

# Schedules forming part of the Consolidated Balance Sheet

As at 31 March, 2019

## Schedule 1 - Capital

	(₹ in Thousands)	
	As at 31-03-2019	As at 31-03-2018
<b>Authorised Capital</b>		
4,250,000,000 (Previous year - 4,250,000,000) Equity Shares of ₹2/- each	8,500,000	8,500,000
<b>Issued, Subscribed and Paid-up capital</b>		
2,571,644,871 (Previous year - 2,566,538,936) Equity Shares of ₹2/- each fully paid-up	5,143,290	5,133,078

## Schedule 2 - Reserves and Surplus

	(₹ in Thousands)	
	As at 31-03-2019	As at 31-03-2018
<b>I. Statutory Reserve</b>		
Opening Balance	115,759,726	115,070,523
Additions during the year	11,691,521	689,203
	<b>127,451,247</b>	<b>115,759,726</b>
<b>II. Share Premium Account</b>		
Opening Balance	258,114,673	170,128,129
Additions during the year	1,706,853	88,122,658
Less: Share issue expenses	-	(136,114)
	<b>259,821,526</b>	<b>258,114,673</b>
<b>III. Investment Reserve Account</b>		
Opening Balance	1,034,894	-
Additions during the year	-	1,034,894
Deductions during the year	(1,034,894)	-
	<b>-</b>	<b>1,034,894</b>
<b>IV. General Reserve</b>		
Opening Balance	3,944,169	3,863,574
Additions during the year	96,508	80,595
	<b>4,040,677</b>	<b>3,944,169</b>
<b>V. Capital Reserve</b>		
Opening Balance	19,672,953	18,656,395
Additions during the year	1,251,323	1,016,558
	<b>20,924,276</b>	<b>19,672,953</b>
<b>VI. Foreign Currency Translation Reserve [Refer Schedule 17 (5.5)]</b>		
Opening Balance	1,520,651	1,563,747
Additions during the year	171,437	-
Deductions during the year	-	(43,096)
	<b>1,692,088</b>	<b>1,520,651</b>
<b>VII. Reserve Fund</b>		
Opening Balance	74,974	58,816
Additions during the year	6,280	16,158
	<b>81,254</b>	<b>74,974</b>
<b>VIII. Reserve Fund u/s 45 IC of RBI Act, 1934</b>		
Opening Balance	1,275,500	856,700
Additions during the year	421,100	418,800
	<b>1,696,600</b>	<b>1,275,500</b>
<b>IX. Investment Fluctuation Reserve</b>		
Opening Balance	-	-
Additions during the year	6,000,000	-
	<b>6,000,000</b>	<b>-</b>
<b>X. Balance in Profit &amp; Loss account brought forward</b>	267,228,037	235,543,472
Adjustments during the year*	(16,052,807)	-
Balance in Profit & Loss Account	<b>251,175,230</b>	<b>235,543,472</b>
<b>Total</b>	<b>672,882,898</b>	<b>636,941,012</b>

\* represents provision towards Land held as non-banking asset which will be reversed and recognised through profit and loss account in the subsequent quarters of the next financial year as advised by RBI.

## Schedule 2A - Minority Interest

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>I. Minority Interest</b>		
Opening Balance	695,129	613,066
Increase during the year	151,018	82,063
<b>Closing Minority Interest</b>	<b>846,147</b>	<b>695,129</b>

## Schedule 3 - Deposits

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>A. I. Demand Deposits</b>		
(i) From banks	47,199,015	58,788,628
(ii) From others	844,939,199	896,457,745
<b>II. Savings Bank Deposits</b>	1,541,290,515	1,482,021,884
<b>III. Term Deposits</b>		
(i) From banks	232,371,412	125,623,957
(ii) From others	2,841,659,210	1,993,685,428
<b>Total</b>	<b>5,507,459,351</b>	<b>4,556,577,642</b>
<b>B. I. Deposits of branches in India</b>	5,462,410,325	4,509,338,193
<b>II. Deposits of branches/subsidiaries outside India</b>	45,049,026	47,239,449
<b>Total</b>	<b>5,507,459,351</b>	<b>4,556,577,642</b>

## Schedule 4 - Borrowings

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>I. Borrowings in India</b>		
(i) Reserve Bank of India	144,000,000	61,000,000
(ii) Other banks <sup>#</sup>	27,139,984	25,850,612
(iii) Other institutions & agencies <sup>**</sup>	722,206,785	720,233,294
<b>II. Borrowings outside India</b>	719,151,523	750,587,018
<b>Total</b>	<b>1,612,498,292</b>	<b>1,557,670,924</b>
Secured borrowings included in I & II above	183,811,250	90,657,346

