

**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 1st September 2014 at 11-30 A.M at Darussalam, Aghapura, Hyderabad to transact the following business:

**AGENDA**

1. To consider and adopt the 27th Annual Report together with the Audited statement of accounts and Audit Report for the year 2013-14.
2. To appropriate Profit of the Bank and declare dividend on shares for the year 2013-14
3. To approve performance budget for the year 2013-14 and the Budget Estimates of Income and Expenditure for the year 2014-15.
4. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October' 2013 to 31 March' 2014.
5. To approve all Investments made / withdrawn by the Bank during the period 1 October' 2013 to 31 March' 2014.
6. Any other matter with the permission of the Chair.

**BY THE ORDER OF BOARD OF DIRECTORS**

Place : Hyderabad

Sd/-

Date : 16/08/2014

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 warrants for the year 2011-12 and 2012-13 may collect the same from Bank.

**دی دارالسلام کوآپریٹو اربن بینک لمیٹیڈ**

آغا پورہ، حیدرآباد۔ 500 001

رجسٹرڈ نمبر : TA 1288

**نوٹس**

ذریعہ ہذا اطلاع دی جاتی ہے کہ دارالسلام کوآپریٹو اربن بینک لمیٹیڈ حیدرآباد کی جنرل باڈی میٹنگ یکم ستمبر 2014ء بروز دو شنبہ 11:30 بجے دن بمقام دارالسلام آغا پورہ، حیدرآباد میں منعقد ہوگی تاکہ حسب ذیل امور کو انجام دیا جائے۔

**ایجنڈہ**

- 1- 27 ویں سالانہ رپورٹ مع حسابات کے نتیجہ شدہ تختے اور سال 2013-14 کی آڈٹ رپورٹ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2013-2014 کو تصرف میں لانا اور حصص سرمایہ پر ڈیویڈنڈ کا اعلان۔
- 3- سال 2013-14ء کی آمدنی و اخراجات کی توثیق اور سال 2014-15 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- یکم اکتوبر 2013 تا 31 مارچ 2014 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری
- 5- یکم اکتوبر 2013 تا 31 مارچ 2014 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: 16 اگست 2014

- نوٹ:** 1- ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئر ٹیفیکٹ یا شناختی کارڈ لائیں۔
- 2- ارکان جنہیں سال 2011-2012 اور 2012-2013 کا ڈیویڈنڈ وارنٹ نہیں ملا وہ بینک سے حاصل کر سکتے ہیں۔

## ڈائریکٹرز رپورٹ

معزز اراکین

مجھے خوشی ہے کہ میں 27 ویں سالانہ رپورٹ معہ نتیجہ شدہ تخمینہ حسابات، نفع و نقصان اکاؤنٹ اور 31 مارچ 2014 کو ختم ہونے والے سال کی آڈٹ رپورٹ آپ کے ملاحظہ کیلئے پیش کر رہا ہوں۔

## 1. رکنیت اور حصص سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2013-14 میں 16172 سے بڑھ کر 16758 ہو گئی اور حصص سرمایہ کی رقم 2.53 کروڑ سے بڑھ کر 2.66 کروڑ ہو گئی ہے۔ بینک کے 'B' کلاس حصص کی رکنیت 31 مارچ 2014 کو 43150 ہے اور حصص سرمایہ کی رقم 0.04 کروڑ روپے ہے۔ بینک کا جملہ حصص سرمایہ 31 مارچ 2014 کو 2.70 کروڑ روپے ہو گیا۔ یکم اکتوبر 2013 تا 31 مارچ 2014 کے دوران اراکان 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 2012-13 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 49.19 کروڑ سے بڑھ کر 58.15 کروڑ ہو گئے ہیں جو حسب ذیل ہیں

تفصیلات	31 مارچ 2013	31 مارچ 2014
محفوظ سرمایہ	14.14	15.93
جزل ریزرو فنڈ	3.53	4.79
اسٹیبل ریزرو (ہاؤسنگ لون انٹرسٹ)	1.24	1.56
بلڈنگ فنڈ	7.05	9.30
کامن گڈ فنڈ	1.37	1.47
حصص منافع کیلئے فنڈ	0.60	0.60
ناقص اور مشکوک قرضوں کی پابنائی کیلئے محفوظ سرمایہ	8.32	8.67
انوسٹمنٹ فلکچوین فنڈ	1.80	2.20
پروویژن برائے معیاری اثاثہ جات	0.75	0.85
پروویژن برائے این پی اے	6.45	6.89
دیگر فنڈس اور ریزروں	3.94	5.89
جملہ	49.19	58.15

## 3. ڈپازٹس

سال 2013-14 کے دوران بینک کے ہملڈ ڈپازٹس 258.67 کروڑ روپے سے بڑھ کر 303.04 کروڑ روپے ہو گئے ہیں۔ سال 2013-14 کے دوران ڈپازٹس میں اضافہ کا تناسب 17.15% رہا ہے۔ بینک کے مختلف ڈپازٹس کا تقابلی موقف 31 مارچ 2013 اور 2014 کو حسب ذیل ہے۔

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

## DIRECTOR'S REPORT

Dear Share holders,

It gives me great pleasure in presenting the 27th Annual Report for the financial year 2013-14 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' 2014.

## 1. MEMBERSHIP AND SHARE CAPITAL

The "A" class membership of the bank increased from 16172 to 16758 and the subscribed paid up share capital of the bank increased from ₹ 2.53 Crores to ₹ 2.66 Crores during the year 2013-14.

The "B" class membership stood at 43150 and the Share Capital amounted to ₹ 0.04 Crores as on 31st March 2014. The total share capital of the bank as on 31st March 2014 is ₹ 2.70 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the period from 1st October 2013 to 31st March 2014 is placed before you in Annexure I for approval.

