

	As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (Previous Year)
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SCHEDULE - 1 - CAPITAL

AUTHORISED CAPITAL 150,00,00,000 shares of Rs.10/- each	1500,00,00	1500,00,00
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	250,53,97	250,53,97

	As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (Previous Year)
SCHEDULE-2 -RESERVES & SURPLUS		
I. STATUTORY RESERVES		
Opening Balance	1509,00,00	1420,00,00
Additions during the year	227,00,00	89,00,00
Total	1736,00,00	1509,00,00
II. CAPITAL RESERVES		
a) REVALUATION RESERVE		
Opening Balance	--	--
Additions during the year	987,24,73	--
(Revaluation of property in 2008-09)		
Deductions during the year	36,14,70	--
(being depreciation on revalued portion of property)		
Total (a)	951,10,03	--
b) OTHERS		
Opening Balance	37,15,78	37,15,78
Additions during the year	342,12,17	--
Total (b)	379,27,95	37,15,78
Total (a+b)	1330,37,98	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	2264,00,00	2177,50,00
Additions during the year	21,00,00	111,36,13
Deductions during the year	--	24,86,13
Total (a)	2285,00,00	2264,00,00
b) SPLECIAL RESERVE u/s 36(1)(viii) OF I-T ACT		
Opening Balance	--	--
Additions during the year	86,00,00	--
Total (b)	86,00,00	--
Total (a+b)	2371,00,00	2264,00,00
V. BALANCE IN PROFIT & LOSS ACCOUNT		
	82,90	50,70
TOTAL (I,II,III,IV & V)	7152,90,73	5525,36,33

(Rs. in Thousands)
As On
31.03.2008
(Previous Year)

As On
31.03.2009
(Current Year)

SCHEDULE - 3 - DEPOSITS

A I. Demand Deposits		
i) From Banks	133,42,81	150,14,40
ii) From Others	7577,14,59	7612,24,66
	7710,57,40	7762,39,06
II. Saving Banks Deposits	15645,59,51	13961,08,66
III. Term Deposits		
i) From Banks	243,32,94	250,93,02
ii) From Others	74769,34,98	55882,28,81
	75012,67,92	56133,21,83
Total (I,II & III)	98368,84,83	77856,69,55
B I) Deposits of Branches in India	98368,84,83	77856,69,55
II) Deposits of Branches outside India	--	--
TOTAL	98368,84,83	77856,69,55

SCHEDULE - 4 - BORROWINGS

I. BORROWINGS IN INDIA		
i) Reserve Bank of India	--	360,00,00
ii) Other Banks	2,46,16	400,97,70
iii) Other Institutions and Agencies	668,77,99	808,05,21
Total	671,24,15	1569,02,91
II. BORROWINGS OUTSIDE INDIA	50,72,00	270,81,00
TOTAL(I & II)	721,96,15	1839,83,91

Secured Borrowings (Included in I and II) -- --

As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (Previous Year)
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SCHEDULE - 5 - OTHER LIABILITIES AND PROVISIONS

I. Bills Payable	417,13,65	1387,59,36
II. Inter Office Adjustments (net)	334,28,95	337,45,58
III. Interest Accrued	542,13,39	444,74,00
IV. Unsecured Redeemable bond(Subordinate debt for tier II Capital)	2000,00,00	1725,50,00
V. Others (Including provisions)	2794,77,67	1337,59,73
TOTAL	6088,33,66	5232,88,67

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

I. Cash in Hand (Including foreign currency notes)	291,78,64	385,63,43
II. Balances with Reserve Bank of India		
i) In Current Account	6588,10,70	6936,62,00
ii) In Other Accounts	--	--
TOTAL(I&II)	6879,89,34	7322,25,43

As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (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	133,34,67	216,20,66
(b) In Other Deposit Accounts	4273,54,47	1775,16,31

ii) Money at Call & Short Notice

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

Total(i & ii)	4406,89,14	1991,36,97
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II. OUTSIDE INDIA

i) In Current Accounts	729,12,79	901,11,90
ii) In Other Deposit Accounts	209,22,37	--
iii) Money at Call & Short Notice	--	--

Total(i,ii & iii)	938,35,16	901,11,90
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GRAND TOTAL(I&II)	5345,24,30	2892,48,87
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As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (Previous Year)
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SCHEDULE - 8 - INVESTMENTS

A.I Investments in India in		
i) Government Securities	24924,51,40	20586,63,12
ii) Other Approved Securities	156,31,08	183,84,26
iii) Shares	447,73,29	498,34,02
iv) Debentures & Bonds	2398,83,93	2278,33,78
v) Subsidiaries and / or Joint Ventures	92,00,00	46,00,00
vi) Others (Commercial paper, Indira Vikas Patras, Units of UTI&Mutual funds)	469,55,58	357,52,99
TOTAL	28488,95,28	23950,68,17
II Investments Outside India	--	--
GRAND TOTAL(I & II)	28488,95,28	23950,68,17
B.(a) Gross Investments in India	28658,39,26	24009,27,61
Less Provisions for depreciation	169,43,98	58,59,44
Net Investments	28488,95,28	23950,68,17
(b) Investments Outside India	--	--

(Rs. in Thousands)
As On
31.03.2008
(Previous Year)

As On
31.03.2009
(Current Year)

