



BALANCE SHEET AS AT 31ST MARCH 2009

BALANCE SHEET AS ON 31 ST MARCH, 2009 (Rs in thousands)			PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2009 (Rs in thousands)		
	AS ON 31 03 2009	AS ON 31 03 2008		YEAR ENDED 31 03 2009	YEAR ENDED 31 03 2008
CAPITAL AND LIABILITIES			I. INCOME		
Capital	829,77,00	829,77,00	Interest Earned	6830,32,99	5212,97,93
Reserves and Surplus	6306,14,17	4330,72,49	Other Income	1035,44,47	1005,68,78
Deposits	72581,83,10	61045,94,73	TOTAL	7865,77,46	6218,66,71
Borrowings	530,78,30	1283,23,98	II. EXPENDITURE		
Other Liabilities and Provisions	3873,22,02	3018,00,52	Interest Expended	4221,81,82	3159,07,67
TOTAL	84121,74,59	70507,68,72	Operating Expenses	1415,12,62	1400,29,41
ASSETS			Provisions and contingencies	983,50,72	650,55,70
Cash and Balances with Reserve Bank of India	6211,57,51	6432,94,46	TOTAL	6620,45,16	5209,92,78
Balances with Banks and Money at Call and Short Notice	472,24,36	339,87,83	III. PROFIT / LOSS		
Investments	22800,56,66	21915,06,65	Net Profit/(Loss) for the year	1245,32,30	1008,73,93
Advances	51465,28,10	39838,71,38	Profit / Loss (-) Brought forward	84,26,09	80,68,74
Fixed Assets	1594,22,47	539,27,06	Total	1329,58,39	1089,42,67
Other Assets	1577,85,49	1441,81,34	IV APPROPRIATIONS		
TOTAL	84121,74,59	70507,68,72	Transferred to Statutory Reserve	313,00,00	252,00,00
Contingent Liabilities	17418,99,83	12736,02,43	Transferred to Capital Reserve- Others	24,12,72	1,37,48
Bills for Collection	1631,36,09	1561,78,62	Special Reserve u/s 36(1) (viii)	54,00,00	60,00,00
			Investment Reserve	11,09,19	-- --
			Transferred to Revenue Reserve	531,00,00	434,71,90
			Transferred to Staff Welfare Fund	15,00,00	15,00,00
			Proposed Equity Dividend	214,88,50	171,90,80
			Proposed Preference Dividend (refer Note no.10)	37,50,00	35,00,00
			Dividend Distribution Tax	42,89,28	35,16,40
			Balance of Profit	86,08,70	84,26,09
			TOTAL	1329,58,39	1089,42,67
			Earnings Per Share in Rs. (basic & diluted)	27.96	22.52

Chennai - 600001

Date: 27.04.2009

M S SUNDARA RAJAN

Chairman and Managing Director

A SUBRAMANIAN

Executive Director

A S BHATTACHARYA

Executive Director

KUMAR SANJAY KRISHNA

ASHOK GUPTA

Dr. G SUDHAKAR RAO

C K RANGANATHAN

C R GOPALASUNDARAM

T T NATARAJAN

Mrs. SARIA KHAN

PROF. NARENDRNA AGRAWAL

DIRECTORS

V GANESAN
GENERAL MANAGER

AUDITORS: R SUBRAMANIAN

Partner

R SUBRAMANIAN AND COMPANY

R P AGARWAL

Partner

R GOPAL & ASSOCIATES

G S RAMACHANDRA RAO

Partner

GRANDHY & CO

P L MITTAL

Partner

P L MITTAL & CO

S SUNDARA RAMAN

Partner

VISWANATHAN & SWAMINATHAN

S SWAMINATHAN

Partner

GANESAN AND CO.