(Incorporated in France with limited liability)

## **BALANCE SHEET AS AT MARCH 31, 2015**

(Amounts in thousands of Indian Rupees)

	<u>Schedule</u>	<u>As on</u> <u>March 31, 2015</u>	<u>As on</u> <u>March 31, 2014</u>
CAPITAL AND LIABILTIES			
Capital	1	19,186,861	19,186,861
Reserves and Surplus	2	16,999,804	14,045,959
Deposits	3	143,246,032	124,376,947
Borrowings	4	37,437,493	22,938,307
Other Liabilities and Provisions	5	71,980,491	107,036,816
		288,850,681	287,584,890
ASSETS Cash and balances with Reserve Bank of India Balances with banks and Money at Call and Short Notice Investments	6 7 8	8,589,848 8,872,454 67,057,842	7,221,045 4,747,731 57,463,693
Advances	9	141,993,088	124,313,190
Fixed Assets	10	1,170,794	1,295,226
Other Assets	11	61,166,655	92,544,005
		288,850,681	287,584,890
Contingent Liabilities	12 =	6,366,418,278	6,190,507,944
Bills for Collection	_	54,124,346	31,351,714

Significant Accounting Policies And Notes to the Financial

Statements 17 & 18

The accompanying schedules form an integral part of the Balance Sheet.

In terms of our report attached.

For Kalyaniwalla & Mistry

**Chartered Accountants** 

Firm Reg. No. 104607W

For BNP Paribas - Indian Branches

Roshni R. Marfatia

Partner

Mem. No. 106548 Place : Mumbai Date: June 25, 2015 **Jacques Michel** 

Chief Executive Officer and Country Manager

Place : Mumbai Date: June 25, 2015

Ivan Saldanha

**Chief Operating Officer** Place : Mumbai Date: June 25, 2015

(Incorporated in France with limited liability)

#### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(Amounts in thousands of Indian Rupees)

	<u>Schedule</u>	For the year ended March 31, 2015	For the year ended March 31, 2014
I. INCOME			
Interest earned	13	16,899,106	12,211,746
Other Income	14	3,407,595	2,603,266
	-	20,306,701	14,815,012
II. EXPENDITURE			
Interest expended	15	9,960,095	6,966,946
Operating expenses	16	4,721,789	4,071,110
Provisions and Contingencies (Refer Schedule 18 (30))	<u>-</u>	2,642,716	1,825,573
	·-	17,324,600	12,863,629
III. PROFIT/(LOSS)			
Net profit for the year		2,982,101	1,951,383
Profit/(loss) brought forward from previous year	· <del>-</del>	<u>-</u>	-
	:=	2,982,101	1,951,383
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		745,525	487,846
Transfer to Investment Reserve Account		96	4,293
Transfer to Remittable Surplus retained for Capital Adequacy		-	1,459,244
Balance carried over to Balance Sheet	·-	2,236,480	-
	=	2,982,101	1,951,383

Significant Accounting Policies And Notes to the Financial Statements

17 & 18

The accompanying schedules form an integral part of the Profit and Loss Account.

In terms of our report attached.

For Kalyaniwalla & Mistry

**Chartered Accountants** 

Firm Reg. No. 104607W

For BNP Paribas – Indian Branches

Roshni R. Marfatia

Partner

Mem. No. 106548 Place : Mumbai Date : June 25, 2015 **Jacques Michel** 

Chief Executive Officer and Country Manager

Place : Mumbai Date : June 25, 2015

Ivan Saldanha

Chief Operating Officer Place : Mumbai Date : June 25, 2015

(Incorporated in France with limited liability)

## CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2015

(Amounts in thousands of Indian Rupees)

