|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| **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** |  |  |

 |