

Schedules forming part of the Balance Sheet

As at 31 March, 2019

Schedule 1 - Capital

	As at 31-03-2019	As at 31-03-2018
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		
2,571,644,871 (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

	As at 31-03-2019	As at 31-03-2018
I. Statutory Reserve		
Opening Balance	115,759,726	115,070,523
Additions during the year	11,691,521	689,203
	127,451,247	115,759,726
II. Share Premium Account		
Opening Balance	257,890,520	170,025,731
Additions during the year	1,706,853	88,122,658
Less: Share issue expenses	-	(257,869)
	259,597,373	257,890,520
III. Investment Reserve Account		
Opening Balance	1,034,894	-
Additions during the year	-	1,034,894
Deductions during the year	(1,034,894)	-
	-	1,034,894
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	19,672,954	18,656,395
Additions during the year [Refer Schedule 18 (1.2.1)]	1,250,935	1,016,559
	20,923,889	19,672,954
VI. Foreign Currency Translation Reserve [Refer Schedule 17 (5.5)]		
Opening Balance	912,832	997,506
Additions during the year	-	-
Deductions during the year	(119,982)	(84,674)
	792,850	912,832
VII. Reserve Fund		
Opening Balance	74,974	58,816
Additions during the year [Refer Schedule 18 (1.2.3)]	6,280	16,158
	81,254	74,974
VIII. Investment Fluctuation Reserve		
Opening Balance	-	-
Additions during the year [Refer Schedule 18 (1.2.2)]	6,000,000	-
	6,000,000	-
IX. Balance in Profit & Loss Account brought forward	259,282,759	230,430,518
Adjustments during the year*	(16,052,806)	-
Balance in Profit & Loss Account	243,229,953	230,430,518
Total	661,619,666	629,319,518

* 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. Refer Schedule 18 (1.1.44)

Schedule 3 - Deposits

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
A. I. Demand Deposits		
(i) From banks	47,219,608	58,821,218
(ii) From others	845,433,682	897,674,284
II. Savings Bank Deposits	1,541,288,064	1,482,020,475
III. Term Deposits		
(i) From banks	232,371,412	125,623,957
(ii) From others	2,818,400,643	1,972,087,289
Total	5,484,713,409	4,536,227,223
B. I. Deposits of branches in India	5,466,197,810	4,513,153,671
II. Deposits of branches outside India	18,515,599	23,073,552
Total	5,484,713,409	4,536,227,223

Schedule 4 - Borrowings

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Borrowings in India		
(i) Reserve Bank of India	144,000,000	61,000,000
(ii) Other banks #	2,785,000	12,017,000
(iii) Other institutions & agencies **	683,583,472	687,948,202
II. Borrowings outside India	697,389,320	719,196,244
Total	1,527,757,792	1,480,161,446
Secured borrowings included in I & II above	144,000,000	65,837,380

Borrowings from other banks include Subordinated Debt of ₹35.00 crores (previous year ₹35.00 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)]

** Borrowings from other institutions & agencies include Subordinated Debt of ₹19,470.00 crores (previous year ₹21,170.00 crores) in the nature of Non-Convertible Debentures and Perpetual Debt of ₹6,950.00 crores (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	45,522,438	30,348,683
IV. Proposed dividend (includes tax on dividend) [Refer Schedule 17 (5.18) and Schedule 18 (1.2.6)]	-	-
V. Contingent provision against standard assets [Refer Schedule 17 (4.2) and Schedule 18 (1.1.9)]	30,404,383	22,075,241
VI. Others (including provisions)	216,949,972	160,854,931
Total	330,731,159	262,454,534

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)	42,132,147	52,580,352
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
Total	350,990,339	354,810,577

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	2,419,842	1,199,457
(b) in Other Deposit Accounts	31,712,577	30,987,346
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	191,610,699	-
Total	225,743,118	32,186,803
II. Outside India		
(i) in Current Accounts	42,478,364	20,263,092
(ii) in Other Deposit Accounts	5,177,257	11,537,816
(iii) Money at Call & Short Notice	47,657,275	15,750,618
Total	95,312,896	47,551,526
Grand Total (I+II)	321,056,014	79,738,329