	For the year ended March 31, 2015	For the year ended March 31, 2014
CASH FLOW FROM OPERATING ACTIVITIES	<u> </u>	<u> </u>
Net profit before Taxes	5,217,946	3,736,815
Adjustment for:		
Depreciation on Bank's property	165,632	131,315
Profit on sale of fixed assets	(365)	795
Provision for Non-Performing Assets (net)	(4,096)	-
Provision for Standard Assets	-	51,858
Provision for Unhedged Foreign Currency Exposures	411,081	-
Other Provisions	-	(1,630)
Provision for Depreciation on investments (net)	(114)	(10,087)
Adjustments for:		
(Increase) / Decrease in Investments (net)	(9,593,646)	(11,810,220)
(Increase) / Decrease in Advances (net)	(17,676,191)	(46,940,274)
(Increase) / Decrease in Other Assets (net)	31,392,167	(31,832,566)
Increase / (Decrease) in Deposits (net)	18,869,086	68,579,696
Increase / (Decrease) in Other Liabilities and Provisions (net)	(35,274,387)	31,751,641
	(6,492,886)	13,657,342
Direct Taxes paid	(2,443,681)	(1,411,052)
Net Cash (used in) / from Operating activities	(8,936,567)	12,246,290
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	(72,682)	(39,774)
Proceeds from sale of Fixed Assets	3,589	4,952
Net Cash used in Investing activities	(69,093)	(34,822)
CASH FLOW FROM FINANCING ACTIVITIES		
Capital remitted from Head Office	-	8,491,068
Increase / (Decrease) in Borrowings (net)	14,499,186	(11,831,127)
Proceeds from issue / (repayment) of Subordinated Debts	-	(683,400)
Net Cash from / (used in) Financing activities	14,499,186	(4,023,459)
NET INCREASE IN CASH AND CASH EQUIVALENTS	5,493,526	8,188,009
Cash and cash equivalents at the beginning of the year as per Schedules 6 & 7	11,968,776	3,780,767
Cash and cash equivalents at the end of the year as per Schedules 6 & 7	17,462,302	11,968,776

In terms of our report attached.

For **Kalyaniwalla & Mistry** Chartered Accountants

Firm Reg. No. 104607W

For BNP Paribas - Indian Branches

Roshni R. Marfatia

Partner

Mem. No. 106548 Place : Mumbai Date : June 25, 2015 Jacques Michel

Chief Executive Officer and Country Manager

Place : Mumbai Date : June 25, 2015

Ivan Saldanha

Chief Operating Officer Place : Mumbai Date : June 25, 2015

(Incorporated in France with limited liability)

# SCHEDULES TO THE FINANCIAL STATEMENTS AS OF AND FOR THE YEAR ENDED MARCH 31, 2015

(Amounts in thousands of Indian Rupees)

	<u>As on</u> <u>March 31, 2015</u>	<u>As on</u> <u>March 31, 2014</u>
SCHEDULE 1. CAPITAL		
Head Office Account		
Opening balance	19,186,861	10,695,793
Remittances received from Head Office during the year	<u>-</u> _	8,491,068
Closing balance	19,186,861	19,186,861
Deposit kept with the RBI under Section 11(2)(b) of the Banking Regulation Act, 1949	3,550,000	3,200,000
100, 1000	0,000,000	0,200,000
SCHEDULE 2. RESERVES AND SURPLUS		
a. Statutory Reserve		
Opening balance	3,424,191	2,936,345
Additions during the year	745,525	487,846
Closing balance	4,169,716	3,424,191
b. Capital Reserve		
Opening balance	144,027	144,027
Closing balance	144,027	144,027
c. Remittable Surplus retained		
Opening balance	9,101,265	7,642,021
Additions during the year	-	1,459,244
Closing balance	9,101,265	9,101,265
d. General Reserve		
Opening balance	183,320	183,320
Closing balance	183,320	183,320
e. Revaluation Reserve (Refer Schedule 18 (24))	770.040	700.007
Opening balance	770,010	798,267
Amortisation during the year  Closing balance	(28,256)	(28,257)
Closing balance	741,754	770,010
f. Investment Reserve Account		
Opening balance	423,146	418,853
Additions during the year	96_	4,293
Closing balance	423,242	423,146
g. Balance in Profit and Loss Account	2,236,480	-
<del></del>	16,999,804	14,045,959
<del></del>		<del></del> -

