا علاقہ

بینک کے خدمات کا ایریا حیدرآباد اور سکندرآباد دونوں شہروں تک محدود تھا۔ رجسٹر آف کوآپریٹو سوسائٹیز اور ریزرو بینک کی منظوری سے بینک کے قواعد میں ترمیم کی گئی ہے اور بینک کی خدمات کے ایریا کو وسعت دے کر تمام تلنگانہ اسٹیٹ کر دیا گیا ہے۔

کے بعد قرض پالیسی کے مطابق جاری کئے گئے۔ ریزرو بینک آف انڈیا کی ہدایت کے مطابق ڈائریکٹرز اور ان کے رشتہ داروں کو کوئی قرضہ جات منظور نہیں کئے گئے۔

7. ترجیحی شعبہ کے قرضے جات

ترجیحی شعبہ کے قرضہ جات کی رقم 31 مارچ 2017 کو 144.97 کروڑ روپے ہے جو کہ بنک کے جملہ قرضہ جات کا 64.50% ہے۔ اسی طرح پسماندہ طبقہ کو دئے گئے قرضہ جات کی رقم 58.51 کروڑ روپے ہے اور جو کہ جملہ قرضہ جات کا 26.03% ہے۔

8. غیر کارکرد اثاثہ جات

31 مارچ 2017 کو بینک کے جملہ غیر کارکرد اثاثہ جات (NPAs) 14.61 کروڑ روپے ہیں جو کہ جملہ قرضہ جات کا 6.50% فیصد ہوتے ہیں۔ جملہ غیر کارکرد اثاثہ جات کے لئے بینک نے ضرورت کے مطابق Provisions کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

9. کیپٹل اور رسک اسٹیس تناسب

بینک کا کیپٹل اور رسک اسٹیس تناسب (CRAR) 31 مارچ 2017 کو 36.63% ہے جو کہ ریزرو بینک آف انڈیا کے مقررہ تناسب 9% سے بہت زیادہ ہے۔

10. آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی کانکریٹ آڈٹ سال 2016-17 کے دوران مسرس حوالدار اینڈ اسوسی ایٹس، چارٹرڈ اکاؤنٹنٹس نے باقاعدہ بنیادوں پر انجام دی ہیں۔ کانکریٹ آڈیٹرز کی طرف سے ان کی ماہانہ دی گئی رپورٹس کے مشاہدات کی تعمیل کر لی گئی ہے۔ بینک کی سال 2016-2017 کی قانونی آڈٹ مسرس انجیلو وائی اینڈ کمپنی چارٹرڈ اکاؤنٹنٹس نے کی ہے۔ بینک کو سال 2016-2017 کیلئے بھی کلاس 'A' کے تحت رکھا گیا ہے۔ بینک اس کے قیام سے مسلسل طور پر 'A' کلاس حاصل کر رہا ہے۔ سال 2016-2017 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے سامنے منظوری کیلئے پیش کیا گیا ہے۔

11. خالص منافع

سال 2016-17 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 7.23 کروڑ روپے کا خالص منافع کمایا ہے۔ خالص منافع کا 25% یعنی 1.81 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹرز کی جانب سے مختص کئے گئے۔ خالص منافع کی باقی رقم 5.41 کروڑ روپے بینک کے قواعد و ذیلی قوانین کے مطابق تقسیم کیلئے دستیاب ہے۔ بینک کے بورڈ آف ڈائریکٹرز نے جدول III میں دی گئی تفصیلات کے مطابق سال 2016-17 کیلئے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2016-17 کیلئے بھی ارکان کے حصص سرمایے پر 25% ڈیویڈنڈ کی سفارش کی ہے۔ اراکین منافع کے تصرف اور ڈیویڈنڈ کی ادائیگی کی منظوری دیں۔

12. کارکردگی بجٹ اور تخمینہ بجٹ

سال 2016-17 کیلئے دکھائے گئے کارکردگی بجٹ اور سال 2017-18 کیلئے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کیلئے پیش کیئے گئے ہیں۔

دی دارالسلام کوآپریٹو آر بن بنک لمیٹڈ، حیدرآباد

ڈائریکٹرز رپورٹ

معزز اراکین

مجھے خوشی ہے کہ میں 30 ویں سالانہ رپورٹ معہ نتیجہ شدہ تختہ حسابات، نفع و نقصان اکاؤنٹ اور 31 مارچ 2017 کو ختم ہوئے سال کی آڈٹ رپورٹ آپ کے ملاحظہ کیلئے پیش کر رہا ہوں۔

1. رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2016-17 میں 18,852 سے بڑھ کر 20,265 ہو گئی اور حصص سرمایہ کی رقم 3.55 کروڑ سے بڑھ کر 4.11 کروڑ ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2017 کو 25,332 اور حصص سرمایہ کی رقم 0.03 کروڑ روپے ہے۔ بینک کا جملہ حصص سرمایہ 31 مارچ 2017 کو 4.14 کروڑ روپے ہو گیا۔ یکم اکتوبر 2016 تا 31 مارچ 2017 کے دوران ارکان کے داخلہ و سبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول I میں آپ کی منظوری کیلئے پیش خدمت ہے۔

2. ریزروں اور فنڈس

سال 2015-16 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 73.00 کروڑ سے بڑھ کر 82.23 کروڑ ہو گئے ہیں۔

3. ڈپازٹس

سال 2016-17 کے دوران بینک کے جملہ ڈپازٹس 377.51 کروڑ روپے سے بڑھ کر 423.93 کروڑ روپے ہو گئے ہیں۔

4. کاروباری سرمایہ

بنک کا کاروباری سرمایہ 31 مارچ 2016 کو 486.34 کروڑ روپے سے بڑھ کر 31 مارچ 2017 کو 535.86 کروڑ روپے ہو گیا۔

5. سرمایہ کاری

بینک کی جملہ سرمایہ کاری جو 31 مارچ 2016 تک 230.28 کروڑ روپے تھی بڑھ کر 31 مارچ 2017 تک 269.32 کروڑ روپے ہو گئی۔ سال 2016-17 کے لئے 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۔ گورنمنٹ سیکورٹیز کی مارکٹ والیو میں 0.76 کروڑ روپے کی کمی ہو گئی ہے اور اس کے لیے ریزرو بینک آف انڈیا کے قواعد کے مطابق بینک نے Provision کئے ہیں۔ بینک نے کسی بھی کوآپریٹو بینک میں سرمایہ کاری نہیں کی ہے اور نہ ہی کسی کوآپریٹو بینک سے فنڈس قبول کئے ہیں۔ یکم اکتوبر 2016 سے 31 مارچ 2017 کے دوران بینک کی جانب سے کی گئی سرمایہ کاری اور واپسی کی تفصیل جدول II میں منظوری کے لئے پیش کی گئی ہے۔

6. قرضہ جات

سال 2016-2017 کے دوران بینک کے جملہ قرضہ جات 224.75 کروڑ روپے ہو گئے ہیں۔ سال 2016-2017 کیلئے بینک کی ایک قرض پالیسی بورڈ آف ڈائریکٹرز کی جانب سے منظوری کے تحت وضع کی گئی ہے۔ تمام قرضہ جات مناسب سکیورٹیز اور ضمانت کے حصول



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 آرہن بینک لمیٹڈ حیدرآباد کی جنرل باڈی میٹنگ 23 ستمبر 2017ء بروز ہفتہ 11:30 بجے دن بمقام دارالسلام آغا پورہ حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

ایجنڈہ

- 1- 30 ویں سالانہ رپورٹ معہ حسابات کے تصدیق شدہ تختے اور سال 17-2016 کی آڈٹ رپورٹ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 17-2016 کو تصرف میں لانا اور حصص سرمایہ پر ڈیویڈنڈ کا اعلان۔
- 3- سال 17-2016 کی آمدنی و اخراجات کی توثیق اور سال 18-2017 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- یکم اکتوبر 2016 تا 31 مارچ 2017 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 5- یکم اکتوبر 2016 تا 31 مارچ 2017 کے دوران بینک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
- 6- بینک کے ذیلی قوانین میں ترمیم
- 7- دیگر امور بہ اجازت صدر اجلاس۔

حسب الحکم بورڈ آف ڈائریکٹرز

شرح دستخط
چیف ایگزیکٹو آفیسر

مقام: حیدرآباد

تاریخ: 7 ستمبر 2017

- 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 15-2014 اور 16-2015 کا ڈیویڈنڈ نہیں ملا وہ بینک سے حاصل کر سکتے ہیں۔