<sup>#</sup> Borrowings from other banks include Subordinated Debt of ₹35.60 crores (previous year ₹35.60 crores) in the nature of Non-Convertible Debentures and Perpetual Debt of ₹50.00 crores (previous year ₹50.00 crores) [Refer Note 18 (1.1.2)]

<sup>\*\*</sup> Borrowings from other institutions & agencies include Subordinated Debt of ₹19,969.40 crores (previous year ₹21,669.40 crores) in the nature of Non-Convertible Debentures and Perpetual Debt of ₹6,950.00crores (previous year ₹6,950.00 crores) [Refer Note 18 (1.1.2)]

## Schedule 5 - Other Liabilities and Provisions

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Bills payable	37,854,366	49,175,679
II. Inter-office adjustments (net)	-	-
III. Interest accrued	47,617,940	32,174,199
IV. Proposed dividend (includes tax on dividend) [Refer Schedule 18 (1.1.6)]	-	-
V. Contingent provision against standard assets [Refer Schedule 17 (4.2)]	30,800,051	22,482,485
VI. Others (including provisions)	225,357,341	176,183,523
<b>Total</b>	<b>341,629,698</b>	<b>280,015,886</b>

## Schedule 6 - Cash and Balances with Reserve Bank of India

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Cash in hand (including foreign currency notes)	42,132,211	52,580,423
II. Balances with Reserve Bank of India:		
(i) in Current Account	263,858,192	208,230,225
(ii) in Other Accounts	45,000,000	94,000,000
<b>Total</b>	<b>350,990,403</b>	<b>354,810,648</b>

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

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. In India		
(i) Balance with Banks		
(a) in Current Accounts	2,477,663	1,313,367
(b) in Other Deposit Accounts	34,498,933	33,925,743
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	191,610,699	-
<b>Total</b>	<b>228,587,295</b>	<b>35,239,110</b>
II. Outside India		
(i) in Current Accounts	47,630,852	24,898,340
(ii) in Other Deposit Accounts	5,177,257	8,409,416
(iii) Money at Call & Short Notice	47,657,275	15,750,617
<b>Total</b>	<b>100,465,384</b>	<b>49,058,373</b>
<b>Grand Total (I+II)</b>	<b>329,052,679</b>	<b>84,297,483</b>

## Schedule 8 - Investments

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>I. Investments in India in -</b>		
(i) Government Securities <sup>##</sup>	1,168,229,051	1,013,546,179
(ii) Other approved securities	-	-
(iii) Shares	9,595,084	15,255,309
(iv) Debentures and Bonds	393,845,209	306,537,689
(v) Investment in Joint Ventures	-	-
(vi) Others (Mutual Fund units, CD/CP, PTC etc.)	115,709,188	156,958,643
<b>Total Investments in India</b>	<b>1,687,378,532</b>	<b>1,492,297,820</b>
<b>II. Investments outside India in -</b>		
(i) Government Securities (including local authorities)	38,260,202	29,224,533
(ii) Subsidiaries and/or Joint Ventures abroad	-	-
(iii) Others (Equity Shares and Bonds)	14,919,812	8,844,767
<b>Total Investments outside India</b>	<b>53,180,014</b>	<b>38,069,300</b>
<b>Grand Total (I+II)</b>	<b>1,740,558,546</b>	<b>1,530,367,120</b>

<sup>##</sup> Includes securities costing ₹29,283.94 crores (previous year ₹27,588.43 crores) pledged for availment of fund transfer facility, clearing facility and margin requirements.

## Schedule 9 - Advances

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>A.</b>		
(i) Bills purchased and discounted	155,366,967	128,131,247
(ii) Cash credits, overdrafts and loans repayable on demand	1,504,923,908	1,374,894,067
(iii) Term loans <sup>#</sup>	3,406,270,369	2,995,411,137
<b>Total</b>	<b>5,066,561,244</b>	<b>4,498,436,451</b>
<b>B.</b>		
(i) Secured by tangible assets <sup>\$</sup>	3,648,665,829	3,196,305,855
(ii) Covered by Bank/Government Guarantees <sup>&amp;&amp;</sup>	36,063,289	40,004,436
(iii) Unsecured	1,381,832,126	1,262,126,160
<b>Total</b>	<b>5,066,561,244</b>	<b>4,498,436,451</b>
<b>C.</b>		
<b>I. Advances in India</b>		
(i) Priority Sector	1,188,930,411	986,081,073
(ii) Public Sector	65,894,406	48,271,057
(iii) Banks	43,110,224	30,575,770
(iv) Others	3,345,917,806	2,851,146,051
<b>Total</b>	<b>4,643,852,847</b>	<b>3,916,073,951</b>
<b>II. Advances Outside India</b>		
(i) Due from banks	20,815,655	78,991,174
(ii) Due from others -		
(a) Bills purchased and discounted	23,843,213	32,721,313
(b) Syndicated loans	58,113,336	89,146,565
(c) Others	319,936,193	381,503,448
<b>Total</b>	<b>422,708,397</b>	<b>582,362,500</b>
<b>Grand Total [CI+CII]</b>	<b>5,066,561,244</b>	<b>4,498,436,451</b>

