

**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 27-08-2022 at 11-30 A.M at Darussalam Bank Head Office, Aghapura, Hyderabad to transact the following business:

**AGENDA**

1. To consider and approve the statement of accounts including balance sheet, profit & loss account, receipts & payments a/c for the period ending 31 March 2022 along with the Director's report and final audit report of the Auditors for the year 2021-22.
2. To appropriate Profit of the Bank for the year 2021-22.
3. To approve performance budget for the year 2021-22 and the budget estimates of Income and expenditure for the year 2022-23.
4. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October 2021 to 31 March 2022.
5. To approve all Investments made / withdrawn by the Bank during the period 1 October 2021 to 31 March 2022.
6. Any other matter with the permission of the Chair.

**BY THE ORDER OF BOARD OF DIRECTORS**

Place : Hyderabad

Sd/-

Date : 12-08-2022

CHIEF EXECUTIVE OFFICER

**NOTE:**

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

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

Dear Share holders,

I have great pleasure in presenting before you the 35th Annual Report for the financial year 2021-22 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 2022.

**1. MEMBERSHIP AND CAPITAL**

The "A" Class membership of the Bank increased from 46632 to 49326 and the subscribed paid up share capital of the bank increased from ₹ 6.22 Crores to ₹ 6.62 Crores during the year 2021-22. The "B" class membership is 7060 and the Share Capital amounted to ₹ 0.71 Lakhs as on 31 March 2022. The total Share Capital of the Bank as on 31 March 2022 is ₹ 6.63 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2021-22 is placed before you in Annexure I for approval.

**2. RESERVES AND FUNDS**

After appropriation of profit of the year 2020-21, the Reserves and Funds of the bank have increased from ₹ 128.00 Crores to ₹ 141.80 Crores as shown below:

	<u>As on 31-3-2021</u>	( ₹. Crores) <u>As on 31-3-2022</u>
Statutory Reserve Fund	29.87	33.88
General Reserve Fund	15.79	17.17
Special Reserve [HL Interest]	8.94	10.51
Building Fund	23.80	26.00
Common Good Fund	1.52	1.61
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	13.07	14.07
Investment Fluctuation Reserve	5.65	6.65
Provision Against Std. Assets	2.05	2.72
Provision For NPAs	13.65	14.67
Other Funds & Reserves	13.06	13.92
	<u>128.00</u>	<u>141.80</u>

**3. DEPOSITS**

The total deposits of the Bank increased from ₹ 571.45 Crores to ₹ 605.41 Crores during the year 2021-22. The comparative position and spread of various types of deposits as on 31.03.2021 and 31.03.2022 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2021</u>	( ₹. Crores) <u>As on 31-3-2022</u>
Current deposits	30.53	38.86
Savings deposits	157.99	156.55
Fixed and other term deposits	382.93	410.00
	<u>571.45</u>	<u>605.41</u>

The Current and Savings deposits of the Bank increased to ₹ 195.41 Crores and formed 32.28% of the total deposits as on 31st March 2022.

**4. WORKING CAPITAL**

The working capital of the bank increased from ₹ 722.05 Crores as on 31 March 2021 to ₹ 773.51 Crores by 31 March 2022. The details of Working Capital as on 31st March 2022 are as under:

<b>Particulars</b>	<b>( ₹. Crores)</b>
Share Capital	6.63
Reserves & Funds	141.80
Deposits	605.41
Other liabilities	19.67
<b>Total</b>	<b><u>773.51</u></b>

**5. INVESTMENTS**

The total investments of the Bank increased from ₹.309.13 Crores as on 31 March 2021 to ₹ 343.84 Crores as on 31 March 2022. The details of the investments are as follows:

<b>Particulars</b>	<b>( ₹. Crores)</b>
Government Securities	236.77
<u>Deposits with</u>	
Telangana State Co-operative Bank	22.41
AP State Co-operative Bank	12.63
State Bank of India	19.19
HDFC Bank	10.09
Canara Bank	1.25
Call / Notice Money Market	41.50
<b>Total</b>	<b><u>343.84</u></b>

The bank's investments in Govt. Securities amounted to Rs.236.77 crores which formed 39.08 % of NDTL (Rs. 605.82 crores) as on 31 March 2022 and complied with the Statutory Regulation of 18%. The profile of investments in Govt. Securities as on 31 March 2022 is as follows:

<b>Classification</b>	<b>( ₹ Crores)</b>
Held to Maturity (HTM)	132.47
Available for Sale (AFS)	96.84
Held for Trade (HFT)	7.46
<b>Total</b>	<b><u>236.77</u></b>

The Securities kept in HTM category at Rs.132.47 crores formed 21.87% of the applicable NDTL which was within the permissible limits of 25%. The investments held in AFT & HFT category were marked to market and made provisions of Rs.2.47 crores towards depreciation in the Securities as at the end of the financial year 2021-22.

The investment portfolio is being reviewed on a regular basis every quarter / half yearly basis. A statement of all the investments made / withdrawn during the year 2021-22 is given in Annexure II for approval.

**6. LOANS & ADVANCES**

The total loans and advances of the bank increased from ₹ 362.29 Crores as on 31 March 2021 to ₹ 384.16 Crores as on 31 March 2022.

A Loan Policy of the Bank for the year 2021-22 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 as at the end of 31 March 2022 are given below:

<b><u>Particulars</u></b>	<b><u>( ₹ Crores)</u></b>
Total Advances	384.16
Priority Sector Advances	286.43
Weaker Section Advances	169.52
<b>Priority Sector Advances as</b>	
% of total advances	74.56%
<b>Weaker Section Advances as</b>	
% of total advances	44.13%

## **8. NON-PERFORMING ASSETS**

The Bank's Advances are classified as Performing and Non-performing Assets and provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India. 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) of the bank are at ₹ 23.02 Crores and formed 5.99 % of total loans and advances as on 31 March 2022. 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 31.78% as on 31 March 2021 to 32.52 % by 31 March 2022 as against 9 % norm prescribed by Reserve Bank of India.

## **10. OWNED FUNDS**

The owned funds of the bank of i.e., paid up share capital, reserves not in the nature of outside liabilities of the Bank increased from ₹. 134.23 Crores as on 31 March 2021 to ₹.148.43 Crores as on 31 March 2022.

## **11. NET WORTH**

The Net Worth of the bank improved to Rs.113.17 crores as on 31 March 2022 against Rs.100.91 crores during the previous year registering a growth of 12.15%.

## **12. AUDIT**

The Concurrent Audit covering all aspects of functioning of the bank during the year 2021-22 was conducted by M/s O O & Co, 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 2021-22 was conducted by M/s K Rama Mohan & Associates, Chartered Accountants. The bank has been placed under class "A" for the year 2021-22 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2021-22 with all the statements is placed before the general body for adoption.

## **13. NET PROFIT**

The Bank has earned a Net profit of ₹ 11.72 Crores during the year 2021-22 as per the audited accounts as against net profit of ₹ 10.02 Crores during the last year. Out of the Net Profit of ₹ 11.72 Crores, Statutory Allocations of 25% of the net profit amounting to ₹.2.93 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 ₹ 8.77 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 2021-22 as per details given in Annexure III. The Board is pleased to recommend a dividend of 26% on the share capital of members for the year 2021-22 subject to approval of General Body. The general body may consider and approve the appropriation of profit and payment of dividend.

