

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

(Amount in thousands in local currency)

Balance Sheet as on 31.03.2019

Capital and Liabilities	Sch No.	Name of the Currency	
		USD	
		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)		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 31.03.2019		15,700	1,671
Mark to Market of AFS securities for 01.04.2018 to 31.03.2019		1,863	(2,557)
Remeasurement of defined benefit obligations & 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 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.	Name of the Currency	
		USD	
		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 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

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

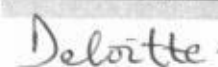
II. EXPENDITURE	Sch No.	31st March 2019	31st March 2018
Interest expended	15	14,474	14,717
Operating expenses	16	8,532	8,219
Provisions and contingencies		4,391	18,377
Total Expenditure		27,397	41,313

III. PROFIT			
Net Profit / (Loss) for the year		15,700	1,671
Add: Brought forward Profit / (Loss) as at 1st April 2018		18,071	
TOTAL		33,771	1,671

IV. APPROPRIATIONS			
Transfer to Statutory Reserves		2,355	251
Transfer to Capital Reserves			
Transfer to Investment Reserves			
Transfer to Revenue & Other Reserves			
Other Adjustments (Pl. specify)		-	(251)
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



Statutory Auditors



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD		Annexure "A"	
		(Amount in thousands in local currency)	
		Name of the Currency	
		USD	
		As at 31st March 2019	As at 31st March 2018
SCHEDULE 1 - EQUITY SHARE CAPITAL			
Authorised Equity Share Capital - shares of Rs. /- each			
Issued, Subscribed and Paid-up Equity Share Capital - equity shares of Rs. /- each			
		48,627	48,627
(Previous year equity shares of Rs. each)			
TOTAL		48,627	48,627
SCHEDULE 2 - RESERVES & SURPLUS			
I. Statutory Reserves			
Opening Balance		21,674	21,424
Additions during the year		2,355	250
Deductions during the year			
Total I		24,029	21,674
II. Capital Reserves			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
Total II		-	-
III. Share Premium			
Opening Balance		54,078	54,078
Additions during the year			
Deductions during the year			
Total III		54,078	54,078
IV. Investment Reserve			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
Total IV		-	-
V Foreign Currency Translation Reserve			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
Total V		-	-
VI Revaluation Reserve on Fixed Assets			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
Total VI		-	-
VII Revent e and Other Reserves			
Opening Balance		(2,168)	(1,585)
Additions during the year		(475)	(583)
Deductions during the year			
Total VII		(2,643)	(2,168)
VIII Available for Sale (AFS) Reserve			
Opening Balance		(2,543)	14
Additions during the year			
Deductions during the year		(1,863)	2,557
Total VIII		(680)	(2,543)
IX Balance in Profit and Loss Account			
		26,553	42,180
GRAND TOTAL (I+II+III+IV+V+VI+VII+VIII+IX)		101,337	113,221
SCHEDULE 3 - DEPOSITS			
A. I. Demand Deposits			
(i) From Banks		20	20
(ii) From Others		144,757	292,587
II. Savings Bank Deposits			
		131,068	136,073
III. Term Deposits			
(i) From Banks			50,000
(ii) From Others		192,769	299,657
Total		468,614	778,337
B. I. Deposits of Branches in India			
II. Deposits of Branches outside India		468,614	778,337



D.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD			
(Amount in thousands in local currency)			
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
SCHEDULE 4 - BORROWINGS			
I. 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 - I Bonds			
(v) Subordinated Debts and Bonds - Tier - II			
(vi) Redeemable Cumulative Preference Shares (RCPS)			
Total I		30,000	-
II. Borrowings outside India			
(i) Borrowings and Refinance outside India			
- From banks		234,000	165,000
- 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	165,000
GRAND TOTAL (I+II)		264,000	165,000
Secured Borrowings included in I & II above			
SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS			
I. Bills payable		927	806
II. Inter Bank adjustments			
III. Inter - Office adjustments (net)			
IV. Interest accrued		3,911	4,000
V. Deferred Tax Liabilities (Net)			
Income Tax Provisions / Liabilities (Net) (i.e. other than Deferred Tax, TDS & TCS Liabilities)			528
VII. Liabilities relating to Policyholders in Insurance Business			
Provision for Standard Assets including provision for unhedged foreign currency exposure		5,592	6,313
IX. Others (including provisions)		8,647	6,137
Total		19,077	17,784
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA			
I. Cash in hand (including foreign currency notes and gold)		1,891	1,697
II. Balances with Reserve Bank of India			
(i) In Current Account		-	
(ii) In Other Accounts		-	
Total		1,891	1,697
SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE			
I. In India			
(i) Balances with banks			
(a) In Current Account		295	144
(b) In Other Deposit Accounts		-	-
(ii) Money at call and short notice			
(a) With banks		-	-
(b) With Other Institutions		-	-
TOTAL I		295	144
II. Outside India			
(i) In Current Account		3,885	4,754
(ii) In Other Deposit Accounts		21,652	22,966
(iii) Money at call and short notice		82,668	244,380
TOTAL II		108,205	272,100
GRAND TOTAL		108,500	272,244
(I and II)			



