

**KERALA GRAMIN BANK**  
**HEAD OFFICE : MALAPPURAM**

<b>Balance Sheet as at 31.03.2016</b>		<b>Amt in "000</b>	<b>Amt in "000</b>
<b>Capital &amp; Liabilities</b>	<b>Sche dule</b>	<b>As on 31.03.2016</b>	<b>As on 31.03.2015</b>
<b>Capital</b>	<b>1</b>	84143	20000
<b>Share Capital Deposit</b>		0	64143
<b>Reserves &amp; Surplus</b>	<b>2</b>	6190682	5437809
<b>Deposits</b>	<b>3</b>	126786650	104734918
<b>Borrowings</b>	<b>4</b>	26736570	35308658
<b>Other Liabilities &amp; Provisions</b>	<b>5</b>	2010587	2514652
<b>T O T A L</b>	<b>::</b>	<b>161808632</b>	<b>148080180</b>
<b>Assets</b>	<b>Sche dule</b>	<b>As on 31.03.2016</b>	<b>As on 31.03.2015</b>
<b>Cash and Balance with Reserve Bank of India</b>	<b>6</b>	5373387	4843167
<b>Balance with Banks &amp; Money at Call and Short notices</b>	<b>7</b>	23067791	31928948
<b>Investments</b>	<b>8</b>	28304714	21844340
<b>Advances</b>	<b>9</b>	99888406	85149176
<b>Fixed Assets</b>	<b>10</b>	809954	749605
<b>Other Assets</b>	<b>11</b>	4364380	3564944
<b>T O T A L</b>	<b>::</b>	<b>161808632</b>	<b>148080180</b>
<b>Contingent Liabilities</b>	<b>12</b>	236441	472598
<b>Bills for collection</b>		137687	128869
<b>Significant Accounting Policies</b>	<b>17</b>		
<b>Notes on Accounts</b>	<b>18</b>		

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<b>Statement of Profit and Loss</b>		<b>Amt in ' Amt in "000</b>	
	<b>Sche dule</b>	<b>01.04.15 to 31.03.2016</b>	<b>01.04.14 to 31.03.2015</b>
<b>I. INCOME:-</b>			
Interest earned	13	13840572	12267310
Other Income	14	989734	866010
Provision trfd. Back			
<b>TOTAL</b>	<b>::</b>	<b>14830306</b>	<b>13133320</b>
<b>II. EXPENDITURE:-</b>			
Interest expended	15	9993534	8901621
Operating expenses	16	3697449	3306829
Provisions and Contingencies		399677	512720
<b>TOTAL</b>	<b>::</b>	<b>14090660</b>	<b>12721170</b>
<b>III. PROFIT / LOSS:-</b>			
Profit for the year before taxation( PBT)		739646	412150
Add: Prior period adjustments ( )		13227	0
Less: Prior period adjustments (depreciation)		0	298
Less: deferred tax expenses		0	6620
Tax Expense for the Year Cr/(Dr)	0	0	0
Net Profit For the Year after Income Tax	<b>::</b>	<b>752873</b>	<b>405232</b>
<b>IV. APPROPRIATIONS:-</b>			
Statutory Reserve		0	0
Reserve for Long Term Finance			
Floating Reserve Towards Investments		200000	100000
Transfer to Govt. Proposed Dividend			
Floating Reserve Towards NPA			
General Reserve		552873	305232
Balance of Profit carried Over to Balance Sheet			
<b>TOTAL</b>	<b>::</b>	<b>752873</b>	<b>405232</b>
<b>Earnings Per Share ( PAT/8414300 shares)</b>		<b>895</b>	<b>2026</b>

