



Annual Report '09

BALANCE SHEET

As at 31st December, 2009

	SCHEDULE	31st DEC 2009		31st DEC 2008	
		Nu.	ch.	Nu.	ch.
CAPITAL AND LIABILITIES					
Share Capital	1	355,517,500	.00	355,517,500	.00
Reserves	2	1,098,082,013	.62	933,135,258	.58
Deposits	3	21,657,989,114	.83	14,601,360,500	.74
Current Liabilities	4	265,258,287	.35	123,319,029	.36
Provisions	5	729,626,182	.62	720,627,383	.39
Total Liabilities		24,106,473,098	.42	16,733,959,672	.07
ASSETS					
Cash and Bank Balances	6	12,274,310,731	.58	6,859,758,531	.05
Investments	7	551,660,871	.65	551,660,871	.64
Loans and Advances	8	11,086,247,445	.01	9,188,347,027	.90
Fixed Assets (at cost, less depreciation)	9	99,210,739	.48	97,718,151	.13
Other Assets	10	95,043,310	.70	36,475,090	.35
Total Assets		24,106,473,098	.42	16,733,959,672	.07
SIGNIFICANT ACCOUNTING POLICIES &	11				
NOTES ON ACCOUNTS	12	0	.00	0	.00

The Schedules referred to above form part of the Balance Sheet.

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

for K.C.Bhattacharjee & Paul

Chartered Accountants

G.N. Chattopadhyay

Partner

M. No. 053272

Date : 15/04/2010

Place: Kolkata



CHAIRPERSON

CHIEF EXECUTIVE OFFICER

PROFIT & LOSS ACCOUNT

For the year ended 31st December, 2009



PARTICULARS	31st DEC 2009		31st DEC 2008	
	Nu.	ch.	Nu.	ch.
Interest on loans	1,148,000,240.30		917,720,132.01	
Interest on bills & cheques	2,543,634.08		3,650,677.40	
Interest on deposits with other banks	5,203,826.18		12,546,545.58	
Interest on RGOB & RMA bills and CRR	49,222,875.01		52,523,352.73	
Interest Income	1,204,970,575.57		986,440,707.72	
Interest on savings deposits	45,320,975.39		37,770,087.22	
Interest on fixed deposits(including FTU)	588,937,599.99		329,001,649.83	
Interest on recurring deposits	0.00		0.00	
Interest on miscellaneous accomodations	644,526.15		670,809.37	
Interest Expenses	634,903,101.53		367,442,546.42	
Interest Differential	570,067,474.04		618,998,161.30	
Exchange, commissions, & recoveries	87,423,918.94		63,287,375.87	
Dividends (Gross)	3,449,300.00		3,002,800.00	
Forex gains	(19,510,417.81)		84,506,707.92	
Fees Income	14,677,977.47		12,156,980.87	
Rents & other receipts	108,132.74		157,958.14	
Other Income	86,148,911.34		163,111,822.80	
Gross Operating Income	656,216,385.38		782,109,984.10	
Employment costs	133,547,018.06		119,567,732.31	
Establishment overheads	22,188,701.19		19,270,045.72	
Communication costs	10,141,212.78		9,879,717.27	
Travelling expenses	8,288,876.70		6,528,548.00	
Vehicles expenses	886,787.13		732,613.01	
Computer running & maintenances	7,137,133.67		5,484,192.61	
Advertisements & publicity	3,369,872.02		4,169,169.45	
Entertainments	1,360,457.80		1,427,957.60	
Gifts	21,747.00		15,200.00	
Donations	500,000.00		281,000.00	
HRD costs	8,121,458.42		21,022,285.53	
Audit fees	200,000.00		200,000.00	
Legal/Regulatory expenses & Professional fees	16,696,322.81		533,344.00	
Board meetings expenses	2,506,350.75		1,569,782.00	
Board Developmental Cost	1,945,682.74		0.00	