D.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD			
(Amount in thousands in local currency)			
	Name of the Currency		USD
	As at 31st March 2019	As at 31st March 2018	
SCHEDULE 8 - INVESTMENTS			
I Investment in India in			
(i) Government Securities			
(ii) Other Approved Securities			
(iii) Shares	205		
(iv) Debentures and Bonds			
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)			
(vi) Group Associates			
(vii) Others (Units of mutual funds, commercial papers, etc.)	73,426	54,957	
TOTAL I	73,631	54,957	
II Investment Outside India in			
(i) Government Securities (including local authorities)	122,539	172,934	
(ii) Other Approved Securities	58,035		
(iii) Shares	357	208	
(iv) Debentures and Bonds			
(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada, Brazil)			
(vi) Group Associates			
(vii) Others (Units of mutual funds, commercial papers, etc.)			
TOTAL II	180,931	173,142	
GRAND TOTAL (I and II)	254,562	228,099	
III Investment in India in			
(i) Gross Value of Investments	73,631	54,957	
(ii) Aggregate of Provisions / Depreciation			
(iii) Net Investments (vide I above)	73,631	54,957	
IV Investment Outside India in			
(i) Gross Value of Investments	180,931	173,142	
(ii) Aggregate of Provisions / Depreciation			
(iii) Net Investments (vide II above)	180,931	173,142	
GRAND TOTAL (III and IV)	254,562	228,099	
SCHEDULE 9 - ADVANCES			
A (I) Bills purchased and discounted			
	15,763	19,689	
(II) Cash Credits, Overdrafts and Loans repayable on demand			
	21,374	20,382	
(III) Term Loans			
	484,251	563,259	
Total (A)	521,388	603,330	
B (I) Secured by tangible assets (including advances against Book Debts)			
	364,670	522,444	
(II) Covered by Bank/Government Guarantees			
(III) Unsecured			
	156,718	80,886	
Total (B)	521,388	603,330	
C (I) Advances in India			
(i) Priority Sector			
(ii) Public Sector			
(iii) Banks	42,603	66,686	
(iv) Others	179,770	175,046	
Sub Total (C.I)	222,373	241,732	
(II) Advances outside India			
(i) Due from banks			
(ii) Due from others			
(a) Bills purchased and discounted	-	19,689	
(b) Syndicated loans	160,676	170,437	
(c) Others	138,339	171,472	
Sub Total (C.II)	299,015	361,598	
Total C = (C.I+ C.II)	521,388	603,330	
NOTE: Total of A = Total of B = Total of C			



D.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD			
(Amount in thousands in local currency)			
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
SCHEDULE 10 - FIXED ASSETS			
I. Premises			
At cost as on 31st March of the preceding year		9,003	8,999
Additions during the year			4
Deductions during the year			
Accumulated Depreciation to date		2,072	1,908
TOTAL I		6,931	7,095
II. Other Fixed Assets (including furniture and fixtures) #			
At cost as on 31st March of the preceding year		7,133	6,904
Additions during the year		251	338
Deductions during the year		110	109
Accumulated Depreciation to date		6,651	6,437
TOTAL II		623	696
III. Leased Assets (including assets taken on Finance lease)			
At cost as on 31st March of the preceding year		319	319
Additions during the year		-	-
Deductions during the year		-	-
Accumulated Depreciation to date		188	171
SUB-TOTAL III		131	148
Add/ (Less): Lease Adjustments and Provisions			
TOTAL III		131	148
IV. Assets under Construction (including Premises)			
GRAND TOTAL (I+II+III+IV)		7,685	7,939
# Other Fixed Assets includes Leased-hold improvement/development on operating leases.			
SCHEDULE 11 - OTHER ASSETS			
I. Inter bank adjustments			
II. Inter - Office adjustments (net)			
III. Interest accrued			
IV. Tax paid in advance / tax deducted at source (Net)		4,461	5,793
V. Stationery & Stamps		204	-
VI. Non-banking assets acquired in satisfaction of claims		94	81
VII. Deferred tax asset (Net)		1,503	2,060
VIII. Deposits placed with NABARD/SIDBI/NHB etc. for meeting shortfall in priority sector lending (e.g. RIDF, etc.)			
IX. Others excluding Intangible Assets		1,367	1,671
X. Intangible Assets:			
(a) Deferred Revenue Expenditure			
(b) MAT Credit Balance			
(c) Other Intangible Assets (pl. specify)			
(d) Other Intangible Assets (pl. specify)			
TOTAL		7,629	9,661
SCHEDULE 12 - CONTINGENT LIABILITIES			
I. Claims against the entity not acknowledged as debts			
Income Tax, Service Tax and other Statutory & Regulatory			
II. Demands / liabilities (net -off provisions)			
III. Liability for partly paid investments / Venture Funds			
IV. Liability on account of outstanding forward exchange contracts			
V. Guarantees given on behalf of constituents			
(a) In India		6,660	1,769
(b) Outside India		3,666	3,511
VI. Acceptances, endorsements and other obligations		31,644	131,613
Notional amount of outstanding Derivative contracts other-than			
VII. Forward exchange contracts			
VIII. Other items for which the entity is contingently liable			
TOTAL		41,970	136,893
Bills for collection			
		904	2,066


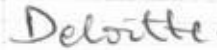


D.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD			
(Amount in thousands in local currency)			
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
SCHEDULE 13 - INTEREST EARNED			
I.	Interest / discount on advances/ bills	26,449	29,953
II.	Income on Investments	6,970	6,598
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	3,834	1,115
IV.	Others	1,406	678
TOTAL		38,659	38,344
SCHEDULE 14 - OTHER INCOME			
I.	Commission, exchange and brokerage	2,440	2,139
II.	Profit/ (Loss) on sale of investments (Net)	216	505
III.	Profit/ (Loss) on revaluation of investments (Net)	-	-
IV.	Profit/(Loss) on sale of land, buildings and other assets (Net)	25	15
V.	Profit/ (Loss) on sale of leased assets (Net)	-	-
VI.	Profit/ (Loss) on exchange transactions (Net)	1,469	1,612
Income earned by way of dividends, etc., from group subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)		-	-
VII.	Income from Finance Lease	-	-
IX.	Credit Card membership/ service fees	-	-
X.	Life Insurance Premium (net)	-	-
XI.	General Insurance Premium (net)	-	-
XII.	Share of earnings from associates	-	-
XIII.	Recoveries made in write-off non-performing accounts	-	-
XIV.	Miscellaneous income	288	369
TOTAL		4,438	4,640
SCHEDULE 15 - INTEREST EXPENDED			
I.	Interest on deposits	8,319	10,425
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	6,155	4,292
III.	Others	-	-
TOTAL		14,474	14,717



