

**FINANCIAL PARTICULARS FOR THE YEAR 2014-15**

**Balance Sheet as on 31-03-2015**

**LIABILITIES**

<b>S.No.</b>	<b>Particulars</b>	<b>Schedule No.</b>	<b>As on 31-03-2015</b>	<b>As on 31-03-2014</b>
1	Capital	1	585804473.42	582816501.42
2	Reserves & Surplus	2	260858758.27	247935007.62
4	Deposits	3	1331416616.36	1171691779.06
5	Borrowings	4	2197864876.93	2241087928.93
6	Other Liabilities & Provisions	5	233248590.93	231993107.43
		<b>Total ::</b>	<b>4609193315.91</b>	<b>4475524324.46</b>

**ASSETS**

<b>S.No.</b>	<b>Particulars</b>	<b>Schedule No.</b>	<b>As on 31-03-2015</b>	<b>As on 31-03-2014</b>
1	Cash on Hand & Postage	6	83712898.00	62847784.00
2	Balances with Banks	7	87517217.38	36736688.35
3	Investments	8	993682803.14	868434887.40
4	Advances	9	2990570071.26	3056468936.22
5	Fixed Assets	10	93108278.18	84028869.18
6	Other Assets	11	330336966.23	334199263.82
7	Accumulated Losses	--	30265081.72	32807895.49
		<b>Total ::</b>	<b>4609193315.91</b>	<b>4475524324.46</b>

**OFF BALANCE SHEET ITEMS**

1	Contingent Liabilites	12	21521155.00	27300000.00
2	Bills for collection	--	--	--
3	Significant Accounting Policies			
4	Report of the Auditors			

**Profit and Loss Account for the year ended 31st March, 2015.**

<b>S. No.</b>	<b>Income</b>	<b>Schedule No.</b>	<b>As on 31-03-2015</b>	<b>As on 31-03-2014</b>
<b>1</b>	Interest earned	<b>13</b>	294459507.89	249495446.76
<b>2</b>	Other Income	<b>14</b>	108108316.89	96549846.63
	<b>Total ::</b>		<b>402567824.78</b>	<b>346045293.39</b>
	<b>Expenditure</b>			
<b>3</b>	Interest expended	<b>15</b>	276768214.11	224984657.15
<b>4</b>	Operating expenses	<b>16</b>	90456154.27	67832217.49
<b>5</b>	Loss Provisions and contingencies	<b>2</b>	32800642.63	52720446.59
	<b>Total ::</b>		<b>400025011.01</b>	<b>345537321.23</b>
	<b>Net Profit /Loss for the year</b>	<b>( + )</b>	<b>2542813.77</b>	<b>507972.16</b>
<b>6</b>	Profit / Losses Brought forward	<b>( - )</b>	32807895.49	33315867.65
<b>7</b>	Accumulated Losses for the year	<b>( - )</b>	<b>30265081.72</b>	<b>32807895.49</b>