#### **14. UNCLAIMED DIVIDEND**

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

In accordance with the Bye laws provision of the bank, the dividend remaining unpaid / unclaimed for a period exceeding 3 years is required to be transferred to Reserve fund of the bank. Accordingly it has been proposed to transfer unpaid / unclaimed dividend up to the financial year 2018-19 to the Reserve fund.

#### **15. PERFORMANCE BUDGET AND BUDGET ESTIMATES**

The statements showing performance budget for the year 2021-22 and Budget estimates for the year 2022-23 are placed before you in Annexure IV & V respectively for approval.

#### **16. FOREIGN EXCHANGE BUSINESS**

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

#### **17. DIGITAL BANKING INITIATIVE**

With the introduction of Core Banking solutions, our bank is on par with all the other banks in extending digital banking products to all customers availing banking services. We are continuously working to improve the technology as and when necessary. The bank had installed and running 9 ATMs at all the 9 branches of the bank as on-site ATMs. We have installed a Cash deposit machine at Aghapura branch. We propose to install such more machines at other branches also.

#### **18. CORPORATE GOVERNANCE**

Two general body meetings were convened during the year 2021-22 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 18 meetings during the year 2021-22. The other committees constituted have met periodically for smooth functioning of the bank.

#### **19. MANAGEMENT**

The term of the last Board of Directors ended during the financial year 2021-22. The Registrar of Co-op Societies, Telangana had appointed an Election Officer to conduct the Election of Board of Directors of the bank. The Election Officer has completed all the due formalities of Election. The new Managing Committee of the Darussalam Co-op Urban Bank Ltd, Aghapura, Hyderabad as per RCS letter Rc.No.01/DCUB-Elections/2022 Dated 18.03.2022 and consists of the following members:

1. Sri Syed Akbar Nizamuddin Hussaini	Chairman
2. Sri M A Qhayum	Vice Chairman
3. Sri Burhanuddin Owaisi	Director
4. Sri Syed Zaheeruddin Ali Sofi	Director
5. Sri S A Hussain Anwar	Director
6. Sri Y M Arshad	Director
7. Smt.Maliha Fareesa	Director
8. Dr Manisha Saxena	Director
9. Sri Alampalli Narender	Director
10. Dr. Syeda Amtul Yafe	Director
11. Sri C H Tabrezulla Khan	Director
12. Sri Syed Ali Alamdar	Director

The newly Elected Managing Committee assumed charge on 18/03/2022. The term of the Managing Committee will expire on 17/03/2027.

We are sorry to inform that one of the Board of Directors Sri Syed Hussain Ali Jaffri (Vice Chairman) passed away on 05/11/2021. We express our solidarity with the bereaved family and pray for him.

## **20. 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 2022 in respect of all types of deposits of the Bank has been paid. There is an Insurance cover on deposits up to a maximum amount of Rs.5 lakhs per depositor through the DICGC. Further cash in transit, valuables, furniture and fixtures have also been adequately insured against any risk and contingency.

## **21. 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.

## **22. PERFORMANCE OF THE BANK**

The overall performance of the Bank during the year 2021-22 continues to be encouraging and satisfactory as may be seen from the following details:

Particulars	(₹ Crores)	
	As on31.3.2021	As on31.3.2022
Share Capital	6.23	6.62
Reserves & Funds	128.00	141.80
Deposits	571.45	605.41
Loans & Advances	362.29	384.16
Working Capital	722.05	773.51
Investments	309.13	343.84
Own Funds	134.23	148.43
Net Worth	100.91	113.17
Total expenditure	51.06	55.03
Total Income	64.67	70.78
Profit before tax	13.61	15.75
Profit after tax	10.02	11.72
Gross NPA	5.27%	5.99%
Net NPAs	Nil	Nil
Capital Adequacy ratio	31.78%	32.52%
Credit Deposit ratio	63.40%	63.46%
No of branches	9 branches	9 branches
No of ATMs	9 ATM	9 ATM
Cash Deposit Machine	1 CDM	1 CDM

### 23. ACKNOWLEDGEMENTS

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

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

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

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

(By ORDER OF THE BOARD OF DIRECTORS)

Place: Hyderabad  
Date: 27th August' 2022

**Syed Akbar Nizamuddin Hussaini**  
CHAIRMAN

## K. Rama Mohan & Associates

### Chartered Accountants

#1004, Minar Apartment,  
Deccan Towers, Basheerbagh,  
Hyderabad, 500 001.  
Ph: +91 40 66817222,

Email : ramcashyderabad@gmail.com

### AUDIT CERTIFICATE

1. The Accounts of the Darussalam Co-operative Urban Bank Ltd., Hyderabad, Regd.No. T.A. 1288 affiliated to — — for the Co-operative Year 2021-2022 are audited by M/s K Rama Mohan & Associates CHARTERED ACCOUNTANTS.

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

1. The statement of Receipts and Disbursements
2. The Profit and Loss Account
3. The Balance Sheet as on 31-03-2022.

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

#### DUE BY SOCIETY

##### I. BORROWINGS : NIL

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

##### 2. Government & other Loans

- a) Principal Rs
- b) Interest Rs

##### II. DEPOSITS, IF ANY :

6,05,40,91,637.17

##### III. SUSPENSE : NIL

(Adj. Heads Due by)

##### IV. OTHER LIABILITIES

- I) Reserve fund & other reserves 1,32,34,80,174.53
- ii) Overdue Int. Reserve 5,83,52,252.70
- iii) Interest Payable 15,60,88,655.18
- iv) Unclaimed Dividends 20,70,994.00
- v) Sundries 7,24,30,517.04

##### V. SHARE CAPITAL

- a) Members A Class 6,62,45,175.00
- Members B Class 70,600.00
- b) Government contribution Nil

#### DUE TO SOCIETY

##### I. INVESTMENTS

1. Shares in ..... & other institutions
2. Fixed & Other Deposits 1,07,07,51,996.00

##### 3. Government Promissory Notes & other Securities.

2,36,77,14,370.55

##### II. LOANS :

- a) Principal 3,84,16,43,423.64
- b) Interest 5,83,52,252.70
- c) Interest on Investment 4,29,89,332.00

Due

##### III. SUSPENSE : NIL

(Adj. Heads Due to)

##### IV. OTHER ASSETS

- i) Furniture & Fixtures 5,65,64,352.17
- ii) Other Assets 3,60,80,248.27
- iii)
- iv)
- v) Cash in Hand 27,05,00,097.12

##### vi) CASH AT BANKS

10,54,23,081.80

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

5. This is the 37th year of audit of the Society. The Share Capital at the beginning of the year was ₹. **6,22,17,700.00** and at the end of the year was ₹. **6,62,45,175.00**. There was thus an increase of ₹. **40,27,475.00** during the year.

6. The membership at the beginning of the year was **46632** and at the end of the year was **49326**. Thus there was an increase in membership by **2694** 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	(+)	₹ 11,71,89,148.63
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 2,92,97,287.16
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Balance	<u>₹ 8,77,41,861.47</u>

9. The remainder of the net Profit of ₹ **8,77,41,861.47** is available for distribution in accordance with the provision of the bye-laws of the Society.