D.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD			
(Amount in thousands in local currency)			
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
SCHEDULE 16 - OPERATING EXPENSES			
I	Payments to and provisions for employees	4,631	4,220
II	Rent, taxes and lighting	660	606
III	Printing & Stationery	111	103
IV	Advertisement and publicity	78	49
V	Depreciation on		
(a)	Fixed Assets other than Leased Assets	488	493
(b)	Leased Assets	17	16
VI	Directors' fees, allowances and expenses	19	18
	Auditors' fees and expenses (including branch auditors' fees and expenses)		
VII	expenses)	51	47
VIII	Law charges	75	148
IX	Postages, Telegrams, Telephones, etc.	365	320
X	Repairs and maintenance	185	58
XI	Insurance Expenses	38	40
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	-	-
XV	Other Expenditure	1,814	2,101
TOTAL		8,532	8,219
SCHEDULE : PROVISIONS & CONTINGENCIES (charged off to P & L a/c)			
	Provision for Income Tax (Current tax)	331	1,371
	Provision for Income Tax (Deferred tax)	1,969	(481)
	Write - Back of Provision for Income Tax of earlier years	-	-
	Provision for other taxes	-	-
	Provision for Standard Assets	24	-
	Provision for NPAs	2,067	17,287
	Provision for Restructured Assets	-	-
	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)	-	-
Total Provisions & Contingencies		4,391	18,377
			
Managing Director / CEO		Statutory Auditors	



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Adjustments for non-uniform accounting policies - Investments

(Amount in thousands in local currency)

INVESTMENTS		Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (Column 2)	Difference (Column 3) =Col 1 - Col 2
A. Investments in India				
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 Foundation)		0	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	0
c. Shares		357	357	0
d. Debentures & Bonds		0	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, commercial papers, etc.)		0	0	0
Total Investments outside India		180931	180931	0
Total (A+B)	(column 1 should tally with sch.8 total)	254562	254562	0
C. Investments in India				
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)		73631	73631	0
D. Investments outside India				
a. Gross Investments outside India		180931	180931	0
b. Aggregate of Provisions/Depreciation		0	0	0
c. Net Investments outside India (a - b)		180931	180931	0
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



Name of the Foreign Subsidiary / Joint Venture: **SBI(MAURITIUS) LTD****Adjustments for non-uniform accounting policies - Advances**

(Amount in thousands in local currency)

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

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.*

*: 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

Notes:

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



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Adjustments for non-uniform accounting policies - Fixed Assets

(Amount in thousands in local currency)

FIXED ASSETS	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)= 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	0
Sub-Total: Other Fixed Assets	623	623	0
C. Leased Assets (including assets taken on Finance Lease)			
At cost as at close of previous year	319	319	0
Additions during the year	0	0	0
Deductions during the year	0	0	0
Depreciation to date	188	188	0
Add/ (Less) : Lease Adjustment and Provisions	0	0	0
Sub-Total: Leased Assets	131	131	0
D. Assets under Construction (including Premises)	0	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

AHL

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 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 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.



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Adjustments for non-uniform accounting policies - Other Assets

(Amount in thousands in local currency)

OTHER ASSETS	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1-Col 2
1. Inter Bank Adjustments			
2. Inter Office Adjustments (Net)	0	0	0
3. Interest Accrued	4461	4461	0
4. Tax Paid in Advance/Tax Deducted at Source (net)	0	0	0
5. Stationery and Stamps	94	94	0
6. Non Banking Assets acquired in satisfaction of claims by the banking subsidiaries	0	0	0
7. Deferred Tax Assets (Net)	1503	1503	0
8. Deposits placed with NABARD/SIDBI/NHB etc. for meeting shortfall in priority sector lending (e.g. RIDF, etc.)	0	0	0
9. Others excluding Intangible Assets	1571	1571	0
10. Intangible Assets :			
(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)	0	0	0
Total (1 to 10) (column 1 to tally with Schedule 11)	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.

Arshana

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.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Adjustments for non-uniform accounting policies - Other Liabilities

(Amount in thousands in local currency)

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

*: 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

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 0.75% & 0.75% respectively. For more details, please refer RBI master circular on IRAC for commercial banks.



