	(Rs. in thousands)									
		Reviewed	Reviewed	Audited						
	Schedule	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019						
CAPITAL & LIABILITIES :										
Capital	1	1425115	1425115	1425115						
Reserves & Surplus	2	36750069	33075983	34757439						
Deposits	3	351744887	308726655	351362481						
Borrowings	4	Nil	11494695	Nil						
Other Liabilities and Provisions	5	30001379	24825700	17782921						
	TOTAL	419921450	379548148	405327956						
ASSETS :										
Cash and balances with Reserve Bank of India	6	18364062	16398482	17353424						
Balances with Banks and Money at Call and Short Notice	7	19022248	2910318	11850130						
Investments	8	92092815	94524115	91065865						
Advances	9	265240734	244583283	264879403						
Fixed Assets	10	1309240	1336178	1383824						
Other Assets	11	23892351	19795772	18795310						
	TOTAL	419921450	379548148	405327956						
Contingent Liabilities	12	56917988	75094129	72040952						
Bills for Collection		8358517	7964219	8222140						
The Schedules referred to above form an integral part	t of the Balance Sh	eet		he Schedules referred to above form an integral part of the Balance Sheet						

#### BALANCE SHEET AS ON 31ST DECEMBER 2019

TAMILNAD MERCANTILE BANK LIMITED , THOOTHUKUDI
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	PROFIT & LOSS ACCOUNT			Rs. in thousands)	
				PERIOD ENDED	
			Reviewed	Reviewed	Audited
		Schedule	31.12.2019	31.12.2018	As on 31.03.2019
I.	INCOME	Ochedule	51.12.2015	51.12.2010	A3 011 0 1.00.2013
	Interest earned	13	25713856	23830163	32244566
	Other Income	14	3545045	2862013	4143411
11.	EXPENDITURE	TOTAL	29258901	26692176	36387977
	Interest Expended	15	15979827	14720149	19943044
	Operating Expenses	16	6320023	5738114	7602262
	Provisions & Contingencies		4524177	5437096	6256866
		TOTAL	26824027	25895359	33802172
III.	PROFIT / LOSS				
	Net Profit for the year		2434874	796817	2585805
	Add Profit brought forward		571984	360389	360389
		TOTAL	3006858	1157206	2946194
IV.	APPROPRIATIONS				
	Transfer to statutory reserve				780000
	Transfer to other reserves				610000
	Transfer to capital reserves				30700
	Transfer to Investment reserve				58300
	Transfer to Investment Fluctuation Reserve				291600
	Transfer to Special Reserve U/s 36(1)(viii) Dividend				260000
	Ist Interim Dividend & Dividend tax paid Proposed Dividend		549776	343610	343610
	Tax on Dividend Balance carried over to Balance Sheet		2457082	813596	571984
		TOTAL	3006858	1157206	2946194
	Earnings per share (Rs.)		17.09	5.59	18.14

