

**PALLAVAN GRAMA BANK**  
**BALANCE SHEET AS AT MARCH 31, 2016**

(Rs.in '000s)

	Schedule	As at March 31, 2016	As at March 31, 2015
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1A	65,578	20,000
Share Capital Deposit	1B	-	45,578
Reserves and Surplus	2	22,63,679	19,26,850
Deposits	3	253,81,854	194,98,784
Borrowings	4	125,30,980	147,07,213
Other Liabilities and Provisions	5	6,21,675	6,80,038
<b>Total</b>		<b>408,63,766</b>	<b>368,78,463</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	11,49,968	8,90,390
Balances with Banks and Money at Call and Short Notice	7	86,91,089	91,73,920
Investments	8	52,56,290	40,07,592
Advances	9	245,89,381	219,57,098
Fixed Assets	10	1,88,552	1,64,891
Other Assets	11	9,88,486	6,84,572
<b>Total</b>		<b>408,63,766</b>	<b>368,78,463</b>
Contingent Liabilities	12	7,556	23,131
Bills for Collection		36,035	47,691
<b>Notes on accounts</b>			
<b>Significant Accounting Policies</b>			
Schedules referred to above form an integral part of the accounts			

For and on behalf of the Board of Directors

This is the Balance sheet referred to in  
our report of even date

**For ELANGO VAN & CO.,**  
Chartered Accountants,  
[Firm Registration No.006990S]

**(C.BALA RAMA PRAKASH,**  
**M.Com.,F.C.A. D.I.S.A(ICA),)**  
Partner,  
Membership No.203772,

Place : Salem  
Dated : 25/05/2016

**PALLAVAN GRAMA BANK**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016**

(Rs.in '000s)

	Schedule	For the year ended March 31, 2016	For the year ended March 31, 2015
<b>INCOME</b>			
Interest Earned	13	34,49,975	27,47,825
Other Income	14	3,81,623	2,47,249
<b>Total</b>		<b>38,31,598</b>	<b>29,95,074</b>
<b>EXPENDITURE</b>			
Interest expended	15	26,74,194	19,43,631
Operating Expenses	16	6,18,331	4,60,144
Provisions and Contingencies (Net)	17	2,02,243	2,46,003
<b>Total</b>		<b>34,94,768</b>	<b>26,49,778</b>
<b>PROFIT</b>			
<b>Net profit for the year</b>		<b>3,36,830</b>	<b>3,45,296</b>
Profit brought forward from previous year		15,41,394	12,65,157
<b>Balance amount available for Appropriation</b>		<b>18,78,224</b>	<b>16,10,453</b>
<b>APPROPRIATIONS</b>			
Transfer to Statutory Reserves		67,366	69,059
Balance carried over to Balance Sheet		18,10,858	15,41,394
<b>Total</b>		<b>18,78,224</b>	<b>16,10,453</b>
Earnings per Share - Rs. (Refer Note 8 (e) on Schedule 17)			
Basic		51	1,726
Diluted		51	527
<b>Notes on accounts</b>	18		
<b>Significant Accounting Policies</b>	19		
Schedules referred to above form an integral part of the accounts			

For and on behalf of the Board of Directors

This is the Profit and Loss Account referred  
to in our report of even date

**For ELANGO VAN & CO.,**  
Chartered Accountants,  
[Firm Registration No.0069905]

**(C.BALA RAMA PRAKASH,**  
**M.Com.,F.C.A. D.I.S.A(ICA),**  
Partner,  
Membership No.203772,

Place : Salem  
Dated : 25/05/2016