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

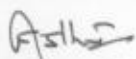
Adjustments for non-uniform accounting policies - Income

(Amount in thousands in local currency)

INCOME	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1-Col 2
<u>SCHEDULE 13 - INTEREST EARNED</u>			
I. Interest / discount on advances/ bills	26449	26449	0
II. Income on Investments	6970	6970	0
III. Interest on balances with Reserve Bank of India and other inter-bank funds	3834	3834	0
IV. Others	1406	1406	0
TOTAL (I to IV) (column 1 to tally which Schedule13)	38659	38659	0
<u>SCHEDULE 14 - OTHER INCOME</u>			
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)	0	0	0
Profit/(Loss) on sale of land, buildings and other assets (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 subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)	0	0	0
VIII. Income from Finance Lease	0	0	0
IX. Credit Card membership/ service fees	0	0	0
X. Life Insurance Premium (net)	0	0	0
XI. General Insurance Premium (net)	0	0	0
XII. Share of earnings from associates			0
XIII. Recoveries made in write-off non-performing accounts	0	0	0
XIV. Miscellaneous income	288	288	0
Total (I to XIV) (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



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Adjustments for non-uniform accounting policies - Expenses

(Amount in thousands in local currency)

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

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Managing Director/CEO

Deloitte

Statutory Auditors



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Data for translation of income/expenses of non-integral foreign operationsProfit and Loss account for the period 01.04.2018 to 31.03.2019

(Amount in thousands in local currency)

	Name of the Currency				USD
	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
SCHEDULE 13 - INTEREST EARNED					
I. Interest / discount on advances/ bills	5697	6819	7509	6424	26449
II. Income on Investments	1669	1707	1649	1945	6970
III. Interest on balances with Reserve Bank of India and other inter-bank funds	1328	922	897	687	3834
IV. Others	360	319	301	426	1406
TOTAL (I + II + III + IV)	9054	9767	10356	9482	38659
SCHEDULE 14 - OTHER INCOME					
I. Commission, exchange and brokerage	503	580	822	535	2440
II. Profit/ (Loss) on sale of investments (Net)				216	216
III. Profit/ (Loss) on revaluation of investments (Net)					0
IV. Profit/(Loss) on sale of land, buildings and other assets (Net)				25	25
V. Profit/ (Loss) on sale of leased assets (Net)					0
VI. Profit/ (Loss) on exchange transactions (Net)	267	361	448	393	1469
Income earned by way of dividends, etc., from group subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)					0
VII. Income from Finance Lease					0
IX. Credit Card membership/ service fees					0
X. Life Insurance Premium (net)					0
XI. General Insurance Premium (net)					0
XII. Share of earnings from associates					0
XIII. Recoveries made in write-off non-performing accounts					0
XIV. Miscellaneous income	87	74	93	34	288
TOTAL (items I to XIV)	857	1015	1363	1203	4438
SCHEDULE 15 - INTEREST EXPENDED					
I. Interest on deposits	2127	2052	2283	1857	8319
II. Interest on Reserve Bank of India/ Inter-bank borrowings	1293	1367	1538	1957	6155
III. Others					0
TOTAL (I + II + III)	3420	3419	3821	3814	14474

D.

	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

SCHEDULE 16 - OPERATING EXPENSES

I.	Payments to and provisions for employees	1174	1056	1096	1305	4631
II.	Rent, taxes and lighting	169	158	159	174	660
III.	Printing & Stationery	41	16	31	23	111
IV.	Advertisement and publicity	10	17	21	30	78
V.	Depreciation on					
(a)	Fixed Assets other than Leased Assets	119	122	125	122	488
(b)	Leased Assets	4	4	4	5	17
VI.	Directors' fees, allowances and expenses	2	5	5	7	19
	Auditors' fees and expenses (including branch auditors' fees and expenses)	1	25	12	13	51
VII.	Law charges	13	21	3	38	75
VIII.	Postages, Telegrams, Telephones, etc	128	77	75	85	365
IX.	Repairs and maintenance	8	117	15	45	185
X.	Insurance Expenses	9	4	0	25	38
XI.	Other Operating Expenses relating to Credit Card Operations					0
XII.	Other Operating Expenses relating to Life Insurance					0
XIII.	Other Operating Expenses relating to General Insurance					0
XIV.	Other Expenditure	379	325	362	748	1814
	TOTAL (items I to XV)	2057	1947	1908	2620	8532

SCHEDULE : PROVISIONS & CONTINGENCIES (charged off to P & L a/c)

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
TOTAL	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

Asihans

Managing Director/CEO

Deloitte

Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Intra-group Assets as on 31st March 2019

(amount in thousands in local currency(USD))

Sr. No	Name of the Counter party	Balances with Banks in Current Accounts (Sch 7)	Balances with Banks in other deposit accounts (Sch 7)	Money at Call & Short Notice (Sch 7)	Bills Purchased & discounted (Sch 9) #	Cash Credits/ Current Accounts/ Overdrafts - Debit Balances	Demand Loans (Sch 9)	Term Loans (Sch.9)	Other Assets-interest accrued (sch 11)	Other Assets- Others (Net of Provisions(if any)) (sch 11)	Total
		1	2	3	4	5	6	7	8	9	10
1	SBI Capital Markets Ltd										-
2	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. Ltd										-
8	SBI Global Factors Ltd										-
9	SBI Pension Funds Pvt Ltd										-
10	Ltd										-
11	SBI General Insurance Company Ltd										-
12	SBI Cards & Payment Services Pvt. Ltd										-
13	SBI Business Process Management Services Pvt Ltd										-
14	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										-
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank Llc, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd										-
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Servicios Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	1,782	-	15,273	-	-	-	-	14	-	17,069
	SBI BAHRAIN			3,500					1		3,501
	SBI NEW YORK	441		10,000					2		10,443
	SBI AUSTRALIA	138		1,773					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									109
31	SBI- Domestic Offices	246	-	-	-	-	-	-	-	-	246
	SBI ISB MUMBAI - ATM	71									71
	SBI ISB, MUMBAI	175									175
	Name of the Circle.....										-
	TOTAL	2,028	-	15,273	-	-	-	-	14	-	17,315

Note:

- # bills negotiated against Letters of Credit for elimination of intra group contingent liabilities.
- Balances with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group balances.
- 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).
- 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.