Issued. Subscribed, Called-up and Paid-up Capital 14,25,11,454 Equity Shares of Rs.10/- each         1425115         1425115         1425115           TOTAL         TOTAL         1425115         1425115         1425115         1425115           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.12.2018         As on 31.12.2018         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         Opening Balance         12397786         11617786         11617786         11617786           J.         Capital Reserve         Opening Balance         287835         257135         257135         257135           Additions during the year         TOTAL         287835         257135         257135         257135           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         0pening Balance         19590834         18738466         18738466           Additions during the year         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         19699000         1649000         1649000           Additions during the year         TOTAL         19099000         164		TAMILNAD MERC		<u>BANK LIMITED ,</u>		
SCHEDULE I - CAPITAL         As on 31.12.2019         As on 31.12.2018         As on 31.12.2018         As on 31.03.2019           Authorised Equity Capital         50.00.000         5000000         5000000         5000000           Issued, Subscribed, Called-up and Paid-up Capital         1425115 <td< th=""><th></th><th>Schedules to Balance Sheet</th><th></th><th></th><th></th><th></th></td<>		Schedules to Balance Sheet				
Authorised Equity Capital 50,00,00,000 Equity Shares of Rs.10/- each Issued, Subscribed, Called-up and Paid-up Capital 14,25,11,454 Equity Shares of Rs.10/- each         5000000         5000000           TOTAL         1425115         1425115         1425115         1425115           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2019         As on 31.12.2018         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves Opening Balance         12397786         11617786         11617786         11617786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         12397786         18738466         18738466         18738466           III         Revenue and Other Reserves         Opening Balance         19590834         18738466         18738466         195990834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Opening Balance         196998366         18738466         19590834           V         Balance in Profit and Loss Account         TOTAL         1909000         1649000         1649000	COLLE					
50,00,00,000 Equity Shares of Rs.10/- each         5000000         5000000         5000000           Issued, Subscribed, Called-up and Paid-up Capital 14,25,11,454 Equity Shares of Rs.10/- each         1425115         1425115         1425115         1425115           TOTAL         1425115         1425115         1425115         1425115         1425115           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         0         11617786         11617786         11617786           Opening Balance         12397786         11617786         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         107532         959900         18738466         18738466           Additions during the year         107532         959900         1649000         1649000           Liss: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         1909000 <td>SCHE</td> <td>DULE I - CAPITAL</td> <td></td> <td>AS 01 31.12.2019</td> <td>AS 011 31.12.2010</td> <td>AS ON 31.03.2019</td>	SCHE	DULE I - CAPITAL		AS 01 31.12.2019	AS 011 31.12.2010	AS ON 31.03.2019
50,00,00,000 Equity Shares of Rs.10/- each         5000000         5000000         5000000           Issued, Subscribed, Called-up and Paid-up Capital 14,25,11,454 Equity Shares of Rs.10/- each         1425115         1425115         1425115         1425115           TOTAL         1425115         1425115         1425115         1425115         1425115           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         0         11617786         11617786         11617786           Opening Balance         12397786         11617786         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         107532         959900         18738466         18738466           Additions during the year         107532         959900         1649000         1649000           Liss: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         1909000 <td>Author</td> <td>rised Equity Capital</td> <td></td> <td></td> <td></td> <td></td>	Author	rised Equity Capital				
14.25,11,454 Equity Shares of Rs.10/- each         TOTAL         1425115         1425115         1425115         1425115           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         0pening Balance         12397786         11617786         112397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         257135         257135           III         Reviewed and Other Reserves         0pening Balance         19590834         18738466         18738466         18738466           III         Revenue and Other Reserves         107532         959900         107532         959900           Less: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         0pening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         19090000			ch	500000	500000	500000
Reviewed         Reviewed         Reviewed         Audited           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         0pening Balance         19590834         18738466         18738466           Opening Balance         19590834         18738466         19590834         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Opening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           V         Balance in Profit and Loss Account         2457082         813596         571984				1425115	1425115	1425115
Reviewed         Reviewed         Reviewed         Audited           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         0pening Balance         19590834         18738466         18738466           Opening Balance         19590834         18738466         19590834         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Opening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           V         Balance in Profit and Loss Account         2457082         813596         571984						
Reviewed         Reviewed         Reviewed         Audited           SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         0pening Balance         19590834         18738466         18738466           Opening Balance         19590834         18738466         19590834         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Opening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           V         Balance in Profit and Loss Account         2457082         813596         571984			τοτλι	1425115	1425115	1425115
SCHEDULE 2 - RESERVES AND SURPLUS         As on 31.12.2019         As on 31.12.2018         As on 31.03.2019           I.         Statutory Reserves         Dpening Balance         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         12397786           II         Capital Reserve         TOTAL         287835         257135         257135           Additions during the year         TOTAL         287835         257135         257135         257135           Additions during the year         TOTAL         287835         257135         287835         257135         287835           III         Revenue and Other Reserves         TOTAL         287835         257135         287835           Opening Balance         TOTAL         19590834         18738466         18738466         18738466           Additions during the year         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Opening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000         1649000           V         Balance in Profit			TOTAL	1423113	1423113	1423113
I.         Statutory Reserves         Opening Balance         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         11617786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         287835         257135         257135         257135           Additions during the year         TOTAL         287835         257135         287835           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         0pening Balance         19590834         18738466         18738466           Additions during the year         107532         959900         107532         959903           Less: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         1909000         1649000         1649000           Opening Balance         1909000         1649000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         16490000           Deductions during				Reviewed	Reviewed	Audited
