

Schedules forming part of the Balance Sheet

as at March 31, 2022

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -1 CAPITAL		
Authorized Capital		
2,300,000,000 Equity Shares of ₹ 10 each	23,000,000	23,000,000
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
Issued, Subscribed and Called up Capital		
1,728,314,205 (Previous Year: 1,728,314,205) Equity Shares of ₹ 10 each	17,283,142	17,283,142
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
	19,283,142	19,283,142
Paid up Capital		
1,728,314,205 (Previous Year: 1,728,314,205) Equity Shares of ₹ 10 each	17,283,142	17,283,142
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
TOTAL	19,283,142	19,283,142

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -2 RESERVES AND SURPLUS		
I. Statutory Reserves		
Opening balance	1,410,826	1,390,084
Additions during the year	-	20,742
Closing balance	1,410,826	1,410,826
II. Share Premium		
Opening balance	7,221,673	7,218,328
Additions during the year	-	3,345
Closing balance	7,221,673	7,221,673
III. Capital Reserve		
Opening balance	193,271	-
Additions during the year	13,856	193,271
Closing balance	207,127	193,271
IV. Investment Fluctuation Reserve		
Opening balance	205,131	152,302
Additions during the year	-	52,829
Closing balance	205,131	205,131
V. Balance of Profit and Loss Account		
	(723,518)	3,436,242
TOTAL (I + II + III+IV+V)	8,321,239	12,467,143

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Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -3 DEPOSITS		
A. I. Demand Deposits		
(i) From Banks	60,063	194,765
(ii) From Others	4,987,619	4,234,007
II. Savings Bank Deposits	44,882,373	22,566,494
III. Term Deposits		
(i) From Banks	60,714,848	43,627,125
(ii) From Others	72,277,266	60,735,282
TOTAL (I + II + III)	182,922,169	131,357,673
B. Deposits of branches		
I. In India	182,922,169	131,357,673
II. Outside India	-	-
TOTAL (I + II)	182,922,169	131,357,673

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -4 BORROWINGS		
I. Borrowings in India		
(a) Reserve Bank of India	3,880,000	1,380,000
(b) Other Banks	3,000,000	-
(c) Other Institutions and Agencies	10,755,616	31,093,167
TOTAL	17,635,616	32,473,167
II. Borrowings Outside India	-	-
TOTAL (I + II)	17,635,616	32,473,167
Secured borrowings included in I and II above	3,929,216	1,611,900

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS		
(i) Bills payable	1,533,670	1,964,421
(ii) Inter-Office Adjustments (net)	-	-
(iii) Interest Accrued	1,887,617	1,173,145
(iv) Standard asset-General Provisions (Refer Schedule 18 (4.3))	1,459,621	3,085,498
(v) Others (including provisions)	2,579,610	1,563,116
TOTAL	7,460,518	7,786,180

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in Hand (including Cash at ATM)	1,756,288	1,823,476
II. Balances with Reserve Bank of India		
(a) In Current Account	6,856,168	2,471,841
(b) In Other Accounts (Including Reverse Repo)	8,210,000	12,820,000
TOTAL (I + II)	16,822,456	17,115,317

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as at March 31, 2022

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
(i) Balances with Banks		
(a) in Current Accounts	303,768	219,657
(b) in Other Deposit Accounts*	126,294	6,440,000
(ii) Money at Call and Short Notice		
(a) with Banks	-	2,000,000
(b) with Other Institutions	4,428,485	-
TOTAL (i + ii)	4,858,547	8,659,657
II. Outside India		
(i) In Current Accounts	-	-
(ii) In Other Deposits Accounts	-	-
(iii) Money at Call and Short Notice	-	-
TOTAL (I + ii + iii)	-	-
TOTAL (I+II)	4,858,547	8,659,657

*It includes Fixed Deposits of Current Year :₹ 126,294/- (Previous Year: Nil) (in 000's) held under lien.

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -8 INVESTMENTS		
I. Investments in India in (Refer Schedule 18 (2))		
(i) Government Securities	41,402,052	24,190,763
(ii) Other approved Securities	-	-
(iii) Shares	1,002	1,002
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others	126,294	972,736
TOTAL	41,529,348	25,164,501
II. Investments Outside India in		
TOTAL	-	-
TOTAL (I+II)	41,529,348	25,164,501
III. Gross Value of Investments		
	41,532,752	25,164,501
Less: Provision for depreciation	3,404	-
Net value of investments	41,529,348	25,164,501

