

KERALA GRAMIN BANK
HEAD OFFICE : MALAPPURAM

Balance Sheet as at 31.03.2014		Amt in "000	Amt in "000	Amt in "000
Capital & Liabilities	Sche dule	As on 31.03.2014	As on 08.07.2013	*As on 31.03.2013
Capital	1	20000	20000	20000
Share Capital Deposit		64143	64143	64143
Reserves & Surplus	2	5032576	4743666	4631670
Deposits	3	85930473	73060947	71261977
Borrowings	4	29276780	30052993	29920154
Other Liabilities & Provisions	5	2043759	2692567	2382885
T O T A L	::	122367731	110634316	108280829
Assets	Sche dule	As on 31.03.2014	As on 08.07.2013	*As on 31.03.2013
Cash and Balance with Reserve Bank of India	6	3951794	3350939	3540348
Balance with Banks & Money at Call and Short notices	7	19227810	11353282	11721311
Investments	8	18315946	16585285	15833118
Advances	9	77522996	75232452	73928676
Fixed Assets	10	547878	547223	548054
Other Assets	11	2801307	3565135	2709322
T O T A L	::	122367731	110634316	108280829
Contingent Liabilities	12	349980	142132	134046
Bills for collection		128719	117849	120182
Significant Accounting Policies	17			
Notes on Accounts	18			

*Note: The figures reflect the consolidated position of two Amalgamated entities ie., erstwhile South Malabar Gramin Bank and North Malabar Gramin Bank.

Sundareswaran M
Senior Manager

Janardhanan.K
Chief Manager

Krishnankutty N.K
General Manager

Shaji K.V
Chairman

DIRECTORS

1.Sri V REVEENDRAN
3.Sri.K.S RAJAGOPAL
5.Sri.REGI VARGHESE

2.Sri.VENU S MENON
4.Sri.D.SOUNDARA RAJAN
6.Sri.K.V MOHAN KUMAR, IAS

MALAPPURAM
07.05.2014

As per our report of even date attached
For **SAJIVE ASSOCIATES**
CHARTERED ACCOUNTANTS
CA SAGI GEORGE,FCA
PARTNER (M No.211212),FRN-003525S