# Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD (Amount in thousands in local currency) Balance Sheet as on 31.03.2019

|  |         | Name of the Currency  | USD                   |
|--|---------|-----------------------|-----------------------|
| Capital and Liabilities                                  | Sch No. | As at 31st March 2019 | As at 31st March 2018 |
| Equity Share Capital                                     | 1       | 48,627                | 48,627                |
| Reserves and Surplus                                     | 2       |                       |                       |
| Balance brought forward (as at 01.04.2018)               | 56.56   | 113,221               | 129,279               |
| Add/(Less);  |         |                       |                       |
| Addition in Share Premium                                |         | *                     |                       |
| Addition in Foreign Currency Translation Reserve         |         |                       |                       |
| Profit/(Loss) for the period 01.04.2018 to<br>31.03.2019 |         | 15,700                | 1,671                 |
| Mark to Market of AFS securities for 01.04.2018 to       |         | 2000000               |                       |
| 31.03.2019   |         | 1,863                 | (2,557)               |
| Remeasurement of defined benefit obligations &           |         | 2007                  | 25.00                 |
| Dividend paid for FY 2017-2018                           |         | (5,338)               | (15,171)              |
| Other Adjustments (Implementation of IFRS 9 as           |         |                       |                       |
| from 01.04.18)   |         | (9,153)               |                       |
| Other Adjustments (Additional Specific provision         |         | WWW.                  |                       |
| on impaired advances)                                    |         | (14,956)              |                       |
| Balance carried over as at 31,03,2019                    |         | 101,337               | 113,221               |
| Deposits   | 3       | 468,614               | 778,337               |
| Borrowings   | 4       | 264,000               | 165,000               |
| Other Liabilities and Provisions                         | 5       | 19,077                | 17,784                |
| TOTAL  |         | 901,655               | 1,122,969             |

| Assets  | Sch No. | As at 31st March 2019 | As at 31st March 2018 |
|---|---------|-----------------------|-----------------------|
| Cash and Balances with Reserve Bank of India  | 6       | 1,891                 | 1,697                 |
| Balances with banks and money at call & short |         | Coccosin              |                       |
| notice  | 7       | 108,500               | 272,244               |
| Investments                                   | 8       | 254,562               | 228,099               |
| Advances (Net)                                | 9       | 521,388               | 603,330               |
| Fixed Assets                                  | 10      | 7,685                 | 7,939                 |
| Other Assets                                  | 11      | 7.629                 | 9,661                 |
| TOTAL   |         | 901,655               | 1,122,969             |

| Contingent Liabilities | 12 | 41,970 | 136.893 |
|------------------------|----|--------|---------|
| Bills for Collection   |    | 904    | 2,066   |

Profit and Loss Account for the year ended 31.03,2019

|   | INCOME          |              | Sch No. | 31st March 2019 | 31st March 2018 |
|---|-----------------|--------------|---------|-----------------|-----------------|
|   | Interest earned |              | 13      | 38,659          | 38,344          |
| ı | Other Income    |              | 14      | 4,438           | 4,640           |
| J |                 | Total Income |         | 43,097          | 42,984          |

| EXPENDITURE                  | Sch No. | 31st March 2019 | 31st March 2018 |
|------------------------------|---------|-----------------|-----------------|
| Interest expended            | 15      | 14,474          | 14,717          |
| Operating expenses           | 16      | 8,532           | 8,219           |
| Provisions and contingencies |         | 4,391           | 18,377          |
| Total Expenditure            |         | 27,397          | 41,313          |

| I. PROFIT  |        |      |
|--|--------|------|
| Net Profit / (Loss) for the year                     | 15,700 | 1,67 |
| Add: Brought forward Profit / (Loss) as at 1st April |        |      |
| 2018   | 18,071 |      |
| TOTAL  | 33,771 | 1,67 |

| APPROPRIATIONS                       |        |       |
|--------------------------------------|--------|-------|
| Transfer to Statutory Reserves       | 2,355  | 251   |
| Transfer to Capital Reserves         |        |       |
| Transfer to Investment Reserves      |        |       |
| Transfer to Revenue & Other Reserves | (4)    | (251) |
| Other Adjustments (Pl. specify)      |        | 1200  |
| Other Adjustments (Pl. specify)      |        |       |
| Dividend Paid                        | 4,863  |       |
| Interim Dividend                     |        |       |
| Tax on Final Dividend Proposed       |        |       |
| Tax on Interim Dividend              |        |       |
| Balance carried to Balance Sheet     | 26,553 | 1,671 |
| Total                                | 33,771 | 1,671 |

Managing Director / CEO

|      | Name of the Foreign Subsidi  | ary / Joint ' | Venture: SBI(MAURITIUS) I |                                |
|------|--|---------------|---------------------------|--------------------------------|
| _    |  |               | (Amoun                    | t in thousands in local curren |
| _    |  | 160           | Name of the Currency      | USD                            |
|      |  |               | As at 31st March 2019     | As at 31st March 2018          |
|      | SCHEDULE 1 - EOUITY SHARE CAPITAL  |               |                           |                                |
|      |  |               |                           |                                |
| -    | Authorised Equity Share Capital - shares of Rs. /-   | ench          |                           |                                |
|      | Issued, Subscribed and Paid-up Equity Share Capital equity shares of Rs. /- each   |               | 48,627                    | 48,6                           |
|      | (Previous year equity shares of Rs. each)  |               |                           |                                |
|      |  | TOTAL         | 48,627                    | 48,                            |
|      | SCHEDULE 2 - RESERVES & SURPLUS  |               |                           |                                |
| L    | Statutory Reserves   |               |                           |                                |
| THE  | Opening Balance  |               | 21,674                    | 21,4                           |
|      | Additions during the year  Deductions during the year  |               | 2,355                     |                                |
|      |  | Total I       | 24,029                    | 21,0                           |
| 11.  | Capital Reserves Opening Balance   |               |                           |                                |
|      | Additions during the year  |               |                           |                                |
| -    | Deductions during the year   | Total II      |                           |                                |
| ш.   | Share Premium  | TOTALL        |                           |                                |
|      | Opening Balance<br>Additions during the year   |               | 54,078                    | 54,0                           |
|      | Deductions during the year   |               |                           |                                |
| ***  | Investment Reserve   | Total III     | 54,078                    | 54,0                           |
| IV.  | Opening Balance  |               |                           |                                |
|      | Additions during the year  |               |                           |                                |
| -    | Deductions during the year   | Total IV      | // SSSSAUGS   SSSS        |                                |
| v    | Foreign Currency Translation Reserve   | TOTALLA       |                           | THE RESERVE OF THE PARTY.      |
| -    | Opening Balance Additions during the year  |               | 9                         |                                |
|      | Deductions during the year   |               |                           |                                |
| 372  | Don't do Don't do  | Total V       | SELECTION ASSESSED.       | STREET, STREET,                |
| VI   | Revaluation Reserve on Fixed Assets<br>Opening Balance   |               |                           |                                |
|      | Additions during the year  |               |                           |                                |
|      | Deductions during the year   | Total VI      |                           |                                |
| VII  | Revent e and Other Reserves  |               |                           |                                |
|      | Opening Balance<br>Additions during the year   | -             | (2,168)                   | (1,5                           |
|      | Deductions during the year   |               | (475)                     | (5                             |
| viii | Available for Sale (AFS) Reserve   | Total VII     | (2,643)                   | (2,1                           |
| **** | Opening Balance  |               | (2,543)                   |                                |
|      | Additions during the year<br>Deductions during the year  |               | 10000                     |                                |
|      | The state of the s | Total VIII    | (1,863)                   | 2,5                            |
| TV   | Balance in Profit and Loss Account   | 2010/2020     |                           |                                |
| 1.   | The supposed of the supposed o |               | 26,553                    | 42,1                           |
|      | GRAND TOTAL (I+II+III+IV+V+VI+VII-   | ·VIII+IX)     | 101,337                   | 113,2                          |
|      | SCHEDULE 3 - DEPOSITS  |               |                           |                                |
| A.   | I. Demand Deposits (i) From Banks  |               | 930                       |                                |
|      | (i) From Others  |               | 20<br>144,757             | 292,5                          |
|      | II. Savings Bank Deposits  |               |                           |                                |
|      |  |               | 131,068                   | 136,0                          |
|      | III. Term Deposits (i) From Banks  |               |                           |                                |
|      | (ii) From Others   |               | 192,769                   | 50,0<br>299,6                  |
|      |  | Total         |                           |                                |
|      |  | Total         | 468,614                   | 778,3                          |
| B.   | I. Deposits of Branches in India   |               |                           |                                |
|      | II. Deposits of Branches outside India   |               |                           |                                |



|      | Name of the Foreign Subsidiary / Joint   |  | t in thousands in local curren   |  |
|------|--|--|--|--|
|      |  | Name of the Currency   | USD  |  |
|      |  | As at 31st March 2019  | As at 31st March 2018  |  |
| -    | SCHEDULE 4 - BORROWINGS  |  |  |  |
| L    | Borrowings in India  |  |  |  |
|      | (i) Reserve Bank of India  |  |  |  |
|      | (ii) Other Banks   | 30,000   |  |  |
|      | (iii) Other institutions and agencies  |  |  |  |
|      | (  |  |  |  |
|      | (iv) Innovative Perpetual Debt Instruments (IPDI) - AT - 1 Bonds<br>(v) Subordinated Debts and Bonds - Tier - II |  |  |  |
|      | (vi) Redeemable Cumulative Preference Shares (RCPS)  |  |  |  |
|      | Total 1  | 30,000   | The state of the s |  |
| 11.  | Borrowings outside India   |  |  |  |
|      | (i) Borrowings and Refinance outside India   | 20010020041  | 50000  |  |
|      | - From banks   | 234,000  | 165,0  |  |
|      | - From other institutions and agencies   |  |  |  |
| _    | (ii) Innovative Perpetual Debt Instruments (AT - I Bonds)  |  |  |  |
| -    | (iii) Subordinated Debts and Bonds (Tier - II)   |  |  |  |
|      | (iv) Redeemable Cumulative Preference Shares (RCPS)  Total II  | 234,000  | 166  |  |
|      | GRAND TOTAL (I+II)   | 264,000  | 165,1  |  |
|      |  | 201,000  | 1002   |  |
|      | Secured Borrowings included in I & II above  |  |  |  |
| _    | SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS  |  |  |  |
| 1.   | Bills payable  | 927  |  |  |
| 11.  | Inter Bank adjustments   | THE RESERVE OF THE PARTY OF THE | UMPUS CONTRACTOR   |  |
|      | Inter - Office adjustments (net)   |  |  |  |
|      | Interest accrued   | 3,911  | 4,0  |  |
| V.   | Deferred Tax Liabilities (Net)   | 100000   |  |  |
|      | Income Tax Provisions / Liabilities (Net) (i.e. other than Deferred  |  |  |  |
| VI   | Tax , TDS & TCS Liabilities)   |  |  |  |
| VII  | Liabilities relating to Policyholders in Insurance Business  |  |  |  |
| VIII | Provision for Standard Assets including provision for unhedged<br>foreign currency exposure                      |  |  |  |
|      | Others (including provisions)  | 5,592<br>8,647   | 6,2  |  |
|      | Total  | 19,077   | 6,1  |  |
|      |  |  |  |  |
|      | SCHEDULE 6 - CASH AND BALANCES WITH RESERVE<br>BANK OF INDIA   |  |  |  |
| 1.   | Cash in hand (including foreign currency notes and gold)   | 1,891  | 1,6  |  |
| 11.  | Balances with Reserve Bank of India  | - 1020.00  | - 19   |  |
|      | (i) In Current Account   |  |  |  |
|      | (ii) In Other Accounts   |  |  |  |
| -    | Total  | 100  |  |  |
|      | IOLAI  | 1,891  | and the state of t |  |
|      | SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE  |  |  |  |
| 1    | In India   |  |  |  |
| -    | (i) Balances with banks  |  |  |  |
|      | (a) In Current Account   | 295  |  |  |
|      | (b) In Other Deposit Accounts  | 273  |  |  |
|      | (ii) Money at call and short notice  |  |  |  |
|      | (a) With banks   |  |  |  |
|      | (b) With Other Institutions  |  |  |  |
|      | TOTAL S. S.  |  |  |  |
|      | TOTALI   | 295  | THE RESERVED FOR   |  |
| Į1   | Outside India  | 2.005  | 74.4   |  |
| 11.  | Outside India (i) In Current Account   |  | 4,7  |  |
| II.  | Outside India (i) In Current Account (ii) In Other Deposit Accounts  | 3,885  | 22.0   |  |
| 11.  | (i) In Current Account   | 21,652   |  |  |
| 11.  | (i) In Current Account<br>(ii) In Other Deposit Accounts   |  |  |  |
| 11.  | (i) In Current Account<br>(ii) In Other Deposit Accounts   | 21,652   | 244,3  |  |
| 11.  | (i) In Current Account (ii) In Other Deposit Accounts (iii) Money at call and short notice  TOTAL II             | 21,652<br>82,668<br>108,205  | 22,5<br>244,3<br>272,1   |  |
| II.  | (ii) In Current Account (iii) In Other Deposit Accounts (iii) Money at call and short notice                     | 21,652<br>82,668   | 244,3  |  |