SCHEDULE 3. DEPOSITS		As on March 31, 2015	<u>As on</u> <u>March 31, 2014</u>
(i) From Banks         356,091         76,829           (ii) From Others         22,947,270         17,139,477           II. Savings Bank Deposits         742,212         1,161,850           III. Term Deposits         9,319,615         3,085,550           (ii) From Others         109,880,844         102,913,271           B.I. Deposits of branches in India         143,246,032         124,376,947           II. Deposits of branches outside India         143,246,032         124,376,947           SCHEDULE 4. BORROWINGS           I. Borrowings in India         28,990,000         15,100,000           (ii) Other Banks         1         51           (iii) Other Institutions and agencies         1,500,000         -           (iii) Others         6,947,492         7,838,256           (iii) Others         3,7437,493         22,938,307           Total I and II         37,437,493         22,938,307           SCHEDULE 5. O	SCHEDULE 3. DEPOSITS		
(i) From Banks         356,091         76,829           (ii) From Others         22,947,270         17,139,477           II. Savings Bank Deposits         742,212         1,161,850           III. Term Deposits         9,319,615         3,085,550           (ii) From Others         109,880,844         102,913,271           B.I. Deposits of branches in India         143,246,032         124,376,947           II. Deposits of branches outside India         143,246,032         124,376,947           SCHEDULE 4. BORROWINGS           I. Borrowings in India         28,990,000         15,100,000           (ii) Other Banks         1         51           (iii) Other Institutions and agencies         1,500,000         -           (iii) Others         6,947,492         7,838,256           (iii) Others         3,7437,493         22,938,307           Total I and II         37,437,493         22,938,307           SCHEDULE 5. O	A.I. Demand Deposits		
(ii) From Others         22,947,270         17,139,447           II. Savings Bank Deposits         742,212         1,161,850           III. Term Deposits         9,319,615         3,085,550           (ii) From Others         109,880,844         102,913,271           B.I. Deposits of branches in India         143,246,032         124,376,947           II. Deposits of branches outside India         -         -           II. Deposits of branches outside India         -         -           II. Borrowings in India         28,990,000         15,100,000           (ii) Other Banks         1         51           (iii) Other institutions and agencies         1,500,000         -           (ii) Other institutions and agencies         1,500,000         -           (iii) Others         1,500,000         -           (iii) Others         3,3490,001         15,100,005	·	356,091	76,829
III. Term Deposits		22,947,270	17,139,447
(i) From Banks       9,319,615       3,085,504         (ii) From Others       109,880,844       102,913,271         B.I. Deposits of branches in India       143,246,032       124,376,947         II. Deposits of branches outside India       -       -         I. Deposits of branches outside India       -       -         SCHEDULE 4. BORROWINGS         I. Borrowings in India         (i) Reserve Bank of India       28,990,000       15,100,000         (ii) Other Banks       1       51         (iii) Other institutions and agencies       1,500,000       -         II. Borrowings outside India       5,376,059       5,376,059         (ii) Others       5,376,059       5,376,059         (iii) Others       1,571,433       2,462,197         Total I and II       37,437,493       22,938,307         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Inter-office adjustments (net)       -       -         III. Inter-office adjustments (net)       2,52,211	II. Savings Bank Deposits	742,212	
(ii) From Others         109,880,844         102,913,271           B.I. Deposits of branches in India         143,246,032         124,376,947           II. Deposits of branches outside India         143,246,032         124,376,947           SCHEDULE 4. BORROWINGS         I. Borrowings in India         (i) Reserve Bank of India         28,990,000         15,100,000           (ii) Other Banks         1         51           (iii) Other institutions and agencies         1,500,000         -           (i) Subordinated Debt from Head Office (Refer Schedule 18(43))         5,376,059         5,376,059           (ii) Others         1,571,433         2,462,197           Total I and II         37,437,493         22,938,307           Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         II. Bills Payable         438,986         474,548           II. Inter-office adjustments (net)         -         -           III. Inter-office adjustments (net)         1,315,323         1,447,047           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991	III. Term Deposits		
B.I. Deposits of branches in India       143,246,032       124,376,947         II. Deposits of branches outside India       143,246,032       124,376,947         SCHEDULE 4. BORROWINGS         I. Borrowings in India         (i) Reserve Bank of India       28,990,000       15,100,000         (ii) Other Banks       1       51         (iii) Other Institutions and agencies       1,500,000       -         II. Borrowings outside India       30,490,001       15,100,051         II. Borrowings outside India       5,376,059       5,376,059         (ii) Others       1,571,433       2,462,197         (iii) Others       1,571,433       2,462,197         Total I and II       37,437,493       22,938,307         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         II. Bills Payable       438,986       474,548         III. Inter-office adjustments (net)       -       -         III. Inter-office adjustments (net)       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       104,096,991	(i) From Banks	9,319,615	3,085,550
B.I. Deposits of branches in India       143,246,032       124,376,947         II. Deposits of branches outside India       -       -         I. Deposits of branches outside India       -       -         SCHEDULE 4. BORROWINGS         I. Borrowings in India         (i) Reserve Bank of India       28,990,000       15,100,000         (ii) Other Banks       1       51         (iii) Other institutions and agencies       1,500,000       -         II. Borrowings outside India       5,376,059       5,376,059         (i) Subordinated Debt from Head Office (Refer Schedule 18(43))       5,376,059       5,376,059         (ii) Others       1,571,433       2,462,197         Cotal I and II       37,437,493       22,938,307         Schepule 5. Other Liabilities And Provisions         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	(ii) From Others	109,880,844	102,913,271
II. Deposits of branches outside India		143,246,032	124,376,947
