

BOARD OF DIRECTORS



Padmashree
Aloysius P. Fernandez,
Founder Chairperson



Mr. Ramesh Ramanathan
Vice Chairman



Mr. William D'Souza
Vice Chairman



Ms. Rohini Nilekani
Director



Ms. Vidya Ramachandran
Director



Mr. S. Natarajan
Director



Ms. Yasmin Master
Director



Prof. M.S. Sriram
Director



Dr. M.K. Bhat
Director



Mr. Doraiswami Ashok
Director



Mr. R.D. Gadiyappanavar
Chief Executive Officer

BANKERS

Financial Institutions

- ❖ NABARD
- ❖ SIDBI

Commercial Banks

- ❖ Bank of India
- ❖ Canara Bank
- ❖ Central Bank of India
- ❖ HDFC Bank
- ❖ Indian Bank
- ❖ ING Vysya
- ❖ State Bank of India
- ❖ Syndicate Bank
- ❖ Union Bank of India
- ❖ Vijaya Bank

Grameena Banks

- ❖ Sri Anantha Grameena Bank
- ❖ Cauvery Kalpatharu Grameena Bank
- ❖ Pallavan Grameena Bank

Co-Operative Banks

- ❖ MDCC Bank Ltd.,
- ❖ BD & BRDCC Bank Ltd

Our Auditors

M/s Hariharan & Co.,
Chartered Accountants, Mysore

Contents

Page No.

Notice of the 13 th Annual General Meeting	1
Director's Report	2
Success Story	23
Comments from Visitors	28
Report of the Auditors	29
Financial Statements (Consolidated)	30
Financial Statements (Rural Programme)	36
Financial Statements (Gulbarga Programme)	42
Notes on Accounts	47
Balance Sheet Abstract	49