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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009** |
| (Rs. in thousands) |
|   | Schedule | Year ended 31st March 2009 (Current Year) | Year ended 31st March 2008 (Previous Year) |
|   |   |   |   |
| **I. INCOME** |   |   |   |
| Interest earned | 13 | 4291 ,55 ,73 | 3440 ,47 ,04 |
| Other Income | 14 | 500 ,02 ,06 | 380 ,28 ,80 |
| **TOTAL** |   | **4791 ,57 ,79** | **3820 ,75 ,84** |
|   |   |   |   |
| **II. EXPENDITURE** |   |   |   |
| Interest expended | 15 | 3035 ,03 ,48 | 2311 ,79 ,13 |
| Operating Expenses | 16 | 963 ,01 ,84 | 836 ,33 ,89 |
| Provisions & contingencies |   | 418 ,35 ,64 | 344 ,24 ,10 |
| **TOTAL** |   | 4416 ,40 ,96 | **3492 ,37 ,12** |
|   |   |   |   |
| **PROFIT/LOSS** |   |   |   |
| Net Profit for the year |   | 375 ,16 ,83 | 328 ,38 ,72 |
| Add: Profit brought forward |   | 258 ,61 ,25 | 134 ,65 ,98 |
| **TOTAL** |   | **633 ,78 ,08** | **463 ,04 ,70** |
|   |   |   |   |
| **APPROPRIATIONS** |   |   |   |
| Transfer to Statutory Reserve |   | 93 ,79 ,21 | 82 ,09 ,68 |
| Transfer to Capital Reserve |   | 65 ,98 ,80 | 13 ,60 ,03 |
| Transfer to Revenue Reserve |   | 258 ,61 ,26 | Nil |
| Transfer to Special Reserve |   | 12 ,00 ,00 | 8 ,00 ,00 |
| Proposed dividend |   | 64 ,57 ,80 | 86 ,10 ,40 |
| Tax on Dividend |   | 10 ,97 ,50 | 14 ,63 ,34 |
| Balance carried over to Balance Sheet |   | 127 ,83 ,51 | 258 ,61 ,25 |
| **TOTAL** |   | **633 ,78 ,08** | **463 ,04 ,70** |
|   |   |   |   |
| Earning per share (Basic) (Rs.) |   | 8.71 | 7.63 |

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| **ALLEN C A PEREIRA** | **M. G. SANGHVI** | **V. P. BHARDWAJ** | **S.K. GOGIA** | **D. R. TULJAPURKAR** |
| Chairman & Managing Director | Executive Director | Director | Director | Director |
|   |   |   |   |   |
| **R.K. DESHPANDE** | **T. PARAMESWARA RAO** | **C. PATWARI** | **S.H. KOCHETA** | **S.U. DESHPANDE** |
| Director | Director | Director | Director | Director |
|   |   |   |   |   |
| **Smt. S.A. PANSE** | **V.K. GUPTA** | **V. SUBRAMANIAN** | **A.K. PANDIT** | **D.S. PATEL** |
| General Manager,FM&A | Dy. Gen. Manager,FM&A | Chief Manager | Director | Director |

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| **- AS PER OUR REPORT OF EVEN DATE ATTACHED -** |
| **Place:** | **Pune** |   | **Date:** | **May 14, 2009** |
| For C.R. Sagdeo & Co. | For Wahi & Gupta | For Shah Baheti Chandak & Co. | For V.C. Gautam& Co. | For B. Chhawchharia& Co. |
| Chartered Accountants | Chartered Accountants | Chartered Accountants | Chartered Accountants | Chartered Accountants |
|   |   |   |   |   |
| (AJAY\_S.JOSHI) | (Y.K.\_GUPTA) | (ASHOK\_CHANDAK) | (VISHNU\_GAUTAM) | (S.K.\_CHHAWCHHARIA) |
| Partner | Partner | Partner | Partner | Partner |
| Membership No.: 110708 | Membership No.: 16020 | Membership No.: 30828 | Membership No.: 16257 | Membership No.: 8482 |

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