

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2018

(Rs.. in Thousands)		
	For the year ended Mar 31,2018	For the year ended Mar 31,2017
I. INCOME	Rs.	Rs.
Interest Earned	593739	537551
Other Income	81205	66215
Total	674944	603766
II. EXPENDITURE		
Interest Expended	422328	403434
Operating Expenses	133937	98775
Provisions and Contingencies	17677	16249
Total	573942	518458
III. PROFIT/LOSS		
Net Profit Before Tax	101002	85308
Less: Tax		
Deferred Tax	556	249
Current Tax	34701	29644
Prior Year Tax	134	0
Profit After Tax	65611	55415
Profit/Loss brought forward	226725	182393
Total	292336	237808
IV. APPROPRIATIONS		
Transfer to Statutory Reserves	13122	11083
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	279214	226725
Total	292336	237808

CAPITAL AND LIABILITIES	As on Mar-31,2018	As on Mar-2017
CAPITAL	135000	135000
RESERVES AND SURPLUS	349018	283407
DEPOSITS	6669213	5474019
BORROWINGS	795215	1191117
OTHER LIABILITIES AND PROVISIONS	75372	78864
TOTAL	8023818	7162407
ASSETS	As on Mar-2018	As on Mar-2017
CASH AND BALANCES WITH RBI	285998	256367
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	533735	736963
INVESTMENTS	1459547	1367577
ADVANCES	5419788	4592801
FIXED ASSETS	54838	37929
OTHER ASSETS	269912	170770
TOTAL	8023818	7162407
CONTINGENT LIABILITIES	0	0
BILLS FOR COLLECTION	3924	10451

Highlights

1. Total Business
Rs. 1010.60 Crores
YoY
Growth (13.76%)
2. Net Profit
Rs. 5.54 Crores
3. CRAR
12.21%
4. Gross NPA
0.85%
5. Net NPA
0.00%