



BALANCE SHEET AS ON 31ST MARCH, 2016

(in Rupees)

	Schedule No	As on 31-03-2016	As on 31-03-2015
CAPITAL & LIABILITIES			
Capital	1	23,01,91,730	23,01,91,730
Reserves & Surplus	2	22,23,79,260	17,39,03,778
Deposits	3	3,24,39,55,670	2,89,68,36,824
Borrowings	4	-	-
Other liabilities and provisions	5	10,82,89,863	11,58,68,276
TOTAL		3,80,48,16,524	3,41,68,00,608
ASSETS			
Cash and balances with Reserve Bank of India	6	7,39,70,361	9,84,74,665
Balance with banks and money at call and short notice	7	49,64,24,025	32,32,66,131
Investments	8	71,21,42,552	84,09,51,057
Advances	9	2,38,52,67,708	2,03,76,34,736
Fixed Assets	10	6,72,66,454	6,27,92,393
Other Assets	11	6,97,45,424	5,36,81,626
TOTAL		3,80,48,16,524	3,41,68,00,608
Contingent Liabilities	12	65,83,109	55,03,109

As per our report of even date

For and on behalf of the board

For M.V.R & Associates
Chartered Accountants

Sd/-
(M.V.N. Ramachandra Rao)
Partner, M No.202427

Sd/-
Biplab Das
Chairman

Sd/-
B. V. V. Rajeswara Rao
Director

Sd/-
Jambunathan Narayanan
Director

Sd/-
D. Jagapathi Raju
General Manager

Sd/-
Jayaram Chigurupati
Director

Sd/-
Sanjay Behuria
Director

Sd/-
T. Eswara Chandra Rao
Managing Director

Sd/-
N. Sambasiva Rao
General Manager

Place : Vijayawada
Date : 07.05.2016



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2016

(in Rupees)

	Schedule No	Year ended 31-03-2016	Year ended 31-03-2015
I. INCOME			
Interest earned	13	40,49,03,007	32,44,41,861
Other Income	14	7,50,30,832	6,09,57,707
TOTAL		47,99,33,839	38,53,99,568
II. EXPENDITURE			
Interest Paid	15	22,16,06,551	17,10,06,752
Operating expenses	16	13,01,90,668	10,44,29,321
Provisions and contingencies		4,55,48,686	4,06,23,737
TOTAL		39,73,45,905	31,60,59,810
III. PROFIT			
Net profit/loss(-) for the year		8,25,87,934	6,93,39,758
Profit/Loss(-) brought forward		5,47,28,976	3,03,47,172
TOTAL		13,73,16,910	9,96,86,930
IV. APPROPRIATIONS			
Interim dividend paid		1,84,15,337	1,15,09,587
Tax on dividend paid		37,49,364	23,01,920
Transfer to statutory reserve		1,65,17,587	1,38,67,952
Povision for Deferred Tax Liability (See point 4.7 of Schedule 18)		8,65,398	-
Transfer to General Reserve		41,29,397	34,66,988
Proposed Dividend		92,07,670	1,15,09,587
tax on dividend		18,74,682	23,01,920
Balance carried over to balance sheet		8,25,57,475	5,47,28,976
TOTAL		13,73,16,910	9,96,86,930

As per our report of even date

For and on behalf of the board

For M.V.R & Associates
Chartered AccountantsSd/-
(M.V.N. Ramachandra Rao)
Partner, M No.202427Place : Vijayawada
Date : 07.05.2016Sd/-
Biplab Das
ChairmanSd/-
B. V. V. Rajeswara Rao
DirectorSd/-
Jambunathan Narayanan
DirectorSd/-
D. Jagapathi Raju
General ManagerSd/-
Jayaram Chigurupati
DirectorSd/-
Sanjay Behuria
DirectorSd/-
T. Eswara Chandra Rao
Managing DirectorSd/-
N. Sambasiva Rao
General Manager