



Balance Sheet

As at March 31, 2022

₹ in '000

	Schedule	As at March 31, 2022	As at March 31, 2021
CAPITAL AND LIABILITIES			
Capital	1	5,545,541	5,512,776
Reserves and surplus	2	2,395,383,846	2,031,695,513
Deposits	3	15,592,174,400	13,350,602,208
Borrowings	4	1,848,172,073	1,354,873,236
Other liabilities and provisions	5	844,074,643	726,021,504
Total		20,685,350,503	17,468,705,237
ASSETS			
Cash and balances with Reserve Bank of India	6	1,299,956,352	973,407,363
Balances with banks and money at call and short notice	7	223,312,892	221,296,594
Investments	8	4,555,356,930	4,437,282,921
Advances	9	13,688,209,314	11,328,366,309
Fixed assets	10	60,836,735	49,093,169
Other assets	11	857,678,280	459,258,881
Total		20,685,350,503	17,468,705,237
Contingent liabilities	12	13,954,422,995	9,710,975,961
Bills for collection		569,680,463	447,481,440
Significant accounting policies and notes to the financial statements	17 & 18		
The schedules referred to above form an integral part of the Balance Sheet.			

As per our report of even date

For MSKA & Associates

Chartered Accountants
ICAI Firm Registration Number:
105047W

Swapnil Kale

Partner
Membership Number: 117812

For M M Nissim & Co LLP

Chartered Accountants
ICAI Firm Registration Number:
107122W/W100672

Sanjay Khemani

Partner
Membership Number: 044577

For and on behalf of the Board

Atanu Chakraborty

Part Time Chairman of the Board

M. D. Ranganath

Independent Director

Lily Vadera

Independent Director

Kaizad Bharucha

Executive Director

Santosh Haldankar

Company Secretary

Umesh Chandra Sarangi

Independent Director

Malay Patel

Independent Director

Sashidhar Jagdishan

Managing Director & CEO

Srinivasan Vaidyanathan

Chief Financial Officer

Mumbai, April 16, 2022