HO: ROHTAK FORM 'A' BALANCE SHEET AS ON 31.03.2023

			(Rupees)
PARTICULARS	SCHEDULE	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
CAPITAL AND LIABILITIES			
Capital	1	46,27,56,360	46,27,56,360
Reserves and Surplus	2	20,14,40,46,065	17,38,87,75,679
Deposits	3	2,05,55,15,70,443	1,85,34,35,81,663
Borrowings	4	24,21,83,52,803	18,81,77,70,505
Other liabilities and provisions	5	4,58,61,68,550	1,82,30,33,488
TOTAL		2,54,96,28,94,221	2,23,83,59,17,695
ASSETS Cash & balances with Reserve Bank of India	6	9,84,24,35,817	8,19,33,27,927
Balance with Banks and Money at Call & Short Notice	7	21,09,17,42,216	3,73,97,91,507
Investments	8	88,07,21,66,405	95,07,26,88,448
Advances	9	1,29,75,99,07,767	1,09,84,31,41,479
Fixed Assets	10	54,00,51,697	52,15,98,250
Other Assets	11	5,65,65,90,319	6,46,53,70,084
TOTAL	_	2,54,96,28,94,221	2,23,83,59,17,695
Contingent Liabilities Bills for Collection (Contra Items)	12	67,48,47,183 38,33,40,888	64,56,93,671 42,51,24,389

Rohit Nijhawan General Manager

Sandip Kumar Panigrahi Director

> Pronobesh Barua Director

eme !

Manoneet Dalal Director Nupur Jhunjhunwala Sharma Director Ayush Sheopuri

Pranaya Kumar Mohanty

Chairman

Manesh Kumar Wadhwa

Director

Director

Kiran Lekha Walia Director

Place: Rohtak Date: 02.05.2023 CHOPRA & CO.

Annexure to our report of even date.

For M/s P. Chopra & Co.

Chartered Accountants

(Firm Regn. No. 004957N)

CA Rakesh Jain, Partner

(Membership No. 087925) UDIN: 23087925BGTITC4698

HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2023

			(Rupees)
PARTICULARS	SCHEDULE	Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
INCOME			
Interest earned	13	17,83,66,34,384	16,11,52,35,993
Other Income	14	3,81,68,63,064	3,57,69,74,770
TOTAL		21,65,34,97,448	19,69,22,10,763
EXPENDITURE			
Interest expended	15	8,22,17,57,811	7,48,86,59,238
Operating expenses	16	7,73,92,82,688	8,27,59,65,277
Provision and contingencies		1,46,00,31,322	2,09,85,24,462
TOTAL		17,42,10,71,821	17,86,31,48,977
PROFIT/(LOSS)			
Net Profit for the year before Tax		4,23,24,25,627	1,82,90,61,786
Less: Provision for Income Tax		1,47,71,55,241	42,17,39,355
Net Profit for the year after Tax Add/Less: Profit/ (Loss) brought forward	ard	2,75,52,70,386	1,40,73,22,431
Profit available for Appropriation		2,75,52,70,386	1,40,73,22,431
APPROPRIATIONS			
TRANSFERRED TO: Statutory Reserve		68,88,17,596	35,18,30,608
Capital Reserve Special Reserve as per Income Tax A	Act	27,60,000	20,99,000
Revenue & other Reserves		1,96,92,64,030	63,82,91,937
Investment Fluctuation Reserve Balance carried to Balance Sheet		9,44,28,760	41,51,00,886
TOTAL		2,75,52,70,386	1,40,73,22,431
Earning Per Share (Rs.)	7	59.54	30.41

Rohit Nijhawan General Manager

Sandip Kumar Panigrahi Director

> Pronobesh Barua Director

> > 11

2 N Manoneet Dalal Director

Nupur Jhunjhunwala Sharma Director

Ayush Sheopuri Director

Ayurs She

Pranaya Kumar Mohanty

Chairman

Mahesh Kumar Wadhwa

Director

Kiran Lekha Walia Director

Place: Rohtak Date: 02.05.2023

Annexure to our report of even date. For M/s P. Chopra & Co.

