Name of the Foreign Subsidiary/Joint Venture: State Bank of India (UK) Ltd

(Amount in GBP in thousands)

Capital and Liabilities	Sch No.	As at 31st March 2022	As at 31st March 2021
Equity Share Capital	1	225,000	225,000
Reserves and Surplus	2		
Balance brought forward (as at 01.04.2021 / 01.04.2020) Add / (Less) : Addition in Share Premium		19,266	10,771
Profit/(Loss) during the year		14,251	7,872
Dividend and Tax on Dividend Mark to Market of AFS securities for 01.04.2021 to		(5,625)	
31.03.2022		(2,822)	705
Addition in Foreign Currency Translation Reserve Adj made during Stat Audit 2019-20 (As reported in June to Dec 20 CFS) Adjustments made during Stat audit 2020-21 Other Adjustments (Pl. specify)		(448)	(82)
Balance carried over as at 31.03.2022 / 31.03.2021		24,622	19,266
Deposits	3	1,339,203	1,360,344
Borrowings (includig AT 1, Tier II & Subordinated			
Debts)	4	164,120	128,696
Other Liabilities and Provisions	5	29,688	28,495
TOTAL		1,782,633	1,761,801

Balance Sheet as on 31.03.2022

		As at	As at
Assets	Sch No.	31st March 2022	31st March 2021
Cash and Balances with Reserve Bank of India	6	563	517
Balances with banks and money at call & short notice	7	185,818	238,106
Gross value of Investments	8	372,657	335,250
Aggregate of Provisions / Depreciation as at			
31.03.2022		3,862	92
Carrying Value as at 31.03.2022		368,795	335,158
Net Advances	9	1,207,928	1,146,239
Fixed Assets	10	3,463	2,807
Other Assets	11	16,066	38,974
TOTAL		1,782,633	1,761,801

Contingent Liabilities	12	-	-
Bills for Collection		-	-



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IDENTIFICATION
PURPOSES ONLY
14 April 2022
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Profit and Loss Account for the year ended 31.03.2022

. INCOME	Sch No.	31st March 2022	31st March 2021
Interest Earned	13		
a) Interest/discount on advances/bills		31,830	28,967
b) Income from Investments (including dividend)c) Interest on balances with RBI and other inter bank		10,179	10,812
funds		2,563	2,807
d) Others		2,917	3,551
Other Income	14	3,825	5,158
Total Income		51,314	51,295

II. EXPENDITURE	Sch No.	31st March 2022	31st March 2021
Interest expended	15	13,862	23,115
Operating expenses	16		
a) Payment to and provisions for employed	-	8,717	7,794
b) Depreciation on fixed assets (include	ding Leased Assets)	711	695
c) Other Operating Expenses		8,891	8,570
Total Expenses (excluding provisions and	nd		
contingencies)		32,181	40,174
III. Operating Profit		19,133	11,121
Provisions (other than tax) and contingenc	ies (net of write	19,155	11,121
back)	les (net of write-	1,420	1,352
Profit or (loss) from ordinary activities bet	fore tax	17,713	9,769
Exceptional & Extraordinary items		17,715	9,709
Profit or (loss) before tax		17,713	9,769
Tax Expense		3,462	1,897
Net Profit / (Loss) for the year		14,251	7,872
Add: Brought forward Profit / (Loss) as at	t 01.04.2021 /	1 1,201	,,,,,
01.04.2020			
	TOTAL	14,251	7,872
IV. APPROPRIATIONS			
Transfer to Statutory Reserves			
Transfer to Capital Reserves			
Transfer to Investment Reserves			
Transfer to Investment Fluctuation Reserve	es	14.051	2.022
Transfer to Revenue & Other Reserves		14,251	7,872
Other Adjustments (Pl. specify)			
Other Adjustments (Pl. specify) Final Dividend			
Interim Dividend			
Tax on Final Dividend			
Tax on Interim Dividend			
Balance carried to Balance Sheet Total	-	14051	7.073
10(a)		14,251	7,872

Apriles.

