

|| Om Shri Manjunathaya Namaha||
SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®

BALANCE SHEET AS AT 31st MARCH, 2013

	Schedule No.		For Current Year ended 31st March 2013	For Previous Year ended 31st March 2012
SOURCE OF FUNDS:		₹	₹	₹
Sundry Liabilities	1		3,418,453,379.18	3,065,102,903
Grant Pending for Utilisation	2		21,383,688.41	21,264,109
Term Loans:From Banks & Financial Institutions	3		20,000,666,445.22	14,768,652,721
Micro Finance Fund			123,320,876.84	116,099,656
Cash Management Risk Fund			80,577,654.15	40,386,757
SIDBI: Vehicle Revolving Fund			7,500,000.00	7,500,000
Capital Grant	4		26,322,021.00	19,116,539
GENERAL FUND				
As per Last Balance Sheet		436,361,474.40		
Add: Surplus: Excess of Income over Expenditure for the year		461,992,206.74	898,353,681.14	436,361,474
GRAND TOTAL			24,576,577,745.93	18,474,484,159

APPLICATION OF FUNDS:			₹	₹
Cash and Bank Balances	5		2,713,536,244.76	1,724,307,047
Fixed Deposit with Banks	6		670,678,940.10	347,769,810
Deposit with Others			20,537,377.00	9,190,041
Financial Assistance : Self Help Groups			20,813,917,795.50	16,161,194,167
Advances: Project Offices and Others	7		193,010,284.40	121,716,389
Fixed Assets	26		164,897,104.17	110,306,705
GRAND TOTAL			24,576,577,745.93	18,474,484,159

Schedules 1 to 7 and 26 referred to above and notes on accounts (Schedule No.27) form an integral part of the Balance Sheet & Income & Expenditure Account.

Date: 24.09.2013

Place: Dharmasthala

Sumendra K.
TRUSTEE

[Signature]
24.9.13
TRUSTEE

[Signature]
PRESIDENT

AS PER OUR REPORT OF EVEN DATE
FOR RAO & BASRI
CHARTERED ACCOUNTANTS

[Signature]
(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770
24/09/2013



SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2013

	SCHEDULE NO.		For Current Year ended 31st March 2013	For Previous Year ended 31st March 2012
INCOME		₹	₹	₹
Grants Donations and Other Receipts	8	144,902,691.17		
Insurance Incentive		79,234,960.00		
Niranthara Subscription		20,857,408.00		
NPS Lite Incentive		4,997,520.00		
Green Energy Incentive		2,028,021.00		
Miscellaneous Receipts	9	13,826,095.96		
Bank Interest	10	64,235,413.98	330,082,110.11	293,028,790
PRAGATHI BHANDU PROGRAM				
Recovery of Cost of Funds		3,052,493,045.95		
BC-Suvidha Incentive		140,908,698.82	3,193,401,744.77	1,787,146,704
SAMPOORNA SURAKSHA PROGRAM				
Membership Collected		493,088,300.00		
Administrative Expenses Reimbursement		5,717,945.00	498,806,245.00	366,380,400
FOREIGN GRANT PROJECTS				
Designer Garment Project		320,837.00		
Watsan Project		4,316,230.58		
International Finance Corporation		2,622,883.00		
Ashden sustainability		3,412,863.16		
Results Education Fund		109,152.00	10,781,965.74	3,018,338
GRAND TOTAL			4,033,072,065.62	2,449,574,231

EXPENDITURE				
CHARITABLE ACTIVITIES & COMMUNITY DEVELOPMENT				
Rural Development Expenses	11	94,128,659.06		
Community Development Projects	12	67,280,733.00		
Administrative Expenses	13	114,028,371.05	275,437,763.11	201,849,134
PRAGATHI BHANDU PROGRAM				
Interest on Term Loans		1,614,234,903.18		
Administrative Expenses	14	1,076,142,755.58		
Micro Finance Fund		9,433,891.20	2,699,811,549.96	1,619,953,103
Contribution : Employees Provident Fund			12,524,188.78	8,753,403
Contribution : Employees Gratuity to LIC			4,442,512.00	
Contribution : Staff Welfare Fund			9,624,746.00	9,732,290
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA			280.00	
MAHILA JNANA VIKASA TRAINING CENTRE	15		2,634,976.10	2,257,942
SKDRDP SIDBI SCHOOL FOR MICRO FINANCE				4,460
JALA SAMVARDHANA YOJANA SANGHA	16		437,596.00	1,580,087
CENTRE FOR RURAL EXCELLENCE	17		5,806,513.50	4,058,868
SRI PROJECT	18		4,391,000.00	9,721,527
NATIONAL INSTITUTE FOR SHG TRAINING	19		1,654,332.00	448,951
SAMPOORNA SURAKSHA PROGRAM				
Administrative Expenses	20	12,425,895.78		
Special Claim		8,373,703.00		
Mediclaime Premium		441,808,757.00	462,608,355.78	493,919,331
		Carried Forward	3,479,373,813.23	2,352,279,094



