

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

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

(Regd. No. TA 1288)

NOTICE

Notice is hereby given that a General Body Meeting of the members of the Darussalam Co-operative Urban Bank Ltd., Hyderabad, will be held on Wednesday 30 September 2020 at 11-30 A.M at Darussalam Bank Head Office, Aghapura, Hyderabad to transact the following business:

AGENDA

1. To consider and adopt the 33rd Annual Report together with the Audited statement of Accounts and Audit Report for the year 2019-20.
2. To appropriate Profit of the Bank for the year 2019-20.
3. To approve performance budget for the year 2019-20 and the budget estimates of Income and expenditure for the year 2020-21.
4. To approve admission & retirement of members and receipt & refund of share capital during the year 2019-20.
5. To approve all Investments made / withdrawn by the Bank during the year 2019-20.
6. To Amend the Bye-laws of the Bank.
7. Any other matter with the permission of the Chair.

BY THE ORDER OF BOARD OF DIRECTORS

Place : Hyderabad

Sd/-

Date : 14 September 2020

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 may collect the same from Bank.
3. All the members are requested to attend the General Body Meeting on the day, time and place herein mentioned above of join through Video Conference (VC) other / 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 33rd Annual Report for the financial year 2019-20 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 2020. The COVID-19 pandemic spread in India towards the end of the year 2019-20 and as such it had no significant impact on the financial performance of the Bank during the year 2019-20.

1. MEMBERSHIP AND CAPITAL

The "A" class membership of the bank increased from 38162 to 43844 and the subscribed paid up share capital of the bank increased from ₹ 5.51 Crores to ₹ 5.97 Crores during the year 2019-20. The "B" class membership is 7606 and the share capital amounted to ₹ 0.76 Lakhs as on 31st March 2020. The total share capital of the bank as on 31st March 2020 is ₹ 5.98 Crores. A statement showing the details of admission & retirement of members and receipt & refund of share capital during the year 2019-20 is placed before you in Annexure I for approval.

2. RESERVES AND FUNDS

After appropriation of profit of the year 2018-19, the Reserves and Funds of the bank have increased from ₹. 101.95 Crores to ₹. 113.31 Crores as shown below:

	<u>As on 31-3-2019</u>	<u>As on 31-3-2020</u>
		(₹. Crores)
Statutory Reserve Fund	25.09	27.17
General Reserve Fund	11.20	13.05
Special Reserve [HL Interest]	5.99	7.43
Building Fund	20.00	21.50
Common Good Fund	1.32	1.42
Dividend Equalisation Fund	0.60	0.60
Bad & Doubtful Debt Reserve	11.27	12.07
Investment Fluctuation Reserve	4.05	4.65
Provision Against Std. Assets	1.55	1.75
Provision For NPAs	10.85	12.39
Other Funds & Reserves	10.03	11.28
	<u>101.95</u>	<u>113.31</u>

3. DEPOSITS

The total deposits of the Bank increased from ₹ 471.87 crores to ₹ 507.13 crores during the year 2019-20. The comparative position and spread of various types of deposits as on 31.03.2019 and 31.03.2020 is as under:

<u>Type of deposit</u>	<u>As on 31-3-2019</u>	<u>As on 31-3-2020</u>
		(₹.Crores)
Current deposits	23.31	30.27
Savings deposits	130.14	132.42
Fixed and other term deposits	318.42	344.44
	<u>471.87</u>	<u>507.13</u>

The Current and Saving deposits of the Bank formed 32.08% of the total deposits as on 31st March 2020.

4. WORKING CAPITAL

The working capital of the bank increased from ₹ 600.16 crores as on 31 March' 2019 to ₹ 649.95 Crores by 31 March 2020. The details of Working Capital as on 31st March 2020 are as under:

Particulars	(₹. Crores)
Share Capital	5.98
Reserves & Funds	113.31
Deposits	507.13
Other liabilities	23.53
Total	<u>649.95</u>

5. INVESTMENTS

The total investments of the Bank is ₹ 261.55 crores as on 31 March 2020. The details of the investments are as follows:

Particulars	(₹. Crores)
Government Securities	172.37
<u>Deposits with</u>	
Telangana State Co-operative Bank	20.31
AP State Co-operative Bank	10.11
State Bank of India	17.94
HDFC Bank	17.07
Syndicate Bank	1.25
Indusind Bank	1.00
Call / Notice Money Market	21.50
Total	<u>261.55</u>

An Investment Policy of the bank for the year 2019-20 has been formulated as per the guidelines of Reserve Bank of India. The position is reviewed periodically and appropriate action is taken. The investments are made according to Investment policy of the Bank.

The depreciation in Govt. Securities as on 31 March 2020 is ₹. 0.20 Crore which is fully provided as per RBI guidelines. The Bank has not invested funds in any Co-operative Urban Bank nor it has accepted funds from other Co-operative Urban Banks.

A statement of all the investments made / withdrawn during the year 2019-20 is given in Annexure II for approval.

6. LOANS & ADVANCES

The total loans and advances of the bank increased from ₹. 283.22 crores as on 31st March 2019 to ₹. 317.47 Crores as on 31st March 2020.

A Loan Policy of the Bank for the year 2019-20 has been formulated and approved by the Board of Directors. All the loans have been disbursed as per the loan policy after obtaining adequate securities and sureties.

7. PRIORITY SECTOR ADVANCES

The bank has achieved the Priority Sector targets fixed by the Reserve Bank of India. The details of which at the end of 31st March 2020 are given below.

Particulars	(₹ Crores)
Total Advances	317.47
Priority Sector Advances	217.54
Weaker Section Advances	101.02
Priority Sector Advances as	
% of total advances	68.52%
Weaker Section Advances as	
% of total advances	31.82%

8. NON-PERFORMING ASSETS

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

As per Reserve Bank of India norms if interest and /or installment of principal remained overdue for a period of more than 90 days the account should be considered as a Non-Performing Assets. The gross Non-Performing Assets (NPAs) of the bank are at ₹ 17.16 Crores and formed 5.40 % of total loans and advances as on 31 March 2020. 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 37.66% as on 31 March 2019 to 38.86% by 31 March 2020 as against 9% norm prescribed by Reserve Bank of India.

10. OWNED FUNDS

The owned funds of the bank i.e., paid up share capital, reserves not in the nature of outside liabilities as on 31 March 2020 is ₹.119.28 Crores.

11. AUDIT

The Concurrent Audit covering all aspects of functioning of the bank during the year 2019-20 was conducted by M/s Hawaldar & Associates, Chartered Accountants on a regular basis. The defects / observations reported in the monthly concurrent audit reports have been complied with.

The Statutory Audit of the bank for the year 2019-20 was conducted by M/s VIJAY SAI KUMAR & ASSOCIATES Chartered Accountants. The bank has been placed under class "A" for the year 2019-20 also. The bank is continuously getting "A" class since inception. The Audit Certificate for the year 2019-20 with all the statements is placed before the general body for adoption.