10. <b><u>RESERVE FUND</u></b>		₹ _____ Ps
a) Opening balance as per Bank's Record		29,86,62,225.41
b) Additions during the year 2021-2022		<u>4,01,86,854.29</u>
	Total	33,88,49,079.70
c) 25 % of Net Profit of 2021-22 appropriated by the Auditor		<u>2,92,97,287.16</u>
		36,81,46,366.86
d) Amount invested outside the business		36,81,46,366.86
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 **21<sup>st</sup> Jun' 2022**

For M/s. K RAMA MOHAN & ASSOCIATES.

Sd/-  
CHARTERED ACCOUNTANTS  
UDIN: 22024277ALVQIP2971

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



**K. Rama Mohan & Associates**  
*Chartered Accountants*

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 Deccan Towers, Basheerbagh,  
 Hyderabad, 500 001.  
 Ph: +91 40 66817222,  
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**REPORT ON AUDIT OF FINANCIAL STATEMENTS**

**Opinion**

1. We have audited the accompanying financial statements of The Darussalam Co-operative Urban Bank Limited ("The Bank"), which comprise the balance sheet as at 31 March 2022, the profit and loss account and the cash flow statement for the year ended 31 March 2022, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The Returns of 9 Branches are audited by us and incorporated in these financial statements
2. In our opinion and to the best of our Information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies / Co-operative Banks and Guidelines Issued by RBI) in the manner so required for bank and are in conformity with accounting principles generally accepted in India;
  - a. The Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31<sup>st</sup> March, 2022
  - b. The Profit and Loss Account, read with the notes thereon shows a true balance of Profit for the Year ended on that date; and
  - c. The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

**Basis for Opinion**

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

**Key Audit Matters**

4. Key Audit Matters are those matters that in our professional judgment were of most significance in our audit of the Financial Statements for the year ended March 31, 2022. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon and we do

not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters of the Bank to be communicated in our report.

S. No.	Key Audit Matters	How the matter was addressed in our report
1.	<b>Information Technology (IT) Systems and Controls over financial reporting</b>	
	<p>The Bank's financial accounting and reporting systems are highly dependent on the effective working of the Core Banking Solution (CBS) and other IT systems linked to the CBS or Working independently. Extensive volume, variety and complexity of transactions are processed daily and there is a risk that automated accounting procedures and related internal controls may not be accurately designed and operating effectively. Particular areas of focus relate to the logic that is fed into the system, sanctity and reliability of the data, access management and segregation of duties.</p> <p>These underlying principles are Important Because they ensure that changes to applications and data are appropriate, authorized, cleansed and monitored, so that the system generates accurate and reliable reports/returns and other financial and non-financial information that is used for the preparation and presentation of the financial statements.</p> <p><u>We have relied on the consistent and accurate functioning of CBS and other IT systems for the following:</u></p> <ul style="list-style-type: none"> <li>· Asset Classification and Income recognition as per the Reserve Bank of India guidelines.</li> <li>· Identification of advances and liability items and its maturity pattern in various brackets.</li> <li>· Recording Investment transactions.</li> <li>· Interest expense on deposits and other liabilities.</li> </ul> <p>Provisioning on the advance portfolio.</p>	<p>Our audit procedures included verifying, testing and reviewing the design, implementation and operating effectiveness of the IT system by verifying the reports/returns and other financial and non-financial information generated from the system on a test check basis.</p> <p>Our audit procedures included:</p> <ul style="list-style-type: none"> <li>· Ensuring that deficiencies noticed in our verification on test check basis were informed to the management for corrective action.</li> <li>· Analytical procedures like ratio analysis, trend analysis, reasonable tests, comparative analysis.</li> <li>· Reliance on inspection reports, IS Audit report, Concurrent Audit wherever made available.</li> <li>· Reviewed the IS Audit Discussed and with Department on compliance key IT controls.</li> </ul>



2.	<b>Income Recognition, Asset Classification (IRAC) and provisioning on Loans &amp; Advances and Investments as per the regulatory requirements.</b>	
	<p>Loans &amp; Advances and Investments are the largest class of assets forming 78.16% of the total assets as of 31<sup>st</sup> March, 2022. Classification, income recognition and loss provisioning on the same are based on objective parameters as prescribed by the regulations (Reserve Bank of India's prudential norms and other guidelines). The management of the Bank relies heavily on its IT systems (including Core Banking Solution), exercise significant estimates and judgment, manual interventions, and uses services of experts independent values, and other professional) to determine asset classification, income recognition and provisioning for losses.</p>	<p>Our audit was focused on income recognition, provisioning asset classification and pertaining to advances due to the materiality of the balances.</p> <p>Our audit procedures included the assessment of controls over the approval, disbursements and monitoring of loans, and other related IT systems for compliance of the IRAC and provisioning norms and its operating effectiveness These included:</p> <ul style="list-style-type: none"> <li>· We have evaluated and understood the Bank's internal control system In adhering to the Relevant RBI guidelines regarding income recognition, asset classification and provisioning pertaining to advances.</li> <li>· System controls and manual controls over the timely recognition of non-performing assets (NPA).</li> <li>· Overall Controls on the loan approval, disbursement and monitoring process in case of advances.</li> <li>· We tested sample of loans (in cases of branches visited by us) to assess whether they had been identified on as non-performing a timely manner, income recognized and provisioning made as per IRAC norms.</li> <li>· We have also reviewed there liability, effectiveness and accuracy of manual interventions, wherever it has come to our notice, on test check basis.</li> </ul> <p>We have also reviewed there ports and observations of the Bank's internal audit/inspection reports and observations of the concurrent auditors for the same.</p>

#### Other Information

5. The Bank's Board of Directors is responsible for preparation of the Other Information. The Other Information includes Directors' Report including annexures in Annual Report, but does not include the

Standalone Financial Statements and our Auditors' Report thereon, which is expected to be made available to us after the date of this Auditors' Report.

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

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

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

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

6. The Bank's management and Board of Directors is responsible with respect to the preparation of Accompanying financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the presentation of the accompanying financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

### **Auditor's Responsibilities for the Audit of Financial Statements**

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

As part of an audit in accordance with SAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

- (i) Planning the scope of our audit work and in evaluating the results of our work; and
- (ii) To evaluate the effect of any identified misstatement in the financial statements.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

**Report on Other Legal and Regulatory Matters**

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 (as Applicable to Co-operative Societies /Co-operative Banks).
9. Subject to the limitations of the audit indicated in paragraphs above and subject to the limitations of disclosure required therein and as required by sub section 3 of Section 30 of the Banking Regulation Act, 1949 we report that:
- We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
  - The transactions of the Bank, which have come to our notice, have been within the powers of the bank; and
  - The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
- 10. We Further Report that**
- In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches visited by us;
  - The Balance Sheet, the Profit and Loss Account and the Cash Flows Statement dealt with by this report are in agreement with the books of account and with the returns received from the branches visited by us;
  - the reports on the accounts of the branch offices audited by us are according to the section 29 of the Banking Regulation Act, 1949 and have been properly dealt with by us in preparing this report; and
  - In our opinion, the Balance Sheet, the Profit and Loss Account and the Cash Flows Statement comply with the applicable accounting standards, to the extent they are consistent with the accounting policies prescribed by RBI.

