

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

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DARUSSALAM CO-OPERATIVE

We offer the following services at all our Branches

DEPOSITS

- ★ Savings Accounts
- ★ Current Accounts
- ★ Recurring Deposits
- ★ Fixed Deposits
- ★ Special Term Deposits
- ★ NRE Deposits

LOAN & ADVANCES

- ★ Gold Loan
- ★ Personal Loan
- ★ Business Loan
- ★ Vehicle Loan
- ★ Housing Loan
(Repairs & Construction)
- ★ Education Loan
- ★ Artisans Loan
- ★ Self Employment Loan

OTHER SERVICES

- ★ Demand Draft on all
Major Cities
- ★ RTGS / NEFT Facility
- ★ Purchase & Sale of all
Leading Foreign Currency
- ★ Foreign Dd's and Tt's
- ★ Money Transfer Western Union
- ★ Locker Facility
- ★ POS Terminals
- ★ Darussalam Bank Mobile App (IMPS)
- ★ UPI, G PAY, Phone Pe, Fastag etc...

TERM DEPOSIT INTEREST RATE

15 days - up to 90 days 5.25%
91 days - up to 179 days 5.75%
180 days - up to 364 days 6.50%
1 year - up to 3 years 7.25%
Above 3 years - up to 10 years 7.50%

Persons above 60 years 0.5% Extra
interest (Conditions apply)

DEPOSITS ARE INSURED BY DICGC
UP TO RS. 5 LAKHS

Avail Darussalam Bank Debit Card Facility which can be used at any ATM & Merchandiser stores all over India

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

(Regd. No. TA 1288)

NOTICE

Notice is hereby given that a General Body Meeting of the members of the Darussalam Co-operative Urban Bank Ltd., Hyderabad, will be held on 12-08-2023 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 2023 along with the Director's report and final audit report of the Auditors for the year 2022-23.
2. To appropriate Profit of the Bank for the year 2022-23.
3. To approve performance budget for the year 2022-23 and the budget estimates of Income and expenditure for the year 2023-24.
4. To approve performance budget for the year 2022-23 and the budget estimates of Capital Expenditure for the year 2023-24.
5. To approve admission & retirement of members and receipt & refund of share capital during the period 1 October 2022 to 31 March 2023.
6. To approve all Investments made / withdrawn by the Bank during the period 1 October 2022 to 31 March 2023.
7. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad

Sd/-

Date : 28-07-2023

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 36th Annual Report for the financial year 2022-23 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 2023.

1. MEMBERSHIP AND CAPITAL

The "A" Class membership of the Bank increased from 49326 to 51774 and the subscribed paid up share capital of the bank increased from ₹ 6.62 Crores to ₹ 7.06 Crores during the year 2022-23. The "B" class membership is 6980 and the Share Capital amounted to ₹ 0.70 Lakhs as on 31 March 2023. The total Share Capital of the Bank as on 31 March 2023 is ₹ 7.06 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2022-23 is placed before you in Annexure I for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2021-22, the Reserves and Funds of the bank have increased from ₹ 141.80 Crores to ₹ 154.85 Crores as shown below:

	<u>As on 31-3-2022</u>	<u>(₹. Crores)</u> <u>As on 31-3-2023</u>
Statutory Reserve Fund	33.88	36.87
General Reserve Fund	17.17	18.56
Special Reserve [HL Interest]	10.51	11.73
Building Fund	26.00	28.60
Common Good Fund	1.61	1.71
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	14.07	15.32
Investment Fluctuation Reserve	6.65	7.65
Provision Against Std. Assets	2.72	3.22
Provision For NPAs	14.67	15.85
Other Funds & Reserves	13.92	14.74
	<u>141.80</u>	<u>154.85</u>

3. DEPOSITS

The total deposits of the Bank increased from ₹ 605.41 Crores to ₹ 663.52 Crores during the year 2022-23. The comparative position and spread of various types of deposits as on 31.03.2022 and 31.03.2023 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2022</u>	<u>(₹. Crores)</u> <u>As on 31-3-2023</u>
Current deposits	38.86	42.15
Savings deposits	156.55	195.98
Fixed and other term deposits	410.00	425.39
	<u>605.41</u>	<u>663.52</u>

The Current and Savings deposits of the Bank increased to ₹ 238.13 Crores and formed 35.89% of the total deposits as on 31st March 2023.

4. WORKING CAPITAL

The working capital of the bank increased from ₹ 773.51 Crores as on 31 March 2022 to ₹ 837.30 Crores by 31 March 2023. The details of Working Capital as on 31st March 2023 are as under:

<u>Particulars</u>	(₹. Crores)
Share Capital	7.06
Reserves & Funds	154.85
Deposits	663.52
Other liabilities	11.87
Total	<u>837.30</u>

5. INVESTMENTS

The total investments of the Bank increased from ₹.343.84 Crores as on 31 March 2022 to ₹ 354.70 Crores as on 31 March 2023. The details of the investments are as follows:

<u>Particulars</u>	(₹. Crores)
Government Securities	241.88
<u>Deposits with other banks</u>	
Telangana State Co-operative Bank	28.90
AP State Co-operative Bank	20.35
State Bank of India	19.48
HDFC Bank	25.85
Canara Bank	18.25
Total	<u>354.70</u>

The bank's investments in Govt. Securities amounted to Rs.241.88 crores which formed 35.54 % of NDTL (Rs. 680.53 crores) as on 31 March 2023 and complied with the Statutory Regulation of 18%. The profile of investments in Govt. Securities as on 31 March 2023 is as follows:

<u>Classification</u>	(₹ Crores)
Held to Maturity (HTM)	152.82
Available for Sale (AFS)	86.76
Held for Trade (HFT)	2.30
Total	<u>241.88</u>

The Securities kept in HTM category at Rs.152.82 crores formed 22.46% of the applicable NDTL which was within the permissible limits of 25%. The investments held in AFS & HFT category were marked to market and made provisions of Rs.1.80 crores towards depreciation in the Securities as at the end of the financial year 2022-23.

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 2022-23 is given in Annexure II for approval.

6. LOANS & ADVANCES

The total loans and advances of the bank increased from ₹ 384.16 Crores as on 31 March 2022 to ₹ 429.69 Crores as on 31 March 2023.

A Loan Policy of the Bank for the year 2022-23 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 2023 are given below:

<u>Particulars</u>	<u>(₹ Crores)</u>
Total Advances	429.69
Priority Sector Advances	323.05
Weaker Section Advances	172.37
Priority Sector Advances as	
% of total advances	75.18%
Weaker Section Advances as	
% of total advances	40.11%

8. NON-PERFORMING ASSETS

The Bank's Advances are classified as Performing and Non-performing Assets and provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India. The gross Non-performing Assets (NPAs) of the bank are at ₹ 26.18 Crores and formed 6.09 % of total loans and advances as on 31 March 2023. 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 32.52% as on 31 March 2022 to 33.31 % by 31 March 2023 as against 12 % norm prescribed by Reserve Bank of India.

10. OWNED FUNDS

The owned funds of the bank of i.e., paid up share capital and reserves not in the nature of outside liabilities of the Bank increased from ₹. 148.43 Crores as on 31 March 2022 to ₹.161.91 Crores as on 31 March 2023.

11. NET WORTH

The Net Worth of the bank improved to Rs.118.11 crores as on 31 March 2023 against Rs.113.17 crores during the previous year registering a growth of 4.37%.

12. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2022-23 was conducted by M/s Jibrán & Associates, Chartered Accountants on a regular basis. The defects / observations reported in the monthly concurrent audit reports have been complied with.

The Statutory Audit of the bank for the year 2022-23 was conducted by M/s K Rama Mohan & Associates, Chartered Accountants. The bank has been placed under class "A" for the year 2022-23 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2022-23 with all the statements is placed before the general body for adoption.

13. NET PROFIT

The Bank has earned a Net profit of ₹ 11.97 Crores during the year 2022-23 as per the audited accounts as against net profit of ₹ 11.72 Crores during the last year. Out of the Net Profit of ₹ 11.97 Crores, Statutory Allocations of 25% of the net profit amounting to ₹.2.99 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 ₹ 8.96 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 2022-23 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 2022-23 subject to approval of General Body. The general body may consider and approve the appropriation of profit and payment of dividend.