## 2. RESERVES AND FUNDS

After appropriation of profit of the year 2012-13, the Reserves and Funds of the bank have increased from ₹. 49.19 Crores to ₹. 58.15 Crores as shown below

	As on 31-3-2013	(₹ Crores) As on 31-3-2014
Statutory Reserve Fund	14.14	15.93
General Reserve Fund	3.53	4.79
Special Reserve [HL Interest]	1.24	1.56
Building Fund	7.05	9.30
Common Good Fund	1.37	1.47
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	8.32	8.67
Investment Fluctuation Reserve	1.80	2.20
Provision Against Std. Assets	0.75	0.85
Provision For NPAs	6.45	6.89
Other Funds & Reserves	3.94	5.89
<b>Total</b>	<b>49.19</b>	<b>58.15</b>

## 3. DEPOSITS

The total deposits of the Bank increased from ₹ 258.67 crores to ₹ 303.04 crores during the year 2013-14. The percentage increase in deposits during the year 2013-14 was 17.15%. The comparative position and spread of various types of deposits as on 31.03.2013 and 31.03.2014 is as under:

	As on 31-3-2013	(₹ Crores) As on 31-3-2014
Type of deposit		
Current deposits	6.60	7.86
Savings deposits	46.25	53.10
Fixed and other term deposits	205.82	242.08
<b>Total</b>	<b>258.67</b>	<b>303.04</b>

**4. WORKING CAPITAL**

The working capital of the bank increased from ₹332.39 crores as on 31 March'2013 to ₹391.14 crores by 31 March'2014. The details of Working Capital as on 31st March 2014 are as under:

Particulars	(₹ Crores)
Share Capital	2.70
Reserves & Funds	58.15
Deposits	303.04
Other liabilities	27.25
<b>Total</b>	<b>391.14</b>

**5. INVESTMENTS**

The total investments of the Bank increased from ₹115.54 crores as on 31 March 2013 to ₹169.69 crores by 31 March 2014. The details of the investments are as follows:

Particulars	(₹ Crores)
Government Securities	126.47
AP State Co-operative Bank	9.62
State Bank of Hyderabad	10.50
HDFC Bank	3.10
Syndicate Bank	8.50
IDBI Bank	0.50
Call Money Market	11.00
<b>Total</b>	<b>169.69</b>

An Investment Policy of the bank for the year 2013-14 has been formulated as per the guidelines of Reserve Bank of India. The position is reviewed quarterly and appropriate action is taken.

As against book value of Rs126.47 Crores of Govt Securities the face value of investments is Rs.128.33 Crores. The depreciation on Govt Securities as on 31st March 2014 amounted to Rs 2.09 Crores, which is fully provided for 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 Bank. The bank has also not invested any funds in Non-SLR investment. A statement of all the investments made / withdrawn during period from 1st October 2013 to 31st March 2014 is given in Annexure II for approval.

**6. LOANS & ADVANCES**

The total loans and advances of the bank amounted to ₹198.62 crores as on 31st March 2014.

A Loan Policy of the Bank for the year 2013-14 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. No loans to Directors and their relatives are sanctioned as per Reserve Bank of India directives. No loans have also been sanctioned against Shares and Debentures. The advances against House Properties including for construction and housing amounted to ₹25.51 crores and formed 12.84% of the total Loans and advances.

The Priority Sector advances amounted to ₹129.76 crores as on 31 March 2014 out of which advances to Weaker Section amounted to ₹58.11 crores.

(روپے کروڑوں میں)

31 مارچ 2014
7.86
53.10
242.08
<b>303.04</b>

31 مارچ 2013
6.60
46.25
205.82
<b>258.67</b>

جملہ

ڈپازٹ کی نوعیت

کرنٹ ڈپازٹس

سیونگس ڈپازٹس

فلسفہ اور دیگر میعاد ڈپازٹس

**4. کاروباری سرمایہ**

بینک کا کاروباری سرمایہ 31 مارچ 2013 کو ₹332.39 کروڑ روپوں سے بڑھ کر 31 مارچ 2014ء کو ₹391.14 کروڑ روپے ہو گیا جس کی تفصیل حسب ذیل ہے۔

(روپے کروڑوں میں)

تفصیلات
2.70
58.15
303.04
27.25
<b>391.14</b>

جملہ

تفصیلات

حصص سرمایہ

ریزروں اور فنڈس

ڈپازٹس

دیگر

**5. سرمایہ کاری**

بینک کی جملہ سرمایہ کاری جو 31 مارچ 2013 کو ₹115.54 کروڑ روپے تھی بڑھ کر 31 مارچ 2014 تک ₹169.69 کروڑ روپے ہو گئی۔ سرمایہ کاری کی تفصیلات حسب ذیل ہیں۔

(روپے کروڑوں میں)

تفصیلات
126.47
9.62
10.50
3.10
8.50
0.50
11.00
<b>169.69</b>

جملہ

تفصیلات

گورنمنٹ سکیورٹیز

اسے پی اسٹیٹ کوآپریٹو بینک

اسٹیٹ بینک آف حیدرآباد

ایچ ڈی ایف سی بینک

سٹڈ کیٹ بینک

آئی ڈی بی آئی بینک

کال منی مارٹ

سال 2013-14 کے لئے بینک کی سرمایہ کاری پالیسی ریزرو بینک آف انڈیا کی ہدایت کے مطابق وضع کی گئی ہے۔ بینک کی جانب سے کی گئی سرمایہ کاری کا سہ ماہی جائزہ لیکر مناسب اقدامات کئے جاتے رہے ہیں۔ 31 مارچ 2014ء تک بینک کی جانب سے خریدی گئی گورنمنٹ سکیورٹیز کی بک ویلو 126.47 کروڑ روپے ہے۔ جب کے ان کی فیس ویلو 128.33 کروڑ روپے ہے۔ گورنمنٹ سکیورٹیز کی مارٹ ویلو میں 2.09 کروڑ روپے کی کمی ہو گئی ہے اور اسکے لئے 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۔ اسی طرح بینک نے کوئی بھی Non SLR سرمایہ کاری نہیں کی ہے۔ یکم اکتوبر 2013 سے 31 مارچ 2014 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 2013-2014ء کے دوران بینک کے جملہ قرضہ جات 198.62 کروڑ روپے ہو گئے۔ سال 2013-2014 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 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۔ حصص اور ڈپازٹس کی ضمانت پر بھی کوئی قرضہ جات منظور نہیں کئے گئے۔ ہاؤسنگ لون (مکان کی خریدی و تعمیرات) کے مد میں بینک نے 25.51 کروڑ روپے جاری کئے ہیں جو کہ بینک کے جملہ قرضہ جات کا 12.84 فیصد ہوتا ہے۔ ترجیحی شعبہ کے قرضہ جات کی رقم 31 مارچ 2014 کو 129.76 کروڑ روپے ہے۔ جس میں سے ہمسامندہ طبقہ کو دینے کے قرضہ جات کی رقم 58.11 کروڑ روپے ہے ریزرو بینک آف انڈیا کے قواعد کے مطابق ترتیب وار 40% اور 10% کے برخلاف ترجیحی شعبہ اور ہمسامندہ طبقہ کے قرضہ جات 65.33% اور 44.79% رہے۔ بینک نے ترجیحی شعبہ اور ہمسامندہ طبقہ کو ریزرو بینک آف انڈیا کی جانب سے مقرر کردہ حدود سے زیادہ قرضہ جات جاری کئے ہیں۔



