

No.CTL/DEB/19-20/Noting Certificate/3645

June 10, 2019

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Jana Small Finance Bank Limited (“the Company”)** for the Half year ended March 31, 2019.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited


Authorised Signatory

Encl: Results submitted by Company



JANA SMALL FINANCE BANK

May 31, 2019

To,
Listing Operations
BSE Limited,
P J Towers, Dalal Street,
Mumbai - 400001.

Dear Sir/Madam

Sub: Half Yearly Communication for half year ending 31st March 2019

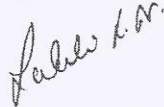
Ref: SEBI Circular No: SEBI/IMD/BOND/1/2009/11/05 dated May 11, 2009 read with SEBI Circular No: SEBI/IMD/DOF-1/BOND/Cir-5/2009 dated November 26, 2009 on simplified listing agreement for debt securities.

In pursuant to the clause 6 in above mentioned SEBI Circulars the below information as on 31st March 2019 is being furnished to you.

Sr No	Particulars	Details
1	Latest Credit Rating	As per Annexure I
2	Asset Cover Available	As per Annexure I
3	Debt-Equity Ratio (as on 31 st March 2019)	6.13
4	Net Profit after Tax	(1,949.06) cr
5	Net Worth	660.88 cr
6	Earnings per Share	Basic : (471.84) Diluted : (471.84)
7	Previous due date for the payment of interest / principal and whether the same has been paid or not	As per Annexure I
8	Next due date for the payment of interest / principal	As per Annexure I

Kindly acknowledge receipt.
Counter Signatory

For Jana Small Finance Bank Limited


Lakshmi R N
Company Secretary



For Catalyst Trusteeship Limited

Authorized Signatory (ies)

paise ki kadar

Registered Office :
Jana Small Finance Bank Ltd.
The Fairway Business Park
#10/1, 11/2 & 12/2B, Off Domlur,
Koramangala Inner Ring Road,
Next to Embassy Golf Links
Challaghatta, Bangalore -560071

T : 080-37620100
080-46020100

E : info@janabank.com
W : www.janabank.com

Annexure I

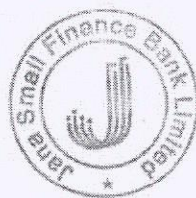
BSE Scrip Code Series ISIN	Security Asset Cover	Latest Credit Rating	Previous Due Date (Interest / Principal)	Status	Next Due Date (Interest / Principal)
953148 23 INE953L08030	Unsecured	[ICRA]BBB-(negative)	Interest: 01-Oct-18 Principal: NA	Paid	Interest: 01-Apr-19 Principal: 22-Dec-22
953161 24 INE953L08048	Unsecured	[ICRA]BBB-(negative)	Interest: 30-Dec-18 Principal: NA	Paid	Interest: 01-Jul-19 Principal: 30-Jun-21
953397 26 INE953L07271	105%	[ICRA]BBB-(negative)	Interest: 05-Feb-19 Principal: NA	Paid	Interest: 08-Apr-19 Principal: 08-Apr-19
953629 28 INE953L08055	Unsecured	[ICRA]BBB-(negative)	Interest: 21-Mar-19 Principal: 19-May-23	Paid	Interest: 21-Mar-20 Principal: 19-May-23
953718 29 INE953L08063	Unsecured	[ICRA]BBB-(negative)	Interest: 28-Mar-19 Principal: NA	Paid	Interest: 27-Sep-19 Principal: 27-May-22
953852 30 INE953L07297	105%	[ICRA]BBB-(negative)	Interest: 20-Apr-18 Principal: NA	Paid	Interest: 19-Apr-19 Principal: 19-Apr-19
953850 31 INE953L08071	Unsecured	[ICRA]BBB-(negative)	Interest: 21-Apr-18 Principal: NA	Paid	Interest: 19-Apr-19 Principal: 19-Apr-19
953882 32 INE953L08089	Unsecured	[ICRA]BBB-(negative)	Interest: 02-May-18 Principal: NA	Paid	Interest: 15-Apr-19 Principal: 15-Apr-19
953889 033 (A) INE953L07305	105%	[ICRA]BBB-(negative)	Interest: 03-May-18 Principal: NA	Paid	Interest: 26-Apr-19 Principal: 26-Apr-19
953938 34 INE953L07321	105%	[ICRA]BBB-(negative)	Interest: 11-May-18 Principal: NA	Paid	Interest: 10-May-19 Principal: 10-May-19
954018 35 INE953L07339	105%	[ICRA]BBB-(negative)	Interest: 23-May-18 Principal: NA	Paid	Interest: 23-May-19 Principal: 23-May-19
NA 036-I INE953L08097	Unsecured	[ICRA]BBB-(negative)	Interest: 07-Dec-18 Principal: NA	Paid	Interest: 07-Jun-19 Principal: 07-Jun-22
NA 036-II INE953L08105	Unsecured	[ICRA]BBB-(negative)	Interest: 07-Dec-18 Principal: NA	Paid	Interest: 07-Jun-19 Principal: 07-Dec-22
NA 036-III INE953L08113	Unsecured	[ICRA]BBB-(negative)	Interest: 07-Dec-18 Principal: NA	Paid	Interest: 07-Jun-19 Principal: 07-Jun-23
954193 37 INE953L08121	Unsecured	[ICRA]BBB-(negative)	Interest: NA Principal: NA	NA	Interest: 15-Jun-19 Principal: 15-Jun-19