		Brought forward	3,479,373,813.23	2,352,279,094
<u>FOREIGN GRANT PROJECTS</u>				
Designer Garment Project		320,837.00		
Watsan Project		4,399,190.58		
International finance Corporation		2,622,883.00		
Results Education Fund		109,152.00		
Promotion of Green Energy		3,412,863.16	10,864,925.74	3,018,587
<u>SHUDDAGANGA PROJECT</u>	21		7,617,080.00	1,591,034
<u>GOK: Dav Care Centre</u>	22		1,898,059.50	820,592
SOLID WASTE MANAGEMENT PROJECT	23		4,610,744.71	
NIRANTHARA	24		25,611,516.39	
Depreciation written off	25		41,103,719.31	25,661,661
Surplus :Excess of Income over Expenditure for the year			461,992,206.74	66,203,263
GRAND TOTAL			4,033,072,065.62	2,449,574,231

Date: 24.09.2013

Place: Dharmasthala

AS PER OUR REPORT OF EVEN DATE

FOR RAO & BASRI

CHARTERED ACCOUNTANTS

Shunmuga Rao
TRUSTEE

[Signature]
24-9-13
TRUSTEE

[Signature]
PRESIDENT

[Signature]
(K PRAKASH BASRI) 24/09/2013
PARTNER
FRN 05523 S
M.NO. 018770



SCHEDULES FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS AT 31ST MARCH 2013

SCHEDULE 1	₹
<u>SUNDRY LIABILITIES</u>	
Account Payable	70,682,974.96
Insurance Premium Payable	410,092.00
Niranthara Subscription	21,687,826.00
Honorarium Payable	24,600,000.00
Sampoorna Suraksha	401,426,969.00
SHG Bank Account Adjustment	667,647.40
SWM -Gold Card Advance	146,150.00
Claim Lodged - Sampoorna Suraksha	53,870,951.00
Jeevan Madhura Premium Payable	3,961,965.00
Suvidha Project	2,742,276,057.00
NPS Lite payable	49,603,661.00
Term Loans interest Payable	5,344,963.52
Green Energy Premium Payable	936,335.00
BC Suvidha Project	42,628,929.30
Rebate for Suvidha Project	208,858.00
	3,418,453,379.18

SCHEDULE 2
GRANT PENDING FOR UTILISATION

Contribution for furniture	10,478,875.00
International Finance Corporation	258,685.00
Watsan Project	4,650,905.91
Atma Project	66,449.00
GOK contribution for Day Care Centre	5,928,773.50
	21,383,688.41

SCHEDULE 3
TERM LOANS: FROM BANKS AND OTHER
FINANCIAL INSTITUTIONS

Bank Of India	974,506,211.00
Canara Bank	3,032,239,196.00
Corporation Bank	3,280,098,432.00
Devaraj Uras Backward Class Development Corpn	125,780,965.00
Industrial Development Bank of India	437,500,000.00
Karnataka Vikas Grameena Bank	45,765,805.00
National Bank for Agriculture and Rural Development- Equity Support	2,000,000.00
National Housing Bank	40,727,376.00
Pragathi Grameena Bank	727,792,844.00
Small Industrial Development Bank of India	310,360,000.00
State Bank of India	78,731,775.25
State Bank of Mysore	2,526,299,725.31