**7. قرض اور ڈپازٹس کا تناسب**

31 مارچ 2014ء کو بینک کے قرضے اور ڈپازٹس کا تناسب (CD Ratio) 59.37 ہے جو ریزرو بینک آف انڈیا کی جانب سے مقررہ سطح کے اندر ہے یعنی 31 مارچ 2013 کے ڈپازٹ کا 70 فیصد اور بینک کے کیپٹل فنڈس کا 75 فیصد۔

**8. غیر کارکرد اثاثہ جات**

31 مارچ 2014ء کو بینک کے جملہ غیر کارکرد اثاثہ جات (NPAs) 13.78 کروڑ روپے ہیں جو کہ جملہ قرضہ جات کا 6.94 فیصد ہوتے ہیں۔ ریزرو بینک آف انڈیا کے قاعدے کے مطابق یہ 15 فیصد تک رہ سکتے ہیں۔ جملہ غیر کارکرد اثاثہ جات کے لئے بینک نے ضرورت کے مطابق Provisions کئے ہیں اس کے بعد بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

**9. کیپٹل اور رسک اسٹیس تناسب**

بینک کا کیپٹل اور رسک اسٹیس تناسب (CRAR) جو 31 مارچ 2013 کو 27.09 فیصد تھا بڑھ کر 31 مارچ 2014 تک 30.13 فیصد ہو گیا ہے جو کہ ریزرو بینک آف انڈیا کے مقررہ تناسب 9% سے بہت زیادہ ہے۔

**10. آڈٹ**

بینک کی کارکردگی کے تمام پہلوؤں کی کانگریٹ آڈٹ سال 14-2013 کے دوران مسرس حوالدار اینڈ اسوسی ایٹس، چارٹرڈ اکاؤنٹنٹس نے باقاعدہ بنیادوں پر انجام دی ہیں۔ کانگریٹ آڈٹس کی طرف سے ان کی ماہانہ دی گئی رپورٹس کے مشاہدات کی تعمیل کر لی گئی ہے۔ بینک کی سال 2013-2014 کی قانونی آڈٹ مسرس انجانے یو او ای اینڈ کمپنی چارٹیرڈ اکاؤنٹنٹس نے کی ہے۔ بینک کو سال 2013-2014، کیلئے بھی کلاس 'A' کے تحت رکھا گیا ہے۔ بینک اس کے قیام سے مسلسل طور پر 'A' کلاس حاصل کر رہا ہے۔ سال 2013-2014، کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جزیل باڈی کے سامنے منظوری کیلئے پیش کیا گیا ہے۔

**11. خالص منافع**

سال 2013-14ء کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 6.32 کروڑ روپے کا خالص منافع کمایا ہے۔ خالص منافع کا 25 فیصد یعنی 1.58 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ آڈٹس کی جانب سے مختص کئے گئے۔ خالص منافع کی ماہی رقم 4.72 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 2013-14 کیلئے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2013-14ء کیلئے بھی ارکان کے حصص سرمایے پر 25 فیصد ڈویڈنڈ کی سفارش کی ہے۔ اراکین منافع کے تصرف اور ڈویڈنڈ کی ادائیگی کی منظوری دیں۔

**12. کارکردگی بجٹ اور تخمینہ بجٹ**

سال 2013-14ء کیلئے دکھائے گئے کارکردگی بجٹ اور سال 2014-15ء کیلئے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کیلئے پیش کیئے گئے ہیں۔

The percentage of Priority sector and Weaker section advances is 65.33% and 44.79% as on 31st March 2014 as against the RBI norms of 40% and 10% respectively. The bank has disbursed loans to priority sector and weaker sections of the society more than the norms stipulated by Reserve Bank of India

**7. CREDIT DEPOSIT RATIO**

The Credit Deposit Ratio (CD ratio) of the bank is 59.37 % as on 31 March 2014 which is with in the permissible level fixed by RBI i.e, 70% of the deposits and 75% of the Capital funds of the Bank as on 31 March 2013.

**8. NON-PERFORMING ASSETS (NPAs) MANAGEMENT**

The gross Non performing Assets (NPAs) are at ₹ 13.78 Crores and formed 6.94 % of total loans and advances as on 31 March 2014 as against the norm of less than 15% fixed by the Reserve Bank of India. 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 27.09% as on 31 March 2013 to a high level of 30.13% by 31 March 2014 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 2013-14 was conducted by M/s Hawaldar & Associates, Chartered Accountants on a regular basis. The defects / observations reported in the monthly concurrent audit report have been complied with.

The Statutory Audit of the bank for the year 2013-14 was conducted by M/s Anjaneyulu. Y. & Co, Chartered Accountants. The bank has been placed under class "A" for the year 2013-14 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2013-14 with all the statements is placed before the general body for adoption.

**11. NET PROFIT**

The Bank has earned a Net profit of ₹ 6.32 crores during the year 2013-14 as per the audited accounts. Out of the Net Profit of ₹ 6.32 crores, statutory allocations of 25% of the net profit amounting to ₹ 1.58 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 ₹ 4.72 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 2013-14 as per details given in Annexure III. The Board recommends a dividend of 25% on the share capital of members for the year 2013-14 also. 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 2013-14 and Budget estimates for the year 2014-15 are placed before you in Annexure IV & V respectively for approval.

