



**(A GOVERNMENT OF INDIA UNDERTAKING)
BALANCE SHEET AS AT 31ST MARCH 2008**

BALANCE SHEET AS ON 31ST MARCH, 2008				PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2008			
(Rs in thousands)				(Rs in thousands)			
	AS ON 31 03 2008	AS ON 31 03 2007	AS ON 31 03 2006		YEAR ENDED 31 03 2008	YEAR ENDED 31 03 2007	YEAR ENDED 31 03 2006
CAPITAL AND LIABILITIES				I. INCOME			
Capital	829,77,00	829,77,00	743,82,00	Interest Earned	5150,77,93	4194,79,63	3296,27,76
Reserves and Surplus	4381,00,59	3010,99,80	1747,57,63	Other Income	1067,88,78	823,06,38	531,47,26
Deposits	61045,94,73	47090,90,63	40805,52,48	TOTAL	6218,66,71	5017,86,01	3827,75,02
Borrowings	1283,23,98	1936,45,33	1887,29,41	II. EXPENDITURE			
Other Liabilities and Provisions	2967,72,42	3280,51,88	2451,05,55	Interest Expended	3159,07,67	2412,61,67	1854,33,83
TOTAL	70507,68,72	56148,64,64	47635,27,07	Operating Expenses	1400,29,41	1246,64,99	1079,76,10
ASSETS				Provisions and contingencies	650,55,70	598,82,63	389,17,36
Cash and Balances with Reserve Bank of India	6432,94,46	3729,45,06	2302,98,58	TOTAL	5209,92,78	4258,09,29	3323,27,29
Balances with Banks and Money at Call and Short Notice	339,87,83	1088,30,09	2504,36,18	III. PROFIT / LOSS			
Investments	21915,06,65	20877,73,24	19017,00,00	Net Profit/(Loss) for the year	1008,73,93	759,76,72	504,47,73
Advances	39838,71,38	29058,11,12	22484,64,12	Profit / Loss (-) Brought forward	80,68,74	77,06,61	(3830,14,06)
Fixed Assets	539,27,06	551,17,85	518,74,93	Less: Set off against the Capital	--	--	3830,14,00
Other Assets	1441,81,34	843,87,28	807,53,26	Total	1089,42,67	836,83,33	504,47,67
TOTAL	70507,68,72	56148,64,64	47635,27,07	IV APPROPRIATIONS			
Contingent Liabilities	12736,02,43	6818,35,18	10440,35,30	Transferred to Statutory Reserve	252,00,00	190,00,00	127,00,00
Bills for Collection	1561,78,62	1450,88,31	1544,05,93	Transferred to Capital Reserve- Others	1,37,48	1,86,47	2,88,90
				Investment Fluctuation Reserve	--	--	(553,98,70)
				Special Reserve u/s 36(1) (viii)	60,00,00	---	---
				Transferred to Revenue Reserve	485,00,00	376,00,00	739,34,33
				Transferred to Staff Welfare Fund	15,00,00	----	---
				Proposed Equity Dividend	128,93,10	128,9310	101,00,00
				Proposed Preference Dividend	35,00,00	32,00,00	----
				Dividend Distribution Tax	27,86,00	27,35,02	14,16,53
				Balance of Profit	84,26,09	80,68,74	77,06,61
				TOTAL	1089,42,67	836,83,33	504,47,67
				Earnings Per Share in Rs. (basic & diluted)	22.52	20.46	14.67

V GANESAN
GENERAL MANAGER