

SCHEDULES

forming part of the Consolidated Balance Sheet as at 31 March, 2016

Schedule 1 - Capital

	(₹ in Thousands)	
	As at 31-03-2016	As at 31-03-2015
Authorised Capital		
4,250,000,000 (Previous year - 4,250,000,000) Equity Shares of ₹2/- each	8,500,000	8,500,000
Issued, Subscribed and Paid-up capital		
2,382,831,826 (Previous year - 2,370,522,199) Equity Shares of ₹2/- each fully paid-up [Refer Schedule 18.1]	4,765,664	4,741,044

Schedule 2 - Reserves and Surplus

	(₹ in Thousands)	
	As at 31-03-2016	As at 31-03-2015
I. Statutory Reserve		
Opening Balance	85,313,168	66,918,613
Additions during the year	20,559,157	18,394,555
	105,872,325	85,313,168
II. Share Premium Account		
Opening Balance	163,843,036	159,074,088
Additions during the year	3,028,823	4,768,948
Less: Share issue expenses	-	-
	166,871,859	163,843,036
III. Investment Reserve Account		
Opening Balance	1,289,745	1,034,860
Additions/(Deductions) during the year (net)	(418,074)	254,885
	871,671	1,289,745
IV. General Reserve		
Opening Balance	3,740,826	3,724,292
Additions during the year	54,011	16,534
	3,794,837	3,740,826
V. Capital Reserve		
Opening Balance	10,480,249	9,848,828
Additions during the year	620,406	631,421
	11,100,655	10,480,249
VI. Foreign Currency Translation Reserve [Refer Schedule 17 (4.5)]		
Opening Balance	1,862,091	2,464,334
Additions/(Deductions) during the year (net)	(145,879)	(602,243)
	1,716,212	1,862,091
VII. Reserve Fund		
Opening Balance	23,885	36,549
Additions/(Deductions) during the year (net)	17,409	(12,664)
	41,294	23,885
VIII. Reserve Fund u/s 45 IC of RBI Act, 1934		
Opening Balance	304,500	148,100
Additions during the year	221,600	156,400
	526,100	304,500
IX. Balance in Profit & Loss Account	240,026,960	177,897,402
Total	530,821,913	444,754,902

Schedule 2A - Minority Interest

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Minority Interest		
Opening Balance	311,361	129,421
Increase/(Decrease) during the year	79,185	181,940
Closing Minority Interest	390,546	311,361

Schedule 3 - Deposits

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
A. I. Demand Deposits		
(i) From banks	46,692,546	39,561,238
(ii) From others	588,518,516	519,809,061
II. Savings Bank Deposits	1,057,934,225	882,921,758
III. Term Deposits		
(i) From banks	74,025,125	84,010,165
(ii) From others	1,815,851,520	1,696,139,478
Total	3,583,021,932	3,222,441,700
B. I. Deposits of branches in India	3,527,724,347	3,166,496,390
II. Deposits of branches/subsidiaries outside India	55,297,585	55,945,310
Total	3,583,021,932	3,222,441,700

Schedule 4 - Borrowings

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other banks #	22,837,989	29,093,122
(iii) Other institutions & agencies **	381,164,809	275,579,626
II. Borrowings outside India §	640,934,522	539,262,288
Total	1,044,937,320	843,935,036
Secured borrowings included in I & II above	17,523,923	10,799,116

Borrowings from other banks include Subordinated Debt of ₹90.10 crores (previous year ₹377.60 crores) in the nature of Non-Convertible Debentures, Perpetual Debt of ₹25.00 crores (previous year Nil) and Upper Tier II instruments of ₹49.10 crores (previous year ₹49.10 crores) [Also refer Notes 18 (2.1.2) & 18 (2.1.3)]

** Borrowings from other institutions & agencies include Subordinated Debt of ₹12,240.70 crores (previous year ₹10,823.20 crores) in the nature of Non-Convertible Debentures, Perpetual Debt of ₹189.00 crores (previous year ₹214.00 crores) and Upper Tier II instruments of ₹258.40 crores (previous year ₹258.40 crores) [Also refer Notes 18 (2.1.2) & 18 (2.1.3)]

§ Borrowings outside India include Perpetual Debt of ₹304.77 crores (previous year ₹287.50 crores) and Upper Tier II instruments of ₹1,391.12 crores (previous year ₹1,311.98 crores) [Also refer Note 18 (2.1.3)]

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT 31 MARCH, 2016 (CONT.)