14. UNCLAIMED DIVIDEND

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

15. PERFORMANCE BUDGET AND BUDGET ESTIMATES

The statements showing performance budget for the year 2022-23 and Budget estimates for the year 2023-24 are placed before you in Annexure IV & V respectively for approval.

16. CAPITAL EXPENDITURE

A statement showing performance budget for the year 2022-23 and budget estimates of Capital Expenditure for the year 2023-24 are placed before you in Annexure-VI for approval.

17. FOREIGN EXCHANGE BUSINESS

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

18. DIGITAL BANKING INITIATIVE

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.

19. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2022-23 also at the request of HAJ Committee with the permission of Reserve Bank of India during the month of July, 2022 in the premises of HAJ House, Public Garden Road, Nampally, Hyderabad to facilitate the Hajjis to purchase and sell Saudi Riyal for use during HAJ period in Saudi Arabia.

20. CORPORATE GOVERNANCE

Two general body meetings were convened during the year 2022-23 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 20 meetings during the year 2022-23. The other committees constituted have met periodically for smooth functioning of the bank.

21. MANAGEMENT

The Board of Directors had appointed a Board of Management on 20-09-2022 whose term is co-terminus with the term of the Board of Directors. The Board of Management consists of the following members:

1. Sri Burhanuddin Owaisi	Internal Member
2. Sri Syed Zaheeruddin Ali Sofi	Internal Member
3. Dr Manisha Saxena	Internal Member
4. Dr. Mohammed Abdul Malik	External Member
5. Sri Mohammed Abrar Ahmed	External Member
6. Sri Preetam Chand Yadav	External Member

22. CHIEF EXECUTIVE OFFICER

- (a) Sri Md Khaja Ikramuddin Asst. Chief Executive Officer has been promoted and appointed as Chief Executive Officer of the bank from 01 July 2022 with the approval of Reserve Bank of India.
- (b) Sri Mir Sadath Ali Akbar CEO of the Bank of attaining the age of superannuation retired from bank's service as at the closing of business on 30-06-2022. He was associated with the bank since beginning and served the bank with full sincerity, devotion and integrity. The Board appreciates the services rendered by Sri Mir Sadath Ali Akbar for the progress and development of the bank.

23. 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 2023 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.

24. DISCLOSURE OF INFORMATION

Certain information of the bank required to be disclosed as per Reserve Bank of India guide lines is given in Annexure VII.

25. PERFORMANCE OF THE BANK

The overall performance of the Bank during the year 2022-23 continues to be encouraging and satisfactory as may be seen from the following details:

Particulars	(₹ Crores)	
	As on 31.3.2022	As on 31.3.2023
Share Capital	6.62	7.06
Reserves & Funds	141.80	154.85
Deposits	605.41	663.52
Loans & Advances	384.16	429.69
Working Capital	773.51	837.30
Investments	343.84	354.70
Own Funds	148.43	161.91
Net Worth	113.17	118.11
Total expenditure	55.03	59.73
Total Income	70.78	76.43
Profit before tax	15.75	16.70
Profit after tax	11.72	11.97
Gross NPA	5.99%	6.09%
Net NPAs	Nil	Nil
Capital Adequacy ratio	32.52%	33.31%
Credit Deposit ratio	63.46%	64.76%
No of branches	9 branches	9 branches
No of ATMs	9 ATM	9 ATM
Cash Deposit Machine	1 CDM	1 CDM

26. 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: 12-08-2023

S A N HUSSAINI
CHAIRMAN

K. Rama Mohan & Associates

Chartered Accountants

14-06-2023
#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 2022-2023 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 31-03-2023.

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 :

6,63,51,72,888.05

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES

- i) Reserve fund & other reserves 1,44,14,40,009.25
- ii) Overdue Int. Reserve 4,83,30,631.92
- iii) Interest Payable 18,27,83,946.90
- iv) Unclaimed Dividends 27,94,600.00
- v) Sundries 6,99,86,716.52

V. SHARE CAPITAL

- a) Members A Class 7,05,74,650.00
- Members B Class 69,800.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in & other institutions
2. Fixed & Other Deposits 1,12,82,15,727.00

3. Government Promissory Notes & other Securities.

2,41,88,18,017.55

II. LOANS :

- a) Principal 4,29,69,31,028.13
- b) Interest 4,83,30,631.92
- c) Interest on Investment 4,74,14,487.00

Due

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- i) Furniture & Fixtures 5,71,04,474.10
- ii) Other Assets 13,68,31,645.83
- iii)
- iv)
- v) Cash in Hand 2,327,70,977.00

vi) CASH AT BANKS

19,99,34,124.06

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

5. This is the 38th year of audit of the Society. The Share Capital at the beginning of the year was ₹. **6,62,45,175.00** and at the end of the year was ₹. **7,05,74,650.00**. There was thus an increase of ₹. **43,29,475.00** during the year.

6. The membership at the beginning of the year was **49326** and at the end of the year was **51774**. Thus there was an increase in membership by **2448** 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	(+)	₹ 11,96,97,869.95
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 2,99,24,467.49
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Balance	<u>₹ 8,96,23,402.46</u>

9. The remainder of the net Profit of ₹. **8,96,23,402.46** is available for distribution in accordance with the provision of the bye-laws of the Society.

10. <u>RESERVE FUND</u>		₹ _____ Ps
a) Opening balance as per Bank's Record		33,88,49,079.70
b) Additions during the year 2022-2023		<u>2,98,77,108.63</u>
	Total	36,87,26,188.33
c) 25 % of Net Profit of 2022-23 appropriated by the Auditor		<u>2,99,24,467.49</u>
d) Amount invested outside the business		39,86,50,655.82
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 **14th Jun' 2023**

For M/s. K RAMA MOHAN & ASSOCIATES.

Sd/-
CHARTERED ACCOUNTANTS
UDIN: 23024277BGUBMR5380

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

14-06-2023
 #1004, Minar Apartment,
 Deccan Towers, Basheerbagh,
 Hyderabad, 500 001.
 Ph: +91 40 66817222,
 Email : ramcashyderabad@gmail.com

REPORT ON AUDIT OF FINANCIAL STATEMENTS

Opinion

1. We have audited the accompanying financial statements of The Darussalam Co-operative Urban Bank Limited ("The Bank"), which comprise the balance sheet as at 31 March 2023, the profit and loss account and the cash flow statement for the year ended 31 March 2023, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The Returns of 9 Branches are audited by us and incorporated in these financial statements
2. In our opinion and to the best of our Information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies / Co-operative Banks and Guidelines Issued by RBI) in the manner so required for bank and are in conformity with accounting principles generally accepted in India;
 - a. The Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2023
 - 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, 2023. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon and we do

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

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

2.	<p align="center">Income Recognition, Asset Classification (IRAC) and provisioning on Loans & Advances and Investments as per the regulatory requirements.</p>	
	<p>Loans & Advances and Investments are the largest class of assets forming 90% of the total assets as of 31st March, 2023. Classification, income recognition and loss provisioning on the same are based on objective parameters as prescribed by the regulations (Reserve Bank of India's prudential norms and other guidelines). The management of the Bank relies heavily on its IT systems (including Core Banking Solution), exercise significant estimates and judgment, manual interventions, and uses services of experts independent values, and other professional) to determine asset classification, income recognition and provisioning for losses.</p>	<p>Our audit was focused on income recognition, provisioning asset classification and pertaining to advances due to the materiality of the balances.</p> <p>Our audit procedures included the assessment of controls over the approval, disbursements and monitoring of loans, and other related IT systems for compliance of the IRAC and provisioning norms and its operating effectiveness These included:</p> <ul style="list-style-type: none"> · We have evaluated and understood the Bank's internal control system In adhering to the Relevant RBI guidelines regarding income recognition, asset classification and provisioning pertaining to advances. · System controls and manual controls over the timely recognition of non-performing assets (NPA). · Overall Controls on the loan approval, disbursement and monitoring process in case of advances. · We tested sample of loans (incases of branches visited byus) to assess whether they had been identified on as non-performing a timely manner, income recognized and provisioning made as per IRAC norms. · We have also reviewed there liability, effectiveness and accuracy of manual interventions, wherever it has come to our notice, on test check basis. <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 do not cover the other information and we do not express any form of assurance conclusion thereon.