Managing Director/CEO



Statutory Auditors

	Name of the Foreign Subsidiary/Joint Venture: State Bank of India (UK) Ltd					
	Name of the Foreign Subsidiary/Joint Ver	iture: State Bank of India (C	(Amount in GBP in thousand			
			\$			
	Particulars	As at 31st March 2022	As at 31st March 2021			
	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	225,000	225,00			
	(Previous year equity shares of Rs. /- each)					
	TOTAL	225,000	225,00			
	SCHEDULE 2 - RESERVES & SURPLUS					
I.	Statutory Reserves					
	Opening Balance					
	Additions during the year Deductions during the year					
	Total I	-	-			
	Capital Reserves					
	Opening Balance Additions during the year					
	Deductions during the year					
	Total II	-	-			
	Share Premium					
	Opening Balance					
	Additions during the year Deductions during the year					
	Total III	-	-			
IV.	Investment Fluctuation Reserve					
	Opening Balance Additions during the year					
	Deductions during the year					
	Total IV	-	-			
V.	Investment Reserve					
	Opening Balance					
	Additions during the year Deductions during the year					
	Total V	-	-			
VI.	Foreign Currency Translation Reserve					
	Opening Balance					
	Additions during the year					
	Deductions during the year Total VI					
VII.	Revaluation Reserve on Fixed Assets	-	-			
	Opening Balance					
	Additions during the year					
	Deductions during the year					
VIII	Total VII Revenue and Other Reserves	-	-			
	Opening Balance	19,340	11,7			
	Additions during the year	14,251	7,8			
	Deductions during the year	6,073	2			
157	Total VIII	27,518	19,3			
	Available for Sale (AFS) Reserve Opening Balance	(74)	(9			
	Additions during the year	(74)	(9			
	Deductions during the year	-	(1			
	Total IX	(2,896)	(
X.	Balance in Profit and Loss Account	-	-			
	GRAND TOTAL (I+II+III+IV+V+VI+VII+VIII+IX+X)	24,622	19,2			





		(Amount in GBP in thousa	
Particulars	As at 31st March 2022	As at 31st March 202	
SCHEDULE 3 - DEPOSITS			
. I. Demand Deposits			
(i) From Banks	95 702	70	
(ii) From Others	85,793	78	
II. Savings Bank Deposits	621,483	583	
III. Term Deposits			
(i) From Banks			
(ii) From Others	631,927	698	
Total	1,339,203	1,360	
I. Deposits of Branches in India			
II. Deposits of Branches outside India	1,339,203	1,360	
SCHEDULE 4 - BORROWINGS			
I. Borrowings in India			
(i) Reserve Bank of India			
(ii) Other Banks (iii) Other institutions and agencies			
(iv) Innovative Perpetual Debt Instruments (IPDI) - AT-1 Bonds			
(v) Subordinated Debts and Bonds - Tier - II			
(vi) Redeemable Cumulative Preference Shares (RCPS) Total I	-		
II. Borrowings outside India			
(i) Borrowings and Refinance outside India			
- From banks	164,120	128	
- From other institutions and agencies			
(ii) Innovative Perpetual Debt Instruments (AT-1 Bonds) (iii) Subordinated Debts and Bonds (Tier - II)			
(iii) Subordinated Decis and Bonds (The Th) (iv) Redeemable Cumulative Preference Shares (RCPS)			
	164,120	128	
GRAND TOTAL (I+II)	164,120	128	
Secured Borrowings included in I & II above			
SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS I. Bills payable			
II. Inter Bank adjustments			
II. Inter - Office adjustments (net)			
V. Interest accrued	4,633		
V. Deferred Tax Liabilities Income Tax Provisions / Liabilities (Net) (i.e. other than Deferred	314		
VI Tax, TDS & TCS Liabilities)	63		
II. Liabilities relating to Policyholders in Insurance Business			
Provision for Standard Assets including provision for unhedged			
	4,252	2	
II. foreign currency exposure	20,426	28	
	29,688		
X. Others (including provisions)	29,088		
X. Others (including provisions) Total	29,088		
X. Others (including provisions) Total SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA			
X. Others (including provisions) Total SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA I. Cash in hand (including foreign currency notes and gold)	29,088		
X. Others (including provisions) Total SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA I. Cash in hand (including foreign currency notes and gold) II. Balances with Reserve Bank of India			
X. Others (including provisions) Total SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA I. Cash in hand (including foreign currency notes and gold) II. Balances with Reserve Bank of India (i) In Current Account			
X. Others (including provisions) Total SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA I. Cash in hand (including foreign currency notes and gold) II. Balances with Reserve Bank of India			





