

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2012

Rs. in Thousands

	For the year ended Mar 31,2012	For the year ended Mar 31,2011
I. INCOME	Rs.	Rs.
Interest Earned	167550	87706
Other Income	19029	10554
<b>Total</b>	<b>186579</b>	<b>98260</b>
II. EXPENDITURE		
Interest Expended	112873	59156
Operating Expenses	39620	27630
Provisions and Contingencies	4306	1696
<b>Total</b>	<b>156799</b>	<b>88482</b>
III. PROFIT/LOSS		
Net Profit Before Tax	29780	9778
Less: Tax		
Deferred Tax	-571	847
Current Tax	9733	1456
<b>Profit After Tax</b>	<b>20618</b>	<b>7475</b>
Profit/less brought forward	3637	-2928
<b>Total</b>	<b>24255</b>	<b>4547</b>
IV. APPROPRIATIONS		
Transfer to Statutory Reserves	4124	910
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	20131	3637
<b>Total</b>	<b>24255</b>	<b>4547</b>

CAPITAL AND LIABILITIES	As on Mar 31, 2012	As on Mar 31, 2011
CAPITAL	120000	57550
RESERVES AND SURPLUS	25165	4547
DEPOSITS	1386559	922854
BORROWINGS	615642	330190
OTHER LIABILITIES AND PROVISIONS	22244	14405
<b>TOTAL</b>	<b>2169610</b>	<b>1329546</b>
ASSETS	As on Mar 31, 2012	As on Mar 31, 2011
CASH AND BALANCES WITH RBI	73655	58112
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	64395	51011
INVESTMENTS	299383	190165
ADVANCES	1663073	982324
FIXED ASSETS	20789	21038
OTHER ASSETS	48315	26896
<b>TOTAL</b>	<b>2169610</b>	<b>1329546</b>
CONTINGENT LIABILITIES	5895	3619
BILLS FOR COLLECTION	1430	3297