|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  | | --- | --- | --- | | **SCHEDULE - 1 CAPITAL** | | | |  | | (Rs. in thousands) | |  | As on 31st March 2009 (Current Year) | As on 31st March 2008(Previous Year) | | Authorised Capital |  |  | | 150,00,00,000 Equity Shares of Rs.10/- each | 1500 ,00 ,00 | 1500,00,00 | |  |  |  | | Issued, Subscribed & Paid up Capital |  |  | | 43,05,20,000 Equity Shares of Rs. 10/- each | 430 ,52 ,00 | 430 ,52 ,00 | | (includes 33,05,20,000 Equity Shares of Rs. 10/- each held by Central Government) |  |  | | **TOTAL** | **430 ,52 ,00** | **430 ,52 ,00** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SHEDULE - 2 RESERVES AND SURPLUS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | |  | | **I. STATUTORY RESERVE** |  |  |  |  | | i) Opening Balance | 434,28,61 |  | 352,18,93 |  | | ii) Addition during the year | 93,79,21 | 528 ,07 ,82 | 82,09,68 | 434 ,28 ,61 | |  |  |  |  |  | | **II. CAPITAL RESERVE** |  |  |  |  | | i) Opening Balance | 21,78,65 |  | 8,18,62 |  | | ii) Addition during the year | 65 ,98 ,80 | 87,77,45 | 13 ,60 ,03 | 21,78,65 | |  |  |  |  |  | | **III. SHARE PREMIUM** |  |  |  |  | | i) Opening Balance | 130 ,00 ,00 |  | 130 ,00 ,00 |  | | ii) Addition during the year | Nil | 130,00,00 | Nil | 130,00,00 | |  |  |  |  |  | | **IV. REVENUE AND OTHER RESERVES** |  |  |  |  | | **a) REVENUE RESERVE** |  |  |  |  | | i) Opening Balance | 461 ,17 ,99 |  | 639 ,05 ,71 |  | | ii) Addition during the year | 258 ,61 ,26 |  | Nil |  | | iii) Deduction during the year | Nil | 719,79,25 | 177,87,72 | 461,17,99 | |  |  |  |  |  | | **b) SPECIAL RESERVE** |  |  |  |  | | i) Opening Balance | 29 ,00 ,00 |  | 21 ,00 ,00 |  | | ii) Addition during the year | 12 ,00 ,00 | 41,00,00 | 8 ,00 ,00 | 29,00,00 | |  |  |  |  |  | | **c) REVALUATION  RESERVE** |  |  |  |  | | i) Opening Balance | 16 ,11 ,76 |  | 26 ,27 ,36 |  | | ii) Addition during the year | 447 ,86 ,97 |  | Nil |  | | iii) Deduction during the year | 11 ,79 ,99 | 452,18,74 | 10 ,15 ,60 | 16 ,11 ,76 | |  |  |  |  |  | | **V. BALANCE IN PROFIT & LOSS ACCOUNT** |  | 127,83,52 |  | 258,61,25 | | **TOTAL (I, II, III, IV & V)** |  | **2086 ,66 ,78** |  | **1350 ,98 ,26** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 3 DEPOSITS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | |  | | **A. I. DEMAND DEPOSITS** |  |  |  |  | | i) From Banks | 32 ,91 ,85 |  | 29 ,71 ,54 |  | | ii) From others | 4977,50,01 | 5010 ,41 ,86 | 5056,44,35 | 5086 ,15 ,89 | |  |  |  |  |  | | **II. SAVINGS BANK DEPOSITS** |  | **13639 ,95 ,81** |  | **12516 ,93 ,77** | |  |  |  |  |  | | **III. TERM DEPOSITS** |  |  |  |  | | i) From Banks | 2 ,57 ,09 |  | 148 ,24 ,16 |  | | ii) From others | 33601,97,20 | 33604,54,29 | 24006,99,41 | 24155,23,57 | | **T O T A L (I, II & III)** |  | **52254 ,91 ,96** |  | **41758 ,33 ,23** | |  |  |  |  |  | | B. (i) Deposits of Branches in India |  | 52254 ,91 ,96 |  | 41758 ,33 ,23 | | (ii) Deposits of Branches outside India |  | Nil |  | Nil | | **T O T A L** |  | **52254 ,91 ,96** |  | **41758 ,33 ,23** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 