

KERALA GRAMIN BANK
HEAD OFFICE : MALAPPURAM

Balance Sheet as at 31.03.2015		Amt in "000	Amt in "000
Capital & Liabilities	Sche dule	As on 31.03.2015	As on 31.03.2014
Capital	1	20000	20000
Share Capital Deposit		64143	64143
Reserves & Surplus	2	5437809	5032576
Deposits	3	104734918	85930473
Borrowings	4	35308658	29276780
Other Liabilities & Provisions	5	2514652	2043759
TOTAL	::	148080180	122367731
Assets	Sche dule	As on 31.03.2015	As on 31.03.2014
Cash and Balance with Reserve Bank of India	6	4843167	3951794
Balance with Banks & Money at Call and Short notices	7	31928948	19227810
Investments	8	21844340	18315946
Advances	9	85149176	77522996
Fixed Assets	10	749605	547878
Other Assets	11	3564944	2801307
TOTAL	::	148080180	122367731
Contingent Liabilities	12 *	472598	349980
Bills for collection		128869	128719

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Statement of Profit and Loss		Amt in "000	Amt in "000
	Sche dule	01.04.14 to 31.03.2015	01.04.13 to 31.03.2014
I. INCOME:-			
Interest earned	13	12267310	10411371
Other Income	14	866010	710992
Provision trfd. Back			
TOTAL	::	13133320	11122363
II. EXPENDITURE:-			
Interest expended	15	8901621	7573794
Operating expenses	16	3306829	2617686
Provisions and Contingencies		512720	626986
TOTAL	::	12721170	10818466
III. PROFIT / LOSS:-			
Profit for the year before taxation(PBT)		412150	303897
Add: Prior period adjustments ()			102539
Less: Prior period adjustments (depreciation)		-298	
Less: Deferred Tax Liability		-6620	-5530
Tax Expense for the Year	::	0	0
Net Profit For the Year after Income Tax	::	405232	400906
IV. APPROPRIATIONS:-			
Floating Reserve Towards Investments		100000	100000
Floating Reserve Towards NPA			0
General Reserve		305232	300906
Balance of Profit carried Over to Balance Sheet			
TOTAL	::	405232	400906
Earnings Per Share (PAT/200000 shares)		2026	2005