Schedule 5 - Other Liabilities and Provisions

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Bills payable	36,453,959	39,372,758
II. Inter-office adjustments (net)	-	-
III. Interest accrued	26,145,490	20,682,515
IV. Proposed dividend (includes tax on dividend) [Refer Schedule 18 (2.1.6)]	-	13,055,440
V. Contingent provision against standard assets	20,138,747	16,010,873
VI. Others (including provisions)	73,656,547	67,124,104
Total	156,394,743	156,245,690

Schedule 6 - Cash and Balances with Reserve Bank of India

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Cash in hand (including foreign currency notes)	41,204,898	42,154,361
II. Balances with Reserve Bank of India:		
(i) in Current Account	182,406,664	156,034,085
(ii) in Other Accounts	-	-
Total	223,611,562	198,188,446

Schedule 7 - Balances with Banks and Money at Call and Short Notice

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. In India		
(i) Balance with Banks		
(a) in Current Accounts	2,104,609	2,213,579
(b) in Other Deposit Accounts	11,942,150	12,852,440
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	41,184,875	86,192,067
Total	55,231,634	101,258,086
II. Outside India		
(i) in Current Accounts	15,738,488	8,214,657
(ii) in Other Deposit Accounts	26,158,271	24,439,311
(iii) Money at Call & Short Notice	16,288,136	32,820,485
Total	58,184,895	65,474,453
Grand Total (I+II)	113,416,529	166,732,539

Schedule 8 - Investments

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Investments in India in -		
(i) Government Securities ## **	850,430,001	812,460,111
(ii) Other approved securities	-	-
(iii) Shares	12,439,671	7,390,249
(iv) Debentures and Bonds	231,531,115	252,221,297
(v) Investment in Joint Ventures	-	-
(vi) Others (Mutual Fund units, CD/CP, PTC etc.)	94,022,174	93,191,933
Total Investments in India	1,188,422,961	1,165,263,590
II. Investments outside India in -		
(i) Government Securities (including local authorities)	21,088,195	11,705,282
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others (Equity Shares and Bonds)	9,296,686	8,297,378
Total Investments outside India	30,384,881	20,002,660
Grand Total (I+II)	1,218,807,842	1,185,266,250

Includes securities costing ₹29,020.93 crores (previous year ₹11,981.89 crores) pledged for availment of fund transfer facility, clearing facility and margin requirements

** Net of Repo borrowing of ₹9,517.86 crores (previous year ₹6,194.55 crores) under the Liquidity Adjustment Facility in line with the RBI requirements

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT 31 MARCH, 2016 (CONT.)

Schedule 9 - Advances

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
A. (i) Bills purchased and discounted	47,107,156	52,037,662
(ii) Cash credits, overdrafts and loans repayable on demand @	965,473,393	804,138,531
(iii) Term loans #	2,434,052,607	1,988,310,263
Total	3,446,633,156	2,844,486,456
B. (i) Secured by tangible assets \$	2,600,830,091	2,223,044,145
(ii) Covered by Bank/Government Guarantees &&	40,302,677	35,061,043
(iii) Unsecured	805,500,388	586,381,268
Total	3,446,633,156	2,844,486,456
C. I. Advances in India		
(i) Priority Sector	816,012,439	697,714,885
(ii) Public Sector	35,457,656	35,629,745
(iii) Banks	2,068,310	830,468
(iv) Others	2,062,119,670	1,637,081,680
Total	2,915,658,075	2,371,256,778
II. Advances Outside India		
(i) Due from banks	1,373,656	1,562,500
(ii) Due from others -		
(a) Bills purchased and discounted	13,220,140	4,528,093
(b) Syndicated loans	135,410,920	127,665,565
(c) Others	380,970,365	339,473,520
Total	530,975,081	473,229,678
Grand Total [CI+CII]	3,446,633,156	2,844,486,456

@ Net of borrowings under Inter Bank Participation Certificate/Funded Risk Participation ₹662.55 crores (previous year ₹1,301.43 crores)

Net of borrowings under Inter Bank Participation Certificate ₹7,483.34 crores (previous year ₹15,317.68 crores)