Opening Balance         12397786         11617786         11617786           Additions during the year         TOTAL         12397786         11617786         12397786           II         Capital Reserve         TOTAL         287835         257135         257135           Additions during the year         287835         257135         257135         257135           Additions during the year         1070AL         287835         257135         287835           Deductions during the year         Nil         30700         Nil           TOTAL         287835         257135         287835           Opening Balance         19590834         18738466         18738466           Additions during the year         107532         959900         107532           Less: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           Additions during the year         TOTAL         1909000	SCHE	DULE 2 - RESERVES AND SURPL	US	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
Additions during the year       TOTAL       12397786       11617786       12397786         II       Capital Reserve       Opening Balance       287835       257135       257135         Additions during the year       287835       257135       257135       257135         Additions during the year       Nil       30700       Nil         Deductions during the year       Nil       287835       257135       287835         III       Revenue and Other Reserves       Opening Balance       19590834       18738466       18738466         Additions during the year       107532       959900       107532       959900         Less: Transfer to Provisions       107532       959900       1649000       1649000         IV       Special Reserve U/s.36(1)(viii) of I.T.Act       1909000       1649000       1649000         Additions during the year       TOTAL       1909000       1649000       1649000         Additions during the year       TOTAL       1909000       1649000       1649000         V       Balance in Profit and Loss Account       2457082       813596       571984	I.	Statutory Reserves				
TOTAL         12397786         11617786         12397786           II         Capital Reserve         Opening Balance         287835         257135         257135           Additions during the year         Deductions during the year         Nil         30700         Nil           Deductions during the year         TOTAL         287835         257135         287835           III         Revenue and Other Reserves         TOTAL         287835         257135         287835           Opening Balance         19590834         18738466         18738466         18738466           Additions during the year         107532         959900         107532           Less: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         Popening Balance         1909000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000         1649000           V         Balance in Profit and Loss Account         2457082         813596         571984		Opening Balance		12397786	11617786	11617786
II       Capital Reserve         Opening Balance       287835       257135       257135         Additions during the year       0       10700       10700         Deductions during the year       0       10714L       287835       257135       287835         III       Revenue and Other Reserves       0       1107532       287835       287835         Opening Balance       19590834       18738466       18738466       18738466         Additions during the year       107532       959900       107532         Less: Transfer to Provisions       107532       9599034       18738466       19590834         IV       Special Reserve U/s.36(1)(viii) of I.T.Act       1909000       1649000       1649000         Additions during the year       1909000       1649000       1649000       1649000         Additions during the year       TOTAL       1909000       1649000       1649000       1090000         V       Balance in Profit and Loss Account       2457082       813596       571984		Additions during the year				780000
Opening Balance287835257135257135Additions during the yearIIITOTAL287835257135287835IIIRevenue and Other Reserves19590834187384661873846618738466Opening Balance19590834187384661873846618738466Additions during the year107532959900107532Less: Transfer to ProvisionsTOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.Act190900016490001649000Additions during the year1909000164900016490001649000Additions during the yearTOTAL190900016490001649000VBalance in Profit and Loss Account2457082813596571984			TOTAL	12397786	11617786	12397786
Additions during the year30700Deductions during the yearTOTALTOTAL287835257135287835IIIRevenue and Other ReservesOpening Balance19590834Additions during the year107532Less: Transfer to Provisions107532IVSpecial Reserve U/s.36(1)(viii) of I.T.ActOpening Balance1909000Additions during the year10700Deductions during the year10700TOTAL190900016490001649000Additions during the year1909000Deductions during the year1909000TOTAL1909000TOTAL1909000YBalance in Profit and Loss Account2457082813596571984	II	Capital Reserve				
Deductions during the yearTOTALTOTALNilTOTALTOTAL287835257135287835IIIRevenue and Other Reserves195908341873846618738466Opening Balance19590834187384661873846618738466Additions during the year107532959900107532Less: Transfer to ProvisionsTOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.Act190900016490001649000Opening Balance1909000164900016490001649000Additions during the year190900016490001649000Deductions during the yearTOTAL190900016490001909000VBalance in Profit and Loss Account2457082813596571984		Opening Balance		287835	257135	257135
TOTAL         287835         257135         287835           III         Revenue and Other Reserves         19590834         18738466         18738466         18738466           Additions during the year         107532         959900         107532           Less: Transfer to Provisions         TOTAL         19698366         18738466         19590834           IV         Special Reserve U/s.36(1)(viii) of I.T.Act         1909000         1649000         1649000           Additions during the year         1909000         1649000         1649000         1649000           Additions during the year         TOTAL         1909000         1649000         1649000           V         Balance in Profit and Loss Account         2457082         813596         571984		Additions during the year				30700
IIIRevenue and Other Reserves195908341873846618738466Opening Balance19590834187384661873846618738466Additions during the year107532959900107532Less: Transfer to ProvisionsTOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.Act190900016490001649000Opening Balance190900016490001649000260000Additions during the yearTOTAL190900016490001909000VBalance in Profit and Loss Account2457082813596571984		Deductions during the year				Nil
Opening Balance195908341873846618738466Additions during the year107532959900Less: Transfer to ProvisionsTOTAL1969836618738466IVSpecial Reserve U/s.36(1)(viii) of I.T.Act190900016490001649000Opening Balance1909000164900016490001649000Additions during the yearTOTAL19090001649000NilDeductions during the yearTOTAL190900016490001909000VBalance in Profit and Loss Account2457082813596571984			TOTAL	287835	257135	287835
Additions during the year107532959900Less: Transfer to Provisions107532TOTAL19698366TOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.ActOpening Balance1909000Additions during the year260000Deductions during the yearNilTOTAL19090001075321909000VBalance in Profit and Loss Account2457082813596571984	ш	Revenue and Other Reserves				
Less: Transfer to Provisions107532TOTALTOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.Act Opening Balance190900016490001649000Additions during the year260000260000NilDeductions during the yearNilNilTOTAL190900016490001909000VBalance in Profit and Loss Account2457082813596571984		Opening Balance		19590834	18738466	18738466
TOTAL196983661873846619590834IVSpecial Reserve U/s.36(1)(viii) of I.T.Act Opening Balance Additions during the year190900016490001649000Additions during the year Deductions during the yearTOTAL190900016490001649000VBalance in Profit and Loss Account2457082813596571984		Additions during the year		107532		959900
IV     Special Reserve U/s.36(1)(viii) of I.T.Act       Opening Balance     1909000       Additions during the year     260000       Deductions during the year     Nil       TOTAL     1909000     1649000       V     Balance in Profit and Loss Account     2457082     813596		Less: Transfer to Provisions				107532
Opening Balance190900016490001649000Additions during the year260000Deductions during the yearNilTOTAL190900016490001909000VBalance in Profit and Loss Account2457082813596571984			TOTAL	19698366	18738466	19590834
Additions during the year     260000       Deductions during the year     Nil       TOTAL     1909000       V     Balance in Profit and Loss Account     2457082	IV	Special Reserve U/s.36(1)(viii) of I	.T.Act			
Deductions during the year     Nil       TOTAL     1909000     1649000     1909000       V     Balance in Profit and Loss Account     2457082     813596     571984		Opening Balance		1909000	1649000	1649000
TOTAL         1909000         1649000         1909000           V         Balance in Profit and Loss Account         2457082         813596         571984		Additions during the year				260000
V Balance in Profit and Loss Account 2457082 813596 571984		Deductions during the year				Nil
			TOTAL	1909000	1649000	1909000
GRAND TOTAL (Lto.)() 26750060 23075083 24757430	v	Balance in Profit and Loss Accoun	t	2457082	813596	571984
		GRAND TOTAL (I to V)		36750069	33075983	34757439