Schedule 8 - Investments

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Investments in India in -		
(i) Government Securities ^{##}	1,168,229,051	1,013,545,679
(ii) Other approved securities	-	-
(iii) Shares	9,594,584	15,255,309
(iv) Debentures and Bonds	392,845,209	306,537,689
(v) Investment in Subsidiaries/Joint Ventures	18,027,821	17,931,421
(vi) Others (Mutual Fund units, CD/CP, PTC etc.)	112,641,005	152,548,130
Total Investments in India	1,701,337,670	1,505,818,228
II. Investments outside India in -		
(i) Government Securities (including local authorities)	34,164,807	26,984,150
(ii) Subsidiaries and/or Joint Ventures abroad	4,833,428	2,995,712
(iii) Others (Equity Shares and Bonds)	9,356,854	2,962,737
Total Investments outside India	48,355,089	32,942,599
Grand Total (I+II)	1,749,692,759	1,538,760,827

^{##} 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
A.	(i) Bills purchased and discounted	155,366,966	128,131,247
	(ii) Cash credits, overdrafts and loans repayable on demand	1,503,567,259	1,381,341,566
	(iii) Term loans #	3,289,045,496	2,887,030,232
	Total	4,947,979,721	4,396,503,045
B.	(i) Secured by tangible assets \$	3,535,163,307	3,094,017,064
	(ii) Covered by Bank/Government Guarantees &&	33,887,710	37,502,934
	(iii) Unsecured	1,378,928,704	1,264,983,047
	Total	4,947,979,721	4,396,503,045
C.	I. Advances in India		
	(i) Priority Sector	1,188,930,411	986,081,073
	(ii) Public Sector	65,894,406	48,271,057
	(iii) Banks	43,110,224	32,204,558
	(iv) Others	3,268,892,314	2,792,292,698
	Total	4,566,827,355	3,858,849,386
	II. Advances Outside India		
	(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	47,840,704	77,652,080
	(c) Others	288,652,794	348,289,092
	Total	381,152,366	537,653,659
	Grand Total (CI+CII)	4,947,979,721	4,396,503,045

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)

\$ Includes advances against book debts

&& Includes advances against L/Cs issued by banks

Schedule 10 - Fixed Assets

(₹ in Thousands)

	As at 31-03-2019	As at 31-03-2018
I. Premises		
Gross Block		
At cost at the beginning of the year	18,330,983	18,330,983
Additions during the year	169,308	-
Deductions during the year	(583,276)	-
Total	17,917,015	18,330,983
Depreciation		
As at the beginning of the year	1,470,027	1,165,354
Charge for the year	292,302	304,673
Deductions during the year	(121,930)	-
Depreciation to date	1,640,399	1,470,027
Net Block	16,276,616	16,860,956
II. Other fixed assets (including furniture & fixtures)		
Gross Block		
At cost at the beginning of the year	52,204,387	45,796,606
Additions during the year*	8,999,163	7,573,015
Deductions during the year	(850,608)	(1,165,234)
Total	60,352,942	52,204,387
Depreciation		
As at the beginning of the year	32,809,459	28,302,892
Charge for the year	6,804,946	5,376,301
Deductions during the year	(624,283)	(869,734)
Depreciation to date	38,990,122	32,809,459
Net Block	21,362,820	19,394,928
III. CAPITAL WORK-IN-PROGRESS (including capital advances)	2,726,922	3,460,908
Grand Total (I+II+III)	40,366,358	39,716,792

* 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	70,941,386	56,655,247
III. Tax paid in advance/tax deducted at source (net of provisions)	15,911,960	17,448,539
IV. Stationery and stamps	3,057	3,829
V. Non banking assets acquired in satisfaction of claims ^{\$}	87,276	22,086,151
VI. Others ^{#@}	512,936,446	407,572,463
Total	599,880,125	503,766,229

Includes deferred tax assets of ₹7,640.73 crores (previous year ₹6,876.35 crores) [Refer Schedule 18 (1.2.11)]

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

	As at 31-03-2019	As at 31-03-2018
I. Claims against the Bank not acknowledged as debts	6,235,275	5,169,119
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	2,375,871,342	1,960,694,522
c) Foreign Currency Options	464,047,739	593,425,900
Total (a+b+c)	6,136,456,689	5,702,139,413
IV. Guarantees given on behalf of constituents		
In India	680,528,970	762,933,813
Outside India	75,358,146	86,819,823
V. Acceptances, endorsements and other obligations	324,394,652	324,101,256
VI. Other items for which the Bank is contingently liable	334,660,953	471,597,561
Grand Total (I+II+III+IV+V+VI) [Refer Schedule 18 (1.2.16)]	7,557,652,685	7,352,976,985