Continued



	₹
State Bank of Patiala	489,198,828.00
State Bank of Travancore	240,216,617.55
Syndicate Bank	586,449,391.11
The Karnataka Bank Ltd	1,750,757,106.00
Union Bank of India	1,439,344,965.00
Vijaya Bank	3,289,706,165.00
Kaveri Grameena Bank	100,629,919.00
NABARD- Revolving fund	9,000,000.00
NABARD- Rural Habitat Fund	10,165,124.00
NABARD- SRI	153,396,000.00
Indian Overseas Bank	100,000,000.00
ING Vysya Bank	250,000,000.00
	20,000,666,445.22

SCHEDULE 4
CAPITAL GRANT

Mahila Jnana Vikasa Training Centre	943,180.00
Udupi Training Centre	14,100,000.00
Shuddaganga Project	10,773,359.00
Foreign Grant : Western Union Foundation	505,482.00
	26,322,021.00

SCHEDULE 5
CASH AND BANK BALANCES

Rural Development Project	26,664,825.85
Pragathi Bhandu Program	2,606,275,882.20
CAPART Project	33,177.50
Mahila Jnana Vikasa Training Centre	217,706.04
SIDBI- Micro Credit Project	143,671.02
SKDRDP SIDBI School for Micro Finance Training	170,694.46
Swarna Jayanthi Grama Swarojgar Yojana	29,327.61
Jala Samvardhana Yojana Sangha	503,454.00
SRI Project	123,678.50
Centre for Rural Excellence	1,022,028.00
National Institute for SHG Training	39,589.00
Sampoorna Suraksha Program	63,986,029.38
Foreign Contribution Regulations Act	3,776,509.00
Watsan Project	1,342,141.91
Shuddaganga Project	1,963,712.00
Solid Waste Management Project, Chickmagalur	284,224.29
GOK: Day Care Centre	5,843,446.50
Niranthara	1,116,147.50
	2,713,536,244.76

SCHEDULE 6	₹
DEPOSITS	
Corporation Bank	11,631,033.84
Industrial Development Bank of India	102,649,319.00
Karnataka Vikasa Gramaena Bank	22,213,012.00
Pragathi Gramaena Bank	80,788,667.00
Small Industrial Development Bank of India	33,917,813.26
South Canara Dist. Co-op Bank	10,016,438.00
State Bank of India	6,794,979.00
State Bank of Mysore	6,867,287.00
The Karnataka Bank Ltd	3,944,055.00
Union Bank of India	61,903,856.00
Vyavasaya Seva Sahakari Bank	444,000.00
Vijaya Bank	73,707,795.00
ING Vysya Bank	230,000,000.00
Kaveri Gramaena Bank	24,800,685.00
State Bank of Travancore	1,000,000.00
	670,678,940.10

SCHEDULE 7
ADVANCES, DEPOSITS & OTHERS

Account Receivable	8,901,980.51
Program Advances	56,238,589.02
Staff Vehicle Loan	5,058,299.50
BC Reconciliation	57,991,960.00
TDS Receivable	25,930,229.98
Incentive Receivable	922,477.00
Interest Receivable - Bank Deposits	3,313,926.39
Advance to SKDRDP	49,544.00
Claim Receivable	6,518,567.00
Sundry Advance	17,332,079.00
Sampoorna Suraksha Programme	10,752,632.00
	193,010,284.40

SCHEDULE 8
GRANTS, DONATIONS AND OTHER RECEIPTS

Grant from Dr Veerendra Heggade	130,000,000.00
Grant from Others	20,285.00
Nagara Panchayath Chickmagalur	400,000.00
NABARD -SRI Grant	4,442,000.00
Jala Samvardhana Yojana Sangha	849,559.00
INFOSYS Grant	1,959,067.00
GOK: Day Care Centre	1,979,640.50
Ashden Sustainability prize	3,252,139.67
NABARD -WSHG Grant	2,000,000.00
	144,902,691.17

SCHEDULE 9	₹
MISCELLANEOUS RECEIPTS	
RURAL DEVELOPMENT PROJECT	
Interest : Salary Advance	9,023.00
Other Receipts	1,166,582.99
PRAGATHI BHANDU PROGRAM: Other Receipts	344,762.93
CENTRE FOR RURAL EXCELLENCE	
Recovery of Training Cost	945,659.00
Training Participation	33,320.00
Other Receipts	274,494.50
MAHILA JNANA VIKASA TRAINING CENTRE	
Recovery of Training Cost	243,712.00
Other Receipts	58,684.00
NATIONAL INSTITUTE FOR SHG TRAINING	
Recovery of Training Cost	83,440.00
SAMPOORNA SURAKSHA PROGRAM	
Interest : Salary Advance	77.00
Other Receipts	304,770.48
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	3.06
SHUDDAGANGA PROJECT	
Other Receipts	28,621.00
Recovery of Cost of Installation	665,045.00
Recovery of Cost of Water Purification	3,195,796.00
Recovery of Cost of Vessels	1,973,556.00
Solid Waste Management Project-Monthly Contribution	4,131,450.00
NIRANTHARA	
Advertisement Receipts	355,250.00
Other Receipts	11,849.00
	13,826,095.96