**For M/s. K RAMA MOHAN & ASSOCIATES**

Chartered Accountants

FRN No.: 007700S

Partner

**RAMA MOHAN K**

M. No.: 024277

UDIN: 22024277ALVQIP2971

Dated: 21-06-2022

Place: Hyderabad

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

**RECEIPTS & PAYMENTS FOR THE YEAR 2021-22**

Notes	<b><u>ASSETS</u></b> <b><u>Particulars</u></b>	<b><u>Total Receipt.</u></b>	<b><u>Total Payment.</u></b>
Sch-7	Cash in Hand	97637067772.80	9728812446.74
	Balance with		
Sch-8	RBI,SBI,Tscob, Apcob & IDBI	18776988299.53	18754526682.80
Sch-9	Balance With other Banks	30245164500.85	30257516816.44
Sch-10	Fixed Deposits	693244893.00	668251996.00
	Call Money Investment	30870000000.00	31000000000.00
	Investments		
	Central Govt.Securities	845454114.00	1055716862.25
	State Govt. Securities	0.00	31838545.00
Sch-11	Short Term Loans	5769327989.18	5964002076.87
Sch-12	Medium Term Loans	520657652.45	519566934.88
Sch-13	Housing Loan	193427782.48	218624528.00
Sch-14	Interest Receivable	109385783.35	107228163.31
	Fixed Assets	0.00	969391.05
	<b><u>Trf. To P &amp; L A/c</u></b>		
	IOD & Borrowings		351714746.34
	Salaries		75143720.00
	Directors Sitting Fee		1796784.00
	Rent, taxes, insurance, lighting etc		33852933.21
	Law charges		2500.00
	Postage, Telegram & Telephone charges		2627508.27
	Auditor's Fee		2124000.00
	Depreciation & repairs to property		25637084.43
	Stationery, printing and advertisement etc		6745935.51
	Other Expenditure		17478645.71
	Provision for Std. Assests		2667000.00
	Special Reserve		15700000.00
	Provision for NPA		14853458.00
	Provision for Income Tax		40240294.00
	DTL / DTA		68389.17
Sch-15	Other Assets	189101213.17	178640770.77
	<b>TOTAL</b>	<b><u>97976459000.81</u></b>	<b><u>99076348212.75</u></b>

Sd/-  
M A QHAYUM  
VICE CHAIRMAN

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
DIRECTOR

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

Sd/-  
**K RAMA MOHAN & ASSOCIATES**  
CHARTERED ACCOUNTANTS

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

**RECEIPTS & PAYMENTS FOR THE YEAR 2021-2022**

Notes **LIABILITIES**

<b><u>Particulars</u></b>	<b><u>Total Receipt</u></b>	<b><u>Total Payment</u></b>
Share Capital	5444825.00	1417350.00
Associate Membership	23810.00	25750.00
Statutory Reserve Fund	40186854.29	0.00
Building Fund	22000000.00	0.00
Dividend Equalization Fund	0.00	0.00
Bad & Doubtful Debts Reserve	10000000.00	0.00
Investment Depreciation Reserve	13182416.00	0.00
Sch-1 Other Funds & Reserves	72229227.70	19643765.00
Sch-2 Term Deposits	4378031428.00	4107335315.00
Sch-3 Savings Deposits	9448580745.28	9462969912.01
Sch-4 Current Deposits	3476724795.68	3393458142.11
Branch Adjustments	0.00	0.00
Overdue Interest Reserve	47702530.50	53997631.00
Interest Payable	277560311.28	261819729.86
Sch-5 Unclaimed Dividend	15000325.00	15389849.00
Sch-6 Sundries	4296234936.58	4294551192.37
<u>Trf. To P &amp; L A/c</u>		
Interest and discount	679287917.36	
Commission, Exchange & Brokerage	155131.47	
Other receipts	28399098.44	
Profit & Loss A/c		100246504.29
	<b>LIABILITIES</b>	<b>22810744352.58</b>
	<b>ASSETS</b>	<b>97976459000.81</b>
	<b>GRAND TOTAL</b>	<b>120787203353.39</b>
		<b>21710855140.64</b>
		<b>99076348212.75</b>
		<b>120787203353.39</b>

Sd/-  
M A QHAYUM  
VICE CHAIRMAN

Sd/-  
BURHANUDDIN OWAIISI  
DIRECTOR

Sd/-  
DIRECTOR

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
K RAMA MOHAN & ASSOCIATES  
CHARTERED ACCOUNTANTS



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

## BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2022

AS AT 31-03-2021	CAPITAL & LIABILITIES	Notes.	AMOUNT In ₹ Ps.	AS AT 31-03-2022
	<b>1. CAPITAL:</b>			
	i) Authorised Capital			
98000000.00	39.20 lakh shares of Rs.25/- each		98000000.00	
2000000.00	2.00 lakh shares of Rs.10/- each		2000000.00	100000000.00
<u>100000000.00</u>				
	ii) Subscribed Capital			
62217700.00	2649807 Shares of Rs.25/- each		66245175.00	
72540.00	7060 Shares of Rs.10/- each		70600.00	66315775.00
	<b>2. RESERVE FUND &amp; OTHER RESERVES:</b>			
298662225.41	i) Statutory Reserve Fund		338849079.70	
238000000.00	ii) Building Fund		260000000.00	
6000000.00	iii) Dividend Equalisation Fund		6000000.00	
130708000.00	iv) Bad and Doubtful debts Reserve		140708000.00	
11522067.00	v) Investment Depreciation Resv.		24704483.00	
595129877.47	vi) Other Funds & Reserve (to be specified)	"Sch-1"	647715340.17	
				1417976902.87
0.00	<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:</b>			0.00
	<b>4. DEPOSITS AND OTHER ACCOUNTS:</b>			
	i) Fixed Deposits:			
3829317902.00	a. Individuals	"Sch-2"	4100014015.00	
	b. Central Cooperative Banks			
	c. Other Societies			
1579862597.78	ii) Savings Bank Deposits:			
	a. Individuals	"Sch-3"	1565473431.05	
	b. Central Cooperative Banks			
	c. Other Societies			
305337537.55	iii) Current Deposits:			
	a. Individuals	"Sch-4"	388604191.12	
	b. Central Cooperative Banks			
	c. Other Societies			6054091637.17
0.00	iv) Money at call and short notice			0.00

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

### BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2022

AS AT 31-03-2021	PROPERTY & ASSETS	Notes.	AMOUNT In ₹ Ps.	AS AT 31-03-2022
305394423.18	<b>1. CASH IN HAND</b> Cash with Reserve Bank (the National Bank)	"Sch-7"	270500097.12	
93066574.82	State Bank of India, State Cooperative bank and Central cooperative bank)	"Sch-8"	70604958.09	341105055.21
	<b>2. BALANCE WITH OTHER BANKS:</b>			
22465808.12	i) Current Deposits	"Sch-9"	34818123.71	
0.00	ii) Savings Bank Deposits		0.00	
680744893.00	iii) Fixed Deposits	"Sch-10"	655751996.00	690570119.71
285000000.00	<b>3. Money at Call &amp; Short notice:</b>			415000000.00
	<b>4. INVESTMENTS:</b>			
2125613077.30	i) In Central and State Govt. Securities			2367714370.55
0.00	<b>5. Investments out of the principal/subsidiary state partnership Fund:</b>			0.00
	<b>6. ADVANCES:</b>			
2279727283.62	<b>A. Short-term loans</b> , cash credits, overdrafts and bills discounted	"Sch-11"	2474401371.31	
975017962.14	<b>B. Medium term loans:</b>	"Sch-12"	973927244.57	
368118062.24	<b>C. Long term Loans</b>	"Sch-13"	393314807.76	
				3841643423.64