SCHEDULE 4. BORROWINGS           1. Borrowings in India         28,990,000         15,100,000           (ii) Cher Banks of India         28,990,000         15,100,000           (iii) Other Institutions and agencies         1,500,000         -           (iii) Other institutions and agencies         1,500,000         -           II. Borrowings outside India         5,376,059         5,376,059           (ii) Subordinated Debt from Head Office (Refer Schedule 18(43))         5,376,059         5,376,059           (iii) Others         1,571,433         2,462,197           Focured borrowings included in I and II above         37,437,493         22,938,307           Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         5         438,986         474,548           II. Inter-office adjustments (net)         -         -         -           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991	B.I. Deposits of branches in India	143,246,032	124,376,947
SCHEDULE 4. BORROWINGS   SCHEDULE 4. BORROWINGS   Schedule 18   Schedu	II.Deposits of branches outside India	-	=
1. Borrowings in India   28,990,000   15,100,000   (ii) Other Banks   1   51   (iii) Other institutions and agencies   1,500,000   - 30,490,001   15,100,051   (iii) Other institutions and agencies   1,500,000   - 30,490,001   15,100,051   (ii) Others outside India   (i) Subordinated Debt from Head Office (Refer Schedule 18(43))   5,376,059   5,376,059   (ii) Others   1,571,433   2,462,197   6,947,492   7,838,256   (ii) Others   37,437,493   22,938,307   (iii) Others   37,437,493   22,938,307   (iii) Others   30,490,000   11,450,000   (iii) Others   30,490,000   (iii) Others   30,49		143,246,032	124,376,947
(i) Reserve Bank of India       28,990,000       15,100,000         (ii) Other Banks       1       51         (iii) Other institutions and agencies       1,500,000       -         II. Borrowings outside India       30,490,001       15,100,051         II. Borrowings outside India       5,376,059       5,376,059         (ii) Subordinated Debt from Head Office (Refer Schedule 18(43))       5,376,059       5,376,059         (iii) Others       1,571,433       2,462,197         6,947,492       7,838,256         Total I and II         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	SCHEDULE 4. BORROWINGS		
(ii) Other Banks         1         51           (iii) Other institutions and agencies         1,500,000         -           30,490,001         15,100,051           II. Borrowings outside India         5,376,059         5,376,059           (i) Subordinated Debt from Head Office (Refer Schedule 18(43))         5,376,059         5,376,059           (ii) Others         1,571,433         2,462,197           6,947,492         7,838,256           Total I and II         37,437,493         22,938,307           Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS           I. Bills Payable         438,986         474,548           II. Inter-office adjustments (net)         -         -           III. Interest accrued         1,315,323         1,447,047           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991	I. Borrowings in India		
(iii) Other institutions and agencies       1,500,000       -         II. Borrowings outside India       30,490,001       15,100,051         II. Borrowings outside India       5,376,059       5,376,059         (ii) Subordinated Debt from Head Office (Refer Schedule 18(43))       5,376,059       5,376,059         (iii) Others       1,571,433       2,462,197         6,947,492       7,838,256         Total I and II         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	(i) Reserve Bank of India	28,990,000	15,100,000
II. Borrowings outside India   15,100,051   15,100,051   16,100,051   16,100,051   17,100,051	(ii) Other Banks	1	51
II. Borrowings outside India	(iii) Other institutions and agencies	1,500,000	
(i) Subordinated Debt from Head Office (Refer Schedule 18(43))       5,376,059       5,376,059         (ii) Others       1,571,433       2,462,197         6,947,492       7,838,256         Total I and II       37,437,493       22,938,307         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991		30,490,001	15,100,051
(ii) Others       1,571,433       2,462,197         Total I and II       37,437,493       22,938,307         Secured borrowings included in I and II above       30,490,000       11,450,000         SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	II. Borrowings outside India		
Total I and II         37,437,493         22,938,307           Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS           I. Bills Payable         438,986         474,548           II. Inter-office adjustments (net)         -         -           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991	(i) Subordinated Debt from Head Office (Refer Schedule 18(43))	5,376,059	5,376,059
Total I and II         37,437,493         22,938,307           Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS           I. Bills Payable         438,986         474,548           II. Inter-office adjustments (net)         -         -           III. Interest accrued         1,315,323         1,447,047           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991	(ii) Others	1,571,433	2,462,197
Secured borrowings included in I and II above         30,490,000         11,450,000           SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS           I. Bills Payable         438,986         474,548           II. Inter-office adjustments (net)         -         -           III. Interest accrued         1,315,323         1,447,047           IV. Provision for tax (net of advance tax)         825,211         1,018,230           V. Others* (Including provisions)         69,400,971         104,096,991		6,947,492	7,838,256
SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS         I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	Total I and II	37,437,493	22,938,307
I. Bills Payable       438,986       474,548         II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	Secured borrowings included in I and II above	30,490,000	11,450,000
II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	SCHEDULE 5. OTHER LIABILITIES AND PROVISIONS		
II. Inter-office adjustments (net)       -       -         III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991		438,986	474,548
III. Interest accrued       1,315,323       1,447,047         IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991	•	- -	- -
IV. Provision for tax (net of advance tax)       825,211       1,018,230         V. Others* (Including provisions)       69,400,971       104,096,991		1,315,323	1,447,047
V. Others* (Including provisions)         69,400,971         104,096,991	IV. Provision for tax (net of advance tax)		1,018,230
71,980,491 107,036,816	V. Others* (Including provisions)		104,096,991
		71,980,491	107,036,816

