

TABLE F

STATEMENT PURSUANT TO SECTION 223 OF THE COMPANIES ACT, 1956

The Issued Share capital of the Company is Rs.478,91,87,090/- divided into 239,45,93,545 equity shares of Rs.2/- each fully paid-up as on December 31, 2013

No Shares have been issued which are partly paid-up.

The Liabilities of the Company as on December 31, 2013 were:

	Rs in Crores
<b>Debts, owing to sundry persons by the company :</b>	
Under decree	Nil
On mortgages or bonds (Upper and Lower Tier II capital and Innovative Perpetual Debts)	16,661.95
On notes, bills or hundis (Bills Payable)	5,235.34
On other contracts (Deposits and other Borrowings)	376,401.66
On estimated liabilities (interest accrued, proposed dividend, other liabilities excluding bills payable)	24,912.79
<b>The assets of the company on that day were</b>	
Government securities	86,368.32
Bills of exchange, hundis, and promissory notes	12,233.18
Cash at the bankers (including cash in hand)	35,190.64
Other securities	24,248.17



Date : February 3, 2014

Place : Mumbai

Sanjay Dongre  
Executive Vice President (Legal) &  
Company Secretary

## Balance Sheet

As at March 31, 2013

₹ in '000

	Schedule	As at 31-Mar-13	As at 31-Mar-12
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	4,758,838	4,693,377
Reserves and surplus	2	357,382,646	294,550,358
Employees' stock options (grants) outstanding		-	3,020
Deposits	3	2,962,469,846	2,467,064,459
Borrowings	4	330,065,972	238,465,086
Other liabilities and provisions	5	348,641,671	374,318,690
<b>Total</b>		<b>4,003,318,973</b>	<b>3,379,094,990</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	6	146,273,990	149,910,945
Balances with banks and money at call and short notice	7	126,527,699	59,466,318
Investments	8	1,116,135,953	974,829,094
Advances	9	2,397,206,432	1,954,200,292
Fixed assets	10	27,030,813	23,471,940
Other assets	11	190,144,086	217,216,401
<b>Total</b>		<b>4,003,318,973</b>	<b>3,379,094,990</b>
Contingent liabilities	12	7,201,224,293	8,652,928,262
Bills for collection		261,039,630	186,924,956
Significant accounting policies and notes to the financial statements	17 & 18		
The schedules referred to above form an integral part of the Balance Sheet.			

As per our report of even date.

**For B S R & Co.**  
Chartered Accountants  
Firm's Registration No. : 101248W

**N Sampath Ganesh**  
Partner  
Membership No. : 042554

**Mumbai, April 23, 2013**

For and on behalf of the Board

**C. M. Vasudev**  
Chairman

**Aditya Puri**  
Managing Director

**Sanjay Dongre**  
Executive Vice President (Legal) &  
Company Secretary

**Harish Engineer**  
Executive Director

**Paresh Sukthankar**  
Executive Director

**A. N. Roy**  
**Bobby Parikh**  
**Keki Mistry**  
**Partho Datta**  
**Renu Karnad**  
**Vijay Merchant**  
Directors

## Statement of Profit and Loss

For the year ended March 31, 2013

		₹ in '000	
	Schedule	Year Ended 31-Mar-13	Year Ended 31-Mar-12
<b>I INCOME</b>			
Interest earned	13	350,648,736	278,741,928
Other income	14	68,526,226	57,836,255
<b>Total</b>		<b>419,174,962</b>	<b>336,578,183</b>
<b>II EXPENDITURE</b>			
Interest expended	15	192,537,521	149,895,780
Operating expenses	16	112,361,165	92,776,403
Provisions and contingencies		47,013,428	42,235,093
<b>Total</b>		<b>351,912,114</b>	<b>284,907,276</b>
<b>III PROFIT</b>			
Net profit for the year		67,262,848	51,670,907
Balance in Profit and Loss account brought forward		83,996,470	61,742,416
<b>Total</b>		<b>151,259,318</b>	<b>113,413,323</b>
<b>IV APPROPRIATIONS</b>			
Transfer to Statutory Reserve		16,815,712	12,917,726
Proposed dividend		13,090,810	10,090,760
Tax (including cess) on dividend		2,224,783	1,636,973
Dividend (including tax / cess thereon) pertaining to previous year paid during the year		44,748	21,240
Transfer to General Reserve		6,726,285	5,167,091
Transfer to Capital Reserve		858,498	-
Transfer to / (from) Investment Reserve Account		176,636	(416,937)
Balance carried over to Balance Sheet		111,321,846	83,996,470
<b>Total</b>		<b>151,259,318</b>	<b>113,413,323</b>
<b>V EARNINGS PER EQUITY SHARE (Face value ₹ 2 per share)</b>		₹	₹
Basic		28.49	22.11
Diluted		28.18	21.91
Significant accounting policies and notes to the financial statements	17 & 18		
The schedules referred to above form an integral part of the Statement of Profit and Loss.			

As per our report of even date.

**For B S R & Co.**  
Chartered Accountants  
Firm's Registration No. : 101248W  
**N Sampath Ganesh**  
Partner  
Membership No. : 042554

Mumbai, April 23, 2013

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