

	As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 1 - CAPITAL

AUTHORISED CAPITAL 150,00,00,000 shares of Rs.10/- each	<u>1500,00,00</u>	<u>1500,00,00</u>
ISSUED, SUBSCRIBED AND PAID-UP CAPITAL 25,05,39,700 (Previous Year 25,05,39,700) equity shares of Rs.10/- each(Includes 12.80 crores equity shares of Rs.10/- each amounting to Rs.128 crores held by Central Govt.)	250,53,97	250,53,97
TOTAL	<u>250,53,97</u>	<u>250,53,97</u>

(Rs. in Thousands)
As On
31.03.2007
(Previous Year)

As On
31.03.2008
(Current Year)

SCHEDULE - 2 -RESERVES & SURPLUS

I. STATUTORY RESERVES		
Opening Balance	1420,00,00	1274,00,00
Additions during the year	89,00,00	146,00,00
Total	1509,00,00	1420,00,00
II. CAPITAL RESERVES		
Opening Balance	37,15,78	37,15,78
Additions during the year	--	--
Total	37,15,78	37,15,78
III. SHARE PREMIUM		
Opening Balance	1714,69,85	1714,69,85
Additions during the year	--	--
Total	1714,69,85	1714,69,85
IV. REVENUE & OTHER RESERVES		
a) REVENUE & OTHER RESERVES		
Opening Balance	2177,50,00	1893,50,00
Additions during the year	111,36,13	284,00,00
Deduction during the year	24,86,13	--
Total (a)	2264,00,00	2177,50,00
b) INVESTMENT FLUCTUATION RESERVE		
Opening Balance	--	--
Additions during the year	--	--
Total (b)	--	--
Total (a+b)	2264,00,00	2177,50,00
V. BALANCE IN PROFIT & LOSS ACCOUNT	50,70	41,84
TOTAL (I,II,III,IV&V)	5525,36,33	5349,77,47

As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 3 -DEPOSITS

A I. Demand Deposits		
i) From Banks	150,14,40	97,24,04
ii) From Others	7612,24,66	6260,44,41
	<u>7762,39,06</u>	<u>6357,68,45</u>
II. Saving Banks Deposits	13961,08,66	13032,25,69
III. Term Deposits		
i) From Banks	250,93,02	352,58,81
ii) From Others	55882,28,81	44253,43,70
	<u>56133,21,83</u>	<u>44606,02,51</u>
Total (I,II & III)	<u>77856,69,55</u>	<u>63995,96,65</u>
B I) Deposits of Branches in India	77856,69,55	63995,96,65
II) Deposits of Branches outside India	--	--
TOTAL	<u>77856,69,55</u>	<u>63995,96,65</u>

SCHEDULE - 4 -BORROWINGS

I. BORROWINGS IN INDIA		
i) Reserve Bank of India	360,00,00	--
ii) Other Banks	400,97,70	220,09,30
iii) Other Institutions and Agencies	808,05,21	156,91,97
Total	<u>1569,02,91</u>	<u>377,01,27</u>
II. BORROWINGS OUTSIDE INDIA	270,81,00	245,60,55
TOTAL(I & II)	<u>1839,83,91</u>	<u>622,61,82</u>

Secured Borrowings (Included in I and II)	--	--
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As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 5 - OTHER LIABILITIES AND PROVISIONS

I. Bills Payable	1387,59,36	485,45,49
II. Inter Office Adjustments (net)	337,45,58	98,83,66
III. Interest Accrued	444,74,00	228,84,69
IV. Unsecured Redeemable bond(Subordinate debt for tier II Capital)	1725,50,00	1475,50,00
V. Others (Including provisions)	1337,59,73	1428,73,68
TOTAL	5232,88,67	3717,37,52

SCHEDULE - 6 - CASH & BALANCES WITH RESERVE BANK OF INDIA

I. Cash in Hand (Including foreign currency notes)	385,63,43	383,94,89
II. Balances with Reserve Bank of India		
i) In Current Account	6936,62,00	4952,13,83
ii) In Other Accounts	--	--
TOTAL(I&II)	7322,25,43	5336,08,72