	Schedules to Balance Sheet		(Rs. in Thousands	)
		Reviewed	Reviewed	Audited
SCHE	DULE 3 - DEPOSITS	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
A. I.	Demand Deposits			
	I) From Banks	93	467	89
	ii) From Others	27599430	24394624	28101564
II.	Savings Bank Deposits	61624960	53731724	58475454
Ш.	Term Deposits			
	I) From Banks	Nil	500000	4250000
	ii) From Others	262520404	230099840	260535374
	TOTAL	351744887	308726655	351362481
B. I.	Deposits of Branches in India	351744887	308726655	351362481
П.	Deposits of Branches outside India	Nil	Nil	Nil

DULE 4 - BORROWINGS			Audited
	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
Borrowings in India			
i. Reserve Bank of India	Nil	1140000	Nil
ii. Other Banks	Nil	Nil	Nil
iii. Other Institutions and Agencies	Nil	10354695	Nil
Borrowings outside India	Nil	Nil	Nil
TOTAL	Nil	11494695	Nil
ed borrowings included in I and II above	Nil	Nil	Nil
	<ul><li>i. Reserve Bank of India</li><li>ii. Other Banks</li><li>iii. Other Institutions and Agencies</li><li>Borrowings outside India</li><li>TOTAL</li></ul>	i. Reserve Bank of India Nil ii. Other Banks Nil iii. Other Institutions and Agencies Nil Borrowings outside India Nil TOTAL Nil	i. Reserve Bank of India Nil 1140000 ii. Other Banks Nil Nil iii. Other Institutions and Agencies Nil 10354695 Borrowings outside India Nil Nil TOTAL Nil 11494695

