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| |  |  |  |  | | --- | --- | --- | --- | | **BALANCE SHEET AS ON 31st MARCH 2009** | | | | | (Rs. in thousands) | | | | |  | Schedule | As on 31st March 2009(Current Year) | As on 31st March 2008 (Previous Year) | | **CAPITAL AND LIABILITIES** |  |  |  | | Capital | 1 | 430 ,52 ,00 | 430 ,52 ,00 | | Reserves & Surplus | 2 | 2086 ,66 ,78 | 1350 ,98 ,26 | | Deposits | 3 | 52254 ,91 ,96 | 41758 ,33 ,23 | | Borrowings | 4 | 190 ,01 ,32 | 199 ,24 ,83 | | Other Liabilities & Provisions | 5 | 4068 ,23 ,30 | 4411 ,83 ,02 | |  |  |  |  | | **TOTAL** |  | **59030 ,35 ,36** | **48150 ,91 ,34** | |  |  |  |  | |  |  |  |  | | **ASSETS** |  |  |  | | Cash and Balances with Reserve Bank of India | 6 | 3881 ,41 ,92 | 3893 ,88 ,35 | | Balances with Banks, Money at call & short notice | 7 | 223 ,91 ,65 | 332 ,05 ,30 | |  |  |  |  | | Investments | 8 | 18382 ,14 ,36 | 12282 ,95 ,24 | | Advances | 9 | 34290 ,77 ,28 | 29285 ,81 ,29 | | Fixed Assets | 10 | 654 ,80 ,43 | 220 ,42 ,19 | | Other Assets | 11 | 1597 ,29 ,72 | 2135 ,78 ,97 | |  |  |  |  | | **TOTAL** |  | **59030 ,35 ,36** | **48150 ,91 ,34** | |  |  |  |  | | Contingent Liabilities | 12 | 15264 ,49 ,66 | 15116 ,74 ,86 | | Bills for Collection |  | 1753 ,24 ,69 | 1216 ,07 ,83 | |  |  |  |  | | Significant accounting policies | 17 |  |  | | Notes on Accounts | 18 |  |  | | The Schedules 1 to 18 form an integral part of the Accounts. | | | | |
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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 | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **- 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 | |