

South Malabar Gramin Bank

Head Office :: Malappuram

Balance Sheet as at 31.03.2013

		(Rs.000's Omitted)	
Capital & Liabilities	Schedule	As on 31.03.2013	As on 31.03.2012
Capital	1	100000	10000
Share Capital Deposit		64143	64143
Reserves & Surplus	2	2476384	2364564
Deposits	3	41538151	34660193
Borrowings	4	12461425	9756569
Other Liabilities & Provisions	5	1222807	1533636
T O T A L	::	57772910	48389105
Assets	Schedule	As on 31.03.2013	As on 31.03.2012
Cash and Balance with Reserve Bank of India	6	2161245	2022011
Balance with Banks & Money at Call and Short notices	7	5289558	3511163
Investments	8	9042260	8308513
Advances	9	39383027	32513833
Fixed Assets	10	387551	378897
Other Assets	11	1509269	1654688
T O T A L	::	57772910	48389105
Contingent Liabilities	12	117708	4127
Bills for collection		98840	115456

Profit & Loss Account for the Year ended 31.03.2013

		(Rs.000's omitted)	
	Schedule	As on 31.03.2013	As on 31.03.2012
I. INCOME:-			
Interest earned	13	4806988	4415804

Other Income	14	363721	212238
Provision trfd. Back		0	485
T O T A L	::	5170709	4628527
II. EXPENDITURE:-			
Interest expended	15	3577325	3337719
Operating expenses	16	1381551	1141841
Provisions and Contingencies		99354	55676
T O T A L	::	5058230	4535236
III. PROFIT / LOSS:-			
Net Profit for the year before taxation		112479	93291
Less: Prior period adjustments		8081	0
Less: Income Tax for the Year		8740	6192
Net Profit after tax	::	111820	87099
IV. APPROPRIATIONS:-			
Investment Fluctuation Reserve		30000	10000
Transfer to Statutory reserves		81820	77099
T O T A L	::	111820	87099
Earnings per Share PAT/100000 share		1118.2	870.99

M.Sundareswaran
SENIOR MANAGER

C.G. Sethumadhavan
CHIEFMANAGER

K.Kishorekumar
GENERAL
MANAGER

KV Shaji
CHAIRMAN

AS PER REPORT OF EVEN DATE ATTACHED

For SAJIVE ASSOCIATES
CHARTERED ACCOUNTANTS
CA. K.V.SAJIVE, FCA
PARTNER (M No. 027285)

1. V.REVEENDRAN, Director

2. VENU S MENON,
Director

3. DR. M. REDDAIAH, Director

5. REGI VARGHESE, Director

4. D.SOUNDARARAJAN,
Director

Malappuram

17.05.2013