

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2019

(Rs. in thousands)		
	For the year ended Mar 31,2019	For the year ended Mar 31,2018
I. INCOME		
Interest Earned	665089	593739
Other Income	97621	81205
Total	762710	674944
II. EXPENDITURE		
Interest Expended	461540	422328
Operating Expenses	155896	133937
Provisions and Contingencies	31716	17677
Total	649152	573942
III. PROFIT/LOSS		
Net Profit Before Tax	113558	101002
Less: Tax		
Deferred Tax	(3055)	556
Current Tax	41030	34701
Prior Year Tax	1057	134
Profit After Tax	74526	65611
Profit/Loss brought forward	279214	226725
Total	353740	292336
IV. APPROPRIATIONS		
Transfer to Statutory Reserves	14905	13122
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	338835	279214
Total	353740	292336

CAPITAL AND LIABILITIES	As on Mar-31,2019	As on Mar-31,2018
CAPITAL	135000	135000
RESERVES AND SURPLUS	423544	349018
DEPOSITS	6807785	6669213
BORROWINGS	1133205	795215
OTHER LIABILITIES AND PROVISIONS	65245	75372
TOTAL	8564779	8023818
ASSETS	As on Mar-31,2019	As on Mar-31,2018
CASH AND BALANCES WITH RBI	304168	285998
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	499092	533735
INVESTMENTS	1267384	1459547
ADVANCES	6128567	5419788
FIXED ASSETS	42259	54838
OTHER ASSETS	323309	269912
TOTAL	8564779	8023818
CONTINGENT LIABILITIES	0	0
BILLS FOR COLLECTION	3032	3924

NOTES:

1. The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 21.05.2019

2. The Working results for the year ended 31.03.2019 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: 21-05-2019

Sri. S.MOHAN KUMAR
GENERAL MANAGER

Smt. MARGARET LAETITIA
CHAIRPERSON