| III.   |     |  |  | (Amount  | in thousands in local curre                                 |
|--|-----|--|--|--|---|
| SCHIEDLIE & INVESTMENTS  | _   |  |  | Name of the Currency   | USD   |
|  |     |  |  | As at 31st March 2019  | As at 31st March 2018                                       |
|  |     |  |  |  |   |
| (ii) Shares (iii) Shares (iv) Debrenture and Bonds (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries (e.g. SBI Foundation) (vii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment Outside India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (vii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (viii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (viii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II  Investment in India in (viii) Group Associates (viii) Others Value of Investments (viii) Group Associates (viii) Others (Units of mutual funds, commercial papers, etc.)  Total (II) Cash Credits, Overdarfts and Lears repayable on demand (viii) Aggregate of Provisions of Depreciation (viii) Net Investments (viid II allowe)  Total (II) Cash Credits, Overdarfts and Lears repayable on demand (viii) Aggregate of Provisions of Depreciation ( | 1   |  |  |  |   |
| (iii) Shares (iv) Debentures and Bonds (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL  TOTAL | *   | PRESIDENCE TO THE CONTROL OF THE CON |  |  |   |
| (iv) Debertures and Bonds (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Associates (vii) Others (Units of mutual funds, commercial papers, etc.)  Il Investment Outside India in (I) Government Securities (including local authorities) (II) Obore Approved Securities (III) Office Approved Securities (III) Office Approved Securities (IV) Debertures and Bonds (IV) Debertures and Bonds (IV) Debertures and Bonds (IV) Debertures and Bonds (IV) Group Subsidiaries and/or Joint ventures abroad (e.g. State Balan of India Servicos Limitads, Brazzi) (IV) Office Approved Securities (IV) Office Approved Securiti |     | (ii) Other Approved Securities   |  |  |   |
| (v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation) (vi) Group Associates (vii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL 1 73,631 55  Il Investment Outside India in () Government Securities (including local authorities) 122,539 172 (iii) Other Approved Securities 58,035 5 (iv) Other Approved Securities (iv) Other Stories 58,035 5 (iv) Deheritures and Bonds (v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Service Limitada, Brazil) (vi) Group Associates (vii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL 1 180,931 123  GRAND TOTAL 254,562 228  GRAND TOTAL 254,562 228  II Investment in India in (i) Gross Value of Investments (ii) Agerçapte of Provisioner/ Depreciation (iii) Nel Investment (vide I above) 73,631 54  VI Investment Outside India in (ii) Gross Value of Investments (iii) Agerçapte of Provisions / Depreciation (iii) Net Investment (vide II above) 180,931 173  GRAND TOTAL 254,562 228  VI Investment Outside India in (iii) Net Investments (vide II above) 180,931 173  GRAND TOTAL 254,562 228  GRAND TOTAL 254,562 228  GRAND TOTAL 254,562 228  GRAND TOTAL 36,774 20 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Demonded 70,718 86 (III) Canh Credits, Overdirafts and Loans repayable on demand 21,374 20 (III) Demonded 70,718 86 (III) Demonded 70,718 8 |     |  |  | 205  |   |
| (vi) Orhers (Units of mutual funds, commercial papers, etc.)  TOTAL I 73,631 54  Il Investment Outside India in (i) Government Securities (including local authornties) 122,539 172 (ii) Other Approved Securities (iii) Other Approved Securities (iv) Ortong Subsidiaries and Gonds (v) Orong Subsidiaries and Gonds (v) Orong Subsidiaries and Fords (e.g. State Bank of India Servicea Limitada, Brazil) (vi) Orhers (Units of mutual funds, commercial papers, etc.)  TOTAL II 180,931 173  GRAND TOTAL 254,552 228  Il Investment in India in (i) Orons Value of Investments (iii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above) 73,631 54  (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above) 73,631 173  GRAND TOTAL 254,562 228  V Investment Outside India in (i) Orons Value of Investments (vide II above) 73,631 173  (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above) 73,631 173  GRAND TOTAL 254,562 228  A (ii) Bails purchased and discounted 15,763 19  CHEDULE 9-ADVANCES 15,764 19  CHEDULE 9-ADVANCES 15,764 19  CHEDULE 9-ADVANCES 15,764 19  CHEDULE 9-ADVANCES 15,765 19  CHEDULE 9-ADVANCES 15,774 20  (III) Term Loans Teat (iii) 15,775 19  CHEDULE 9-ADVANCES 15,774 20  (III) Term Loans 10,774 20  (III) Term Loans 10,774 20  (III) Term Loans 10,775 19  COLOR CHEDULE 9-ADVANCES 15,775 19  COLOR CHEDULE 9-ADVANCES 15,774 20  (III) Term Loans 10,775 19  COLOR CHEDULE 9-ADVANCES 15,774 20  (III) Term Loans 10,774 20  (III) Term Loans 10,774 20  (III) Convered by Bankl Government Guarantees 15,775 19  COLOR CHEDULE 9-ADVANCES 15,777 17  TOTAL (III) Depreciation 17,777 17  TOTAL (III) Depreciation 17,777 17  COLOR CHEDULE 9-ADVANCES 17,777 17  COLOR CHEDULE 9-ADVANCES 17,777 17  TOTAL (III) Depreciation 17,77 | -   | (iv) Debentures and Bonds  |  |  |   |
| Il.   Investment Outside India in   173,631   54   | 2   |  | (e.g. SBI Foundation)                                    |  |   |
|  |     | (vii) Others (Units of mutual funds, commerce  | ial papers, etc.)  | 73,426   | 54  |
| (i) Government Securities (including local authorities) (ii) Other Approved Securities (iii) Other Approved Securities (iv) Other Approved Securities (ivi) Other (Units of mutual funds, commercial papers, etc.)  TOTAL II  INVESTMENT II 180,931  II Investment in India in (i) Oros Value of Investments (ii) Aggregate of Provisions / Depreciation (iii) Net Investment (vide I above)  VI Investment Outside India in (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above)  VI Investment Outside India in (iii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above)  VI Investment Outside India in (iii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above)  VI Investment (vide I ab |     | Investment Outside India in  | TOTALI   | 73,631   | 34  |
| (ii) Other Approved Sociarities (iii) Shares (iv) Debentures and Bonds (v) Otroup Dissociaties and Fonds (vi) Otroup Dissociaties and Fonds (vi) Otroup Associaties (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (viii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Units of mutual funds, commercial papers, etc.)  (vii) Others (Init land Init)  (vi) Others (Init land Init)  (vi) Others (Init land Init)  (vi) Others (Init land Init)  (vii) Others (Init land Init)  (vii) Others (Init land Init land  |     |  | othorities)  | 122 530  | 177   |
| (iii) Shares (iv) Debentures and Bonds (v) Group Subasidiaries and/or Joint ventures abroad (e.g. State Bank of India Serviceo Lienitada, Brazil) (vi) Group Subasidiaries and/or Joint ventures abroad (e.g. State Bank of India Serviceo Lienitada, Brazil) (vii) Others (Units of mutual funds, commercial papers, etc.)    TOTAL II  |     |  | auto nacej   |  | 172   |
| (vi) Ortoup Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicco Limitada, Brazil) (vi) Group Associates (vii) Others (Units of mutual funds, commercial papers, etc.)  TOTAL II 180,931 173  GRAND TOTAL 254,552 228  (I and II) (I  |     | (iii) Shares   |  |  |   |
| Bank of India Servicos Lientada, Brazil)   |     |  |  |  |   |
| TOTAL II   180,931   173   173   173   173   173   174   174   175   1   |     | Bank of India Servicos Limitada, Brazil)   | abroad (e.g. State                                       |  |   |
| II.  |     | (vii) Others (Units of mutual funds, commercial  | ial papers, etc.)  |  |   |
| Investment in India in   | 7   |  | TOTAL II   | 180,931  | 173   |
|  |     |  | GRAND TOTAL  | 254,562  | 228   |
| (i) Gross Value of Investments (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above)  73,631  54  75,631  75  76  77  77  77  77  77  77  77  77  |     |  | (I and II)   |  |   |
| (ii) Net Investments (vide I above) 73,631 54  V. Investment Qutside India in (1) Gross Value of Investments (vide II above) 180,931 173  (iv) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above) 180,931 173  GRAND TOTAL 254,562 228  GRAND TOTAL (III and IV) 254,562 228  SCHEDULE 9 - ADVANCES (IIII and IV) 15,763 19  (II) Cash Credits, Overdrafts and Loans repayable on demand (III) Term Loans 484,251 563  (II) Cash Credits, Overdrafts and Loans repayable on demand 484,251 563  (II) Secured by tangible assets (including advances against Book B Debts) 364,670 522  (III) Covered by Bank/Government Guarantees (III) Unsecured Total (B) 521,388 603  C. (I) Advances in India (I) Priority Sector (III) Banks 42,603 663  (I) Priority Sector (III) Banks 42,603 665 (IV) Others Sub Total (C.I) 222,373 241  (II) Oue from others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted - 19, 500 form others (III) Burkased and discounted (III) 299,015 361, 500 form others (III) Burkased and discounted (III) 299,015 361, 500 form others (III) Burkased and discounted (III) 299,015 361, 500 form others (III) Burkased and discounted (III) 299,015 361, 500 form others (III) 299,015 361, 500 form others (IIII) 299,015 361, 500 form others (IIII) 299,015 361, 500 form others (IIII) 299,015 361, 500 form others (IIIII) 299,015 361, 500 form others (IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII  | II. | Annual Control of the |  |  |   |
| (iii) Net Investments (vide I above)   | -   |  |  | 73,631   | 54  |
| Value   Investment   Outside   India   |     |  | 8  | 73,631   | 54  |
| (i) Gross Value of Investments (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above)  GRAND TOTAL  GRAND TOTAL  SCHEDULE 9-ADVANCES  (III and IV)  SCHEDULE 9-ADVANCES  A (I) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repayable on demand (III) Term Loans  Total (A)  Secured by tangible assets (including advances against Book Boebs)  (I) Secured by Bank/Government Guarantees (III) Unsecured  Total (B)  C (I) Advances in India (I) Priority Sector (III) Public Sector (III) Banks (IV) Others  Sub Total (C.II)  Gross Value of Investments  180,931  173  173  173  174  228  180,931  173  180,931  173  180,931  173  180,931  173  180,931  173  180,931  174  20  21,374  20  21,374  20  21,374  20  21,374  20  364,670  364,670  522  373  364,670  522  364,670  524  364,670  524  364,670  524  364,670  524  364,670  524  364,670  524  364,670  524  364,670  524  364,6 |     |  |  |  |   |
| (ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above)    GRAND TOTAL   254,562   228   | V.  | Principal principal in the control of the Europe Control of the Co |  | 100.041  |   |
| Company   Comp   |     |  |  | 180,931  | 173   |
| Column   |     |  |  | 180,931  | 173   |
| Company   Comp   | -   |  | GRAND TOTAL  | 251 662  | 220   |
| A (I) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repayable on demand  (III) Term Loans  Total (A)  (III) Term Loans  Total (A)  (I) Secured by tangible assets (including advances against Book  B Debts)  (I) Covered by Bank/Government Guarantees  (III) Unsecured  Total (B)  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  Sub Total (C.I)  (II) Advances outside India  (i) Due from banks  (ii) Due from banks  (iii) Due from others  (a) Bills purchased and discounted  Total (C.II)  Sub Total (C.III)  Sub Total (C.III)  Sub Total (C.III)  Sub Total (C.IIII)  Sub Total (C.IIII)  Sub Total (C.IIIIIII)  Sub Total (C.IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII   |     |  |  | 274,302  | 220   |
| A (I) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repayable on demand  (III) Term Loans  Total (A)  (III) Term Loans  Total (A)  (I) Secured by tangible assets (including advances against Book  B Debts)  (I) Covered by Bank/Government Guarantees  (III) Unsecured  Total (B)  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  Sub Total (C.I)  (II) Advances outside India  (i) Due from banks  (ii) Due from banks  (iii) Due from others  (a) Bills purchased and discounted  Total (C.II)  Sub Total (C.III)  Sub Total (C.III)  Sub Total (C.III)  Sub Total (C.IIII)  Sub Total (C.IIII)  Sub Total (C.IIIIIII)  Sub Total (C.IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII   |     |  |  |  |   |
| (II) Cash Credits, Overdrafts and Loans repayable on demand (III) Term Loans  Total (A)  Secured by tangible assets (including advances against Book B Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  Total (B)  Total (B)  C (I) Advances in India (i) Priority Sector (iii) Banks (iv) Others  Sub Total (C.I)  Sub Total (C.I)  Bills purchased and discounted (i) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  Sub Total (C.II)  Sub Total (C.III)  Sub Total (C.IIII)   |     |  |  |  |   |
| (III) Term Loans   |     |  |  |  |   |
| (III) Term Loans   | A.  |  |  | 15,763   | 19  |
| Total (A)   521,388   603  | A.  | (I) Bills purchased and discounted   | ubla on demand   |  |   |
| (I) Secured by tangible assets (including advances against Book B. Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  Total (B)  521,388 603  C (I) Advances in India (i) Priority Sector (iii) Banks (iv) Others  Sub Total (C.I) (II) Advances outside India (i) Due from banks (ii) Due from banks (iii) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  Sub Total (C.II)  Sub Total (C.III)  | A.  | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay  | vable on demand  | 21,374   | 20  |
| B Debts   364,670   522  | A   | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay  |  | 21,374<br>484,251  | 20<br>563   |
| (II) Covered by Bank/Government Guarantees (III) Unsecured  Total (B)  521,388 603  C (I) Advances in India (i) Priority Sector (iii) Banks (iv) Others  Sub Total (C.I) (II) Advances outside India (i) Due from banks (ii) Due from banks (iii) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  Sub Total (C.II)  Sub Total (C.III)   | A.  | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans   | Total (A)  | 21,374<br>484,251  | 20<br>563   |
| (III) Unsecured 156,718 80  Total (B) 521,388 603  C (I) Advances in India (i) Priority Sector (iii) Banks 42,603 66 (iv) Others 179,770 175  Sub Total (C.I) 222,373 241,  (II) Advances outside India (i) Due from banks (ii) Due from banks (ii) Due from others (iii) Bue from others (iii) Due from others (iii) Due from thers (iii) Due from the section (iii) Due from the s |     | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans     Secured by tangible assets (including adva  | Total (A)  | 21,374<br>484,251<br>521,388   | 19<br>20<br>563<br>603                                      |
| C (I) Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks   |     | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans     Secured by tangible assets (including adva Debts)     Covered by Bank/Government Guarantees   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670  | 20<br>563<br>603  |
| (i) Priority Sector (ii) Public Sector (iii) Banks 42,603 66 (iv) Others 179,770 175  Sub Total (C.I) 222,373 241 (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans 160,676 170 (c) Others Sub Total (C.II) 299,015 361,  Total C = (C.I+ C.II) 521,388 603  |     | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans     Secured by tangible assets (including adva Debts)     Covered by Bank/Government Guarantees   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670  | 20<br>563<br>603<br>522                                     |
| (i) Priority Sector (ii) Public Sector (iii) Banks 42,603 66 (iv) Others 179,770 175 Sub Total (C.I) 222,373 241 (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans 160,676 170 (c) Others Sub Total (C.II) 299,015 361,  Total C = (C.I+ C.II) 521,388 603   |     | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans     Secured by tangible assets (including adva Debts)     Covered by Bank/Government Guarantees   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670  | 20<br>563<br>603<br>522                                     |
| (iii) Banks 42,603 66 (iv) Others 179,770 175  Sub Total (C.I) 222,373 241  (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted - 19 (b) Syndicated loans 160,676 170 (c) Others 138,339 171  Sub Total (C.II) 299,015 361,   | В.  | Bills purchased and discounted     Cash Credits, Overdrafts and Loans repay     Term Loans     Secured by tangible assets (including advances)     Covered by Bank/Government Guarantees     Unsecured   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670  | 20,<br>563,   |
| (iv) Others 179,770 175  Sub Total (C.I) 222,373 241  (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted - 19  (b) Syndicated loans 160,676 170, (c) Others 138,339 171, Sub Total (C.II) 299,015 361, Total C = (C.I+C.II) 521,388 603  | В.  | (II) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including advantable)  (I) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670  | 20<br>563<br>603<br>522                                     |
| Sub Total (C.I)   222,373   241  | В.  | (I) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (ii) Public Sector   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388                                 | 20<br>563<br>603<br>522                                     |
| (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  Sub Total (C.II)  Total C = (C.I+ C.II)  521,388 603   | В.  | (II) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks  | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>156,718<br>521,388                                      | 20<br>563<br>603<br>522<br>80<br>603                        |
| (i) Due from banks (ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  Sub Total (C.II)  Total C = (C.I+ C.II)  521,388  603  | В.  | (II) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks  | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388                                 | 20<br>563<br>603<br>522<br>80<br>603                        |
| (a) Bills purchased and discounted - 19 (b) Syndicated loans 160,676 170 (c) Others 138,339 171 Sub Total (C.II) 299,015 361 Total C = (C.I+ C.II) 521,388 603   | B.  | (I) Bills purchased and discounted  (II) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including advances)  (II) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388                                 | 20<br>563<br>603<br>522<br>80<br>603                        |
| (b) Syndicated loans 160,676 170, (c) Others 138,339 171, Sub Total (C.II) 299,015 361, Total C = (C.I+ C.II) 521,388 603,   | В.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including adva Debts)  (II) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  (II) Advances outside India  (i) Due from banks   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388                                 | 20<br>563<br>603<br>522<br>80<br>603                        |
| (c) Others 138,339 171, Sub Total (C.II) 299,015 361, Total C = (C.I+ C.II) 521,388 603,   | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others  (II) Advances outside India (i) Due from banks (ii) Due from others  | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388                                 | 20<br>563<br>603<br>522<br>80<br>603                        |
| Sub Total (C,II) 299,015 361,  Total C = (C,I+C,II) 521,388 603,   | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (I) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others  (II) Advances outside India (i) Due from banks (ii) Due from banks (iii) Due from others (a) Bills purchased and discounted   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388<br>42,603<br>179,770<br>222,373 | 20<br>563<br>603<br>522<br>80<br>603<br>663<br>173<br>241,  |
| Total C = (C.I+ C.II) 521,388 603  | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including advances)  (II) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  (II) Advances outside India  (i) Due from banks  (ii) Due from banks  (iii) Due from others  (a) Bills purchased and discounted  (b) Syndicated loans   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>,<br>156,718<br>521,388<br>42,603<br>179,770<br>222,373 | 20<br>563<br>603<br>522<br>80<br>603<br>666<br>175,<br>241, |
| 321,500  | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including advances)  (II) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  (II) Advances outside India  (i) Due from banks  (ii) Due from banks  (iii) Due from others  (a) Bills purchased and discounted  (b) Syndicated loans   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>, 156,718<br>521,388<br>42,603<br>179,770<br>222,373    | 20<br>563<br>603<br>522<br>80<br>603<br>66,<br>175,<br>241, |
|  | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay  (III) Term Loans  (I) Secured by tangible assets (including advances)  (II) Covered by Bank/Government Guarantees  (III) Unsecured  (I) Advances in India  (i) Priority Sector  (ii) Public Sector  (iii) Banks  (iv) Others  (II) Advances outside India  (i) Due from banks  (ii) Due from banks  (iii) Due from others  (a) Bills purchased and discounted  (b) Syndicated loans   | Total (A)  | 21,374<br>484,251<br>521,388<br>364,670<br>, 156,718<br>521,388<br>42,603<br>179,770<br>222,373    | 20<br>563<br>603<br>522<br>80<br>603<br>66,<br>175,<br>241, |
|  | B.  | (II) Bills purchased and discounted  (III) Cash Credits, Overdrafts and Loans repay (III) Term Loans  (I) Secured by tangible assets (including adva Debts) (II) Covered by Bank/Government Guarantees (III) Unsecured  (I) Advances in India (i) Priority Sector (iii) Public Sector (iii) Banks (iv) Others  (II) Advances outside India (i) Due from banks (ii) Due from others (a) Bills purchased and discounted (b) Syndicated loans (c) Others  | Total (A)  nces against Book  Total (B)  Sub Total (C.I) | 21,374<br>484,251<br>521,388<br>364,670<br>, 156,718<br>521,388<br>42,603<br>179,770<br>222,373    | 20<br>563<br>603<br>522<br>80<br>603                        |



|       | Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD  (Amount in thousands in local co   |  |  |  |  |
|-------|--|--|--|--|--|
|       |  | Name of the Currency   | USD  |  |  |
|       |  | As at 31st March 2019  | As at 31st March 2018  |  |  |
|       | COMPANIE IN FIVER ACCURE   |  |  |  |  |
|       | SCHEDULE 10 - FIXED ASSETS Premises  |  |  |  |  |
| - 1   | At cost as on 31st March of the preceding year   | 0.003  |  |  |  |
|       | Additions during the year  | 9,003  | 8,99   |  |  |
|       | Deductions during the year   |  |  |  |  |
|       | Accumulated Depreciation to date   | 2,072  | 1,90   |  |  |
|       | TOTALI   | 6,931  | 7,09   |  |  |
| п     | Other Fixed Assets (including furniture and fixtures) #  | 9,521  | 6,463  |  |  |
| - 44. | At cost as on 31st March of the preceding year   | 7,133  | 6,90   |  |  |
|       | Additions during the year  | 251  | 33   |  |  |
|       | Deductions during the year   | 110  | 10   |  |  |
|       | Accumulated Depreciation to date   | 6.651  | 6,43   |  |  |
|       | TOTAL II   | 623  | 65   |  |  |
| Ш     | Leased Assets (including assets taken on Finance lease)  |  | -  |  |  |
| - 100 | At cost as on 31st March of the preceding year   | 319  | 31   |  |  |
|       | Additions during the year  |  |  |  |  |
|       | Deductions during the year   |  |  |  |  |
|       | Accumulated Depreciation to date   | 188  | 17   |  |  |
|       | SUB-TOTAL III  | 131  | 014  |  |  |
| _     | Add/ (Less): Lease Adjustments and Provisions  |  |  |  |  |
| IV    | Assets under Construction (including Premises)   | 131  | 14   |  |  |
|       | GRAND TOTAL (I+II+III+IV)  |  |  |  |  |
| ıı    | Other Fixed Assets includes Leased-hold improvement/development on   | 7,685  | 7,93   |  |  |
| 11    | Inter bank adjustments Inter - Office adjustments (net) Interest accrued   | 4.461  | 2.5  |  |  |
|       | Tax paid in advance / tax deducted at source (Net)   | 204  | 5,79   |  |  |
| V.    | Stationery & Stamps  | 94   | 8  |  |  |
|       | Non-banking assets acquired in satisfaction of claims  |  | 3  |  |  |
| VII   | Deferred tax asset (Net)   | 1,503  | 2,00   |  |  |
|       | Deposits placed with NABARD/SIDBI/NHB etc. for meeting   |  |  |  |  |
| VIII  | shortfall in priority sector lending (e.g. RIDF, etc.)   |  |  |  |  |
| IX.   | Others excluding Intangible Assets   | 1,367  | 1,67   |  |  |
| Α.    | Intangible Assets (a) Deferred Revenue Expenditure   | No. of Concession, Name of Street, or other Designation, Name of Street, or other Designation, Name of Street, | STATE OF THE PARTY |  |  |
|       | (b) MAT Credit Balance   |  |  |  |  |
|       | (c) Other Intangible Assets (pl. specify)  |  |  |  |  |
|       | (d) Other Intangible Assets (pl. specify)  |  |  |  |  |
|       | TOTAL  | 7,629  | 9,66   |  |  |
|       |  | 1,047  | 2,00   |  |  |
|       | SCHEDULE IN CONT.  |  |  |  |  |
|       | SCHEDULE 12 - CONTINGENT LIABILITIES   |  |  |  |  |
| - 1.  | Claims against the entity not acknowledged as debts  |  |  |  |  |
| TI    | Income Tax , Service Tax and other Statutory & Regulatory Demands / liabilities (net -off provisions)  |  |  |  |  |
| 101   | Liability for partly paid investments / Venture Funds  |  |  |  |  |
| ant.  | to party par |  |  |  |  |
| IV.   | Liability on account of outstanding forward exchange contracts<br>Guarantees given on behalf of constituents   |  |  |  |  |
| _     | (a) In India   |  |  |  |  |
|       | (a) in india<br>(b) Outside India  | 6,660  | 1,76   |  |  |
|       | Acceptances, endorsements and other obligations  | 3,666  | 3,51   |  |  |
|       | Notional amount of outstanding Derivative contracts other-than   | 31,644   | 131,61   |  |  |
| VII   | Forward exchange contracts   |  |  |  |  |
|       | Other items for which the entity is contingently liable  |  |  |  |  |
|       |  |  |  |  |  |
|       | TOTAL  | 41,970   | 136,89   |  |  |
|       | Bills for collection   | 904  | 2,06   |  |  |
|       |  | 204  | 2,00   |  |  |



|       |  | *************************************** | enture: SBI(MAURITIUS) L   | in thousands in local currency   |
|-------|--|---|--|--|
|       |  |   | Name of the Currency   | USD  |
|       |  | 100                                     | As at 31st March 2019  | As at 31st March 2018  |
|       |  | 100                                     | MARKET MARKET STATE OF THE STAT | CHECKS STATE STATE   |
|       | SCHEDULE 13 - INTEREST EARNED  |   |  |  |
| 1.    | Interest / discount on advances/ bills   |   | 26,449   | 29,95  |
| 11.   | Income on Investments  |   | 6,970  | 6,59   |
| III.  | Interest on balances with Reserve Bank of India and or<br>bank funds   | her inter-                              | 3,834  | 1,11   |
| TV    | Others   |   | 1,406  | 67   |
| 14.   | Others   | TOTAL                                   | 38,659   | 38,34  |
|       |  |   |  |  |
|       | SCHEDULE 14 - OTHER INCOME   |   | 22-02  | 81000  |
|       | Commission, exchange and brokerage   |   | 2,440  | 2,13   |
|       | Profit/ (Loss) on sale of investments (Net)  |   | 216  | 50   |
| 111.  | Profit/ (Loss) on revaluation of investments (Net)   |   |  |  |
| IV.   | Profit/(Loss) on sale of land, buildings and other assets  | (Net)                                   | 25   | 13   |
| V.    | Profit/ (Loss) on sale of leased assets (Net)  |   |  |  |
|       | Profit/ (Loss) on exchange transactions (Net)  |   | 1,469  | 1.61   |
|       | Income earned by way of dividends, etc., from group so<br>joint ventures and/or group associates abroad/in India |   |  |  |
|       | CCIL etc.)   |   |  | - 12   |
|       | Income from Finance Lease  |   |  |  |
|       | Credit Card membership/ service fees   |   | 12   |  |
|       | Life Insurance Premium (net)   |   |  |  |
| XI.   | General Insurance Premium (net)  |   |  |  |
| XII   | Share of earnings from associates  | COUNTY IS                               |  | The same of the sa |
| XIII. | Recoveries made in write-off non-performing accounts   | 100                                     |  |  |
| XIV   | Miscellaneous income   |   | 288  | 369  |
|       |  | TOTAL                                   | 4,438  | 4,640  |
|       |  |   |  |  |
|       | SCHEDULE 15 - INTEREST EXPENDED  |   |  |  |
|       | Interest on deposits   |   | 8,319  | 10,42  |
|       | Interest on Reserve Bank of India/ Inter-bank borrown  | igs                                     | 6,155  | 4,29   |
| III.  | Others   | TOTAL                                   | 14.474   | 24.  |
|       |  |   |  | 14,71  |