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

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

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

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

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

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

Auditor's Responsibilities for the Audit of Financial Statements

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

As part of an audit in accordance with 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 agree 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: 23024277BGUBMR5380

Dated: 14-06-2023

Place: Hyderabad

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

RECEIPT & PAYMENTS FOR THE YEAR 2022-2023

	<u>Schedule No.</u>	<u>Receipts</u>	<u>Payments</u>
Opening Balance: Cash and balances with Reserve Bank of India	6	326128219.88	
Opening Balance: Balance with banks and money at call and short notice	7	1120546954.94	
Liabilities			
Capital	1	5950435.00	1621760.00
Reserves and Surplus	2	144354979.46	13817459.91
Deposits	3	21722070594.08	21140989343.20
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	3133153459.13	3118199982.71
Assets			
Investments	8	774594888.00	825698535.00
Advances	9	7052327551.13	7507615155.62
Fixed Assets	10	0.00	105533356.76
Other Assets	11	548048745.40	550788127.18
Profit & Loss account			117189148.63
Interest earned	13	723818796.07	
Other Income	14	40483948.62	
Interest expended	15		368660111.72
Operating expenses	16		197310148.64
Provisions and contingencies	17		78634614.38
Closing Balance: Cash and balances with Reserve Bank of India	6		367558151.57
Closing Balance: Balance with banks and money at call and short notice	7		1197862676.49
Grand Total		35591478571.81	35591478571.81

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
S.ZAHEERUDDIN ALI SOFI
DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 23024277BGUBMR5380

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

Annex I

Form A

Form of Balance Sheet

Balance Sheet Of The Darussalam Co-operative Urban Bank LTD. as on 31 March 2023

	Schedule No.	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
Capital and Liabilities			
Capital	1	70644450.00	66315775.00
Reserves and Surplus	2	1668212292.37	1535166051.50
Deposits	3	6635172888.05	6054091637.17
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	303895895.34	288942418.92
Total		8677925525.76	7944515882.59
Assets			
Cash and balances with Reserve Bank of India	6	367558151.57	326128219.98
Balance with banks and money at call and short notice	7	1197862676.49	1120546954.94
Investments	8	2418818017.55	2367714370.55
Advances	9	4296931028.13	3841643423.64
Fixed Assets	10	256594437.27	151061080.51
Other Assets	11	140161214.75	137421832.97
Total		8677925525.76	7944515882.59
Contingent liabilities	12	19260916.81	14588898.30
Bills for collection		0.00	0.00

Sd/-
S A N HUSSAINI
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MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 23024277BGUBMR5380

Schedule 1 - Capital

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
Authorised Capital (39.20 lakhs shares of Rs.25 each) (2.00lakhs shares of Rs.10 each)	98000000.00 2000000.00	100000000.00	100000000.00
Issued Capital (2822986 shares of Rs. 25 each)		70574650.00	66245175.00
(6980 Shares of Rs.10 each)		69800.00	70600.00
Subscribed Capital (2822986 shares of Rs. 25 each)		70574650.00	66245175.00
(6980 Shares of Rs.10 each)		69800.00	70600.00
		70644450.00	66315775.00

Schedule 2 - Reserves and Surplus

Particulars		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Statutory Reserves			
Opening balance of Reserve fund		338849079.70	298866225.41
Additions during the year		29877108.63	39982854.29
deductions during the year		0.00	0.00
Closing Balance		368726188.33	338849079.70
II. Capital Reserves		0.00	0.00
III. Share Premium		0.00	0.00
IV. Revenue and Other Reserves as per Annexure-1			
Opening balance		1079127823.17	981359944.47
Additions during the year		114477870.83	117411643.70
deductions during the year		13817459.91	19643765.00
Closing Balance		1179788234.09	1079127823.17
V. Balance in Profit and Loss Account		119697869.95	117189148.63
Total (I, II, III, IV and V)		1668212292.37	1535166051.50

Schedule 3 - Deposits

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
A. I. Demand deposits			
(i) From banks		0.00	0.00
(ii) From others (Current Deposits)		421522593.10	388604191.12
II. Savings Bank Deposits		1959793975.95	1565473431.05
III. Term Deposits			

(i) From banks		0.00	0.00
(ii) From others		4253856319.00	4100014015.00
Total (I, II and III)		6635172888.05	6054091637.17
B. (i) Deposits of branches in India		0.00	0.00
(ii) Deposits of branches outside India		0.00	0.00
Total		6635172888.05	6054091637.17

Schedule 4 - Borrowings

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Borrowings in India			
(a) Reserve Bank of India		0.00	0.00
(b) Other banks		0.00	0.00
(c) Other institutions and agencies		0.00	0.00
II. Borrowings outside India		0.00	0.00
Total (I and II)		0.00	0.00
Secured borrowings included in I and II above			

Schedule 5 - Other Liabilities and Provisions

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Bills payable			
II. Inter-office adjustment (net)		0.00	0.00
III. Interest accrued		0.00	0.00
IV. Others (including provisions) as per Annexure-2		182783946.90	156088655.18
Total		121111948.44	132853763.74
		303895895.34	288942418.92

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Cash in hand including foreign currency notes)		237270977.00	270500097.12
II. Balances with Reserve Bank of India			
(i) in Current Account		130287174.57	55628122.86
(ii) in Other Accounts		0.00	0.00
Total (I and II)		367558151.57	326128219.98

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

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
I. In India		
(i) Balances with banks		
(a) in Current Accounts as per Annexure-3	69646949.49	49794958.94
(b) in Other Deposit Accounts as per Annexure-4	1128215727.00	655751996.00
(ii) Money at call and short notice		
(a) with banks	0.00	415000000.00
(b) with other institutions	0.00	0.00
Total (i and ii)	1197862676.49	1120546954.94
II. Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	1197862676.49	1120546954.94

Schedule 8 - Investments

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
I. Investments in India in		
(i) Government Securities	2418818017.55	2367714370.55
(ii) Other approved securities	0.00	0.00
(iii) Shares	0.00	0.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified)	0.00	0.00
Total	2418818017.55	2367714370.55
II. Investments outside India in		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	2418818017.55	2367714370.55

Schedule 9 - Advances

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	2908931849.81	2474401371.31
(iii) Term loans as per Annexure-5	1387999178.32	1367242052.33
Total	4296931028.13	3841643423.64
B. (i) Secured by tangible assets	4208600715.84	3761855423.64
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	88330312.29	79788000.00
Total	4296931028.13	3841643423.64
C.I. Advances in India		
(i) Priority Sectors	3230546000.00	2864328000.00
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	1066385028.13	977315423.64
Total	4296931028.13	3841643423.64
C.II. Advances outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) others	0.00	0.00
Grand Total (C I & II)	4296931028.13	3841643423.64

Schedule 10 - Fixed Assests

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
I. Premises		
At cost as on 31 st March of the preceding year	0.00	0.00
Additions during the year	92415550.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	4578277.50	0.00
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31 st March of the preceding year	151061080.51	150091689.46

Additions during the year		13117806.76	969391.05
Deductions during the year		0.00	0.00
Depreciation to date		64654792.55	56655385.22
Total (I and II)		256594437.27	151061080.51

Note : During the Current year ended 31-03-2023 the bank has made significant addition to Property, Plant and Equipment amounting to Rs.256594437. These additions were related to purchase of Building for a branch of the Bank, Renovation of branches, Purchase of IT assets. The above was in line of management decisions for modernisation of bank (which includes purchase of Movable and Immovable Assets),update of Information Technology Assets & Security and other requirements of the Regulators.

