



Consolidated Balance Sheet

As at March 31, 2022

₹ in crore

	Schedule	As at March 31, 2022	As at March 31, 2021
CAPITAL AND LIABILITIES			
Capital	1	554.55	551.28
Reserves and surplus	2	246,771.62	209,258.90
Minority interest	2A	720.41	632.76
Deposits	3	1,558,003.03	1,333,720.87
Borrowings	4	226,966.50	177,696.75
Other liabilities and provisions	5	89,918.19	77,646.07
Total		2,122,934.30	1,799,506.63
ASSETS			
Cash and balances with Reserve Bank of India	6	130,030.71	97,370.35
Balances with banks and money at call and short notice	7	25,355.02	23,902.16
Investments	8	449,263.86	438,823.11
Advances	9	1,420,942.28	1,185,283.52
Fixed assets	10	6,283.28	5,099.56
Other assets	11	90,910.36	48,879.14
Goodwill on Consolidation		148.79	148.79
Total		2,122,934.30	1,799,506.63
Contingent liabilities	12	1,400,197.64	975,280.66
Bills for collection		56,968.05	44,748.14
Significant accounting policies and notes to the Consolidated financial statements The schedules referred to above form an integral part of the Consolidated Balance Sheet.	17 & 18		

As per our report of even date

For and on behalf of the Board

For MSKA & Associates

Chartered Accountants
ICAI Firm Registration Number:
105047W

For M M Nissim & Co LLP

Chartered Accountants
ICAI Firm Registration Number:
107122W/W100672

Atanu Chakraborty

Part Time Chairman of the Board

Umesh Chandra Sarangi

Independent Director

M. D. Ranganath

Independent Director

Malay Patel

Independent Director

Swapnil Kale

Partner
Membership Number: 117812

Sanjay Khemani

Partner
Membership Number: 044577

Lily Vadera

Independent Director

Sashidhar Jagdishan

Managing Director & CEO

Kaizad Bharucha

Executive Director

Srinivasan Vaidyanathan

Chief Financial Officer

Santosh Haldankar

Company Secretary

Mumbai, April 16, 2022