954366 39 INE953L08154	Unsecured	[ICRA]BBB- (negative)	Interest: 15-Mar-19 Principal: 15-Mar-19	Paid	Interest: 15-Apr-19 Principal: 15-Apr-19
955328 045A INE953L08220	Unsecured	[ICRA]BBB- (negative)	Interest: 30-Nov-18 Principal: NA	Paid	Interest: 30-Nov-19 Principal: 30-Apr-20
955330 045B INE953L08238	Unsecured	[ICRA]BBB- (negative)	Interest: 30-Nov-18 Principal: NA	Paid	Interest: 29-Nov-19 Principal: 29-Nov-19
955450 046A INE953L08246	Unsecured	[ICRA]BBB- (negative)	Interest: 20-Dec-18 Principal: NA	Paid	Interest: 20-Jun-19 Principal: 20-Dec-19
955451 046B INE953L08253	Unsecured	[ICRA]BBB- (negative)	Interest: 20-Dec-18 Principal: NA	Paid	Interest: 20-Jun-19 Principal: 20-Dec-20
955452 046C INE953L08261	Unsecured	[ICRA]BBB- (negative)	Interest: 20-Dec-18 Principal: NA	Paid	Interest: 20-Jun-19 Principal: 21-Dec-21
956380 047A INE953L08279	Unsecured	[ICRA]BBB- (negative)	Interest: 15-May-18 Principal: NA	Paid	Interest: 15-May-19 Principal: 15-May-19
956381 047B INE953L08287	Unsecured	[ICRA]BBB- (negative)	Interest: 15-May-18 Principal: NA	Paid	Interest: 15-May-19 Principal: 15-May-20

For Jana Small finance Bank Limited

Lakshmi R N
Lakshmi R N
Company Secretary



Counter Signatory

For Catalyst Trusteeship Limited

Authorized Signatory (ies)

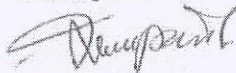
JANA SMALL FINANCE BANK LIMITED
(Formerly known as Janalakshmi Financial Services Limited)
Balance Sheet as at 31 March 2019

(₹ in Crores)

	Schedule	As at 31.03.2019	As at 31.03.2018
CAPITAL AND LIABILITIES			
Capital	1	197.16	39.29
Reserves and surplus	2	476.48	1,489.52
Deposits	3	4,198.70	0.45
Borrowings	4	4,086.47	7,661.61
Other liabilities and provisions	5	487.49	557.91
TOTAL		9,446.30	9,748.78
ASSETS			
Cash and balance with Reserve Bank of India	6	1,080.97	197.74
Balance with banks and money at call and short notice	7	87.59	919.47
Investments	8	1,468.13	1,997.48
Advances	9	6,217.08	6,028.32
Fixed assets	10	334.46	384.66
Other assets	11	258.07	221.11
TOTAL		9,446.30	9,748.78
Contingent liabilities	12	51.60	51.15
Significant accounting policies and notes to the financial statements	17 & 18		

The schedules referred to above form an integral part of the financial statements
As per our report of even date

for B S R & Associates LLP
Chartered Accountants
Firm's Registration no.: 116231W/W-100024



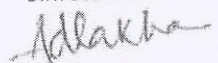
N Sampath Ganesh
Partner
Membership No: 042554

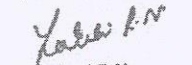
For and on behalf of the Board of Directors