Schedule 11 - Other Assest

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Inter-office adjustments (net)			
II. Interest accrued		95745118.92	101341584.70
III. Tax paid in advance/tax deducted at source		0.00	0.00
IV. Stationery and stamps		505955.00	408854.00
V. Non-banking assets acquired in satisfaction of claims		0.00	0.00
VI. Others* as per Annexure-6		43910140.83	35671394.27
Total		140161214.75	137421832.97

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note

Schedule 12 - Contingent Liabilities

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Claims against the bank not acknowledged as debts		105000.00	105000.00
II. Liability for partly paid investments		0.00	0.00
III. Liability on account of outstanding forward exchange contracts		0.00	0.00
IV. Guarantees given on behalf of constituents			
(a) In India		0.00	0.00
(b) Outside India		0.00	0.00
V. Acceptances, endorsements and other obligations		0.00	0.00
VI. Other items for which the bank is contingently liable		19155916.81	14483898.30
Total		19260916.81	14588898.30

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

Annex I Form B

Form of Profit and Loss of the Darussalam Co-operative Urban Bank Ltd for the year ended on 31 March 2023

Particulars	Schedule	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
I. Income			
Interest earned	13	723818796.07	677758252.36
Other income	14	40483948.62	15371813.91
Total (A)		764302744.69	693130066.27
II. Expenditure			
Interest expended	15	368660111.72	351714746.34
Operating expenses	16	197310148.64	150697030.13
Provisions and contingencies	17	78634614.38	73529141.17
Total (B)		644604874.74	575940918
III. Profit / Loss			
Net profit/loss(-) for the year		119697869.95	117189148.63
Profit/loss(-) brought forward		117189148.63	100246504.29
Total		236887018.58	217435652.92
IV. Appropriations			
Transfer to statutory reserves		29789148.63	25096504.29
Transfer to other reserves		70150000.00	60150000.00
Transfer to Government / proposed dividend		17250000.00	15000000.00
Balance carried over to balance sheet		<u>119697869.95</u>	<u>117189148.63</u>

Sd/-
S A N HUSSAINI
CHAIRMAN

Sd/-
BURHANUDDIN OWAIISI
DIRECTOR

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DIRECTOR

Sd/-
MD KHAJA IKRAMUDDIN
CHIEF EXECUTIVE OFFICER

Sd/-
M/S K. RAMA MOHAN & ASSOCIATES
CHARTERED ACCOUNTANTS
UDIN: 23024277BGUBMR5380

SCHEDULES TO PROFIT & LOSS ACCOUNT AS ON 31-03-2023**Sch - 13 Interest Earned**

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Interest / discount on advances / bills as per Annexure-7		486397470.95	470863779.05
II. Income on Investments as per Annexure-8		177130595.69	162147826.17
III. Interest on balances with Reserve Bank of India and other inter-bank funds as per Annexure-9		60290729.43	44746647.14
Total		723818796.07	677758252.36

Sch - 14 Other Income

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Commission exchange & brokerage as per Annexure-10		132431.47	155131.47
II. Profit on sale of investments		11657564.41	4088194.00
Less Loss on sale of investments		0.00	0.00
III. Profit on revaluation of investments		0.00	0.00
Less Loss on revaluation of investments		0.00	-13182416.00
IV. Profit on sale of land, building and other assets		0.00	0.00
Less Loss on sale of land, building and other assets		0.00	0.00
V. Profit on exchange transactions		1119910.67	138357.50
Less Loss on exchange transactions		0.00	0.00
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India		27574042.07	24172546.94
VII. Miscellaneous Income as per Annexure-11			
Total		40483948.62	15371813.91

Sch - 15 Interest Expended

		As on 31/3/2023	31/3/2022
		(Current year)	(Pervious year)
I. Interest on Deposits		368660111.72	351714746.34
II. Interest on RBI / inter-bank borrowings		0.00	0.00
III. Others		0.00	0.00
Total		368660111.72	351714746.34

Sch - 16 Operating Expenses

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
I. Payments to and provisions for employees as per Annexure-12	92925243.00	75143720.00
II. Rent, taxes, lighting etc as per Annexure-13	25683690.22	22602766.48
III. Printing and Stationery as per Annexure-14	3006187.71	1990147.59
IV. Advertisement and Publicity	6277260.37	4755787.92
V. Depreciation and repairs to property	12577684.83	9388995.70
VI. Director's fees, allowances and expenses	3091768.00	1796784.00
VII. Auditor's fees and expenses as per Annexure-15	2514725.00	2124000.00
VIII. Law charges	0.00	2500.00
IX. Postage, Telegrams Telephones, etc.	4022687.76	2627508.27
X. Repairs and maintenance	3756320.47	3065672.73
XI. Insurance as per Annexure-16	12056927.54	11250166.73
XII Other expenditure as per Annexure-17	31397653.74	15948980.71
Total	197310148.64	150697030.13

Sch - 17 Provisions and Contingencies

	As on 31/3/2023	31/3/2022
	(Current year)	(Pervious year)
Provisions and contingencies as per Annexure-18	78634614.38	73529141.17

**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 2022 TO 31st MARCH 2023**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-10-2022	50,814	68,938,000.00	7,156	71,560.00
Add : Admission of Members & Allotment of Share	1,116	2,789,075.00	1,359	13,590.00
TOTAL	51,930	71,727,075.00	8,515	85,150.00
Less : Refund of Share Capital	156	1,152,425.00	1,535	15,350.00
Closing Balance on 31-03-2023	51,774	70,574,650.00	6,980	69,800.00

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

ANNEXURE - II

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN
DURING THE PERIOD FROM 1st OCTOBER' 2022 TO 31st MARCH' 2023**

(Amount ₹)

Type of Investment	Opening balance on 01/10/2022	Investment made	Investment withdrawn	Balance on 31/03/2023
Government Securities	2494810272.55	312799055.00	388791310.00	2418818017.55
Deposit with Apcob	185855900.00	45000000.00	27394900.00	203461000.00
Deposit with TSCAB	271613051.00	103000000.00	85613051.00	289000000.00
Deposit with SBI	191936545.00	107754727.00	104936545.00	194754727.00
Deposit with HDFC bank	240861856.00	100000000.00	82361856.00	258500000.00
Deposit with Canara bank	152500000.00	42500000.00	12500000.00	182500000.00
Call/Notice money				
SBI DFHI	50000000.00	830000000.00	880000000.00	0.00
IDBI Bank	30000000.00	0.00	30000000.00	0.00
Grand Total	3617577624.55	1541053782.00	1611597662.00	3547033744.55

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

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2022-23

		₹ _____ P.s
Net Profit		11,96,97,869.95
Reserve Fund @ 25 %	2,99,24,467.49	
Education Fund (Subject to a maximum of ₹ 1,50,000/)	1,50,000.00	
	3,00,74,467.49	
Balance available for distribution in accordance with provisions of bye-laws		8,96,23,402.46
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	20,00,000.00	
Dividend	1,83,70,000.00	
	<u>8,89,70,000.00</u>	
Balance transferred to Reserve fund		6,53,402.46
		<u>8,96,23,402.46</u>

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

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2023 and

Proposed Budget for the year 2023-24

(₹In Crores)

S.No	Particulars	Budget for 2022-23	Actual Expenses	Proposed for 2023-24
1	Interest on Deposits	38.00	36.87	39.25
2	Staff Salaries	9.00	9.29	11.00
3	Rent	2.50	2.22	2.50
4	Electricity & Water	0.40	0.25	0.40
5	Postage & Telephone	0.35	0.40	0.50
6	Conveyance & Entertainment	0.40	0.22	0.40
7	Miscellaneous Charges	0.50	1.00	0.70
8	Security Services & Surveillance	0.50	0.25	0.50
9	MCH Tax	0.15	0.09	0.15
10	Director Sitting Fee	0.25	0.31	0.50
11	Printing & Stationery	0.40	0.30	0.40
12	Repairs & Maintenance	0.50	0.38	0.50
13	AGM Expenses	0.10	0.10	0.20
14	Insurance	1.40	1.21	1.40
15	Depreciation	2.50	1.26	2.50
16	Publicity & Advertisement	0.60	0.63	0.75
17	Auditor's Fee	0.25	0.25	0.40
18	Other Charges	1.30	1.62	1.80
19	Special Reserve	1.80	1.22	1.80
20	Provision for NPA & Standard Assets	2.00	1.86	2.25
21	Income Tax	4.40	4.73	5.40
22	Net Profit	12.70	11.97	13.70
23	Profit Before Tax	(17.10)	(16.70)	(19.10)
	TOTAL	80.00	76.43	87.00