SCHEDULE - 9 -ADVANCES

A. I) Bills Purchased and Discounted	2404,92,75	2904,02,50
II) Cash Credits, Overdrafts & Loans repayable on demand	25179,58,96	19528,52,78
III)Term Loans	40915,84,94	32133,27,97
TOTAL	68500,36,65	54565,83,25
B. I) Secured by Tangible Assets (includes advances against book debts)	56526,79,69	42605,62,10
II) Covered by Banks/Govt. Guarantees	4575,13,41	6749,90,91
III)Unsecured	7398,43,55	5210,30,24
TOTAL	68500,36,65	54565,83,25
C.I. Advances in India		
i) Priority Sector	21241,71,93	17531,81,91
ii) Public Sector	7710,26,25	6538,37,38
iii) Banks	102,15,00	624,98,42
iv) Others	39446,23,47	29870,65,54
TOTAL	68500,36,65	54565,83,25
II. Advances Outside India	--	--
GRAND TOTAL C (I & II)	68500,36,65	54565,83,25

	As on 31.03.2009 (Current Year)	As on 31.03.2008 (Previous Year)
SCHEDULE-10- FIXED ASSETS		
I PREMISES		
At cost as on 31 st March of the preceding year	282,34,04	264,52,18
Additions during the year	74,81,98	17,81,86
Deductions during the year	--	--
SubTotal	357,16,02	282,34,04
Addition to date on account of revaluation credited to revaluation reserve	987,24,73	--
Less: Depreciation to date(Including Rs.361470 on account of revaluation – previous year Rs.NIL)	129,29,09	78,73,23
Add: Construction work in progress	131,37	4,70,06
TOTAL OF I	1216,43,03	208,30,87
II OTHER FIXED ASSETS (Including furnitures & fixtures)		
At cost as on 31 st March of the preceding year	687,97,12	637,06,23
Additions during the year	80,57,75	66,36,47
Deductions during the year	50,07,26	15,45,58
Depreciation to date	551,04,61	508,81,96
TOTAL OF II	167,43,00	179,15,16
TOTAL (I &II)	1383,86,03	387,46,03

SCHEDULE – 11 – OTHER ASSETS

i) Interest Accrued	830,50,95	765,40,66
ii) Tax deducted at source/ Income Tax Recoverable	683,60,97	362,29,85
iii) Stationary and stamps	1,65,68	1,17,16
iv) Non Banking Assets acquired in satisfaction of claims	65,75,31	76,86,09
v) Deferred Tax Assets (Net)	--	110,00,00
vi) Others*	402,74,83	270,86,92
TOTAL	1984,27,74	1586,60,68
* Includes non-interest bearing loans and advances to staff	1,10	3

	As On 31.03.2009 (Current Year)	(Rs. in Thousands) As On 31.03.2008 (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.)	1379,85,62	1034,47,84
II Liabilities for partly paid investments	--	--
III Liability on account of outstanding forward exchange contracts	13227,71,63	7429,25,11
IV Guarantees given on behalf of constituents		
a) In India	7847,55,16	6345,23,66
b) Outside India	1875,92,89	441,95,56
V Acceptances, endorsements and other obligations	5723,72,81	4265,40,12
VI Other items for which the bank is contingently liable	9,82,78	54,11
TOTAL	<u>30064,60,89</u>	<u>19516,86,40</u>

(Rs. in Thousands)

Year Ended
31.03.2009
(Current Year)

Year Ended
31.03.2008
(Previous Year)

SCHEDULE - 13 - INTEREST EARNED

I Interest/discount on advances/bills	6519,70,00	4838,63,52
II Income on Investments	2141,02,80	1844,50,46
III Interest on Balances with Reserve Bank of India and inter-bank funds	168,92,53	119,15,06
IV Others	26,81,83	24,89,81
TOTAL	8856,47,16	6827,18,85

SCHEDULE - 14 - OTHER INCOME

i) Commission, Exchange & Brokerage	401,48,97	327,72,73
ii) Profit on sale of Investments	484,75,72	156,47,94
Less: Loss on sale of investments	3,36,15	2,80,73
	481,39,57	153,67,21
iii) Profit on revaluation of investments	--	--
Less Loss on revaluation of investments	--	--
		--
iv) Profit on sale of fixed assets	42,07	3,11,33
Less: Loss on sale of fixed assets	56,92	45,92
	-14,85	2,65,41
v) Profit on Exchange Transactions (Net) (Including Rs. 7664.61 lacs (Previous year Rs. 6631.77 lacs) on account of profit on valuation on Foreign Currency Assets & liabilities)	107,21,58	68,80,07
vi) Miscellaneous Income	81,36,84	74,79,71
TOTAL	1071,32,11	627,65,13

	Year Ended 31.03.2009 (Current year)	(Rs. in Thousands) Year Ended 31.03.2008 (Previous Year)
SCHEDULE – 15 – INTEREST EXPENDED		
I Interest on Deposits	6531,88,82	4895,60,89
II. Interest on Reserve Bank of India/ Inter Bank Borrowings	50,00,74	35,89,13
III. Others	278,07,92	224,67,29
TOTAL	6859,97,48	5156,17,31

SCHEDULE – 16 – OPERATING EXPENSES

I. Payments to and Provisions for employees	756,15,52	549,36,61
II. Rent, Taxes and Lighting	153,18,26	131,13,95
III. Printing and Stationery	17,45,38	16,40,13
IV. Advertisement and Publicity	13,86,70	10,62,26
V. Depreciation/Amortisation on Bank's Property	116,44,74*	
Less – Adjusted with Revaluation Reserve	<u>36,14,70</u>	75,04,69
	80,30,04*	
VI. Director's Fees, allowances and expenses	40,71	23,54
VII. Auditor's Fees and expenses (including Branch Auditors)	15,87,25	12,46,67
VIII. Law Charges	13,01,19	10,51,25
IX. Postage, Telegrams, Telephones etc.	30,49,17	28,73,29
X. Repairs and Maintenance	21,76,19	19,03,47
XI. Insurance	91,23,82	74,36,95
XII. Other Expenditure	189,09,88	151,70,28
TOTAL	1382,84,11	1079,63,09

*Includes Rs. 2,27,90 pertaining to Prior Period.