## 13. CORPORATE GOVERNANCE

Two general body meetings were convened during the year 2013-14, as required under the AP Coop. 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 12 meetings during the year 2013-14. 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 2014 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. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2013-14 at the request of HAJ Committee with the permission of Reserve Bank of India during the month of October, 2013 in the premises of HAJ House, Public Garden Road, Nampally, Hyderabad to facilitate the Hajis to purchase and sell Saudi Riyal for use during HAJ period in Saudi Arabia.

## 16. AUTOMATED TELLER MACHINE (ATM)

The bank installed Automated Teller Machines (ATM) at Pathergatti and Kanchan bagh Branches also taking the total ATMs to 5. The board has decided to introduce "Rupay" Debit card shortly by which customers will be able make payments for the purchases made by them.

## 13. کارپوریٹ گورننس

اے پی کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2013-14ء میں 2 جنرل باڈی میٹنگس منعقد کی گئی ہیں۔ بورڈ آف ڈائریکٹرز بھی بینک کی بحیثیت مجموعی کارکردگی اور اسکے متعدد پہلوؤں کا جائزہ لینے کیلئے ہر ماہ ملتے رہے ہیں۔ بورڈ نے سال 2013-14ء کے دوران 12 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 معیاری و انس پر بیمہ ستمبر 2014ء تک ادا کر دیا گیا ہے۔ اس کے علاوہ بینک کا کیش، فرنیچر اور دوسری قیمتی اشیاء کا بھی انشورنس کرایا گیا ہے۔

## 15. حج ہاؤس میں اکسٹنشن کاؤنٹر

سال 2013-14ء کے دوران حج کمیٹی کی درخواست پر ریزرو بینک آف انڈیا کی اجازت کے ساتھ ماہ اکتوبر 2013ء میں حج ہاؤس کی عمارت موقوفہ پبلک گارڈن روڈ نامپلی حیدرآباد میں عازمین حج کیلئے سعودی عرب میں حج کے دوران استعمال کیلئے ریال کی خریدی و فروخت کی خاطر ایک عارضی اکسٹنشن کاؤنٹر کھولا گیا۔

## 16. آٹومیٹڈ ٹیلر مشین (ATM)

بینک نے پتھرگٹی اور کنچن باغ شاخوں میں بھی آٹومیٹڈ ٹیلر مشین (ATM) نصب کیے ہیں۔ جس کے ساتھ ہی ATMs کی جملہ تعداد 5 ہو گئی ہے۔ جلد ہی بینک کی جانب سے روپے ڈیبٹ کارڈ (Rupay Debit Card) آغا ز کیا جائیگا جس کے ذریعہ کسٹمرس کو ملک میں ان کی جانب سے خریدی کی ادائیگی کی سہولت ہوگی۔

## 17. بینک کی کارکردگی

سال 2013-14ء کے دوران بینک کی مجموعی کارکردگی انتہائی حوصلہ افزا رہی اور اچھے نتائج دیکھے گئے جسکی تفصیلات درج ذیل ہیں۔

(روپے کروڑوں میں)

31-03-2014	31-03-2013	تفصیلات
2.70	2.53	حصص
58.15	49.19	ریزروں اینڈ فنڈس
303.04	258.67	ڈپازٹس
198.62	200.44	قرضہ جات
169.69	115.54	سرمایہ کاری
391.14	332.39	کاروباری سرمایہ
6.32	6.98	خالص منافع
13.78	15.02	مجموعی غیر کارکردا اثاثہ جات
0.00	0.00	خالص غیر کارکردا اثاثہ جات
5.12	4.99	بزنس فی ملازم
0.06	0.08	منافع فی ملازم
		<b>فیصد</b>
30.13	27.09	کیا پائل اور رسک اسٹینس تناسب
7.97	7.79	ڈپازٹ پر اوسط رقم خرچ
10.06	10.60	ورکنگ فنڈس پرسود کی آمدنی
0.45	0.31	ورکنگ فنڈس پرسود کے علاوہ آمدنی
2.51	3.34	ورکنگ فنڈس پر آپریٹنگ منافع

18. اظہار تشکر

بورڈ اپنے تمام شیئر ہولڈرس، کسٹمرس اور وہی خواہوں کا ان کے مسلسل اعتماد و سرپرستی کا دل کی گہرائیوں سے شکریہ ادا کرتا ہے۔ بورڈ آف ڈائریکٹرز ریزرو بینک آف انڈیا، رجسٹرار آف کوآپریٹو سوسائٹیز اور ڈیویژنل کوآپریٹو آفیسر گولکنڈہ ڈیویژن کا انکی مسلسل رہنمائی اور حوصلہ افزائی کا شکریہ ادا کرتا ہے۔ بورڈ میر سٹر اسد 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 تلنگانہ قانون ساز اسمبلی کی گراں قدر رہنمائی کا بھی شکریہ ادا کرتا ہے، بورڈ اسٹاف کے تمام ارکان و چیف ایگزیکٹو آفیسر کی پر خلوص خدمات اور تعاون کی بھی ستائش کرتا ہے۔

بورڈ آف ڈائریکٹرز کی منظوری سے

سید اکبر نظام الدین حسینی  
صدر نشینمقام: حیدرآباد  
تاریخ: 01 ستمبر 2014**17. PERFORMANCE OF THE BANK**

The overall performance of the bank during the year 2013-14 has been quite encouraging and has shown good growth and impressive results as may be seen from the following details

Particulars	(₹ Crores)	
	As on 31.3.2013	As on 31.3.2014
Share Capital	2.53	2.70
Reserves & Funds	49.19	58.15
Deposits	258.67	303.04
Loans & Advances	200.44	198.62
Investments	115.54	169.69
Working Capital	332.39	391.14
Net Profit	6.98	6.32
Gross NPAs	15.02	13.78
Net NPAs	0.00	0.00
Business per employee	4.99	5.12
Profit per employee	0.08	0.06
		<b>Percentages</b>
<b>Vital Ratios</b>		
CRAR	27.09	30.13
Average cost of deposit	7.79	7.97
Interest income to working funds	10.60	10.06
Non-interest income to working funds	0.31	0.45
Operating profit to working funds	3.34	2.51

**18. 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 like to place on record our 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 and 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 Telangana Legislative Assembly for their valuable guidance.