Ramesh Ramanathan
Chairman
DIN: 00163276

Ajay Kanwal
Managing Director & CEO
DIN: 07885434


Anurag Adlakha
Chief Financial Officer


Lakshmi R N
Company Secretary

Place: Mumbai
Date : May, 30, 2019

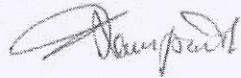
Place: Bengaluru
Date : May 30, 2019



JANA SMALL FINANCE BANK LIMITED (Formerly known as Janalakshmi Financial Services Limited)			
Profit and Loss Account for the year ended 31 March 2019			
(₹ in Crores)			
PARTICULARS	Schedule	Year ended 31.03.2019	Year ended 31.03.2018
I. INCOME			
Interest earned	13	1,250.54	1,554.79
Other income	14	117.73	42.26
TOTAL		1,368.27	1,597.05
II. EXPENDITURE			
Interest expended	15	813.63	1,163.89
Operating expenses	16	1,131.19	1,455.30
Provisions and contingencies (refer note 18.15)		1,372.51	1,481.66
TOTAL		3,317.33	4,100.85
III. PROFIT			
Net loss for the year		(1,949.06)	(2,503.80)
Balance in Profit and Loss Account brought forward		(2,181.75)	325.36
TOTAL		(4,130.81)	(2,178.44)
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		-	(2.75)
Dividend paid (refer note 18.36)		-	(0.56)
Dividend Distribution Tax (refer note 18.36)		(4,130.81)	(2,181.75)
Balance carried over to Balance Sheet		-	-
V. EARNINGS PER EQUITY SHARE (Face value per share ₹ 10)			
Basic		(471.84)	(787.88)
Diluted		(471.84)	(787.88)
Significant accounting policies and notes to the financial statements	17 & 18		


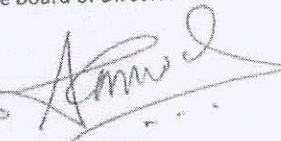
The schedules referred to above form an integral part of the financial statements
As per our report of even date

for B S R & Associates LLP
Chartered Accountants
Firm's Registration No: 116231W/W-100024



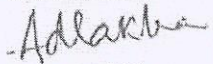
N Sampath Ganesh
Partner
Membership No: 042554

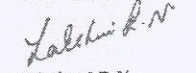
For and on behalf of the Board of Directors

Ramesh Ramanathan
Chairman
DIN: 00163276

Ajay Kanwal
Managing Director & CEO
DIN: 07886434


Anurag Adlakha
Chief Financial Officer


Lakshmi R N
Company Secretary

Place: Mumbai
Date : May 30, 2019

Place: Bengaluru
Date : May 30, 2019



JANA SMALL FINANCE BANK LIMITED
(Formerly Known as Janalakshmi Financial Services Limited)
Cash Flow Statement for the year ended March 31, 2019

		(₹ in Crores)	
Particulars		Year ended 31.03.2019	Year ended 31.03.2018
A.	Cash Flow from operating activities	(1,949.06)	(2,411.14)
	Profit/(loss) before tax		83.95
	Adjustments for:	99.39	17.74
	Depreciation on fixed assets	4.82	5.12
	Loss on sale of fixed assets	7.65	1,511.51
	Employee stock option expenses	(1,280.85)	0.42
	Provision for non performing assets	1.74	160.64
	Additional provision and provision for diminution in fair value	2,643.26	17.43
	Bad debts written off	4.40	
	Provision for standard assets	(468.65)	(614.33)
	Operating profit before working capital changes (I)		
	Changes in working capital	705.88	(1,649.84)
	(Increase)/Decrease in investments	(1,557.31)	3,895.23
	(Increase)/Decrease in advances	4,198.24	0.45
	Increase/(Decrease) in deposits	(43.54)	61.12
	(Increase)/Decrease in other assets	(70.43)	(250.96)
	Increase/(Decrease) in other liabilities and provisions	3,232.84	2,056.00
	Net change in working capital (II)		
	Direct tax paid (net of refunds)	6.58	14.97
	Net cash flow from operating activities (I)+(II)+(III) (A)	2,770.77	1,456.64
B.	Cash flow used in investing activities	(77.08)	(270.75)
	Purchase of fixed assets	0.71	0.76
	Proceeds from sale of fixed assets	22.37	13.72
	(Increase)/Decrease in capital work in progress	(176.53)	
	(Increase)/Decrease of held-to-maturity securities	(230.53)	(256.27)
	Net cash used in Investment activities (B)		



