

**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2011**

Rs. in Thousand

	<b>For the year ended March 31,2011</b>	<b>AS ON March 31, 2010</b>
<b>I. INCOME</b>	<b>Rs.</b>	
Interest Earned	87706	24995
Other Income	10554	3787
<b>Total</b>	<b>98260</b>	<b>28782</b>
<b>II. EXPENDITURE</b>		
Interest expended	59156	17716
Operating Expenses	27630	12256
Provisions and contingencies & IT	1696	1118
<b>Total</b>	<b>88482</b>	<b>31090</b>
<b>III. PROFIT/LOSS</b>		
Net Profit before tax 31.03.2011	9778	-2308
Less: Tax		
Deferred Tax	847	(100)
Current Tax	1456	
<b>Profit After Tax</b>	<b>7475</b>	
Profit/loss brought forward	-2928	-720
<b>Total</b>	<b>4547</b>	<b>-2928</b>
Transfer to Statutory Reserves	910	0
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	3637	-2928
<b>Total</b>	<b>4547</b>	<b>-2928</b>

<b>CAPITAL AND LIABILITIES</b>	<b>As on Mar 31, 2011</b>	<b>As on Mar 31, 2010</b>
CAPITAL	57550	10000
RESERVES AND SURPLUS	4547	NIL
DEPOSITS	922854	408134
BORROWINGS	330190	220657
OTHER LIABILITIES AND PROVISIONS	14405	3502
<b>TOTAL</b>	<b>1329546</b>	<b>642293</b>
<b>ASSETS</b>	<b>As on Mar 31, 2011</b>	<b>As on Mar 31, 2010</b>
CASH AND BALANCES WITH RBI	58112	23798
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	51011	69999
INVESTMENTS	190165	74397
ADVANCES	982324	445168
FIXED ASSETS	21038	18173
OTHER ASSETS	26896	10758
<b>TOTAL</b>	<b>1329546</b>	<b>642293</b>
CONTINGENT LIABILITIES	3619	NIL
BILLS FOR COLLECTION	3297	454