| SCHEDULE 16 - OPERATING EXPENSES  1. Payments to and provisions for employees 11. Rent, taxes and lighting 111. Printing & Stationery 12. Advertisement and publicity 12. Depreciation on 13. Fixed Assets other than Leased Assets 14. (b) Leased Assets 15. Directors' fees, allowances and expenses 16. Advertisement and expenses 17. Advertisement and expenses 18. Postages, Telegrams, Telephones, etc. 18. Repairs and maintenance 18. Repairs and maintenance 19. Other Operating Expenses relating to Credit Card Operations 19. Other Operating Expenses relating to Credit Card Operations 19. Other Expenditure 19. Other Expenditure 19. Other Expenses relating to General Insurance 19. Other Expenditure | 4,631<br>660<br>111<br>78<br>488<br>17<br>19<br>51<br>75<br>365<br>185<br>38 | As at 31st March 2018  4,22 66 16 16 18 |
|---|--|---|
| I Payments to and provisions for employees  Rent, taxes and lighting III Printing & Stationery IV Advertisement and publicity Depreciation on (a) Fixed Assets other than Leased Assets (b) Leased Assets  VI. Director's fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses)  VIII Law charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance Insurance Expenses VIII Other Operating Expenses relating to Credit Card Operations  VIII Other Operating Expenses relating to Life Insurance  VII Other Operating Expenses relating to General Insurance   | 660<br>111<br>78<br>488<br>17<br>19<br>51<br>75<br>365<br>185<br>38          | 66<br>16<br>4<br>4<br>1<br>3            |
| I Payments to and provisions for employees  Rent, taxes and lighting III Printing & Stationery IV Advertisement and publicity  Depreciation on  (a) Fixed Assets other than Leased Assets (b) Leased Assets  VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses)  VIII Law charges IX Postages, Telegrams, Telephones, etc.  X Repairs and maintersance Insurance Expenses  VIII Other Operating Expenses relating to Credit Card Operations  VIII Other Operating Expenses relating to General Insurance  VII Other Operating Expenses relating to General Insurance   | 660<br>111<br>78<br>488<br>17<br>19<br>51<br>75<br>365<br>185<br>38          | 66<br>16<br>4<br>4<br>1<br>3            |
| III Rent, taxes and lighting III Printing & Stationery IV Advertisement and publicity V Depreciation est (a) Fixed Assets other than Leased Assets (b) Leased Assets VI Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses) VIII Law charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance Insurance Expenses VIII Other Operating Expenses relating to Credit Card Operations VIII Other Operating Expenses relating to Life Insurance VIII Other Operating Expenses relating to General Insurance VIII Other Operating Expenses relating to General Insurance  | 660<br>111<br>78<br>488<br>17<br>19<br>51<br>75<br>365<br>185<br>38          | 66<br>16<br>4<br>4<br>1                 |
| III Printing & Stationery IV Advertisement and publicity V Depreciation on  (a) Fixed Assets other than Leased Assets (b) Leased Assets VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses)  VIII Law charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance Insurance Expenses VIII Other Operating Expenses relating to Credit Card Operations  VIII Other Operating Expenses relating to Life Insurance  VIII Other Operating Expenses relating to General Insurance  VIII Other Operating Expenses relating to General Insurance  | 111<br>78<br>488<br>17<br>19<br>51<br>75<br>365<br>185<br>38                 | 4                                       |
| V Depreciation en  (a) Fixed Assets other than Leased Assets (b) Leased Assets  VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and  VII. expenses)  VIII Law charges  IX Postages, Telegrams, Telephones, etc.  X Repairs and maintenance  II Insurance Expenses  XII Other Operating Expenses relating to Credit Card Operations  XIII Other Operating Expenses relating to Life Insurance  VIV Other Operating Expenses relating to General Insurance  | 488<br>17<br>19<br>51<br>75<br>365<br>185<br>38                              | 4                                       |
| (a) Fixed Assets other than Leased Assets (b) Leased Assets VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses) VIII Law charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance XI Insurance Expenses VIII Other Operating Expenses relating to Credit Card Operations VIII Other Operating Expenses relating to Life Insurance VIV Other Operating Expenses relating to General Insurance  | 17<br>19<br>51<br>75<br>365<br>185<br>38                                     | 1 3                                     |
| (b) Leased Assets  VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and  VIII. expenses)  VIII. Law charges  IX. Postages, Telegrams, Telephones, etc.  X. Repairs and maintenance Insurance Expenses  VIII. Other Operating Expenses relating to Credit Card Operations  VIII. Other Operating Expenses relating to Life Insurance  VIII. Other Operating Expenses relating to General Insurance  | 17<br>19<br>51<br>75<br>365<br>185<br>38                                     | 1 3                                     |
| VI. Directors' fees, allowances and expenses Auditors' fees and expenses (including branch auditors' fees and expenses) VIII. Law charges IX. Postages, Telegrams, Telephones, etc. X. Repairs and maintenance Insurance Expenses VIII. Other Operating Expenses relating to Credit Card Operations VIII. Other Operating Expenses relating to Life Insurance VIV. Other Operating Expenses relating to General Insurance VIV. Other Operating Expenses relating to General Insurance   | 51<br>75<br>365<br>185<br>38   | 1 3                                     |
| Auditors' fees and expenses (including branch auditors' fees and expenses) VIII claw charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance Insurance Expenses XII Other Operating Expenses relating to Credit Card Operations XIII Other Operating Expenses relating to Life Insurance (IV Other Operating Expenses relating to General Insurance)   | 51<br>75<br>365<br>185<br>38   | 1 3                                     |
| VII expenses) VIII Law charges IX Postages, Telegrams, Telephones, etc. X. Repairs and maintenance XI Insurance Expenses XII Other Operating Expenses relating to Credit Card Operations XIII Other Operating Expenses relating to Life Insurance XIV Other Operating Expenses relating to General Insurance  | 75<br>365<br>185<br>38   | 1                                       |
| VIII Law charges IX Postages, Telegrams, Telephones, etc. X Repairs and maintenance Insurance Expenses VII Other Operating Expenses relating to Credit Card Operations VIII Other Operating Expenses relating to Life Insurance VIV Other Operating Expenses relating to General Insurance  | 75<br>365<br>185<br>38   | 1                                       |
| IX Postages, Telegrams, Telephones, etc.  X Repairs and maintenance Insurance Expenses XI Insurance Expenses relating to Credit Card Operations XIII Other Operating Expenses relating to Life Insurance XIV Other Operating Expenses relating to General Insurance   | 365<br>185<br>38   | 3                                       |
| X Repairs and maintenance Insurance Expenses Other Operating Expenses relating to Credit Card Operations XIII Other Operating Expenses relating to Life Insurance IVI Other Operating Expenses relating to General Insurance  | 185<br>38  |   |
| XI Insurance Expenses XII Other Operating Expenses relating to Credit Card Operations XIII. Other Operating Expenses relating to Life Insurance XIV Other Operating Expenses relating to General Insurance  | 38   |   |
| XII Other Operating Expenses relating to Credit Card Operations XIII Other Operating Expenses relating to Life Insurance XIV Other Operating Expenses relating to General Insurance   |  |   |
| XIII Other Operating Expenses relating to Life Insurance XIV Other Operating Expenses relating to General Insurance   |  |   |
| XIV Other Operating Expenses relating to General Insurance  |  |   |
| XV Other Expenditure  |  |   |
|   | 1,814  | 2,1                                     |
|   | 1,077  | 6,1                                     |
| TOTAL   | 8.532  | 8.2                                     |
| SCHEDULE: PROVISIONS & CONTINGENCIES (charged off to P  |  |   |
| Provision for Income Tax (Current tax)  |  |   |
| Provision for Income Tax (Deferred tax)   | 331  | 1,5                                     |
| Write - Back of Provision for Income Tax of earlier years   | 1,969  | (4                                      |
| Provision for other taxes   |  |   |
| Provision for Standard Assets   | 24   |   |
| Provision for NPAs  | 2.067  | 17.2                                    |
| Provision for Restructured Assets   | 4.00   | 17,2                                    |
| Provision for investments in India  |  |   |
| Provision for investments outside India   | -  |   |
| Provision for RRBs/Subsidiaries/Joint Ventures  | -  |   |
| Provision on other assets   |  |   |
|   |  |   |
| Other Provisions (Please Specify)   |  |   |
| Other Provisions (Please Specify) Other Provisions (Please specify)   |  |   |
| Other Provisions (Please Specify)   |  |   |



## Adjustments for non-uniform accounting policies - Investments

(Amount in thousands in local currency)

|  |  | (Amount in thousa               | inds in local currency)                    |
|--|--|---------------------------------|--|
| INVESTMENTS  A. Investments in India                                     | Valuation as per<br>subsidiary/JV's<br>Balance Sheet<br>(Column 1) | Valuation for CFS<br>(Column 2) | Difference<br>(Column 3)<br>=Col 1 - Col 2 |
| a. Government Securities   | 0  | 0                               | 0  |
| b. Other Approved Securities   | 0  | 0                               | 0  |
| c. Shares  | 205  | 205                             | 0  |
| d. Debentures & Bonds  | 0  | 0                               | 0  |
| e. Group Subsidiaries and / or Joint Ventures (e.g. SBI                  |  | 1                               |  |
| Foundation)  | 0  | 0                               |  |
| f. Group Associates  | 0  | 0                               | 0  |
| etc.)  | 73426  | 73426                           | 0  |
| Total Investments in India   | 73631  | 73631                           | 0  |
| B. Investments outside India   |  |                                 |  |
| a. Government Securities (including local authorities)                   | 122539   | 122539                          | 0  |
| b. Other Approved Securities   | 58035  | 58035                           |  |
| c. Shares  | 357  | 357                             |  |
| d Debentures & Bonds   | 0  | 0                               |  |
| e. Group Subsidiaries and/or Joint ventures abroad (e.g.                 |  |                                 |  |
| State Bank of India Servicos Limitada, Brazil)                           | 0  | 0                               | 0  |
| f. Group Associates  | 0  | 0                               | 0  |
| g. Other Investments (Units of mutual funds,<br>commercial papers, etc.) |  | 162                             |  |
| Total Investments outside India  | 0  | 0                               |  |
|  | 180931   | 180931                          | 0  |
| Total (A+B) (column<br>1 should tally with sch.8 total)                  | 254562   | 254562                          | 0  |
| C. Investments in India  |  | 1000000                         |  |
| a. Gross value of Investments in India                                   | 73631  | 73631                           | 0  |
| b. Aggregate of Provisions/Depreciation                                  | 0  | 0                               | 0  |
| c. Net Investments in India (a - b)  D. Investments outside India        | 73631  | 73631                           | 0  |
| a. Gross Investments outside India                                       | 180931   | 180931                          | 0  |
| b. Aggregate of Provisions/Depreciation                                  | 0  |                                 | 0  |
| c. Net Investments outside India (a - b)                                 | 180931   | 180931                          | , o  |
| Total (C+D)  |  |                                 |  |
| (column 1 should tally with sch.8 total)                                 | 254562   | 254562                          | 0  |

Certified that valuation of investments in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

\* amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India.

Managing Director/CEO

Statutory Auditors

auritius Ltd

Adjustments for non-uniform accounting policies - Advances

| ADVANCES  | Valuation as per<br>subsidiary/JV's<br>Balance Sheet<br>(Column I) | Valuation for CFS (as per policy included in Note below) (Column 2) | Difference<br>(Column 3)<br>=Col 1 - Col 2 |
|---|--|---|--|
| Bills purchased & discounted  | 15763  | 15763   | (  |
| Cash credits, Overdrafts & loans repayable on demand<br>Term Loans  | 21374<br>484251  | 21374<br>484251   |  |
| Sub-total<br>(Column 1 should taily with Schedule 9 of the BS)  | 521388   | 521388  |  |
| Secured by tangible assets (including advances against<br>Book Debts)<br>Covered by bank/ Government guarantees<br>Unsecured  | 364670<br>0<br>156718  | 364670<br>0<br>156718   | 9  |
| Sub-total<br>(Column 1 should tally with Schedule 9 of the BS)  | 521388   | 521388  |  |
| Advances in India Priority Sector Public Sector   | 0 0  | 0 0   |  |
| Banks<br>Others   | 42603<br>179770  | 42603<br>179770   |  |
| Sub-total (C1) Advances outside India   | 222373   | 222373  |  |
| Dues from banks Dues from others Bills purchased & discounted Syndicated loans Others   | 0<br>160676<br>138339  | 0<br>0<br>0<br>160676<br>138339                                     |  |
| Sub-total (C2)  | 299015   | 299015  |  |
| Total (C1 + C2)<br>(Column 1 should tally with Schedule 9 of the BS)  | 521388   | 521388  |  |
| Gross Advances Less:  | 536,967  | 536,967   |  |
| Interest Income Derecognised on NPA  Misc. Income Derecognised on NPA (if any) Provision held for NPA Accounts Floating Provision Counter Cyclic provisioning buffer Provision for restructured accounts classified as NPAs Provision for restructured accounts classified as standard assets Other deductions (pl. Specify) Other deductions (pl. Specify) | 15,579   | 15,579  |  |
| Net Advances ( D - (i to is))   | 521,388  | 521,388   | ACMINISTRATION OF                          |

Certified that valuation of advances in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

Managing Director/CEO

Deloite.

a As per CFS policy, advances are stated net of provision for non performing assets.

b Provision on standard assets is not netted from advances, but shown as part of other liabilities in Schedule 5 of the BS.

e For provisioning policy, please refer to the RBI master circular on IRAC for commercial banks

<sup>\*:</sup> amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India.

Adjustments for non-uniform accounting policies - Fixed Assets

(Amount in thousands in local currency)

|  | (Amount in thousands in local currency)                            |  |  |  |  |
|--|--|--|--|--|--|
| FIXED ASSETS   | Valuation as per<br>subsidiary/JV's<br>Balance Sheet<br>(Column 1) | Valuation for CFS (as<br>per policy included in<br>Note below)<br>(Column 2) | Difference<br>(Column 3)=<br>Col 1-Col 2 |  |  |
| A. Premises  |  |  |  |  |  |
| At cost as at close of previous year                     | 9003   | 9003   | 0  |  |  |
| Additions during the year                                | 0  | 0  | 0  |  |  |
| Deductions during the year                               | 0  | 0  | 0  |  |  |
| Depreciation to date                                     | 2072   | 2072   | 0  |  |  |
| Sub-Total: Premises                                      | 6931   | 6931   | 0  |  |  |
| B. Other Fixed Assets (including furniture & fixtures) # |  |  |  |  |  |
| At cost as at close of previous year                     | 7133   | 7133   | 0  |  |  |
| Additions during the year                                | 251  | 251  | 0  |  |  |
| Deductions during the year                               | 110  | 110  | 0  |  |  |
| Depreciation to date                                     | 6651   | 6651   | (  |  |  |
| Sub-Total: Other Fixed Assets                            | 623  | 623  | 0  |  |  |
| C. Leased Assets (including assets taken on Finance      |  |  |  |  |  |
| Lease)   | 10054  | 500  |  |  |  |
| At cost as at close of previous year                     | 319  | 319  | 9  |  |  |
| Additions during the year                                | 0  |  | 9  |  |  |
| Deductions during the year                               | 0  |  | (  |  |  |
| Depreciation to date                                     | 188  | 188  | (  |  |  |
| Add/ (Less): Lease Adjustment and Provisions             | 0  |  | (  |  |  |
| Sub-Total: Leased Assets                                 | 131  | 131  | 0  |  |  |
| D. Assets under Construction (including Premises)        | 0  | 0  |  |  |  |
| Total (A to D) - column 1 to tally with Sch.10           | 7685   | 7685   | 0  |  |  |

# Other Fixed Assets includes Leased-hold development on operating leases.

Certified that carrying value of fixed assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

\*: amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India

日出し二

Managing Director/CEO

Deloitte.

Statutory Auditors

Notes:

a Fixed Assets are stated at historical cost except in the case of assets which have been revalued. The accumulated depreciation/amortisation is reduced from the cost/revalued amount. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account

Depreciation on Computers, Computer Software forming an integral part of hardware, Computer Software which does not

- b form an integral part of hardware and cost of Software development are charged at 33.33% on Straight Line Method.
  Depreciation on Automated Teller Machine (ATM)/ Cash Deposit Machine (CDM)/Coin Dispenser / Coin Vending Machine
- c and Network Equipment are charged at 20% on Straight Line Method.
- d Depreciation on Servers are charged at 25% on Straight Line Method.
- e Depreciation on Other Fixed Assets is charged at straight line method based on useful life determined by SBI.
- f In respect of fixed assets held at Foreign Offices / Subsidiaries / JVs, depreciation is provided as per the regulation / norms of the respective countries.

## Adjustments for non-uniform accounting policies - Other Assets

(Amount in thousands in local currency)

|   |  | (Amount in t   | housands in local currency)                  |
|---|--|--|--|
| OTHER ASSETS  | Valuation as per<br>subsidiary/JV's<br>Balance Sheet<br>(Column 1) | Valuation for CFS (as<br>per policy included in<br>Note below)<br>(Column 2)   | Difference (Column 3)=Col 1-Col 2            |
| Inter Bank Adjustments  |  | NEW TOWNS TO SERVICE T | (Committee) Col 1 Col 2                      |
| 2. Inter Office Adjustments (Net)   | 0  | 0  | O CONTRACTOR OF THE PERSON NAMED IN COLUMN 1 |
| 3. Interest Accrued   | 4461   | 4461   | 0  |
| Tax Paid in Advance/Tax Deducted at Source (net)  | 0  | 0  |  |
| 5. Stationery and Stamps  | 94   | 94   | 0  |
| 6. Non Banking Assets acquired in satisfaction of   |  |  | Y Y  |
| claims by the banking subsidiaries  | 0  | 0  | 0  |
| 7. Deferred Tax Assets (Net)  | 1503   | 1503   | 0  |
| <ol> <li>Deposits placed with NABARD/SIDBI/NHB etc. for<br/>meeting shortfall in priority sector lending (e.g. RIDF,</li> </ol> |  |  |  |
| etc.)   | 0  | 0  | 0  |
| 9. Others excluding Intangible Assets   | 1571   | 1571   | 0  |
| 10. Intangible Assets :   |  |  | il mercanice et.                             |
| (a) Deferred Revenue Expenditure  | 0  | 0  | 0  |
| (b) MAT Credit Balance  | 0  | 0  | 0  |
| (c) Other Intangible Assets (pl. specify)   | 0  | 0  | 0  |
| (d ) Other Intangible Assets (pl. specify) Total (1 to 10)  | 0  | 0  | 0  |
| (column 1 to tally which Schedule11)  | 7629   | 7629   | 0  |

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

\*: amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India.

Managing Director/CEO

Deloitte. Statutory Auditors

Note:

a. In the case of leases written after 31.03.2001, SBI follows AS 19.

b. Deferred Revenue Expenditure is neither capitalized nor carried in the balance sheet as unamortized/preliminary/pre-operative items. Therefore, any subsidiary carrying such items in their balance sheet will show the relative CFS valuation as zero in column 2.

c. Dividends on shares of corporate bodies are recognised on accrual basis where the right to receive dividend is established.

Adjustments for non-uniform accounting policies - Other Liabilities

(Amount in thousands in local currency)

| OTHER LIABILITIES  | Valuation as per<br>subsidiary/IV's<br>Balance Sheet<br>(Column 1) | Valuation for CFS (as per policy included in Note below) (Column 2) | Difference (Column 3)=Col 1-Col 2 |
|--|--|---|-----------------------------------|
| Bills Payable  | 927  | 927   | 0                                 |
| 2. Inter Bank Adjustments  | XXX  | XXX   | XXX                               |
| Inter Office Adjustments (Net)   | 0  | 0   | 0                                 |
| 4. Interest Accrued  | 3911   | 3911  | 0                                 |
| Deferred Tax Liabilities (Net)     Income Tax Provisions / Liabilities (Net) (i.e. other than                            | - 0  | 0   | 0                                 |
| Deferred Tax , TDS & TCS Lightlities)  | 0  | .0  | 0                                 |
| 7 Liabilities relating to Policyholders in Insurance Business<br>8 Provision for Standard Assets including provision for | .0   | .0  | 0                                 |
| unhedged foreign currency exposure   | 5592   | 5592  | 0                                 |
| 9. Others  | 8647   | 8647  | 0                                 |
| Total (1 to 9)<br>(column 1 to tally which Schedule 5)   | 19077  | 19077   | 0                                 |

Certified that carrying value of other liabilities in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

Managing Director/CEO

Buritius

Statutory Auditors

Deloutte.

Note:

Provision on Standard Assets is to be made at a uniform level of 0.40% except in the case of direct advances to agriculture & SME Sectors, which attract a provisioning of 0.25% and advances to Commercial Real Estate (CRE) Sector & Commercial Real Estate – Residential Housing Sector (CRE – RH) which attract a provisioning of 0.25% commercial Real Estate – Residential Housing Sector (CRE – RH) which attract a provisioning of 0.25% commercial banks.