12. NET PROFIT

The Bank has earned a Net profit of ₹. 10.73 crores during the year 2019-20 as per the audited accounts as against net profit of ₹.8.25 Crores during the last year. Out of the Net Profit of ₹.10.73 Crores, statutory allocations of 25% of the net profit amounting to ₹.2.68 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 ₹.8.03 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 2019-20 as per details given in Annexure III. The general body may consider and approve the appropriation of profit. Reserve Bank of India advised all the cooperative banks not to make dividend payouts from the profits pertaining to the financial year ended 31 March 2020. As such the Board has not recommended any dividend on the Share Capital of members for the year 2019-20.

13. PERFORMANCE BUDGET AND BUDGET ESTIMATES

The statements showing performance budget for the year 2019-20 and Budget estimates for the year 2020-21 are placed before you in Annexure IV & V respectively for approval.

14. CORPORATE GOVERNANCE

One general body meetings were convened on 14-09-2019 during the year 2019-20. The second meeting which was schedule on 28-03-2020 could not be conducted due to COVID-19 and the lockdown declared by the Govt of India and Govt of Telangana. The Board of Directors met every month to discuss various aspects relating to the overall working of the bank. The Board held 21 meetings during the year 2019-20. The other committees constituted have met periodically for smooth functioning of the bank.

15. INSURANCE

In order to safeguard the depositor's interest, the bank has insured deposits with Deposit insurance and Credit Guarantee Corporation (DICGC). The insurance premium including advance premium up to September 2020 in respect of all types of deposits of the Bank has been paid. Further cash in transit, valuables, furniture and fixtures have also been adequately insured against any risk and contingency.

16. HAJ HOUSE EXTENSION COUNTER

The Bank has opened a temporary extension counter during the year 2019-20 also at the request of HAJ Committee with the permission of Reserve Bank of India during the month of July, 2019 in the premises of HAJ House, Public Garden Road, Nampally, Hyderabad to facilitate the Hajjis to purchase and sell Saudi Riyal for use during HAJ period in Saudi Arabia.

17. DISCLOSURE OF INFORMATION

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

18. PERFORMANCE OF THE BANK

The overall performance of the Bank during the year 2019-20 continues to be encouraging and satisfactory as may be seen from the following details:

(₹ Crores)

Particulars	As on 31.3.2019	As on 31.3.2020
Share Capital	5.52	5.98
Reserves & Funds	101.95	113.31
Deposits	471.87	507.13
Loans & Advances	283.22	317.47
Working Capital	600.16	649.95
Own Funds	107.47	119.28
CRAR	37.66%	38.86%
Net Profit	8.25	10.73

20. ACKNOWLEDGEMENTS

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

The Board also thanks the officials of Reserve Bank of India, Registrar of Co-operative Societies and Divisional Co-operative Officer, Golconda Division for their valuable guidance.

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

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

(By ORDER OF THE BOARD OF DIRECTORS)

Place: Hyderabad
Date: 30 September' 2020

M A QHAYUM
CHAIRMAN

VIJAY SAI KUMAR & ASSOCIATES

Chartered Accountants

#210/3RT, Vijaynagar Colony,
Hyderabad, 500 057.
Ph: 040-23346328
Fax: 040-23349000
Mobile: 94940 52139
Email : vasik10@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 2019-2020 are audited by M/s Vijay Sai Kumar, 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 31-03-2020.

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 :

5,07,13,20,040.99

III. SUSPENSE : NIL

(Adj. Heads Due by)

IV. OTHER LIABILITIES

- i) Reserve fund & other reserves 105,93,34,360.23
- ii) Overdue Int. Reserve 4,88,62,974.20
- iii) Interest Payable 13,64,82,378.90
- iv) Unclaimed Dividends 40,07,964.00
- v) Sundries 7,77,21,052.73

V. SHARE CAPITAL

- a) Members A Class 5,97,18,575.00
- Members B Class 76,060.00
- b) Government contribution Nil

DUE TO SOCIETY

I. INVESTMENTS

1. Shares in & other institutions
2. Fixed & Other Deposits 89,17,95,093.00

3. Government Promissory Notes & other Securities.

1,72,37,20,413.30

II. LOANS :

- a) Principal 3,17,46,72,115.88
- b) Interest 4,88,62,974.20
- c) Interest on Investment 3,79,94,875.00

Due

III. SUSPENSE : NIL

(Adj. Heads Due to)

IV. OTHER ASSETS

- i) Furniture & Fixtures 6,53,16,802.08
- ii) Other Assets 4,34,99,953.68
- iii)
- iv)
- v) Cash in Hand 33,19,76,228.77

vi) CASH AT BANKS

24,69,75,370.52

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

5. This is the 35th year of audit of the Society. The Share Capital at the beginning of the year was ₹. **5,50,84,675.00** and at the end of the year was ₹. **5,97,18,575.00**. There was thus an increase of ₹. **46,33,900.00** during the year.

6. The membership at the beginning of the year was **38162** and at the end of the year was **43844**. Thus there was an increase in membership by **5682** 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	(+)	₹ 10,72,90,420.38
The Society sustained a NET LOSS of	(-)	xxxxxxxxxx.xx
Appropriation of Net Profit		
Statutory Provision		
a) 25 % to the Reserve Fund		₹ 2,68,22,605.10
b) 1 % for Education Fund		₹ 1,50,000.00
(subject to a maximum of Rs. 1,50,000/-)		
	Balance	<u>₹ 8,03,17,815.28</u>

9. The remainder of the net Profit of ₹ **8,03,17,815.28** 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		25,09,42,615.88
b) Additions during the year 2019-2020		<u>2,07,93,544.15</u>
	Total	27,17,36,160.03
c) 25 % of Net Profit of 2019-20 appropriated by the Auditor		<u>2,68,22,605.10</u>
		29,85,58,765.13
d) Amount invested outside the business		29,85,58,765.13
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 **21st July' 2020**

For M/s. VIJAY SAI KUMAR & ASSOCIATES.

Sd/-
CHARTERED ACCOUNTANTS

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

VIJAY SAI KUMAR & ASSOCIATES
Chartered Accountants

#210/3RT, Vijaynagar Colony,
Hyderabad, 500 057.
Ph: 040-23346328
Fax: 040-23349000
Mobile: 94940 52139
Email : vasik10@gmail.com

AUDITORS REPORT

I have audited the attached Balance Sheet of **The Darussalam Co-Operative Urban Bank Ltd (Herein after referred as Bank)**, as at 31-03-2020 and the Profit & Loss Account of the Bank for the year ended 31-03-2020 with the books of accounts, vouchers and such other information produced for Audit. The accounts have been found correct. These financial statements are the responsibility of the Bank. Our responsibility is to express an opinion on these financial statements based on our audit.

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

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

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

I believe that I had obtained a sufficient and appropriate audit evidence to provide a basis for my audit opinion.

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

- a) In the case of Balance Sheet of the state of affairs of the Bank as at 31st March, 2020
and
b) In the case of Profit & Loss Account of the surplus of the Bank for the period ended on that date.

For M/s. VIJAY SAI KUMAR & ASSOCIATES

Place: Hyderabad:
Date: 21/07/2020.