4 BORROWINGS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | |  | | I. BORROWINGS IN INDIA |  |  |  |  | | i)  Reserve Bank Of India | Nil |  | 50 ,00 ,00 |  | | ii) Other Banks | Nil |  | Nil |  | | iii) Other Institutions and Agencies | 110,00,23 | **110,00,23** | 76,54,71 | **126,54,71** | |  |  |  |  |  | | II. BORROWINGS OUTSIDE INDIA |  | 80 ,01 ,09 |  | 72 ,70 ,12 | | **TOTAL (I & II)** |  | 190 ,01 ,32 |  | 199 ,24 ,83 | | III. SECURED BORROWINGS INCLUDED IN I & II ABOVE |  | Nil |  | Nil | |  |  |  |  |  | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on31st March 2008(Previous Year) | | |  | | I. Bills  Payable |  | 507,78,57 |  | 883,65,46 | |  |  |  |  |  | | II. Inter-office adjustments (net) |  | Nil |  | Nil | |  |  |  |  |  | | III. Interest Accrued |  | 176 ,53 ,93 |  | 219 ,96 ,86 | |  |  |  |  |  | | IV. Others (including provisions): |  |  |  |  | | i) Subordinated Debt Bonds | 2067 ,50 ,00 |  | 2167,50,00 |  | | ii)  Provision against standard assets | 157 ,29 ,35 |  | 143 ,05 ,40 |  | | iii) Other liabilities (including provisions) | 1159,11,45 | 3383,90,80 | 997 ,65 ,30 | 3308 ,20 ,70 | | **TOTAL** |  | **4068,23,30** |  | **4411 ,83 ,02** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 6  CASH AND BALANCES WITH RESERVE BANK OF INDIA** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | | I. Cash in hand  (including foreign currency notes) |  | 325 ,04 ,10 |  | 343,29,16 | |  |  |  |  |  | | II. Balances with Reserve Bank of India |  |  |  |  | | i)  In Current Accounts | 3556,37,82 |  | 3550,59,19 |  | | ii)  In other Accounts | Nil | 3556,37,82 | Nil | 3550 ,59 ,19 | | **TOTAL (I & II)** | - | **3881,41,92** |  | **3893 ,88 ,35** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008 (Previous Year) | | | I. In India  i) Balances with Banks in |  |  |  |  | | (a) Current Accounts | 171 ,75 ,19 |  | 214,57,36 |  | | (b) Other Deposit Accounts | 18,46,78 | 190,21,97 | 18,18,56 | 232,75,92 | |  |  |  |  |  | | ii) Money at call and short notice |  |  |  |  | | (a) With Banks | Nil |  | Nil |  | | (b) With Other Institutions | Nil | Nil | 56 | 56 | | **TOTAL (i & ii)** |  | **190,21,97** |  | **232,76,48** | | II. Outside India |  |  |  |  | | Balances with Banks in |  |  |  |  | | (a) Current Accounts | 5 ,90 ,22 |  | 29 ,99 ,21 |  | | (b) Other Deposit Accounts | 27,79,46 |  | 69 ,29 ,61 |  | | (c) Money at Call & Short Notice | Nil | 33,69,68 | Nil | 99,28,82 | | **TOTAL** |  | **33,69,68** |  | **99,28,82** | | **GRAND   TOTAL (I & II)** |  | **223,91,65** |  | **332,05 ,30** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 8 INVESTMENTS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008 (Previous Year) | | | A. I. Investments in India in |  |  |  |  | | a) Government Securities (inclusive of treasury bills & zero coupon bonds) |  | 16175 ,34 ,27 |  | 10581 ,20 ,76 | | b) Other approved securities |  | 43 ,57 ,86 |  | 98 ,09 ,94 | | c) Shares |  | 117 ,32 ,48 |  | 152 ,60 ,06 | | d) Debentures and Bonds |  | 798 ,66 ,99 |  | 799 ,60 ,13 | | e) Subsidiaries and/or Joint Ventures |  | 37 ,02 ,11 |  | 10 ,60 ,40 | | f)  Others |  |  |  |  | | i) Units of U T I/ Mutual funds | 87 ,62 ,21 |  | 120 ,52 ,43 |  | | ii) Certificate of Deposits | 237 ,57 ,70 |  | 114 ,88 ,55 |  | | iii) Commercial Papers | 33 ,25 ,86 |  | Nil |  | | iv) PTCs | 36 ,33 ,16 |  | 42 ,76 ,74 |  | | v) R I D F & Others | 815,41,72 | 1210 ,20 ,65 | 362,66,23 | 640 ,83 ,95 | | **TOTAL** |  | **18382,14,36** |  | **12282 ,95 ,24** | | II. Investments outside India |  | Nil |  | Nil | | **TOTAL** |  | Nil |  | Nil | | **GRAND TOTAL (I & II)** |  | **18382,14,36** |  | **12282,95,24** | |  |  |  |  |  | | B (a) Gross Investments in India | 18475,91,37 |  | 12349,85,51 |  | | Less: Depreciation on Investment | 75 ,12 ,59 |  | 47,15,64 |  | | Less: Provisions on Non Performing Investment | 18 ,64 ,42 |  | 19 ,74 ,63 | 12282,95,24 | | Net Investment |  | 18382 ,14 ,36 |  | 12282 ,95 ,24 | |  |  |  |  |  | | (b) Gross Investment outside India |  | Nil |  | Nil | | **GRAND TOTAL (a+b)** |  | **18382,14,36** |  | **12282,95,24** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 9 ADVANCES** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008 (Previous Year) | | | A.  i)  Bills purchased and discounted |  | 961 ,50 ,98 |  | 797 ,59 ,15 | | ii) Cash Credits, Overdrafts & Loans repayable on demand |  | 10986 ,87 ,47 |  | 7989 ,45 ,20 | | iii) Term Loans |  | 22342,38,83 |  | 20498 ,76 ,94 | | **TOTAL** |  | 34290,77,28 |  | 29285,81,29 | | B. i)Secured by tangible assets (includes advances against Book Debts) |  | 27269 ,11 ,90 |  | 22131 ,40 ,54 | | ii)  Covered by Bank/Government Guarantees |  | 79 ,77 ,78 |  | 144 ,20 ,91 | | iii)  Unsecured |  | 6941 ,87 ,60 |  | 7010 ,19 ,84 | | **TOTAL** |  | 34290 ,77 ,28 |  | 29285 ,81 ,29 | | C. I. Advances in India |  |  |  |  | | i)  Priority Sectors | 12594,74,54 |  | 11069,99,75 |  | | ii)  Public Sector | 3719 ,91 ,02 |  | 3573 ,42 ,94 |  | | iii)  Banks | Nil |  | 60 ,93 |  | | iv)  Others | 17976,11,72 | 34290,77,28 | 14641,77,67 | 29285 ,81 ,29 | | II. Advances outside India |  | Nil |  | Nil | | **T O T A L (C.I & C.II)** |  | **34290,77,28** |  | **29285,81,29** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHE DULE - 10 FIXED ASSETS** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | | I. Premises |  |  |  |  | | i. At cost as on 31st March of the preceding year | 141,72,62 |  | 140,99,59 |  | | (includes increase in the value on account of revaluation of certain premises in earlier years) |  |  |  |  | | ii. Addition during the year | 19 ,33 ,00 |  | 73 ,03 |  | | iii. Addition on account of revaluation during the year | 447 ,86 ,97 |  | Nil |  | |  | 608 ,92 ,59 |  | 141 ,72 ,62 |  | | iv. Deduction during the year | Nil |  | Nil |  | | v. Depreciation to date (including Rs. 11,79,98 on account of revaluation [Previous Year Rs. 10,15,60]) | 99 ,21 ,59 | 509 ,71 ,00 | 68 ,23 ,73 | 73,48 ,89 | |  |  |  |  |  | | II. Other Fixed Assets (including furniture and fixtures) |  |  |  |  | | 1. At cost as on 31st March of the preceding year | 504 ,16 ,65 |  | 431 ,01 ,98 |  | | 2. Addition during the Period | 87 ,40 ,71 |  | 109 ,51 ,42 |  | |  | 591 ,57 ,36 |  | 540 ,53 ,40 |  | | 3. Deduction during the Period | 31 ,25 ,09 |  | 12 ,48 ,50 |  | |  | 560 ,32 ,27 |  | 528,04 ,90 |  | | 4. Depreciation to date | 415 ,22 ,84 | 145,09,43 | 381 ,11 ,60 | 146 ,93 ,30 | | **TOTAL (I & II)** |  | **654,80,43** |  | **220,42,19** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 11 OTHER ASSETS** | | | | | | (Rs. in thousands) | | |  |  | |  | As on 31st March 2009 (Current Year) | As on 31st March 2008(Previous Year) |  |  | | I. Inter-office adjustments (net) | 352 ,67 ,59 | 1022 ,88 ,95 |  |  | |  |  |  |  |  | | II. Interest accrued | 422 ,46 ,30 | 266 ,49 ,64 |  |  | |  |  |  |  |  | | III. Tax paid in advance/tax deducted at source | 204 ,40 ,88 | 218 ,98 ,33 |  |  | |  |  |  |  |  | | IV. Stationery and Stamps | 4 ,76 ,69 | 5 ,53 ,96 |  |  | |  |  |  |  |  | | V. Non-banking assets acquired in satisfaction of claims | Nil | Nil |  |  | |  |  |  |  |  | | VI. Others   \* | 612,98,26 | 621,88,09 |  |  | | **TOTAL** | **1597 ,29 ,72** | **2135 ,78 ,97** |  |  | | \*Note :  Others include Net Deferred Tax Assets of Rs. 304,28,65 (Previous Period Rs.274,52,36) | | |  |  | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 12 CONTINGENT LIABILITIES** | | | | | | (Rs. in thousands) | | | | | |  | As on 31st March 2009 (Current Year) | | As on 31st March 2008(Previous Year) | | | I. Claims against the Bank not acknowledged as debts |  | 520 ,62 ,21 |  | 275 ,44 ,84 | |  |  |  |  |  | | II. Liability for partly paid investments |  | Nil |  | Nil | |  |  |  |  |  | | III. Liability on account of outstanding forward exchange contracts\* |  | 9568,09,12 |  | 10168,37,33 | |  |  |  |  |  | | IV. Guarantees given on behalf of constituents |  |  |  |  | | (a)  In India | 3099,57,91 |  | 2494,99,16 |  | | (b)  Outside India | 598 ,63 ,56 | 3698,21,47 | 227,93,46 | 2722 ,92 ,62 | |  |  |  |  |  | | V. Acceptances,endorsements and obligations |  | 1077,56,86 |  | 1450,00,07 | |  |  |  |  |  | | VI. Other items for which the Bank is contigently liable |  | 400,00,00 |  | 500,00,00 | | **TOTAL** |  | **15264,49,66** |  | **15116,74,86** | | \* Contingent liabilities in respect of forward exchange contracts include both sale and purchase contracts | | | | | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 13 INTEREST EARNED** | | | | | | (Rs. in thousands) | | | | | |  | Year ended 31st March 2009 (Current Year) | | Year ended 31st March 2008(Previous Year) | | | I. Interest / Discount on Advances/Bills |  | 3266,59,86 |  | 2561 ,11 ,63 | |  |  |  |  |  | | II. Interest  on Investments | 1077,21,48 |  | 945,96,22 |  | | Less - Amortisation of Investments | 87 ,37 ,37 | 989 ,84 ,11 | 100 ,11 ,23 | 845 ,84 ,99 | |  |  |  |  |  | | III. Interest on balances with Reserve Bank of India &  other inter bank funds |  |  |  |  | |  |  | 22 ,67 ,43 |  | 22 ,13 ,30 | |  |  |  |  |  | | IV. Others |  | 12 ,44 ,33 |  | 11 ,37 ,12 | | **TOTAL** |  | **4291 ,55 ,73** |  | **3440,47,04** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 14 OTHER INCOME** | | | | | | (Rs. in thousands) | | | | | |  | Year ended 31st March 2009 (Current Year) | | Year ended 31st March 2008 (Previous Year) | | | I. Commission, exchange, and brokerage |  | 248 ,82 ,96 |  | 208 ,39 ,48 | |  |  |  |  |  | | II. Profit on sale of investments | 186,43,76 |  | 85,06,35 |  | | Less : Loss on sale of Investments | 10 ,17 ,70 | 176,26,06 | 6 ,68 ,33 | 78 ,38 ,02 | |  |  |  |  |  | | III. Profit on revaluation of Investments | Nil |  | Nil |  | | Less: Loss on revaluation of Investments | Nil | Nil | Nil | Nil | |  |  |  |  |  | | IV.Profit on sale of land, buildings and other assets | 99 ,38 |  | 40 ,31 |  | | Less : Loss on sale of land,buildings and other assets | 30 ,99 | 68 ,39 | 51 ,55 | - 11 ,24 | |  |  |  |  |  | | V. Profit on Exchange Transactions | 15 ,81 ,00 |  | 25,55,27 |  | | Less: Loss on Exchange Transactions | 1 ,16 | 15 ,79 ,84 | 3 ,30 ,71 | 22 ,24 ,56 | |  |  |  |  |  | | VI. Income earned by way of dividends etc. from subsidiaries/ |  |  |  |  | | companies and/or Joint Ventures abroad/in India |  | 3 ,51 ,80 |  | 2 ,75 ,08 | |  |  |  |  |  | | VII. Miscellaneous Income |  | 54 ,93 ,01 |  | 68,62,90 | | **TOTAL** |  | **500,02,06** |  | **380,28,80** | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 15 INTEREST EXPENDED** | | | | | | (Rs. in thousands) | | |  |  | |  | Year\_ended\_31stMarch 2009(Current Year) | Year\_ended\_31stMarch 2008(Previous Year) |  |  | | I. Interest on deposits | 2783 ,22 ,02 | 2120 ,52 ,12 |  |  | |  |  |  |  |  | | II. Interest on Reserve Bank of India / inter-bank borrowings | 42 ,87 ,82 | 8 ,07 ,23 |  |  | |  |  |  |  |  | | III. Others | 208 ,93,64 | 183 ,19 ,78 |  |  | | **TOTAL** | **3035 ,03 ,48** | **2311 ,79 ,13** |  |  | |
|  |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **SCHEDULE - 16 OPERATING EXPENSES** | | | | | | (Rs. in thousands) | | |  |  | |  | Year\_ended\_31stMarch 2009(Current Year) | Year\_ended\_31stMarch 2008(Previous Year) |  |  | |  |  |  |  |  | | I. Payments to and provisions for employees | 579 ,61 ,53 | 485 ,29 ,50 |  |  | |  |  |  |  |  | | II. Rent,taxes and lighting | 78 ,42 ,42 | 70 ,84 ,87 |  |  | |  |  |  |  |  | | III. Printing and stationery | 12 ,82 ,36 | 12 ,63 ,25 |  |  | |  |  |  |  |  | | IV. Advertisement and publicity | 17 ,71 ,32 | 17 ,91 ,35 |  |  | |  |  |  |  |  | | V. Depreciation on Bank's property | 75 ,76 ,36 | 68 ,77 ,57 |  |  | | (Net of depreciation transferred to Revaluation Reserve) |  |  |  |  | |  |  |  |  |  | | VI. Directors' fees, allowances and expenses | 93 ,26 | 57 ,61 |  |  | |  |  |  |  |  | | VII. Auditors' fees and expenses (incl. branch auditors' fees and expenses) | 10 ,79 ,65 | 11 ,91 ,88 |  |  | |  |  |  |  |  | | VIII. Law Charges | 3 ,97 ,99 | 3 ,54 ,65 |  |  | |  |  |  |  |  | | IX. Postage, Telegrams, Telephones, etc. | 30 ,42 ,02 | 11 ,50 ,44 |  |  | |  |  |  |  |  | | X. Repairs and maintenance | 16 ,87 ,83 | 18 ,85 ,06 |  |  | |  |  |  |  |  | | XI. Insurance | 44 ,91 ,57 | 37 ,15 ,64 |  |  | |  |  |  |  |  | | XII. Other expenditure | 90 ,75 ,53 | 97 ,32 ,07 |  |  | | **TOTAL** | **963, 01, 84** | **863, 33, 89** |  |  | |