<sup>\*:</sup> amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India

Adjustments for non-uniform accounting policies - Income

(Amount in thousands in local currency)

| INCOME   | Valuation as per<br>subsidiary/JV's Balance<br>Sheet<br>(Column 1) | Valuation for CFS (as per<br>policy included in Note<br>below)  (Column 2) | Difference<br>(Column 3)=Col 1-<br>Col 2 |
|--|--|--|--|
| SCHEDULE 13 - INTEREST EARNED  |  |  |  |
| Interest / discount on advances/ bills     Income on Investments   | 26449<br>6970  | 26449<br>6970  | 0  |
| III. Interest on balances with Reserve Bank of India and   |  | 2024   | 0  |
| other inter-bank funds   | 3834<br>1406   | 3834<br>1406   | 0  |
| TOTAL (I to IV) (column 1 to tally which Schedule13)   | 38659  | 38659  | 0  |
| SCHEDULE 14 - OTHER INCOME   |  |  |  |
| I. Commission, exchange and brokerage  | 2440   | 2440   | 0  |
| II. Profit/ (Loss) on sale of investments (Net)  | 216  | 216  | 0  |
| III. Profit/ (Loss) on revaluation of investments (Net) Profit/(Loss) on sale of land, buildings and other asset | 0  | 0  | 0  |
| IV. (Net)  | 25   | 25   | 0  |
| V. Profit/ (Loss) on sale of leased assets (Net)   | 0  | 0  | 0  |
| VI. Profit/ (Loss) on exchange transactions (Net)  | 1469   | 1469   | 0  |
| Income earned by way of dividends, etc., from group<br>subsidiaries / joint ventures and/or group associates     |  | 500  |  |
| VII. abroad/in India (e.g. DFHI, CCIL etc.)  | 0  | 0  | 102                                      |
| /III Income from Finance Lease   | 0  | 0  | 100                                      |
| IX. Credit Card membership/ service fees   | 0  |  |  |
| X. Life Insurance Premium (net)  | 0  | 0  | 1.0                                      |
| XI. General Insurance Premium (net) XII. Share of earnings from associates                                       | 0  |  | 0  |
| All. Share of earnings from associates   |  |  |  |
| XIII. Recoveries made in write-off non-performing account  | its 0  | 0  | 0  |
| XIV Miscellaneous income   | 288  | 288  | 0  |
| Total (I to XIV)   |  | 02000  |  |
| (column 1 to tally with Schedule14)  | 4438   | 4438   | 0  |

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.\*

\*: amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India

Managing Director/CEO

Statutory Auditors

Delotte.



Adjustments for non-uniform accounting policies - Expenses

(Amount in thousands in local currency)

| EXPENSES  | Valuation as per<br>subsidiary/JV's Balance<br>Sheet<br>(Column 1) | Valuation for CFS (as per<br>policy included in Note below)<br>(Column 2) | Difference<br>(Column 3)=Col 1-<br>Col 2 |
|---|--|---|--|
| SCHEDULE 15 - INTEREST EXPENDED                           |  |   |  |
| I. Interest on deposits                                   | 8319   | 8319  | 0  |
| Interest on Reserve Bank of India/ Inter-bank             | 4155   | 6155  | 0  |
| I. borrowings   | 6155   | 0133  | 0  |
| I. Others Total ( I to III)                               | 0  |   |  |
| (column 1 to tally which Schedule15)                      | 14474  | 14474   | 0  |
| SCHEDULE 16 - OPERATING EXPENSES                          |  |   |  |
| I. Payments to and provisions for employees               | 4631   | 4631  | 0  |
| I. Rent, taxes and lighting                               | 660  | 1 535   | 0  |
| I. Printing & Stationery                                  | 111  | 1 222   | 0  |
| Advertisement and publicity                               | 78   | 78  | 0  |
| V Depreciation on   |  | 400   | 0  |
| (a) Fixed Assets other than Leased Assets                 | 488  |   | 1  |
| (b) Leased Assets   | 17   |   |  |
| I. Directors' fees, allowances and expenses               | 19   | 1   | 1 *                                      |
| Auditors' fees and expenses (including branch auditors'   | 51   | 51  |  |
| II, fees and expenses) II, Law charges                    | 75   |   |  |
| C. Postages, Telegrams, Telephones, etc.                  | 365  |   | (  |
| Repairs and maintenance                                   | 185  | 0 0.22  |  |
| 1. Insurance Expenses                                     | 38   | 38  |  |
| II. Other Operating Expenses relating to Credit Card      |  |   | 1  |
| Operations  | (  | 0   |  |
| П.  | N. S. A. MAINE   |   |  |
| Other Operating Expenses relating to Life Insurance       |  | 0   |  |
| V. Other Operating Expenses relating to General Insurance |  | 0   |  |
| V. Other Expenditure                                      | 1814   | 1814  | 1  |
| Total (I to XV)   | 244  |   |  |
| (column 1 to tally which Schedule16)                      | 8532   | 8532  |  |

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank

Managing Director/CEO

Deloitte. Statutory Auditors



<sup>\*:</sup> amounts in column 2 have been prepared as per accounting policies followed by SBI (Mauritius) Ltd and no adjustments have been made to align with accounting policies followed by the State Bank of India.

## Data for translation of income/expenses of non-integral foreign operations

## Profit and Loss account for the period 01.04.2018 to 31.03.2019

(Amount in thousands in local currency)

| QE 30.06.18    | and the second s |   | y  |  |
|----------------|--|---|--|--|
| QE 30.00.18    | QE 30.09.18  | QE 31.12.18   | QE 31.03.19  | Total  |
| (a)            | (b)  | (c)   | (d)  | e = a+b+c+d  |
|                |  |   |  |  |
| 2/07           | 6810   | 7500  | 6424   | 2644   |
|                |  |   |  | 697  |
| 1669           | 1707   | 1649  | 1943   | 097  |
| 552251         |  | 007   | 607  | 383  |
|                |  |   |  | 140  |
|                | - Allert Control of the Control of t |   | THE RESERVE OF THE PERSON NAMED IN COLUMN 1  | 3865   |
| 7,007          |  |   |  |  |
|                |  | 922   | 575  | 24   |
| 503            | 580  | 822   |  |  |
|                |  |   | 216  | 2  |
| NODE THE TOTAL |  |   |  |  |
|                |  |   | 25   |  |
|                |  |   |  |  |
| 267            | 361  | 448   | 393  | 14   |
|                |  |   |  |  |
|                |  |   |  |  |
|                |  |   |  |  |
|                |  |   |  |  |
|                |  |   |  |  |
|                | <b>HAROLINE</b>  | MARKET STREET   | THE RESIDE   |  |
|                |  |   |  |  |
| 87             | 74   | 93  | 34   | 2  |
| 857            | 1015   | 1363  | 1203   | 44   |
|                | 87   | 1669 1707  1328 922  360 319  9054 9767  503 580  267 361 | 1669 1707 1649  1328 922 897 360 319 301 9054 9767 10356  503 580 822  267 361 448 | 1669 1707 1649 1945  1328 922 897 687 360 319 301 426 9054 9767 10356 9482  503 580 822 535 216  267 361 448 393 |

| QE 30.06.18 | QE 30.09.18 | QE 31.12.18 | QE 31.03.19 | Total       |
|-------------|-------------|-------------|-------------|-------------|
| (a)         | (b)         | (c)         | (d)         | e = a+b+c+d |

| TOTAL (items I to XV)   | 2057               | 1947                | 1908            | 2620          | 8532     |
|---|--------------------|---------------------|-----------------|---------------|----------|
| XV. Other Expenditure   | 379                | 325                 | 362             | 748           | 1814     |
| Other Operating Expenses relating to General Insurance                            |                    |                     |                 |               | - 0      |
| III Other Operating Expenses relating to Life Insurance                           |                    |                     |                 |               | 0        |
| II. Other Operating Expenses relating to Credit Card Operations                   |                    |                     |                 |               | . (      |
| XI. Insurance Expenses  | 9                  | 4                   | 0               | 25            | 3.8      |
| X. Repairs and maintenance  | 8                  | 117                 | 15              | 45            | 183      |
| X Postages, Telegrams, Telephones, etc.   | 128                | 77                  | 75              | 85            | 365      |
| II. Law charges   | 13                 | 21                  | 3               | 38            | 75       |
| Auditors' fees and expenses (including branch auditors' fees and<br>II. expenses) | i i                | 25                  | 12              | 13            | 51       |
| VI. Directors' fees, allowances and expenses                                      | 2                  | 5                   | 5               | 7             | 19       |
| (b) Leased Assets   | 4                  | 4                   | 4               | 5             | 17       |
| (a) Fixed Assets other than Leased Assets   | 119                | 122                 | 125             | 122           | 488      |
| V Depreciation on   | PERSONAL PROPERTY. | STATE OF THE PARTY. | STATE OF STREET | Day Life Life | 28:13:30 |
| V. Advertisement and publicity  | 10                 | 17                  | 21              | 30            | 78       |
| III. Printing & Stationery  | 41                 | 16                  | 31              | 23            | 111      |
| II. Rent, taxes and lighting  | 169                | 158                 | 159             | 174           | 660      |
| Payments to and provisions for employees  | 1174               | 1056                | 1096            | 1305          | 4631     |
| SCHEDULE 16 - OPERATING EXPENSES  |                    |                     |                 |               |          |

| Provision for Income Tax (Current tax)                    | 402      | 400  | 650    | (1121) | 331   |
|---|----------|------|--------|--------|-------|
| Provision for Income Tax (Deferred tax)                   | (27)     |      |        | 1996   | 1969  |
| Write - Back of Provision for Income Tax of earlier years |          |      |        |        | 0     |
| Provision for other taxes                                 |          |      |        |        | 0     |
| Provision for Standard Assets                             |          | 868  | (294)  | (550)  | 24    |
| Provision for NPAs  | 1443     | 634  | (1128) | 1118   | 2067  |
| Provision for Restructured Assets                         |          |      |        |        | 0     |
| Provision for investments in India                        |          |      |        |        | 0     |
| Provision for investments outside India                   |          |      |        |        | 0     |
| Provision for RRBs/Subsidiaries/Joint Ventures            |          |      |        |        | 0     |
| Provision on other assets                                 |          |      |        |        | 0     |
| Other Provisions (Please Specify)                         |          |      |        |        | 0     |
| Other Provisions (Please specify)                         |          |      |        |        | 0     |
| Other Provisions (Please specify)                         |          |      |        |        | 0     |
| TO  | TAL 1818 | 1902 | (772)  | 1443   | 4391  |
| Net Profit for the year                                   | 2616     | 3514 | 6762   | 2808   | 15700 |

Note: a) Figures in the last column should tally with CFS P&L a'c of 2018-19

Managing Director/CEO

Statutory Auditors

Deloitte.

Intra-group Assets as on 31st March 2019

(amount in thousands in local currency(USD))

| ir, Ne | Name of the Counter party  | Balances with Banks<br>in Current Accounts<br>(Sch 7) | Balances with Banks<br>in other deposit<br>accounts (Sch 7) | Money at Call<br>& Short<br>Notice<br>(Sch 7) | Bills<br>Purchased &<br>discounted<br>(Sch 9) ## | Cash Credits/<br>Current<br>Accounts/<br>Overdrafts -<br>Debit<br>Balances | Demand<br>Loans<br>(Sch 9) | Term Loans<br>(Sch.9) | Other<br>Assets-<br>interest<br>accrued<br>(sch 11) | Other Assets-<br>Others (Net<br>of<br>Provisions(if<br>any))<br>(sch 11) | Total  |
|--------|--|---|---|---|--|--|----------------------------|-----------------------|---|--|--------|
| _      |  | 1   | 2   | 3   | 4  | 5  | 6                          | 7                     | 8   | 9  | 10     |
| 1      | SBI Capital Markets Ltd.   | -   |   |   |  |  |                            |                       |   |  |        |
|        | SBICAP Securities Ltd  |   |   |   |  |  |                            |                       |   |  |        |
| 3      | SBICAP Trustee Company Ltd   |   |   |   |  |  |                            |                       |   |  |        |
| 4      | SBICAP Ventures Ltd  |   |   |   |  |  |                            |                       |   |  |        |
| 5      | SBI DFHI Ltd   |   |   |   |  |  |                            |                       |   |  |        |
| 6      | SBI Payment Services Pvt Ltd   |   |   |   |  |  |                            |                       |   |  |        |
| 7      | SBI Mutual Fund Trustee Company Pvt.<br>Ltd                                  |   |   |   |  |  |                            |                       |   |  | -      |
| 8      | SBI Global Factors Ltd   |   |   |   |  | -  |                            |                       |   |  |        |
| 9      | SBI Pension Funds Pvt Ltd  |   |   |   |  | 12   |                            |                       |   |  |        |
| 10     | Led  |   |   | le di   |  |  |                            | - 3                   |   |  |        |
| 11     | SBI General Insurance Company Ltd  |   |   |   |  |  |                            |                       | - 3   |  |        |
|        | SBI Cards & Payment Services Pvt. Ltd  |   |   |   |  |  |                            |                       |   |  |        |
|        | SBI Business Process Management  |   |   |   |  |  |                            |                       |   |  |        |
|        | Services Pvt Ltd.  | -   |   |   |  |  |                            |                       |   |  | -      |
| and a  | SBI Life Insurance Company Limited<br>SBI Infra Management Solutions Private |   |   |   |  |  |                            |                       |   |  |        |
| 15     | Limited  | -   |   |   |  |  | 1                          |                       |   |  |        |
| -27.5  | SBI Funds Management Pvt. Ltd<br>SBI Funds Management (International)        |   |   |   |  |  |                            |                       |   | 1  |        |
|        | Pvt. Ltd   |   |   | -   | _  | -  | -                          | -                     |   |  | -      |
| 18     | SBICAP (Singapore) Ltd.  | -   |   |   | _  |  |                            |                       |   |  |        |
|        | SBICAP (UK) Ltd  | _   |   |   | _  |  | _                          |                       |   |  | *      |
|        | Nepal SBI Merchant Banking Ltd.<br>State Bank of India (California)          | _   |   | 1   |  |  |                            |                       |   |  |        |
| 21     | SBI Canada Bank  | -   |   |   |  |  |                            |                       |   | 7.   |        |
| 23     | SBI (Mauritius) Ltd.   | -   |   |   |  |  |                            |                       |   | 1  |        |
|        | Commercial Indo Bank Llc, Moscow   |   |   |   |  |  |                            | 1000                  |   |  |        |
|        | PT Bank SBI Indonesia  |   |   |   |  |  |                            |                       |   |  |        |
|        | Nepal SBI Bank Ltd   |   |   |   |  |  |                            |                       |   |  |        |
|        | Bank SBI Botswana Ltd.   |   |   |   |  |  |                            |                       |   |  |        |
|        | State Bank of India Servicos Limitada  |   |   |   |  |  |                            |                       |   |  |        |
|        | State Bank of India (UK) Limited   |   |   |   | 8  |  |                            |                       |   |  |        |
| 30     | SBI- Foreign Offices   | 1,782   |   | 15,273  |  |  |                            |                       | 14  |  | 17,069 |
|        | SBI BAHRAIN  | -   |   | 3,500   |  |  |                            |                       | 1   |  | 3,501  |
|        | SBI NEW YORK   | 441   |   | 10,000  | 12   |  |                            |                       | 2   |  | 10,443 |
|        | SBI AUSTRALIA  | 138   |   | 1,773   |  |  | 8                          | 1                     | 12  |  | 1,923  |
|        | SBI DHAKA BANGLADE   | - 4   |   |   |  |  |                            |                       |   |  | 4      |
|        | SBI LONDON   | 430   |   |   |  |  |                            |                       |   |  | 430    |
|        | SBI TORONTO  | 156   |   |   |  |  |                            |                       |   | -  | 156    |
|        | SBI TOKYO  | 82  |   |   |  |  |                            |                       |   | -  | 82     |
|        | SBI FRANKFURT  | 422   |   |   |  | -  | -                          | -                     |   | -  | 422    |
|        | SBI SINGAPORE  | 109   |   |   | 0  |  | -                          |                       | -   | -  | 109    |
| 31     | SBI- Domestic Offices  | 246   |   |   |  |  |                            |                       |   | -  | 246    |
| 1      | SBI ISB MUMBAI - ATM   | 71  |   |   |  | _  | -                          | -                     | -   | 1  | 71     |
|        | SBI ISB, MUMBAI  | 175   |   |   |  |  |                            | 1                     |   | +  | 175    |
|        | Name of the Circle   |   |   |   |  |  | -                          | -                     |   |  |        |
|        | TOTAL  | 2,028   |   | 15,273  |  |  | (4)                        |                       | 14  |  | 17,315 |

- 1 ## bills negotiated against Letters of Credit for elimination of intra group contingent liabilities.
- 2 Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.
- 3 Investment in CDs & CPs are reported at carrying value, hence interest / discount accrued on CDs & CPs should not be reported in column \*Other Assets interest accrued (sch 11).
- 4 Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.

- (a) there is no outstanding unreconciled entries which originated prior to \$150 December 2018. A Nil report in Annexure Q 13A is submitted.

  (b) The details of unreconciled entries originated prior to 51st December 2018 (if any) are furnished in Annexure Q 13A.

Managing Director/CEO

Deloitte. Statutory Auditors

Intra-group Liabilities as on 31st March 2019

(amount in thousands in local currency(USD))

|       |  |   |                             |                                   |   |   |   | (amount in thousands   |  |  |         |
|-------|--|---|-----------------------------|-----------------------------------|---|---|---|--|--|--|---------|
| S. No | Name of the Counter party                            | Demand Deposits - Current Account / Cash Credit Account - Credit Balances (Sch 3) | Time<br>Deposits<br>(Sch 3) | Secured<br>Borrowings<br>(Sch.4). | Other Unsecured<br>Borrowings (excluding<br>Commercial Papers<br>(CPs) and Debentures)<br>(Sch 4) | Innovative<br>Perpetual<br>Debt<br>Instruments -<br>Tier I Boods<br>(Sch 4) | Subordinated<br>Debts &<br>Bonds - Tier<br>II Bonds (Sch<br>4) ## | Commercial Papers<br>and Debentures<br>which are not<br>considered as<br>Subordinated Debts<br>(Sch 4) | Other<br>Liabilities<br>Interest<br>accrued<br>(Sch 5) | Other liabilities<br>(Sch 5) (Please<br>specify) | Total   |
| _     |  | 1   | 2                           | 3                                 | 4   | 5   | 6   | 7  | 8  | 9  | 10      |
| 1     | SBI Capital Markets Ltd.                             |   |                             |                                   |   |   |   |  |  |  |         |
| 2     | SBICAP Securities Ltd                                |   |                             |                                   |   |   |   |  |  |  |         |
|       | SBICAP Trustee Company Ltd                           |   |                             |                                   |   |   |   |  |  |  |         |
| 4     | SBICAP Ventures Ltd                                  |   |                             |                                   |   |   |   |  |  |  |         |
| 5     | SBI DFHI Ltd   |   |                             |                                   |   | 2   |   |  |  |  |         |
| 6     | SBI Payment Services Pvt Ltd                         |   |                             |                                   |   |   |   |  |  |  | *       |
| 7     | SBI Mutual Fund Trustee Company Pvt.                 |   |                             |                                   |   |   |   |  |  |  |         |
| 8     | SBI Global Factors Ltd                               |   |                             |                                   |   |   | V = -   |  |  |  |         |
| 9     | SBI Pension Funds Pvt Ltd                            |   |                             |                                   |   | 3   |   |  |  |  |         |
| 10    | Ltd.   |   |                             |                                   | 4   |   |   |  |  |  |         |
| 11    | SBI General Insurance Company Ltd                    |   |                             |                                   |   |   |   |  |  |  |         |
| 12    | SBI Cards & Payment Services Pvt. Ltd                |   |                             |                                   |   |   |   |  |  |  | 22      |
| 13    | SBI Business Process Management<br>Services Pvt Ltd. |   |                             |                                   |   |   |   |  |  |  |         |
| 14    | SBI Life Insurance Company Limited                   |   |                             |                                   |   |   |   |  |  |  |         |
| 15    | SBI Infra Management Solutions Private<br>Limited    |   |                             |                                   |   |   |   |  |  |  | 23      |
|       | SBI Funds Management Pvt, Ltd                        |   |                             |                                   |   |   |   |  |  |  |         |
| 700   | SBI Funds Management (International) Pvt. Ltd        | 7   | 225                         |                                   |   |   |   |  | 0  |  | 233     |
|       | SBICAP (Singapore) Ltd.                              |   |                             |                                   |   |   |   |  |  |  |         |
|       | SBICAP (UK) Ltd                                      |   |                             |                                   |   |   |   |  |  |  |         |
|       | Nepal SBI Merchant Banking Ltd.                      |   |                             |                                   |   |   |   |  |  |  | - 20    |
|       | State Bank of India (California)                     |   |                             |                                   |   |   |   |  |  |  |         |
|       | SBI Canada Bank                                      |   |                             |                                   | V   |   |   |  |  |  |         |
|       | SBI (Mauritius) Ltd.                                 |   |                             |                                   |   |   |   |  |  |  |         |
| 24    | Commercial Indo Bank Llc, Moscow                     |   |                             |                                   |   |   |   |  | -  |  |         |
| 25    | PT Bank SBI Indonesia                                |   |                             |                                   |   |   |   |  | _  |  |         |
| 26    | Nepal SBI Bank Ltd                                   |   |                             |                                   |   |   |   |  |  |  |         |
|       | Bank SBI Botswana Ltd.                               |   |                             |                                   |   |   |   |  | -  |  | -       |
|       | State Bank of India Servicos Limitada                |   |                             |                                   |   |   |   |  |  |  |         |
|       | State Bank of India (UK) Limited                     |   |                             |                                   | 1,000.00  | -   | -   | 100  | 1,063  | - 20   | 201,071 |
| 30    | SBI- Foreign Offices                                 | 8   |                             | -                                 | 200,000   | +   |   |  | 279  | _  | 100,279 |
|       | SBI HONG KONG  |   |                             |                                   | 100000  |   | -   | -  | 19   |  | 30,019  |
|       | SBI BAHRAIN  |   |                             | -                                 | 30000   |   | -   |  | _  |  | 25,218  |
|       | SBI LONDON   |   |                             |                                   | 25000   | _   | _   |  | 211  |  |         |
|       | SBI NEW YORK   | 8   |                             |                                   | 4500  | 0   | -   |  | 54   |  | 45,555  |
| 31    | SBI- Domestic Offices                                |   |                             |                                   |   |   |   |  |  |  |         |
|       | EXPENSES)  |   |                             |                                   |   |   | _   |  | -  | -  | -       |
|       | Name of the Circle                                   |   |                             |                                   |   |   |   |  |  |  | -       |
|       | Name of the Circle                                   |   |                             |                                   |   |   |   |  |  |  | 201 201 |
|       | TOTAL  | 15  | 225                         | -                                 | 200,000   | -   |   |  | 1,064  |  | 201,303 |

#### Moto

- Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.
- 2 ## Debentures which are considered as Subordinated Debts are to be reported under the head "Subordinated Debts & Bonds Tier II Bonds (Sch.4)"
- Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.

