

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2020

(Rs. in thousands)			
	Schedule	For the year ended on 31.03.2020	For the year ended on 31.03.2019
I. INCOME			
Interest Earned	13	752770	665089
Other Income	14	109622	97621
Total		862392	762710
II. EXPENDITURE			
Interest Expended	15	539787	461540
Operating Expenses	16	177727	155896
Provisions and Contingencies		50544	31716
Total		768058	649152
III. PROFIT/LOSS			
Net Profit Before Tax		94334	113558
Less: Tax			
Deferred Tax		(3487)	(3055)
Current Tax Expenses		35876	41030
Prior Year Tax		755	1057
Profit After Tax		61190	74526
Profit/less brought forward		338835	279214
Total		400025	353740
IV. APPROPRIATIONS			
Transfer to Statutory Reserves		12238	14905
Transfer to Other Reserves		0	0
Transfer to Govt./Proposed Dividend		0	0
Balance carried over to Balance Sheet		387787	338835
Total		400025	353740

CAPITAL AND LIABILITIES	Schedule	AS ON 31.03.2020	AS ON 31.03.2019
CAPITAL	1	135000	135000
RESERVES AND SURPLUS	2	484734	423544
DEPOSITS	3	8041353	6807785
BORROWINGS	4	933362	1133205
OTHER LIABILITIES AND PROVISIONS	5	77934	65245
TOTAL		9672383	8564779

ASSETS	Schedule	AS ON 31.03.2020	AS ON 31.03.2019
CASH AND BALANCES WITH RBI	6	351822	304168
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	768966	499092
INVESTMENTS	8	1526670	1267384
ADVANCES	9	6696957	6128567
FIXED ASSETS	10	27507	42259
OTHER ASSETS	11	300461	323309
TOTAL		9672383	8564779
CONTINGENT LIABILITIES	12	0	0
BILLS FOR COLLECTION		2323	3032

NOTES:

1. The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 25.06.2020
2. The Working results for the year ended 31.03.2020 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: 25-06-2020

Sri. S.MOHAN KUMAR
GENERAL MANAGER

Smt. MARGARET LAETITIA
CHAIRPERSON