		(Amount in GBP in thousa	
Particulars	As at 31st March 2022	As at 31st March 202	
SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE			
I. In India			
(i) Balances with banks			
(a) In Current Account	1,241		
(b) In Other Deposit Accounts (ii) Money at call and short notice			
(a) With banks			
(b) With Other Institutions			
TOTAL I	1.241		
I. Outside India	1,241		
(i) In Current Account	10,651	1	
(ii) In Other Deposit Accounts	100,000	12:	
(iii) Money at call and short notice	73,926	91	
TOTAL II	184,577	23-	
GRAND TOTAL	185,818	23	
(I and II)			
SCHEDULE 8 - INVESTMENTS			
I. Investment in India in			
(i) Government Securities			
(ii) Other Approved Securities			
(iii) Shares (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.)			
TOTAL I	-		
I. Investment Outside India in			
(i) Government Securities (including local authorities)	39,946	2	
(ii) Other Approved Securities (iii) Shares			
(iv) Debentures and Bonds	328,849	31	
(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	368,795	33.	
GRAND TOTAL	368,795	33.	
(I and II)	500,775		
I. Investment in India in			
(i) Gross Value of Investments			
(ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide I above)			
7. Investment Outside India in			
(i) Gross Value of Investments	372,657	33.	
(ii) Aggregate of Provisions / Depreciation (iii) Net Investments (vide II above)	3,862 368,795	33.	
	508,795	33.	
GRAND TOTAL	368,795	33.	
(III and IV)			





<u> </u>			
	Particulars	As at 31st March 2022	As at 31st March 2021
	SCHEDULE 9 - ADVANCES		
A		10.1.0	
	(II) Cash Credits, Overdrafts and Loans repayable on demand (III) Term Loans	49,163 1,158,765	40
В	Total (A) (I) Secured against Book Debts	1,207,928	1,146
	(II) Secured by tangible assets (excluding advances against Book Debts)	1,191,535	1,063
	(III) Covered by Bank/Government Guarantees (IV) Unsecured	16,393	82
	Total (B)	1,207,928	1,146
С	(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 others (a) Bills purchased and discounted		
	(b) Syndicated loans (c) Others	639,285 568,643	735
	Sub Total (C.II)	1,207,928	1,146
	Total C = (C.I+ C.II)	1,207,928	1,146
	NOTE: Total of $A = Total of B = Total of C$		
I	SCHEDULE 10 - FIXED ASSETS Premises		
	At cost as on 31st March of the preceding year Additions during the year	2,768 1,285	3
	Deductions during the year	331	
	Accumulated Depreciation to date TOTAL I	1,746 1,976	1
		-,, , , , ,	
LA	Premises under construction		
II			
	At cost as on 31st March of the preceding year Additions during the year	5,544 284	
	Deductions during the year Accumulated Depreciation to date	320 4,021	
	TOTAL II	1,487	1
	Other Fixed Asssets (including furniture and fixtures) under		
IIA	construction		
III	Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year		
	Additions during the year		
	Deductions during the year Accumulated Depreciation to date		
	SUB-TOTAL III Add/ (Less): Lease Adjustments and Provisions	-	
	TOTAL III	-	
-	Capital Work-in-progress (including Leased Assets) net of		
IV			
#	GRAND TOTAL (I+1A+II+IIA+III+IIIA+IV) Other Fixed Assets includes Leased-hold improvement/development on	3,463	2
	SCHEDULE 11 - OTHER ASSETS		
	Inter bank adjustments		
III	Inter - Office adjustments (net) Interest accrued	6,188	6
	Tax paid in advance / tax deducted at source (Net) Stationery & Stamps		
VI	Non-banking assets acquired in satisfaction of claims		
	Deferred tax asset Deposits placed with NABARD/SIDBI/NHB etc. for meeting	971	
	shortfall in priority sector lending (e.g. RIDF, etc.) Others excluding Intangible Assets	8,907	32
	Intangible Assets :		
	(a) Deferred Revenue Expenditure (b) MAT Credit Balance		
Limited	(c) Other Intangible Assets (pl. specify) (d) Other Intangible Assets (pl. specify)		
	(d) Suidi Intaligiere (1990) (pri specify)	16,066	38

