

**ORIENTAL BANK OF COMMERCE  
HEAD OFFICE : NEW DELHI**

(Rs. in Thousands)

**BALANCE SHEET AS ON 31ST MARCH, 2009**

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2009**

	Schedule	As on 31/03/2009 (Current Year)	As on 31/03/2008 (Previous Year)
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	250,53,97	250,53,97
Reserves & Surplus	2	7152,90,73	5525,36,33
Deposits	3	98368,84,83	77856,69,55
Borrowings	4	721,96,15	1839,83,91
Other Liabilities And Provisions	5	6088,33,66	5232,88,67
<b>TOTAL</b>		<b>112582,59,34</b>	<b>90705,32,43</b>
<b>ASSETS</b>			
Cash & Balances With Reserve Bank Of India	6	6879,89,34	7322,25,43
Balances With Banks And Money At Call & Short Notice	7	5345,24,30	2892,48,87
Investments	8	28488,95,28	23950,68,17
Advances	9	68500,36,65	54565,83,25
Fixed Assets	10	1383,86,03	387,46,03
Other Assets	11	1984,27,74	1586,60,68
<b>TOTAL</b>		<b>112582,59,34</b>	<b>90705,32,43</b>
Contingent Liabilities	12	30064,60,89	19516,86,40
Bills for Collection		2838,95,75	2800,47,26
Significant Accounting Policies	17		
Notes on Accounts	18		

Schedules 1 to 18 form an integral Part of the Accounts

	Schedule	Year ended 31/03/2009 (Current Year)	Year ended 31/03/2008 (Previous Year)
<b>I INCOME</b>			
Interest Earned	13	8856,47,16	6827,18,85
Other Income	14	1071,32,11	627,65,13
<b>TOTAL</b>		<b>9927,79,27</b>	<b>7454,83,98</b>
<b>II EXPENDITURE</b>			
Interest Expended	15	6859,97,48	5156,17,31
Operating Expenses	16	1382,84,11	1079,63,09
Provisions and Contingencies		779,55,63	378,09,82
<b>TOTAL</b>		<b>9022,37,22</b>	<b>6613,90,22</b>
Profit before extra-ordinary items		905,42,05	840,93,76
Amalgamation Adjustment Write off			-487,72,18
<b>III NET PROFIT FOR THE YEAR</b>		<b>905,42,05</b>	<b>353,21,58</b>
Profit brought forward		50,70	41,84
<b>TOTAL</b>		<b>905,92,75</b>	<b>353,63,42</b>
<b>IV APPROPRIATIONS</b>			
Transfer to Statutory Reserves		227,00,00	89,00,00
Transfer to Revenue & Other Reserves		21,00,00	111,36,13
Investment Fluctuation Reserves		--	--
Transfer to Staff Welfare Fund		15,00,00	15,00,00
Transfer to Special Reserves		86,00,00	--
Transfer to Capital Reserves		342,12,17	--
Proposed Dividend		182,89,40	117,75,37
Tax On Dividend		31,08,28	20,01,22
Balance Carried over to Balance Sheet		82,90	50,70
<b>V. TOTAL</b>		<b>905,92,75</b>	<b>353,63,42</b>
Earning Per Share			
Basic & Diluted (In Rs.)		36.14	14.10

(S.K. GUPTA)  
ASSTT. GENERAL MANAGER  
(ACCOUNTS)

(C.M.KHURANA)  
GENERAL MANAGER (ACCOUNTS )

(S.C.SINHA)  
EXECUTIVE DIRECTOR

(H.RATHNAKARA HEGDE)  
EXECUTIVE DIRECTOR

(ALOK.K.MISRA)  
CHAIRMAN & MANAGING DIRECTOR

(SUMITA DAWRA) (S K NEWLAY) (UMESH KUMAR KHAITAN) (C.K.SABHARWAL) (V.VIJAY SAI REDDY) (R.S.MAHARSHI) (KAMAL BHUSHAN) (VIJAY JAGIRDAR) (T.VALLI APPAN) (K.B.R. NAIDU)

( D I R E C T O R S )

**In terms of our report of even date attached**

FOR UMAMAHESWARA RAO & CO  
CHARTERED ACCOUNTANTS

FOR HINGORANI M & CO.  
CHARTERED ACCOUNTANTS

FOR SURESH CHANDRA & ASSOCIATES  
CHARTERED ACCOUNTANTS

FOR P B VIJAYARAGHAVAN & CO.  
CHARTERED ACCOUNTANTS

FOR FARUQUI & COMPANY  
CHARTERED ACCOUNTANTS

FOR V.KRISHNAN & CO.  
CHARTERED ACCOUNTANTS

Place : NEW DELHI

(R.R.DAKSHINA MURTHY)  
PARTNER  
M.NO.-211639

(SANJAY KUMAR NARANG)  
PARTNER  
M.NO-090943

(MADHUR GUPTA)  
PARTNER  
M.NO-090205

(P.B. SANTHANAKRISHNAN)  
PARTNER  
M.NO. - 020309

(S.M.Y. QURESHI)  
PARTNER  
M.NO-081750

(V.KRISHNAN)  
PARTNER  
M.NO.-10949

Dated : 27th April, 2009