Chartered Accountants (Firm Regn. No. 004957N)

CA Rakesh Jain, Partner (Membership No. 087925) UDIN: 23087925BGTITC4698

Issued, Subscribed & Called -up Capital (46,275,636 Ordinary Shares of Rs.10/- each) SCHEDULE-2 RESERVES AND SURPLUS 1 STATUTORY RESERVES i) Opening Balance 4,72,53 iii) Addition during the year 5,41,43 2 CAPITAL RESERVES i) Opening Balance 3,13 iii) Addition during the year iii) Deduction during the year iii) Addition during the year iii) Deduction during the year iii) Defunction during the year iii) Deduction during the year iii) Defunction during the year iii) Defunction during the year iii) Padiction during the year iiii Padiction during the year iiiii Padiction during the year iiiiiiiiiiiiiiiiiiiiiiiiiiii	1.03.2023 t year)	(Rupees) AS ON 31.03.2022 (Previous year)
Rs. 10/- each 20,00,00 Issued, Subscribed & Called -up Capital (46,275,636 Ordinary Shares of Rs. 10/- each)		
SCHEDULE-2 RESERVES AND SURPLUS	0,00,000	20,00,00,00,000
STATUTORY RESERVES Opening Balance Addition during the year Deduction during the year Balance CAPITAL RESERVES Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Deduction during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Topening Balance Addition during the year Deduction during the year Transfer from Provisions	7,56,360	46,27,56,360
STATUTORY RESERVES Opening Balance Addition during the year Deduction during the year Balance CAPITAL RESERVES Opening Balance Addition during the year Deduction during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance 15,53 REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Balance FROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		
Opening Balance Addition during the year Deduction during the year Balance CAPITAL RESERVES Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Balance FROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		
Addition during the year Deduction during the year Balance CAPITAL RESERVES Opening Balance Addition during the year Deduction during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		4 27 24 60 005
Deduction during the year Balance 5,41,4* CAPITAL RESERVES Opening Balance 3,15 Addition during the year Deduction during the year Balance 3,15 Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance 15,55 Addition during the year Deduction during the year Balance 15,86 REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance 11,89,09 Addition during the year 1,96,90 Deduction during the		4,37,34,69,995
Balance 5,41,4* CAPITAL RESERVES Opening Balance Addition during the year Deduction during the year Balance 3,18 Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance 15,53 Addition during the year 2 Deduction during the year 3 Balance 15,83 REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance 11,89,09 Deduction during the year 1,96,99 Deduction during the year 1,96,99 Deduction during the year 13,85,99 Investment Fluctuation Reserve Opening Balance 58,59 Addition during the year 9,49 Deduction during the Year 1,70 Department Fluctuation Reserve 0,70 Department	8,17,596	35,18,30,608
Opening Balance Addition during the year Deduction during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year 11,89,01 1,96,91 1,9	1,18,199	4,72,53,00,603
Addition during the year Deduction during the year Balance Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year 11,89,01 Deduction during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		0.45.00.700
Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year 11,89,00 Addition during the year Deduction during the year 11,89,00 Investment Fluctuation Reserve Opening Balance Addition during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Opening Balance Addition during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	5,96,798	3,15,96,798
Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Addition during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	-	
Special Reserve under Sec.36(1)(viii) of Income Tax Act Opening Balance 15,55 Addition during the year 2 Deduction during the year Balance 15,83 REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance 11,89,01 Addition during the year 1,96,91 Deduction during the year 13,85,91 Investment Fluctuation Reserve Opening Balance 58,51 Addition during the year 9,44 Deduction during the Year Balance 68,0 PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		2 45 06 709
Opening Balance Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Addition during the year Deduction during the year Deduction during the year Transfer from Provisions	5,96,798	3,15,96,798
Addition during the year Deduction during the year Balance REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	F FC 000	15,34,57,000
Deduction during the year Balance 15,83 REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance 11,89,09 Addition during the year 1,96,93 Deduction during the year 13,85,93 Investment Fluctuation Reserve Opening Balance 58,5 Addition during the year 9,44 Deduction during the year 9,44 Deduction during the year 68,00 PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	55,56,000 27,60,000	20,99,000
REVENUE AND OTHER RESERVES Other Free Reserves Opening Balance Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Opening Balance Addition during the year Deduction during the year Deduction during the year Opening Balance Addition during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	- ,00,000	
Other Free Reserves Opening Balance 11,89,01 Addition during the year 1,96,93 Deduction during the year Balance 13,85,93 Investment Fluctuation Reserve Opening Balance 58,50 Addition during the year 9,44 Deduction during the year Balance 68,0 PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	3,16,000	15,55,56,000
Opening Balance 11,89,00 Addition during the year 1,96,90 Deduction during the year 13,85,90 Investment Fluctuation Reserve Opening Balance 58,50 Addition during the year 9,40 Deduction during the year 9,40 Deduction during the year 68,00 PROFIT & LOSS A/C Opening Balance Addition during the Year 17 Transfer from Provisions		
Addition during the year Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	0 00 000	11,25,23,40,872
Deduction during the year Balance Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		63,82,91,937
Investment Fluctuation Reserve Opening Balance Addition during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	2,64,030	-
Opening Balance 58,50 Addition during the year 9,40 Deduction during the year 68,0 PROFIT & LOSS A/C Opening Balance 68,0 Addition during the Year Transfer from Provisions	8,96,839	11,89,06,32,809
Addition during the year Deduction during the year Balance PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions		
PROFIT & LOSS A/C Opening Balance Addition during the year Addition during the Year Transfer from Provisions	6,89,469	17,05,88,583
PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	14,28,760	41,51,00,886
PROFIT & LOSS A/C Opening Balance Addition during the Year Transfer from Provisions	-	58,56,89,469
Opening Balance Addition during the Year Transfer from Provisions	1,18,229	50,50,09,409
Addition during the Year Transfer from Provisions		
Transfer from Provisions		
Transfer to Reserves Balance in Profit and Loss Account	-	
,	10,46,065	17,38,87,75,679