SIGNED FOR IDENTIFICATION PURPOSES ONLY 14 April 2022 David M

			(Amount in GBP in thousa
	Particulars	As at 31st March 2022	As at 31st March 202
	SCHEDULE 12 - CONTINGENT LIABILITIES		
I.	Claims against the entity not acknowledged as debts		
	Income Tax, Service Tax and other Statutory & Regulatory Demands / liabilities (net -off provisions)		
III.	Liability for partly paid investments / Venture Funds		
V.	Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents		
• •	(a) In India		
	(b) Outside India		
	Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than		
III.	Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued		
	(WI) Securities.		
_	TOTAL	-	
	Bills for collection		
		For the year ended 31st March 2022	For the year ended 31st March 2021
	SCHEDULE 13 - INTEREST EARNED	Sist March 2022	515t Watch 2021
I.	Interest / discount on advances/ bills	31,830	2
II.	Income on Investments (including dividend)	10,179	10
III.	Interest on balances with Reserve Bank of India and other inter- bank funds	2,563	
V.	Others including interest on deposits placed for meeting shortfall in priority sector lending	2,917	
	TOTAL	47,489	4
T	SCHEDULE 14 - OTHER INCOME	2,202	
I.	Commission, exchange and brokerage a) Profit on sale of investments	3,302	
п.	b) Loss on sale of investments	536	
Ш.	a) Profit on revaluation of investments	-	
	b) Loss on revaluation of investments	-	
V.	a) Profit on sale of land, buildings and other assets	-	
	b) Loss on sale of land, buildings and other assets	-	
V.	a) Profit on sale of leased assets	-	
77	b) Loss on sale of leased assets	-	
VI.	a) Profit on exchange transactions b) Loss on exchange transactions	-	
	Income earned by way of dividends, etc., from group subsidiaries /	-	
	joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)		
		_	
TI.			
TI.	a) Lease finance income b) Lease management fee	-	
TI.	a) Lease finance income b) Lease management fee c) Overdue charges	-	
′П. Ш.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables		
П. П. Х.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees		
'П. Ш. <u>Х.</u> Х.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net)	-	
ΊІ. III. X. X.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net)		
П. Х. Х.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net) Share of earnings from associates		
П. X. X. X.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net) Share of earnings from associates Recoveries made in write-off non-performing accounts		
П. X. X. X.	a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net) Share of earnings from associates	- - - - - - - - - - - - - - - - - - -	