<sup>#</sup> Net of borrowings under Inter Bank Participation Certificate (IBPC) ₹2,750.00 crores (previous year ₹1,399.00 crores), includes lending under IBPC ₹3,529.50 crores (previous year ₹1,303.32 crores)

<sup>\$</sup> Includes advances against book debts

<sup>&&</sup> Includes advances against L/Cs issued by banks

## Schedule 10 - Fixed Assets

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
<b>I. Premises</b>		
<b>Gross Block</b>		
At cost at the beginning of the year	18,331,432	18,331,432
Additions during the year*	169,308	-
Deductions during the year	(583,276)	-
<b>Total</b>	<b>17,917,464</b>	<b>18,331,432</b>
<b>Depreciation</b>		
As at the beginning of the year	1,470,051	1,165,371
Charge for the year	292,310	304,680
Deductions during the year	(121,930)	-
<b>Depreciation to date</b>	<b>1,640,431</b>	<b>1,470,051</b>
<b>Net Block</b>	<b>16,277,033</b>	<b>16,861,381</b>
<b>II. Other fixed assets (including furniture &amp; fixtures)</b>		
<b>Gross Block</b>		
At cost at the beginning of the year	53,911,389	47,067,750
Additions on acquisition	-	100,697
Additions during the year*	9,375,302	7,947,792
Deductions during the year	(942,674)	(1,204,850)
<b>Total</b>	<b>62,344,017</b>	<b>53,911,389</b>
<b>Depreciation</b>		
As at the beginning of the year	33,802,484	29,052,426
Additions on acquisition	-	54,155
Charge for the year	7,079,384	5,601,119
Deductions during the year	(682,060)	(905,216)
<b>Depreciation to date</b>	<b>40,199,808</b>	<b>33,802,484</b>
<b>Net Block</b>	<b>22,144,209</b>	<b>20,108,905</b>
<b>III. Capital Work-in-Progress (including capital advances)</b>	<b>2,877,581</b>	<b>3,517,918</b>
<b>Grand Total (I+II+III)</b>	<b>41,298,823</b>	<b>40,488,204</b>

\* Includes movement on account of exchange rate fluctuation

## Schedule 11 - Other Assets

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Inter-office adjustments (net)	-	-
II. Interest Accrued	71,428,760	56,936,207
III. Tax paid in advance/tax deducted at source (net of provisions)	17,095,247	18,590,140
IV. Stationery and stamps	3,057	3,829
V. Non banking assets acquired in satisfaction of claims <sup>&amp;</sup>	87,276	22,086,151
VI. Others <sup>#@</sup>	523,383,641	431,017,438
<b>Total</b>	<b>611,997,981</b>	<b>528,633,765</b>

# Includes deferred tax assets of ₹7,687.68 crores (previous year ₹6,911.32 crores) [Refer Schedule 18 (1.1.11)]

@ Includes Priority Sector Shortfall Deposits of ₹28,161.77 crores (previous year ₹21,479.30 crores)

\$ Includes goodwill on consolidation of ₹289.24 crores (previous year ₹293.01 crores)

& Represents balance net of provision of ₹2,208.61 crores on Land held as non-banking asset and provision of ₹2.09 crores on other non banking assets (Previous year Nil)

**Schedule 12 - Contingent Liabilities**

(₹ in Thousands)

	<b>As at 31-03-2019</b>	<b>As at 31-03-2018</b>
I. Claims against the Group not acknowledged as debts	6,275,310	5,219,729
II. Liability for partly paid investments	18,000	216,000
III. Liability on account of outstanding forward exchange and derivative contracts :		
a) Forward Contracts	3,296,537,608	3,148,018,991
b) Interest Rate Swaps, Currency Swaps, Forward Rate Agreement & Interest Rate Futures	2,396,504,945	1,991,159,249
c) Foreign Currency Options	464,047,739	593,425,899
<b>Total (a+b+c)</b>	<b>6,157,090,292</b>	<b>5,732,604,139</b>
IV. Guarantees given on behalf of constituents		
In India	680,528,970	762,933,313
Outside India	75,480,355	86,944,398
V. Acceptances, endorsements and other obligations	324,474,560	324,145,235
VI. Other items for which the Group is contingently liable	338,422,264	479,334,859
<b>Grand Total (I+II+III+IV+V+VI) [Refer Schedule 18 (1.1.16)]</b>	<b>7,582,289,751</b>	<b>7,391,397,673</b>