<sup>\*</sup>Included in Others is an amount of Rs. 832,264 (2014 - Rs. 832,264) and Rs. 411,081 (2014 - Nil) pertaining to provisions made against standard assets and unhedged foreign currency exposures respectively.

	<u>As on</u> <u>March 31, 2015</u>	As on March 31, 2014
SCHEDULE 6. CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in hand (including foreign currency notes)	40,009	39,802
II. Balances with Reserve Bank of India		
(i) In current accounts	8,549,839	7,181,243
(ii) In other accounts	<u>-</u>	
_	8,589,848	7,221,045
SCHEDULE 7. BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
(i) Balances with Banks		
(a) In current accounts	25,688	27,804
(b) In Other Deposit Accounts	8,187,500	-
(ii) Money at call and short notice		
(a) With Banks	-	3,594,900
(b) With other Institutions	-	-
II. Outside India		
(i) In current accounts	659,266	1,125,027
(ii) In other Deposit Accounts	-	-
(iii) In Money at call and short notice	<u> </u>	-
<del>-</del>	8,872,454	4,747,731
SCHEDULE 8. INVESTMENTS		
I. Investments in India in (net of provisions)		
(i) Government Securities *	66,040,469	51,694,448
(ii) Other approved securities	-	-
(iii) Shares **	52	52
(iv) Debentures and Bonds	1,000,000	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (Refer Schedule 18 (4))	17,432	5,769,418
	67,057,953	57,463,918
Less: Provision for diminution	(111)	(225)
	67,057,842	57,463,693
II. Investments outside India	<u> </u>	<u>-</u>
	67,057,842	57,463,693

<sup>\*</sup> Investments include securities pledged with RBI for availment of liquidity adjustment facility of Face value Rs. 30,149,600 (2014 – Rs. 11,908,000) and include Government Securities lodged with Clearing Corporation of India Limited of Face Value Rs.1,660,814 (2014 - Rs. 500,000)

<sup>\*\*</sup> net of provision for non-performing investments of Rs. 73,311 (2014 - Nil)

