

South Malabar Gramin Bank
Head Office :: Malappauram

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	10000	10000
Share Capital Deposit	1A	64143	64143
Reserves & Surplus	2	2476384	2364564
Deposits	3	41538151	34660193
Borrowings	4	12461425	9756569
Other Liabilities & Provisions	5	1222807	1533636
TOTAL	::	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
TOTAL	::	57772910	48389105
Contingent Liabilities	12	117708	4127
Bills for collection		98840	115456
Significant Accounting Policies	17		
Notes on Accounts	18		

M.Sundareswaran
SENIORMANAGER

C.G.Sethumadhavan.
CHIEFMANAGER

k. Kishorekumari.K
GENERAL MANAGER

CHAIRMAN

DIRECTORS:-

1. V.REVEENDRAN

2. VENU S MENON

3. DR. M. REDDAIAH

4. D.SOUNDARA RAJAN

5. REGI VARGHESE

6. K.B.VALSALA KUMARI. IAS (RTD)

7. MP BHASKARAN NAIR

8.ADV. M .VEERANKUTTY

AS PER REPORT OF EVEN DATE ATTACHED
For SAJIVE ASSOCIATES
CHARTERED ACCOUNTANTS

Malappuram
17.05.2013

CA.K.V.SAJIVE, FCA
PARTNER (M No. 027285)
FRN003525 S

South Malabar Gramin Bank
Head Office :: Malappuram

Profit & Loss Account for the Year ended 31.03.2013

(Rs.000's omitted)			
	Sche dule	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	19	99354	55676
T O T A L	::	5058230	4535236
III. PROFIT / LOSS:-			
Profit for the year before taxation(PBT)		112479	93291
Add: Prior period adjustments (Income tax)		8081	0
Less: Prior period adjustments		0	0
Less: Tax expenses for the Year	0	8740	6192
Net Profit For the Year after Income Tax	::	111820	87099
IV. APPROPRIATIONS:-			
Statutory Reserve			
Reserve for Long Term Finance			
Floating Reserve Towards Investments		30000	10000
Transfer to Govt. Proposed Dividend			
Floating Reserve Towards NPA			
General Reserve		81820	77099
Balance of Profit carried Over to Balance Sheet			
T O T A L	::	111820	87099
Earnings per Share PAT/100000 share		1118.2	870.99

M.Sundareswaran
SENIOR MANAGER

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K.Kishorekumar
GENERAL MANAGER

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