

## TEN YEARS OF GROWTH

(Rs.In Lakhas)

Year ended on 31 st March	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
<b>During the year</b>										
<b>SANCTION</b>										
(i) Term Loan	-----	-----	-----	16.82	3022.06	3038.80	1127.02	4194.75	4551.26	9551.55
(ii) Soft Loan	-----	-----	-----	-----	-----	-----	-----	65.32	85.47	92.53
<b>DISBURSEMENT</b>										
(i) Term Loan	-----	-----	140.00	632.77	2025.70	1752.87	1515.31	4145.11	3619.01	4536.83
(ii) Soft Loan	-----	-----	-----	-----	-----	11.00	0.80	51.48	95.26	117.55
<b>As at the end of the Year</b>										
<b>OPERATING INCOME</b>										
(i) Interest	490.82	871.23	1255.32	1130.25	1762.55	1648.82	1821.82	1547.86	1870.10	1804.58
(ii) Other Income	46.06	2.93	2.37	8.51	11.13	14.82	90.05	27.33	24.13	62.03
	536.88	874.16	1257.69	1138.76	1773.68	1663.64	1911.87	1575.19	1894.23	1866.61
<b>Cost Of Borrowings</b>	521.46	654.53	798.69	1515.92	1867.21	1592.86	1639.53	1474.06	1531.04	1331.84
<b>GROSS PROFIT (A)</b>	15.42	219.63	459.00	(-)377.16	(-)93.53	70.78	272.34	101.13	363.19	534.77
<b>OPERATING EXPENSES</b>										
(i) Staff Cost (Salaries, P.F. & Gratuity)	367.57	1146.06*	440.43	529.67	436.71	405.50	342.97	335.06	328.80	247.71
(ii) Administrative & General expenses.	35.56	30.60	33.05	62.69	68.24	54.76	75.35	70.24	70.07	117.38
(iii) Bad Debts Written off	4.38	13.70	4.60	8.80	6.49	26.70	39.19	151.38	568.12	420.33
<b>(B)</b>	407.51	1190.36	478.08	601.16	511.44	486.96	457.51	556.69	966.99	785.42
<b>Net Profit/Loss before Tax (A-B)</b>	(-) 392.09	970.73	(-) 19.08	(-) 978.32	(-) 605.61	(-)416.18	(-)185.17	(-)455.56	(-)603.80	(-)250.65
<b>Less: Provision for Tax</b>	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
<b>Profit after Tax</b>	(-) 392.09	(-) 17.51	(-) 19.08	(-)978.32	(-)605.61	(-)416.18	(-)185.17	(-)455.56	(-)603.80	(-)250.65
(i) Appropriation to Reserves	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
(ii) Provision for Dividend	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
(iii) Repayment of subvention	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
(i) Share Capital	9957.11	9957.11	9957.11	9957.11	9957.11	4857.11	2857.11	2857.11	2857.11	2817.11
(ii) Reserves	497.46	497.46	497.46	497.46	497.46	497.46	497.46	497.46	497.46	497.46
(iii) Loans Outstanding	16799.22	17941.53	19666.54	21997.18	24095.46	24028.72	25309.46	27575.53	27653.90	28467.82
(iv) No. of Accounts	540	575	639	691	730	785	880	931	1053	1175
(v) Refinance Outstanding	4827.16	5627.16	6380.64	6930.64	8028.87	7610.27	8784.69	8588.92	7019.29	4944.22
(vi) Bonds Outstanding	4512.00	5650.50	7735.00	8953.00	8958.50	9106.50	10132.00	10270.00	8975.00	9310.00
(vii) No. of Offices	-----	-----	-----	4	4	4	4	4	4	4

Note: \* Includes differential amount of gratuity of Rs. 153.14 lakh paid to retirees on account of enhancement of gratuity limit to Rs. 10 lakh, provision of Rs. 367.05 lakh made toward group gratuity and provision of Rs. 253.50 lakh made toward leave encashment.