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -9 ADVANCES		
A		
(i) Bills Purchased and Discounted	-	-
(ii) Cash Credits, Overdrafts and Loans repayable on demand	8,736,614	11,133,593
(iii) Term Loans	154,295,100	133,805,925
TOTAL	163,031,714	144,939,518
B		
(i) Secured by Tangible Assets*	42,642,255	39,684,726
(ii) Covered by Bank/Government Guarantees	1,188,800	564,961
(iii) Unsecured (Refer Schedule 18 (4.6))	119,200,659	104,689,831
TOTAL	163,031,714	144,939,518

Schedules forming part of the Balance Sheet

as at March 31, 2022

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
C I. Advances in India		
(i) Priority Sectors	128,654,453	79,263,674
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	34,377,261	65,675,844
TOTAL	163,031,714	144,939,518
II. Advances Outside India	-	-
TOTAL	-	-
TOTAL (I+II)	163,031,714	144,939,518

* Includes Advances against book debts ₹ 85,51,933 (Previous Year ₹ 64,84,791) (in 000's)

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -10 FIXED ASSETS		
I. Premises	-	-
At cost as at the beginning of the year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
II. Other Fixed Assets (Including Furniture and Fixtures) (Refer Schedule 18 (26.4 & 26.5))		
At cost as at the beginning of the year	5,448,232	4,735,613
Additions during the year	504,771	740,549
Deductions during the year	(69,510)	(27,930)
Depreciation to date	(3,447,477)	(2,688,815)
TOTAL	2,436,016	2,759,417
III. Capital Work In Progress (Including Capital Advances)	57,910	47,872
TOTAL (I+II+III)	2,493,926	2,807,289

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE -11 OTHER ASSETS		
I. Inter Office Adjustment (net)	-	-
II. Interest Accrued	2,185,939	1,657,571
III. Tax paid in Advance / Tax Deducted at Source (Net of provision for tax)	686,101	470,740
IV. Stationery and Stamps	-	-
V. Nonbanking assets acquired in satisfaction of claims	-	-
VI. Others (including Deferred Tax Assets)	4,436,611	2,989,947
TOTAL	7,308,651	5,118,258

Schedules forming part of the Balance Sheet

as at March 31, 2022

Particulars	(₹ in 000's)	
	As on March 31, 2022	As on March 31, 2021
SCHEDULE - 12 CONTINGENT LIABILITIES (REFER SCHEDULE 18 (26.6))		
I. Claims against the Bank not acknowledged as debts	788,408	245,825
II. Liability for partly paid Investments	-	-
III. Liability on account of Outstanding Forward Exchange Contracts	-	-
IV. Guarantees given on behalf of Constituents		
(a) In India	2,500	2,500
(b) Outside India	-	-
V. Acceptances, Endorsements and Other Obligations	-	-
VI. Other items for which the Bank is contingently liable - Capital commitments not provided/ Others	581,397	157,272
TOTAL	1,372,305	405,597

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
SCHEDULE -13 INTEREST EARNED		
I. Interest /Discount on Advance/bills	25,757,788	26,003,790
II. Income on Investments	1,851,374	1,729,761
III. Interest on Balances With Reserve Bank of India and Other inter-bank funds	518,829	327,105
IV. Others	-	-
TOTAL	28,127,991	28,060,656

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
SCHEDULE- 14 OTHER INCOME		
I. Commission, Exchange and Brokerage	2,451,551	1,562,547
II. Profit on Sale of Investments (net)	177,093	559,462
III. Profit/ (Loss) on Revaluation of Investments (net)	-	-
IV. Profit/ (Loss) on sale of Land, Building and Other Assets (net)	(19,970)	(7,691)
V. Profit/ (Loss) on Exchange Transactions (net)	-	-
VI. Income earned by way of Dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India	700	-
VII. Miscellaneous Income	523,371	908,773
Total	3,132,745	3,023,091

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
SCHEDULE- 15 INTEREST EXPENDED		
I. Interest on Deposits	8,934,249	7,811,810
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	243,611	264,148
III. Others	1,214,210	2,699,182
TOTAL	10,392,070	10,775,140

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as at March 31, 2022

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
SCHEDULE -16 OPERATING EXPENSES		
I. Payments to and Provision for Employees	8,125,998	7,487,805
II. Rent, Taxes and Lighting (including operating lease rentals)	1,151,689	905,911
III. Printing and Stationery	145,280	131,210
IV. Advertisement and Publicity	123,731	50,944
V. Depreciation on Banks Property	804,430	768,006
VI. Director's Fees, Allowances and Expenses	20,927	13,504
VII. Auditors' Fees and Expenses (Refer Schedule 18 (32))	12,870	9,401
VIII. Law Charges	53,945	29,251
IX. Postages, Telegrams, Telephones etc.	355,760	307,339
X. Repairs and Maintenance	697,175	745,227
XI. Insurance	132,523	106,830
XII. Other Expenditure	3,339,478	1,745,342
TOTAL	14,963,806	12,300,770