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

ANNEXURE-V

**Budget estimate of income and actual income for the year ended 31-03-2023
and proposed budget for the year 2023-24**

(₹. Crores)

Particulars	Budget for 2022-23	Actual Income	Proposed for 2023-24
Interest on Loans	52.00	48.64	53.00
Interest on Investment	23.00	23.74	27.00
Commission, Discount & Exchange	0.25	0.01	0.25
Income from Forex transactions	0.25	0.11	0.25
Profit on Sale of Govt. Securities	1.00	1.17	1.50
Other Income	3.50	2.76	5.00
TOTAL	80.00	76.43	87.00

ANNEXURE-VI

**Estimated and Actual Figures of Capital Expenditure for the year ended 31-03-2023
and Proposed Budget of Capital Expenditure for the year 2023-24**

(₹. Crores)

S.No.	Particulars	Budget for 2022-23	Actual Expenses	Proposed for 2023-24
1.	Furniture and Fixtures		0.00	1.00
2.	Computers, Printers and UPS System		0.37	0.50
3.	Office Equipment		0.02	0.25
4.	Generator and Electricals		0.50	0.25
5.	Computer Software		0.05	1.00
6.	Cash Counting Machines		0.02	0.20
7.	CC TV, Cameras		0.10	0.50
8.	Building		9.24	0.00
9.	ATM and Parts		0.20	0.20
10.	Pos Machine, Sound Box		0.05	0.10
	TOTAL	0.00	10.55	4.00

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

(Rs. Crore)

S.No.	Particular	31/3/2023	31/3/2022
1	Regulatory Capital		
i)	Paid up Share Capital and Reserves (net of deductions, if any)	43.94	40.52
ii)	Other Tier 1 Capital	69.14	53.39
iii)	Tier 1 capital (i+ii)	113.08	93.91
iv)	Tier 2 capital	12.36	10.67
v)	Total capital (Tier 1 + Tier 2)	125.44	104.58
vi)	Total Risk Weighted Assets (RWAs)	376.61	321.54
vii)	Paid-up share capital and reserves as percentage of RWAs	11.67	12.60
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	30.03	29.21
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.28	3.32
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	33.31	32.52
xi)	Amount of paid-up capital raised during the year	0.43	0.40

2) Asset Liability Management**a) Maturity Pattern of Certain items of assets and liabilities**

	1 to 14 Days	15 to 30 Days	31 Days to 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Year	Total
Deposits	42.33	7.96	40.06	45.11	98.89	399.40	27.55	1.99	663.29
Advances	19.15	2.91	31.13	54.74	182.20	20.83	38.07	80.66	429.69
Investments	4.15	8.03	25.44	47.25	36.06	36.07	21.35	176.35	354.70
Borrowings	Nil								
Foreign Currency Assets	Nil								
Foreign Currency Liabilities	Nil								

b) Liquidity coverage ratio (LCR)

	31-03-2023	31-03-2022
	Nil	Nil

c) Net Stable Funding ratio (NSFR)

	31-03-2023	31-03-2022
	Nil	Nil

3. Investments

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

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Share	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	152.82	0.00	0.00	0.00	0.00	112.82	265.64	0.00	0.00	0.00	0.00	265.64
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	152.82	0.00	0.00	0.00	0.00	112.82	265.64	0.00	0.00	0.00	0.00	265.64
								0.00		0.00		0.00
Available for Sale												
Gross	86.76	0.00	0.00	0.00	0.00	0.00	86.76	0.00	0.00	0.00	0.00	86.76
Less: Provision for non-performing investments (NPI)	1.80	0.00	0.00	0.00	0.00	0.00	1.80	0.00	0.00	0.00	0.00	1.80
Net	84.96	0.00	0.00	0.00	0.00	0.00	84.96	0.00	0.00	0.00	0.00	84.96
								0.00		0.00		0.00
Held for Trading												
Gross	2.30	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	0.00	0.00	2.30
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	2.30	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	0.00	0.00	2.30
								0.00		0.00		0.00
Total Investments	241.88	0.00	0.00	0.00	0.00	112.82	354.70					
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-depreciation and NPI	1.80	0.00	0.00	0.00	0.00	0.00	1.80	0.00	0.00	0.00	0.00	0.00
Net	240.08	0.00	0.00	0.00	0.00	112.82	352.90	0.00	0.00	0.00	0.00	1.80
								0.00		0.00		352.90

(ii) Composition of Investment Portfolio as at 31-03-2022

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Share	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	132.47	0.00	0.00	0.00	0.00	107.08	239.55	0.00	0.00	0.00	0.00	239.55
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	132.47	0.00	0.00	0.00	0.00	107.08	239.55	0.00	0.00	0.00	0.00	239.55
								0.00		0.00		0.00

Available for Sale										
Gross	96.84	0.00	0.00	0.00	0.00	0.00	96.84	0.00	0.00	96.84
Less: Provision for non-performing investments (NPI)	2.43	0.00	0.00	0.00	0.00	0.00	2.43	0.00	0.00	2.43
Net	94.41	0.00	0.00	0.00	0.00	0.00	94.41	0.00	0.00	94.41
								0.00	0.00	0.00
Hold for Trading										
Gross	7.46	0.00	0.00	0.00	0.00	0.00	7.46	0.00	0.00	7.46
Less: Provision for non-performing investments (NPI)	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.04
Net	7.42	0.00	0.00	0.00	0.00	0.00	7.42	0.00	0.00	7.42
								0.00	0.00	0.00
Total Investments	236.77	0.00	0.00	0.00	0.00	107.08	343.85			
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-depreciation and NPI	2.47	0.00	0.00	0.00	0.00	0.00	2.47	0.00	0.00	0.00
Net	234.30	0.00	0.00	0.00	0.00	107.08	341.38	0.00	0.00	2.47
								0.00	0.00	341.38

b) Movement of Provisions for Depreciation & IFR

Particulars	31/3/2023	31/3/2022
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.47	1.15
b) Add: Provisions made during the year	0.00	1.32
c) Less: Write off / write back of excess provisions during the year	0.67	0.00
d) Closing balance	1.80	2.47
ii) Movement of Investment Fluctuation Reservea)		
Opening balance	6.65	5.65
b) Add: Amount transferred during the year	1.00	1.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	7.65	6.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.59	6.38

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

	31/3/2023	31/3/2022
	NIL	NIL

d) Non-SLR investment portfolio

	31/3/2023	31/3/2022
	NIL	NIL

e) Repo transactions (in face value terms)

	31/3/2023	31/3/2022
	NIL	NIL

4. Asset quality

a) Classification of advances and provisions held¹⁶

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	361.15	15.87	7.14	0.00	23.01	384.16
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	403.51	18.03	8.15	0.00	26.18	429.69
*Reductions in Gross NPAs due to:						
I) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential ¹⁷ Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.72	20.14	8.60	0.00	28.74	31.46
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	3.22	21.39	9.77	0.00	31.16	34.38
Net NPAs¹⁸						
Opening Balance		-4.27	-1.46		-5.73	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		-3.37	-1.62		-4.99	-4.99

¹⁶ While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

¹⁷ Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors. (Defined in our circular reference DBOD.No.BP.BC.64/21.04.048/2009-10 dated December 1, 2009 on Provisioning Coverage for Advances)

¹⁸ To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios ²⁰ (in per cent)	31/3/2023	31/3/2022
Gross NPA to Gross Advances	6.09%	5.99%
Net NPA to Net Advances	-1.25%	-1.61%
Provision coverage ratio	488.92%	562.70%