The Board also places on record its appreciation to 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: 01 September' 2014CHAIRMAN  
Syed Akbar Nizamuddin Hussaini

**ANJANEYULU.Y& CO.**  
Chartered Accountants

 2-3-712 Plot No.182,  
Park Road, Sai Nagar Lalita Nagar,  
Nagole, Hyderabad-500 068

**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 2013-2014 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 **31-03-2014.**

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 :**

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

2. Government & other Loans
  - a) Principal ₹
  - b) Interest ₹

**II. DEPOSITS, IF ANY :**
**3,03,04,34,719.58**
**III. SUSPENSE :** NIL  
(Adj. Heads Due by)

**IV. OTHER LIABILITIES**

- I) **24,04,10,278.88**
- ii)
- iii)
- iv)
- v)

**V. SHARE CAPITAL**

- a) Members **2,66,10,100.00**
- b) Government contribution Nil

**DUE TO SOCIETY**
**I. INVESTMENTS**

1. Shares in .....  
& other institutions
2. Fixed & Other Deposits 43,21,55,425.00

3. Government Promissory Notes & other Securities. 1,26,46,87,362.50

**II. LOANS :**

- |                           | Due               |
|---------------------------|-------------------|
| a) Principal              | 1,98,61,97,081.73 |
| b) Interest               | 3,51,58,100.25    |
| c) Interest on Investment | 3,11,15,649.00    |

**III. SUSPENSE :** NIL  
(Adj. Heads Due to)

**IV. OTHER ASSETS**

- i) Furniture & Fixtures 53,64,085.89
- ii) Other Assets 78,22,548.47
- iii)
- iv)
- v) Cash in Hand 11,07,94,016.11

**vi. CASH AT BANKS**

4,34,69,781.52

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

5. This is the **29th** year of audit of the Society. The Share Capital at the beginning of the year was ₹ **2,48,54,550.00** and at the end of the year was ₹ **2,66,10,100.00**. There was thus an increase of ₹ **17,55,550.00** during the year.

**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



6. The membership at the beginning of the year was 16172 and at the end of the year was 16758. Thus there was an increase in membership by 586 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 (+) ₹ 6,32,28,117.33  
The Society sustained a NET LOSS of (-) ₹ xxxxxxxxxxx.xx  
Appropriation of Net Profit  
Statutory Provision  
a) 25 % to the Reserve Fund ₹ 1,58,07,029.33  
b) 1 % for Education Fund ₹ 1,50,000.00  
(subject to a maximum of Rs. 1,50,000/-)  
Total ₹ 1,59,57,029.33
9. The remainder of the net Profit of ₹ **4,72,71,088.00** is available for distribution in accordance with the provision of the bye-laws of the Society.
10. RESERVE FUND ₹ \_\_\_\_\_ Ps. \_\_\_\_\_  
a) Opening balance as per Bank's Record 14,14,55,674.78  
b) Additions during the year 2013-2014 1,78,09,125.80  
Total 15,92,64,800.58  
c) 25 % of Net Profit of 2013-14 appropriated by the Auditor 1,58,07,029.33  
17,50,71,829.91  
d) Amount invested outside the business 17,50,71,829.91  
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 **04 July' 2014**

For M/s ANJANEYULU. Y &amp; CO.

Sd/-  
CHARTERED ACCOUNTANTSTo,  
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.**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD.,  
HYDERABAD.****ANNEXURE-V****Budget estimate of income and actual income for the year ended 31-03-2014  
And proposed budget for the year 2014-15**

Particulars	(₹ In Crores)		
	Budget for 2013-14	Actual Income	Proposed for 2014-15
<b>Interest on Loans</b>	32.00	27.74	34.00
<b>Interest on Investment</b>	12.00	11.95	15.00
<b>Commission, Discount &amp; Exchange</b>	0.50	0.69	1.00
<b>Income from Forex transactions</b>	0.25	0.09	0.50
<b>Profit on Sale of Govt. Securities</b>	0.25	0.19	0.50
<b>Other Income</b>	1.00	0.79	1.00
<b>TOTAL</b>	<b>46.00</b>	<b>41.45</b>	<b>52.00</b>

**ANJANEYULU.Y& CO.**  
Chartered Accountants

2-3-712 Plot No.182,  
Park Road, Sai Nagar Lalita Nagar,  
Nagole, Hyderabad-500 068

**AUDITOR'S REPORT**

I / We have Audited the attached Balance Sheet of the **Darussalam Cooperative Urban Bank Ltd.** as at 31 March' 2014, and also the Profit and Loss Account of the Bank for the year ended 31 March' 2014 annexed hereto. These financial statements and Annexures are the responsibility of the Management. Our responsibility is to express an opinion on these financial statements and Annexures based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material mis-statement. An audit included examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. On the basis of the audit of the above Co-operative Bank, we report that:

1. 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 subject to our observations in LFAR enclosed.
2. The transactions of the Bank which have come to our notice have been within the powers of the Bank.
3. The returns received from the branches of the Bank have been found adequate for the purpose of our audit.
4. In our opinion the Bank has kept and maintained proper Accounts and registers as required by the law applicable and Bye laws of the bank subject to our observations in LFAR.

We further report that:

In our opinion and to the best of information and according to the explanations given to us, and as shown by the books of the bank subject to our observations given in the LFA:

- i) The Balance Sheet is a full and fair Balance Sheet containing the necessary particulars and is properly drawn up so as to exhibit true and fair view of the affairs of the bank as at 31 March' 2014, and
- ii) The Profit and Loss Account shows a true and fair view of the Profit of the Bank for the year ended 31 March 2014.

For M/s ANJANEYULU. Y & CO.