	AS ON 31.03.2023	(Rupees) AS ON 31.03.2022
PARTICULARS	(Current year)	(Previous year)
	(Guiterit your)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
SCHEDULE-3 DEPOSITS		
DEMAND DEPOSITS		
From Others	1,51,88,11,035	1,48,63,08,343
SAVINGS BANK DEPOSITS	1,11,30,64,17,003	1,03,45,50,60,064
TERM DEPOSITS		
From Banks	2,63,51,81,933	
From Others	90,09,11,60,472	80,40,22,13,256
TOTAL (1+2+3)	2,05,55,15,70,443	1,85,34,35,81,663
1) Deposits of Branches in India	2,05,55,15,70,443	1,85,34,35,81,663
Deposits of Branches Outside India	•	
TOTAL	2,05,55,15,70,443	1,85,34,35,81,663
SCHEDULE-4 BORROWINGS		
BORROWINGS IN INDIA		
Reserve Bank of India		
Other Banks	1,24,48,22,594	3,75,92,48,860
Other Institutions	22,97,35,30,209	15,05,85,21,64
BORROWINGS OUTSIDE INDIA		-
TOTAL (1+2)	24,21,83,52,803	18,81,77,70,50
Secured borrowings included in 1 and 2 above	1,24,48,22,594	3,75,92,48,860
SCHEDULE-5 OTHER LIABILITIES & PROVISION	<u>ons</u>	
Bills Payable	39,64,48,151	34,56,17,59
Inter Office Adjustments(Net)	-	
Interest Accrued	4,10,41,708	23,63,93,520
Others (Including Provisions)	4,14,86,78,691	1,24,10,22,376
TOTAL	4,58,61,68,550	1,82,30,33,488







SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA Cash in Hand 86,99,73,627 87,93,35,954 Balance with Reserve Bank of India (a) In Current Accounts (b) In other accounts 8,97,24,62,190 7,31,39,91,973 TOTAL 9,84,24,35,817 8,19,33,27,927 SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES IN INDIA Balance with Banks: In Current Accounts 8,72,42,214 63,52,91,507 10 Other Deposit Accounts 21,00,45,00,002 3,10,45,00,000 Money at Call & Short Notice With Banks Vith Other Institutions With Banks With Other Institutions TOTAL 21,09,17,42,216 3,73,97,91,507 OUTSIDE INDIA 21,09,17,42,216 3,73,97,91,507 SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 67,75,45,90,738 73,73,70,35,439 2. Other Approved Securities 20,21,75,75,667 21,23,56,53,009 3. Shares 20,21,75,75,667 21,23,56,53,009 4. Debentures and Bonds 20,21,75,75,667 21,23,56,53,009 5. Subsidiaries and/or Joint Ventures 10,00,00,000 10,00,000 TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA 10,000,000 10,000,000 TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA 10,000,000 10,000,000 TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA 10,000,000 10,000,000 TOTAL 10,000,000 10,000,000 TOT	PARTICULARS	AS ON 31.03.2023 (Current year)	(Rupees) AS ON 31.03.2022 (Previous year)
Balance with Reserve Bank of India (a) In Current Accounts (b) In other accounts (c) In other accounts (c) In other accounts (d) In other accounts (e) In other accounts (e) In other accounts (f) In INDIA (f) In other accounts (f) In INDIA (f) In Other Deposit Accounts (f) In Other De	SCHEDULE-6 CASH AND BALANCES WITH		
Balance with Reserve Bank of India 8,97,24,62,190 7,31,39,91,973			87.93.35.954
(a) In Current Accounts (b) In other accounts TOTAL 9,84,24,35,817 8,19,33,27,927 SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES IN INDIA Balance with Banks: In Current Accounts In Other Deposit Accounts In Other Deposit Accounts Vith Banks With Other Institutions TOTAL 21,09,17,42,216 3,73,97,91,507 SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 2. Other Approved Securities 3. Shares 4. Debentures and Bonds 5. Subsidiaries and/or Joint Ventures 6. Others (Mutual Funds) TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA	Cash in Hand	00,00,70,027	57,155,155,155
(b) In other accounts TOTAL 9,84,24,35,817 8,19,33,27,927 SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES IN INDIA Balance with Banks: In Current Accounts In Other Deposit Accounts In Other Deposit Accounts Money at Call & Short Notice With Banks With Other Institutions TOTAL 21,09,17,42,216 3,73,97,91,507 OUTSIDE INDIA GRAND TOTAL 21,09,17,42,216 3,73,97,91,507 SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 2. Other Approved Securities 3. Shares 4. Debentures and Bonds 5. Subsidiaries and/or Joint Ventures 6. Others (Mutual Funds) TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA		0.07.04.60.400	7 31 30 01 073
SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES		6,97,24,62,190	-
IN INDIA Balance with Banks: 8,72,42,214 63,52,91,507 10 Other Deposit Accounts 21,00,45,00,002 3,10,45,00,000	TOTAL	9,84,24,35,817	8,19,33,27,927
IN INDIA Balance with Banks: 8,72,42,214 63,52,91,507 10 Other Deposit Accounts 21,00,45,00,002 3,10,45,00,000			
Balance with Banks:	SCHEDULE-7 BALANCES WITH BANKS & M	ONEY AT CALL & SHORT NOTICES	
In Current Accounts In Other Deposit Accounts In Other Deposit Accounts Money at Call & Short Notice With Banks With Other Institutions TOTAL 21,09,17,42,216 3,73,97,91,507 OUTSIDE INDIA GRAND TOTAL 21,09,17,42,216 3,73,97,91,507 SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 2. Other Approved Securities 3. Shares 4. Debentures and Bonds 5. Subsidiaries and/or Joint Ventures 6. Others (Mutual Funds) TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA			
In Other Deposit Accounts		8,72,42,214	
With Banks With Other Institutions - <		21,00,45,00,002	3,10,45,00,000
### TOTAL ### 21,09,17,42,216 ### 3,73,97,91,507 OUTSIDE INDIA ### 21,09,17,42,216 ### 3,73,97,91,507 SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA ### 67,75,45,90,738 ### 73,73,70,35,439 ### 73,73,70,35,448 ### 70,73,63,8448 ### 73,73,70,35,448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,8448 ### 75,73,63,844			
OUTSIDE INDIA GRAND TOTAL SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 2. Other Approved Securities 3. Shares 4. Debentures and Bonds 5. Subsidiaries and/or Joint Ventures 6. Others (Mutual Funds) TOTAL INVESTMENTS OUTSIDE INDIA 21,09,17,42,216 3,73,97,91,507 67,75,45,90,738 73,73,70,35,439 73,73,70,35			
## SCHEDULE-8 INVESTMENT INVESTMENTS IN INDIA 1. Government Securities 67,75,45,90,738 73,73,70,35,439 2. Other Approved Securities 53. Shares 73,73,70,35,439 4. Debentures and Bonds 70,20,21,75,75,667 21,23,56,53,009 5. Subsidiaries and/or Joint Ventures 70,000,000,000 10,00,00,000 ### TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA	TOTAL	21,09,17,42,216	3,73,97,91,507
SCHEDULE-8 INVESTMENT	OUTSIDE INDIA		
INVESTMENTS IN INDIA 1. Government Securities 67,75,45,90,738 73,73,70,35,439 2. Other Approved Securities	GRAND TOTAL	21,09,17,42,216	3,73,97,91,507
INVESTMENTS IN INDIA 1. Government Securities 67,75,45,90,738 73,73,70,35,439 2. Other Approved Securities			
1. Government Securities 67,75,45,90,738 73,73,70,35,439 2. Other Approved Securities	SCHEDULE-8 INVESTMENT		
Other Approved Securities	INVESTMENTS IN INDIA		
4. Debentures and Bonds 20,21,75,75,667 21,23,56,53,009 5. Subsidiaries and/or Joint Ventures 10,00,00,0000 10,00,00000 TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA	2. Other Approved Securities	67,75,45,90,738	73,73,70,35,439
6. Others (Mutual Funds) 10,00,00,000 10,00,00,000 TOTAL 88,07,21,66,405 95,07,26,88,448 INVESTMENTS OUTSIDE INDIA	4. Debentures and Bonds	20,21,75,75,667	21,23,56,53,009
INVESTMENTS OUTSIDE INDIA		10,00,00,000	10,00,00,000
05 07 06 00 440	TOTAL	88,07,21,66,405	95,07,26,88,448
SPAND TOTAL 88 07 21 66 405 95 07 26 88 448	INVESTMENTS OUTSIDE INDIA		-
[#KANI] [[]] Al (0.01,21,00,400 00,01,20,00,440	GRAND TOTAL	88,07,21,66,405	95,07,26,88,448