Particulars As at 31st March 2022 As at 31st March SCHEDULE 15 - INTEREST EXPENDED				(Amount in GBP in thousan
I Interst on Agevre Bank of India/ Inter-bank borrowings 8,438 III Others on Reserve Bank of India/ Inter-bank borrowings 466 III Others on Reserve Bank of India/ Inter-bank borrowings 4598 III Others on Reserve Bank of India/ Inter-bank borrowings 4598 III Others on Reserve Bank of India/ Inter-bank borrowings 4598 III Others on Reserve Bank of India/ Inter-bank borrowings 4598 III Others on Reserve Bank of India/ Inter-bank borrowings 8171 III Reserve Bank of India/ Inter-bank borrowings 821 III Others on an Upback of the Internet and publicity 2250 III Printing & Stationery 238 VI Depreciation on - (a) Fixed Assets other than Leased Assets 711 (b) Lease Assets - VI Depreciation on - X Instructer Sequess Events - VI Depreciating Expenses relating to Credit Card Operations - VI Other Operating Expenses relating to Credit Card Operations - VI Other Operating Expenses relating to General Insurance - VI Other Operating Expenses relating to General Insurance - VI Other Operating Expenses relating to General Insurance - VI		Particulars	As at 31st March 2022	As at 31st March 2021
I. Interest on Reserve Bank of India/ Inter-bank borrowings 8438 II. Others 13,862 SCHEDULE 16 - OPERATING EXPENSES 13,862 I. Payments to and provisions for employees 8,717 II. Rett, taxes and lighting 2,250 II. Printing & Stationery 238 V. Depreciation on - (a) Fixed Assets ofter than Leased Assets - (b) Leased Assets - (c) Margers - (b) Crease and expenses - Auditor' fees and expenses - (c) Tractor fees, allowances and expenses - (d) Direor Goedwill, if any 83 (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Operations - (f) Other Operating Expenses relating to Credit Card Oper				
II. Interst on Reserve Bank of India/ Inter-bank borrowings 4466 III. Others 4598 III. Others 13.862 SCHEDULE 16 - OPERATING EXPENSES 8.717 I. Payments to and provisions for employces 8.717 III. Printing & Stationery 2.520 IV. Advertisement and publicity 442 V Depreciation on - (a) Fixed Assets other than Leased Assets 711 (b) Leased Assets 711 (c) Director's fixes, allowances and expenses 90 Auditor' fixes and expenses (including branch auditor' frees and 251 VIII. carenes) 280 X. Repairs and maintenance 449 XI. Instruct Expenses 80 XV. Other Operating Expenses relating to Life Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expense relating to General Insurance - VV. Other Operating Expense relating to General Insurance -				
III. Others. 4.958 TOTAL 13.862 SCHEDULE 16 - OPERATING EXPENSES				16,
TOTAL 13,862 SCHEDULE 16 - OPERATING EXPENSES Represent and publicity Represent and publicity Q Depreciation on (a) Firsd Assets ofter than Leased Assets (b) Leased Assets (b) Leased Assets (c) Directory first, allowances and expenses (c) Directory first, allowance (c) Directory first, allowance (c) Directory first, allowance (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Credit Card Operations (c) Other Operating Expenses relating to Cr				6,
I. Peyments to and provisions for employees 8,717 II. Rent, taxes and lighting 2,250 II. Printing & Stationery 2,33 VI. Advertisement and publicity 442 Operceitation on - (a) Fixed Assets other than Leased Assets 71 (b) Leased Assets 71 (c) Exerctory fees, allowances and expenses 90 Auditors fees and expenses (including branch auditors' fees and 251 Mit ave charges 83 XI. Rowinges, Telegrams, Telephones, etc. 200 X Repairs and maintenance 449 XI. Insurnot Expenses 233 XII. Amortisation of Goodwill, if any - C) Other Operating Expenses relating to Credit Card Operations - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to Credit Card Operations - VI. Other Operating Expenses relating to Credit Card Operations - VI. Other Operating Expenses relating to Credit Card Operations - VI. Other Operating Expenses relating to Credit Card Operations - VI. Other Operating Ex		TOTAL	13,862	23,