Place: Hyderabad.  
Date: 04/07/2014

Sd/-  
CHARTERED ACCOUNTANTS

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

**ANNEXURE-IV**

Estimated and Actual Figures of Expenses for the year ended 31-3-2014 &  
Proposed Budget for the year 2014-15 (₹In Crores)

S.No	Particulars	Budget for 2013-14	Actual Expenses	Proposed for 2014-15
1	Interest on Deposits	24.00	24.15	28.50
2	Staff Salaries	3.75	2.99	4.00
3	Rent	0.50	0.37	0.90
4	Electricity & Water	0.25	0.19	0.25
5	Postage & Telephone	0.25	0.12	0.25
6	Conveyance & Entnmnt	0.25	0.11	0.25
7	Miscellaneous Charges	0.25	0.16	0.30
8	Security Services & Surveillance	0.25	0.10	0.40
9	MCH Tax	0.10	0.01	0.20
10	Director Sitting Fee	0.05	0.04	0.10
11	Printing & Stationery	0.40	0.08	0.50
12	Repairs & Maintenance	0.40	0.21	0.50
13	AGM Expenses	0.05	0.01	0.10
14	Insurance	0.80	0.36	1.00
15	Depreciation	0.60	1.85	2.00
16	Publicity & Advertisement	0.45	0.26	0.50
17	Auditor's Fee	0.25	0.06	0.25
18	Other Charges	0.40	0.17	0.50
19	Special Reserve	0.50	0.32	0.50
20	Provision for NPA & Standard Assets	1.00	0.74	1.00
21	Income Tax	3.50	2.83	3.00
22	Net Profit	8.00	6.32	7.00
23	Profit Before Tax	(13.00)	(9.15)	(10.00)
	<b>TOTAL</b>	<b>46.00</b>	<b>41.45</b>	<b>52.00</b>

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

**RECEIPT & PAYMENTS FOR THE YEAR 2013-2014**

**ASSETS**

<u>Particulars</u>	<u>Total Receipt.</u>	<u>Total Payment.</u>
Cash in Hand	5234576718.04	5242324302.79
Balance with RBI,SBH,APCOB	2887180188.33	2895981595.28
Balance With other Banks	28150824652.03	28147829139.20
Fixed Deposits	263336453.00	327655425.00
Investments		
Central Govt.Securities	115611887.70	512724000.20
State Govt. Securities	0.00	10000000.00
Call Money Investment	27566000000.00	27636000000.00
Short Term Loans	2811869985.56	2810465527.62
Medium Term Loans	244831339.00	222288054.00
Housing Loan	9030626.00	14778046.00
Interest Receivable	87913707.95	96623432.20
Fixed Assets	0.00	1867862.00
<u>Trf. To P &amp; L A/c</u>		
IOD & Borrowings		241519479.16
Salaries		29923921.00
Rent		3753552.00
Electricity & Water		1905173.00
Postage & Telephone		1191500.00
Conveyance & Entertainment		1083749.25
Miscellaneous Charges		1637237.54
Security & Surveillance		992202.00
MCH Property Tax		126842.00
Directors Sitting Fee		354000.00
Printing & Stationery		792346.00
AMC & Repairs		2060699.47
AGM Expenses		123396.00
Insurance		3560541.00
Depreciation		18498760.57
Publicity & Advertisement.		2575620.00
Audit Fee		610946.00
News paper		15537.00
Legal charges		76425.00
Clearing charges		69421.52
SMS Messaging pack		2248.00
ATM Issuer charges		709699.15
ATM expenses		487064.00
PF Admin charges		347349.00
Special Reserve		3178314.00
Provision for NPA		7418746.00
Income Tax		28269751.00
<b>Prepaid Insurance</b>	601770.00	599689.00
<b>Other Assets</b>	2874573998.57	2869568939.97
Branch Adjustments		195897.38
<b>TOTAL</b>	<b>70246351326.18</b>	<b>71140186430.30</b>

Sd/-  
CHAIRMAN  
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-  
VICE CHAIRMAN  
M A QHAYUM

Sd/-  
DIRECTOR  
BURHANUDDIN OWASI

Sd/-  
CHIEF EXECUTIVE OFFICER  
MIR SADATH ALI AKBAR

Sd/-  
CHARTERED ACCOUNTANT  
ANJANEYULU.Y & CO.

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

**ANNEXURE-III**

**APPROPRIATION OF PROFIT FOR THE YEAR 2013-14**

	<u>₹</u>	<u>Ps.</u>
Net Profit		<b>6,32,28,117.33</b>
Reserve Fund @ 25 %	1,58,07,029.33	
Education Fund (Subject to a maximum of Rs. 1,50,000/)	1,50,000.00	
	<b>159,57,029.33</b>	
Balance available for distribution in accordance with provisions of bye-laws		<b>4,72,71,088.00</b>
Bad & Doubtful Debt Reserve	30,00,000.00	
Provision for Standard Assets	10,00,000.00	
General Reserve Fund	40,00,000.00	
Building Fund	2,70,00,000.00	
Dividend @ 25 %	65,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	5,00,000.00	
Investment Fluctuation Reserve	20,00,000.00	
Bonus & Ex-Gratia	20,00,000.00	
Staff Risk Fund	1,00,000.00	
Staff Welfare Fund	1,00,000.00	
	<u>4,72,00,000.00</u>	
Balance transferred to Reserve fund		<b>71,088.00</b>
		<b>4,72,71,088.00</b>



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

RECEIPT & PAYMENTS FOR THE YEAR 2013-2014

<u>LIABILITIES</u> <u>Particulars</u>	<u>Total Receipt</u>	<u>Total Payment</u>
Share Capital	2584200.00	828650.00
Associate Membership	411120.00	420090.00
Statutory Reserve Fund	17809125.80	0.00
General Reserve Fund	12600240.00	0.00
Common Good Fund	1000000.00	12000.00
Spl. Reserve (Int. on HL)	3178314.00	0.00
Building Fund	22500000.00	0.00
Dividend Equalization Fund	0.00	0.00
Prov. For NPAs	7418746.00	2975165.25
Prov. for Standard. Assets	1000000.00	0.00
Bad & Doubtful Debts Reserve	3500000.00	0.00
Investment Fluctuation Reserve	4000000.00	0.00
\Oth Funds & Reserves	20762660.57	1258900.00
Term Deposits	2839905383.00	2477275935.00
Savings Deposits	3521112867.53	3452603868.95
Current Deposits	1302560508.27	1289983920.02
Branch Adjustments	0.00	36424.51
Overdue Interest Reserve	78630111.20	79368256.62
Interest Payable	269939737.00	252553834.84
Unclaimed Dividend	6501724.00	6195389.00
Sundries	2993599536.00	2996364021.25
Trf. To P & L A/c		
Interest on loans	277446251.42	
Interest on Investments	119455552.57	
Discount	5759.00	
Commission	6255366.58	
Commission-WUMT	36883.25	
Exchange	558646.00	
Income from FCY	897923.00	
Locker Rent	323100.00	
Misc. Income	7153408.96	
Share Application	5315.00	
Profit on Sale of G-Secs	1919112.62	
ATM Acquirer Income	429122.59	
Scrap Sale	26196.00	
Profit & Loss A/c		69815350.80
<b>LIABILITIES</b>	<b>11523526910.36</b>	<b>10629691806.24</b>
<b>ASSETS</b>	<b>70246351326.18</b>	<b>71140186430.30</b>
<b>GRAND TOTAL</b>	<b>81769878236.54</b>	<b>81769878236.54</b>

