



Schedules forming part of the Balance Sheet

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE -1 CAPITAL		
Authorised Capital		
2,300,000,000 Equity Shares of ₹10 each	23,000,000	23,000,000
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
Issued, Subscribed and Called up Capital		
195,47,06,625 (Previous Year: 1,728,314,205) Equity Shares of ₹10 each	19,547,066	17,283,142
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
	21,547,066	19,283,142
Paid up Capital		
195,47,06,625 (Previous Year: 1,728,314,205) Equity Shares of ₹10 each	19,547,066	17,283,142
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
TOTAL	21,547,066	19,283,142

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE -2 RESERVES AND SURPLUS		
I. Statutory Reserves		
Opening balance	1,410,826	1,410,826
Additions during the year	2,749,804	-
Closing balance	4,160,630	1,410,826
II. Capital Reserve		
Opening balance	207,127	193,271
Additions during the year	-	13,856
Closing balance	207,127	207,127
III. Share Premium		
Opening balance	7,221,673	7,221,673
Additions during the year	2,491,186	-
Less: Deductions during the year	93,899	-
Closing balance	9,618,960	7,221,673
IV. Special Reserve u/s 36(i)(viii) of Income Tax Act 1961		
Opening balance	-	-
Additions during the year	300,000	-
Less: Deductions during the year	-	-
Closing balance	300,000	-
V. Revenue and Other Reserves		
i. Investment Reserve Account		
Opening balance	-	-
Additions during the year	3,404	-
Deductions during the year	-	-
Closing balance	3,404	-
ii. Investment Fluctuation Reserve		
Opening balance	205,131	205,131
Additions during the year	467,852	-
Closing balance	672,983	205,131
TOTAL	676,387	205,131
Vi. Balance of Profit and Loss Account	5,068,695	(723,518)
TOTAL (I + II + III+IV+V+VI)	20,031,799	8,321,239

Schedules forming part of the Balance Sheet (Contd.)

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -3 DEPOSITS		
A. I. Demand Deposits	51,641	60,063
(i) From Banks	5,806,459	4,987,619
(ii) From Others		
II. Savings Bank Deposits	61,590,653	44,882,373
III. Term Deposits		
(i) From Banks	58,884,944	60,714,848
(ii) From Others	129,043,125	72,277,266
TOTAL (I + II + III)	255,376,822	182,922,169
B. Deposits of branches		
I. In India	255,376,822	182,922,169
II. Outside India	-	-
TOTAL (I + II)	255,376,822	182,922,169

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -4 BORROWINGS		
I. Borrowings in India		
(a) Reserve Bank of India	2,500,000	3,880,000
(b) Other Banks	1,500,000	3,000,000
(c) Other Institutions and Agencies	22,414,640	10,755,616
TOTAL	26,414,640	17,635,616
II. Borrowings Outside India	-	-
TOTAL (I + II)	26,414,640	17,635,616
Secured borrowings included in I and II above	6,747,640	3,929,216

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS		
(i) Bills payable	1,558,517	1,533,670
(ii) Inter-Office Adjustments (net)	-	-
(iii) Interest Accrued	1,922,855	1,887,617
(iv) Standard asset-General Provisions (Refer Schedule 18(4.2))	1,137,256	1,459,621
(v) Others (including provisions)	4,667,615	2,656,806
TOTAL	9,286,243	7,537,714

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in Hand (including Cash at ATM)	1,769,873	1,756,288
II. Balances with Reserve Bank of India		
(a) In Current Account	10,812,837	6,933,364
(b) In Other Accounts (Including Reverse Repo)	10,470,000	8,210,000
TOTAL (I + II)	23,052,710	16,899,652



Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE -7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
(i) Balances with Banks		
(a) in Current Accounts	84,237	303,768
(b) in Other Deposit Accounts*	1,698,981	126,294
(ii) Money at Call and Short Notice		
(a) with Banks	-	-
(b) with Other Institutions	-	4,428,485
TOTAL	1,783,218	4,858,547
II. Outside India		
(i) In Current Accounts	-	-
(ii) In Other Deposits Accounts	-	-
(iii) Money at Call and Short Notice	-	-
TOTAL	-	-
TOTAL (I+II)	1,783,218	4,858,547

*It includes Fixed Deposits of Current Year :₹ 1,98,981 /- (Previous Year: ₹ 1,26,294/-) (in 000's) held under lien.

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE -8 INVESTMENTS		
I. Investments in India in (Refer Schedule 18(2))		
(i) Government Securities	84,975,779	41,402,052
(ii) Other approved Securities	-	-
(iii) Shares	1,002	1,002
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others	126,294	126,294
TOTAL	85,103,075	41,529,348
II. Investments Outside India		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures abroad	-	-
(iii) Other Investments	-	-
TOTAL	-	-
TOTAL (I+II)	85,103,075	41,529,348
III. Gross Value of Investments		
	85,103,075	41,532,752
Less: Provision for depreciation	-	3,404
Net value of investments	85,103,075	41,529,348

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE -9 ADVANCES		
A		
(i) Bills Purchased and Discounted	-	-
(ii) Cash Credits, Overdrafts and Loans repayable on demand	6,360,099	8,736,614
(iii) Term Loans	206,536,512	154,295,100
TOTAL	212,896,611	163,031,714
B		
(i) Secured by Tangible Assets*	66,602,766	42,642,255
(ii) Covered by Bank/Government Guarantees	1,439,299	1,188,800
(iii) Unsecured(Refer Schedule 18(4.3))	144,854,546	119,200,659
TOTAL	212,896,611	163,031,714

Schedules forming part of the Balance Sheet (Contd.)