  State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any
- 4 transaction/balance with these banks should be reported with State Bank of India.

#### We confirm tha

- (a) there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- (b) The details of unreconciled entries originated prior to 34st December 2018 (if any) are furnished in Annexure Q 13A.

Deloutte

Statutory Auditors

Managing Director/CEO

Intra-group Contingent Liabilities as on 31st March 2019

(amount in thousands in local currency(USD))

| S. No. | Name of the Counter party  | Claims against<br>the entity not<br>acknowledged<br>as debts   | Liability on<br>account of<br>outstanding<br>forward exchange<br>contracts | Guarantees<br>given on behalf<br>of constituents | Acceptances,<br>endorsement<br>s and other<br>obligations |   | Other items for<br>which the entity<br>is contingently<br>liable | Total    |
|--------|--|--|--|--|---|---|--|----------|
|        |  | A  | В  | С  | D   | E | F  | (A to F) |
| 1      | SBI Capital Markets Ltd.   | Control of   |  |  |   |   |  | -        |
| 2      | SBICAP Securities Ltd  | S- (3)   |  |  |   |   |  |          |
|        | SBICAP Trustee Company Ltd   |  |  |  |   |   |  |          |
|        | SBICAP Ventures Ltd  | and Committee  | 1  |  |   |   |  |          |
| 5      | SBI DFHI Ltd   |  |  |  |   |   |  | -        |
| 6      | SBI Payment Services Pvt Ltd   |  |  |  |   |   |  | •        |
| 7      | SBI Mutual Fund Trustee Company Pvt. Ltd                               |  |  |  |   |   |  |          |
| 8      | SBI Global Factors Ltd   | STEEDS TO STEE   |  |  |   |   |  |          |
| 9      | SBI Pension Funds Pvt Ltd  | SECTION SEC  |  |  |   |   |  |          |
|        | SBI-SG Global Securities Services Pvt. Ltd.                            | SHIP STORES  |  |  |   |   |  |          |
|        | SBI General Insurance Company Ltd                                      | Parties and the same of  |  |  |   |   |  |          |
|        | SBI Cards & Payment Services Pvt. Ltd                                  | Service Control  |  | 17   |   |   |  |          |
|        | SBI Business Process Management Services Pvt                           | CONTRACTOR OF THE PARTY OF THE  |  |  |   |   |  |          |
|        | Ltd.   |  |  |  |   |   |  | - 1      |
|        | SBI Life Insurance Company Limited                                     |  |  |  |   |   |  |          |
| 14     | 351 Life insurance Company Limited                                     | STATE OF THE PARTY |  |  |   |   |  |          |
| 15     | SBI Infra Management Solutions Private Limited                         |  |  |  |   |   |  |          |
|        | SBI Funds Management Pvt. Ltd  | CHILD CO. AND STATE  |  |  |   |   |  | -        |
| 10     | SDIT LUIGO MAIDAGORDER E VI. LAG                                       | Contract to the  |  |  |   |   |  |          |
| 17     | SBI Funds Management (International) Pvt. Ltd                          |  |  |  |   |   |  | - 4      |
|        | SBICAP (Singapore) Ltd.  | 75.00  |  |  |   |   |  | 2.00     |
|        | SBICAP (UK) Ltd  | Contract Con |  |  |   |   |  |          |
|        | Nepal SBI Merchant Banking Ltd.  | 20.30  |  |  |   |   |  |          |
|        | State Bank of India (California)                                       |  |  |  |   |   |  | -        |
|        | SBI Canada Bank  | OCCUPANTO DE LA CONTRACTOR DE LA CONTRAC |  |  |   |   |  |          |
|        | SBI (Mauritius) Ltd.   | Control of the Contro |  |  |   |   |  | -        |
|        | Commercial Indo Bank Llc, Moscow                                       | Marin San San San San San San San San San Sa   |  |  |   |   |  |          |
|        | PT Bank SBI Indonesia  | STATE OF THE PARTY |  |  |   |   |  |          |
|        | Nepal SBI Bank Ltd   |  |  |  |   |   |  |          |
| _      | Bank SBI Botswana Ltd.   |  |  |  |   |   |  | -        |
| -      | State Bank of India Servicos Limitada                                  |  |  |  |   |   |  |          |
|        | State Bank of India Servicos Limitada State Bank of India (UK) Limited |  |  |  |   |   |  |          |
|        | SBI- Foreign Offices   |  |  | -  | -   |   | -  |          |
| 30     | SBI HONG KONG  |  |  |  |   |   |  |          |
|        | SBI HONG KONG<br>SBI LONDON  | Victoria Company   |  |  |   |   |  |          |
|        | SBI NEW YORK   |  |  |  |   |   |  |          |
| 21     |  |  |  | 815  |   |   |  | 81       |
| 31     | SBI- Domestic Offices  |  | -  | 813  |   |   |  |          |
|        | STATE BANK OF INDIA(HEAD OFFICE)                                       |  |  | 91.  |   |   |  |          |
|        |  | RUN BOOK   |  |  |   |   |  | 81       |
| - 3    | TOTAL  | -  |  | 815  | -   |   |  | 81       |

- 1 Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.
- 2 State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any transaction/balance with these banks should be reported with State Bank of India.

We confirm that

(a) there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.

(b) The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.

Managing Director/CEO

Deloitte.

Intra-group Incomes for the period 1st April 2018 to 31st March 2019

(amount in thousands in local currency(USD))

|       |  |   |                                       |   |                                |   |  |   | (amount i   | n mouszno   | is in local c               | urrency(CSL                                | 77       |
|-------|--|---|---------------------------------------|---|--------------------------------|---|--|---|---|---|-----------------------------|--|----------|
| s. No | Name of the Counter party                      | Interest /<br>Discount<br>on<br>Advances/<br>Bills (Sch.<br>13) | Income on<br>investments<br>(Sch. 13) | Interest on<br>Bank<br>Balances and<br>Money at call<br>& short notice<br>(Sch. 13) | Other<br>Interest<br>(Sch. 13) | Commission<br>, Exchange<br>&<br>Brokerage<br>(Sch. 14) | Profit/<br>(Loss) on<br>sale of<br>Investment<br>s (Sch. 14) | Profit/ (Loss)<br>on sale of<br>land/building<br>s and other<br>assets (Sch.<br>14) | Income<br>from<br>Financial<br>Lease<br>(Sch. 14) | Insuranc<br>e<br>Premium<br>Income<br>(net) ##<br>(Sch. 14) | Misc<br>Income<br>(Sch. 14) | Income<br>earned by<br>way of<br>dividends | Total    |
|       |  | A   | В                                     | C   | D                              | E   | F  | G   | H   | 1   | 1                           | K  | (A to K) |
| 1     | SBI Capital Markets Ltd.                       |   |                                       |   |                                |   |  | 8   | - 55  |   |                             |  |          |
| 2     | SBICAP Securities Ltd                          |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 3     | SBICAP Trustee Company Ltd                     |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 4     | SBICAP Ventures Ltd                            |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 5     | SBI DFHI Ltd                                   |   |                                       |   |                                | 9   |  |   |   |   |                             |  |          |
|       | SBI Payment Services Pvt Ltd                   |   |                                       | 9   |                                |   |  |   |   |   |                             |  |          |
|       | SBI Mutual Fund Trustee Company Pvt. Ltd       |   |                                       |   |                                |   |  |   |   | 1   |                             |  |          |
| 8     | SBI Global Factors Ltd                         |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 9     | SBI Pension Funds Pvt Ltd                      |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
| 10    | SBI-SG Global Securities Services Pvt. Ltd.    |   |                                       |   |                                |   |  |   |   |   | 1                           |  |          |
|       | SBI General Insurance Company Ltd              |   |                                       |   |                                |   |  |   |   | 7   |                             |  |          |
| 12    | SBI Cards & Payment Services Pvt. Ltd          |   |                                       |   |                                |   |  |   |   |   |                             |  | **       |
| 12    | SBI Business Process Management Services Pvt   |   |                                       |   |                                |   |  |   |   | -   |                             |  |          |
| 13    | Ltd.   |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
|       | SBI Life Insurance Company Limited             |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 15    | SBI Infra Management Solutions Private Limited |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
| 16    | SBI Funds Management Pvt, Ltd                  |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 17    | SBI Funds Management (International) Pvt. Ltd  |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
|       | SBICAP (Singapore) Ltd.                        |   | 3                                     |   |                                |   |  |   |   |   |                             |  |          |
| 19    | SBICAP (UK) Ltd                                |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
| 20    | Nepal SBI Merchant Banking Ltd.                |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 21    | State Bank of India (California)               |   |                                       |   |                                | 4   |  |   |   |   |                             |  | -        |
| 22    | SBI Canada Bank                                |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 23    | SBI (Mauritius) Ltd.                           |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 24    | Commercial Indo Bank Llc, Moscow               |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
|       | PT Bank SBI Indonesia                          |   |                                       |   |                                |   |  |   |   |   |                             |  | - 4      |
| 26    | Nepal SBI Bank Ltd                             |   |                                       |   |                                |   |  |   |   |   |                             | 2  | -        |
|       | Bank SBI Botswana Ltd.                         |   |                                       |   |                                |   |  |   |   |   |                             |  | +        |
| 28    | State Bank of India Servicos Limitada          |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
|       | State Bank of India (UK) Limited               |   |                                       |   |                                |   |  |   |   |   |                             |  | -        |
|       | SBI- Foreign Offices                           |   |                                       | 1,256   |                                |   |  |   |   |   |                             |  | 1,256    |
| 30    | SBI HONG KONG                                  |   |                                       | 1   |                                |   |  |   |   |   |                             |  | 1        |
|       | SBI AUSTRALIA                                  |   |                                       | 37  |                                |   |  | 10-   |   |   |                             |  | 37       |
|       | SBI BAHRAIN                                    |   |                                       | 308   |                                |   |  |   |   |   |                             |  | 308      |
|       | SBI LONDON                                     |   |                                       | 553   |                                |   |  |   |   |   |                             | 1  | 553      |
|       | SBI NEW YORK                                   |   |                                       | 357   |                                |   |  |   |   |   |                             |  | 357      |
|       | STATE BANK OF INDIA NASSAU                     |   |                                       | 1   |                                |   |  |   |   |   |                             |  | 1        |
| 31    | SBI- Domestic Offices                          |   |                                       |   | -                              | -   |  | -   |   |   |                             |  |          |
| -     | Name of the Circle                             |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
| 0 1   | Name of the Circle                             |   |                                       |   |                                |   |  |   |   |   |                             |  |          |
|       | Name of the Circle                             |   |                                       |   | 6                              |   |  |   | 1   |   |                             |  |          |
|       | TOTAL  | - 23  |                                       | 1,256   | - 2                            |   |  |   |   |   |                             |  | 1,256    |

#### Note

- Income from transactions with "SBI Mutual Fund" SHOULD NOT be reported as intra group transactions.
- 2 ## Only SBI Life Ins. Co. Ltd. & SBI General Ins. Co. Ltd. has to report those Insurance Premium Income (net-off reinsurance premium) under this head for which Counter Party is the
- 3 Interest Income on Bills purchased & discounted under LC issued by group entities is not a intra group income.
- State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any transaction/balance with these banks should be reported with State Bank of India

#### We confirm that

- (a) there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- (b) The details of unreconciled entries originated prior to 31st December 2018 (if any) are family and in Annexure Q 13A.

AHL=

Deloitte.

Intra-group Expenses for the period 1st April 2018 to 31st March 2019

(amount in thousands in local currency(USD))

| S. No | . Name of the Counter party  | Interest<br>expenses<br>on<br>deposits<br>(Sch.15) | Interest<br>expenses on<br>AT - 1 (IPDI)<br>Bonds<br>(Sch.15) | Interest expenses<br>on Subordinated<br>Debts and Tier -<br>II Bonds<br>(Sch.15)   | Interest<br>expenses<br>on other<br>borrowings<br>(Sch.15) | Other<br>Interest<br>expenses<br>(Sch.15) | Payment to<br>and<br>provisions for<br>employees ##<br>(Sch.16) | Rent,<br>Taxes &<br>Lighting<br>(Sch.16) | Insurance<br>Expenses<br>(Sch.16) | Other<br>Expenditur<br>e (Sch.16) | Total    |
|-------|--|--|---|--|--|---|---|--|-----------------------------------|-----------------------------------|----------|
| _     |  | A  | В   | C  | D  | E   | F   | G  | H                                 | 1                                 | (A to I) |
| 1     | SBI Capital Markets Ltd.   | 1  | CONTRACTOR OF   | STATE OF THE STATE |  |   |   |  |                                   |                                   |          |
| 2     | SBICAP Securities Ltd  |  | 920 TO ST   | THE RESIDENCE OF THE PERSON NAMED IN   |  |   |   |  |                                   |                                   |          |
| 3     | SBICAP Trustee Company Ltd   | 9  | THE RESERVE   | OHOUSENS THE   |  |   |   |  |                                   |                                   |          |
| 4     | SBICAP Ventures Ltd  |  | TO THE OWN  | POR PURPOS   |  |   |   |  |                                   |                                   |          |
| 5     | SBI DFHI Ltd   |  | THE RESERVE   | SERVICE OF THE PERSON  |  |   |   |  |                                   |                                   | 2.00     |
| 6     | SBI Payment Services Pvt Ltd   |  | 1000100   | 201002235003   |  |   |   |  |                                   |                                   | -        |
| 7     | SBI Mutual Fund Trustee Company Pvt. Ltd   |  |   |  |  |   |   |  |                                   |                                   |          |
| 8     | SBI Global Factors Ltd   |  | <b>東京東京</b>   |  |  | 4   |   |  | _                                 |                                   | -        |
| 9     | SBI Pension Funds Pvt Ltd  |  | RS-ARREST NO.   | OUTSTANCED BY  |  |   |   |  |                                   |                                   |          |
| 10    | SBI-SG Global Securities Services Pvt. Ltd.  |  | SWITTER WAY   | CONTRACTOR !   |  |   |   |  |                                   |                                   | -        |
| 11    | SBI General Insurance Company Ltd  |  | MANAGEMENT  | CHIEDWON'S   |  |   |   |  |                                   |                                   | -        |
| 12    | SBI Cards & Payment Services Pvt. Ltd<br>SBI Dusiness Process (vianagement Services Pvt. |  | S HATTER ST   | DESCRIPTION OF THE PARTY OF THE |  |   | -   |  |                                   |                                   |          |
| 13    | Ltd.   |  | The state of the state of                                     |  |  |   |   | _  | -                                 |                                   |          |
| 14    | SBI Life Insurance Company Limited   |  | ( and a party of  | Defendant of the   |  |   |   |  | -                                 |                                   | -        |
| 15    | SBI Infra Management Solutions Private Limited   |  |   |  |  |   |   |  |                                   |                                   |          |
| 16    | SBI Funds Management Pvt. Ltd  |  | 45/20 LEG 18/5  | NAME OF THE PARTY  |  |   |   | _  | -                                 | -                                 | -        |
| 17    | SBI Funds Management (International) Pvt. Ltd.   | 1.00   |   |  |  |   |   |  |                                   |                                   | 1.00     |
| 18    | SBICAP (Singapore) Ltd.  |  | Scopley pyro  | Commission of the  |  |   |   |  |                                   |                                   |          |
| 19    | SBICAP (UK) Ltd  |  | STATISTICS.   | CONTRACTOR OF THE PARTY OF THE  |  |   |   |  |                                   |                                   | - 20     |
| 20    | Nepal SBI Merchant Banking Ltd.  |  | THE REAL PROPERTY.  | PRINCIPLE INC.   |  |   |   |  |                                   |                                   |          |
| 21    | State Bank of India (California)   |  | 500000000000000000000000000000000000000                       | THE REAL PROPERTY.   |  |   |   |  |                                   |                                   |          |
| 22    | SBI Canada Bank  |  | a Mariana   |  |  |   |   |  |                                   |                                   |          |
| 23    | SBI (Mauritius) Ltd.   |  | PARTITION.  | No. of Concession, Name of Street, or other Designation, or other  |  |   |   |  |                                   |                                   |          |
| 24    | Commercial Indo Bank Llc, Moscow   |  | GEORGANIST COMPANIES  | ACCUPATION OF  |  |   |   |  |                                   |                                   |          |
| 25    | PT Bank SBI Indonesia  |  | (ASSESSED)  | GENERAL SPACE  |  |   |   |  |                                   |                                   |          |
| 26    | Nepal SBI Bank Ltd   | 72   | STATUTE VALUE   |  |  |   |   |  |                                   |                                   | 72       |
| 27    | Bank SBI Botswana Ltd.   |  | - Trans. 124  | CHURCH COL   |  |   |   |  |                                   | _                                 | -        |
| 28    | State Bank of India Servicos Limitada  |  | S. DOWNER.  | DECL MANAGEMENT  |  |   |   |  | _                                 | -                                 |          |
| 29    | State Bank of India (UK) Limited   |  | W-1100 St. 100  |  |  |   | 4   |  |                                   | -                                 | 5 403    |
| 30    | SBI- Foreign Offices   |  | -   | -  | 5,402  |   |   |  |                                   | -                                 | 5,402    |
| 7.10  | SBI HONG KONG  |  | 0   |  | 3,299  |   |   |  | -                                 |                                   | 3,299    |
|       | SBI BAHRAIN  |  |   |  | 40   |   |   |  | -                                 | -                                 | 861      |
|       | SBI LONDON   |  |   |  | 861  |   |   |  | -                                 | -                                 | 1,202    |
|       | SBI NEW YORK   |  |   |  | 1,202  |   |   | -  | -                                 | 200                               |          |
| 31    | SBI- Domestic Offices  |  |   |  |  |   |   |  |                                   | 367                               |          |
|       | SBI INDIA-(MANAGEMENT EXPENSES)  |  |   |  |  |   |   |  |                                   | 307                               | 307.00   |
|       | Name of the Circle   | 1  |   |  |  |   |   | _  | -                                 | _                                 | +        |
|       | Name of the Circle   |  |   |  |  |   |   |  |                                   |                                   | £ 707    |
|       | TOTAL  | 73   | -   |  | 5,402  | -   |   | -  |                                   | 307                               | 5,782    |

1 Transactions with "SBI Mutual Fund" SHOULD NOT be reported as intra group transactions.

2 ## Salary, allowances and other benefits in respect of those employees, who are on deputation from group entities and their payments are made directly to the group entities and not to the individual employees.

#### We confirm that

(a) there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.

(b) The details of unreconciled entries originated prior to 31st December 2018 (16apx) are furnished in Annexure Q 13A.

Managing Director/CEO

Deloitte.

