

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2016

(Rs.. in Thousands)		
	For the year ended Mar 31,2016	For the year ended Mar 31,2015
<b>I. INCOME</b>	Rs.	Rs.
Interest Earned	480548	418211
Other Income	78221	51012
<b>Total</b>	<b>558769</b>	<b>469223</b>
<b>II. EXPENDITURE</b>		
Interest Expended	369141	307094
Operating Expenses	98483	66907
Provisions and Contingencies	6801	9846
<b>Total</b>	<b>474425</b>	<b>383847</b>
<b>III. PROFIT/LOSS</b>		
Net Profit Before Tax	84344	85376
Less: Tax		
Deferred Tax	-378	1682
Current Tax	30080	29252
Prior Year Tax	160	25
<b>Profit After Tax</b>	<b>54482</b>	<b>54417</b>
Profit/Less brought forward	138808	95274
<b>Total</b>	<b>193289</b>	<b>149691</b>
<b>IV. APPROPRIATIONS</b>		
Transfer to Statutory Reserves	10896	10883
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	182393	138808
<b>Total</b>	<b>193289</b>	<b>149691</b>

<b>CAPITAL AND LIABILITIES</b>	As at Mar-31,2016	As at Mar-2015
CAPITAL	135000	10000
SHARE CAPITAL DEPOSIT	0	125000
RESERVES AND SURPLUS	227992	173511
DEPOSITS	4552814	3630232
BORROWINGS	971931	1308964
OTHER LIABILITIES AND PROVISIONS	92197	71925
<b>TOTAL</b>	<b>5979934</b>	<b>5319632</b>
<b>ASSETS</b>	As at Mar-2016	As at Mar-2015
CASH AND BALANCES WITH RBI	212688	165330
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	327980	371530
INVESTMENTS	955134	905891
ADVANCES	4330675	3758656
FIXED ASSETS	33584	31660
OTHER ASSETS	119873	86565
<b>TOTAL</b>	<b>5979934</b>	<b>5319632</b>
CONTINGENT LIABILITIES	21956	23969
BILLS FOR COLLECTION	1103	577

**NOTES:**

1. The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 05.05.2016.
2. The Working results for the year ended 31.03.2016 have been arrived at after considering the provision for non performing assets, standard assets and investments as per prudential Norms issued by RBI, provisions for gratuity, depreciation for fixed assets, income tax and deferred tax.
3. Figures for the previous year have been regrouped wherever necessary in order to make them comparable.

Place: Puducherry  
Date: 05.05.2016

V.SIVAKUMAR  
GENERAL MANAGER

D.DEVARAJ  
CHAIRMAN