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JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)			
Cash Flow Statement for the year ended March 31, 2019			
		(₹ in Crores)	
Particulars		Year ended 31.03.2019	Year ended 31.03.2018
C.	Cash Flow from financing activities	7.87	11.82
	Proceeds from issue of equity shares	150.00	-
	Proceeds from Issue of compulsorily convertible preference shares	928.37	1,624.18
	Securities premium received	-	(1.90)
	Share issue expenses	200.00	1,393.15
	Proceeds from borrowings (including IBPC)	(3,775.13)	(5,398.73)
	(Repayment) of borrowings	-	(2.75)
	Dividends paid	-	(0.56)
	Tax on dividend	-	(2,374.79)
	Net cash used in financing activities (C)	(2,488.89)	(2,374.79)
	Net increase/(decrease) in cash and cash equivalents (A)+(B)+(C)	51.35	(1,174.42)
	Cash and cash equivalents as at beginning of the year	1,117.21	2,291.63
	Cash and cash equivalents as at end of the year	1,168.56	1,117.21

As per our report of even date
for B S R & Associates LLP
Chartered Accountants
Firm's Registration No:116231W/W-100024



N Sampath Ganesh
Partner
Membership No: 042554

For and on behalf of the Board of Directors

Ramesh Ramanathan
Chairman
DIN: 00163276

Ajay Kanwal
Managing Director & CEO
DIN: 07886434

Anurag Adlakha
Chief Financial Officer

Lakshmi R N
Company Secretary

Place: Mumbai
Date: May 30, 2019

Place: Bengaluru
Date: May 30, 2019



JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF BALANCE SHEET		
(₹ In Crores)		
PARTICULARS	As at 31.03.2019	As at 31.03.2018
SCHEDULE 1 - CAPITAL		
Authorised Capital		
Equity	827.60	1,327.60
827,600,000 (March 31, 2018: 1,327,600,000) Class 'A' Equity Shares of ₹ 10 each		
Preference	500.00	
500,000,000 (March 31, 2018: NIL) Preference Shares of ₹ 10 each		
Issued, Subscribed and Paid-Up Capital*		
Equity	47.16	39.29
47,156,727 (March 31, 2018: 39,288,630) Class 'A' Equity Shares of ₹ 10 each fully paid up		
Preference	150.00	
150,000,000 (31 March 2018: NIL) 16% Non-Cumulative Compulsorily Convertible Preference Shares of ₹ 10/- each		
* Refer note 18.1.2 Capital infusion		
	197.16	39.29
TOTAL		
SCHEDULE 2 - RESERVES AND SURPLUS		
I. STATUTORY RESERVE		
(Created pursuant to Section 17(2) of Banking Regulation Act, 1949)		
Opening balance	95.14	-
Transfer from Statutory Reserve (refer Schedule 2(ii))		95.14
Addition during the year	95.14	95.14
TOTAL		
II. STATUTORY RESERVE		
(Created pursuant to Section 45 IC of Reserve Bank of India Act, 1934 as amended by RBI (Amendment) Act 1997)		
Opening balance		95.14
Addition during the year		(95.14)
Transfer to Statutory Reserve [Section 17(2) of Banking Regulation Act, 1949] (refer Schedule 2(i))		
TOTAL		
III. SHARE PREMIUM		
Opening balance	3,556.60	1,934.32
Add: Additions during the year	928.37	1,624.18
Less: Deductions during the year		(1.90)
TOTAL	4,484.97	3,556.60
IV. GENERAL RESERVE		
Opening balance	14.41	14.41
Add: Additions during the year		
Less: Deductions during the year	14.41	14.41
TOTAL		
V. EMPLOYEE STOCK OPTIONS OUTSTANDING		
Opening balance	5.12	
Add: Employee Stock Option expense during the year	7.65	5.12
Less: Transfer to Share Capital/Securities Premium on exercise of stock options	12.77	5.12
TOTAL		
VI. BALANCE IN PROFIT & LOSS ACCOUNT		
	(4,130.81)	(2,181.75)
TOTAL (I to VI)	476.48	1,489.52