We confirm that:

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

Managing Director/CEO



Deloitte

Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Intra-group Liabilities as on 31st March 2019

(amount in thousands in local currency(USD))

S. No.	Name of the Counter party	Demand Deposits - Current Account / Cash Credit Account - Credit Balances (Sch 3)	Time Deposits (Sch 3)	Secured Borrowings (Sch 4)	Other Unsecured Borrowings (excluding Commercial Papers (CPs) and Debentures) (Sch 4)	Innovative Perpetual Debt Instruments - Tier I Bonds (Sch 4)	Subordinated Debts & Bonds - Tier II Bonds (Sch 4) ##	Commercial Papers and Debentures which are not considered as Subordinated Debts (Sch 4)	Other Liabilities Interest accrued (Sch 5)	Other liabilities (Sch 5) (Please specify)	Total
		1	2	3	4	5	6	7	8	9	10
1	SBI Capital Markets Ltd.										-
2	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. Ltd.										-
8	SBI Global Factors Ltd.										-
9	SBI Pension Funds Pvt Ltd.										-
10	Ltd.										-
11	SBI General Insurance Company Ltd.										-
12	SBI Cards & Payment Services Pvt. Ltd.										-
13	SBI Business Process Management Services Pvt Ltd.										-
14	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.	7	225						0		233
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd.										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank Llc, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd.										-
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Services Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	8	-	-	200,000	-	-	-	1,063	-	201,071
	SBI HONG KONG				100000				279		100,279
	SBI BAHRAIN				30000				19		30,019
	SBI LONDON				25000				218		25,218
	SBI NEW YORK	8			45000				547		45,555
31	SBI- Domestic Offices	-	-	-	-	-	-	-	-	-	-
	EXPENSES)										
	Name of the Circle.....										
	Name of the Circle.....										
	TOTAL	15	225	-	200,000	-	-	-	1,064	-	201,303

Note:-

1 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)"

3 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.

4 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

Statutory Auditors

Note:

- We confirm that**

- Deloitte.

Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Intra-group Incomes 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 / Discount on Advances/Bills (Sch. 13)	Income on investments (Sch. 13)	Interest on Bank Balances and Money at call & short notice (Sch. 13)	Other Interest (Sch. 13)	Commission, Exchange & Brokerage (Sch. 14)	Profit/ (Loss) on sale of Investments (Sch. 14)	Profit/ (Loss) on sale of land/buildings and other assets (Sch. 14)	Income from Financial Lease (Sch. 14)	Insurance Premium Income (net) ## (Sch. 14)	Misc Income (Sch. 14)	Income earned by way of dividends	Total
		A	B	C	D	E	F	G	H	I	J	K	(A to K)
1	SBI Capital Markets Ltd.												-
2	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. Ltd												-
8	SBI Global Factors Ltd												-
9	SBI Pension Funds Pvt Ltd												-
10	SBI-SG Global Securities Services Pvt. Ltd.												-
11	SBI General Insurance Company Ltd												-
12	SBI Cards & Payment Services Pvt. Ltd												-
13	SBI Business Process Management Services Pvt Ltd.												-
14	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												-
18	SBICAP (Singapore) Ltd.												-
19	SBICAP (UK) Ltd												-
20	Nepal SBI Merchant Banking Ltd.												-
21	State Bank of India (California)												-
22	SBI Canada Bank												-
23	SBI (Mauritius) Ltd.												-
24	Commercial Indo Bank LLC, Moscow												-
25	PT Bank SBI Indonesia												-
26	Nepal SBI Bank Ltd												-
27	Bank SBI Botswana Ltd.												-
28	State Bank of India Servicios Limitada												-
29	State Bank of India (UK) Limited												-
30	SBI- Foreign Offices	-	-	1,256	-	-	-	-	-	-	-	-	1,256
	SBI HONG KONG			1									1
	SBI AUSTRALIA			37									37
	SBI BAHRAIN			308									308
	SBI LONDON			553									553
	SBI NEW YORK			357									357
	STATE BANK OF INDIA NASSAU			1									1
31	SBI- Domestic Offices	-	-	-	-	-	-	-	-	-	-	-	-
	Name of the Circle.....												
	Name of the Circle.....												
	Name of the Circle.....												
	TOTAL	-	-	1,256	-	-	-	-	-	-	-	-	1,256

Note:

- Income from transactions with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group transactions.
- ## 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
- 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

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

Managing Director/CEO

Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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 expenses on deposits (Sch.15)	Interest expenses on AT - I (IPDI) Bonds (Sch.15)	Interest expenses on Subordinated Debts and Tier - II Bonds (Sch.15)	Interest expenses on other borrowings (Sch.15)	Other Interest expenses (Sch.15)	Payment to and provisions for employees ## (Sch.16)	Rent, Taxes & Lighting (Sch.16)	Insurance Expenses (Sch.16)	Other Expenditure (Sch.16)	Total
		A	B	C	D	E	F	G	H	I	(A to I)
1	SBI Capital Markets Ltd.										-
2	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. Ltd										-
8	SBI Global Factors Ltd										-
9	SBI Pension Funds Pvt Ltd										-
10	SBI-SG Global Securities Services Pvt. Ltd.										-
11	SBI General Insurance Company Ltd										-
12	SBI Cards & Payment Services Pvt. Ltd										-
13	SBI Business Process Management Services Pvt. Ltd.										-
14	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	1.00									1.00
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank Llc, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd	72									72
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Servicos Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	-	-	-	5,402	-	-	-	-	-	5,402
	SBI HONG KONG				3,299						3,299
	SBI BAHRAIN				40						40
	SBI LONDON				861						861
	SBI NEW YORK				1,202						1,202
31	SBI- Domestic Offices	-	-	-	-	-	-	-	-	367	307
	SBI INDIA-(MANAGEMENT EXPENSES)									307	307.00
	Name of the Circle.....										
	Name of the Circle.....										
	TOTAL	73	-	-	5,402	-	-	-	-	307	5,782