SCHEDULE 10

BANK INTEREST	
Rural Development Project	2,813,085.47
Pragathi Bhandu Program	23,849,474.31
Interest on Fixed Deposit	35,925,588.56
Foregin Contribution Regulation	131,126.00
Mahila Jnana Vikasa Training Centre	7,431.00
SIDBI Micro Credit	5,594.00
SKDRDP SIDBI School for Micro Finance Training	5,262.00
Shuddaganga Project	46,799.00
CAPART Project	1,291.00
Swarna Jayanthi Grama Swarojgar Yojana	1,133.64
Jala Samvardhana Yojana Sangha	33,697.00
Centre for Rural Excellence	27,615.00
SRI Project	73,366.00
National Institute for SHG Training	10,976.00
Sampoorna Suraksha Program	1,126,637.00
WATSAN project	122,176.00
GOK: Day Care Centre	46,590.00
Solid Waste Management Project	7,572.00
	64,235,413.98



SCHEDULE 11	₹
<u>RURAL DEVELOPMENT EXPENSES</u>	
Agricultural Development Program	11,056,961.00
Agriculture Extension Program	11,402,700.90
Colony Developmental Program	766,937.00
Dairy Development program	717,485.00
Destitute aid Program	10,146,080.00
Environment Protection Program	797,838.50
Gobar Gas Installation	8,449,000.00
Jalanayana Program	15,000.00
Jana Jagruthi Program	655,692.50
Jnana Vikasa Mahila Program	12,279,557.16
Kissan Mela	5,760,991.00
Natural Calamity	39,000.00
Pragathi Bhandu Program	6,482,878.00
PSP:Development expenditure	1,986,765.00
Sanitation Programme	21,117,086.00
Irrigation System	74,000.00
Watershed Development	227,094.00
Well Construction	37,000.00
Plant purchase account	926,959.00
<u>Training Expenses</u>	
Skill Training	90,395.00
Staff Training Expenses	417,393.00
Stake Holders Training Expenses	508,086.00
Study Tour	173,760.00
	<u>94,128,659.06</u>

SCHEDULE 12	
<u>COMMUNITY DEVELOPMENT PROJECT</u>	
Jnana Deepa Education Program	12,962,135.00
Grama Kalyana Yojana	12,631,393.00
Hindu Crematorium Development Program	2,886,374.00
Compensation for Natural Calamities	396,000.00
Kamadhenu program	1,047,755.00
Navachethana program	145,000.00
Sujnananidhi	36,851,910.00
Sanitation Units	320,630.00
Others	39,536.00
	<u>67,280,733.00</u>

SCHEDULE 13	
<u>ADMINISTRATIVE EXPENSES- RURAL DEVELOPMENT PROJECT</u>	
Salary	14,027,506.75
Travelling & other Expenses	20,001,395.26
Printing & Stationery	18,037,325.55
Postage & Telephone	879,378.00
Miscellaneous Expenses	38,408,290.09
Rent & Repairs	20,648,721.27
Vehicle Maintenance	1,812,516.13
Auditor's Remuneration	213,238.00
	<u>114,028,371.05</u>

SCHEDULE 14	
<u>ADMINISTRATIVE - PRAGATHI BHANDU PROGRAM</u>	
Salary	202,208,155.58
Travelling & other Expenses	328,060,677.41
Printing & Stationery	36,637,891.60
Postage & Telephone	4,452,545.76
Miscellaneous Expenses	12,675,906.96
Rent & Repairs	69,002,690.15
Vehicle Maintenance	12,706,000.20
Bank Charges	1,832,506.34
Honorarium	26,496,791.00
Honorarium-Sevaprathinidhi	183,560,001.86
Auditor's Remuneration	148,000.00
Rebate for SHGs	144,655,859.00
Contribution: Cash Management Risk Fund	53,705,729.72
	<u>1,076,142,755.58</u>