<i>b) Sector-wise Advances and Gross NPAs</i>					(Amounts in crore)		
Sr.No.	Sector*	31/03/2023			31/03/2022		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I)	Priority Sector²¹						
a)	Agriculture and allied activities	0.09	0.00	0.00	0.96	0.07	0.30
b)	Advances to industries sector eligible as priority sector lending (MSME)	197.90	17.04	8.61	171.93	12.75	7.42
c)	Personal loans (Education and Housing)	125.06	3.84	3.07	113.51	4.75	4.18
	Subtotal (i)	323.05	20.88	11.68	286.43	17.57	11.90
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	All Other	106.64	5.30	4.97	97.73	5.44	5.57
	Sub-total (ii)	106.64	5.30	4.97	97.73	5.44	5.57
	Total (I + ii)	429.69	26.18	16.65	384.16	23.01	17.47

c) Overseas assets, NPAs and revenue

	31/03/2023	31/03/2022
	NIL	NIL

d) ii) Details of accounts subjected to restructuring

	31/03/2023	31/03/2022
	NIL	NIL

e) Divergence in asset classification and provisioning

	31/03/2023	31/03/2022
	NIL	NIL

f) Disclosure of transfer of loan exposures

	31/03/2023	31/03/2022
	NIL	NIL

g) Fraud accounts

	31/03/2023	31/03/2022
	NIL	NIL

h) Disclosure under Resolution Framework for COVID-19-related

Format for disclosures to be made half yearly starting September 30, 2021

(Amounts in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	2.97	0.11	0.00	0.78	2.08
Corporate persons*	0.00	0.00	0.00	0.00	0.00
<i>Of which MSMEs</i>	0.00	0.00	0.00	0.00	0.00
Others	11.65	1.31	0.00	3.13	7.21
Total	14.62	1.42	0.00	3.91	9.29

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

Category	31/03/2023	31/03/2022
<i>1) Direct exposure</i>		
a) Residential Mortgages –	39.64	58.55
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	0.00	0.00
b) Commercial Real Estate –	4.52	2.55
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	0.00	0.00
Total Exposure to Real Estate Sector	44.16	61.10

b) Exposure to capital market

	31/03/2023	31/03/2022
	NIL	NIL

c) Risk category-wise country exposure

	31/03/2023	31/03/2022
	NIL	NIL

d) Unsecured advances

Particulars	31/03/2023	31/03/2022
Total unsecured advances of the bank	8.83	7.98
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

<i>e) Factoring exposures</i>		
	31/03/2023	31/03/2022
	NIL	NIL
<i>f) Intra-group exposures</i>		
	31/03/2023	31/03/2022
	NIL	NIL
<i>g) Unhedged foreign currency exposure</i>		
	31/03/2023	31/03/2022
	NIL	NIL

6. Concentration of deposits, advances, exposures and NPAs		
<i>a) Concentration of deposits</i>		
<i>(Amounts in ₹ crore)</i>		
Particulars	31/03/2023	31/03/2022
Total deposits of the twenty largest depositors	251.55	230.41
Percentage of deposits of twenty largest depositors to total deposits of the bank	37.91	38.06
<i>b) Concentration of advances*</i>		
<i>(Amounts in crore)</i>		
Particulars	31/03/2023	31/03/2022
Total advances to the twenty largest borrowers	50.06	43.27
Percentage of advances to twenty largest borrowers to total advances of the bank	11.65	11.26
*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure		
<i>c) Concentration of exposures**</i>		
<i>(Amounts in crore)</i>		
Particulars	31/03/2023	31/03/2022
Total exposure to the twenty largest borrowers/customers	50.06	43.27
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	11.65	11.26
**Exposures shall be computed as per applicable RBI regulation.		
<i>d) Concentration of NPAs</i>		
<i>(Amounts in crore)</i>		
Particulars	31/03/2023	31/03/2022
Total Exposure to the top twenty NPA accounts	5.86	4.79
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	22.38	20.82

7. Derivatives		
<i>a) Forward rate agreement/Interest rate swap</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>b) Exchange traded interest rate derivatives</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>c) Disclosures on risk exposure in derivatives</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>d) Credit default swaps</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>8. Disclosures relating to securitisation</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>10. Transfers to Depositor Education and Awareness Fund (DEA Fund)</i>	<i>(Amounts in crore)</i>	
Particulars	31/03/2023	31/03/2022
Opening balance of amounts transferred to DEA Fund	1.45	1.17
Add: Amounts transferred to DEA Fund during the year	0.47	0.28
Less: Amounts reimbursed by DEA Fund towards claims	0	0
Closing balance of amounts transferred to DEA Fund	1.92	1.45

11. Disclosure of complaints

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

Sr.No.	Particulars	31/03/2022	31/03/2023
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	0	1
3.	Number of complaints disposed during the year	0	1
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	1
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
31-03-2023					
Ground - 1	0	0	0%	0	0
Ground - 2	0	0	0%	0	0
Ground - 3	0	0	0%	0	0
Ground - 4	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	1	0%	0	0
Total	0	1	100%	0	0
31-03-2022					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total	1	0	0	0	0

⁴⁰ As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'.

12. Disclosure of penalties imposed by the Reserve Bank of India		In Crores
		31/03/2022
		31/03/2023
		NIL
		0.10

13. Disclosures on remuneration					
Type of disclosure		Information	No Nomination and Remuneration Committee.		
Qualitative	a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.	Not Applicable		
	b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	Not Applicable		
	c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	Not Applicable		
	d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	Not Applicable		
	e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	Not Applicable		
	f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.			
			31/03/2023	31/03/2022	
Quantitative disclosures <i>(The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)</i>	g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.			Not Applicable

	h)	(I) Number of employees having received a variable remuneration award during the financial year. (ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any."			Not Applicable
	l)	(I) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) Total amount of deferred remuneration paid out in the financial year.			Not Applicable
	j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.			Not Applicable
	k)	(I) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.			Not Applicable
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.			Not Applicable
	l)	Number of MRTs identified.			Not Applicable
	m)	(I) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.			Not Applicable
General Quantitative Disclosure	n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.			Not Applicable

Note:

		31/03/2023	31/03/2022
	There are no Whole Time Directors in bank		
	Mr. Md Khaja Ikramuddin was promoted as regular CEO of the bank with effect from 1st July 2022. He is a regular employee of bank. His remuneration for the FY 2022-23 (April to March)	0.15	
	Mr. Mir Sadath Ali Akbar was the CEO of the bank till 30th June 2022. His remuneration for FY 2021-22 (April - March)		0.24

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

Particular	31/03/2023	31/03/2022
i) Interest Income as a percentage to Working Funds ⁴¹	8.40	8.61
ii) Non-interest income as a percentage to Working Funds	0.47	0.36
iii) Cost of Deposits	5.72%	5.69%
iv) Net Interest Margin	4.63	4.70
v) Operating Profit as a percentage to Working Funds ³⁵	1.94	2.19
vi) Return on Assets	1.42	1.52
vii) Business (deposits plus advances) per employee (in ₹ crore)	11.04	9.34
viii) Profit per employee (in ₹ crore)	0.12	0.11

<i>b) Bancassurance business</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>c) Marketing and distribution</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>e) Provisions and contingencies</i>		
Provision debited to Profit and Loss Account	31/03/2023	31/03/2022
I) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.86	1.49
iii) Provision made towards Income tax	4.73	4.03
iv) Other Provisions and Contingencies (with details)	1.22	1.84

<i>f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)</i>		
	31/03/2023	31/03/2022

<i>g) Payment of DICGC Insurance Premium</i>		(Amount in crore)	
Sr.No.	Particular	31/03/2023	31/03/2022
i)	Payment of DICGC Insurance Premium	0.84	0.78
ii)	Arrears in payment of DICGC premium	0	0

<i>h) Disclosure of facilities granted to directors and their relatives</i>		
	31/03/2023	31/03/2022
	NIL	NIL

<i>I) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks</i>		
	31/03/2023	31/03/2022
	NIL	NIL

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

PROGRESS AT A GLANCE

(₹ In Crores)

