

SCHEDULES

forming part of the 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	163,740,639	158,971,691
Additions during the year	3,028,823	4,768,948
Less: Share issue expenses	-	-
	166,769,462	163,740,639
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	3,543,100	3,543,100
Additions during the year	-	-
	3,543,100	3,543,100
V. Capital Reserve		
Opening Balance	10,480,249	9,848,828
Additions during the year [Refer Schedule 18 (2.2.1)]	620,406	631,421
	11,100,655	10,480,249
VI. Foreign Currency Translation Reserve [Refer Schedule 17 (4.5)]		
Opening Balance	1,398,406	2,138,317
Additions/(Deductions) during the year (net)	(378,063)	(739,911)
	1,020,343	1,398,406
VII. Reserve Fund		
Opening Balance	23,885	36,549
Additions/(Deductions) during the year (net) [Refer Schedule 18 (2.2.2)]	17,409	(12,664)
	41,294	23,885
VIII. Balance in Profit & Loss Account	237,664,559	176,234,914
Total	526,883,409	442,024,106

Schedule 3 - Deposits

(₹ in Thousands)

		As at 31-03-2016	As at 31-03-2015
A.	I. Demand Deposits		
	(i) From banks	46,706,288	39,562,710
	(ii) From others	589,812,876	521,519,479
	II. Savings Bank Deposits	1,057,931,260	882,920,829
	III. Term Deposits		
	(i) From banks	74,025,125	84,010,165
	(ii) From others	1,811,200,054	1,696,406,186
	Total	3,579,675,603	3,224,419,369
B.	I. Deposits of branches in India	3,533,429,221	3,171,892,483
	II. Deposits of branches outside India	46,246,382	52,526,886
	Total	3,579,675,603	3,224,419,369

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 [#]	14,078,000	20,582,000
	(iii) Other institutions & agencies ^{**}	365,006,111	255,729,912
II.	Borrowings outside India [§]	613,179,678	521,270,777
	Total	992,263,789	797,582,689
	Secured borrowings included in I & II above	-	-

[#] 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)]

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	25,607,530	20,547,095
IV.	Proposed dividend (includes tax on dividend) [Refer Schedule 18(2.2.5)]	-	13,055,440
V.	Contingent provision against standard assets	19,997,702	15,956,484
VI.	Others (including provisions)	69,028,525	61,624,957
	Total	151,087,716	150,556,734

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

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)	41,204,831	42,154,312
II.	Balances with Reserve Bank of India		
	(i) in Current Account	182,406,664	156,034,085
	(ii) in Other Accounts	-	-
	Total	223,611,495	198,188,397

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	1,956,494	1,941,210
	(b) in Other Deposit Accounts	11,742,150	12,852,440
	(ii) Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	41,184,875	86,192,067
	Total	54,883,519	100,985,717
II.	Outside India		
	(i) in Current Accounts	15,425,387	8,062,433
	(ii) in Other Deposit Accounts	26,820,821	24,314,311
	(iii) Money at Call & Short Notice	12,513,182	29,439,460
	Total	54,759,390	61,816,204
	Grand Total (I+II)	109,642,909	162,801,921

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	12,439,171	7,390,249
	(iv) Debentures and Bonds	229,119,358	250,682,120
	(v) Investment in Subsidiaries/Joint Ventures	9,559,365	8,694,365
	(vi) Others (Mutual Fund units, CD/CP, PTC etc.)	93,688,157	81,147,747
	Total Investments in India	1,195,236,052	1,160,374,592
II.	Investments outside India in -		
	(i) Government Securities (including local authorities)	19,765,979	9,831,909
	(ii) Subsidiaries and/or joint ventures abroad	3,185,957	2,995,712
	(iii) Others (Equity Shares and Bonds)	1,874,031	2,299,908
	Total Investments outside India	24,825,967	15,127,529
	Grand Total (I+II)	1,220,062,019	1,175,502,121

^{##} 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

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 @	965,580,679	804,186,766
	(iii)	Term loans #	2,375,049,394	1,954,605,869
		Total	3,387,737,229	2,810,830,297
B.	(i)	Secured by tangible assets \$	2,548,351,778	2,194,008,860
	(ii)	Covered by Bank/Government Guarantees &&	38,950,273	34,123,543
	(iii)	Unsecured	800,435,178	582,697,894
		Total	3,387,737,229	2,810,830,297
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	3,724,685	2,392,968
	(iv)	Others	2,032,043,809	1,616,864,530
		Total	2,887,238,589	2,352,602,128
	II.	Advances Outside India		
	(i)	Due from banks	1,373,656	1,562,500
	(ii)	Due from others -		
	(a)	Bills purchased and discounted	13,220,139	4,528,093
	(b)	Syndicated loans	120,042,346	117,111,191
	(c)	Others	365,862,499	335,026,385
		Total	500,498,640	458,228,169
		Grand Total (CI+CII)	3,387,737,229	2,810,830,297