## Details of unreconciled entries as on 31st March 2019 which originated prior to 31st December 2018

(amount in thousands in local currency(USD))

|        |  | Amou  | int    | Date of origination | Name of the Account head  | Amount of Provision    | Reason for unreconcilation and / or Reason for  |
|--------|--|-------|--------|---------------------|---|------------------------|---|
| S. No. | Name of the Counter party                      | Debit | Credit | Date of origination | under which it is accounted   | held for Debit Entries | not having any provision for unreconciled debit |
|        | SBI Capital Markets Ltd.                       |       |        |                     | For example - Balances with<br>Banks in Current Accounts (Sch<br>7) |                        |   |
|        | SBICAP Securities Ltd                          |       |        |                     |   |                        |   |
|        | SBICAP Trustee Company Ltd                     |       |        |                     |   |                        |   |
|        | SBICAP Ventures Ltd                            |       |        |                     |   |                        |   |
|        | SBI DFHI Ltd                                   |       |        |                     |   | 2                      |   |
|        | SBI Payment Services Pvt Ltd                   |       |        |                     |   |                        |   |
|        | SBI Mutual Fund Trustee Company Pvt. Ltd       |       |        |                     |   |                        |   |
| 8      | SBI Global Factors Ltd                         |       |        |                     |   |                        |   |
|        | SBI Pension Funds Pvt Ltd                      |       | - 3    |                     |   |                        |   |
|        | SBI-SG Global Securities Services Pvt. Ltd.    |       |        |                     | · ·   |                        |   |
|        | SBI General Insurance Company Ltd              |       |        |                     |   |                        |   |
|        | SBI Cards & Payment Services Pvt. Ltd          |       |        | 1/4/1               | M   |                        |   |
|        | SBI Business Process Management Services Pvt   |       |        |                     | 5   |                        |   |
|        | Ltd.   |       |        |                     |   |                        |   |
| 14     | SBI Life Insurance Company Limited             |       |        |                     |   |                        |   |
| 15     | SBI Infra Management Solutions Private Limited |       |        |                     |   |                        |   |
| 16     | SBI Funds Management Pvt. Ltd                  | -     |        |                     |   |                        |   |
|        |  |       |        |                     |   |                        |   |
|        | SBI Funds Management (International) Pvt. Ltd  |       |        |                     |   |                        |   |
| 18     | SBICAP (Singapore) Ltd.                        |       |        |                     |   |                        |   |
|        | SBICAP (UK) Ltd                                |       |        |                     |   |                        |   |
|        | Nepal SBI Merchant Banking Ltd.                |       |        |                     |   |                        |   |
|        | State Bank of India (California)               |       |        |                     |   |                        |   |
|        | SBI Canada Bank                                |       |        |                     |   |                        |   |
|        | SBI (Mauritius) Ltd.                           |       |        |                     |   |                        |   |
|        | Commercial Indo Bank Llc, Moscow               |       |        |                     |   |                        |   |
|        | PT Bank SBI Indonesia                          |       |        |                     |   |                        |   |
|        | Nepal SBI Bank Ltd                             |       |        |                     |   |                        |   |
|        | Bank SBI Botswana Ltd.                         |       |        |                     |   |                        |   |
|        | State Bank of India Servicos Limitada          |       |        |                     |   |                        |   |
|        | State Bank of India (UK) Limited               |       |        |                     |   | -                      |   |
| 30     | SBI- Foreign Offices                           |       |        |                     |   |                        |   |
|        | SBI LONDON                                     |       |        |                     |   |                        |   |
|        | SBI NEW YORK                                   |       |        |                     |   |                        |   |
|        | WREF!  |       |        |                     |   |                        |   |
| 31     | SBI- Domestic Offices                          |       |        | it                  |   |                        |   |
|        | SBI INDIA-(MANAGEMENT EXPENSES)                |       |        |                     |   |                        |   |
|        | Name of the Circle                             |       |        |                     |   |                        |   |
|        | Name of the Circle                             |       |        | No.                 |   | 1                      |   |

#### Note

- 1 Please provide the entry wise details for each counter party
- 2 In case there is nothing to report in this annexure then please submit it as NIL

Ark

Managing Director/CEO



Deloitte.

## Computation of unrealized gains/ losses on intra-group purchase of securities & other equipments

A. Details of securities purchased from State Bank Group members and outstanding as on 31st March 2019

Date of Purchased from (Name Security ISIN of Category

|         | (amount in thous | ands in local cu | rrency(USD))             |
|---------|------------------|------------------|--------------------------|
| ciation | Amortisation     | Outstanding :    | as at 31.03.2019         |
|         |                  |                  | Book value /<br>Carrying |

| purchase | of State Bank Group<br>member) | Description | security | (HTM/ AFS/<br>HFT) | Cost | Depreciation | Amortisation | Outstanding a |                                   |
|----------|--------------------------------|-------------|----------|--------------------|------|--------------|--------------|---------------|-----------------------------------|
|          |                                |             |          |                    |      |              |              | Face value    | Book value /<br>Carrying<br>value |
|          |                                |             |          |                    | 4    |              |              |               |                                   |

B. Details of securities sold to State Bank Group members during the year 2018-19

(Amount in thousands in local currency)

| member) Le.<br>Subsidiaries/ JVs/<br>Associates including | Security<br>Description | ISIN of<br>security  | HITM/ AES/  | Face value of<br>security sold   | Net Sale Value*  | Original Cost   | Appreciation   | Amortisation   | sale   | (column no. 6<br>minus column<br>no.10)  |
|---|-------------------------|----------------------|---|----------------------------------|--|---|--|--|--|--|
| 2   | 3                       | 4                    | 5 0   | . 6                              | 7.   | 8   | 9  | 10   | 11   | 12   |
|   |                         |                      | A   |                                  |  |   |  |  |  |  |
|   | -                       |                      | 1   |                                  |  |   |  |  |  |  |
| A   |                         | Associates including | Subsidiaries/ JVs/ Description security  Associates including | Associates including RRBs  2 3 4 | Subsidiaries/ IVs/ Description security HFT) security soid | Subsidiaries/ JVs/ tssociates including RRBs  2 3 4 5 6 7 | Subsidiaries/ JVs/ baseciates including RRBs 2 3 4 5 6 7 8 | Subsidiaries/ IVs/ Description security HFT) security sold as on date of sale  2 3 4 5 6 7 8 9 | Subsidiaries/ IVs/ Description security HFT) security sold as on date of sale sale sale sale sale sale sale sale | Subsidiaries/ IVs/ Description security HFT) security sold as on date of sale sale sale sale sale sale sale sale |

<sup>\*</sup> Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, STT ,etc.

## C. Details of fixed assets & other equipments purchased from State Bank Group members and outstanding as on 31st March 2019

| Date of<br>purchase | Purchased from (Name<br>of State Bank Group<br>member) | L200000020101 | Purchase<br>price | Carrying<br>value as at<br>31.03.2019 |
|---------------------|--|---------------|-------------------|---------------------------------------|
|                     |  |               | 1                 |                                       |

D. Details of fixed assets & other equipments sold to other group companies during the period 01.04.2018 to 31.03.2019

| Date of<br>Sale | Sold to (Name of<br>State Bank Group<br>member) | Item<br>Description | Net Sale<br>Value* | Original<br>Cost | If aggregate value | Profit/ Loss on<br>the transaction |
|-----------------|---|---------------------|--------------------|------------------|--------------------|------------------------------------|
|                 |   | M                   | HAR                | 2/3              |                    |                                    |
|                 |   | 1                   | 1                  | 100              |                    |                                    |

\* Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, etc.

Managing Director/CEO

## Annexure 15

## e of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS)

## Details of Equity Share Capital as at 31.03.2019 (Amount in thousands in local currency)

| Sr.NO | Name of the Shareholder  | Face Value of Equity<br>Share Capital allotted |
|-------|--|--|
| 1     | State Bank of India  | 46,976   |
| 2     | SBI Capital Markets Ltd.   |  |
| 3     | SBICAP Securities Ltd  |  |
| 4     | SBICAP Trustee Company Ltd   |  |
| 5     | SBICAP Ventures Ltd  |  |
| 6     | SBICAP (Singapore) Ltd.  |  |
| 7     | SBICAP (UK) Ltd  |  |
| 8     | SBI DFHI Ltd   |  |
| 9     | SBI Payment Services Pvt. Ltd                                      |  |
| 10    | SBI Mutual Fund Trustee Company Pvt. Ltd                           |  |
| 11    | SBI Global Factors Ltd.  |  |
| 12    | SBI Pension Funds Pvt Ltd  |  |
| 12    | SBI - SG Global Securities Services Pvt. Ltd.                      |  |
| 13    | SBI Cards & Payment Services Pvt. Ltd.                             |  |
| 14    | -  |  |
| 15    | SBI Life Insurance Company Limited                                 |  |
| 16    | SBI General Insurance Company Ltd                                  |  |
| 17    | SBI Funds Management (Pvt) Ltd                                     |  |
| 18    | SBI Infra Management Solutions Private Limit                       | ed   |
| 19    | Ltd.   |  |
| 20    | SBI Funds Management (International) Pvt. Lt                       | d  |
| 21    | State Bank of India (California)                                   |  |
| 22    | SBI Canada Bank  |  |
| 23    | SBI (Mauritius) Ltd.,  |  |
| 24    | Commercial Indo Bank Lle , Moscow                                  |  |
| 25    | PT Bank SBI Indonesia  |  |
| Star  | Nepal SBI Bank Ltd   |  |
| 26    | Nepal SBI Merchant Banking Ltd.                                    |  |
| 27    |  |  |
| 28    | Bank SBI Botswana Ltd.   |  |
| 29    | State Bank of India Servicos Limitada                              |  |
| 30    | State Bank of India (UK) Limited                                   |  |
| 31    | C Edge Technologies Ltd SBI Macquarie Infrastructure Management Pv |  |
| 32    | Ltd  | •  |
| 33    | SBI Macquarie Infrastructure Trustee Pvt. Ltd                      | 1  |
| 34    | Macquarie SBI Infrastructure Mgmt Pte. Ltd                         |  |
| 35    | Macquarie SBI Infrastructure Trustee Ltd                           |  |
|       | Oman-India Joint Investment Fund Mgmt.                             |  |
| 36    | Company Pvt.Ltd.   |  |
|       | Oman-India Joint Investment Fund Trustee                           |  |
| 37    | Company Pvt. Ltd.  |  |
| 38    | Jio Payments Bank Ltd.   | 170  |
|       | Sub-Total  | 469  |
|       | Other Shareholders   | 1,65   |

Managing Director/CEO

Deloitte.

|          |  |                                |                                    |  | IPO   | (Tier I ) and Subordin   | ated Debts & Bonds  | (Tier II)  |  |                                    |   |
|----------|--|--------------------------------|------------------------------------|--|---|--|---|--|--|------------------------------------|---|
|          | Name of Inventor   |                                | Equity share                       | capital  | IPDI (Tier I ) and<br>Subordinated Debts &<br>Bonds (Tier II) | Investments in<br>Inservative Perpetual<br>Debt Instruments<br>(IPDI) - AT - 1 Bonds | Investments in<br>Subordinated Debts<br>& Bonds (Tier II) |  | Investment in Debentures/Preferen<br>CD'S/CP'S |                                    |   |
| THE SE   | A. Investment in SBV Subsidiary & JV of SBV  | Face Value as at<br>31.03.2019 | Carrying Value<br>as at 31.83.2019 | Category under which it<br>has been included in Sch. 8<br>(Shares' Subsidiaries &<br>JVa / Others) | Face Value as at<br>31.63.2019                                | Carrying Value as at 31.63.2019  | Carrying Value as<br>at 31.03.2019                        | Category under which it<br>has been included in Sch.<br>8 (Shares/ Subsidiaries &<br>JVs / Others) | Face Value as at<br>31,03,2019                 | Carrying Value as<br>at 31.03.2019 | Category under<br>which it has been<br>included in Sch. 5<br>(Shares/ Subsidiarie<br>& JVa (Others) |
| ,        | State Bank of India  | 100000                         | 1                                  |  |   |  |   |  |  |                                    |   |
| 1        | SBI Capital Markets Ltd.   |                                |                                    |  |   |  |   |  |  | -                                  | _   |
| 3        | SBICAP Securities Ltd  | 8                              |                                    |  |   |  |   |  |  | _                                  | _   |
|          | SBICAP Trustee Company Ltd   |                                |                                    |  |   |  |   |  |  |                                    | -   |
| 5        | SBICAP Ventures Ltd  |                                |                                    |  |   |  |   |  |  | _                                  | _   |
| 6        | SBICAP (Singapore) Ltd.  |                                |                                    |  |   |  |   |  |  |                                    | -   |
| 7        | SBICAP (UK) Ltd  |                                |                                    |  |   |  |   |  |  |                                    |   |
|          | SBI DFHI Led   |                                |                                    |  |   |  |   | 5.   |  |                                    |   |
|          | SBI Payment Services Pvt. Ltd  |                                |                                    |  |   |  |   |  |  |                                    |   |
| 11       | SBI Mutual Fund Trustee Company Pvt. Ltd   |                                |                                    |  |   |  |   |  |  |                                    |   |
| _        | SBI Global Factors Ltd.  |                                |                                    |  | 70.00 - 0.000 - 0.000   |  |   |  |  |                                    |   |
| 11       | The state of the s |                                |                                    |  |   |  |   |  |  | 9                                  |   |
| 12       | SBI Pension Funds Pvt Ltd  |                                |                                    |  | HMMMH   |  |   |  |  |                                    |   |
| u        | SBI - SG Global Securities Services Pvt. Ltd.  |                                |                                    |  | HHAHH   |  |   |  |  |                                    |   |
| 14       | 5BI Cards & Payment Services Pvt. Ltd  |                                |                                    |  |   |  |   |  |  |                                    |   |
| 15       | SBI Life Insurance Company Limited   | -                              | -                                  |  |   |  |   |  |  |                                    |   |
| 16       | SBI General Insurance Company Ltd  | -                              | -                                  |  |   | _  |   |  |  |                                    |   |
| 17       | SBI Funds Management (Pvt) Ltd   |                                |                                    |  |   |  |   |  |  | _                                  |   |
| 18       | SBI Infra Management Solutions Private Limited   |                                |                                    |  |   |  |   |  |  | -                                  | -   |
| 19       | Lid.   |                                |                                    |  |   |  |   |  |  |                                    | -   |
|          | SBI Funds Management (International) Pet.Ltd   |                                |                                    |  |   |  |   |  |  |                                    |   |
| 28       | State Bank of India (California)   |                                |                                    |  |   |  |   |  |  |                                    |   |
| 21       | State Sank of India (Cattlernia)   |                                |                                    |  |   |  |   |  |  |                                    |   |
| 32       | SBI Canada Bank  |                                |                                    |  |   |  |   |  |  | -                                  | -   |
| 23       | SBI (Mauritius) Ltd.,  | 12                             |                                    |  |   |  |   |  |  | -                                  | _   |
| 14       | Commercial Indo Bank Lie , Moscow  |                                |                                    |  |   |  |   |  | -  | -                                  | -   |
| 15       | PT Bank SBI Indonesia  |                                | _                                  |  |   | -  | _   | _  |  |                                    |   |
| 26       | Nepal SBI Bank Ltd   |                                |                                    |  |   | -  | _   | _  |  |                                    | 100   |
| 27       | Nepal SBI Merchant Banking Ltd.  | -                              | _                                  | _  | _   | 1  |   |  |  |                                    |   |
| 28       | Bank SBI Betswans Ltd.   |                                | _                                  |  | _   | _  |   |  |  |                                    |   |
| 39<br>30 | SBI Servicus Limitada<br>State Bank of India (UK) Limited  | V                              |                                    |  |   |  |   |  |  |                                    | -   |
| 31       | Macquarie SBI Infrastructure Mgmt Pte. Ltd   |                                |                                    |  |   |  |   |  |  | -                                  | -   |
| 33       | Macquarie SBI Infrastructure Trustee Ltd   |                                | -                                  |  |   | _  |   |  |  | _                                  |   |
|          |  |                                |                                    |  |   |  |   |  |  |                                    |   |
| 33       | SBI Macquaric Infrastructure Trustee Pvt. Ltd<br>SBI Macquarie Infrastructure Management Pvt.  |                                |                                    |  |   |  |   |  |  | -                                  |   |
| 34       | SBI Macquarie Infrastructure Management Pvt Ltd  |                                |                                    |  |   |  |   |  |  | -                                  | -   |
| 35       | C Edge Technologies Ltd  |                                |                                    |  |   |  |   |  |  | -                                  | 1   |
|          | Oman-India Joint Investment Fund Mgmt.   | 1                              |                                    |  |   |  |   |  |  |                                    |   |
| 36       | Company Pvt.Ltd.   |                                | -                                  | -  | -   |  |   |  |  |                                    |   |
|          | Oman-India Joint Investment Fund Trustee<br>Company Pvt. Ltd.  |                                |                                    |  |   |  |   |  |  |                                    | -   |
| 38       | Jie Paymente Bank Limited  |                                |                                    |  |   |  |   |  | -  | -                                  | -   |
| 39       | SBI Foundation   |                                |                                    |  |   |  |   |  | -  | -                                  | +   |
| 41       | Any other Subsidiary/ JV (please specify)  |                                |                                    |  |   |  |   |  |  |                                    |   |
|          |  |                                |                                    |  | 1   |  |   |  |  |                                    |   |
| 41       | Any other Subsidiary/ JV (please specify)  |                                |                                    |  | -   | -  | -   |  |  |                                    |   |
|          |  |                                | 111                                | 914  |   |  |   |  |  |                                    |   |
|          | Total  | -                              | 11.0                               | 120  |   | _  |   |  |  |                                    |   |

Ask \_\_\_\_\_

Deloitte.

Data requirement for Identification of "Associates" for AS 23 as at 31.03.2019

Table I

(Amount in thousands in local currency)

| Sr.No.  | Name of the entity   | Face Value of<br>Share Capital<br>allotted to the<br>Subsidiary/JV | % Stake | Cost |                  | value as per<br>ed BS |
|---------|--|--|---------|------|------------------|-----------------------|
| 31.110. | Name of the carry  |  |         |      | As on 31-03-2019 | As on<br>31-03-2018   |
| A       | В  | C  | D       | E    | F                | G                     |
|         | The Clearing Corporation of India Ltd.   |  |         |      |                  |                       |
|         | Bank of Bhutan Ltd.  |  |         | 8    |                  |                       |
| 3       | Regional Rural Banks   | 2  |         |      |                  |                       |
| 4       | Any other entity in which your investment exceeds 20 % (please indicate the name of each such entity separately) | N  |         |      |                  |                       |
|         | TOTAL  |  |         |      | 0                |                       |

## Table II

If there are any investment in shares in entities which should be classified as an "Associates" in term of Accounting Standard 23, other than those acquired and held exclusively with a view to its subsequent disposal in the near future, please list all such investments individually in the following format. (Please note that this list should not include entities listed in Table I above.)

(Amount in thousands in local currency)

|        |                    |  |         | (3.23710/31/71 | HT HIS HIS THITTEEN THE T |                       |
|--------|--------------------|--|---------|----------------|---------------------------|-----------------------|
| Sr.No. | Name of the entity | Face Value of<br>Share Capital<br>allotted to the<br>Subsidiary/JV | % Stake | Cost           |                           | value as per<br>ed BS |
|        |                    |  |         |                | As on<br>31-03-2019       | As on<br>31-03-2018   |
|        |                    | NH   |         |                |                           |                       |
|        |                    |  | L       |                |                           |                       |
|        | TOTAL              |  |         |                |                           |                       |

Managing Director/CEO

Deloitte.

## Details of Deferred Taxes as at 31.03.2019

(Amount in thousands in local currency)

|     |   | (Amount in inousanas            | in tocal current                |
|-----|---|---------------------------------|---------------------------------|
| ۸.  | Deferred Tax Assets   | As on<br>31.03.2019<br>Column 1 | As on<br>31.03.2018<br>Column 2 |
| 2   | Provision for long term Employee Benefits (e.g.<br>Pension, Gratuity, Leave Encashment, Sick Leave, LFC,<br>HTC etc.) | 528                             | 432                             |
| - 4 | Depreciation on fixed assets  |                                 |                                 |
| 5   | Provision on non-performing advances  | 1511                            | 2164                            |
| 6   | Depreciation / Amortisation on investment   |                                 |                                 |
| 7   | On Accumulated Losses   |                                 |                                 |
| 8   | Others (Please specify)   |                                 |                                 |
| 9   | Others (Please specify)   |                                 |                                 |
|     | Total (DTA)   | 2039                            | 2596                            |

| В | Deferred Tax Liabilities  |      |                   |
|---|---|------|-------------------|
|   | 1 Depreciation on fixed assets  | 3    | 3                 |
|   | 2 Interest accrued on investment securities                           |      |                   |
|   | 3 Depreciation / Amortisation on investment                           | 533  | 533               |
|   | 4 Others (Please specify)   |      |                   |
|   | 5 Others (Please specify)   |      |                   |
| _ | 6 Others (Please specify)   |      |                   |
|   | Total (DTL)   | 536  | 536               |
| C | Net DTA/ DTL (A - B)  | 1503 | 2060              |
| D | Charge/ Credit to P&L on account of deferred tax<br>during FY 2018-19 | -27  |                   |
|   | (Column 2 minus Column 1 of Row C above)                              |      | or and the second |

The Net DTA/ DTL should tally with the relative amount in the Balance Sheet.