	<u>As on</u> <u>March 31, 2015</u>	<u>As on</u> <u>March 31, 2014</u>
SCHEDULE 9. ADVANCES		
A. (i) Bills purchased and discounted	44,189,342	28,832,661
(ii) Cash credits, overdrafts and loans repayable on demand	53,462,291	60,324,948
(iii) Term loans	44,341,455	35,155,581
	141,993,088	124,313,190
B. (i) Secured by tangible assets	00.045.754	00 005 000
(includes advances against book debts)	26,015,754	20,865,093
(ii) Covered by Bank/Government Guarantees	36,040,375	25,572,268
(iii) Unsecured	<u>79,936,959</u> 141,993,088	77,875,829 124,313,190
C. I. Advances in India		
(i) Priority sectors	27,135,344	24,557,888
(ii) Public sector	1,879,467	620,000
(iii) Banks	9,375,000	2,995,750
(iv) Others	103,603,277	96,139,552
	141,993,088	124,313,190
C. II. Advances outside India	<u> </u>	<u>-</u>
	141,993,088	124,313,190
SCHEDULE 10. FIXED ASSETS		
I. Premises		
At Book Value		
Beginning of the year	1,300,116	1,299,759
Additions during the year	-	357
Deductions during the year	<u> </u>	
	1,300,116	1,300,116
Depreciation to date		
Beginning of the year	384,206	346,440
Additions during the year	37,786	37,766
Deductions during the year		-
	421,992	384,206
	878,124	915,910

	<u>As on</u> <u>March 31, 2015</u>	As on March 31, 2014
II. Other Fixed Assets (including furniture and fixtures)		
At Cost		
Beginning of the year	909,749	891,992
Additions during the year	72,682	40,258
Deductions during the year	(111,768)	(22,501)
	870,663	909,749
Depreciation to date		
Beginning of the year	530,433	425,386
Additions during the year	156,104	121,801
Deductions during the year	(108,544)	(16,754)
	577,993	530,433
	292,670	379,316
III. Capital work-in-progress	<del>-</del> -	<u> </u>
	1,170,794	1,295,226
SCHEDULE 11. OTHER ASSETS		
I. Inter-office adjustment (net)	<u>-</u>	_
II. Interest accrued	1,326,458	1,558,500
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery and stamps	215	206
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others		
(a) Advances to employees	451	496
(b) Deferred tax asset (net) (Refer Schedule 18 (29))	307,915	293,098
(c) Deposits	7,643,428	5,298,391
(d) Others	51,888,188	85,393,314
	61,166,655	92,544,005
SCHEDULE 12. CONTINGENT LIABILITIES (Refer Schedule 18 (42))		
I. Claims against the Bank not acknowledged as debts	624,550	768,580
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward		
exchange contracts  IV. Guarantees given on behalf of constituents	1,873,146,197	1,871,164,926
(a) In India	15,772,860	11 010 600
(b) Outside India	34,203,960	11,013,632 37,561,734
	6,308,822	37,561,734
V. Acceptances, endorsements and other obligations VI. Other items for which the Bank is contingently liable	6,308,822 4,436,361,889	9,609,076 4,260,389,996
vi. Other items for which the bank is contingently liable		
	6,366,418,278	6,190,507,944