	Schedules to Balance Sheet		(Rs. in Thousands	)
		Reviewed	Reviewed	Audited
SCH	EDULE 5-OTHER LIABILITIES AND PROVISION	S As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
I.	Bills Payable	3052858	2266968	1651200
II.	Inter Office Adjustments (Net)	Nil	24324	Ni
III.	Interest Accrued	9427794	8909011	2458335
IV.	Deferred Tax liability	530659	570444	666836
V.	Others (Including Provisions)	16990068	13054953	13006550
	ΤΟΤΑ	30001379	24825700	17782921
		Reviewed	Reviewed	Audited
SCH	EDULE 6 - CASH AND BALANCES WITH	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
	RESERVE BANK OF INDIA			
Cash	in hand	3355957	2845019	251028
Balaı	nces with Reserve Bank of India in Current A	ະເວເ <b>15008105</b>	13553463	1484313
	ΤΟΤΑ	18364062	16398482	17353424
		Reviewed	Reviewed	Audited
<u>есп</u>	EDULE 7 - BALANCES WITH BANKS & MC		As on 31.12.2018	As on 31.03.2019
зсп	AT CALL AND SHORT NOTICE	NE AS 011 51.12.2019	AS 011 31.12.2016	AS 011 51.05.2013
I.	In India			
ı.				
	I) Balances with Banks	004445	004470	45744
	a) In current accounts	291145	301170	15741
	b) In other Deposits	25	25	2
	ii) Manay at call and short notice			
	ii) Money at call and short notice	14500000	500000	575000
	a) with Banks	14500000	500000	
		14500000 1000000	500000 Nil	
	a) with Banks	100000		N
	a) with Banks b) with other Institutions	100000	Nil	N
11.	a) with Banks b) with other Institutions	100000	Nil	575000 Ni 590744
11.	a) with Banks b) with other Institutions TOTA	100000	Nil	N
11.	a) with Banks b) with other Institutions TOTA Outside India	1000000 15791170	Nil 801195	N 590744
11.	a) with Banks b) with other Institutions TOTA Outside India a) In current accounts	1000000 <u>15791170</u> 471078 2760000	Nil 801195 39123	590744 318268

19022248

GRAND TOTAL

2910318

11850130

	Schedules to Balance Sheet		(Rs. in Thousands)	)
		Reviewed	Reviewed	Audited
SCH	EDULE 8 - INVESTMENTS	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
I)	Investments in India			
i.	Government securities	76435634	79780812	73843747
ii.	Other approved securities	Nil	Nil	Nil
iii.	Shares	143302	171750	168258
iv.	Debentures & Bonds	13546940	14561553	14559595
v.	Others - Mutual Fund, Commercial Paper	1966939	10000	2494265
	TOTAL	92092815	94524115	91065865
Gross	s Investments	92960891	96270264	91924512
Less:	Provision for Depreciation	868076	1746149	858647
	TOTAL	92092815	94524115	91065865
П.	Investments outside India	Nil	Nil	Nil

		Reviewed	Reviewed	Audited
SCHE	DULE 9 - ADVANCES	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
A. i)	Bills purchased and discounted	3771889	4354401	5162910
ii)	Cash credits, overdrafts and loans repayable on demand	183516220	167838066	184083336
iii)	Term Loans	77952625	72390816	75633157
	TOTAL	265240734	244583283	264879403
B. i)	Secured by tangible assets	260202008	42310546	260394220
ii)	Covered by Bank / Government Guarantee	2882331	699470	693769
iii)	Unsecured	2156395	201573267	3791414
	TOTAL	265240734	244583283	264879403
C.	Advances in India			
i)	Priority Sector	175994650	156049270	167603193
ii)	Public Sector	4368857	2161702	3180975
iii)	Banks	Nil	Nil	Nil
iv)	Others	84877227	86372311	94095235
	TOTAL	265240734	244583283	264879403

	Schedules to Balance Sheet		(Rs. in Thousands)	)
		Reviewed	Reviewed	Audited
SCHE	EDULE 10 - FIXED ASSETS	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
I	Premises			
	At cost as on March 31, preceding year	724343	697724	697724
	Additions during the year	17668	18120	26619
	TOTAL *	742011	715844	724343
	Deductions during the year			
		742011	715844	724343
	Depreciation to date	226711	218643	22052
	TOTAL	515300	497201	50381
II	Other Fixed Assets (including furniture and fixtures			
	At cost as on March 31, preceding year	4106563	3796710	379671
	Additions during the year	131118	178611	31417
	TOTAL	4237681	3975321	411088
	Deductions during the year	1760	3083	432
		4235921	3972238	410656
	Depreciation to date	3441981	3133261	322655
	TOTAL	793940	838977	88000
	GRAND TOTAL	1309240	1336178	138382
		Reviewed	Reviewed	Audited