The amount in Row D should tally with the deferred tax amount in the P&L during the year

Managing Director/CEO

Deloite. Statutory Auditors

## Data requirements for Related Party Disclosures as at 31st March 2019 (Balance Sheet Items)

#### A. Outstanding as at 31st March 2019

| Name of Related Party  | Deposits | Borrowings | Other<br>Liabilities | Balances<br>with banks | Money at | Investments | Advances | Other Assets | Non-fund<br>commitments<br>(LCs/ BGs) |
|--|----------|------------|----------------------|------------------------|----------|-------------|----------|--------------|---------------------------------------|
| C-Edge Technologies Ltd.   |          |            |                      |                        |          |             | 1        |              |                                       |
| SBI Macquarie Infrastructure Management Pvt. Ltd.                  |          | L.         |                      |                        |          |             |          |              | -                                     |
| SBI Macquarie Infrastructure Trustee Pvt. Ltd.                     |          |            |                      |                        |          |             |          |              | -                                     |
| Macquarie SBI Infrastructure Management Pte. Ltd.                  |          |            |                      |                        |          |             |          |              |                                       |
| Macquarie SBI Infrastructure Trustee Ltd.                          |          |            | 18                   |                        |          |             |          |              |                                       |
| Oman India Joint Investment Fund - Management Company<br>Pvt. Ltd. |          |            |                      |                        |          |             |          |              |                                       |
| Oman India Joint Investment Fund - Trustee Company Pvt.<br>Ltd.    |          |            |                      |                        |          |             |          |              |                                       |
| Jio Payments Bank Limited  |          | 1          |                      | NIL                    |          |             |          |              |                                       |
| Bank of Bhutan Ltd.  |          |            |                      |                        |          |             |          |              | -                                     |
| SBI Home Finance Ltd.  |          | C.         |                      |                        |          |             |          |              |                                       |
| Shri Rajnish Kumar, Chairman                                       |          |            |                      |                        |          |             |          |              | -                                     |
| Shri Dinesh Kumar Khara, Managing Director                         |          |            |                      |                        |          |             |          |              | _                                     |
| Shri P. K. Gupta, Managing Director                                |          | 6          |                      |                        |          | 1           |          |              | -                                     |
| Shri Arijit Basu, Managing Director (from 25.06.2018)              |          |            |                      |                        |          |             |          |              |                                       |
| Smt. Anshula Kant, Managing Director (from 07.09.2018)             |          |            |                      |                        |          |             |          |              |                                       |
| Relatives of Chairman/ Managing Directors                          |          |            |                      |                        |          |             |          |              |                                       |
| TOTAL  | 0        | 0          | 0                    | 0                      | 0        | 0           | 0        | (            |                                       |

#### B. Maximum Outstanding during the year 2018-19

(Amount in thousands in local currency) Non-fund Balances Other Money at commitments Investments Advances Other Assets Name of Related Party Deposits Borrowings Liabilities with banks call (LCs/BGs) C-Edge Technologies Ltd. SBI Macquarie Infrastructure Management Pvt. Ltd. SBI Macquarie Infrastructure Trustee Pvt. Ltd. Macquarie SBI Infrastructure Management Pte. Ltd. Macquarie SBI Infrastructure Trustee Ltd. Oman India Joint Investment Fund - Management Company Pvt. Ltd. Oman India Joint Investment Fund - Trustee Company Pvt. Ltd. Jio Payments Bank Limited Bank of Bhutan Ltd. SBI Home Finance Ltd. Shri Rajnish Kumar, Chairman Shri B. Sriram, Managing Director (upto 30.06.2018) Shri Dinesh Kumar Khara, Managing Director Shri P. K. Gupta, Managing Director Shri Arijit Basu, Managing Director (from 25.06.2018) Smt. Anshula Kant, Managing Director (from 07.09.2018) Relatives of Chairman/ Managing Directors Saurities. TOTAL

AHL

Deloitte.

## Data requirements for Related Party Disclosures for the year ended 31st March 2019 (P&L Items)

(Amount in thousands in local currency)

| Name of Related Party   | Interest | Profit/ (Loss) on<br>sale of land/<br>buildings and<br>other assets | Income<br>earned by<br>way of<br>dividends | Other Income | Interest Expenditure | Other Expenditure |
|---|----------|---|--|--------------|----------------------|-------------------|
| C-Edge Technologies Ltd.  |          |   |  |              |                      |                   |
| SBI Macquarie Infrastructure Management Pvt. Ltd.               |          |   |  |              |                      |                   |
| SBI Macquarie Infrastructure Trustee Pvt. Ltd.                  |          |   |  |              |                      |                   |
| Macquarie SBI Infrastructure Management Pte. Ltd.               |          |   |  |              |                      |                   |
| Macquarie SBI Infrastructure Trustee Ltd.                       |          |   |  |              |                      |                   |
| Oman India Joint Investment Fund - Management Company Pvt. Ltd. |          |   |  |              |                      |                   |
| Oman India Joint Investment Fund - Trustee Company Pvt.<br>Ltd. |          |   |  |              |                      |                   |
| Jio Payments Bank Limited                                       |          |   |  |              |                      |                   |
| Bank of Bhutan Ltd.   |          |   |  |              |                      |                   |
| SBI Home Finance Ltd.   |          |   |  |              |                      |                   |
| Shri Rajnish Kumar, Chairman                                    |          |   |  |              |                      |                   |
| Shri B. Sriram, Managing Director (upto 30.06.2018)             |          |   |  |              |                      |                   |
| Shri Dinesh Kumar Khara, Managing Director                      |          |   | 9 9 9                                      |              |                      |                   |
| Shri P. K. Gupta, Managing Director                             |          |   |  |              |                      |                   |
| Shri Arijit Basu, Managing Director (from 25.06.2018)           |          |   |  |              |                      |                   |
| Smt. Anshula Kant, Managing Director (from 07.09.2018)          |          |   |  |              |                      |                   |
| Relatives of Chairman/ Managing Directors                       |          |   |  |              |                      |                   |
|   |          |   |  |              |                      |                   |
|   | 900      | 901   | xol  |              |                      |                   |
| TOTAL   | _6       | 0   | 0  | 0            |                      | 1                 |

Managing Director/CEO

## Data requirements for Related Party Disclosures for the period 1st April 2018 to 30th September 2018 (P&L Items)

(Amount in thousands in local currency)

| Name of Related Party   | Interest | Profit/ (Loss) on<br>sale of land/<br>buildings and<br>other assets | Income<br>earned by<br>way of<br>dividends | Other Income | Interest Expenditure | Other Expenditure |
|---|----------|---|--|--------------|----------------------|-------------------|
| C-Edge Technologies Ltd.  |          |   |  |              |                      |                   |
| SBI Macquarie Infrastructure Management Pvt. Ltd.               |          |   |  |              |                      |                   |
| SBI Macquarie Infrastructure Trustee Pvt. Ltd.                  |          |   |  |              |                      |                   |
| Macquarie SBI Infrastructure Management Pte. Ltd.               |          |   |  |              |                      |                   |
| Macquarie SBI Infrastructure Trustee Ltd.                       |          |   |  |              |                      |                   |
| Oman India Joint Investment Fund - Management Company Pvt. Ltd. |          |   |  |              |                      |                   |
| Oman India Joint Investment Fund - Trustee Company Pvt.<br>Ltd. |          |   |  |              |                      |                   |
| Jio Payments Bank Limited                                       |          |   |  |              |                      |                   |
| Bank of Bhutan Ltd.   |          |   |  |              |                      |                   |
| SBI Home Finance Ltd.   |          |   |  |              |                      |                   |
| Shri Rajnish Kumar, Chairman                                    |          |   |  |              |                      |                   |
| Shri B. Sriram, Managing Director (upto 30.06.2018)             |          |   |  |              |                      |                   |
| Shri Dinesh Kumar Khara, Managing Director                      |          |   |  |              |                      |                   |
| Shri P. K. Gupta, Managing Director                             |          |   |  | IVIL         |                      |                   |
| Shri Arijit Basu, Managing Director (from 25.06.2018)           |          |   |  |              |                      |                   |
| Smt. Anshula Kant, Managing Director (from 07.09.2018)          |          |   |  |              |                      |                   |
| Relatives of Chairman/ Managing Directors                       |          |   |  |              |                      |                   |
|   |          |   |  |              |                      |                   |
| TOTAL   | 0        | 0   | 0  | 0            | 0                    |                   |

ASIL=

Managing Director/CEO

Deloitte.

## Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD Data requirements for Related Party Disclosures (Management Contracts) for the year ended 31st March 2019 (Amount in thousands in local currency)

|  |   | nds in local currency) |
|--|---|------------------------|
| Name of Related Party  | Description of any Management Contract/<br>agreement entered into with the related<br>party | Amount                 |
| C-Edge Technologies Ltd.   |   |                        |
| SBI Macquarie Infrastructure Management Pvt. Ltd.                  |   |                        |
| SBI Macquarie Infrastructure Trustee Pvt. Ltd.                     |   |                        |
| Macquarie SBI Infrastructure Management Pte. Ltd.                  |   |                        |
| Macquarie SBI Infrastructure Trustee Ltd.                          |   |                        |
| Oman India Joint Investment Fund - Management<br>Company Pvt. Ltd. |   |                        |
| Oman India Joint Investment Fund - Trustee Company<br>Pvt. Ltd.    |   |                        |
| Jio Payments Bank Limited  |   |                        |
| Bank of Bhutan Ltd.  |   | J. L                   |
| SBI Home Finance Ltd.  |   |                        |
| Shri Rajnish Kumar, Chairman                                       |   |                        |
| Shri B. Sriram, Managing Director (upto 30.06.2018)                |   |                        |
| Shri Dinesh Kumar Khara, Managing Director                         |   |                        |
| Shri P. K. Gupta, Managing Director                                |   |                        |
| Shri Arijit Basu, Managing Director (from 25.06.2018)              |   |                        |
| Smt. Anshula Kant, Managing Director (from 07.09.2018)             |   |                        |
| Relatives of Chairman/ Managing Directors                          |   |                        |
|  |   |                        |
| TOTAL  |   | 0                      |

Managing Director/CEO

Deloitte.

(Amount in thousands in local currency)

# Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD Data requirements for Related Party Disclosures (Management Contracts) for the period 1st April 2018 to 30th September 2018

Description of any Management Contract/

| And the second s | agreement entered into with the related | Amount |
|--|---|--------|
| Name of Related Party  | party                                   | Amount |
| C-Edge Technologies Ltd.   |   |        |
| SBI Macquarie Infrastructure Management Pvt. Ltd.  |   |        |
| SBI Macquarie Infrastructure Trustee Pvt. Ltd.   |   |        |
| Macquarie SBI Infrastructure Management Pte. Ltd.  |   |        |
| Macquarie SBI Infrastructure Trustee Ltd.  |   |        |
| Oman India Joint Investment Fund - Managem Company Pvt. Ltd.   | ent                                     |        |
| Oman India Joint Investment Fund - Trustee Compa<br>Pvt. Ltd.  | any                                     |        |
| Jio Payments Bank Limited  |   |        |
| Bank of Bhutan Ltd.  | RALLI.                                  |        |
| SBI Home Finance Ltd.  | NIL                                     |        |
| Shri Rajnish Kumar, Chairman   |   |        |
| Shri B. Sriram, Managing Director (upto 30.06.2018)  |   |        |
| Shri Dinesh Kumar Khara, Managing Director   |   |        |
| Shri P. K. Gupta, Managing Director  |   |        |
| Shri Arijit Basu, Managing Director (from 25.06.201)   | 8)                                      |        |
| Smt. Anshula Kant, Managing Director (fr<br>07.09.2018)  | om                                      |        |
| Relatives of Chairman/ Managing Directors  |   |        |
|  |   |        |
| TOTAL  |   | 6      |

Managing Director/CEO

Deloutte.

## SEGMENTAL REPORTING AS PER ACCOUNTING STANDARD 17 (FY 2018-19)

(For Banking Subsidiaries only)

(Amount in thousands in local currency)

|  |  | Corporate/Wholesa   | CONTRACTOR STATE   | las v-re-cucionamien                    |  |   |
|--|--|---|--|---|--|---|
|  | Treasury Operations  | le Banking<br>Operations  | Retail Banking<br>Operations   | Other Banking<br>Operations             | Eliminations   | Total   |
|  | (A)  | (B)   | (C)  | (D)                                     | (E)  | (F)   |
| Revenue  |  |   |  |   |  | 10.000  |
| Revenue including Inter Segment Revenue  | 13,839   | 27,114  | 1,776  |   |  | 42,729  |
| Less: Inter Segment Revenue  |  |   |  |   |  |   |
| Add: Unallocated Revenue   | XXXXX  | XXXXX   | The second second second   | XXXXX                                   | The second secon | 368   |
| Revenue from External Customers  | 13,839   | 27,114  | 1,776  |   | XXXXX  | 43.097  |
| Result   |  |   |  |   | - Managar  | 10.010  |
| Segment Result   | 6,451  | 12,639  | 829  |   | XXXXX  | 19,919  |
| Provisions & Contingencies other than Provision for<br>taxes   |  | 2,091   |  |   | XXXXX  | 2,091   |
| Segment Result after provision & contingencies and<br>before provisions for taxes  | 6,451  | 10,548  | 829  |   | xxxxx  | 17,828  |
| Unallocated Income (+) / Expenses (-) - net  | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | And in contrast of the last owner, where the last owner, which is the last owne | 172   |
| Profit Before Taxes  | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 18,000  |
| Provision for Taxes (i.e. current tax + deferred tax +<br>Write Back of Provision for Income Tax of earlier years<br>+ other taxes)  | xxxxx  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 2,300   |
| The second secon | THE PROPERTY AND ADDRESS OF THE PARTY.   |   | The second secon |   | The second secon | 15,700  |
| Net Profit (f-g+/-h)   | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 15,700  |
| Segment Assets   | 363,062  | 490,778   | 32,502   |   | XXXXX  | 886,342   |
|  | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 15,313  |
| Total Assets (3 + 4 )  | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 901,655   |
| Segment Liabilities  | 264,000  | 298,475   | 170,138  |   | XXXXX  | 732,613   |
| Unallocated Corporate Liabilities  | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 19,078  |
| Capital Employed (5-6-7)   | 99,062   | 192,303   | (137,636)  | -                                       | XXXXX  | 149,964   |
| Total Liabilities ( 6+7+8)   | XXXXX  | XXXXX   | XXXXX  | XXXXX                                   | XXXXX  | 901,655   |
| Fig. 1 and 1 | Revenue including Inter Segment Revenue  Less: Inter Segment Revenue  Add: Unallocated Revenue  Revenue from External Customers  Result  Segment Result  Provisions & Contingencies other than Provision for laxes  Segment Result after provision & contingencies and before provisions for taxes  Unallocated Income (+) / Expenses (-) - net  Profit Before Taxes  Provision for Taxes (i.e. current tax + deferred tax + Write Back of Provision for Income Tax of earlier years + other taxes)  Extra ordinary Profit /(Loss)  Net Profit (f - g +/- h)  Segment Assets  Unallocated Corporate Assets  Total Assets (3 + 4)  Segment Liabilities  Unallocated Corporate Liabilities  Capital Employed (5-6-7) | Revenue including Inter Segment Revenue  Less: Inter Segment Revenue  Add: Unallocated Revenue  Revenue from External Customers  Result  Segment Result  Provisions & Contingencies other than Provision for taxes  Segment Result after provision & contingencies and before provisions for taxes  Unallocated Income (+) / Expenses (-) - net  Write Back of Provision for Income Tax of earlier years + other taxes)  Extra ordinary Profit /(Loss)  Net Profit (f-g +/- h)  Segment Assets  Unallocated Corporate Assets  Total Assets (3 + 4)  Segment Liabilities  264,000  Unallocated Corporate Liabilities  264,000  Unallocated Corporate Liabilities  Unallocated Corporate Liabilities  XXXXX  Segment Employed (5-6-7) | Revenue including Inter Segment Revenue  Less: Inter Segment Revenue  Add: Unallocated Revenue  Revenue from External Customers  Result  Segment Result  Provisions & Contingencies other than Provision for taxes  Segment Result after provision & contingencies and before provisions for taxes  Unallocated Income (+) / Expenses (-) - net  Write Back of Provision for Income Tax of earlier years + other taxes)  Extra ordinary Profit /(Loss)  Net Profit (f-g +/-h)  XXXXX  XXXXX  XXXXX  XXXXX  XXXXX  XXXX   | Revenue including Inter Segment Revenue | 13,839   27,114   1,776  | Revenue including Inter Segment Revenue   13,839   27,114   1,776   XXXXX   XXXXX |

#### Additional Information:

| Treasury Operations                     | Corporate/Wholesa<br>le Banking<br>Operations | Retail Banking<br>Operations   | Other Banking<br>Operations               | Unallocated  | Total  |
|---|---|--------------------------------|---|--|--|
| (A)                                     | (B)   | (C)                            | (D)                                       | (E)  | (F)  |
|   |   |                                |   | 251.00   | 251.00   |
|   |   |                                |   | 505.00   | 505.00   |
| 1 |   | Treasury Operations Operations | Treasury Operations Operations Operations | Treasury Operations Operations Operations Operations | Treasury Operations Operations Operations Operations Unallocated (A) (B) (C) (D) (E)  251.00 |

Managing Director/CEO

Notes

- Item 1(d) should tally with the total of Schedule 13 and 14.

  Profit Before Taxes (Sr. No. 2 (e)) should be equal to Net Profit plus Provisions for Taxes. (i) (ii)
- Net Profit (Sr. No. 2 (h)) Should tally with the amount of Net Profit/ (Loss) reported in the P& L account. (iii)
- Total Assets & Total Liabilities (Sr. No. 5 & 9 ) should tally with the Balance Sheet total. (iv)
  - Capital Employed (Sr. No. 8) should tally with total of Schedule 1 and 2.
- Total should match with the amount of additions in Fixed assets (i.e. Addition in Premises, Other Fixed Assets, Leased Assets) reported in Annex. A, Schedule 10.
  - Total should match with the amount of depreciation on fixed assets reported in Annex. A, schedule 16.

## Supplementary information for FY 2018 -19

(Amount in thousands in local currency)

#### Table 1:

| Table 1.  | Amount   |
|---|--|
| a Issuance of Bonds (if any) during the year  |  |
| - Innovative Perpetual Debt Instruments ( AT - 1 Bonds)   |  |
| - Subordinated Debts and Bonds (Tier II)  | - BARRIE   |
| b. Repayment of Bonds (if any) during the year  |  |
| - Innovative Perpetual Debt Instruments ( AT - 1 Bonds)   |  |
| - Subordinated Debts and Bonds (Tier II)  |  |
| c. Interest Expenses booked on Bonds during the year  | WAR TO BE THE  |
| - Innovative Perpetual Debt Instruments ( AT - 1 Bonds)   |  |
| - Subordinated Debts and Bonds (Tier II)  |  |
| d. Dividend received from Group Subsidiaries (e.g. DFHI etc.) during the year                                     |  |
| - Final Dividend for FY 2017-18   |  |
| - Interim Dividend for FY 2018-19   |  |
| e. Dividend received from Group Associates (e.g. CCIL etc.) during the year                                       | Contract of the Party of the Pa |
| - Final Dividend for FY 2017-18   |  |
| - Interim Dividend for FY 2018-19   |  |
| f. Market Value of Investments in Government Securities in India as on 31.03.2019                                 | NIL  |
| g. Gross Non-Performing Investments as on 31.03.2019  |  |
| h. Dividend including Dividend Tax paid during the year   | THE RESIDENCE  |
| <ul> <li>Final Dividend including Dividend Tax for FY 2017-18</li> </ul>  | 4863   |
| <ul> <li>Interim Dividend including Dividend Tax for FY 2018-19</li> </ul>  |  |
| i. Direct Taxes paid during the year  | 865113   |
| j. Gross NPAs as at 31st March 2019   | 31223  |
| k. Gross Advances as at 31st March 2019   | 536967   |
| I. Net NPAs as at 31st March 2019   | 15644  |
| m. Net Advances as at 31st March 2019   | 521388   |
| n. Technical write-off (AUCA) a/cs as at 31st March 2019  | 44498  |
| <ul> <li>Provision Coverage Ratio (PCR) excluding Technical write-off (AUCA) as at 31st<br/>March 2019</li> </ul> | 49.90  |
| p.Provision Coverage Ratio (PCR) including Technical write-off (AUCA) as at 31st<br>March 2019                    | 79.34  |

## Table 2:

Floating Provisions for NPAs

i) Provisions held as on 01.04.2018/01.04.2017

ii) Provision made during the year

iii) Provisions utilized during the year

iv) Reversed during the year

v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)]

(Amount in thousands in local currency)

0
0
0
0

Note: Floating Provisions for NPAs is created in addition to normal NPA Provisions as per RBI guidelines.

