

	As at 31-03-2008 Rs.	(000's Omitted) As at 31-03-2007 Rs.
<b>SCHEDULE - 1 : CAPITAL</b>		
<b>AUTHORISED</b>		
150,00,00,000 Equity Shares of Rs.10 each	<u>15000000</u>	<u>15000000</u>
<b>ISSUED AND SUBSCRIBED</b>		
52,63,52,600 Equity Shares (Previous year 48,85,80,000) of Rs.10 each including 33,85,80,000 Equity Shares (Previous year 33,85,80,000) of Rs. 10 each fully paid up amounting to Rs. 338.58 crores (Previous year Rs. 338.58 crores ) held by Central Government;	5263526	4885800
TOTAL	<u>5263526</u>	<u>4885800</u>
<b>PAID-UP CAPITAL</b>		
52,51,74,800 Equity Shares (Previous year 48,74,01,800 ) of Rs.10 each fully paid-up ( including 3,77,72,600 fresh equity shares issued during the year through qualified institutions placement )	5251748	4874018
Add: Amount of shares forfeited	7398	7402
TOTAL	<u>5259146</u>	<u>4881420</u>

**SCHEDULE - 2 : RESERVES & SURPLUS****I. Statutory Reserve :**

Opening Balance	20251686	17251686
Additions during the year	7000000	3000000
TOTAL ( I )	<u>27251686</u>	<u>20251686</u>

**II. Capital Reserves :****A) Revaluation Reserve :**

Opening Balance	1494832	1573534
Add / (Less): Adjustments (Refer note below)	(5861)	97
Add: Revaluation of Property in 2007	16692593	
Less: Depreciation on account of revaluation adjusted to P & L A/c	550580	78799
Total of (A)	<u>17630984</u>	<u>1494832</u>

**B) Others****i) Profit on sale of Investments - "Held to Maturity"**

Opening Balance	1782305	1516620
Add: Transfer from Profit and Loss account	428209	265685
Sub-total of (i)	<u>2210514</u>	<u>1782305</u>

**ii) Foreign Currency Translation Reserve**

Opening Balance	2421575	2492834
Add/ (Less) : Adjustments during the year (Net)	(436368)	(71259)
Sub-total of (ii)	<u>1985207</u>	<u>2421575</u>

**iii) Special Reserve - Currency Swaps**

Opening Balance	40265	0
Transfer from Profit and Loss Account	29594	40265
Sub-total of (iii)	<u>69859</u>	<u>40265</u>

**Total of (B)**

TOTAL (II)	<u>21896564</u>	<u>5738977</u>
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(000's Omitted)

As at  
31-03-2008

As at  
31-03-2007

**SCHEDULE - 2 : RESERVES & SURPLUS (contd.)****III. Share Premium :**

	Rs.	Rs.
Opening Balance	5235382	5235369
Additions during the year (QIP issue)	13220410	
Add: On forfeited shares annulled	3	13
<b>TOTAL (III)</b>	<b>18455795</b>	<b>5235382</b>

**IV. Revenue and Other Reserves :**

## i) Revenue Reserve :

Opening Balance	16228697	11019830
Add: Transfer from Profit & Loss Appropriations	15096100	5208867
Add: Transfer from Revaluation Reserve	5922	
<b>Sub-total of IV(i)</b>	<b>31330719</b>	<b>16228697</b>

## ii) Special Reserve u/s Sec 36(1)(viii) of Income Tax Act, 1961

Opening Balance	1200000	450000
Add: Additions during the year	500000	750000
<b>Sub-total of IV(ii)</b>	<b>1700000</b>	<b>1200000</b>

<b>TOTAL (IV)</b>	<b>33030719</b>	<b>17428697</b>
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**V. Balance in Profit and Loss Account :**

	<b>0</b>	<b>5417591</b>
<b>TOTAL (I TO V)</b>	<b>100634764</b>	<b>54072333</b>

Note : The adjustments are on account of conversion of figures relating to foreign branches at the rates of exchange prevailing as at 31st March.