\$ Includes advances against book debts

&& Includes advances against L/Cs issued by banks

Schedule 10 - Fixed Assets

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Premises		
Gross Block		
At cost at the beginning of the year	9,507,021	9,041,075
Additions during the year	8,800,025	465,946
Deductions during the year	(17,131)	-
Total	18,289,915	9,507,021
Depreciation		
As at the beginning of the year	708,710	556,787
Charge for the year	158,686	151,923
Deductions during the year	(6,708)	-
Depreciation to date	860,688	708,710
Net Block	17,429,227	8,798,311
II. Other fixed assets (including furniture & fixtures)		
Gross Block		
At cost at the beginning of the year	36,256,166	33,180,276
Additions during the year	5,036,713	4,884,103
Deductions during the year	(599,963)	(1,808,213)
Total	40,692,916	36,256,166
Depreciation		
As at the beginning of the year	20,587,251	18,208,169
Charge for the year	4,455,217	4,044,520
Deductions during the year	(499,016)	(1,665,438)
Depreciation to date	24,543,452	20,587,251
Net Block	16,149,464	15,668,915
III. CAPITAL WORK-IN-PROGRESS (including capital advances)	2,158,946	1,051,786
Grand Total (I+II+III)	35,737,637	25,519,012

Schedule 11 - Other Assets

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Inter-office adjustments (net)	-	-
II. Interest Accrued	44,459,222	41,799,771
III. Tax paid in advance/tax deducted at source (net of provisions)	3,951,774	2,611,540
IV. Stationery and stamps	8,291	10,081
V. Non banking assets acquired in satisfaction of claims	-	-
VI. Others #@	233,706,105	207,815,638
Total	282,125,392	252,237,030

Includes deferred tax assets of ₹1,968.24 crores (previous year ₹1,894.44 crores) [Refer Schedule 18 (2.1.11)]

@ Includes Priority Sector Shortfall Deposits of ₹16,659.19 crores (previous year ₹14,792.62 crores)

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT 31 MARCH, 2016 (CONT.)

Schedule 12 - Contingent Liabilities

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Claims against the Group not acknowledged as debts	2,749,555	2,755,732
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange and derivative contracts:		
a) Forward Contracts	2,556,675,471	2,802,478,143
b) Interest Rate Swaps, Currency Swaps, Forward Rate Agreement & Interest Rate Futures	1,806,278,486	1,641,749,576
c) Foreign Currency Options	429,005,192	238,438,623
Total (a+b+c)	4,791,959,149	4,682,666,342
IV. Guarantees given on behalf of constituents		
In India	558,340,064	582,793,361
Outside India	128,192,798	137,954,192
V. Acceptances, endorsements and other obligations	294,853,158	315,837,757
VI. Other items for which the Group is contingently liable	412,020,707	191,335,489
Grand Total (I+II+III+IV+V+VI) [Refer Schedule 18 (2.1.14)]	6,188,115,431	5,913,342,873

SCHEDULES FORMING PART OF THE CONSOLIDATED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2016

Schedule 13 - Interest Earned

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Interest/discount on advances/bills	304,101,900	260,839,861
II. Income on investments	94,258,541	84,760,823
III. Interest on balances with Reserve Bank of India and other inter-bank funds	2,962,541	2,320,169
IV. Others	12,769,513	9,353,712
Total	414,092,495	357,274,565

Schedule 14 - Other Income

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Commission, exchange and brokerage	74,095,775	66,073,242
II. Profit/(Loss) on sale of investments (net)	10,408,517	10,182,354
III. Profit/(Loss) on sale of fixed assets (net)	60,574	(36,500)
IV. Profit on exchange/derivative transactions (net)	12,757,306	9,842,668
V. Income earned by way of dividends etc. from subsidiaries/companies and/or joint venture abroad/in India	-	-
VI. Miscellaneous Income [including recoveries on account of advances/investments written off in earlier years ₹160.49 crores (previous year ₹169.86 crores) and net profit on account of portfolio sell downs/securitisation ₹6.12 crores (previous year ₹43.87 crores)]	2,227,588	2,319,380
Total	99,549,760	88,381,144

Schedule 15 - Interest Expended

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Interest on deposits	185,207,845	171,078,082
II. Interest on Reserve Bank of India/Inter-bank borrowings	20,919,676	15,407,390
III. Others	37,314,822	26,927,138
Total	243,442,343	213,412,610

Schedule 16 - Operating Expenses

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Payments to and provisions for employees	40,193,437	36,156,945
II. Rent, taxes and lighting	6,967,403	8,293,304
III. Printing and stationery	1,427,830	1,221,906
IV. Advertisement and publicity	935,725	969,690
V. Depreciation on Group's property	4,613,903	4,196,443
VI. Directors' fees, allowance and expenses	30,448	22,143
VII. Auditors' fees and expenses	25,212	22,565
VIII. Law charges	171,559	109,025
IX. Postage, telegrams, telephones etc.	2,712,249	3,180,171
X. Repairs and maintenance	7,361,263	7,531,626
XI. Insurance	4,160,907	3,669,537
XII. Other expenditure	37,513,774	30,725,977
Total	106,113,710	96,099,332