

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2014

Rs. in Thousands		
	<i>For the year ended Mar 31, 2014</i>	<i>For the year ended Mar 31, 2013</i>
<b>I. INCOME</b>	Rs.	Rs.
Interest Earned	342815	260612
Other Income	32466	27649
<b>Total</b>	<b>375281</b>	<b>288261</b>
<b>II. EXPENDITURE</b>		
Interest Expended	234452	176375
Operating Expenses	54726	46743
Provisions and Contingencies	6078	4805
<b>Total</b>	<b>295256</b>	<b>227923</b>
<b>III. PROFIT/LOSS</b>		
Net Profit Before Tax	80025	60338
Less: Tax		
Deferred Tax	(1086)	(37)
Current Tax	28250	19290
Prior Year Tax	13	3
<b>Profit After Tax</b>	<b>52848</b>	<b>41082</b>
Profit/Loss brought forward	52996	20131
<b>Total</b>	<b>105844</b>	<b>61213</b>
<b>IV. APPROPRIATIONS</b>		
Transfer to Statutory Reserves	10570	8217
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	95274	52996
<b>Total</b>	<b>105844</b>	<b>61213</b>

<b>CAPITAL AND LIABILITIES</b>	<b>As on Mar 31, 2014</b>	<b>As on Mar 31, 2013</b>
CAPITAL	10000	10000
SHARE CAPITAL DEPOSIT	125000	125000
RESERVES AND SURPLUS	119094	66247
DEPOSITS	2838773	2131385
BORROWINGS	972470	1116172
OTHER LIABILITIES AND PROVISIONS	51966	34922
<b>TOTAL</b>	<b>4117303</b>	<b>3483726</b>
<b>ASSETS</b>	<b>As on Mar 31, 2014</b>	<b>As on Mar 31, 2013</b>
CASH AND BALANCES WITH RBI	124243	102434
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	210153	442078
INVESTMENTS	575048	424177
ADVANCES	3122244	2377633
FIXED ASSETS	29060	22620
OTHER ASSETS	56555	114784
<b>TOTAL</b>	<b>4117303</b>	<b>3483726</b>
CONTINGENT LIABILITIES	21299	3092
BILLS FOR COLLECTION	1925	1071