As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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**SCHEDULE - 7 - BALANCES WITH BANKS
AND MONEY AT CALL &
SHORT NOTICE**

I. IN INDIA

i) Balances with Banks

(a) In Current Accounts	216,20,66	277,51,82
(b) In Other Deposit Accounts	1775,16,31	1129,92,59

ii) Money at Call & Short Notice

(a) With Banks	--	--
(b) With Other Institutions	--	--

Total(i & ii)	1991,36,97	1407,44,41
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II. OUTSIDE INDIA

i) In Current Accounts	901,11,90	330,98,02
ii) In Other Deposit Accounts	--	434,70,00
iii) Money at Call & Short Notice	--	--

Total(i,ii & iii)	901,11,90	765,68,02
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GRAND TOTAL(I&II)	2892,48,87	2173,12,43
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As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 8 - INVESTMENTS

A.I Investments in India in		
i) Government Securities	20586,63,12	16490,88,33
ii) Other Approved Securities	183,84,26	238,16,02
iii) Shares	498,34,02	305,76,42
iv) Debentures & Bonds	2278,33,78	2268,17,41
v) Subsidiaries and / or Joint Ventures	46,00,00	--
vi) Others (Commercial paper, Indira Vikas Patras, Units of UTI&Mutual funds)	357,52,99	505,37,83
TOTAL	23950,68,17	19808,36,01
II Investments Outside India	--	--
GRAND TOTAL(I & II)	23950,68,17	19808,36,01
B.(a) Gross Investments in India	24009,27,61	20013,46,78
Less Provisions for depreciation	58,59,44	205,10,77
Net Investments	23950,68,17	19808,36,01
(b) Investments Outside India	--	--

As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 9 - ADVANCES

A. I) Bills Purchased and Discounted	2904,02,50	2601,67,10
II) Cash Credits, Overdrafts & Loans repayable on demand	19528,52,78	14798,89,92
III) Term Loans	32133,27,97	26737,89,53
TOTAL	54565,83,25	44138,46,55
B. I) Secured by Tangible Assets (includes advances against book debts)	42605,62,10	33626,86,83
II) Covered by Banks/Govt. Guarantees	6749,90,91	5764,43,51
III) Unsecured	5210,30,24	4747,16,21
TOTAL	54565,83,25	44138,46,55
C.I. Advances in India		
i) Priority Sector	17531,81,91	14599,36,83
ii) Public Sector	6538,37,38	5790,87,86
iii) Banks	624,98,42	230,03,75
iv) Others	29870,65,54	23518,18,11
TOTAL	54565,83,25	44138,46,55
II. Advances Outside India	--	--
GRAND TOTAL C (I & II)	54565,83,25	44138,46,55

(Rs. in Thousands)
As On
31.03.2007
(Previous Year)

As On
31.03.2008
(Current Year)

SCHEDULE - 10 - FIXED ASSETS

I. Premises		
At cost as on 31st March of the preceeding year	264,52,18	273,64,53
Additions during the Year	17,81,86	4,31,21
Deductions during the year	--	13,43,56
Depreciation to date	78,73,23	70,15,09
Add : Construction work in Progress	4,70,06	7,70,02
TOTAL OF I	208,30,87	202,07,11
II. Other Fixed Assets (Including Furnitures & Fixtures)		
At cost as on 31st March of the preceeding year	637,06,23	574,63,38
Additions during the Year	66,36,47	77,32,95
Deductions during the year	15,45,58	14,90,10
Depreciation to date	508,81,96	456,44,95
TOTAL OF II	179,15,16	180,61,28
TOTAL (I&II)	387,46,03	382,68,39