		AS ON 31.03.2023	(Rupees) AS ON 31.03.2022
PARTICULARS		(Current year)	(Previous year)
SCHEDULE-9	ADVANCES		
i) Bills Purchased	& Discounted	1 00 46 24 40 287	87,37,43,57,167
ii)Cash credit, Over	drafts & Loans repayable on Demand	1,00,46,34,49,287	22,46,87,84,312
iii)Term Loans	_	29,29,64,58,480	1,09,84,31,41,479
TOTAL	_	1,29,75,99,07,767	1,09,04,31,41,473
i) Secured by tan	aible assets	1,25,06,54,40,240	1,05,97,04,49,790
ii) Secured by lang	nk/Govt. Guarantees	46,00,10,000	23,11,56,000
	IK/GOVI. Guarantees	4.23,44,57,527	3,64,15,35,689
iii)Unsecured TOTAL		1,29,75,99,07,767	1,09,84,31,41,479
ADVANCES IN I	NDIA	1,04,14,47,77,767	91.94.23,87,479
i) Priority Sector		1,04,14,47,77,767	-
ii) Public Sector			-
iii) Banks		25,61,51,30,000	17,90,07,54,000
iv) Others TOTAL		1,29,75,99,07,767	1,09,84,31,41,47
	_	1,20,10,50,50,100	
ADVANCES OU	ISIDE INDIA	0	
GRAND TO)TAL	1,29,75,99,07,767	1,09,84,31,41,47
	*		
SCHEDULE-10	FIXED ASSETS		
PREMISES			00 00 07 07
i) At Cost as onii) Addition during	31st March of the preceeding year the Year	26,30,07,371	26,30,07,37
iii) Deduction dur	ing the Year	(5,88,52,988)	(5,28,66,51
iv) Depreciation t	o date	(5,66,52,966)	(0,20,00,01
v) Work in progre TOTAL	ess	20,41,54,383	21,01,40,86
v) Work in progre TOTAL	ess (A) ASSETS	20,41,54,383	21,01,40,86
v) Work in progre TOTAL OTHER FIXED A	ess (A) ASSETS RNITURE AND FIXTURES)		
v) Work in progre TOTAL OTHER FIXED A (INCLUDING FU i) At Cost as on	ess (A) ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year	1,31,83,84,162	1,26,05,68,94
v) Work in progre TOTAL OTHER FIXED A (INCLUDING FU i) At Cost as on	ess (A) ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year	1,31,83,84,162 9,62,69,121	1,26,05,68,94 6,39,16,09
v) Work in progre TOTAL OTHER FIXED A	ess (A) ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year ng the Year	1,31,83,84,162 9,62,69,121 (4,27,63,505)	1,26,05,68,94 6,39,16,09 (61,00,87
v) Work in progre TOTAL OTHER FIXED A (INCLUDING FU i) At Cost as on ii) Additions duri	ess (A) ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year ng the Year	1,31,83,84,162 9,62,69,121 (4,27,63,505) 1,37,18,89,778	1,26,05,68,94 6,39,16,09 (61,00,87 1,31,83,84,16
v) Work in progre TOTAL OTHER FIXED A (INCLUDING FU i) At Cost as on ii) Additions duri	ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year ng the Year uring the Year	1,31,83,84,162 9,62,69,121 (4,27,63,505) 1,37,18,89,778 (1,03,59,92,464)	1,26,05,68,94 6,39,16,09 (61,00,87 1,31,83,84,16 (1,00,69,26,77
v) Work in progre TOTAL OTHER FIXED A (INCLUDING FU i) At Cost as on ii) Additions duri iii) Deductions du	ASSETS RNITURE AND FIXTURES) 31st March of the preceeding year ong the Year uring the Year Date	1,31,83,84,162 9,62,69,121 (4,27,63,505) 1,37,18,89,778	1,26,05,68,94 6,39,16,09 (61,00,87





