

**Balance Sheet as on 31st March, 2015**

(in Rupees)

	Schedule No	As on 31-03-2015	As on 31-03-2014
CAPITAL & LIABILITIES			
Capital	1	23,01,91,730	23,01,91,730
Reserves & Surplus	2	17,39,03,778	13,21,87,034
Deposits	3	289,62,06,263	186,29,35,658
Borrowings	4		
Other liabilities and provisions	5	11,64,98,837	11,37,67,233
TOTAL		341,68,00,608	233,90,81,655
ASSETS			
Cash and balances with Reserve Bank of India	6	9,84,74,665	5,79,16,470
Balance with banks and money at call and short notice	7	32,32,66,131	21,95,91,798
Investments	8	84,09,51,057	46,18,66,886
Advances	9	203,76,34,736	150,53,66,581
Fixed Assets	10	6,27,92,393	5,44,19,790
Other Assets	11	5,36,81,626	3,99,20,130
TOTAL		341,68,00,608	233,90,81,655
Contingent Liabilities	12	55,03,109	7,34,000
Bills for collection			16,78,272

As per our report of even date
For M.V.R & Associates
Chartered Accountants

For and on behalf of the board

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

Biplab Das
Chairman

Dr. Jayaram Chigurupati
Director

A.V.Sadasiva
Director

Anil Chawla
Director

B. V. V. Rajeswara Rao
Director

Sanjay Behuria
Director

T. Eswara Chandra Rao
Managing Director

D. Jagapathi Raju
General Manager

Place: Vijayawada
Date: 09.05.2015

N. Sambasiva Rao
General Manager



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2015

(in Rupees)

	Schedule No	Year ended 31-03-2015	Year ended 31-03-2014
I. INCOME			
Interest earned	13	32,44,41,861	25,56,19,305
Other Income	14	6,09,57,707	4,49,82,667
TOTAL		38,53,99,568	30,06,01,972
II. EXPENDITURE			
Interest Paid	15	17,10,06,752	12,68,75,229
Operating expenses	16	10,44,29,321	8,89,74,530
Provisions and contingencies		4,06,23,737	2,85,50,272
TOTAL		31,60,59,810	24,44,00,031
III. PROFIT			
Net profit/loss(-) for the year		6,93,39,758	5,62,01,941
Profit/Loss(-) brought forward		3,03,47,172	1,51,26,998
Total		9,96,86,930	7,13,28,939
IV. APPROPRIATIONS			
Interim Dividend Paid		1,15,09,587	
Tax on dividend paid		23,01,920	
Transfer to statutory reserve		1,38,67,952	1,12,40,388
Transfer to Capital reserve			
Transfer to General Reserve		34,66,988	28,10,097
Provision for Proposed dividend		1,15,09,587	2,30,19,173
Provision for tax on dividend		23,01,920	39,12,109
Balance C/F to Balance Sheet		5,47,28,976	3,03,47,172
TOTAL		9,96,86,930	7,13,28,939

As per our report of even date
For M.V.R & Associates
Chartered Accountants

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

A.V.Sadasiva
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Place: Vijayawada
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