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

## BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2022

AS AT 31-03-2021	CAPITAL & LIABILITIES	Notes.	AMOUNT In Rs. Ps.	AS AT 31-03-2022
0.00	5. Borrowings:			0.00
0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			0.00
0.00	7. BRANCH ADJUSTMENTS			0.00
64647353.20	8. OVERDUE INTEREST RESERVE			58352252.70
140348073.76	9. INTEREST PAYABLE			156088655.18
	10. OTHER LIABILITIES			
0.00	(I) Bills payable		0.00	
2460518.00	ii) Unclaimed dividends	"Sch-5"	2070994.00	
0.00	iii) Suspense		0.00	
70746772.83	iv) Sundries	"Sch-6"	72430517.04	74501511.04
	11. PROFIT & LOSS ACCOUNT:			
	Profit as per last Balance Sheet		100246504.29	
	Less: appropriations		100246504.29	
100246504.29	Add: profit for the year brought forward from the profit & loss A/c.			117189148.63
<b><u>7435279669.29</u></b>			TOTAL Rs:	<b><u>7944515882.59</u></b>

### CONTINGENT LIABILITIES:

110000.00	Outstanding liabilities for guarantees issued	105000.00
11658267.21	Other items for which Bank is Contingently Liable (DEAF)	14483898.30

Date: 21/June/2022

Place: Hyderabad

Sd/-  
M A QHAYUM  
VICE CHAIRMAN

Sd/-  
BURHANUDDIN OWASI  
DIRECTOR

Sd/-  
DIRECTOR

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

**BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2022**

AS AT 31-03-2021	PROPERTY & ASSETS	Notes.	AMOUNT In Rs Ps.	AS AT 31-03-2022
103499204.74	<b>7. Interest receivable:</b> of which overdue Rs. considered bad and doubtful Of recovery .....Nil.....	"Sch-14"		101341584.70
0.00	<b>8. Bills receivable being bills for collection as per contra.</b>			0.00
0.00	<b>9. Branch Adjusment</b>			0.00
0.00	<b>10. Premises Less Depreciation</b>			0.00
150091689.46	<b>11. Furniture &amp; Fixtures</b>			151061080.51
46540690.67	<b>12. Other assets</b> (to be specified)	"Sch-15"		36080248.27
0.00	<b>13. Non-banking assets acquired in satisfaction of claims</b>			0.00
0.00	<b>14. PROFIT &amp; LOSS ACCOUNT:</b>			0.00
<hr/>			<b>TOTAL Rs:</b>	<hr/>
<b>7435279669.29</b>				<b>7944515882.59</b>

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
M/S K RAMA MOHAN & ASSOCIATES  
CHARTERED ACCOUNTANTS

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

**PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31-03-2022**

<b><u>EXPENDITURE</u></b>	Notes	₹ _____ Ps.	<b><u>INCOME</u></b>	Notes	₹ _____ Ps.
Interest on deposits, borrowings etc		351714746.34	Interest and discount	Sch-21	679287917.36
Salaries and allowances and provident fund		75143720.00	Commission, Exchange & brokerage	Sch-22	155131.47
Directors and local committee members fees and allowances		1796784.00	Subsidies and donations		0.00
Rent, taxes, insurance, lighting etc	Sch-16	33852933.21	Income from non-banking assets and profit from sale of or dealing with such assets		0.00
Law charges		2500.00	Other receipts	Sch-23	28399098.44
Postage, Telegram & Telephone charges		2627508.27	Loss (if any)		0.00
Auditor's fee	Sch-17	2124000.00			
Depreciation and repairs to property	Sch-18	25637084.43			
Stationery, printing and advertisement etc.	Sch-19	6745935.51			
Loss from sale or dealing with non-banking assets		0.00			
Other expenditure	Sch-20	17478645.71			
Provision for Std Assests		2667000.00			
Spl Reserve U/s 36(1)(viii) of IT Act, 1961 20% of interest on Housing loan		15700000.00			
Provision for NPA @ 8.50%		14853458.00			
Provision for Income Tax A.Y 2022-23 & TDS					
Deferred Tax liability	40240294.00 68389.17	40308683.17			
Balance of Profit		117189148.63			
<b>Total</b>		<b><u>707842147.27</u></b>	<b>Total</b>		<b><u>707842147.27</u></b>

Sd/-  
M A QHAYUM  
VICE CHAIRMAN

Sd/-  
BURHANUDDIN OWAISI  
DIRECTOR

Sd/-  
DIRECTOR

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
M/S K. RAMA MOHAN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
UDIN: 22024277ALVQIP2971

**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 2021 TO 31st MARCH 2022**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-10-2021	47,713	64,063,050.00	8,265	82,650.00
Add : Admission of Members & Share Amount	1,826	3,129,600.00	1,370	13,700.00
<b>TOTAL</b>	<b>49,539</b>	<b>67,192,650.00</b>	<b>9,635</b>	<b>96,350.00</b>
Less : Refund of Share Capital	213	947,475.00	2,575	25,750.00
Closing Balance on 31-03-2022	<b>49,326</b>	<b>66,245,175.00</b>	<b>7,060</b>	<b>70,600.00</b>

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

**ANNEXURE - II**

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN  
DURING THE PERIOD FROM 1st OCTOBER' 2021 TO 31st MARCH' 2022**

(Amount ₹)

Type of Investment	Opening balance on 01/10/2021	Investment made	Investment withdrawn	Balance on 31/03/2022
Government Securities	2,201,643,245.05	649,459,146.50	483,388,021.00	2,367,714,370.55
Deposit with Apcob	126,333,900.00	27,394,900.00	27,399,900.00	126,328,900.00
Deposit with TSCAB	219,124,695.00	85,613,051.00	80,613,051.00	224,124,695.00
Deposit with SBI	176,870,298.00	92,436,545.00	77,370,298.00	191,936,545.00
Deposit with HDFC bank	100,700,000.00	82,361,856.00	82,200,000.00	100,861,856.00
Deposit with Canara bank	12,500,000.00	12,500,000.00	12,500,000.00	12,500,000.00
Deposit with Indusind Bank	25,000,000.00	-	25,000,000.00	-
Call/Notice money				
SBI DFHI	230,000,000.00	2,590,000,000.00	2,590,000,000.00	230,000,000.00
HDFC Bank	40,000,000.00	9,075,000,000.00	9,005,000,000.00	110,000,000.00
IDBI Bank	60,000,000.00	8,145,000,000.00	8,130,000,000.00	75,000,000.00
<b>Grand Total</b>	<b>3,192,172,138.05</b>	<b>20,759,765,498.50</b>	<b>20,513,471,270.00</b>	<b>3,438,466,366.55</b>

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

**ANNEXURE-III**

**APPROPRIATION OF PROFIT FOR THE YEAR 2021-22**

		₹ _____ ps.
Net Profit		11,71,89,148.63
Reserve Fund @ 25 %	2,92,97,287.16	
Education Fund (Subject to a maximum of ₹ 1,50,000/)	1,50,000.00	
	<b>2,94,47,287.16</b>	
Balance available for distribution in accordance with provisions of bye-laws		<b>8,77,41,861.47</b>
Bad & Doubtful Debt Reserve	1,25,00,000.00	
Provision for Standard Assets	50,00,000.00	
General Reserve Fund	1,30,00,000.00	
Building Fund	2,60,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	10,00,000.00	
Investment Fluctuation Reserve	1,00,00,000.00	
Staff Risk Fund	1,00,000.00	
Staff Welfare Fund	14,00,000.00	
Dividend	1,72,50,000.00	
	<u>8,72,50,000.00</u>	
Balance transferred to Reserve fund		<b>49,18,861.47</b>
		<u>8,77,41,861.47</u>