PARTICULARS	AS ON 31.03.2023	AS ON 31.03.2022
	(Current year)	(Previous year)
SCHEDULE-11 OTHER ASSETS		
Inter Office Adjustments		-
Interest Accrued	2,05,18,97,436	1,76,44,82,112
Tax Paid in advance/ Tax deducted at Source (TDS)	1,94,92,684	24,30,25,338
Stationery and Stamps	1,01,35,150	1,21,09,39
Non-Banking assets acquired in		
satisfaction of claims		-
Others	3,57,50,65,049	4,44,57,53,24
TOTAL	5,65,65,90,319	6,46,53,70,084
SCHEDULE-12 CONTINGENT LIABILITIES		
SCHEDULE-12 CONTINGENT LIABILITIES Claims against the bank not acknowledged as debts	1,00,00,000	1,00,00,00
	1,00,00,000	1,00,00,00
Claims against the bank not acknowledged as debts Liabilities for partly paid investments	1,00,00,000 - -	1,00,00,000
Claims against the bank not acknowledged as debts Liabilities for partly paid investments	1,00,00,000 - -	1,00,00,00 - -
Claims against the bank not acknowledged as debts Liabilities for partly paid investments Liabilities on account of outstanding forward exchange contracts	-	
Claims against the bank not acknowledged as debts Liabilities for partly paid investments Liabilities on account of outstanding forward exchange contracts	1,00,00,000 - - - 20,98,10,144	
Claims against the bank not acknowledged as debts Liabilities for partly paid investments Liabilities on account of outstanding forward exchange contracts Guarantees given on behalf of constituents. a) In India b) Outside India	-	1,00,00,000 - - 7,64,95,75
Claims against the bank not acknowledged as debts Liabilities for partly paid investments Liabilities on account of outstanding forward exchange contracts Guarantees given on behalf of constituents. a) In India b) Outside India Acceptances, endorsements and other obligations	20,98,10,144	7,64,95,75 -
Claims against the bank not acknowledged as debts Liabilities for partly paid investments Liabilities on account of outstanding forward exchange contracts Guarantees given on behalf of constituents. a) In India b) Outside India	-	