Sd/-
CHARTERED ACCOUNTANTS

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

RECEIPTS & PAYMENTS FOR THE YEAR 2019-20

Notes	<u>ASSETS</u> <u>Particulars</u>	<u>Total Receipt.</u>	<u>Total Payment.</u>
Sch-7	Cash in Hand	10941690541.75	11020952607.12
	Balance with		
Sch-8	RBI,SBI,Tscob, Apcob & IDBI	3433640057.93	3574752891.46
Sch-9	Balance With other Banks	36183842011.25	36183042865.39
Sch-10	Fixed Deposits	637795093.00	679295093.00
	Call Money Investment	28256000000.00	28291000000.00
	Investments		
	Central Govt.Securities	713869320.00	588075580.00
	State Govt. Securities	18320000.00	0.00
Sch-11	Short Term Loans	4332423261.54	4645819443.59
Sch-12	Medium Term Loans	589016932.97	588664739.00
Sch-13	Housing Loan	171705625.76	201091638.00
Sch-14	Interest Receivable	71033237.56	78709993.76
	Fixed Assets	1203270.75	15325705.72
	<u>Trf. To P & L A/c</u>		
	IOD & Borrowings		294600906.66
	Salaries		70799870.00
	Directors Sitting Fee		1043000.00
	Rent, taxes, insurance, lighting etc		28804347.64
	Postage, Telegram & Telephone charges		1892659.90
	Auditor's Fee		2557950.00
	Depreciation & repairs to property		15329409.05
	Stationery, printing and advertisement etc		5520092.71
	Other Expenditure		16706531.81
	Special Reserve		14412120.60
	Provision for NPA		15319448.50
	Provision for Income Tax		57618937.06
Sch-15	Other Assets	642726657.06	638854180.00
	TOTAL	<u>85993266009.57</u>	<u>87030190010.97</u>

Sd/-
M A QHAYUM
CHAIRMAN

Sd/-
SYED AKBAR NIZAMUDDIN HUSSAINI
DIRECTOR

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
MIR SADATH ALI AKBAR
CHIEF EXECUTIVE OFFICER

Sd/-
VIJAY SAI KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS

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

RECEIPTS & PAYMENTS FOR THE YEAR 2019-2020

Notes	<u>LIABILITIES</u> <u>Particulars</u>	<u>Total Receipt</u>	<u>Total Payment</u>
	Share Capital	6055350.00	1421450.00
	Associate Membership	26730.00	32320.00
	Statutory Reserve Fund	20793544.15	0.00
	Building Fund	15000000.00	0.00
	Dividend Equalization Fund	0.00	0.00
	Bad & Doubtful Debts Reserve	8000000.00	0.00
	Investment Depreciation Reserve	0.00	0.00
Sch-1	Other Funds & Reserves	69908676.06	110000.00
Sch-2	Term Deposits	4353868701.00	4093632671.00
Sch-3	Savings Deposits	8585619137.11	8562805495.96
Sch-4	Current Deposits	3797662014.23	3728080530.53
	Branch Adjustments	0.00	0.00
	Overdue Interest Reserve	31372470.00	21653490.80
	Interest Payable	262206178.00	260029736.00
Sch-5	Unclaimed Dividend	12000000.00	14690548.00
Sch-6	Sundries	8648829379.17	8641360551.19
	<u>Trf. To P & L A/c</u>		
	Interest and discount	597052934.95	
	Commission, Exchange & Brokerage	184117.57	
	Other receipts	34658641.79	
	Profit & Loss A/c		82497079.15
	<u>LIABILITIES</u>	<u>26443237874.03</u>	<u>25406313872.63</u>
	<u>ASSETS</u>	<u>85993266009.57</u>	<u>87030190010.97</u>
	GRAND TOTAL	<u>112436503883.60</u>	<u>112436503883.60</u>

Sd/-
M A QHAYUM
CHAIRMAN

Sd/-
SYED AKBAR NIZAMUDDIN HUSSAINI
DIRECTOR

Sd/-
BURHANUDDIN OWAIISI
DIRECTOR

Sd/-
MIR SADATH ALI AKBAR
CHIEF EXECUTIVE OFFICER

Sd/-
VIJAY SAI KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2020

AS AT 31-03-2019	CAPITAL & LIABILITIES	Notes.	AMOUNT In ₹ Ps.	AS AT 31-03-2020
	1. CAPITAL:			
	i) Authorised Capital			
49000000.00	39.20 lakh shares of Rs.25/- each		98000000.00	
1000000.00	2.00 lakh shares of Rs.10/- each		2000000.00	
50000000.00				<u>100000000.00</u>
	ii) Subscribed Capital			
550084675.00	2388743 Shares of Rs.25/- each		59718575.00	
81650.00	7606 Shares of Rs.10/- each		76060.00	59794635.00
	2. RESERVE FUND & OTHER RESERVES:			
250942615.88	i) Statutory Reserve Fund		271736160.03	
200000000.00	ii) Building Fund		215000000.00	
6000000.00	iii) Dividend Equalisation Fund		6000000.00	
112708000.00	iv) Bad and Doubtful debts Reserve		120708000.00	
20924000.00	v) Investment Depreciation Resv.		20924000.00	
428973188.54	vi) Other Funds & Reserve (to be specified)	"Sch-1"	498771864.60	
				1133140024.63
0.00	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:			0.00
	4. DEPOSITS AND OTHER ACCOUNTS:			
	i) Fixed Deposits:			
3184213127.00	a. Individuals	"Sch-2"	3444449157.00	
	b. Central Cooperative Banks			
	c. Other Societies			
1301345987.21	ii) Savings Bank Deposits:			
	a. Individuals	"Sch-3"	1324159628.36	
	b. Central Cooperative Banks			
	c. Other Societies			
233129771.93	iii) Current Deposits:			
	a. Individuals	"Sch-4"	302711255.63	
	b. Central Cooperative Banks			
	c. Other Societies			5071320040.99
0.00	iv) Money at call and short notice			0.00

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2020

AS AT 31-03-2019	PROPERTY & ASSETS	Notes.	AMOUNT In ₹ Ps.	AS AT 31-03-2020
252714163.40	1. CASH IN HAND Cash with Reserve Bank (the National Bank)	"Sch-7"	331976288.77	
84288121.26	State Bank of India, State Cooperative bank and Central cooperative bank)	"Sch-8"	225400954.79	557377183.56
	2. BALANCE WITH OTHER BANKS:			
22373561.59	i) Current Deposits	"Sch-9"	21574415.73	
0.00	ii) Savings Bank Deposits		0.00	
635295093.00	iii) Fixed Deposits	"Sch-10"	676795093.00	698369508.73
180000000.00	3. Money at Call & Short notice:			215000000.00
	4. INVESTMENTS:			
1867834153.30	i) In Central and State Govt. Securities			1723720413.30
0.00	5. Investments out of the principal/subsidiary state partnership Fund:			0.00
	6. ADVANCES:			
1715689777.48	A. Short-term loans , cash credits, overdrafts and bills discounted	"Sch-11"	1952403665.63	
807860063.08	B. Medium term loans:	"Sch-12"	884190163.01	
308692275.00	C. Long term Loans	"Sch-13"	338078287.24	
				3174672115.88

