

TEN YEARS OF GROWTH

(Rs.In Lacs)

| Year ended on 31 st March | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| During the year | | | | | | | | | | |
| SANCTION | | | | | | | | | | |
| (i) Term Loan | 16.82 | 3022.06 | 3038.80 | 1127.02 | 4194.75 | 4551.26 | 9551.55 | 2555.38 | 719.06 | 3569.12 |
| (ii) Soft Loan | ----- | ----- | ----- | ----- | 65.32 | 85.47 | 92.53 | 139.99 | 123.96 | 229.27 |
| DISBURSEMENT | | | | | | | | | | |
| (i) Term Loan | 632.77 | 2025.70 | 1752.87 | 1515.31 | 4145.11 | 3619.01 | 4536.83 | 1723.96 | 909.02 | 2220.63 |
| (ii) Soft Loan | ----- | ----- | 11.00 | 0.80 | 51.48 | 95.26 | 117.55 | 121.40 | 97.67 | 158.71 |
| As at the end of the Year | | | | | | | | | | |
| OPERATING INCOME | | | | | | | | | | |
| (i) Interest | 1130.25 | 1762.55 | 1648.82 | 1821.82 | 1547.86 | 1870.10 | 1804.58 | 1786.25 | 1617.96 | 1762.35 |
| (ii) Other Income | 8.51 | 11.13 | 14.82 | 90.05 | 27.33 | 24.13 | 62.03 | 19.62 | 31.42 | 31.43 |
| | 1138.76 | 1773.68 | 1663.64 | 1911.87 | 1575.19 | 1894.23 | 1866.61 | 1805.87 | 1649.38 | 1793.78 |
| Cost Of Borrowings | 1515.92 | 1867.21 | 1592.86 | 1639.53 | 1474.06 | 1531.04 | 1331.84 | 1529.45 | 1608.96 | 1580.44 |
| GROSS PROFIT (A) | (-)377.16 | (-)93.53 | 70.78 | 272.34 | 101.13 | 363.19 | 534.77 | 276.42 | 40.42 | 213.34 |
| OPERATING EXPENSES | | | | | | | | | | |
| (i) Staff Cost (Salaries, P.F. & Gratuity) | 529.67 | 436.71 | 405.50 | 342.97 | 335.06 | 328.80 | 247.71 | 265.69 | 261.78 | 246.70 |
| (ii) Administrative & General expenses. | 62.69 | 68.24 | 54.76 | 75.35 | 70.24 | 70.07 | 117.38 | 62.54 | 63.39 | 59.56 |
| (iii) Bad Debts Written off | 8.80 | 6.49 | 26.70 | 39.19 | 151.38 | 568.12 | 420.33 | 184.33 | 218.70 | 145.58 |
| (B) | 601.16 | 511.44 | 486.96 | 457.51 | 556.69 | 966.99 | 785.42 | 512.56 | 543.87 | 451.84 |
| Net Profit/Loss before Tax (A-B) | (-)978.32 | (-)605.61 | (-)416.18 | (-)185.17 | (-)455.56 | (-)603.80 | (-)250.65 | (-)236.14 | (-)503.45 | (-)238.50 |
| Less: Provision for Tax | | | | | | | | | | |
| Profit after Tax | (-)978.32 | (-)605.61 | (-)416.18 | (-)185.17 | (-)455.56 | (-)603.80 | (-)250.65 | (-)236.14 | (-)503.45 | (-)238.50 |
| (i) Appropriation to Reserves | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| (ii) Provision for Dividend | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| (iii) Repayment of subvention | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| (i) Share Capital | 9957.11 | 9957.11 | 4857.11 | 2857.11 | 2857.11 | 2857.11 | 2817.11 | 2817.11 | 2817.11 | 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 | 21997.18 | 24095.46 | 24028.72 | 25309.46 | 27575.53 | 27653.90 | 28467.82 | 25867.33 | 25253.91 | 25574.80 |
| (iv) No. of Accounts | 691 | 730 | 785 | 880 | 931 | 1053 | 1175 | 1276 | 1337 | 1455 |
| (v) Refinance Outstanding | 6930.64 | 8028.87 | 7610.27 | 8784.69 | 8588.92 | 7019.29 | 4944.22 | 4247.00 | 3800.32 | 4250.83 |
| (vi) Bonds Outstanding | 8953.00 | 8958.50 | 9106.50 | 10132.00 | 10270.00 | 8975.00 | 9310.00 | 9147.28 | 9652.28 | 9052.28 |
| (vii) No. of Offices | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 6 | 6 | 6 |