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
C I. Advances in India		
(i) Priority Sectors	158,308,516	128,654,453
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	54,588,095	34,377,261
TOTAL	212,896,611	163,031,714
II. Advances Outside India		
(i) Due from Banks	-	-
(ii) Due from Others	-	-
a) Bills purchased and discounted	-	-
b) Syndicated loans	-	-
c) Others	-	-
TOTAL	-	-
TOTAL (I+II)	212,896,611	163,031,714

* Includes Advances against book debts ₹1,11,08,686/- (Previous Year ₹85,51,933/-) (in 000's)

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -10 FIXED ASSETS		
I. Premises	-	-
At cost as at the beginning of the year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
II. Other Fixed Assets (Including Furniture and Fixtures) (Refer Schedule 18 (26.4 &26.5))		
At cost as at the beginning of the year	5,883,492	5,448,232
Additions during the year	1,135,749	504,771
Deductions during the year	(141,249)	(69,510)
Depreciation to date	(4,224,916)	(3,447,477)
TOTAL	2,653,076	2,436,016
III. Capital Work In Progress (Including Capital Advances)	175,723	57,910
TOTAL (I+II+III)	2,828,799	2,493,926

Particulars	(₹ in 000's)	
	As on March 31, 2023	As on March 31, 2022
SCHEDULE -11 OTHER ASSETS		
I. Inter Office Adjustment (net)	-	-
II. Interest Accrued	3,244,007	2,185,939
III. Tax paid in Advance / Tax Deducted at Source (Net of provision for tax) .	102,320	686,101
IV. Stationery and Stamps	-	-
V. Nonbanking assets acquired in satisfaction of claims	-	-
VI. Others (including Deferred Tax Assets)	4,158,035	4,436,611
TOTAL	7,504,362	7,308,651



Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2023	As on March 31, 2022
SCHEDULE - 12 CONTINGENT LIABILITIES (Refer Schedule 18(26.6))		
I. Claims against the Bank not acknowledged as debts	25,825	788,408
II. Liability for partly paid Investments	-	-
III. Liability on account of Outstanding Forward Exchange Contracts	-	-
IV. Guarantees given on behalf of Constituents		
(a) In India	202,500	2,500
(b) Outside India	-	-
V. Acceptances, Endorsements and Other Obligations	-	-
VI. Other items for which the Bank is contingently liable - Capital commitments not provided/DEAF	721,709	581,397
TOTAL	950,034	1,372,305

(₹ in 000's)

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
SCHEDULE -13 INTEREST EARNED		
I. Interest /Discount on Advance/bills	37,077,655	25,757,788
II. Income on Investments	4,108,287	1,851,374
III. Interest on Balances With Reserve Bank of India and Other inter-bank funds	180,589	518,829
IV. Others	283,416	-
TOTAL	41,649,947	28,127,991

(₹ in 000's)

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
SCHEDULE- 14 OTHER INCOME		
I. Commission, Exchange and Brokerage	3,609,695	2,451,551
II. Profit on Sale of Investments (net)	17,840	177,093
III. Profit/ (Loss) on Revaluation of Investments (net)	-	-
IV. Profit/ (Loss) on sale of Land, Building and Other Assets (net)	(6,701)	(19,970)
V. Profit/ (Loss) on Exchange Transactions (net)	-	-
VI. Income earned by way of Dividends etc. from subsidiaries/ companies and/or joint ventures abroad/in India	-	700
VII. Miscellaneous Income	2,271,075	989,491
Total	5,891,909	3,598,865

(₹ in 000's)

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
SCHEDULE- 15 INTEREST EXPENDED		
I. Interest on Deposits	13,152,047	8,934,249
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	511,667	243,611
III. Others	1,007,212	1,214,210
TOTAL	14,670,926	10,392,070

Schedules forming part of the Balance Sheet (Contd.)

Particulars	(₹ in 000's)	
	For the year ended March 31, 2023	For the year ended March 31, 2022
SCHEDULE -16 OPERATING EXPENSES		
I. Payments to and Provision for Employees	9,202,541	8,125,998
II. Rent, Taxes and Lighting (including operating lease rentals)	1,369,439	1,151,689
III. Printing and Stationery	323,784	145,280
IV. Advertisement and Publicity	384,500	123,731
V. Depreciation on Banks Property	902,785	804,430
VI. Director's Fees, Allowances and Expenses	29,534	20,927
VII. Auditors' Fees and Expenses (Refer Schedule 18 (32))	14,085	12,870
VIII. Law Charges	83,137	53,945
IX. Postages, Telegrams, Telephones etc.	417,304	355,760
X. Repairs and Maintenance	392,458	305,372
XI. Insurance	197,227	132,523
XII. Other Expenditure	4,703,803	3,731,281
TOTAL	18,020,597	14,963,806