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2020

AS AT 31-03-2019	CAPITAL & LIABILITIES	Notes.	AMOUNT In Rs. Ps.	AS AT 31-03-2020
0.00	5. Borrowings:			0.00
0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			0.00
0.00	7. BRANCH ADJUSTMENTS			0.00
39143995.00	8. OVERDUE INTEREST RESERVE			48862974.20
134305936.90	9. INTEREST PAYABLE			136482378.90
	10. OTHER LIABILITIES			
0.00	(I) Bills payable		0.00	
6698512.00	ii) Unclaimed dividends	"Sch-5"	4007964.00	
0.00	iii) Suspense		0.00	
70591269.77	iv) Sundries	"Sch-6"	70714288.61	74722252.61
	v) Current Year Income Tax		57618937.06	
		Advance Tax	50500000.00	
		TDS on FDRs	112172.94	
		Tax Provision	7006764.12	7006764.12
	11. PROFIT & LOSS ACCOUNT:			
	Profit as per last Balance Sheet		82497079.15	
	Less: appropriations		82497079.15	
82497079.15	Add: profit for the year brought forward from the profit & loss A/c.			107290420.38
6126639808.38			TOTAL Rs:	6638619490.83
	<u>CONTINGENT LIABILITIES:</u>			
140000.00	Outstanding liabilities for guarantees issued			110000.00

Date: 21/07/2020
Place: Hyderabad

Sd/-
M A QHAYUM
CHAIRMAN

Sd/-
SYED AKBAR NIZAMUDDIN HUSSAINI
DIRECTOR

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

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2020

AS AT 31-03-2019	PROPERTY & ASSETS	Notes.	AMOUNT In Rs Ps.	AS AT 31-03-2020
79181093.00	7. Interest receivable: of which overdue Rs. considered bad and doubtful Of recoveryNil.....	"Sch-14"		86857849.20
0.00	8. Bills receivable being bills for collection as per contra.			0.00
0.00	9. Branch Adjustment			0.00
0.00	10. Premises Less Depreciation			0.00
125000031.51	11. Furniture & Fixtures			139122466.48
47711475.76	12. Other assets (to be specified)	"Sch-15"		43499953.68
0.00	13. Non-banking assets acquired in satisfaction of claims			0.00
0.00	14. PROFIT & LOSS ACCOUNT:			0.00
6126639808.38			TOTAL Rs:	6638619490.83

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
MIR SADATH ALI AKBAR
CHIEF EXECUTIVE OFFICER

Sd/-
M/S VIJAY SAI KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS

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

PROFIT & LOSS ACCOUNT AS ON 31-03-2020

<u>EXPENDITURE</u>	Notes	₹ _____ Ps.	<u>INCOME</u>	Notes	₹ _____ Ps.
Interest on deposits, borrowings etc		294600906.66	Interest and discount	Sch-21	597052934.95
Salaries and allowances and provident fund		70799870.00	Commission, Exchange & brokerage	Sch-22	184117.57
Directors and local committee members fees and allowances		1043000.00	Subsidies and donations		0.00
Rent, taxes, insurance, lighting etc	Sch-16	28804347.64	Income from non-banking assets and profit from sale of or dealing with such assets		0.00
Law charges		0.00	Other receipts	Sch-23	34658641.79
Postage, Telegram & Telephone charges		1892659.90	Loss (if any)		0.00
Auditor's fee	Sch-17	1629100.00			
Depreciation and repairs to property	Sch-18	15329409.05			
Stationery, printing and advertisement etc.	Sch-19	5520092.71			
Loss from sale or dealing with non-banking assets		0.00			
Other expenditure	Sch-20	17635381.81			
Spl Reserve U/s 36(1)(viii) of IT Act, 1961 20% of interest on Housing loan		14412120.60			
Provision for NPA @ 8.50%		15319448.50			
Provision for Income Tax A.Y 2020-21		57618937.06			
Profit After Tax		107290420.38			
Total		631895694.31	Total		631895694.31

Sd/-
M A QHAYUM
CHAIRMAN

Sd/-
SYED AKBAR NIZAMUDDIN HUSSAINI
DIRECTOR

Sd/-
BURHANUDDIN OWAISI
DIRECTOR

Sd/-
MIR SADATH ALI AKBAR
CHIEF EXECUTIVE OFFICER

Sd/-
M/S VIJAY SAI KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS

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

ANNEXURE - I

**STATEMENT OF ADMISSION OF NEW MEMBERS AND RECEIPT OF
SHARE CAPITAL AMOUNT FROM 1st APRIL 2019 TO 31st MARCH 2020**

Description	"A" Class		"B" Class	
	Number	Amount (₹)	Number	Amount (₹)
Opening Balance on 01-04-2019	38,162	55,084,675	8,165	81,650
Add : Admission of Members & Share Amount	5,911	6,055,350	2,673	26,730
TOTAL	44,073	61,140,025	10,838	108,380
Less : Members Retired & Share Amount Refunded	229	1,421,450	3,232	32,320
Closing Balance on 31-03-2020	43,844	59,718,575	7,606	76,060

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

ANNEXURE - II

**STATEMENT SHOWING INVESTMENT MADE / WITHDRAWN
DURING THE PERIOD FROM 1st APRIL' 2019 TO 31st MARCH' 2020**

(Amount ₹)

Type of Investment	Opening balance on 01/04/2019	Investment made	Investment withdrawn	Balance on 31/03/2020
Government Securities	1867834153.30	588075580.00	732189320.00	1723720413.30
Deposit with Apcob	73600000.00	101100000.00	73600000.00	101100000.00
Deposit with TSCAB	198124795.00	203124795.00	198124795.00	203124795.00
Deposit with SBI	190370298.00	161870298.00	172870298.00	179370298.00
Deposit with HDFC bank	150700000.00	190700000.00	170700000.00	170700000.00
Deposit with Syndicate bank	12500000.00	12500000.00	12500000.00	12500000.00
Deposit with Indusind Bank	10000000.00	10000000.00	10000000.00	10000000.00
Call/Notice money				
SBI DFHI	150000000.00	1874500000.00	1872000000.00	175000000.00
HDFC Bank	30000000.00	954600000.00	953600000.00	40000000.00
Grand Total	2683129246.30	29558370673.00	29625984413.00	2615515506.30

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

ANNEXURE-III

APPROPRIATION OF PROFIT FOR THE YEAR 2019-20

₹ Ps.