II. Printing & Stationery 2,250 III. Printing & Stationery 238 V. Advertisement and publicity 442 V. Depreciation on - (a) Fixed Assets ofter than Leased Assets - (b) Leased Assets - (c) Fixed Assets ofter than Leased Assets - (b) Leased Assets - (c) Directory fices, allowances and expenses 90 Multory fees and maintenance 83 X. Bepairs and maintenance 249 XI. Insurance Expenses. 203 XII. Amorinastoin of Goodwill, if any - (II) Other Operating Expenses relating to Credit Card Operations - VV. Other Operating Expenses relating to General Insurance - - VV. Other Operating Expenses relating to General Insurance - - VV. Other Operating Expenses - - VI. Other Derestrue (Current tax) 3.280 - Provision for Income Tax (Current tax) 3.280 - Provision for Income Tax (Current tax) - - Provision for Standard Assets including p	<u>s</u>	CHEDULE 16 - OPERATING EXPENSES		
III. Printing & Stationery				7,
IV Advertisement and publicity 442 V Depreciation on - (a) Fixed Assets ofter than Leased Assets 711 (b) Leased Assets - VI. Director's fees, allowances and expenses 90 - VI. Director's fees, allowances and expenses 90 - VI. Director's fees, allowances and expenses 90 - VI. expenses) 251 - VIII. Law charges 83 - - X. Repairs and maintenance 449 - - XI. Innortisation of Goodwill, if any - - - XIII. Amortisation of Goodwill, if any - - - XV. Other Operating Expenses relating to Credit Card Operations - - - VV. Other Operating Expenses relating to General Insurance - - - - VV. Other Operating Expenses relating to General Insurance -				2,
V Depreciation on fixed Assets - (a) Fixed Assets of the Leased Assets - (b) Leased Assets - VI. Directors' fees, all owneres and expenses 90 Auditor's fees and expenses (including branch auditors' fees and VII. expenses) 251 VII. Law charges 83 X. Postages, Telegrams, Telephones, etc. 280 X. Repairs and maintenance 449 XII. Insurance Stating to Life Insurance - VV. Other Operating Expenses relating to Credit Card Operations - VV. Other Operating Expenses relating to Life Insurance - VV. Other Operating Expenses relating to Ife Insurance - VV. Other Operating Expenses relating to General Insurance - VI. Other Coperating Expenses relating to Ife Insurance - VV. Other Operating Expenses - Provision for Income Tax (Current tax) 3,280 Provision for Income Tax of cartier years - Provision for Standard Assets including provision for unbedged - foreign currency exposure - Provision for Restructured Assets - Provision for investments in India - Provision for investments in India<				
a) Fixed Assets other than Leased Assets 711 (b) Leased Assets 711 (b) Leased Assets 90 Auditors' fees, allowances and expenses 90 Auditors' fees, allowances and expenses 90 Auditors' fees, allowances and expenses 90 VIL expenses) 251 VIL expenses) 83 X Repairs and maintenance 449 XI. Insurance Expenses 290 XI. Amortistation of GoodWill, if any - VID Other Operating Expenses relating to Credit Card Operations - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to General Insurance - VV. Other Operating Expenses relating to Credit Card Operating - Provision for Income Tax (Current tax) 3,280 Provision for Income Tax Operating expension for unhedged -			- 442	
(b) Leased Assets - VI. Directors' fees, allowances and expenses - Auditor's fees and expenses (including branch auditors' fees and 251 VII. Law charges 83 IX. Postages, Telegrams, Telephones, etc. 280 X. Repairs and maintenance 449 XII. Insurance Expenses 293 XII. Morrisation of Goodwill, if any - XII. Other Operating Expenses relating to Credit Card Operations - XV. Other Operating Expenses relating to Credit Card Operations - XV. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses relating to General Insurance - VI. Other Operating Expenses traiting to General Insurance - VI. Other Operating Expenses - Provision for Income Tax (Current tax) 3,280 Provision for Stan			711	
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