

**Profit & Loss Account for the Year
ended 31st March, 2008**

FORM : B
(Rs. in thousand)

PARTICULARS	Schedule No.	As on 31.03.2008 (Current Year)	As on 31.03.2007 (Previous Year)
I. INCOME			
Interest earned	13	2053970	1626074
Other income	14	35265	33055
TOTAL		2089235	1659129
II. EXPENDITURE			
Interest expended	15	998246	840508
Operating expenses	16	687970	622954
Provisions & Contingencies		186041	115612
TOTAL		1872257	1579074
III. PROFIT/LOSS			
Net Profit for the year		216978	80055
Profit brought forward			
TOTAL		216978	80055
IV. APPROPRIATIONS			
Transfer to Statutory Reserves		65093	24017
Transfer to Other Reserves		151885	56038
Transfer to Govt./Proposed Dividend			
Balance carried over to Balance Sheet			
TOTAL		216978	80055
Principal Accounting Policies	17		
Notes on Accounts	18		

For-ASHOK KUMAR SARAF & CO.
Chartered Accountants

S. S. Gupta
(S. S. Gupta)
F.C.A.
Partner

R.N. Agarwal

R.N. Agarwal
(Chairman)

DIRECTORS

Hari Om Agrawal
Hari Om Agrawal

General Manager (Admn.)

Place: - Gorakhpur
Date: - 17.04.2008