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

### ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2022 &

Proposed Budget for the year 2022-23 (₹ In Crores)

S.No	Particulars	Budget for 2021-22	Actual Expenses	Proposed for 2022-23
1	Interest on Deposits	35.00	35.17	38.00
2	Staff Salaries	8.50	7.51	9.00
3	Rent	2.00	1.99	2.50
4	Electricity & Water	0.50	0.21	0.40
5	Postage & Telephone	0.25	0.27	0.35
6	Conveyance & Entertainment	0.50	0.21	0.40
7	Miscellaneous Charges	1.00	0.10	0.50
8	Security Services & Surveillance	0.50	0.23	0.50
9	MCH Tax	0.25	0.06	0.15
10	Director Sitting Fee	0.25	0.18	0.25
11	Printing & Stationery	0.50	0.20	0.40
12	Repairs & Maintenance	1.00	0.31	0.50
13	AGM Expenses	0.10	0.01	0.10
14	Insurance	1.40	1.13	1.40
15	Depreciation	1.70	2.26	2.50
16	Publicity & Advertisement	0.90	0.48	0.60
17	Auditor's Fee	0.25	0.21	0.25
18	Other Charges	1.30	1.18	1.30
19	Special Reserve	1.80	1.57	1.80
20	Provision for NPA & Standard Assets	1.70	1.75	2.00
21	Income Tax	4.30	4.03	4.40
22	Net Profit	11.30	11.72	12.70
23	Profit Before Tax	(15.75)	(15.75)	(17.10)
	<b>TOTAL</b>	<b>75.00</b>	<b>70.78</b>	<b>80.00</b>

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

**ANNEXURE-V**

**Budget estimate of income and actual income for the year ended 31-03-2022  
And proposed budget for the year 2022-23 for approval**

(₹. Crores)

Particulars	Budget for 2021-22	Actual Income	Proposed for 2022-23
Interest on Loans	46.00	47.09	52.00
Interest on Investment	22.00	20.84	23.00
Commission, Discount & Exchange	0.50	0.02	0.25
Income from Forex transactions	0.50	0.01	0.25
Profit on Sale of Govt. Securities	1.00	0.41	1.00
Other Income	5.00	2.41	3.50
<b>TOTAL</b>	<b>75.00</b>	<b>70.78</b>	<b>80.00</b>



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

S.No.	PARTICULAR	POSITION AS ON (RS. In Crores)					
		31-03-2021			31-03-2022		
i	Capital to Risk Weight Asset Ratio (CRAR)	31.78%			32.52%		
ii	Movement of (CRAR)	31.78%			32.52%		
iii	Investments						
	Government securities	HFM	AFS	HFT	HFM	AFS	HFT
	a) Book Value	110.60	96.32	5.65	132.47	96.84	7.46
	Face value	111.41	96.82	5.75	133.54	97.88	7.60
	b) Market value of investment		98.65	5.51		98.73	7.42
	c) Details of issuer composition of non-SLR investment and non performing non-SLR investment	NIL					
iv)	Advance against Real Estate, Construction Business, Housing	35.49			37.98		
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	6.06%			5.99%		
viii)	NPAs						
	i) Gross NPA	19.08			23.01		
	ii) Net NPA	-7.64			-5.73		
ix)	Movement of NPAs						
	iii) Gross NPAs	5.27%			5.99%		
	iv) Net NPAs	-2.28%			-1.61%		
x)	Profitability						
	a) Interest income as a percentage of Working Funds	8.56%			8.61%		
	b) Non-Interest income as a percentage of Working Funds	0.32%			0.36%		
	c) Operational profit as a percentage of Working funds	2.04%			2.19%		
	d) Return on Assets	1.35%			1.52%		
	e) Business (Deposits+ Advances) Per employee	8.49			9.34		
	f) Profit per employee	0.09			0.11		
xi)	Provision made towards NPA'S Depreciation in investment						
	a) NPA'S	13.65			14.67		
	b) Depreciation on investment	1.15			2.47		
	c) Standard Assets	2.05			2.72		
xii)	Movement in provisions	31-03-2021			31-03-2022		
	i) NPA'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 26/04/2022 upto Sep 2022	Rs. 44,12,426/-					
xv)	Penalty imposed by RBI	NIL					
xvi)	Restructured Accounts	NIL					
xvii)	Fixed Assets Valuation / Revaluation	NIL					
xviii)	RBI DEAF (Depositor Education & Awareness Fund)	1.17			1.45		
XIX)	RBI EX-Gratia	0.35			0.00		

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

S.No.	Description	Individual					Small Business
					Personal Loans	Business Loans	
XX	COVID-19						
(A)	Number of requests received for invoking resolution process under part A				48	138	0
(B)	Number of accounts where resolution plan has been implemented under this window				48	138	0
(C)	Exposure to accounts mentioned at (B) before implementation of the Plan				2.97	11.65	0
(D)	Of ( c ), aggregate amount of debt that was converted into other securities				0	0	0
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation				0	0	0
(F)	Increase in provision on account of the implementation of the resolution plan				0.27	0.99	0

Sd/-  
M/S K RAMA MOHAN & ASSOCIATES  
CHARTERED ACCOUNTANTS

Sd/-  
MIR SADATH ALI AKBAR  
CHIEF EXECUTIVE OFFICER

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

**PROGRESS AT A GLANCE**

(₹ In Crores)

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

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

**PROGRESS AT A GLANCE**

2004-05	1.46	16.35	87.74	50.98	113.67	2.53	25%	A
2005-06	1.64	17.63	99.99	56.58	131.24	2.56	25%	A
2006-07	1.76	20.97	107.75	63.68	141.40	2.59	22%	A
2007-08	1.96	23.50	122.68	87.40	161.23	2.96	22%	A
2008-09	2.11	29.48	136.63	107.13	183.23	3.52	22%	A
2009-10	2.21	34.41	158.92	119.18	213.25	3.85	22%	A
2010-11	2.35	38.90	190.21	139.51	250.85	4.14	25%	A
2011-12	2.46	43.95	217.96	177.58	289.02	4.94	25%	A
2012-13	2.53	49.19	258.67	200.44	332.39	6.98	25%	A
2013-14	2.70	58.14	303.04	198.62	391.14	6.32	25%	A
2014-15	3.11	65.39	345.52	217.99	444.15	6.82	25%	A
2015-16	3.58	73.01	377.51	225.52	486.34	7.74	25%	A
2016-17	4.14	82.23	423.93	224.75	535.86	7.23	25%	A
2017-18	4.86	91.03	430.51	260.15	546.69	8.21	23%	A
2018-19	5.52	101.95	471.87	283.22	600.16	8.25	23%	A
2019-20	5.98	113.31	507.13	317.47	649.95	10.73	----	A
2020-21	6.23	128.00	571.45	362.29	722.05	10.02	25%	A
2021-22	6.63	141.80	605.41	384.16	773.51	11.72	26%	A