Table 3:

(Amount in thousands in local currency)

| Movement of provisions against contingent liabilities                | 2018-19 | 2017 -18 |
|--|---------|----------|
| <ol> <li>Provisions held as on 01.04.2018/01.04.2017</li> </ol>      | 0       |          |
| ii) Provision made during the year                                   |         | 0.0      |
| iii) Provisions utilized during the year                             | VA I    |          |
| iv) Reversed during the year   | 10      |          |
| v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)] | 0       |          |

Managing Director/CEO

Deloitte. Statutory Auditors

Table 4:

Break-up of Investment (Net) as on 31.03.2019

(Amount in thousands in local currency)

|  | Amount in thousands in I  | ocal currency)              |                                   |                           |
|--|---------------------------|-----------------------------|-----------------------------------|---------------------------|
| Particulars  | Held to Maturity<br>(HTM) | Available for sale<br>(AFS) | Held for Trading<br>(HFT)         | Total                     |
| l - Investments in India in  |                           |                             | Value on Cores (Service)          | the state of the state of |
| (i) Government Securities  |                           |                             |                                   | SAPES S                   |
| (ii) Other Approved Securities   |                           |                             |                                   |                           |
| (iii) Shares   |                           | 205                         |                                   | 205                       |
| (iv) Debentures and Bonds  |                           |                             |                                   |                           |
| (v) Group Subsidiaries and/or Joint ventures (e.g. SBI<br>Foundation)  |                           |                             |                                   | 5                         |
| (vi) Group Associates  |                           |                             |                                   |                           |
| (vii) Others (Units of mutual funds, commercial papers, etc.)  | 34,386                    | 19,040                      |                                   | 73,426                    |
| TOTAL  | 1 34,386                  | 39,245                      |                                   | 73,631                    |
| II - Investments outside India in  | 34,380                    | 39,643                      | BELLEVILLE STATE                  | 73/031                    |
| (i) Government Securities (including local authorities)  | 31,006                    | 91.533                      |                                   | 122,539                   |
| (ii) Other Approved Securities   | 3,009                     | 55,026                      |                                   | 58,035                    |
| (iii) Shares   |                           | 357                         |                                   | 357                       |
| (iv) Debentures and Bonds  |                           |                             |                                   |                           |
| <ul><li>(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State<br/>Bank of India Servicos Limitada, Brazil)</li></ul> |                           |                             |                                   |                           |
| (vi) Group Associates  |                           |                             |                                   |                           |
| (vii) Others (Units of mutual funds, commercial papers, etc.)  |                           |                             |                                   |                           |
| TOTAL  | II 34,015                 | 146,916                     |                                   | 180,931                   |
| GRAND TOTA   | L 68,401                  | 186,161                     | SECTION AND ADDRESS OF THE PARTY. | 254,561                   |

(I and II

Table 5:

Break-up of Advances (Net) as on 31.03,2019

(Amount in thousands in local currency)

| Particulars   | Advances in India | Advances Outside<br>India | Total   |
|---|-------------------|---------------------------|---------|
| SCHEDULE 9 - ADVANCES                                       | Althorophies      | VARIATE BELLEVILLE        |         |
| (I) Bills purchased and discounted                          | 15,763            |                           | 15,763  |
| (II) Cash Credits, Overdrafts and Loans repayable on demand |                   | 21,374                    | 21,374  |
| (III) Term Loans  | 206,610           | 277,641                   | 484,251 |
| TOTAL   | 222,373           | 299,015                   | 521,388 |

Managing Director/CEO

Deloitte.

## DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS

|        | DEFINED BENEFIT OBLIGATIONS  | PENSION | ousands in loca | Any other |  |
|--------|--|---------|-----------------|-----------|--|
|        |  | PLAN    | GRATUITY        | plan      |  |
| И      |  |         |                 | -         |  |
|        | Change in the Present value of the Defined Benefit Obligation  |         |                 |           |  |
|        | Opening Defined Benefit Obligation as at 1st April*  | 6,224   |                 |           |  |
|        | Current Service Cost   | 128     |                 |           |  |
|        | Interest Cost  | 384.68  |                 |           |  |
| 1      | Past Service Cost (Vested Benefit)   |         |                 |           |  |
|        | Actuarial Losses /(Gains)  | 471     |                 |           |  |
| f      | Benefits Paid  | - 397   |                 |           |  |
| 1      | Closing Defined Benefit Obligation as at 31st March  | 6,811   | 0               | 0         |  |
| В      | Change in Plan Assets  |         |                 |           |  |
| 1      | Opening Fair Value of Plan Assets as at 1st April  | 3,497   |                 |           |  |
| b      | Expected Return on Plan Assets   | 208     |                 |           |  |
| c.1    |  | 68      |                 |           |  |
| c.2    |  | 68      |                 |           |  |
| d      | Benefits Paid  | - 400   |                 |           |  |
| e      | Actuarial Gains /(Losses)  | - 4     |                 |           |  |
| f      | Closing Fair Value of Plan assets as at 31st March   | 3437    | 0               | 0         |  |
| C      | Reconciliation of present value of obligations and fair value of plan assets   |         |                 |           |  |
| a      | Present value of funded obligations as at 31st March   | 6811    | 0               | 0         |  |
| ь      | Fair Value of Plan assets as at 31st March   | 3437    | 0               | 0         |  |
| c      | Deficit/(Surplus) (a - b)  | 3374    | 0               | 0         |  |
| d      | Unrecognised Past Service Cost (Vested)  | 0       |                 |           |  |
| e      | Amount not recognised as asset because of limit in paragraph 59(b) of AS 15  | 0       |                 |           |  |
| f      | Net Liability (Asset) (c - d - e)  | 3374    | 0               | 0         |  |
| D      | Experience Adjustment on Plan Assets   |         |                 |           |  |
| E      | Experience Adjustment on Plan Liabilities  |         |                 |           |  |
|        |  |         |                 |           |  |
|        |  |         |                 | _         |  |
| F      | Net Cost Recognised in the Profit &Loss Account  |         |                 |           |  |
| а      | Current Service Cost   | 128     | 0               | 0         |  |
| b      | Interest Cost  | 385     | 0               | 0         |  |
| c      | Expected Return on Plan Assets   | -208    | 0               | 0         |  |
| d      | Employee Contributions   | -68     |                 |           |  |
| e      | Fund expenses  | 3       |                 | -         |  |
| f      | Net Actuarial Losses (Gains) recognised during the year  |         | 0               | 0         |  |
|        | Total Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions fo  |         | 0               | 0         |  |
| g      | Employees)   | 240     | 0               | 0         |  |
| C      | D. W. G. of Francis d Patricipal Control of the Con |         |                 |           |  |
| G      | Reconciliation of Expected Return and actual return on Plan Assets  Expected Return on Plan Assets   | 471     | 0               | 0         |  |
| a<br>b | Actuarial Gain/(Loss) on Plan Assets   | 4       | 0               | 0         |  |
| c      | Actual Return on Plan Assets   | 475     | 0               | 0         |  |
| 0      | Actual Neturn on Fran Assets   | 473     |                 |           |  |
| Н      | Reconciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet  |         |                 |           |  |
| a      | Opening Net Liability / (Asset) as on 1st April  | 2727    |                 |           |  |
| b      | Expenses as recognised in P&L  | 240     | 0               | 0         |  |
| c      | Employer's Contribution  | -68     | 0               | 0         |  |
| d      | Past Service Cost  | 475     |                 |           |  |
| e      | Net Liability/Asset recognised in Balance Sheet as at 31st March   | 3373.5  | 0               | 0         |  |
|        |  |         |                 |           |  |
| I      | Expected contribution in the next financial year (i.e. FY 2018-19)   |         |                 |           |  |

## J Particulars of Investments under Plan Assets of Gratuity Fund, Pension Fund and any other plan as on 31st March

|  | Pension I | Fund                | Gratu  | ity Fund            | Any oth | ner plan            |
|--|-----------|---------------------|--------|---------------------|---------|---------------------|
| Category of assets                                 | Amount    | % of Plan<br>Assets | Amount | % of Plan<br>Assets | Amount  | % of Plan<br>Assets |
| Central Government Securities and cash             | 1942      | 56.50               |        | #DIV/0!             |         | #DIV/0!             |
| Loans  | 131       | 3.80                |        | #DIV/0!             |         | #DIV/0!             |
| Local Equities                                     | 467       | 13.60               |        | #DIV/0!             |         | #DIV/0!             |
| Overseas Bonds and equities                        | 876       | 25.50               |        | #DIV/0!             |         | #DIV/0!             |
| Property   | 21        | 0.60                |        | #DIV/0!             |         | #DIV/0!             |
| Special Deposits                                   | 100.0     | 0.00                |        | #DIV/0!             |         | #DIV/0!             |
| Bank A/c   |           | 0.00                |        | #DIV/0!             |         | #DIV/0!             |
| Insurer Managed Schemes                            |           | 0.00                |        | #DIV/0!             |         | #DIV/0!             |
| Others (e.g. Interest accrued, Mutual Fund<br>etc) |           | 0.00                |        | #DIV/0!             |         | #DIV/0!             |
| Total  | 3437      | 100.00              | 0      | #DIV/0!             | 0       | #DIV/0!             |

## K Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)

|  | Pension Fund |                     | Grat   | Gratuity Fund       |        | Any other plan      |  |
|--|--------------|---------------------|--------|---------------------|--------|---------------------|--|
| Category of assets                     | Amount       | % of Plan<br>Assets | Amount | % of Plan<br>Assets | Amount | % of Plan<br>Assets |  |
| Central Government Securities and cash | 1942         | 56.50               |        | #DIV/0!             |        | #DIV/0!             |  |
| Loans                                  | 131          | 3.80                |        | #DIV/0!             |        | #DIV/0              |  |
| Local Equities                         | 467          | 13.60               |        | #DIV/0!             |        | #DIV/0!             |  |
| Overseas Bonds and equities            | 876          | 25.50               |        | #DIV/0!             |        | #DIV/0!             |  |
| Property                               | 21           | 0.60                |        | #DIV/0!             |        | #DIV/0!             |  |
| Total                                  | 3437         | 100,00              | 0      | #DIV/0!             | 0      | #DIV/0!             |  |

L Principal Actuarial Assumptions

| Particulars                            | Pension      | Fund      | Gratuit      | y Fund    | Any oth      | er plan   |
|--|--------------|-----------|--------------|-----------|--------------|-----------|
|  | Current Year | Prev Year | Current Year | Prev Year | Current Year | Prev Year |
| Discount Rate                          | 6.18%        | 6.10%     |              |           |              |           |
| Expected Rate of Return on Plan Assets |              |           |              |           |              |           |
| Attrition Rate                         |              |           |              |           |              |           |
| Salary Escalation                      | 3.50%        | 3.50%     |              |           |              |           |
| Any other material assumption          |              |           |              |           |              |           |
| Future pension increases               | 3.00%        | 3.00%     |              |           |              |           |

## II Particulars about expense recognised in P&L a/c in respect of Defined Contribution Plans

| Name of the defined contribution plan                       | Amount debited to P&L in<br>FY 2018-19 |
|---|--|
| Employer's Contribution towards Employees<br>Provident Fund | 17                                     |
| Employer's Contribution towards New<br>Pension Scheme (NPS) | 72                                     |
| Other Plans (if any)  |  |

## III Particulars about expense recognised in P&L a/c in respect of Other Long Term Employee Benefits

| Name of the long term employee benefit   | Amount debited to P&L in<br>FY 2018-19 |
|--|--|
|  |  |
| Privilege Leave (Encashment) including<br>Leave encashment at the time of retirement |  |
| Leave Travel / Fare and Home Travel / Fare<br>Concession (Encashment/Availment)      |  |
| Sick Leave   |  |
| Silver jubilee award   |  |
| Resettlement expenses on Superannuation  |  |
| Casual Leave   |  |
| Retirement Award   |  |
| Others   |  |
| Total  | 0                                      |

Managing Director/CEO

Tag \*

Deloite.

## ISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS FOR THE YEAR ENDED 31st March 20

The following tables sets out the status of Providend Fund / Accumulated Compensated Absences (Privilege Leave) as per actuarial valuation by the Independent Actuary appointed by entity.

| V | DEFINED BENEFIT OBLIGATIONS   | Ť                              | (Rupees in thousand  |
|---|---|--------------------------------|--|
|   |   | Provident Fund                 | Accumulated Compensated<br>Absences (Privilege Leave)  |
| 1 | Change in the Present value of the Defined Benefit Obligation                     |                                |  |
| 1 | Opening Defined Benefit Obligation as at 1st April*                               |                                |  |
| , | Current Service Cost  |                                |  |
| , | Interest Cost   |                                |  |
| i | Employee Contribution (incluidng VPF)   |                                | NAME OF TAXABLE PARTY.   |
|   | Actuarial Losses /(Gains)   |                                |  |
| f | Benefits Paid   |                                |  |
| 3 | Closing Defined Benefit Obligation as at 31st March                               | 0                              | 0  |
| В | Change in Plan Assets   |                                |  |
| 1 | Opening Fair Value of Plan Assets as at 1st April                                 |                                |  |
| , | Expected Return on Plan Assets  |                                |  |
| 3 | Contributions   |                                |  |
| 1 | Benefits Paid   |                                |  |
|   | Actuarial Gains /(Losses) on plan Assets  |                                |  |
| 1 | Closing Fair Value of Plan assets as at 31st March                                | 0                              | 0  |
| C | Reconciliation of present value of obligations and fair value of pl               | an assets                      |  |
| a | Present value of funded obligations as at 31st March                              | 0                              |  |
| b | Fair Value of Plan assets as at 31st March  | 0                              |  |
| 2 | Deficit/(Surplus) (a - b)   | 0                              | STORESTON OF STREET  |
| 1 | Net Asset not recognised in Balance Sheet   | 0                              | 0  |
| D | Net Cost Recognised in the Profit and Loss Account                                |                                |  |
| 1 | Current Service Cost  | 0                              | 0  |
| 0 | Interest Cost   | 0                              | 0  |
| 3 | Actuarial (Gains)/Losses  | ACTOR SHOWS THE REAL PROPERTY. | 0  |
| d | Expected Return on Plan Assets  | 0                              | The state of the s |
| è | Interest Shortfall reversed   |                                | STATE OF THE PARTY |
|   | Total Costs of Defined Benefits Plans included in Schedule 16                     |                                |  |
| _ | (Payment to and Provisions for Employees)   | 0                              | 0  |
| E | Reconciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet |                                |  |
| 1 | Opening Net Liability as on 1st April   | Batherine 0                    | 0  |
| ) | Expenses as above   | 0                              | 0  |
| 3 | Employer's Contribution   |                                |  |
|   | Benefits paid by the employer directly  | SHOWING MARKET AND ADDRESS.    | 0  |
| 1 | Net Liability/Asset recognised in Balance Sheet as at 31st March                  |                                |  |

## F Particulars of Investments under Plan Assets of Provident Fund as on 31st March

|  | Provide | ent Fund            |
|--|---------|---------------------|
| Category of assets                                 | Amount  | % of Plan<br>Assets |
| Central Government Securities                      |         | #DIV/0!             |
| State Government Securities                        |         | #DIV/0!             |
| PSU Bonds  |         | #DIV/0!             |
| Other Bonds  |         | #DIV/0!             |
| FDR/TDR of Banks                                   |         | #DIV/0!             |
| Special Deposits                                   |         | #DIV/0!             |
| Bank A/c   |         | #DIV/0!             |
| Insurer Managed Schemes                            |         | #DIV/0!             |
| Others (e.g. Interest accrued,<br>Mutual Fund etc) |         | #DIV/0!             |
| Total  | 0       | #DIV/0!             |

## G Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)

| Bonds Bank Deposits DR/TDR of Banks                | Provident Fund |                     |  |  |  |  |
|--|----------------|---------------------|--|--|--|--|
| Category of assets                                 | Amount         | % of Plan<br>Assets |  |  |  |  |
| Bonds  |                | #DIV/0!             |  |  |  |  |
| Bank Deposits                                      |                | #DIV/0!             |  |  |  |  |
| FDR/TDR of Banks                                   |                | #DIV/0!             |  |  |  |  |
| Insurer Managed Schemes                            |                | #DIV/0!             |  |  |  |  |
| Others (e.g. Interest accrued,<br>Mutual Fund etc) |                | #DIV/0!             |  |  |  |  |
| Total  | 0              | #DIV/0!             |  |  |  |  |

H Principal Actuarial Assumptions

Managing Director/CEO



Delootte.

## PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY/JOINT VENTURE (IN RESPECT OF <u>UNEXPIRED LEASE</u> ONLY) CARE: <u>INCLUDE</u> PREMISES TAKEN ON RENT IN THE <u>NAME OF SUBSIDIARY/JOINT VENTURE</u> FOR STAFF RESIDENCE As on 31.03.2019

(Amount in thousands in local currency)

| Type of Lease     | Amount of lease<br>charges/ rent debited      | Rent propose/like                      | ly to be paid by the St<br>Venture                     | Whether renewable at the option of the             | Total no. of<br>Unexpired Lease           |            |  |
|-------------------|---|--|--|--|---|------------|--|
|                   | to charges account<br>during the year 2018-19 | Total Rent Payable<br>during 2019-2020 | Total Rent Payable<br>during 2020-2021 to<br>2023-2024 | Total<br>Rent Payable<br>from 2024-2025<br>onwards | -Subsidiary / Joint<br>Venture (Yes / No) | Agreements |  |
| 1                 | 2   | 3                                      | 4  | 5  | 6   | 7          |  |
| Cancellable       |   |  |  |  |   |            |  |
| Non - Cancellable | 481   | 505                                    | 2,286  | 645  | YES                                       | 35         |  |
| Total             | 481   | 505                                    | 2,286  | 645  |   | 35         |  |

Ask

Managing Director/CEO

Deloitte



## PREMISES GIVEN ON RENT/LEASE BY THE SUBSIDIARY/JOINT VENTURE CARE: DO NOT INCLUDE PREMISES ALLOTTED TO STAFF FOR THEIR RESIDENCE

(Amount in thousands in local currency)

| Type of Lease     | Proportionate<br>Original cost of such<br>premises | Proportionate<br>accumulated<br>depreciation of<br>such premises<br>upto 31.03.2019 | Depreciation of<br>such premises<br>for the year<br>ended 31.03.2019 | Rent to be receiv                            | Amount of<br>disputed rent,                                   |   |                                    |
|-------------------|--|---|--|--|---|---|------------------------------------|
|                   |  |   |  | Total Rent<br>receivable<br>during 2019-2020 | Total Rent<br>receivable during<br>2020-2021 to 2023-<br>2024 | Total<br>Rent receivable<br>from 2024-2025<br>onwards | if any,<br>recognised as<br>income |
| 1                 | 2  | 3   | 44   | 5  | 6   | 7   | 8                                  |
| Cancellable       |  |   |  |  |   |   |                                    |
| Non - Cancellable |  |   |  |  |   |   |                                    |

Managing Director/CEO

Deloite.



## PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY (DATA REQUIRED IN RESPECT OF EXPIRED LEASE AS ON 31st March 2019) CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY FOR STAFF RESIDENCE POSITION AS ON 31-Mar-19

(Amount in thousands in local currency)

| Branch<br>code | Premises | Date of Expiry of<br>the rent/lease<br>agreement | Rent being paid<br>per month | Whether<br>landlord has<br>formally<br>requested for<br>increase<br>(Yes/No) | Rent Demanded<br>by Landlord- per<br>month | The second secon | Diff (Rent<br>proposed by<br>subsidiary / JV<br>minus current<br>rent) | Date from<br>which<br>increased rent<br>is likely to be<br>effective | No. of<br>Months | Total<br>provision<br>required | Provision,<br>if any,<br>already<br>held | Additional<br>Provision<br>required |
|----------------|----------|--|------------------------------|--|--|--|--|--|------------------|--------------------------------|--|-------------------------------------|
| 1              | 2        | 3  | 4                            | 5  | 6  | 7  | 8=7-4  | 9  | 10               | 11=10x8                        | 12                                       | 13=11-12                            |
|                |          |  |                              |  | NIL  |  |  |  |                  |                                |  |                                     |

PLACE: MAURITIUS

DATE: 10th April 2019

Managing Director/CEO

Statutory Auditor

Deloitte.

#### A) Checklist for Annexure 25

- a). Annexure 25 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of unexpired lease as on 31.03.2019.
- b) The data in respect of Premises where the subsidiary / joint venture is the tenant/lessee is required to be given. Please ensure that the premises taken on rent in name of Subsidiary / Joint Venture for Staff Residence are also included in the Annexure.
- c) Rent proposed to be paid in next one year, from 2nd to 5th year and from 6th year to the expiry of the lease term should be shown under respective columns. In case the agreement provides for increase after certain years, the same should be considered
- d) Check the Rent/lease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement.
- e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up for audit purpose.

#### B) Checklist for Annexure 26

- a) Annexure 26 is for Premises given on rent/lease by the subsidiary / joint venture. (data required in respect of Unexpired lease as on 31.03.2019).
- b) Please ensure that premises allotted to staff for their residence are not included in this Annexure.
- c) Check the Rent/lease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement.
- d) In case part of premises is given on lease then only the proportionate Original Cost, accumulated depreciation and depreciation for the year has to be reported under col. No.2, 3 & 4 respectively.
- e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up for audit purpose.

#### C) Checklist for Annexure 27

- a) Annexure 27 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of expired lease as on 31.03.2019). Please ensure that the premises taken on rent in name of subsidiary / joint venture for Staff Residence are also included in the Annexure.
- b) In case the rent agreement has expired and the landlord has not raised any demand, the rent being paid presently should be shown column 7. In case the landlord has raised formal demand, the new demanded rent may be reported under Column 6.
- c) In case the Subsidiary / Joint Venture has finalized the rent with the landlord, the same rent may be reported under Col 7 and if still under negotiation, then the rent as per subsidiaries's offer to the landlord may be reported in the said column.