Note:

- Transactions with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group transactions.
- ## 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

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

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

(amount in thousands in local currency(USD))

S. No.	Name of the Counter party	Amount		Date of origination	Name of the Account head under which it is accounted	Amount of Provision held for Debit Entries	Reason for unreconciliation and / or Reason for not having any provision for unreconciled debit
		Debit	Credit				
1	SBI Capital Markets Ltd.				For example - Balances with Banks in Current Accounts (Sch 7)		
2	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. Ltd						
8	SBI Global Factors Ltd						
9	SBI Pension Funds Pvt Ltd						
10	SBI-SG Global Securities Services Pvt. Ltd.						
11	SBI General Insurance Company Ltd						
12	SBI Cards & Payment Services Pvt. Ltd						
13	SBI Business Process Management Services Pvt Ltd.						
14	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						
18	SBICAP (Singapore) Ltd.						
19	SBICAP (UK) Ltd						
20	Nepal SBI Merchant Banking Ltd.						
21	State Bank of India (California)						
22	SBI Canada Bank						
23	SBI (Mauritius) Ltd.						
24	Commercial Indo Bank Llc, Moscow						
25	PT Bank SBI Indonesia						
26	Nepal SBI Bank Ltd						
27	Bank SBI Botswana Ltd.						
28	State Bank of India Servicos Limitada						
29	State Bank of India (UK) Limited						
30	SBI- Foreign Offices	-	-			-	
	SBI LONDON						
	SBI NEW YORK						
	#REF!						
31	SBI- Domestic Offices	-	-			-	
	SBI INDIA-(MANAGEMENT EXPENSES)						
	Name of the Circle.....						
	Name of the Circle.....						

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



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Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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

(amount in thousands in local currency(USD))

Date of purchase	Purchased from (Name of State Bank Group member)	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Cost	Depreciation	Amortisation	Outstanding as at 31.03.2019	
								Face value	Book value / Carrying value

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

(Amount in thousands in local currency)

Date of Sale	Sold to (Name of State Bank Group member) i.e. Subsidiaries/ JVs/ Associates including RRBs	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Face value of security sold	Net Sale Value*	Original Cost	Cumulative Depreciation / Appreciation as on date of sale	Cumulative Provision for Amortisation as on date of sale	Book value / Carrying value as on date of sale	Profit/ Loss on the transaction (column no. 6 minus column no.10)
1	2	3	4	5	6	7	8	9	10	11	12

* 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 purchase	Purchased from (Name of State Bank Group member)	Item Description	Purchase price	Carrying value as at 31.03.2019

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

Date of Sale	Sold to (Name of State Bank Group member)	Item Description	Net Sale Value*	Original Cost	Book value / Carrying value as on date of sale	Profit/ Loss on the transaction

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

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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 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	
13	SBI - SG Global Securities Services Pvt. Ltd.	
14	SBI 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	Ltd.	
20	SBI Funds Management (International) Pvt. Ltd	
21	State Bank of India (California)	
22	SBI Canada Bank	
23	SBI (Mauritius) Ltd.,	
24	Commercial Indo Bank Llc , Moscow	
25	PT Bank SBI Indonesia	
26	Nepal SBI Bank Ltd	
27	Nepal SBI Merchant Banking Ltd.	
28	Bank SBI Botswana Ltd.	
29	State Bank of India Servicios Limitada	
30	State Bank of India (UK) Limited	
31	C Edge Technologies Ltd	
32	SBI Macquarie Infrastructure Management Pvt Ltd	
33	SBI Macquarie Infrastructure Trustee Pvt. Ltd	
34	Macquarie SBI Infrastructure Mgmt Pte. Ltd	
35	Macquarie SBI Infrastructure Trustee Ltd	
36	Oman-India Joint Investment Fund Mgmt. Company Pvt.Ltd.	
37	Oman-India Joint Investment Fund Trustee Company Pvt. Ltd.	
38	Jio Payments Bank Ltd.	
	Sub-Total	46976
	Other Shareholders	1,651
	Grand Total (to tally with Sch. 1 of the BS)	48627


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(amount in thousands of local currency(USD))

Details of Investments in State Bank Group as at 31.03.2019

[illegible]

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

Table 1

(Amount in thousands in local currency)

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

[illegible]

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Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTI

Details of Deferred Taxes as at 31.03.2019

(Amount in thousands in local currency)

		As on 31.03.2019 Column 1	As on 31.03.2018 Column 2
A.	Deferred Tax Assets		
	Provision for long term Employee Benefits (e.g. Pension, Gratuity, Leave Encashment, Sick Leave, LFC, 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
B	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 during FY 2018-19	-27	
	(Column 2 minus Column 1 of Row C above)		

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


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Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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

A. Outstanding as at 31st March 2019

(Amount in thousands in local currency)

Name of Related Party	Deposits	Borrowings	Other Liabilities	Balances with banks	Money at call	Investments	Advances	Other Assets	Non-fund commitments (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				NIL					
Bank of Bhutan Ltd.									
SBI Home Finance Ltd.									
Shri Rajnish Kumar, Chairman									
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	0	0		0	0	0	0	0

B. Maximum Outstanding during the year 2018-19

(Amount in thousands in local currency)