**22- بینک کی کارکردگی**

مالی سال 2021-22 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

**23- اظہار تشکر**

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

بورڈ ریزور بینک آف انڈیا کے عہدیداروں، رجسٹرار کوآپریٹو سوسائٹیز اور ڈیویڈنڈ ڈیویژن کا ان کی قابل قدر رہنمائی کے لئے مشکور ہے۔ بورڈ نیشنل پیمنٹس کارپوریشن آف انڈیا (NPCI) تلنگانہ اسٹیٹ کوآپریٹو آربن بینکس فیڈریشن کا بھی ان کے تعاون کے لئے شکریہ ادا کرتا ہے۔

بورڈ، میر سٹر اسد الدین اویسی صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین (AIMIM) اور جناب اکبر الدین اویسی صاحب، رکن اسمبلی و تلنگانہ اسمبلی میں قائد مقتدہ مجلس پارٹی کا ان کی قابل قدر رہنمائی کے لئے مشکور ہے۔

بورڈ چیف اگزیکیوٹو آفیسر اور تمام شعبوں کے ملازمین کا بھی بینک کی ترقی میں ان کی کوششوں اور خدمات کی ستائش کرتا ہے۔

**بورڈ آف ڈائریکٹرز کی منظوری سے**

جناب سید اکبر نظام الدین حسینی  
صدر نشین

مقام: حیدرآباد

تاریخ: 27 اگست 2022

### 19- میمنٹ

بورڈ آف ڈائریکٹرز کی معیاد سال 2021-22 کے دوران ختم ہوگئی۔ رجسٹرار کو آرپیٹو سوسائٹیز، تلنگانہ نے بینک کے بورڈ آف ڈائریکٹرز کے انتخاب کے لیے ایک ایکشن آفیسر کا تقرر کیا۔ ایکشن آفیسر نے دی دارالسلام کو آرپیٹو اربن بینک لمیٹڈ آناپورہ حیدرآباد کی نئی انتظامی کمیٹی کے انتخابات کے لیے تمام عوامل کی مکتوب کی تکمیل کردی اور ریزرو بینک بینک کے لیٹر نمبر Rc.No.01/DCUB-Elections/2022 مورخہ 18-3-2022 کے مطابق نئی کمیٹی درج ذیل ارکان پر مشتمل ہے۔

۱-	جناب سید اکبر نظام الدین حسینی	صدر نشین
۲-	جناب ایم اے قیوم	نائب صدر نشین
۳-	جناب برہان الدین اویسی	ڈائریکٹر
۴-	جناب سید ظہیر الدین علی صوفی	ڈائریکٹر
۵-	جناب ایس اے حسین انور	ڈائریکٹر
۶-	جناب وائی ایم ارشد	ڈائریکٹر
۷-	محترمہ ملیحہ فریہ	ڈائریکٹر
۸-	ڈاکٹر منیشا سکسینہ	ڈائریکٹر
۹-	شری عالم پٹی زریندر	ڈائریکٹر
۱۰-	محترمہ امتہ الیافی	ڈائریکٹر
۱۱-	جناب سی ایچ تبریز اللہ خان	ڈائریکٹر
۱۲-	جناب سید علی علمدار	ڈائریکٹر

ہمیں آپ کو یہ اطلاع دیتے ہوئے افسوس ہو رہا ہے کہ بینک ڈائریکٹر جناب سید حسین علی جعفری (نائب صدر نشین) کا 5 نومبر 2021 کو انتقال ہو چکا ہے۔ ہم ان کے افراد خاندان کے ساتھ تعزیت کا اظہار کرتے ہیں اور ان کے لیے دعا کرتے ہیں۔  
نومنتخب انتظامی کمیٹی (میمنٹ کمیٹی) کے 18-03-2022 کو جائزہ حاصل کر لیا ہے۔ میمنٹ کمیٹی کی معیاد 17-03-2022 کو ختم ہوگی۔

### 20- انشورنس

ڈپازٹرز کے مفادات کا تحفظ کرنے کے لئے بینک نے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے ساتھ ڈپازٹس کا بیمہ کروایا ہے۔ بیمہ کا پریمیم بشمول پیشگی پریمیم ستمبر 2022 تک بینک کے تمام اقسام کے ڈپازٹس کے ضمن میں ادا کر دیا گیا ہے۔ DICGC کی جانب سے ہر ڈپازٹر کی 5 لاکھ روپے تک کی رقم کا بیمہ ہے۔ اس کے علاوہ بینک کی موجود نقدی، قیمتی اشیاء، فرنیچر اور آلات کا بھی خاطر خواہ بیمہ کروایا گیا ہے۔

### 21- معلومات کا اظہار

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

بینک کی قانونی آڈٹ برائے سال 2021-22 ایم/ایس کے راما موہن اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹنٹس نے کی۔ بینک کو سال 2021-22 میں 'A' زمرہ کے تحت رکھا گیا ہے۔ بینک کو اس کے قیام سے مسلسل "A" زمرہ حاصل ہو رہا ہے۔ سال 2021-22 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جزل باڈی کے روبرو منظوری کے لیے پیش کیا گیا ہے۔

### 13- خالص منافع

مالی سال 2021-22 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 11.72 کروڑ روپے کا خالص منافع کمایا ہے۔ گذشتہ سال 10.02 کروڑ روپے کا منافع حاصل ہوا تھا۔ خالص منافع کا 25% یعنی 2.93 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹرز کی جانب سے مختص کئے گئے۔ خالص منافع کی ماقبی رقم 8.77 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 2021-22 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2021-22 کے لیے ارکان کے حصص سرمایہ پر 26% ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لئے جزل باڈی منظوری دے۔

### 14- غیر ادا شدہ ڈیویڈنڈ

شیر ہولڈرز سے جنہوں نے گذشتہ سال ڈیویڈنڈ حاصل نہیں کیا ہے ان سے خواہش کی جاتی ہے کہ وہ بینک کے ہیڈ آفس پر شیر ڈپارٹمنٹ سے رابطہ کریں۔ بینک کے ذیلی قوانین کے ضوابط کے مطابق ڈیویڈنڈ جو 3 سال تک حاصل نہیں کیا گیا ہے اسے بینک کے ریزرو فنڈ میں منتقل کر دیا جاتا ہے۔ چنانچہ تجویز ہے کہ جاریہ سال 2018-19 کا غیر ادا شدہ ڈیویڈنڈ جزل ریزرو فنڈ میں منتقل کر دیا جائے۔

### 15- کارکردگی بجٹ اور تخمینہ بجٹ

سال 2021-22 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2022-23 کے لیے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کے لیے پیش کیے گئے ہیں۔

### 16- غیر ملکی زر مبادلہ کاروبار

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

### 17- ڈیجیٹل بینکنگ اقدامات

بینک نے اس کی تمام 9 شاخوں پر 19 اے ٹی ایمس بینک کے متصل نصب کیے ہیں۔ ہم نے ایک کیش ڈپازٹ مشین آغا پورہ برانچ پر نصب کی ہے۔ ہم دیگر برانچس پر بھی ایسی مشینیں نصب کرنے کی تجویز رکھتے ہیں۔

### 18- کارپوریٹ گورننس

تلنگانہ کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2021-22 میں 2 جزل 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 2021-22 کے دوران 18 میٹنگس منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

