

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2015

(Rs.. in Thousands)		
	<b>For the year ended Mar 31,2015</b>	<b>For the year ended Mar 31,2014</b>
<b>I. INCOME</b>	Rs.	Rs.
Interest Earned	418211	342815
Other Income	51012	32466
<b>Total</b>	<b>469223</b>	<b>375281</b>
<b>II. EXPENDITURE</b>		
Interest Expended	307094	234452
Operating Expenses	66907	54726
Provisions and Contingencies	9846	6078
<b>Total</b>	<b>383847</b>	<b>295256</b>
<b>III. PROFIT/LOSS</b>		
Net Profit Before Tax	85376	80025
Less: Tax		
Deferred Tax	1682	(1086)
Current Tax	29252	28250
Prior Year Tax	25	13
<b>Profit After Tax</b>	<b>54417</b>	<b>52848</b>
Profit/Loss brought forward	95274	52996
<b>Total</b>	<b>149691</b>	<b>105844</b>
<b>IV. APPROPRIATIONS</b>		
Transfer to Statutory Reserves	10883	10570
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	138808	95274
<b>Total</b>	<b>149691</b>	<b>105844</b>

<b>CAPITAL AND LIABILITIES</b>	<b>As at Mar-31,2015</b>	<b>As at Mar-2014</b>
CAPITAL	10000	10000
SHARE CAPITAL DEPOSIT	125000	125000
RESERVES AND SURPLUS	173511	119094
DEPOSITS	3630232	2838773
BORROWINGS	1308964	972470
OTHER LIABILITIES AND PROVISIONS	71925	51966
<b>TOTAL</b>	<b>5319632</b>	<b>4117303</b>
<b>ASSETS</b>	<b>As at Mar-2015</b>	<b>As at Mar-2014</b>
CASH AND BALANCES WITH RBI	165330	124243
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	371530	210153
INVESTMENTS	905891	575048
ADVANCES	3758656	3122244
FIXED ASSETS	31660	29060
OTHER ASSETS	86565	56555
<b>TOTAL</b>	<b>5319632</b>	<b>4117303</b>
CONTINGENT LIABILITIES	23969	21299
BILLS FOR COLLECTION	577	1925

**NOTES:**

1. The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 08.05.2015.
2. The Working results for the year ended 31.03.2015 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

V.SIVAKUMAR  
GENERAL MANAGER

D.DEVARAJ  
CHAIRMAN