SCHEDULE - 11 - OTHER ASSETS

i) Interest Accrued	765,40,66	559,69,74
ii) Tax deducted at source/Income Tax Recoverable	362,29,85	501,75,76
iii) Stationery and Stamps	1,17,16	51,90
iv) Non Banking Assets acquired in satisfaction of claims	76,86,09	80,30,50
v) Deferred Tax Assets (Net)	110,00,00	241,00,00
vi) Others*	270,86,92	714,27,43
TOTAL	1586,60,68	2097,55,33

*Includes non-interest bearing loans and advances to staff 3

1,31

	As On 31.03.2008 (Current Year)	(Rs. in Thousands) As On 31.03.2007 (Previous Year)
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SCHEDULE - 12 - CONTINGENT LIABILITIES

I	Claims against the bank not acknowledged as debts (Including disputed Income tax and Interest tax liability under Appeal/Reference etc.)	1034,47,84	1082,81,37
II	Liabilities for partly paid investments	--	--
III	Liability on account of outstanding forward exchange contracts	7429,25,11	4387,42,46
IV	Guarantees given on behalf of constituents		
	a) In India	6345,23,66	4892,06,69
	b) Outside India	441,95,56	183,06,29
V	Acceptances, endorsements and other obligations	4265,40,12	3718,95,63
VI	Other items for which the bank is contingently liable	54,11	1,21,85
	TOTAL	19516,86,40	14265,54,29

	Year Ended 31.03.2008 (Current Year)	(Rs. in Thousands) Year Ended 31.03.2007 (Previous Year)
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SCHEDULE - 13 - INTEREST EARNED

I Interest/discount on advances/bills	4838,63,52	3299,32,82
II Income on Investments	1855,49,94	1598,54,42
III Interest on Balances with Reserve Bank of India and inter-bank funds	119,15,06	232,69,76
IV Others	24,89,81	34,33,03
TOTAL	6838,18,33	5164,90,03

SCHEDULE - 14 - OTHER INCOME

i) Commission, Exchange & Brokerage	327,72,73	303,23,03
ii) Profit on sale of Investments	156,47,94	113,62,40
Less: Loss on sale of investments	2,80,73	2,56,75
	153,67,21	111,05,65
iii) Profit on revaluation of investments	--	--
Less Loss on revaluation of investments	10,99,48	8,31,26
	-10,99,48	-8,31,26
iv) Profit on sale of fixed assets	3,11,33	44,92,41
Less: Loss on sale of fixed assets	45,92	1,05,50
	2,65,41	43,86,91
v) Profit on Exchange Transactions (Net) (Including Rs. 6631.77 lacs (Previous year Rs. 5492.13 lacs) on account of profit on valuation on Foreign Currency Assets & liabilities)	68,80,07	61,87,37
vi) Miscellaneous Income	74,79,71	91,54,06
TOTAL	616,65,65	603,25,76

	Year Ended 31.03.2008 (Current Year)	(Rs. in Thousands) Year Ended 31.03.2007 (Previous Year)
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SCHEDULE - 15 - INTEREST EXPENDED

I Interest on Deposits	4895,60,89	3297,17,47
II Interest on Reserve Bank of India/ InterBank Borrowings	35,89,13	25,07,45
III Others	224,67,29	151,33,39
TOTAL	5156,17,31	3473,58,31

SCHEDULE - 16 - OPERATING EXPENSES

I Payment to and Provisions for employees	549,36,61	520,85,63
II Rent, Taxes and Lighting	131,13,95	118,68,99
III Printing and Stationery	16,40,13	14,76,74
IV Advertisement and Publicity	10,62,26	11,64,52
V Depreciation on Bank's Property	75,04,69	71,81,67
VI Director's Fees, allowances and expenses	23,54	30,06
VII Auditor's Fees and expenses (Including Branch Auditors)	12,46,67	9,31,16
VIII Law Charges	10,51,25	9,37,53
IX Postage, Telegrams, Telephones etc.	28,73,29	21,77,50
X Repairs and Maintenance	19,03,47	16,08,87
XI Insurance	74,36,95	62,71,22
XII Other Expenditure	151,70,28	140,54,66
TOTAL	1079,63,09	997,88,55