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

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

PROGRESS AT A GLANCE

2004-05	1.46	16.35	87.74	50.98	113.67	2.53	25%	A
2005-06	1.64	17.63	99.99	56.58	131.24	2.56	25%	A
2006-07	1.76	20.97	107.75	63.68	141.40	2.59	22%	A
2007-08	1.96	23.50	122.68	87.40	161.23	2.96	22%	A
2008-09	2.11	29.48	136.63	107.13	183.23	3.52	22%	A
2009-10	2.21	34.41	158.92	119.18	213.25	3.85	22%	A
2010-11	2.35	38.90	190.21	139.51	250.85	4.14	25%	A
2011-12	2.46	43.95	217.96	177.58	289.02	4.94	25%	A
2012-13	2.53	49.19	258.67	200.44	332.39	6.98	25%	A
2013-14	2.70	58.14	303.04	198.62	391.14	6.32	25%	A
2014-15	3.11	65.39	345.52	217.99	444.15	6.82	25%	A
2015-16	3.58	73.01	377.51	225.52	486.34	7.74	25%	A
2016-17	4.14	82.23	423.93	224.75	535.86	7.23	25%	A
2017-18	4.86	91.03	430.51	260.15	546.69	8.21	23%	A
2018-19	5.52	101.95	471.87	283.22	600.16	8.25	23%	A
2019-20	5.98	113.31	507.13	317.47	649.95	10.73	----	A
2020-21	6.23	128.00	571.45	362.29	722.05	10.02	25%	A
2021-22	6.63	141.80	605.41	384.16	773.51	11.72	26%	A
2022-23	7.06	154.85	663.52	429.69	837.30	11.97	26%	A

26- اظہار تشکر

بورڈ آف ڈائریکٹرز تمام ارکان، معزز گاہکوں اور یہی 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 ڈیویژنل کوآپریٹو آفیسر، گولکنڈہ ڈیویژن کا ان کی قابل قدر رہنمائی کے لئے مشکور ہے۔ بورڈ نیشنل پیمنٹس کارپوریشن آف انڈیا (NPCD) تلنگانہ اسٹیٹ کوآپریٹو آرین پیمنٹس فیڈریشن کا بھی ان کے تعاون کے لئے شکریہ ادا کرتا ہے۔ بورڈ، میر سٹر اسد الدین اولیٰ صاحب رکن پارلیمنٹ و صدر کل ہند مجلس اتحاد المسلمین (AIMIM) اور جناب اکبر الدین اولیٰ صاحب رکن اسمبلی و تلنگانہ اسمبلی میں قائد مقننہ 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: 12 اگست 2023

25- بینک کی کارکردگی

مالی سال 2022-23 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

(کروڑ روپے)

تفصیلات	31-03-2022 کے مطابق	31-03-2023 کے مطابق
حصص سرمایہ	6.62	7.06
محفوظات اور فنڈز	141.80	154.85
ڈپازٹس	605.41	663.52
قرضہ جات	384.16	429.69
کارکرد سرمایہ	773.51	837.30
سرمایہ کاری	343.84	354.70
ذاتی فنڈس	148.43	161.91
نیٹ ورٹھ	113.17	118.11
جملہ اخراجات	55.03	59.73
جملہ آمدنی	70.78	76.43
منافع قبل از ٹیکس	15.75	16.70
منافع بعد از ٹیکس	11.72	11.97
گراس این پی اے	5.99%	6.09%
نقد این پی اے	Nil	Nil
سرمایہ تناسب	32.52%	31.31%
قرض ڈپازٹ تناسب	63.46%	64.76%
شاخوں کی تعداد	9 branches	9 branches
اے ٹی ایمس کی تعداد	9 ATM	9 ATM
کیاش ڈپازٹ مشین	1 CDM	1 CDM

20- کارپوریٹ گورننس

تلنگانہ کوآپریٹو سوسائٹیز ایکٹ اور قوانین کے مطابق سال 2022-23 میں 2 جنرل باڈی میٹنگیں 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 2022-23 کے دوران 20 میٹنگیں منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

21- مینجمنٹ

بورڈ آف ڈائریکٹرز نے 20-09-2022 کو بورڈ کا ایک انتظامیہ مقرر کیا ہے جس کی معیاد، بورڈ آف ڈائریکٹرز کی معیاد سے مربوط ہے۔ بورڈ کا انتظامیہ درج ذیل اراکین پر مشتمل ہے۔

۱-	جناب برہان الدین اویسی	داخلی رکن
۲-	جناب سید ظہیر الدین علی صوفی	داخلی رکن
۳-	ڈاکٹر منیشا سکسینہ	داخلی رکن
۴-	ڈاکٹر محمد عبدالملک	خارجی رکن
۵-	جناب محمد ابرار احمد	خارجی رکن
۶-	سری پریتیم چند یادو	خارجی رکن

22- چیف اگزیکٹو آفیسر

(الف) جناب محمد خواجہ اکرام الدین اسٹنٹ چیف اگزیکٹو آفیسر کو ترقی دے کر یکم جولائی 2022 سے ریزورپنٹ آف انڈیا کی منظوری سے بینک کا چیف اگزیکٹو آفیسر مقرر کیا گیا ہے۔
(ب) جناب میر سعادت علی اکبر بینک کے سی ای او کو سکدوشی کی عمر تک پہنچنے پر 30-06-2023 کو کاروبار کے اختتام پر بینک کی خدمت سے سکدوشی کر دیا گیا۔ وہ ابتداء سے ہی بینک سے وابستہ رہے اور مکمل سنجیدگی و اہستگی اور دلچسپی سے بینک کی خدمت انجام دی۔ بورڈ جناب میر سعادت علی اکبر کی بینک کی ترقی اور ترویج کے لیے خدمات کی ستائش کرتا ہے۔

23- انشورنس

ڈیپازٹرز کے مفادات کا تحفظ کرنے کے لئے بینک نے ڈیپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے ساتھ ڈیپازٹس کا بیمہ کروایا ہے۔ بیمہ کا پریمیم بشمول پیشگی پریمیم ستمبر 2023 تک بینک کے تمام اقسام کے ڈیپازٹس کے ضمن میں ادا کر دیا گیا ہے۔ DICGC کی جانب سے ہر ڈیپازٹرز 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۔

24- معلومات کا اظہار

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

بینک کی قانونی آڈٹ برائے سال 2022-23 ایم/ایس کے راماموہن اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹس نے کی۔ بینک کو سال 2022-23 میں 'A' زمرہ کے تحت رکھا گیا ہے۔ بینک کو اس کے قیام سے مسلسل "A" زمرہ حاصل ہو رہا ہے۔ سال 2022-23 کے آڈٹ سرٹیفکیٹ کے تمام گوشواروں کو جنرل باڈی کے روبرو منظوری کے لیے پیش کیا گیا ہے۔

13- خالص منافع

مالی سال 2022-23 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 11.97 کروڑ روپے کا خالص منافع کمایا ہے۔ گذشتہ سال 11.72 کروڑ روپے کا منافع حاصل ہوا تھا۔ خالص منافع کا 25% یعنی 2.99 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹس کی جانب سے مختص کئے گئے۔ خالص منافع کی ماہی رقم 8.96 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 2022-23 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ بورڈ نے سال 2022-23 کے لیے ارکان کے حصص سرمایہ پر 26% ڈیویڈنڈ کی سفارش کی ہے۔ اس کے لئے جنرل باڈی منظوری دے۔

14- غیر ادا شدہ ڈیویڈنڈ

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

15- کارکردگی بجٹ اور تخمینہ بجٹ

سال 2022-23 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2023-24 کے لیے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کے لیے پیش کیے گئے ہیں۔

16- سرمایہ اخراجات

ایک بیان جس میں سال 2022-23 کے لیے بجٹ مظاہرے کو پیش کیا گیا ہے اور سال 2023-24 کے تخمینہ بجٹ جدول VI میں منظوری کے لیے پیش کئے گئے ہیں۔