@ 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

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

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	9,506,571	9,041,075
Additions during the year	8,800,025	465,496
Deductions during the year	(17,130)	-
Total	18,289,466	9,506,571
Depreciation		
As at the beginning of the year	708,708	556,787
Charge for the year	158,678	151,921
Deductions during the year	(6,708)	-
Depreciation to date	860,678	708,708
Net Block	17,428,788	8,797,863
II. Other fixed assets (including furniture & fixtures)		
Gross Block		
At cost at the beginning of the year	35,463,482	32,507,770
Additions during the year	4,779,949	4,757,982
Deductions during the year	(577,483)	(1,802,270)
Total	39,665,948	35,463,482
Depreciation		
As at the beginning of the year	20,130,851	17,886,636
Charge for the year	4,280,437	3,904,800
Deductions during the year	(478,547)	(1,660,585)
Depreciation to date	23,932,741	20,130,851
Net Block	15,733,207	15,332,631
III. Capital Work-In-Progress (including capital advances)	2,069,724	1,012,611
Grand Total (I+II+III)	35,231,719	25,143,105

Schedule 11 - Other Assets

	(₹ in Thousands)	
	As at 31-03-2016	As at 31-03-2015
I. Inter-office adjustments (net)	-	-
II. Interest Accrued	43,874,709	41,505,112
III. Tax paid in advance/tax deducted at source (net of provisions)	3,158,993	2,047,331
IV. Stationery and stamps	8,291	10,081
V. Non banking assets acquired in satisfaction of claims	-	-
VI. Others #@	231,348,817	203,295,577
Total	278,390,810	246,858,101

Includes deferred tax assets of ₹1,958.79 crores (previous year ₹1,886.91 crores) [Refer Schedule 18 (2.2.10)]

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

Schedule 12 - Contingent Liabilities

(₹ in Thousands)

	As at 31-03-2016	As at 31-03-2015
I. Claims against the Bank not acknowledged as debts	2,634,701	2,740,743
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange and derivative contracts:		
a) Forward Contracts	2,556,675,471	2,800,956,981
b) Interest Rate Swaps, Currency Swaps, Forward Rate Agreement & Interest Rate Futures	1,796,648,784	1,641,749,576
c) Foreign Currency Options	429,005,192	238,438,623
Total (a+b+c)	4,782,329,447	4,681,145,180
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 Bank is contingently liable	408,113,397	191,277,839
Grand Total (I+II+III+IV+V+VI) [Refer Schedule 18 (2.2.16)]	6,174,463,565	5,911,749,072

SCHEDULES FORMING PART OF THE 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	300,405,581	258,678,187
II. Income on investments	93,775,869	84,477,531
III. Interest on balances with Reserve Bank of India and other inter-bank funds	2,952,470	2,312,594
IV. Others	12,746,444	9,317,665
Total	409,880,364	354,785,977

Schedule 14 - Other Income

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Commission, exchange and brokerage	67,075,650	61,210,700
II. Profit/(Loss) on sale of investments (net) [Refer Schedule 18(2.2.1)]	10,186,480	9,949,036
III. Profit/(Loss) on sale of fixed assets (net) [Refer Schedule 18(2.2.1)]	62,010	(35,854)
IV. Profit on exchange/derivative transactions (net)	12,750,694	9,841,234
V. Income earned by way of dividends etc. from subsidiaries/companies and/or joint venture abroad/in India	1,397,525	338,125
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 ₹43.40 crores)]	2,242,285	2,347,217
Total	93,714,644	83,650,458

Schedule 15 - Interest Expended

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Interest on deposits	185,402,135	171,368,102
II. Interest on Reserve Bank of India/Inter-bank borrowings	20,672,680	15,170,269
III. Others	35,475,860	26,006,224
Total	241,550,675	212,544,595

Schedule 16 - Operating Expenses

	(₹ in Thousands)	
	Year ended 31-03-2016	Year ended 31-03-2015
I. Payments to and provisions for employees	33,760,064	31,149,697
II. Rent, taxes and lighting	6,740,961	8,102,644
III. Printing and stationery	1,383,908	1,183,585
IV. Advertisement and publicity	883,416	905,679
V. Depreciation on bank's property	4,439,115	4,056,721
VI. Directors' fees, allowance and expenses	21,146	17,596
VII. Auditors' fees and expenses	16,411	15,692
VIII. Law charges	170,562	108,424
IX. Postage, telegrams, telephones etc.	2,579,313	3,069,818
X. Repairs and maintenance	7,142,770	7,323,168
XI. Insurance	4,154,531	3,663,895
XII. Other expenditure	39,715,989	32,440,537
Total	101,008,186	92,037,456