		Reviewed	Reviewed	Audited
SCHE	EDULE 11 - OTHER ASSETS	As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
I	Inter-Office adjustments (Net)	476589	Nil	Nil
II	Interest accrued	2730749	2562607	2377596
ш	Tax paid in advance / tax deducted at source	9253157	7694800	8052476
IV	Stationery and stamps	17388	15197	13932
V	Non-Banking Assets acquired in satisfaction of claims	Nil	Nil	Nil
VI	Deferred Tax Asset	251288	521256	594477
VII	Other Assets	11163180	9001912	7756829
	TOTAL	23892351	19795772	18795310

Schedules to Balance Sheet		(Rs. in Thousands)		
		Reviewed	Reviewed	Audited
SCHEDULE 12 - CONTINGENT LIABILITIES		As on 31.12.2019	As on 31.12.2018	As on 31.03.2019
I	Claims against the Bank not acknowledged as debts	1113753	123351	112068
П	Liability on account of outstanding forward exchange contracts	36824236	53931613	50746554
Ш	Guarantee given on behalf of constituents in India	10239497	9487664	9920879
IV	Acceptences, endoresements and other obligations	7976033	10866961	10565131
V	Bank Liability to Customer under DEAF A/C	755823	669552	696320
VI	Estimated amount of contracts remaining to be executed on capital account and not provided for.	8646	14988	
	TOTAL	56917988	75094129	72040952

#### SCHEDULES TO PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED

	Schedules to Profit & Loss Account	Period Ended (Rs. in Thousands)		
		Reviewed	Reviewed	Audited
SCH	EDULE 13 - INTEREST EARNED	31.12.2019	31.12.2018	31.03.2019
I	Interest / discount on advances / bills	20009384	17957181	24462990
П	Income on investments	5332859	5692377	7504361
ш	Interest on balances with Reserve Bank of India and other inter-bank funds	258196	52867	109665
IV	Others	113417	127738	167550
	TOTAL	25713856	23830163	32244566

		Reviewed	Reviewed	Audited
SCHEDULE 14 - OTHER INCOME		31.12.2019	31.12.2018	31.03.2019
I	Commission, exchange and brokerage	1189739	1151646	1487074
II	Profit on sale of investments Loss on sale of investments	416790 (11468)	117131 (26046)	309726 (40236)
ш	Profit on revaluation of investments			
IV	Profit on sale of land, building and other assets	435	1027	1238
	Loss on sale of land, building and other assets	(861)	(595)	(890)
V	Profit on exchange transactions	137170	96779	145114
VI	Miscellaneous income	1813240	1522071	2241385
	TOTAL	3545045	2862013	4143411

	Schedules to Profit & Loss Account	Period Ended (Rs. in Thousands)		
		Reviewed	Reviewed	Audited
SCHEDULE 15 - INTEREST EXPENDED		31.12.2019	31.12.2018	31.03.2019
I	Interest on deposits	15949168	14293695	19472662
11	Interest on Reserve Bank of India / Inter-Bank borrowings	8193	168822	180766
Ш	Others	22466	257632	289616
	TOTAL	15979827	14720149	19943044

Reviewed Reviewed Audited				
SCHEDULE16 - OPERATING EXPENSES		31.12.2019	31.12.2018	31.03.2019
I	Payment to and provisions for employees	3179892	3025026	3753057
П	Rent, taxes and lightings	609019	616949	826874
Ш	Printing and stationery	68154	63461	94376
IV	Advertisement and publicity	40679	46684	65496
V	Depreciation on Bank's Property	221610	260443	355622
VI	Directors Fees All. & Exp.	12958	10271	15830
VII	Auditors' fees and expenses (including branch auditors)	20203	9248	21661
VIII	Law charges	5190	4814	7184
IX	Postages, telegrams, telephones, etc.	136423	119112	162269
х	Repairs and maintenance	108647	82620	111132
XI	Insurance	262761	237068	314242
XII	Other expenditure	1654487	1262418	1874519
	TOTAL	6320023	5738114	7602262