

T BANK LTD
BALANCE SHEET AS AT 31 ST DECEMBER, 2012

	Schedule	As at 31.12.2012		As at 31.12.2011	
		Nu.	Ch.	Nu.	Ch.
<u>CAPITAL AND LIABILITIES</u>					
Share Capital	1	220,000,000.00		220,000,000.00	
Reserve & Surplus	2	58,575,968.20		21,627,817.30	
Deposits	3	3,529,910,264.06		3,204,320,462.84	
Other Liabilities & Provisions	4	188,610,079.96		123,682,054.41	
Total		3,997,096,312.22		3,569,630,334.55	
<u>ASSETS</u>					
Cash and Bank Balances	5	1,628,293,669.31		1,290,024,370.87	
Investment	6	6,000,000.00		3,000,000.00	
Loans and Advances	7	2,298,218,249.16		2,217,703,010.26	
Fixed Assets	8	47,132,171.76		56,164,594.93	
Other Assets	9	17,452,221.99		2,738,358.49	
Total		3,997,096,312.22		3,569,630,334.55	
Contingent Assets/Liabilities (Refer to note no. 2)	14	82,974,400.70		73,179,083.03	
Significant Accounting policies and Notes to Accounts	14				

Schedule 1 to 9 and 14 referred to above form an integral part of the Balance Sheet.

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

For RAY & RAY
CHARTERED ACCOUNTANTS

Firm Registration No:301072E

Abhjit Neogi
(ABHJIT NEOGI)

Partner

Membership No: 61380

Place: **KOLKATA**

Date: **18 APR 2013**

Chairman

Managing Director

Director



Abhjit

[Handwritten signatures of Chairman, Managing Director, and Director]

T BANK LTD
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST DECEMBER, 2012

	Schedule	As at 31.12.2012		As at 31.12.2011	
		Nu.	Ch.	Nu.	Ch.
I INCOMES					
Interest on Loans		260,557,719.73		206,668,017.55	
Other Income		20,080,348.25		11,014,343.49	
Total(A)	10	280,638,067.98		217,682,361.04	
II EXPENDITURE					
Interest Expense	11	132,333,160.81		80,090,987.94	
Operating Expenses	12	50,986,487.61		42,717,718.92	
Provision	13	31,185,481.76		34,315,587.60	
Depreciation		13,349,865.08		11,730,028.20	
Total(B)		227,854,995.26		168,854,322.66	
III NET PROFIT/(LOSS) FOR THE YEAR (A)-(B)		52,783,072.72		48,828,038.38	
Add/(Less): Profit/(Loss) brought forward				(17,931,156.52)	
IV PROFIT BEFORE TAX		52,783,072.72		30,896,881.86	
Provision for Income Tax		15,834,921.82		9,269,064.56	
PROFIT AFTER TAX		36,948,150.90		21,627,817.30	
IV APPROPRIATIONS					
Transfer to Exchange Fluctuation Reserve		157,360.55		448,903.07	
Transferred to General Reserve		36,790,790.35		21,178,914.23	
		36,948,150.90		21,627,817.30	
Significant Accounting policies and Notes to Accounts	14				

Schedule 10 to 14 referred to above form an integral part of the Profit and Loss Account.

This is the Profit and Loss Account referred to in our report of even date

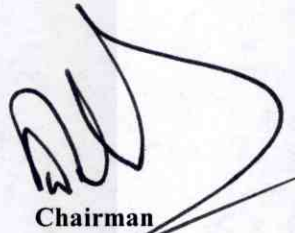
For RAY & RAY
CHARTERED ACCOUNTANTS
 Firm Registration No:301072E


(ABHIJIT NEOGI)
 Partner
 Membership No: 61380


Place : KOLKATA
 Date: **1 8 APR 2013**






Chairman


Managing Director


Director