**SCHEDULE - 3 : DEPOSITS****A. I. Demand Deposits :**

i) From Banks	1915034	2648211
ii) From Others	122813669	91010437
<b>TOTAL (I)</b>	<b>124728703</b>	<b>93658648</b>

**II. Savings Bank Deposits**

	334387684	292546784
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**III. Term Deposits :**

i) From Banks	55602715	82859237
ii) From Others	985400710	729752693
<b>TOTAL (III)</b>	<b>1041003425</b>	<b>812611930</b>

<b>TOTAL A(I, II, III)</b>	<b>1500119812</b>	<b>1198817362</b>
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**B. i) Deposits of branches in India**

	1254158646	947437708
ii) Deposits of branches outside India	245961166	251379654

<b>TOTAL (B)</b>	<b>1500119812</b>	<b>1198817362</b>
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	As at 31-03-2008 Rs.	(000's Omitted) As at 31-03-2007 Rs.
<b>SCHEDULE - 4 : BORROWINGS</b>		
<b>I. Borrowings in India :</b>		
i) Reserve Bank of India	0	8000000
ii) Other Banks	2000000	7504034
iii) Other Institutions and Agencies	30643091	25792675
Total (I)	<u>32643091</u>	<u>41296709</u>
<b>II. Borrowings outside India</b>	<u>39081399</u>	<u>24911560</u>
Total ( I, II )	<u><u>71724490</u></u>	<u><u>66208269</u></u>
<b>Secured borrowings included in above</b>	<b>0</b>	<b>8000000</b>

**SCHEDULE - 5 : OTHER LIABILITIES AND PROVISIONS**

<b>I. Bills Payable</b>	<b>12377903</b>	<b>11364093</b>
<b>II. Inter-office adjustments (net)</b>	<b>561231</b>	<b>1086494</b>
<b>III. Interest accrued</b>	<b>6364379</b>	<b>4899572</b>
<b>IV. Subordinated Loan from Government of India</b>	<b>0</b>	<b>0</b>
<b>V. Unsecured Non-convertible Redeemable Bonds (Subordinated for Tier-II Capital)</b>		
(a) 76 Months issue : Dec - 2000	0	2000000
(b) 63 Months issue : Feb - 2002	0	1600000
(c) 90 Months issue : Nov - 2002	4500000	4500000
(d) 123 Months issue : Jan - 2004	3500000	3500000
(e) 121 Months issue : Mar - 2004	2000000	2000000
(f) 111 Months issue : Feb - 2005	3000000	3000000
(g) 115 Months issue : Sept - 2005	7500000	7500000
(h) 123 Months issue : March - 2006	2000000	2000000
Tier-I Capital (I.P.D.I.)	9971432	3694657
Upper Tier-II Capital (F.C.)	9668315	10474769
Upper Tier-II Capital	7320000	7320000
<b>VI. Others</b>	<b>41798305</b>	<b>29250944</b>
<b>TOTAL</b>	<u><u>110561565</u></u>	<u><u>94190529</u></u>

(000's Omitted)

	As at 31-03-2008 Rs.	As at 31-03-2007 Rs.
<b>SCHEDULE - 6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
<b>I. Cash in hand (including foreign currency notes and gold)</b>	<b>4563230</b>	<b>3245646</b>
<b>II. Balances with Reserve Bank of India :</b>		
i) In Current Account	112855275	68723248
ii) In Other Accounts	0	0
TOTAL (II)	<u>112855275</u>	<u>68723248</u>
TOTAL ( I, II)	<u>117418505</u>	<u>71968894</u>

**SCHEDULE - 7 : BALANCES WITH BANKS & MONEY AT  
CALL & SHORT NOTICE**

<b>I. In India :</b>		
i) Balances with Banks		
a) in Current Accounts	3878238	2581438
b) in Other Deposit Accounts	15646231	12524133
ii) Money at call and short notice		
a) With Banks	0	5216400
b) With Other Institutions	0	0
TOTAL ( I )	<u>19524469</u>	<u>20321971</u>
<b>II. Outside India :</b>		
i) In Current Accounts	1768428	1282558
ii) In Other Deposit Accounts	29364993	70634653
iii) Money at call and short notice	9097499	9847274
TOTAL ( II )	<u>40230920</u>	<u>81764485</u>
TOTAL ( I, II )	<u>59755389</u>	<u>102086456</u>

