



SCHEDULE 3 - DEPOSITS

(000s omitted)

	As on 31st March 2014 (Current Year) ₹	As on 31st March 2013 (Previous Year) ₹
A. I. Demand Deposits		
(i) From Banks	6955,65,38	8201,96,41
(ii) From Others	133990,18,85	127793,49,18
II. Savings Bank Deposits	600847,75,93	527129,94,19
III. Term Deposits		
(i) From Banks	35590,60,70	29356,76,95
(ii) From Others	1061468,14,79	934920,44,46
TOTAL	1838852,35,65	1627402,61,19
B. (i) Deposits of Branches in India	1737448,77,50	1540656,01,05
(ii) Deposits of Branches outside India	101403,58,15	86746,60,14
TOTAL	1838852,35,65	1627402,61,19

SCHEDULE 4 - BORROWINGS

(000s omitted)

	As on 31st March 2014 (Current Year) ₹	As on 31st March 2013 (Previous Year) ₹
I. Borrowings in India		
(i) Reserve Bank of India	17292,63,00	16415,66,00
(ii) Other Banks	2662,80,15	8434,78,11
(iii) Other Institutions and Agencies	26481,13,18	17642,03,89
(iv) Innovative Perpetual Debt Instruments(IPDI)	3890,00,00	3890,00,00
(v) Subordinated Debts & Bonds	46961,61,20	45009,61,20
TOTAL	97288,17,53	91392,09,20
II. Borrowings outside India		
(i) Borrowing and Refinance outside India	122676,84,67	108875,45,24
(ii) Innovative Perpetual Debt Instruments(IPDI)	3744,68,75	3392,81,25
(iii) Subordinated Debts & Bonds	50,00,00	62,84,00
TOTAL	126471,53,42	112331,10,49
Grand Total (I & II)	223759,70,95	203723,19,69
Secured Borrowings included in I & II above	11613,32,53	12570,33,58

SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS

(000s omitted)

	As on 31st March 2014 (Current Year) ₹	As on 31st March 2013 (Previous Year) ₹
I. Bills payable	23548,35,60	24393,64,28
II. Inter Bank Adjustments (net)	466,14,52	167,13,54
III. Inter Office adjustments (net)	2290,42,65	16384,11,49
IV. Interest accrued	20597,45,39	17778,02,18
V. Deferred Tax Liabilities (net)	3398,97,96	719,09,59
VI. Liabilities relating to Policyholders in Insurance Business	56846,15,54	50216,61,30
VII. Others (including provisions)	73942,34,04	63037,25,50
TOTAL	181089,85,70	172695,87,88