17- غیر ملکی زرمبادلہ کاروبار

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

18- ڈیجیٹل بینکنگ اقدامات

کور بینکنگ سلوشن کو متعارف کرواتے ہوئے ہمارا بینک تمام گاہکوں کو بینکنگ خدمات کے حصول کے لئے دیگر تمام بینکوں کے مساوی ڈیجیٹل پراڈکٹس فراہم کر رہا ہے۔ ہم ٹکنالوجی کو جب بھی ضروری ہو بہتر بنانے کے لئے مسلسل کام کر رہے ہیں۔ بینک نے تمام 9 شاخوں پر آن سائٹ اے ٹی ایمس کے طور پر 19 اے ٹی ایمس نصب کئے ہیں۔ ہم نے آغا پورہ شاخ پر ایک کیش ڈپازٹ مشین بھی نصب کی ہے۔ ہم دیگر شاخوں پر بھی ایسی مشینیں نصب کرنے کی تجویز رکھتے ہیں۔

19- حج ہاؤز عارضی کاؤنٹر

بینک نے سال 2022-23 کے دوران تلنگانہ اسٹیٹ حج کمیٹی کی خواہش پر ریزرو بینک آف انڈیا کی اجازت سے ماہ جولائی 2022 کے دوران حج ہاؤز باغ عامہ روڈ، نامپلی حیدرآباد کے احاطہ میں عارضی کاؤنٹر قائم کیا گیا تاکہ عازمین حج کو سعودی ریال کی خرید و فروخت کی جائے۔

گورنمنٹ سکیورٹیز میں بینک کی سرمایہ کاری 241.88 کروڑ روپے ہے جو کہ 31 مارچ 2023 کو NDTL کا 35.54 فیصد (680.53 کروڑ روپے) ہے اور 18 فیصد کے قانونی قاعدے کے مطابق ہے۔ سال 2022-23 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 384.16 کروڑ روپے سے بڑھ کر 31 مارچ 2023 تک 429.69 کروڑ روپے ہو گئے ہیں۔ مالی سال 2022-23 کے لیے بینک کی ایک قرض پالیسی بورڈ آف ڈائریکٹرز کی جانب سے منظوری کے تحت ترتیب دی گئی ہے۔ تمام قرضہ جات مناسب سکیورٹیز اور ضمانت کے حصول کے بعد قرض پالیسی کے مطابق جاری کئے گئے۔

7- ترجیحی شعبہ کے قرضے جات

ترجیحی شعبہ کے قرضہ جات کی رقم 31 مارچ 2023 کو 323.05 کروڑ روپے ہے جو کہ بینک کے جملہ قرضہ جات کا 75.18% ہے۔ اسی طرح پسماندہ طبقہ کو دے گئے قرضہ جات کی رقم 172.37 کروڑ روپے ہے اور جو کہ جملہ قرضہ جات کا 40.11% ہے۔

8- غیر کارکرد اثاثہ جات

بینک کے قرضہ جات کو کارکرد اور غیر کارکرد ادا اثاثہ جات میں زمرہ بندی کی گئی ہے۔ ریزرو بینک آف انڈیا کے قواعد کے مطابق بینک کے جملہ غیر کارکرد اثاثہ جات (این پی اے) 31 مارچ 2023 کو 26.18 کروڑ روپے ہیں اور جملہ قرضہ جات کا 6.09 فیصد ہیں۔ بینک نے غیر کارکرد اثاثہ جات کے لیے ضرورت کے مطابق Provision کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

9- کیپٹل اور رسک اسٹیس تناسب (CRAR)

بینک کا کیپٹل رسک اسٹیس تناسب رواں سال 32.52 فیصد سے بڑھ کر 31 مارچ 2023 کو 33.31 فیصد ہو گیا ہے۔ جبکہ ریزرو بینک آف انڈیا کا مقررہ تناسب 12 فیصد ہے۔

10- ذاتی فنڈ

بینک کے ذاتی فنڈس یعنی ادا شدہ حصص سرمایہ اور محفوظات جو بیرونی ذمہ داریوں کی شکل میں نہیں ہیں 31 مارچ 2022 کو 148.43 کروڑ روپے سے بڑھ کر 31 مارچ 2023 تک 161.91 کروڑ روپے ہو گئے ہیں۔

11- نیٹ ورثہ (Net worth)

بینک کی نیٹ ورثہ 31 مارچ 2023 کو بڑھ کر 118.11 کروڑ روپے ہو گئی جو کہ گذشتہ سال 113.17 کروڑ روپے تھی اور اس طرح 4.37 فیصد کی ترقی درج کی گئی ہے۔

12- آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی Concurrent Audit سال 2022-23 کے دوران مسزس جبران اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹنٹس نے باقاعدہ بنیادوں پر انجام دی۔ نقائص/تہمات کو جو ماہانہ آڈٹ رپورٹس میں دیئے گئے تھے تعمیل کیا گیا ہے۔

دی دارالسلام کوآپریٹو آر بن بینک لمیٹیڈ، حیدرآباد

ڈائریکٹرز رپورٹ

معزز اراکین

مجھے بینک کی تجارتی سرگرمیوں پر مالیاتی سال 2022-23 کیلئے 36 ویں سالانہ رپورٹ اور اسی کے ساتھ آڈٹ کردہ بیلائنس شیٹ، نفع و نقصان کا حساب اور 31 مارچ 2023 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 2022-23 میں 49326 سے بڑھ کر 51774 ہو گئی اور حصص سرمایہ کی رقم 6.62 کروڑ روپے سے بڑھ کر 7.06 کروڑ روپے ہو گئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2023 کو 6980 اور حصص سرمایہ کی رقم 0.71 لاکھ روپے ہو گئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2023 کو 7.06 کروڑ روپے تک پہنچ گیا۔ سال 2022-23 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 2021-22 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 141.80 کروڑ روپے سے تجاوز کر کے 154.85 کروڑ روپے ہو گئے ہیں۔

3- ڈپازٹس

سال 2022-23 کے دوران بینک کے جملہ ڈپازٹس 605.41 کروڑ روپے سے بڑھ کر 663.52 کروڑ روپے ہو گئے ہیں۔

4- کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2022 کو 773.51 کروڑ روپے سے بڑھ کر 31 مارچ 2023 کو 837.30 کروڑ روپے ہو گیا۔

5- سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2022 کو 343.84 کروڑ روپے سے بڑھ کر 31 مارچ 2023 کو 354.70 کروڑ روپے ہو گئی۔ سرمایہ کاری کی تفصیلات نیچے دی گئیں ہیں۔

تفصیلات	(کروڑ روپے)
گورنمنٹ سیکورٹیز	241.88
بینک ڈپازٹس	28.90
تلنگانہ اسٹیٹ کوآپریٹو بینک	20.35
اے پی اسٹیٹ کوآپریٹو بینک	19.48
اسٹیٹ بینک آف انڈیا	25.85
ایچ ڈی ایف سی بینک	18.25
کنارا بینک	
جملہ	<u>354.70</u>



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 12 اگست 2023ء 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- ڈائریکٹرس رپورٹ مع حسابات کے نتیجہ شدہ تخمینے اور سال 2022-23 کی آڈٹ رپورٹ وغیرہ پر غور و خوض اور منظوری۔
- 2- منافع برائے سال 2022-2023 کو تصرف میں لانا۔
- 3- سال 2022-23ء کی آمدنی و اخراجات کی توثیق اور سال 2023-24 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- سال 2022-23ء کی بجٹ تخمینہ اور سرمایہ اخراجات کی توثیق اور سال 2023-24 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 5- یکم اکتوبر 2022ء تا 31 مارچ 2023 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 6- یکم اکتوبر 2022ء تا 31 مارچ 2023 کے دوران بینک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
- 7- دیگر امور بہ اجازت صدر اجلاس۔

حسب الحکم بورڈ آف ڈائریکٹرس

شرح دستخط
چیف ایگزیکٹو آفیسر

مقام: حیدرآباد
تاریخ: 28 جولائی 2023

- 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 (اوائے وی ایم) کے ذریعہ شرکت کریں۔