		(Rupees)
PARTICULARS	Year ended on 31.03.2023	Year ended on 31.03.2022 (Previous year)
	(Current year)	(Frevious year)
SCHEDULE-13 INTEREST EARNED		
Advances/Pills	10,52,21,64,889	9,37,85,56,717
Interest /Discount on Advances/Bills Income on Investments	6.66.50,28,358	6,62,49,35,882
Interest on Balances with Reserve Bank of India &	, 2,22,22,22,	
other Inter Bank Funds	64,94,41,137	11,17,43,394
Others	-	-
Others		
TOTAL	17,83,66,34,384	16,11,52,35,993
SCHEDULE-14 OTHER INCOME		
Commission, Exchange & Brokerage	11,24,87,762	8,55,21,686
Profit on sale of investments	12,33,14,443	45,41,75,452
Less: Loss on sale of investments	(2,88,85,683)	(3,90,74,565)
Profit on revaluation of investment		
Less: Loss on revaluation of investments	-	
Profit on sale of land, building and other assets	24,50,460	9,16,928
Less:Loss on sale of land, building and other assets	(1,910)	(1,032)
Profit on Exchange Transaction		-
Less: Loss on Exchange Transaction	-	-
Income earned by way of dividends, etc. from	-	-
subsidiaries/companies and/or Joint Ventures abroad/i	n India	3,07,54,36,301
Miscellaneous Income	3,60,74,97,992	3,07,34,30,301
Previous Year Adjustment	3,81,68,63,064	3,57,69,74,770
TOTAL	3,61,66,63,064	3,01,00,14,110





PARTICULARS	Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
SCHEDULE-15 INTEREST EXPENDED		
Interest on deposits	7,21,01,42,753	6,94,83,92,186
Interest on Reserve Bank of India/NABARD/		
Inter Bank Borrowings	1,01,16,15,058	54,02,67,052
Others		
TOTAL	8,22,17,57,811	7,48,86,59,23
SCHEDULE-16 OPERATING EXPENSES		
	6,06,62,28,139	
Payments to and provisions for employees	6,06,62,28,139 21,93,85,324	20,00,38,38
	21,93,85,324 2,51,29,982	20,00,38,38 3,45,99,96
Payments to and provisions for employees Rents, taxes and lighting	21,93,85,324 2,51,29,982 30,03,048	20,00,38,38 3,45,99,96 15,04,75
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279	20,00,38,38 3,45,99,96 15,04,75 9,18,98,96
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279 19,280	20,00,38,38 3,45,99,96 15,04,75 9,18,98,96 25,10
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279 19,280 78,80,564	20,00,38,38 3,45,99,96 15,04,75 9,18,98,96 25,10 58,25,83
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279 19,280 78,80,564 5,18,83,027	20,00,38,38 3,45,99,96 15,04,75 9,18,98,96 25,10 58,25,83 6,41,53,13
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditor	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279 19,280 78,80,564 5,18,83,027 5,15,80,660	20,00,38,38; 3,45,99,96; 15,04,75; 9,18,98,96; 25,10; 58,25,83; 6,41,53,13; 3,13,27,26;
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditor Law Charges	21,93,85,324 2,51,29,982 30,03,048 7,71,42,79 19,280 78,80,564 5,18,83,027 5,15,80,660 1,55,49,820	20,00,38,38; 3,45,99,96; 15,04,75; 9,18,98,96; 25,10; 58,25,83; 6,41,53,13; 3,13,27,26; 1,02,29,31;
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditor Law Charges Postage, telegrams, telephone etc.	21,93,85,324 2,51,29,982 30,03,048 7,71,42,279 19,280 78,80,564 5,18,83,027 5,15,80,660 1,55,49,820 32,45,17,050	20,00,38,38 3,45,99,96 15,04,75 9,18,98,96 25,10 58,25,83 6,41,53,13 3,13,27,26 1,02,29,31 29,91,69,59
Payments to and provisions for employees Rents, taxes and lighting Printing and Stationery Advertisement and publicity Depreciation on bank's property Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditor Law Charges Postage, telegrams, telephone etc. Repairs and maintenance	21,93,85,324 2,51,29,982 30,03,048 7,71,42,79 19,280 78,80,564 5,18,83,027 5,15,80,660 1,55,49,820	6,40,95,81,117 20,00,38,38; 3,45,99,96; 15,04,75; 9,18,98,96; 25,103 6,41,53,13; 3,13,27,26; 1,02,29,31; 29,91,69,59; 1,12,76,11,84;