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JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF BALANCE SHEET		
PARTICULARS	(₹ in Crores)	
	As at 31.03.2019	As at 31.03.2018
SCHEDULE 3 - DEPOSITS		
A.i. Demand deposits	4.70	-
i. From banks	184.37	-
ii. From others	-	0.00
II. Savings bank deposits	-	-
III. Term deposits	460.56	-
i. From banks	3,396.64	0.45
ii. From others	-	-
TOTAL (I to III)	4,198.70	0.45
B. i. Deposits of branches in India	4,198.70	0.45
ii. Deposits of branches outside India	-	-
TOTAL (I to II)	4,198.70	0.45
SCHEDULE 4 - BORROWINGS		
I. Borrowings in India	-	-
i. Reserve Bank of India	1,525.90	3,564.05
ii. Other banks*	2,422.26	3,967.21
iii. Other institutions and agencies^	138.31	130.35
II. Borrowings outside India	-	-
TOTAL (I to II)	4,086.47	7,661.61
Secured Borrowings Included in (II) & (III) above is ₹ 767.00 crores (March 31, 2018: ₹ 2,878.16 crores) *Includes sub-ordinated debt (Tier II capital) ₹ 203 crores (March 31, 2018: ₹ 203 crores) ^ Includes sub-ordinated debt (Tier II capital) ₹ 548 crores (March 31, 2018: ₹ 548 crores)		
SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS		
I. Bills payable	35.89	-
II. Inter office adjustments (net)	186.58	246.84
III. Interest accrued	21.83	17.43
IV. General provision against standard assets*	243.19	293.64
V. Others	-	-
*refer note 18.14 (provision on standard assets)	487.49	557.91
TOTAL (I to V)	487.49	557.91



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JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF BALANCE SHEET		
PARTICULARS	[₹ In Crores]	
	As at 31.03.2019	As at 31.03.2018
SCHEDULE 6 - CASH AND BALANCE WITH RESERVE BANK OF INDIA		
I. Cash in hand	30.37	7.73
II. Balances With Reserve Bank of India	1,050.60	190.01
i. In Current account	-	-
ii. In Other accounts	-	-
TOTAL (I to II)	1,080.97	197.74
SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
i) Balances with banks		
a) In Current accounts	46.76	53.64
b) In Other deposit accounts*	40.83	865.83
ii) Money at call and short notice	-	-
a) With banks	-	-
b) With other institutions	-	-
TOTAL (I to II)	87.59	919.47
II. Outside India		
i) In Current accounts	-	-
ii) In Other deposit accounts	-	-
iii) Money at call and short notice	-	-
TOTAL (I to III)	87.59	919.47
GRAND TOTAL (I to II)		

* Deposit with banks ₹ 40.83 crores (March 31, 2018: ₹ 97.11 crores) is lien marked towards term loans availed from banks and financial institutions, security deposit, and cash collateral placed in connection with assignment/securitisation of receivables.



of

JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF BALANCE SHEET		
PARTICULARS	As at 31.03.2019	As at 31.03.2018
(₹ in Crores)		
SCHEDULE 8 - INVESTMENTS		
I. Investments in India (net of provisions)		
i) Government securities	1,468.03	1,997.38
ii) Other approved securities	0.10	0.10
iii) Shares	-	-
iv) Debentures and bonds	-	-
v) Subsidiaries/joint ventures/associates	-	-
vi) Others	-	-
	1,468.13	1,997.48
TOTAL		
II. Investments Outside India		
i) Government securities	-	-
ii) Subsidiaries/joint ventures/associates	-	-
iii) Others (equity shares and bonds)	-	-
	-	-
TOTAL		
	1,468.13	1,997.48
GRAND TOTAL (I to II)		
	1,468.13	1,997.48
III. Investments		
i) Gross value of investments	1,468.13	1,997.48
a) In India	1,468.13	1,997.48
b) Outside India	-	-
Total	1,468.13	1,997.48
ii) Depreciation/provision for investments	-	-
a) In India	-	-
b) Outside India	-	-
Total	-	-
iii) Net value of investments	1,468.13	1,997.48
a) In India	1,468.13	1,997.48
b) Outside India	-	-
Total	1,468.13	1,997.48
SCHEDULE 9 - ADVANCES (NET OF PROVISIONS)		
A. I) Bills purchased and discounted		
ii) Cash credits, overdrafts and loans repayable on demand	80.45	-
iii) Term loans	6,136.63	6,028.32
	6,217.08	6,028.32
TOTAL		
	675.78	125.14
B. I) Secured by tangible assets		
ii) Covered by bank/government guarantees	5,541.30	5,903.18
iii) Unsecured	6,217.08	6,028.32
TOTAL		
	5,578.15	5,377.74
C. I ADVANCES IN INDIA		
i) Priority sector	-	-
ii) Public sector	-	-
iii) Banks	638.93	650.58
iv) Others	-	-
II ADVANCES OUTSIDE INDIA		
	6,217.08	6,028.32
TOTAL		



