

KERALA GRAMIN BANK
HEAD OFFICE : MALAPPURAM

Statement of Profit and Loss		Amt in "000	Amt in "000	Amt in "000	
	Sche dule	08.07.13 to 31.03.2014	01.04.13 to 07.07.2013	01.04.13 to 31.03.2014	*As on 31.03.2013
I. INCOME:-					
Interest earned	13	7655291	2756080	10411371	8851992
Other Income	14	545215	165777	710992	575567
Provision trfd. Back		0			
TOTAL	::	8200506	2921857	11122363	9427559
II. EXPENDITURE:-					
Interest expended	15	5588338	1985456	7573794	6614197
Operating expenses	16	1986966	630720	2617686	2315501
Provisions and Contingencies		455161	171825	626986	232918
TOTAL	::	8030465	2788001	10818466	9162616
III. PROFIT / LOSS:-					
Profit for the year before taxation(PBT)		170041	133856	303897	264943
Add: Prior period adjustments (IT)		102539	0	102539	8081
Less: Prior period adjustments		0	0		8740
Tax Expense for the Year Cr/(Dr)	0	16330	-21860	-5530	0
Net Profit For the Year after Income Tax	::	288910	111996	400906	264284
IV. APPROPRIATIONS:-					
Statutory Reserve		0	0	0	45739
Reserve for Long Term Finance		0	0	0	0
Floating Reserve Towards Investments		70000	30000	100000	30000
Transfer to Govt. Proposed Dividend		0	0	0	0
Floating Reserve Towards NPA		0	0	0	0
General Reserve		218910	81996	300906	188545
Balance of Profit carried Over to Balance		0			
TOTAL	::	288910	111996	400906	264284
Earnings Per Share (PAT/200000 shares)		1445	560	2005	1321

*Note: The figures reflect the consolidated position of two Amalgamated entities

ie., erstwhile South Malabar Gramin Bank and North Malabar Gramin Bank.

M.Sundareswaran
Senior Manager

Janardhanan.K
Chief Manager

Krishnan kutty.N.K
General Manager

K.V.Shaji
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

As per our report of even date attached
For SAJIVE ASSOCIATES
CHARTERED ACCOUNTANTS

MALAPPURAM
07.05.2014

CA SAGI GEORGE,FCA
PARTNER (M No.211212),FRN-003525S