Net Profit		10,72,90,420.38
Reserve Fund @ 25 %	2,68,22,605.10	
Education Fund (Subject to a maximum of ₹ 1,50,000/)	1,50,000.00	
	2,69,72,605.10	
Balance available for distribution in accordance with provisions of bye-laws		8,03,17,815.28
Bad & Doubtful Debt Reserve	1,00,00,000.00	
Provision for Standard Assets	30,00,000.00	
General Reserve Fund	1,75,00,000.00	
Building Fund	2,30,00,000.00	
Common Good Fund	10,00,000.00	
Gratuity Fund	5,00,000.00	
Investment Fluctuation Reserve	1,00,00,000.00	
Staff Risk Fund	1,50,000.00	
Staff Welfare Fund	1,50,000.00	
Provision for Dividend	1,50,00,000.00	
	<u>8,03,00,000.00</u>	
Balance transferred to Reserve fund		17,815.28
		<u>8,03,17,815.28</u>

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

ANNEXURE-IV

Estimated and Actual Figures of Expenses for the year ended 31-03-2020 &

Proposed Budget for the year 2020-21 (₹ In Crores)

S.No	Particulars	Budget for 2019-20	Actual Expenses	Proposed for 2020-21
1	Interest on Deposits	34.00	29.46	33.25
2	Staff Salaries	8.00	7.08	8.00
3	Rent	2.00	1.75	2.00
4	Electricity & Water	0.50	0.24	0.50
5	Postage & Telephone	0.25	0.19	0.25
6	Conveyance & Entertainment	0.50	0.19	0.50
7	Miscellaneous Charges	0.50	0.47	1.00
8	Security Services & Surveillance	0.25	0.22	0.50
9	MCH Tax	0.25	0.04	0.25
10	Director Sitting Fee	0.25	0.10	0.25
11	Printing & Stationery	0.50	0.12	0.50
12	Repairs & Maintenance	0.50	0.35	1.00
13	AGM Expenses	0.10	0.03	0.10
14	Insurance	1.00	0.86	1.25
15	Depreciation	2.00	1.18	2.00
16	Publicity & Advertisement	1.00	0.44	1.00
17	Auditor's Fee	0.25	0.16	0.25
18	Other Charges	1.50	0.85	1.50
19	Special Reserve	1.50	1.44	2.00
20	Provision for NPA & Standard Assets	1.50	1.53	2.00
21	Income Tax	4.65	5.76	4.00
22	Net Profit	9.00	10.73	11.25
23	Profit Before Tax	(13.65)	(16.46)	(15.25)
	TOTAL	70.00	63.19	73.00

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

ANNEXURE-V

**Budget estimate of income and actual income for the year ended 31-03-2020
And proposed budget for the year 2020-21**

(₹. Crores)

Particulars	Budget for 2019-20	Actual Income	Proposed for 2020-21
Interest on Loans	41.00	39.84	44.00
Interest on Investment	23.00	19.86	22.00
Commission, Discount & Exchange	1.00	0.02	1.00
Income from Forex transactions	1.00	0.09	1.00
Profit on Sale of Govt. Securities	1.00	1.05	2.00
Other Income	3.00	2.33	3.00
TOTAL	70.00	63.19	73.00

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

S.No.	PARTICULAR	POSITION AS ON (RS. In Crores)					
		31-03-2019			31-03-2020		
i	Capital to Risk Weight Asset Ratio (CRAR)	37.66%			38.86%		
ii	Movement of (CRAR)	37.66%			38.86%		
iii	Investments						
	Government securities	HFM	AFS	HFT	HFM	AFS	HFT
a)	Book Value	84.71	90.74	11.33	89.53	67.77	15.07
	Face value	85.21	91.49	11.50	90.13	68.15	15.15
b)	Market value of investment		94.49	11.41		72.82	15.34
c)	Details of issuer composition of non-SLR investment and non performing non-SLR investment	NIL					
iv)	Advance against Real Estate, Construction Business, Housing	The bank has given advances on the security of personal immovable properties (not being any Assets that are subject matter of speculation).					
v)	Advances against Shares & Debentures	NIL			NIL		
vi)	Advances to Directors, their relatives Companies/firms in which they are interested	NIL			NIL		
i)	Fund based	NIL			NIL		
ii)	Non Fund based (guarantees L/C etc)	NIL			NIL		
vii)	Cost of Deposit: Average cost of deposits	6.65%			5.97%		
viii)	NPAs						
i)	Gross NPA	15.84			17.16		
ii)	Net NPA	-7.83			-9.05		
ix)	Movement of NPAs						
iii)	Gross NPAs	5.59%			5.40%		
iv)	Net NPAs	-3.02%			-3.11%		
x)	Profitability						
a)	Interest income as a percentage of Working Funds	9.42%			9.19%		
b)	Non-Interest income as a percentage of Working Funds	0.41%			0.54%		
c)	Operational profit as a percentage of Working funds	2.11%			2.77%		
d)	Return on Assets	1.41%			1.62%		
e)	Business (Deposits+ Advances) Per employee	6.35			7.36		
f)	Profit per employee	0.07			0.09		
xi)	Provision made towards NPA'S Depreciation in investment						
a)	NPA's	10.85			12.39		
b)	Depreciation on investment	2.09			2.09		
c)	Standard Assets	1.55			1.75		
xii)	Movement in provisions	31-03-2019			31-03-2020		
i)	NPA'S	0.00			0.00		
ii)	Depreciation on investment	0.00			0.00		
iii)	Standard Assets	0.00			0.00		
xiii)	Foreign Currency assets and liabilities (if applicable)	Not Applicable					
xiv)	Insurance premium paid on Deposits to DICGC on 15/05/2020 upto Sep 2020	Rs. 37,00,841,74/-					
xv)	Penalty imposed by RBI	NIL					
xvi)	Restructured Accounts	NIL					
xvii)	Fixed Assets Valuation / Revaluation	NIL					
xviii)	RBI DEAF (Depositor Education & Awareness Fund)	0.73			0.95		

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

PROPOSED AMENDMENT TO BYELAWS OF THE BANK

As Existing	As proposed to be Amended/Added	Reasons for Amendments /Addition
Bye-law No. 30	<p>Bye-law No. 30</p> <p>1. Constitution of Board of Management</p> <p>There shall be a Board of Management (BOM) in the bank in addition to the Board of Directors consisting of members with special knowledge and practical experience in banking to facilitate professional management and focused attention to banking related activities of the bank. BoM shall be constituted by the Board of Directors (BoD). In addition to the functions as furnished in Para 2 below, the BoD may delegate such powers as deemed necessary for the proper functioning of the Bank.</p> <p>2. Functions of Board of Management</p> <p>The BoM shall exercise oversight over the banking related functions of the Bank, assist the BoD on formulation of the policy and any other related matters specifically delegated to it by the Board for proper functioning of the bank. The functions of the BoM shall include the following:</p> <p>i. Rendering expert advice on all proposals being put up to the Board or any Committee of the Board for sanction of loans.</p> <p>ii. Recommending action for recovery of NPAs, One Time Settlement or Compromise Settlement and assisting the Board in monitoring the same.</p> <p>iii. Overseeing the management of funds and borrowings in the bank.</p> <p>iv. Recommending proposals for investment of bank's funds as per the board approved policy.</p> <p>v. Oversight on internal controls and systems and risk management in the bank.</p> <p>vi. Exercising oversight on implementation of computerisation, technology adoption and other incidental issues in the bank.</p> <p>vii. Overseeing internal audit and inspection functions including compliance.</p> <p>viii. Oversight on complaint redressal system.</p>	<p>As per the guidelines issued by the Reserve Bank of India, Mumbai dated 31st December 2019, every Cooperative Urban Bank is required to constitute a Board of Management in order to bring improvement in the governance and functioning of Urban Coop Bank, by making suitable amendments in the byelaws of urban cooperative banks with deposit size of Rs. 100 crores and above. Constitution of Board of Management is mandatory as per RBI circular letter No.DOR (PCB) BPD. cir. No. 8/12. 05.002 /2019 -20. Dated December 31st, 2019.</p> <p>Hence a new Byelaw under the Byelaw 30 is added.</p>