Name of Related Party	Deposits	Borrowings	Other Liabilities	Balances with banks	Money at call	Investments	Advances	Other Assets	Non-fund commitments (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.					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 25.06.2018)									
Smt. Anshula Kant, Managing Director (from 07.09.2018)									
Relatives of Chairman/ Managing Directors									
TOTAL	0	0			0	0	0	0	0


 Managing Director/CEO


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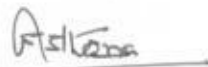
Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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 income	Profit/ (Loss) on sale of land/ buildings and other assets	Income earned by way of 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. 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						
TOTAL	0	0	0	0	0	0

NIL



Managing Director/CEO




Statutory Auditor

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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 income	Profit/ (Loss) on sale of land/ buildings and other assets	Income earned by way of 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. 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						
TOTAL	0	0	0	0	0	0

NIL

ASIL

Managing Director/CEO



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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)

Name of Related Party	Description of any Management Contract/ agreement entered into with the related 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 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		
TOTAL		0

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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

(Amount in thousands in local currency)

Name of Related Party	Description of any Management Contract/ agreement entered into with the related 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 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		
TOTAL		0

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Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

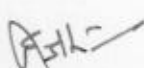
SEGMENTAL REPORTING AS PER ACCOUNTING STANDARD 17 (FY 2018-19)
(For Banking Subsidiaries only)

(Amount in thousands in local currency)

Sr. No.		Treasury Operations (A)	Corporate/Wholesale Banking Operations (B)	Retail Banking Operations (C)	Other Banking Operations (D)	Eliminations (E)	Total (F)
1	Revenue						
a	Revenue including Inter Segment Revenue	13,839	27,114	1,776		XXXXXX	42,729
b	Less : Inter Segment Revenue					XXXXXX	-
c	Add : Unallocated Revenue	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	368
d	Revenue from External Customers	13,839	27,114	1,776	-	XXXXXX	43,097
2	Result						
a	Segment Result	6,451	12,639	829		XXXXXX	19,919
b	Provisions & Contingencies other than Provision for taxes		2,091			XXXXXX	2,091
c	Segment Result after provision & contingencies and before provisions for taxes	6,451	10,548	829	-	XXXXXX	17,828
d	Unallocated Income (+) / Expenses (-) - net	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	172
e	Profit Before Taxes	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	18,000
f	Provision for Taxes (i.e. current tax + deferred tax + Write Back of Provision for Income Tax of earlier years + other taxes)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	2,300
g	Extra ordinary Profit / (Loss)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
h	Net Profit (f - g +/- h)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	15,700
3	Segment Assets	363,062	490,778	32,502		XXXXXX	886,342
4	Unallocated Corporate Assets	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	15,313
5	Total Assets (3 + 4)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	901,655
6	Segment Liabilities	264,000	298,475	170,138		XXXXXX	732,613
7	Unallocated Corporate Liabilities	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	19,078
8	Capital Employed (5-6-7)	99,062	192,303	(137,636)	-	XXXXXX	149,964
9	Total Liabilities (6+7+8)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	901,655

Additional Information:

	Treasury Operations (A)	Corporate/Wholesale Banking Operations (B)	Retail Banking Operations (C)	Other Banking Operations (D)	Unallocated (E)	Total (F)
Capital Expenditure incurred for the period(see note (vi))					251.00	251.00
Depreciation on fixed Assets provided for the period (see note (vii))					505.00	505.00


 Managing Director/CEO


 Statutory Auditors

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.
- Net Profit (Sr. No. 2 (h)) Should tally with the amount of Net Profit/ (Loss) reported in the P&L account.
- Total Assets & Total Liabilities (Sr. No. 5 & 9) should tally with the Balance Sheet total.
- 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.

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

Supplementary information for FY 2018 -19

(Amount in thousands in local currency)

Table 1:

	Amount
a. Issuance of Bonds (if any) during the year	
- Innovative Perpetual Debt Instruments (AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
b. Repayment of Bonds (if any) during the year	NIL
- Innovative Perpetual Debt Instruments (AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
c. Interest Expenses booked on Bonds during the year	
- Innovative Perpetual Debt Instruments (AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
d. Dividend received from Group Subsidiaries (e.g. DFHI etc.) during the year	NIL
- 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	
- 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	
- Final Dividend including Dividend Tax for FY 2017-18	4863
- Interim Dividend including Dividend Tax for FY 2018-19	
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
l. 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
o. Provision Coverage Ratio (PCR) excluding Technical write-off (AUCA) as at 31st March 2019	49.90
p. Provision Coverage Ratio (PCR) including Technical write-off (AUCA) as at 31st March 2019	79.34

Table 2:

(Amount in thousands in local currency)

Floating Provisions for NPAs	2018-19	2017 -18
i) Provisions held as on 01.04.2018/01.04.2017	0	0
ii) Provision made during the year		0
iii) Provisions utilized during the year	NIL	0
iv) Reversed during the year		0
v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)]	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
i) Provisions held as on 01.04.2018/01.04.2017	0	
ii) Provision made during the year		
iii) Provisions utilized during the year	NIL	
iv) Reversed during the year		
v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)]	0	0


 Managing Director/CEO


 Statutory Auditors


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

Table 4:

Break-up of Investment (Net) as on 31.03.2019

(Amount in thousands in local currency)