SCHEDULE 15	
<u>MAHILA JNANA VIKASA TRAINING CENTRE</u>	
Salary	274,337.00
Travelling & other Expenses	452,978.60
Training Expenses	1,230,208.00
Postage & Telephone	27,619.00
Printing & Stationery	50,068.00
Miscellaneous Expenses	131,243.50
Rent & Repairs	465,522.00
Two wheeler Vehicle Maintenance	3,000.00
	<u>2,634,976.10</u>

SCHEDULE 16	
<u>JALA SAMVARDHANA YOJANA SANGHA</u>	
Salary	435,786.00
Overhead Expenses	1,810.00
	<u>437,596.00</u>

SCHEDULE 17	
<u>CENTRE FOR RURAL EXCELLENCE</u>	
Salary	997,170.00
Travelling & other Expenses	1,483,734.50
Training Expenses	2,606,923.00
Postage & Telephone	45,571.00
Printing & Stationery	66,893.00
Miscellaneous Expenses	174,992.00
Rent & Repairs	414,230.00
Two wheeler Vehicle Maintenance	17,000.00
	<u>5,806,513.50</u>



SCHEDULE 18	₹
<u>SRI PROJECT</u>	
Salary	1,794,000.00
Printing & Stationery	134,133.00
Documentation Expenses	49,912.00
Farmers Identification Expenses	475,100.00
Supervision Cost	471,150.00
Travelling	218,000.00
Training	1,248,705.00
	<u>4,391,000.00</u>

SCHEDULE 19
NATIONAL INSTITUTE FOR SHG TRAINING

Salary	282,952.00
Travelling & other Expenses	350,488.00
Training Expenses	917,272.00
Postage & Telephone	6,348.00
Printing & Stationery	19,962.00
Miscellaneous Expenses	49,746.00
Rent & Repairs	21,064.00
Two wheeler Vehicle Maintenance	6,500.00
	<u>1,654,332.00</u>

SCHEDULE 20
SAMPOORNA SURAKSHA PROGRAMME

Salary	2,722,815.00
Travelling and other Expenses	3,164,207.50
Postage & Telephone	249,010.00
Printing & Stationery	3,588,911.50
Miscellaneous Expenses	1,548,700.85
Vehicle Maintenance	240,499.03
Repair & Maintenance	861,751.90
Audit Fee	50,000.00
	<u>12,425,895.78</u>

SCHEDULE 21
SHUDDAGANGA PROJECT

Printing & Stationery	207,816.00
Miscellaneous Expenses	762,710.00
Rent & Repairs ,Salary,Transportation	6,646,554.00
	<u>7,617,080.00</u>

SCHEDULE 22	₹
GOK: Day Care Centre	
Salary	246,031.00
Honorarium	377,160.00
Food Expenses	229,370.00
Miscellaneous Expenses	1,070.00
Newspaper & Periodicals	1,743.00
Printing & Stationery	6,891.00
Repair & Maintenance	221,971.50
Vehicle maintenance	813,258.00
Bank charges	565.00
	<u>1,898,059.50</u>

SCHEDULE 23
SOLID WASTE MANAGEMENT PROJECT

Salary & Allowances	4,178,614.43
Solid Waste Management Programme Expenses	49,904.00
Postage & Telephone	7,097.00
Printing & Stationery	95,659.00
Miscellaneous Expenses	4,448.00
Rent & Repairs	169,829.00
Vehicle Maintenance	105,193.28
	<u>4,610,744.71</u>

SCHEDULE 24

NIRANTHARA	
Salary & Allowances	534,138.50
PF & Gratuity Payments	29,581.39
Postage & Telephone	168,747.00
Printing & Stationery	20,495,728.50
Miscellaneous Expenses	4,372,115.00
Rent & Repairs	7,706.00
Vehicle Maintenance	3,500.00
	<u>25,611,516.39</u>