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

PROPOSED AMENDMENT TO BYELAWS OF THE BANK

As Existing	As proposed to be Amended/Added	Reasons for Amendments /Addition
Bye-law No. 30	<p>ix. Assisting the Board in formulation of policies related to banking functions, illustratively loan policy, investment policy, recovery policy, ALM and Risk management, etc. to ensure that policies are in tune with RBI guidelines.</p> <p>x. Any other responsibility as may be delegated to it by the BoD.</p> <p>NB: In the event where the BoD differs with the recommendations of BoM, it shall do so by recording, in writing, the reasons thereof.</p> <p>3. Size of BoM</p> <p>The Board of Management (excluding CEO) shall have Six (6) members. The CEO would be a non-voting member. Three members of the BoM may be drawn from the members of the Board of Directors provided they meet the criteria specified and another three members from outside the BoD provided they also meet the criteria specified.</p> <p>4. Qualification of Members of BoM</p> <p>(i) All the members of BoM shall consist of persons having special knowledge or practical experience in respect of one or more of the following matters.</p> <ol style="list-style-type: none"> a. Accountancy b. Agriculture and rural economy c. Banking d. Co-operation e. Economics f. Finance g. Law h. Small scale industry i. Information Technology j. Any other subject, which would, in opinion of the Reserve Bank, be useful to the UCB. <p>(ii) The members of the BoM shall at all times satisfy the 'Fit and Proper' Criteria as prescribed by RBI.</p>	

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

PROPOSED AMENDMENT TO BYELAWS OF THE BANK

As Existing	As proposed to be Amended/Added	Reasons for Amendments /Addition
Bye-law No. 30	<p>(iii) Any disqualification prescribed for member of a BoD under respective co-operative societies act will also apply to a member of a BoM.</p> <p>(iv) Any person who has had a business relationship with the bank, in question, during the immediate preceding three years will not be eligible. A person having deposits with the bank will not be classified as having business relationship for the purpose.</p> <p>5. Meeting of BoM</p> <p>BoM may hold meetings at such periodicity as deemed necessary. The Chairman of the BoM may be elected by the members of BoM from amongst themselves or appointed by the BoD. Under no circumstances the Chairman of the BoD shall be appointed as Chairman of the BoM. The bank shall maintain proper record of the minutes of the meeting and the same shall be put up to BoD. The quorum for the meeting shall be two-third of the total members of BOM.</p> <p>6. Sitting fees</p> <p>Members of BoM may be paid allowance / sitting fees for their services as may be fixed by the Board of Directors.</p> <p>7. Tenure of BoM</p> <p>The tenure of BoM shall be co-term shall be co-terminus with the tenure of BoD.</p> <p>8. RBI's powers over BoM and CEO</p> <p>RBI shall have powers to remove any member of BoM and/ or the CEO if the person is found to be not meeting the criteria prescribed by RBI or acting in a manner detrimental to the interests of the bank or its depositors or both. The BoD shall seek concurrence from RBI before removing any member of the BoM / accepting the resignation tendered by any member of the BoM. RBI shall also have powers to supersede the BoM if the functioning of BoM is found unsatisfactory. After removal of the member of BoM or CEO or supersession of BoM, BoD shall appoint a new member or CEO or constitute a new BoM as the case may be within a period of three months. As an interim arrangement, BoD may carry out the functions of BoM.</p>	

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

PROPOSED AMENDMENT TO BYELAWS OF THE BANK

As Existing	As proposed to be Amended/Added	Reasons for Amendments /Addition
<p>Bye-law No. 28 Functions of Board of Directors</p>	<p>Bye-law No. 28 Functions of Board of Directors</p> <p>The BoD is responsible for the general direction and control of the bank. They will continue to look after all the administrative functions as spelt out in the respective Co-operative Societies Act. BoD will continue to be the apex policy setting body and constitute various committees of the Board including the Board of Management to assist the Board in carrying out its responsibilities. It will delegate powers to the various committees as considered appropriate. BoD may ensure that there are no conflicts in powers delegated to the Committees of the Board and BoM. The CEO of a UCB may be appointed by the Board and who shall be a person meeting the 'fit and proper' criteria as prescribed by RBI. The bank shall obtain prior approval of RBI for appointment of CEO.</p>	<p>A new para above item(i) under the heading is added to the powers and functions of the Board of Directors (Byelaw No. 28) as per the guidelines issued by the Reserve Bank of India on 31st December 2019 relating to the constitution of Board of Management in UCBs.</p>
<p>Bye-law No. 39 Functions of CEO</p>	<p>Bye-law No. 39 Functions of CEO</p> <p>xx) The CEO shall be under the general superintendence, direction and control of the BoD and exercise such powers and discharge such functions as may be delegated by the BoD. He/ she shall be an ex-officio member of the BoD and also the BoM.</p> <p>xxi) Qualification of Chief Executive Officer</p> <p>i) The person shall be a graduate with</p> <p>(a) CAIIB/DBF/Diploma in Co-operative Business Management or equivalent qualification; or</p> <p>(b) Chartered/Cost Accountant; or</p> <p>(c) Post graduate in any discipline.</p> <p>ii) The person may preferably not be less than 35 years of age and not more than 70 years of age at the time of appointment.</p> <p>iii) The person shall have at least 8 years work experience at the middle/senior level in the banking sector.</p>	<p>Sub Bye-Law (xx) and (xxi) incorporated here as per the Reserve Bank of India guidelines issued on 31st December 2019 on the Board of Management in UCBs.</p>

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

PROGRESS AT A GLANCE

(₹ In Crores)