(000's Omitted)

	As at 31-03-2008 Rs.	As at 31-03-2007 Rs.
<b>SCHEDULE - 8 : INVESTMENTS</b>		
<b>I. Investments in India :</b>		
i) Government Securities	330318249	252937120
ii) Other approved Securities	7421297	7992371
iii) Shares	3145466	3365397
iv) Debentures and Bonds	24819697	30831031
v) Subsidiaries and Associates	1446223	1728612
vi) Others	6253224	12826528
TOTAL ( I )	<u>373404156</u>	<u>309681059</u>
Gross Rs.375588589 (Previous year Rs.311796297)		
Less: Depreciation Rs. 2184433 (Previous year Rs.2115238)		
<b>II. Investments outside India :</b>		
i) Government Securities (including local authorities)	12415957	5190732
ii) in Subsidiaries and/or joint ventures abroad	1227464	0
iii) Other Investments	30981190	40055827
TOTAL ( II )	<u>44624611</u>	<u>45246559</u>
Gross Rs.45513112 revious year Rs.45384954) less depreciation and amortisation Rs.888501 (Previous year Rs. 138395)		
TOTAL ( I, II)	<u>418028767</u>	<u>354927618</u>

**SCHEDULE - 9 : ADVANCES**

<b>A.</b>	i) Bills Purchased and Discounted	160190953	113788299
	ii) Cash Credits, Overdrafts and Loans repayable on demand	535081653	409309785
	iii) Term Loans	439490658	332060860
	TOTAL (A)	<u>1134763264</u>	<u>855158944</u>
	Add /(Less): Inter bank participation certificates (Net)	0	(4000000)
	Net Advances ( A )	<u>1134763264</u>	<u>851158944</u>
<b>B. Particulars of Advances :</b>			
	i) Secured by tangible assets (includes advances against Book Debts)	705779841	581621041
	ii) Covered by Bank/Government Guarantees	167175931	125617382
	iii) Unsecured	261807492	147920521
	TOTAL (B)	<u>1134763264</u>	<u>855158944</u>
	Add /(Less): Inter bank participation certificates (Net)	0	(4000000)
	Net Advances ( B )	<u>1134763264</u>	<u>851158944</u>

(000's Omitted)

**SCHEDULE - 9 : ADVANCES ( Contd.)****C. Sectoral Classification of Advances :****I. Advances in India**

	As at 31-03-2008 Rs.	As at 31-03-2007 Rs.
i) Priority Sector	322389728	257729361
Add/(Less): Inter-Bank Participation Certificates (Net)	0	(4000000)
Net	322389728	253729361
ii) Public Sector	85379390	81287440
iii) Banks	2003610	2750817
iv) Others	492082649	345003443
<b>TOTAL (C-I)</b>	<b>901855377</b>	<b>682771061</b>

**II. Advances outside India :**

i) Due from Banks	43534270	32287019
ii) Due from others		
a) Bills Purchased and Discounted	71423229	43171215
b) Syndicated Loans	36243374	21171307
c) Others	81707014	71758342
<b>TOTAL (C-II)</b>	<b>232907887</b>	<b>168387883</b>
<b>TOTAL ( C - I, C - II )</b>	<b>1134763264</b>	<b>851158944</b>

**SCHEDULE - 10 : FIXED ASSETS****I. PREMISES :**

Opening Balance at cost	5276421	5138676
Additions / Adjustments during the year	147192	205385
Less:Deductions / Adjustments during the year	20714	67640
Sub-total	5402899	5276421
Addition to date on account of revaluation credited to revaluation reserve	19753966	3072962
Less : Depreciation to date (including Rs.2158229 on account of revaluation - Previous year end Rs.1578130)	3505073	2818406
<b>TOTAL -( I )</b>	<b>21651792</b>	<b>5530977</b>