SCHEDULE 25
DEPRECIATION WRITTEN OFF

Rural Development Project	37,049,629.03
Pragathi Bhandu Program	239,902.28
Mahila Jnana Vikasa Training Centre	426,963.00
SKDRDP SIDBI School for Micro Finance Training	11,819.00
Centre for Rural Excellence	377,559.00
SRI Project	55,138.00
National Institute for SHG Training	218,737.00
Sampoorna Suraksha Program	527,504.00
Shuddaganga Project	2,037,292.00
GOK: Day Care Centre	86,792.00
Solid Waste Management Project	52,808.00
Niranthara	19,576.00
	<u>41,103,719.31</u>



SCHEDULE 26: FIXED ASSETS												
Amt in Rs.												
NAME OF THE ASSET	RURAL DEVELOPMENT PROJECT	PRAGATHI BHANDU PROGRAM (MICRO FINANCE)	SAMPOORNA SURAKSHA PROJECT	CENTRE FOR RURAL EXCELLANCE	SKDRDP-SIDBI SCHOOL FOR MICRO FINANCE	DIARWAD TRAINING CENTRE	SYSTEM RICE INTENCIFICATION PROJECT	NATIONAL INSTITUTE FOR SHIG TRAINING	SHUDDAGANGA	GOK DAY CARE CENTRE (ENDOSALPHAN)	SOLID WASTE MGT	GRAND TOTAL
Aqua guard	98,821.25			2,395.00		11,086.00		6,856.00				119,158.25
Building	37,077,746.84			616,273.00					2,560,861.00			40,254,880.84
Bus	1,541,030.40											1,541,030.40
Computers	5,376,871.87		84,824.00	68,731.50	613.41	207,622.00	128,656.00	120,486.00	12,238.00	4,000.00	27,638.00	6,031,680.78
Cooler Machine	13,775.00			1,515.00								15,290.00
Cycles	872,240.48					1,509.50					35,360.00	909,109.98
Digital Camera	306,836.15			3,863.00		2,246.00					3,075.00	316,020.15
Fan	452,820.73											452,820.73
Fax Machine	223,437.57	18,315.32	47,864.00		1,971.04	5,312.00						296,899.93
Furniture & Fixtures	37,915,463.52	2,130,031.49	2,647,444.00	620,259.00	93,994.78	178,097.10		299,051.00		95,228.00	36,772.00	44,016,340.89
Generator	8,426,819.11			395,092.00		191,939.00						9,013,850.11
Jeep	22,362,165.52											22,362,165.52
Land	14,100,000.00											14,100,000.00
Lease hold Property	3,148,472.97											3,148,472.97
Machinery Purchase	-								9,828,235.00			9,828,235.00
Mike set	128,162.01											128,162.01
Mobile Computing device	8,588,585.36											8,588,585.36
Projector	301,044.75			31,285.00		30,053.00		20,230.00				382,612.75
Radio	-			846.00								846.00
Sewing Machine	-			322,830.00		297,937.00						620,767.00
Stabilizer	-			-								-
Telephone Set	180,380.12		141,700.00	12,413.00								334,493.12
Television Set	1,050,611.00			3,630.00								1,054,241.00
Typewriter	-											-
Xerox Machine	462,940.39											462,940.39
Library Books				9,016.00	969.00	715.00						10,700.00
Scanner Machine												-
Software	806,384.00		54,609.00									860,993.00
Medical Equipment	-									46,808.00		46,808.00
	-											-
TOTAL	143,434,609.04	2,148,346.80	2,976,441.00	2,088,148.50	97,548.23	926,516.60	128,656.00	446,623.00	12,401,334.00	146,036.00	102,845.00	164,897,104.17



||Om Shri Manjunathaya Namaha||

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT®
PROVISIONING FOR THE YEAR 2012-13

Norms of Provisioning

Overdues	Provisioning Rate	Existing Overdues	Portfolio Outstanding	Provision amount
1 to 90 days	Nil	44,318,377.50	359,620,498.10	-
beyond 90 days	100%	12,232,022.00	19,348,028.00	19,348,028.00
Standard Assets	0.50%		20,794,569,767.50	103,972,848.84
Total Provisioning required				123,320,876.84
Provision in the Last Balance Sheet			116,099,655.64	
Less: Principle Write off during the year			2,212,670.00	
Net Provision available				113,886,985.64
Additional Provision to be made				9,433,891.20

Date: 24.09.2013
Place: Dharmasthala

AS PER OUR REPORT OF EVEN DATE
FOR RAO & BASRI
CHARTERED ACCOUNTANTS


TRUSTEE


PRESIDENT


(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770