Year	Share Capital	Reserves & Funds	Deposits	Advances	Working Capital	Net Profit	Dividend %	Audit Classification
1987-88	0.05	0.01	0.34	0.10	0.40	0.01	—	—
1988-89	0.05	0.01	0.86	0.63	0.92	0.06	12%	A
1989-90	0.05	0.03	1.12	0.73	1.20	0.08	15%	A
1990-91	0.06	0.08	1.93	0.80	2.07	0.10	16%	A
1991-92	0.06	0.15	3.25	0.85	3.46	0.12	18%	A
1992-93	0.06	0.30	5.31	0.80	5.68	0.19	18%	A
1993-94	0.14	0.48	6.81	0.66	7.42	0.20	25%	A
1994-95	0.27	0.64	10.42	3.45	11.33	0.55	27%	A
1995-96	0.34	1.13	9.36	1.20	10.83	0.69	27%	A
1996-97	0.42	1.71	12.78	1.47	14.91	1.10	27%	A
1997-98	0.43	2.78	15.49	5.05	18.71	1.30	27%	A
1998-99	0.44	3.92	24.67	5.76	28.76	1.70	28%	A
1999-00	0.47	5.50	38.23	11.92	45.68	1.65	28%	A
2000-01	0.54	6.93	48.52	23.92	57.64	1.58	28%	A
2001-02	0.79	10.35	58.44	35.29	73.59	2.89	28%	A
2002-03	0.97	13.77	58.46	38.57	76.42	1.77	25%	A
2003-04	1.19	13.70	70.36	42.22	93.68	2.67	25%	A
2004-05	1.46	16.35	87.74	50.98	113.67	2.53	25%	A
2005-06	1.64	17.63	99.99	56.58	131.24	2.56	25%	A
2006-07	1.76	20.97	107.75	63.68	141.40	2.59	22%	A
2007-08	1.96	23.50	122.68	87.40	161.23	2.96	22%	A
2008-09	2.11	29.48	136.63	107.13	183.23	3.52	22%	A
2009-10	2.21	34.41	158.92	119.18	213.25	3.85	22%	A
2010-11	2.35	38.90	190.21	139.51	250.85	4.14	25%	A
2011-12	2.46	43.95	217.96	177.58	289.02	4.94	25%	A
2012-13	2.53	49.19	258.67	200.44	332.39	6.98	25%	A
2013-14	2.70	58.14	303.04	198.62	391.14	6.32	25%	A
2014-15	3.11	65.39	345.52	217.99	444.15	6.82	25%	A
2015-16	3.58	73.01	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

18. بینک کی کارکردگی

مالی سال 2019-20 کے دوران بھی بینک کی مجموعی کارکردگی حوصلہ افزاء اور اطمینان بخش پائی گئی۔

19. اظہار تشکر

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

بورڈ آف ڈائریکٹرس کی منظوری سے

ایم اے قیوم
صدر نشین

مقام: حیدرآباد
تاریخ: 26 ستمبر 2020

12. خالص منافع

مالی سال 2019-20 کے دوران آڈٹ کردہ اکاؤنٹس کے مطابق بینک نے 10.73 کروڑ روپے کا خالص منافع کمایا ہے۔ گذشتہ سال 8.25 کروڑ روپے کا منافع حاصل ہوا تھا۔ خالص منافع کا 25% یعنی 2.68 کروڑ روپے ریزرو فنڈ اور ایک لاکھ 50 ہزار روپے تعلیمی فنڈ کو آڈیٹرز کی جانب سے مختص کئے گئے۔ خالص منافع کی باقی رقم 8.03 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 2019-20 کے لیے خالص منافع کے تصرف کی سفارش کی ہے۔ ریزرو بینک آف انڈیا نے تمام کوآپریٹو بینکوں کو ہدایت دیا کہ وہ اختتام پذیر مالی سال 31 مارچ 2020 سے متعلق منافع سے ڈیویڈنڈ کی ادائیگی نہ کریں۔ اسی لئے بورڈ نے سال 2019-20 کے لئے ممبران کو حصص سرمایہ کاری پر ڈیویڈنڈ کی سفارش نہیں کی ہے۔

13. کارکردگی بجٹ اور تخمینہ بجٹ

سال 2019-20 کے لیے دکھائے گئے کارکردگی بجٹ اور سال 2020-21 کے لیے تخمینہ بجٹ ترتیب وار جدول IV اور V میں منظوری کے لیے پیش کیے گئے ہیں۔

14. کارپوریٹ گورننس

دوران سال 2019-20 ایک جنرل ہاڈی میٹنگ 14-09-2019 کو منعقد کی گئی۔ دوسری میٹنگ جو 28-03-2020 کو مقرر کی گئی تھی وہ حکومت ہند اور حکومت تلنگانہ کی جانب سے اعلان کردہ لاک ڈاؤن کی وجہ سے انجام نہ پاسکی۔ بورڈ نے سال 2019-20 کے دوران 21 میٹنگیں منعقد کیں۔ دیگر تشکیل کردہ کمیٹیوں کی بھی میٹنگ حسب ضرورت منعقد کی گئیں۔

15. انشورنس

بینک نے ڈپازٹرز کی رقم کی حفاظت کو یقینی بنانے کے لیے ڈپازٹ انشورنس اینڈ کریڈٹ گیارنٹی کارپوریشن (DICGC) کے پاس ڈپازٹس کا بیمہ کر رکھا ہے۔ انشورنس پر بیمہ معائدہ انس پر بیمہ ستمبر 2020 تک ادا کر دیا گیا ہے۔ اس کے علاوہ بینک کا کیش، فرنیچر اور دوسری قیمتی اشیاء کا بھی انشورنس کرایا گیا ہے۔

16. حج ہاؤز میں اکسٹنشن کاؤنٹر

سال 2019-20 کے دوران بھی حج کمیٹی کی درخواست پر اور ریزرو بینک آف انڈیا کی اجازت کے ساتھ ماہ جولائی 2019 میں حج ہاؤز کی عمارت موقوفہ پبلک گارڈن روڈ نامپلی حیدرآباد میں عازمین حج کے لیے سعودی عربیہ میں حج کی معیاد کے دوران استعمال کے لیے ریال کی خریدی و فروخت کی خاطر ایک عارضی اکسٹنشن کاؤنٹر کھولا گیا۔

17. معلومات کا اظہار

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

6. قرضہ جات

بینک کے جملہ قرضہ جات اور پیشگی رقومات دوران سال 283.22 کروڑ روپے سے بڑھ کر 31 مارچ 2020 تک 317.47 کروڑ روپے ہو گئے ہیں۔ مالی سال 2019-20 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 2020 کو 217.54 کروڑ روپے ہے جو کہ بینک کے جملہ قرضہ جات کا %68.52 ہے۔ اسی طرح پسماندہ طبقہ کو دے گئے قرضہ جات کی رقم 101.02 کروڑ روپے ہے اور جو کہ جملہ قرضہ جات کا %31.82 ہے۔

8. غیر کارکرد اثاثہ جات

بینک کے قرضہ جات کو دو زمرے جات میں تقسیم کیا گیا۔ ایک کارکرد اور دوسرا غیر کارکرد اثاثہ جات (NPAs) 31 مارچ 2020 کو بینک کے جملہ غیر کارکرد اثاثہ جات 17.16 کروڑ روپے ہیں جو کہ جملہ قرضہ جات کا %5.40 فیصد ہوتے ہیں۔ جملہ غیر کارکرد اثاثہ جات کے لئے بینک نے ضرورت کے مطابق Provision کئے ہیں۔ بینک کے خالص غیر کارکرد اثاثہ جات صفر ہیں۔

9. کپٹل اور رسک اسٹیس تناسب

بینک کا کپٹل اور رسک اسٹیس تناسب 31 مارچ 2019 کو 37.66 فیصد تھا جو بڑھ کر 31 مارچ 2020 تک 38.86 فیصد ہو گیا جو کہ ریزرو بینک آف انڈیا کے مقررہ تناسب %9 سے بہت زیادہ ہے۔

10. ذاتی فنڈز

بنک کے ذاتی فنڈز اور ریزورس جو کہ بیرونی واجبات کی شکل میں نہیں ہیں ان کی خالص مالیت 31 مارچ 2020 کو 119.28 کروڑ روپے ہے۔