گورنمنٹ سیکورٹیز میں بینک کی سرمایہ کاری 236.77 کروڑ روپے ہے جو کہ NDTL کا 39.08% (605.82 کروڑ روپے) 31 مارچ 2022 کو ہوتا ہے اور 18 فیصد کے قانونی قاعدے کے مطابق ہے۔ مالیاتی سال 2021-22 کے اختتام تک گورنمنٹ سیکورٹیز میں فرسودگی کے ضمن میں 2.47 کروڑ روپے فراہم کئے گئے ہیں۔ بینک کی سرمایہ کاری کا ہر سہ ماہی / ششماہی بنیاد پر باقاعدہ جائزہ لیا جاتا ہے۔ سال 2021-22 کے دوران بینک کی جانب سے کی گئی سرمایہ کاری اور واپسی کی تفصیل جدول II میں منظوری کے لیے پیش کی گئی ہے۔

### 6- قرضہ جات

بینک کے جملہ قرضہ جات دوران سال 362.29 کروڑ روپے سے بڑھ کر 31 مارچ 2022 تک 384.16 کروڑ روپے ہو گئے ہیں۔ مالی سال 2021-22 کے لیے بینک کی ایک قرض پالیسی بورڈ آف ڈائریکٹرز کی جانب سے منظوری کے تحت ترتیب دی گئی ہے۔ تمام قرضہ جات مناسب سیکورٹیز اور ضمانت کے حصول کے بعد قرض پالیسی کے مطابق جاری کئے گئے۔

### 7- ترجیحی شعبہ کے قرضے جات

ترجیحی شعبہ کے قرضہ جات کی رقم 31 مارچ 2022 کو 286.43 کروڑ روپے ہے جو کہ بینک کے جملہ قرضہ جات کا 74.56% ہے۔ اسی طرح پسماندہ طبقہ کو دے گئے قرضہ جات کی رقم 169.52 کروڑ روپے ہے اور جو کہ جملہ قرضہ جات کا 44.13% ہے۔

### 8- غیر کارکرد اثاثہ جات

بینک کے قرضہ جات کو کارکرد اور غیر کارکرد ادا اثاثہ جات میں زمرہ بندی کی گئی ریزرو بینک آف انڈیا کے قواعد کے مطابق اگر سود اور یا اصل قسط 90 دن سے زیادہ کی مدت کے لیے باقی رہتی ہے تو اس کھاتے کو غیر کارکرد اثاثہ تصور کیا جائے گا۔ بینک کے جملہ غیر کارکرد اثاثہ جات (این پی اے) 31 مارچ 2022 کو 23.02 کروڑ روپے ہیں اور جملہ قرضہ جات کا 5.99% ہیں۔ بینک نے این پی اے کے لیے ضرورت کے مطابق پروسیس کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

### 9- کیپٹل اور رسک اسٹیس تناسب (CRAR)

بینک کا کیپٹل اور رسک اسٹیس تناسب رواں سال 31.78 فیصد سے بڑھ کر 31 مارچ 2022 کو 32.52 فیصد ہو گیا ہے۔ جبکہ ریزرو بینک آف انڈیا کا مقررہ تناسب 9 فیصد ہے۔

### 10- ذاتی فنڈ

بینک کے ذاتی فنڈس یعنی ادا شدہ حصص سرمایہ، محفوظات جو بیرونی ذمہ داریوں کی شکل میں نہیں ہیں 31 مارچ 2021 کو 134.23 کروڑ روپے سے بڑھ کر 31 مارچ 2022 تک 148.43 کروڑ روپے ہو گئے ہیں۔

### 11- نقد مالیت

بینک کی نقد مالیت 31 مارچ 2022 کو بڑھ کر 113.17 کروڑ روپے ہو گئی جو کہ گذشتہ سال 100.91 کروڑ روپے تھی اور اس طرح 12.15 فیصد کی ترقی درج کی گئی ہے۔

### 12- آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں Concurrent Audit کی سال 2021-22 کے دوران ایم/ایس او او اینڈ کمپنی، چارٹرڈ اکاؤنٹینٹس نے باقاعدہ بنیادوں پر انجام دی۔ تفصیلات اتھروں کو جا ماہانہ آڈٹ رپورٹس میں دیئے گئے تھے تفصیل کیا گیا ہے۔



دی دارالسلام کوآپریٹو آر بن بنک لمیٹڈ، حیدرآباد  
ڈائریکٹرز رپورٹ

معزز اراکین

مجھے بینک کی تجارتی سرگرمیوں پر مالیاتی سال 2021-22 کیلئے 35 ویں سالانہ رپورٹ اور اسی کے ساتھ آڈٹ کردہ بیالنس شیٹ، نفع و نقصان کا حساب اور 31 مارچ 2022 کو ختم ہونے والے سال کے لئے آڈٹ رپورٹ پیش کرتے ہوئے مسرت محسوس ہو رہی ہے۔

1- رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2021-22 میں 46632 سے بڑھ کر 49326 ہو گئی اور حصص سرمایہ کی رقم 6.22 کروڑ روپے سے بڑھ کر 6.62 کروڑ روپے ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2022 کو 7060 اور حصص سرمایہ کی رقم 0.71 لاکھ روپے ہو گئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2022 کو 6.63 کروڑ روپے تک پہنچ گیا۔ سال 2021-22 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- ریزروں اور فنڈس

سال 2020-21 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 128.00 کروڑ روپے سے تجاوز کر کے 141.80 کروڑ روپے ہو گئے ہیں۔

3- ڈپازٹس

سال 2021-22 کے دوران بینک کے جملہ ڈپازٹس 571.45 کروڑ روپے سے بڑھ کر 605.41 کروڑ روپے ہو گئے ہیں۔

4- کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2021 کو 722.05 کروڑ روپے سے بڑھ کر 31 مارچ 2022 کو 773.51 کروڑ روپے ہو گیا۔

5- سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2021 کو 309.13 کروڑ روپے سے بڑھ کر 31 مارچ 2021 کو 343.84 کروڑ روپے ہو گئی۔ سرمایہ کاری کی تفصیلات نیچے دی گئیں ہیں۔

تفصیلات	(کروڑ روپے)
گورنمنٹ سیکورٹیز بینک ڈپازٹس	236.77
تلگناہ اسٹیٹ کوآپریٹو بینک	22.41
اے پی اسٹیٹ کوآپریٹو بینک	12.63
اسٹیٹ بینک آف انڈیا	19.19
ایچ ڈی ایف سی بینک	10.09
کنارا بینک	1.25
کال/نوٹس منی مارکٹ	41.50
جملہ	<b>343.84</b>



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

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

## نوٹس

ذریعہ ہذا اطلاع دی جاتی ہے کہ دارالسلام کو آپریٹو اربن بینک لمیٹڈ حیدرآباد کی جنرل ہاڈی میٹنگ 27 اگست 2022ء بروز ہفتہ 11:30 بجے دن بمقام دارالسلام بینک ہیڈ آفس آغا پورہ، حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

## ایجنڈہ

- 1- ڈائریکٹرز رپورٹ مع حسابات کے نتیجہ شدہ تختے اور سال 22-2021 کی آڈٹ رپورٹ وغیرہ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2021-2022 کو تصرف میں لانا۔
- 3- سال 22-2021 کی آمدنی و اخراجات کی توثیق اور سال 23-2022 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- یکم اکتوبر 2021 تا 31 مارچ 2022 کے دوران ارکان کے داخلے و سکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 5- یکم اکتوبر 2021 تا 31 مارچ 2022 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: 12 اگست 2022

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