JANA SMALL FINANCE BANK LIMITED (Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF BALANCE SHEET		
PARTICULARS	(₹ in Crores)	
	As at 31.03.2019	As at 31.03.2018
SCHEDULE 10 - FIXED ASSETS		
I. Premises		
i) At cost as on 31 March of the preceding year		
ii) Additions during the year		
iii) Deductions during the year		
iv) Depreciation to date		
v) Capital Work in Progress		
TOTAL		
II. Other fixed assets (Including furniture and fixtures)		
i) At cost as on 31 March of the preceding year	538.66	314.17
ii) Additions during the year	81.71	272.73
iii) Deductions during the year	620.37	586.90
iv) Depreciation to date	(17.13)	(48.24)
v) Capital Work in Progress	(271.22)	(178.81)
TOTAL*	2.44	24.81
*Includes leased assets of ₹ 28.91 crores (March 31, 2018 ₹ 7.38 crores)		
GRAND TOTAL (I to II)	334.46	384.66
SCHEDULE 11 - OTHER ASSETS		
I. Inter office adjustment (net)	22.12	0.74
II. Interest accrued	49.53	42.95
III. Tax paid in advance and tax deducted at source (net)		
IV. Stationery and stamps		
V. Non Banking Assets acquired in satisfaction of claims	186.42	177.42
VI. Others		
TOTAL	258.07	221.11
SCHEDULE 12 - CONTINGENT LIABILITIES		
I. Claims against the bank not acknowledged as debts		18.30
II. Liability for partly paid Investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Liability on account of outstanding derivative contracts		
V. Guarantees given on behalf of constituents		
a) In India		
b) Outside India		
VI. Acceptances, endorsements and other obligations	51.60	32.85
VII. Other Items for which the Bank is contingently liable	51.60	51.15
TOTAL		



JANA SMALL FINANCE BANK LIMITED		
(Formerly Known as Janalakshmi Financial Services Limited)		
SCHEDULES FORMING PART OF PROFIT AND LOSS ACCOUNT		
PARTICULARS	(₹ in Crores)	
	Year ended 31.03.2019	Year ended 31.03.2018
SCHEDULE 13 - INTEREST EARNED		
I. Interest/discount on advances/bills	1,121.68	1,418.15
II. Income on investments	103.20	96.43
III. Interest on balances with Reserve Bank of India and other inter bank funds	25.66	40.15
IV. Others	-	0.06
TOTAL	1,250.54	1,554.79
SCHEDULE 14 - OTHER INCOME		
I. Commission, exchange and brokerage	78.14	33.57
II. Profit/ (loss) on sale of investments (net)	7.58	18.37
III. Profit/ (loss) on revaluation of investments (net)	-	-
IV. Profit/ (loss) on sale of land, buildings and other assets (net)	(4.82)	(17.75)
V. Profit on exchange / derivative transactions (net)	-	-
VI. Income earned by way of dividends etc. from subsidiaries/joint ventures abroad/in India	-	-
VII. Miscellaneous Income# # Includes PSLC income ₹ 16.05 crores (March 31, 2018: nil) , recoveries from written off accounts ₹ 13.96 crores (March 31, 2018: ₹ 6.48 crores), lease income ₹ 6.27 crores (March 31, 2018: ₹ 0.71 crores)	36.83	8.07
TOTAL	117.73	42.26
SCHEDULE 15 - INTEREST EXPENDED		
I. Interest on deposits	146.05	0.00
II. Interest on Reserve Bank of India/inter-bank borrowings	304.04	619.74
III. Other interest (debentures and other borrowings)	363.54	544.15
TOTAL	813.63	1,163.89
SCHEDULE 16 - OPERATING EXPENSES		
I. Payments to and provisions for employees (refer note 18.4)	602.27	674.98
II. Rent, taxes and lighting	109.50	140.55
III. Printing and stationery	6.60	4.32
IV. Advertisement and publicity	35.26	71.90
V. Depreciation on bank's property (including leased assets)	99.39	83.95
VI. Director's Fees, allowances and expenses	0.26	0.25
VII. Auditor's fees and expenses	0.81	0.66
VIII. Auditors' fees and expenses	9.66	8.22
VIII. Law charges	33.27	31.90
IX. Postage, courier, telephones etc.	33.27	31.90
X. Repairs and maintenance	44.53	39.77
XI. Insurance	1.50	2.04
XII. Travel and conveyance	47.05	60.99
XIII. Professional fees	81.90	287.97
XIV. Other expenditure	59.19	47.78
TOTAL	1,131.19	1,455.30