Sd/-  
CHAIRMAN  
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-  
VICE CHAIRMAN  
M A QHAYUM

Sd/-  
DIRECTOR  
BURHANUDDIN OWASI

Sd/-  
CHIEF EXECUTIVE OFFICER  
MIR SADATH ALI AKBAR

Sd/-  
CHARTERED ACCOUNTANT  
ANJANEYULU.Y & CO.

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

**ANNEXURE - II**

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN  
DURING THE PERIOD FROM 1 OCTOBER' 2013 TO 31 MARCH' 2014**

(Amount in ₹)

Type of Investment	Outstanding as on 01/10/2013	Investment made	Investment withdrawn	Balance on 31/03/2014
Government Securities	1035250508	295090742	65653887	1264687363
Deposit with Apcob	100750305	49464586	54059466	96155425
Deposit with SBH	105000000	73500000	73500000	105000000
Deposit with HDFC bank	31000000	25000000	25000000	31000000
Deposit with Syndicate bank	75000000	17500000	7500000	85000000
Deposit with IDBI Bank	0	5000000	0	5000000
<b>Call Money</b>				
SBI DFHI	60000000	1112500000	1108500000	100000000
HDFC Bank	80000000	619100000	626100000	10000000
IDBI Bank	0	64000000	64000000	0
<b>Total</b>	<b>1487000813</b>	<b>18421555328</b>	<b>18211713353</b>	<b>1696842788</b>

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

**BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2014**

AS AT 31-03-2013	CAPITAL & LIABILITIES	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2014
	<b>1. CAPITAL:</b>			
49000000.00	i) Authorised Capital 19.60 lakh shares of Rs.25/- each		49000000.00	
10000000.00	1.00 lakh shares of Rs. 10/- each		10000000.00	
50000000.00				50000000.00
24854550.00	ii) Subscribed Capital 1064404 Shares of Rs.25/- each		26610100.00	
440470.00	43150 Shares of Rs. 10/- each		431500.00	27041600.00
	iii) Amount called up on shares at Rs. each less calls unpaid of (iv) held by			
	a. Individuals			
	b. Cooperative Institutions			
	c. State Government			
	<b>2. RESERVE FUND &amp; OTHER RESERVES:</b>			
141455674.78	i) Statutory Reserve Fund		159264800.58	
35270189.00	ii) General Reserve Fund		47870429.00	
12424771.00	iii) Spl. Reserve 20% Interest on HL		15603085.00	
70500000.00	iv) Building Fund		93000000.00	
13684116.00	v) Common Good Fund		14672116.00	
6000000.00	vi) Dividend Equalisation Fund		6000000.00	
83208000.00	vii) Bad and Doubtful debts Reserve		86708000.00	
7500000.00	viii) Prov. Ag. Standard Assets		8500000.00	
64454323.35	ix) Provision for NPA		68897904.10	
18000000.00	x) Investment Fluctuation Reserve		22000000.00	
39356581.61	xi) Other Funds & Reserve (to be specified)	"A"	58860342.18	581376676.86
NIL	<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:</b> Share Capital of:			NIL
	i) Central Cooperative Banks			
	ii) Primary Agricultural Credit societies			
	iii) Other societies			
	<b>4. DEPOSITS AND OTHER ACCOUNTS:</b>			
2058216036.00	i) Fixed Deposits: a. Individuals	"B"	2420845484.00	
	b. Cooperative Institutions			
	c. State government			
462524939.50	ii) Savings Bank Deposits: a. Individuals	"C"	531033938.08	
	b. Cooperative Institutions			
	c. State government			
65978709.25	iii) Current Deposits: a. Individuals	"D"	78555297.50	
	b. Cooperative Institutions			
	c. State government			3030434719.58
Nil	iv) Money at call and short notice			Nil

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

**ANNEXURE - I**

**STATEMENT OF ADMISSION OF NEW MEMBERS AND RECEIPT OF  
SHARE CAPITAL AMOUNT FROM 1 OCTOBER 2013 TO 31 MARCH 2014**

	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 1-10-2013	16,313	2,54,18,450/-	46,431	4,64,310/-
Add Admission of Members & Allotment of Shares	653	16,83,025/-	21644	2,16,440/-
<b>TOTAL</b>	<b>16,966</b>	<b>2,71,01,475/-</b>	<b>68075</b>	<b>6,80,750/-</b>
Less Members Retired & Share Amount Refunded	208	4,91,375/-	24925	2,49,250/-
Closing Balance on 31-03-2014	16,758	2,66,10,100/-	43,150	4,31,500/-

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

**BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2014**

AS AT 31-03-2013	PROPERTY & ASSETS	SCH.	AMOUNT In ₹ Ps.	AS AT 31-03-2014
103046431.36	<b>1. CASH IN HAND</b> Cash with Reserve Bank (the National Bank)	"G"	110794016.11	
21799537.71	State Bank of India, State Cooperative bank and Central cooperative bank)	"H"	30600944.66	141394960.77
15864349.69	<b>2. BALANCE WITH OTHER BANKS:</b> I) Current Deposits	"I"	12868836.86	
Nil	ii) Savings Bank Deposits		Nil	
257836453.00	iii) Fixed Deposits	"J"	322155425.00	
40000000.00	iv) Govt Sec. & Bonds		Nil	335024261.86
	3. Money at Call & Short notice:			110000000.00
857575250.00	<b>4. INVESTMENTS:</b> i) In Central and State Govt. Securities (at book value) face value Rs. 1283295000.00 Market value Rs.			1264687362.50
Nil	ii) Other Trustee securities		Nil	
Nil	iii) Shares in cooperatives institutions other than in item (5) below:		Nil	
Nil	iv) Other investments		Nil	
Nil	<b>5. Investments not of the principle/subsidiary state partnership Fund: In shares of:</b>  i. Central cooperative banks ii. Primary agricultural credit societies. iii. Other societies			Nil
1660225865.17	<b>6. ADVANCES:</b> <b>a. Short-term loans,</b> cash credits, overdrafts and bills discounting of which secured against: A. government and other approved securities <b>B. Other tangible securities</b> of the advances, amount due from individual of the advances, amount overdue Rs. considered bad and doubtful of recovery .....Nil.....	"K"	1658821407.23	