Particulars	Held to Maturity (HTM)	Available for sale (AFS)	Held for Trading (HFT)	Total
I - Investments in India in				
(i) Government Securities				-
(ii) Other Approved Securities				-
(iii) Shares		205		205
(iv) Debentures and Bonds				-
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)				-
(vi) Group Associates				-
(vii) Others (Units of mutual funds, commercial papers, etc.)	34,386	39,040		73,426
TOTAL I	34,386	39,245	-	73,631
II - Investments outside India in				
(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				-
(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Services Limitada, Brazil)				-
(vi) Group Associates				-
(vii) Others (Units of mutual funds, commercial papers, etc.)				-
TOTAL II	34,015	146,916	-	180,931
GRAND TOTAL	68,401	186,161	-	254,562

(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 India	Total
SCHEDULE 2 - ADVANCES			
(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 I	222,373	299,015	521,388

Ashw
Managing Director/CEO



Deloitte
Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS

I DEFINED BENEFIT OBLIGATIONS		(Amount in thousands in local currency)		
		PENSION PLAN	GRATUITY	Any other plan
A	Change in the Present value of the Defined Benefit Obligation			
a	Opening Defined Benefit Obligation as at 1st April*	6,224		
b	Current Service Cost	128		
c	Interest Cost	384.68		
d	Past Service Cost (Vested Benefit)	-		
e	Actuarial Losses /(Gains)	471		
f	Benefits Paid	- 397		
g	Closing Defined Benefit Obligation as at 31st March	6,811	0	0
B	Change in Plan Assets			
a	Opening Fair Value of Plan Assets as at 1st April	3,497		
b	Expected Return on Plan Assets	208		
c.1	Contributions by Employer	68		
c.2	Contributions by Employee	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
b	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			
a	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
g	Total Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions for Employees)	240	0	0
G	Reconciliation of Expected Return and actual return on Plan Assets			
a	Expected Return on Plan Assets	471	0	0
b	Actuarial Gain/(Loss) on Plan Assets	4	0	0
c	Actual Return on Plan Assets	475	0	0
H	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)			

D.

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

Category of assets	Pension Fund		Gratuity Fund		Any other plan	
	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan 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		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 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)

Category of assets	Pension Fund		Gratuity Fund		Any other plan	
	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan 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		Gratuity Fund		Any other 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 FY 2018-19
Employer's Contribution towards Employees Provident Fund	17
Employer's Contribution towards New 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 FY 2018-19
Privilege Leave (Encashment) including Leave encashment at the time of retirement	
Leave Travel / Fare and Home Travel / Fare Concession (Encashment/Availment)	
Sick Leave	
Silver jubilee award	
Resettlement expenses on Superannuation	
Casual Leave	
Retirement Award	
Others	
Total	0

Managing Director/CEO



Deloitte
Statutory Auditors

Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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

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

IV DEFINED BENEFIT OBLIGATIONS

(Rupees in thousand)

		Provident Fund	Accumulated Compensated Absences (Privilege Leave)
A	Change in the Present value of the Defined Benefit Obligation		
a	Opening Defined Benefit Obligation as at 1st April*		
b	Current Service Cost		
c	Interest Cost		
d	Employee Contribution (including VPF)		
e	Actuarial Losses /(Gains)		
f	Benefits Paid		
g	Closing Defined Benefit Obligation as at 31st March	0	0
B	Change in Plan Assets		
a	Opening Fair Value of Plan Assets as at 1st April		
b	Expected Return on Plan Assets		
c	Contributions		
d	Benefits Paid		
e	Actuarial Gains /(Losses) on plan Assets		
f	Closing Fair Value of Plan assets as at 31st March	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	0	
b	Fair Value of Plan assets as at 31st March	0	
c	Deficit/(Surplus) (a - b)	0	
d	Net Asset not recognised in Balance Sheet	0	0
D	Net Cost Recognised in the Profit and Loss Account		
a	Current Service Cost	0	0
b	Interest Cost	0	0
c	Actuarial (Gains)/Losses		0
d	Expected Return on Plan Assets	0	
e	Interest Shortfall reversed		
f	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		
a	Opening Net Liability as on 1st April	0	0
b	Expenses as above	0	0
c	Employer's Contribution		
d	Benefits paid by the employer directly		0
e	Net Liability/Asset recognised in Balance Sheet as at 31st March	0	0

D.

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

Category of assets	Provident Fund	
	Amount	% of Plan 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, 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)

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

H Principal Actuarial Assumptions

Particulars	Provident Fund	Compensated Absences
Discount Rate		
Guaranteed Return		
Attrition Rate		
Salary Escalation		
Any other material assumption		

Asik

Managing Director/CEO



Deloitte

Statutory Auditors

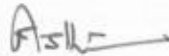
Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY / JOINT VENTURE (IN RESPECT OF UNEXPIRED LEASE ONLY)CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY / JOINT VENTURE FOR STAFF RESIDENCE

As on 31.03.2019

(Amount in thousands in local currency)

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



Managing Director/CEO



Statutory Auditor



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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 Original cost of such premises	Proportionate accumulated depreciation of such premises upto 31.03.2019	Depreciation of such premises for the year ended 31.03.2019	Rent to be received by the Subsidiary / Joint Venture			Amount of disputed rent, if any, recognised as income
				Total Rent receivable during 2019-2020	Total Rent receivable during 2020-2021 to 2023- 2024	Total Rent receivable from 2024-2025 onwards	
1	2	3	4	5	6	7	8
			NIL				
Cancellable							
Non - Cancellable							

Asik
 Managing Director/CEO

Deloitte
 Statutory Auditor



Name of the Foreign Subsidiary / Joint Venture: SBI(MAURITIUS) LTD

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

PLACE : MAURITIUS

DATE : ~~16th April 2019~~

3 May 2019



Managing Director/CEO

Statutory Auditor

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.