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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 | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **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 | |