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

**PROFIT & LOSS ACCOUNT**

AS ON 31-03-2014

Expenses	₹ Ps.	INCOME	₹ Ps.
IOD & Borrowings	241519479.16	Interest on loans	277446251.42
Salaries	29923921.00	Interest on Investments	119455552.57
Rent	3753552.00	Discount	5759.00
Electricity & Water	1905173.00	Commission	6255366.58
Postage & Telephone	1191500.00	Commission-wumt	36883.25
Conveyance & Entertainment	1083749.25	Exchange	558646.00
Miscellaneous Charges	1637237.54	Income from FCY	897923.00
Security & Surveillance	992202.00	Locker Rent	323100.00
MCH Property Tax	126842.00	Misc. Income	7153408.96
Directors Sitting Fee	354000.00	Share Application	5315.00
Printing & Stationery	792346.00	Profit on Sale of G-Secs	1919112.62
AMC & Repairs	2060699.47	ATM Acquiring Income	429122.59
AGM Expenses	123396.00	Scrap Sale	26196.00
Insurance Premium	3560541.00		
Depreciation	18498760.57		
Publicity & Advertisement	2575620.00		
Audit Fee	610946.00		
Newspaper	15537.00		
Legal Charges	76425.00		
Clearing charges	69421.52		
SMS Messaging Service	2248.00		
ATM Issuer Charges	709699.15		
ATM Expenses	487064.00		
PF Admin. Charges	347349.00		
Spl Reserve U/s 36(1)(viii) of IT Act, 1961 20% of interest on Housing loan	3178314.00		
Profit Before Tax	98916614.33		
Provision for NPA	7418746.00		
Current Income Tax	28269751.00		
Profit After Tax	63228117.33		
<b>Total</b>	<b>414512636.99</b>	<b>Total</b>	<b>414512636.99</b>

Sd/-  
**CHAIRMAN**  
SYED AKBAR NIZAMUDDIN HUSSAINI

Sd/-  
**VICE CHAIRMAN**  
M A QHAYUM

Sd/-  
**DIRECTOR**  
BURHANUDDIN OWAIISI

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

Sd/-  
**CHARTERED ACCOUNTANT**  
ANJANEYULU.Y. & CO.



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

**BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2014**

AS AT 31-03-2013	CAPITAL & LIABILITIES	SCH.	AMOUNT In Rs Ps.	AS AT 31-03-2014
Nil	<b>5. Borrowings:</b>			Nil
Nil	<b>6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA</b>			Nil
36424.51	<b>7. BRANCH ADJUSTMENTS</b>			0.00
46821980.62	<b>8. OVERDUE INTEREST RESERVE</b>			46083835.20
129971230.23	<b>9. INTEREST PAYABLE</b>			147357132.39
2560810.00	<b>10) UNCLAIMED DIVIDENDS</b>	"E"		2867145.00
	<b>11. OTHER LIABILITIES</b>			
46435151.54	i) Others	"F"		43670666.29
	ii) Income Tax - provisions			
	<b>12. PROFIT &amp; LOSS ACCOUNT:</b>			
	As per last Balance Sheet		69815350.80	
	Less: appropriations		69815350.80	
69815350.80	Add: profit for the year brought forward from the profit & loss A/c.			63228117.33
<b>3399509308.19</b>			<b>TOTAL Rs:</b>	<b>3942059892.65</b>

CONTINGENT LIABILITIES:  
210000.00 Outstanding liabilities for guarantees issued 210000.00

Date: 04-JULY-2014  
Place: Hyderabad

Sd/-  
CHAIRMAN  
S A N HUSSAINI

Sd/-  
VICE CHAIRMAN  
M A QHAYUM

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

**BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2014**

AS AT 31-03-2013	PROPERTY & ASSETS	SCH.	AMOUNT In Rs Ps.	AS AT 31-03-2014
326476842.50	<b>b. Medium term loans:</b> of which secured against: A. Govt. & other approved securities B. Other tangible securities Of the advances, due From individuals Rs of the advances, amount overdue Rs. considered bad and doubtful of recovery.....Nil.....	"L"	303933557.50	
17694697.00	<b>C. Long term Loans</b> of which secured against: A. Govt. & other approved securities B. Other tangible securities Of the advances, due From individuals Rs of the advances, amount overdue Rs. considered bad and doubtful of recovery.....Nil.....		23442117.00	19861970810.73
57564025.00	<b>7. Interest receivable:</b> of the advances, amount overdue Rs. considered bad and doubtful Of recovery .....Nil.....	Advances Investments	35158100.25 31115649.00	66273749.25
Nil	<b>8. Bills receivable being bills for collection as per contra.</b>			Nil
Nil	<b>9. Premises less depreciation</b>			Nil
28792066.07	<b>10. Fixed Assets &amp; furniture &amp; fixtures</b>			30659928.07
601770.00	<b>11. Prepaid Insurance</b>			599689.00
12032020.69	<b>12. Other assets</b> (to be specified)	"M"		7026962.09
Nil	<b>13. Non-banking assets acquired in satisfaction of claims (stating made of valuation)</b>			Nil
Nil	<b>14. BRANCH ADJUSTMENTS</b>			195897.38
<b>3399509308.19</b>	<b>15. PROFIT &amp; LOSS ACCOUNT:</b>			<b>Nil</b>
			<b>TOTAL Rs:</b>	<b>3942059892.65</b>

Sd/-  
DIRECTOR  
BURHANUDDIN OWASI

Sd/-  
CHIEF EXECUTIVE OFFICER  
MIR SADATH ALI AKBAR

Sd/-  
CHARTERED ACCOUNTANT  
ANJANEYULU.Y & CO.