**II. OTHER FIXED ASSETS :  
(including Furniture and Fixtures)**

Opening Balance at cost	8985582	8528411
Additions / Adjustments during the year	709959	713079
Less:Deductions / Adjustments during the year	368055	255908
Sub-total	9327486	8985582
Less: Depreciation to date	6987763	6737721
<b>TOTAL ( II )</b>	<b>2339723</b>	<b>2247861</b>

**III. CAPITAL WORK IN PROGRESS**

	269156	114116
<b>TOTAL ( I, II, III )</b>	<b>24260671</b>	<b>7892954</b>

	As at 31-03-2008 Rs.	(000's Omitted) As at 31-03-2007 Rs.
<b>SCHEDULE - 11 : OTHER ASSETS</b>		
I. Inter-office adjustments (net)	0	0
II. Interest accrued	9847471	8655216
III. Tax paid in advance/tax deducted at source (net)	13664373	11881803
IV. Stationery and Stamps	16925	17784
V. Deferred Tax Assets	520063	435550
VI. Others	10024349	9144694
TOTAL	<u>34073181</u>	<u>30135047</u>

**SCHEDULE - 12 : CONTINGENT LIABILITIES**

I. Claims against the Bank not acknowledged as debts	3252905	3446025
II. Liability for partly paid Investments	404401	437628
III. Liability on account of outstanding forward exchange contracts	898769599	455535705
IV. Guarantees given on behalf of Constituents :		
a) In India	78428370	65344643
b) Outside India	24365991	23673449
V. Acceptances, endorsements and other obligations	120864180	77712025
VI. Interest Rate Swaps	368759821	272680978
VII. Other items for which the Bank is contingently liable	44570	115957
TOTAL	<u>1494889837</u>	<u>898946410</u>

**SCHEDULES TO PROFIT AND LOSS ACCOUNT**

	For the Year ended <u>31-03-2008</u> Rs.	(000's Omitted) For the Year ended <u>31-03-2007</u> Rs.
<b>SCHEDULE - 13 : INTEREST EARNED</b>		
I. Interest/Discount on advances/bills	92751233	63975291
II. Income on Investments	26390188	22160473
III. Interest on balances with Reserve Bank of India and other inter-bank funds	3889775	3221642
IV. Others	521016	5426
TOTAL	<u>123552212</u>	<u>89362832</u>

**SCHEDULE - 14 : OTHER INCOME**

I. Commission, exchange and brokerage	7828702	5967072
II. Profit on sale of Investments - net	3662107	2049326
III. Profit /(Loss) on Revaluation of Investments - net	0	0
IV Profit on sale of land, buildings and other assets - net	355	159486
V Profit on exchange transactions - net	3065802	2240788
VI Income earned by way of dividends etc., from subsidiaries/ companies and/or joint ventures	63047	164130
VII Miscellaneous Income	6549248	5048731
TOTAL	<u>21169261</u>	<u>15629533</u>

	For the Year ended <u>31-03-2008</u> Rs.	<b>(000's Omitted)</b> For the Year ended <u>31-03-2007</u> Rs.
<b>SCHEDULE - 15 : INTEREST EXPENDED</b>		
I. Interest on Deposits	70584804	46084011
II. Interest on Reserve Bank of India / inter-bank borrowings	5618629	5433179
III. Interest on subordinated debts, IRS etc.	5056084	3440986
TOTAL	<u>81259517</u>	<u>54958176</u>

**SCHEDULE - 16 : OPERATING EXPENSES**

I. Payments to and provisions for employees	16570051	16139972
II. Rent, Taxes and Lighting	1845302	1685546
III. Printing and Stationery	360819	323239
IV. Advertisement and Publicity	311988	425025
V. Depreciation on Bank's property	1281899	
Less : adjusted against Revaluation Reserve	550580	
	731319	967289
VI. Directors' fees, allowances and expenses	775	540
VII. Auditors' fees and expenses (includes for branch auditors)	271230	181832
VIII. Law Charges	107171	224153
IX. Postage, Telegrams, Telephones, etc.	146075	138217
X. Repairs and Maintenance	323473	306457
XI. Insurance	1031450	861176
XII. Other Expenditure	4750221	4830857
TOTAL	<u>26449874</u>	<u>26084303</u>