Interest/discount on advances/bills   10,969,743   8,033,185   11, Income on invostments   5,397,377   3,004,394   11, Income on invostments   5,397,377   3,004,394   11, Income on invostments   34,189   35,882   17, Others   457,817   338,585   16,899,106   12,211,746		For the year ended March 31, 2015	For the year ended March 31, 2014
II. Income on investments   5,397,377   3,804,394   III. Interest on Balance with RBI & other Inter-bank funds   74,169   35,582   IV. Others   457,817   338,585   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   12,211,746   16,899,106   16,899,106   12,211,746   16,899,106   16,899,106   12,211,746   16,899,106   16,899,106   16,824   18, Net profit/(loss) on sale of fixed assets   365   7795   18, Net profit/(loss) on sale of fixed assets   365   7795   1,435,058   1,212,662	SCHEDULE 13. INTEREST EARNED		
II. Income on investments   5,397,377   3,804,394   III. Interest on Balance with RBI & other Inter-bank funds   74,169   35,582   IV. Others   457,817   338,585   Id.,899,106   12,211,746   Id.,899,106   12,211,746   Id.,899,106   Id.,89		10,969,743	8,033,185
III. Interest on Balance with RBI & other Inter-bank funds	II. Income on investments	• •	
SCHEDULE 14. OTHER INCOME         1. 022,744         915,145           I. Commission, exchange and brokerage         1.022,744         915,145           II. Net profit/(loss) on sale of investments         521,716         36,824           III. Net profit/(loss) on sale of fixed assets         365         (795)           IV. Net profit/(loss) on sale of fixed assets         1,435,058         1,212,662           V. Miscellaneous income *         427,712         439,430           V. Miscellaneous income *         427,712         439,430           SCHEDULE 15. INTEREST EXPENDED         1. Interest on deposits         9,326,483         6,162,843           II. Interest on RB/Inter-bank borrowings         296,003         609,657           III. Others         337,609         194,446           SCHEDULE 16. OPERATING EXPENSES         1. (25)         1,655,195         1,460,701           II. Payments to and provisions for employees (Refer Schedule 18 (25))         1,655,195         1,460,701           II. Printing and Stationery         15,427         16,732           IV. Advertisement and Publicity         22,605         75,600           V. Depreciation on the Bank's property **         15,65,632         131,315           VI. Auditors' fees and expenses         3,373         3,103 <td< td=""><td>III. Interest on Balance with RBI &amp; other Inter-bank funds</td><td>74,169</td><td></td></td<>	III. Interest on Balance with RBI & other Inter-bank funds	74,169	
SCHEDULE 14. OTHER INCOME   1.022,744   915,145   1.	IV. Others	457,817	338,585
1,022,744   915,145     Net profit/(loss) on sale of investments   521,716   36,824     III. Net profit/(loss) on sale of fixed assets   365   (795)     IV. Net profit/(loss) on exchange transactions and derivatives   1,435,058   1,212,662     V. Miscellaneous income *   427,712   439,430     3,407,595   2,603,266     SCHEDULE 15. INTEREST EXPENDED		16,899,106	12,211,746
1,022,744   915,145     Net profit/(loss) on sale of investments   521,716   36,824     III. Net profit/(loss) on sale of fixed assets   365   (795)     IV. Net profit/(loss) on exchange transactions and derivatives   1,435,058   1,212,662     V. Miscellaneous income *   427,712   439,430     3,407,595   2,603,266     SCHEDULE 15. INTEREST EXPENDED	SCHEDINE 14 OTHER INCOME		
II. Net profit/(loss) on sale of investments		1 000 744	015 145
III. Net profit/(loss) on sale of fixed assets   1,435,058   1,212,662     IV. Net profit/(loss) on exchange transactions and derivatives   1,435,058   1,212,662     V. Miscellaneous income *	-	• •	
N. Net profit/(loss) on exchange transactions and derivatives   1,435,058   1,212,662     V. Miscellaneous income *   427,712   439,430     3,407,595   2,603,266     SCHEDULE 15. INTEREST EXPENDED     I. Interest on deposits   9,326,483   6,162,843     III. Interest on RBI/Inter-bank borrowings   296,003   609,657     III. Others   337,609   194,446     9,960,095   6,966,946     SCHEDULE 16. OPERATING EXPENSES     I. Payments to and provisions for employees (Refer Schedule 18 (25))   1,655,195   1,460,701     II. Rent, taxes and lighting (Refer Schedule 18 (28))   623,560   555,220     III. Printing and Stationery   15,427   16,732     IV. Advertisement and Publicity   22,605   75,600     V. Depreciation on the Bank's property **   165,632   131,315     VI. Auditors' fees and expenses   3,373   3,103     VII. Law charges   12,358   13,507     VIII. Postage, Telegrams, Telephones, etc.   39,604   49,541     IX. Repairs and maintenance   83,738   81,862     X. Insurance   147,448   82,658     XI. Head Office charges (Refer Schedule 18 (22))   306,462   149,939     XII. Other expenditure ***   1,646,387   1,450,931		•	ŕ
Number   N	• • •		
SCHEDULE 15. INTEREST EXPENDED			