11. آڈٹ

بینک کی کارکردگی کے تمام پہلوؤں کی کانکرینٹ آڈٹ سال 2019-20 کے دوران مسرس حوالدار اینڈ اسوسی ایٹس، چارٹرڈ اکاؤنٹنٹس نے باقاعدہ بنیادوں پر انجام دی ہیں۔ کانکرینٹ آڈیٹرز کی طرف سے ان کی ماہانہ دی گئی رپورٹس کے مشاہدات کی تعمیل کر لی گئی ہے۔ بینک کی سال 2019-20 کی قانونی آڈٹ وجہ سائی کمار اینڈ اسوسی ایٹس چارٹرڈ اکاؤنٹنٹس نے کی ہے۔ بینک کو سال 2019-20 کے لیے بھی کلاس 'A' کے تحت رکھا گیا ہے۔ بینک اس کے قیام سے مسلسل طور پر 'A' کلاس حاصل کر رہا ہے۔ سال 2019-20 کے آڈٹ سرٹیفیکٹ کے تمام گوشواروں کو جنرل باڈی کے سامنے منظوری کے لیے پیش کیا گیا ہے۔

دی دارالسلام کوآپریٹیو آر بن بنک لمیٹیڈ، حیدرآباد

ڈائریکٹرز رپورٹ

معزز اراکین

مجھے خوشی ہے کہ میں 33 ویں سالانہ رپورٹ معہ نتیجہ شدہ تختہ حسابات، نفع و نقصان اکاؤنٹ اور 31 مارچ 2020 کو ختم ہونے والے سال کی آڈٹ رپورٹ آپ کیلئے پیش کر رہا ہوں۔ کوویڈ-19 عالمی وبا ہندوستان میں سال 2019-20 کے اختتام میں پھیلاؤ شروع ہوئی اور یوں سال 2019-20 کے دوران بینک کے مالی کارکردگی پر اس کا کوئی خاص اثر نہیں پڑا۔

1. رکنیت اور سرمایہ

بینک کی 'A' کلاس رکنیت دوران سال 2019-20 میں 38162 سے بڑھ کر 43844 ہوگئی اور حصص سرمایہ کی رقم 5.51 کروڑ روپے سے بڑھ کر 5.97 کروڑ روپے ہوگئی ہے۔ بینک کے 'B' کلاس کی رکنیت 31 مارچ 2020 کو 7606 اور حصص سرمایہ کی رقم 0.76 لاکھ روپے ہوگئی۔ اس طرح بینک کا جملہ سرمایہ حصص 31 مارچ 2020 کو 5.98 کروڑ روپے تک پہنچ گیا۔ سال 2019-20 کے دوران ارکان کے داخلہ و سبکدوشی اور حصص سرمایہ کی وصولی و واپسی کی تفصیل جدول میں آپ کی منظوری کیلئے پیش خدمت ہے۔

2. ریزروں اور فنڈس

سال 2018-19 کے منافع کی تقسیم کے بعد بینک کے ریزروں اور فنڈس 101.95 کروڑ روپے سے تجاوز کر کے 113.31 کروڑ روپے ہو گئے ہیں۔

3. ڈپازٹس

سال 2019-20 کے دوران بینک کے جملہ ڈپازٹس 471.87 کروڑ روپے سے بڑھ کر 507.13 کروڑ روپے ہو گئے ہیں۔

4. کاروباری سرمایہ

بینک کا کاروباری سرمایہ 31 مارچ 2019 کو 600.16 کروڑ روپے سے بڑھ کر 31 مارچ 2020 کو 649.95 کروڑ روپے ہو گیا۔

5. سرمایہ کاری

بینک کی جملہ سرمایہ کاری 31 مارچ 2020 تک 261.55 کروڑ روپے ہوگئی ہے۔ سال 2019-20 کے لیے بینک کی سرمایہ کاری پالیسی ریزرو بینک آف انڈیا کے قواعد کے مطابق وضع کی گئی ہے۔ بینک کی جانب سے کی گئی سرمایہ کاری کا سہ ماہی جائزہ لیکر مناسب اقدامات کئے جاتے رہے ہیں۔ 31 مارچ 2020 کو گورنمنٹ سیکورٹیز کی مارکٹ والیو میں 0.20 کروڑ روپے کی فرسودگی ہوگئی ہے اور اس کے لیے ریزرو بینک آف انڈیا کے رہنمایانہ خطوط کے مطابق بینک نے Provision کیے ہیں۔ بینک نے کسی بھی کوآپریٹیو بینک میں سرمایہ کاری نہیں کی ہے اور نہ ہی کسی کوآپریٹیو بینک سے فنڈس قبول کئے ہیں۔ سال 2019-20 کے دوران بینک کی جانب سے کی گئی سرمایہ کاری اور واپسی کی تفصیل جدول II میں منظوری کے لیے پیش کی گئی ہے۔



DARUSSALAM
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URBAN BANK LTD.

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

نوٹس

ذریعہ ہذا اطلاع دی جاتی ہے کہ دارالسلام کوآپریٹو آرہن بینک لمیٹڈ حیدرآباد کی جنرل باڈی میٹنگ 30 ستمبر 2020ء بروز چہار شنبہ 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- 33 ویں سالانہ رپورٹ مع حسابات کے نتیجے شدہ تختے اور سال 20-2019 کی آڈٹ رپورٹ پر غور و خوص اور منظوری۔
- 2- منافع برائے سال 20-2019 کو تصرف میں لانا۔
- 3- سال 20-2019 کی آمدنی و اخراجات کی توثیق اور سال 21-2020 کیلئے تخمینہ آمدنی و خرچ کی منظوری۔
- 4- یکم اپریل 2019 تا 31 مارچ 2020 کے دوران ارکان کے داخلے و سبکدوشی کی منظوری اور حصص سرمایہ کی وصولی و واپسی کی منظوری۔
- 5- یکم اپریل 2019 تا 31 مارچ 2020 کے دوران بینک کی طرف سے فنڈس کی سرمایہ کاری اور واپسی کی توثیق۔
- 6- بینک کی ضمنی قوانین میں ترمیم
- 7- دیگر امور بہ اجازت صدر اجلاس۔

حسب الحکم بورڈ آف ڈائریکٹرز

شرح دستخط
چیف ایگزیکٹو آفیسر

مقام: حیدرآباد

تاریخ: 14 ستمبر 2020

- نوٹ:**
- 1- ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں شرکت کے وقت اپنے ساتھ شیئرز سرٹیفکیٹ یا شناختی کارڈ لائیں۔
 - 2- جن ممبران کو ڈیویڈنڈ موصول نہیں ہوا وہ اسے بینک سے حاصل کر سکتے ہیں۔
 - 3- تمام ارکان سے خواہش کی جاتی ہے کہ وہ جنرل باڈی میٹنگ میں مذکورہ بالا تاریخ، وقت اور مقام پر یا ویڈیو کانفرنس (وی سی) یا دیگر آڈیو ویژول طریقوں کے ذریعہ شرکت کریں۔