Interest on deposits   9,326,483   6,162,843   1. Interest on RBI/Inter-bank borrowings   296,003   609,657   11. Others   337,609   194,446   9,960,095   6,966,946	v. Miscellatieous income	· · · · · · · · · · · · · · · · · · ·	
I. Interest on deposits   9,326,483   6,162,843   1   Interest on RBI/Inter-bank borrowings   296,003   609,657   III. Others   337,609   194,446   9,960,095   6,966,946			
II. Interest on RBI/Inter-bank borrowings   296,003   337,609   194,446   337,609   9,960,095   6,966,946			
SCHEDULE 16. OPERATING EXPENSES   1,655,195   1,460,701   18. Rent, taxes and lighting (Refer Schedule 18 (25))   16,535,195   1,460,701   19. Printing and Stationery   15,427   16,732   10,732   10,404   10,	•	• •	
SCHEDULE 16. OPERATING EXPENSES           I. Payments to and provisions for employees (Refer Schedule 18 (25))         1,655,195         1,460,701           II. Rent, taxes and lighting (Refer Schedule 18 (28))         623,560         555,220           III. Printing and Stationery         15,427         16,732           IV. Advertisement and Publicity         22,605         75,600           V. Depreciation on the Bank's property **         165,632         131,315           VI. Auditors' fees and expenses         3,373         3,103           VII. Law charges         12,358         13,507           VIII. Postage, Telegrams, Telephones, etc.         39,604         49,541           IX. Repairs and maintenance         83,738         81,862           X. Insurance         147,448         82,658           XI. Head Office charges (Refer Schedule 18 (22))         306,462         149,939           XII. Other expenditure ****         1,646,387         1,450,931			
SCHEDULE 16. OPERATING EXPENSES         I. Payments to and provisions for employees (Refer Schedule 18 (25))       1,655,195       1,460,701         II. Rent, taxes and lighting (Refer Schedule 18 (28))       623,560       555,220         III. Printing and Stationery       15,427       16,732         IV. Advertisement and Publicity       22,605       75,600         V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ****       1,646,387       1,450,931	III. Others	·	
I. Payments to and provisions for employees (Refer Schedule 18 (25))       1,655,195       1,460,701         II. Rent, taxes and lighting (Refer Schedule 18 (28))       623,560       555,220         III. Printing and Stationery       15,427       16,732         IV. Advertisement and Publicity       22,605       75,600         V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931		3,900,093	0,900,940
II. Rent, taxes and lighting (Refer Schedule 18 (28))       623,560       555,220         III. Printing and Stationery       15,427       16,732         IV. Advertisement and Publicity       22,605       75,600         V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	SCHEDULE 16. OPERATING EXPENSES		
III. Printing and Stationery       15,427       16,732         IV. Advertisement and Publicity       22,605       75,600         V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	I. Payments to and provisions for employees (Refer Schedule 18 (25))	1,655,195	1,460,701
IV. Advertisement and Publicity       22,605       75,600         V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931		623,560	555,220
V. Depreciation on the Bank's property **       165,632       131,315         VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	III. Printing and Stationery	•	
VI. Auditors' fees and expenses       3,373       3,103         VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	IV. Advertisement and Publicity	22,605	75,600
VII. Law charges       12,358       13,507         VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	V. Depreciation on the Bank's property **	165,632	131,315
VIII. Postage, Telegrams, Telephones, etc.       39,604       49,541         IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	VI. Auditors' fees and expenses	3,373	3,103
IX. Repairs and maintenance       83,738       81,862         X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	VII. Law charges	12,358	13,507
X. Insurance       147,448       82,658         XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	VIII. Postage, Telegrams, Telephones, etc.	39,604	49,541
XI. Head Office charges (Refer Schedule 18 (22))       306,462       149,939         XII. Other expenditure ***       1,646,387       1,450,931	·	83,738	81,862
XII. Other expenditure ***	X. Insurance	147,448	82,658
	• , , , ,	306,462	149,939
4,721,789 4,071,110	XII. Other expenditure ***	· · · · · · · · · · · · · · · · · · ·	1,450,931
		4,721,789	4,071,110

<sup>\*</sup> Included in Miscellaneous Income is an amount of Rs. Nil (2014 - Rs. 2,000) towards recovery from NPA's written off in earlier vears

<sup>\*\*</sup>Net of Depreciation charged to Revaluation Reserve Rs. 28,256 (2014 - Rs. 28,257)

<sup>\*\*\*</sup> Includes IT support fees Rs. 764,580 (2014 - Rs. 664,111) and Other taxes & duties Rs. 395,631 (2014 - Rs. 315,400)