



# Independent Auditor's Report

To the Shareholder of Bank of India (New Zealand) Limited

## Report on the audit of the special purpose financial statements

### Opinion

In our opinion, the accompanying special purpose financial statements of Bank of India (New Zealand) Limited (the "Bank"):

- i. present, in all material respects the Bank's financial position as at 31 March 2020 and its financial performance for the year ended on that date in compliance with the instructions received from Bank of India (India) and the group reporting package template.

We have audited the accompanying special purpose financial statements which comprise:

- the balance sheet as at 31 March 2020;
- the profit and loss account for the year then ended; and
- accompanying schedules.



### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (New Zealand) ("ISAs (NZ)"). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

We are independent of the Bank in accordance with Professional and Ethical Standard 1 (Revised) Code of Ethics for Assurance Practitioners issued by the New Zealand Auditing and Assurance Standards Board and the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Our responsibilities under ISAs (NZ) are further described in the auditor's responsibilities for the audit of the special purpose financial statements section of our report.

Our firm has also provided other services to the Bank in relation to quarterly and half-year review of the Bank's interim special purpose financial statements, half-year review of the interim statutory disclosure statement and year-end audit of the statutory disclosure statement. Subject to certain restrictions, partners and employees of our firm may also deal with the Bank on normal terms within the ordinary course of trading activities of the business of the Bank. These matters have not impaired our independence as auditor of the Bank. The firm has no other relationship with, or interest in, the Bank.



### Emphasis of matter – Basis of Accounting

Without modifying our opinion, we draw attention to Form 'A' and Form 'B' of the special purpose financial statements, which highlights that the special purpose financial statements have been prepared in conformity with Form 'A' and Form 'B' (respectively) of the third schedule to the Banking Regulation Act, 1949. The special purpose financial statements are prepared to enable the Bank of India (India) to prepare its consolidated financial statements and not to report on the Bank as a separate entity. As a result, the special purpose financial statements may not be suitable for another purpose.



### **Other matter in relation to the potential sale of the Bank**

Our audit report on the Bank's 31 March 2019 statutory disclosure statement, dated 28 June 2019, highlighted a material uncertainty in relation to the Bank's ability to continue as a going concern. The Bank of India (India) has resolved to sell the operations of the Bank, and management has initiated the preliminary steps as part of the sale process, the final outcome of which is uncertain. Our conclusion on the special purpose financial statements should be read in conjunction with our audit report on the 31 March 2019 statutory disclosure statement. Our opinion is not modified in respect of this matter.



### **Other matter in relation to valuation of advances**

The outbreak of the Novel Coronavirus ("COVID-19"), declared by the World Health Organisation as a 'Global Pandemic' has impacted the global financial markets, including New Zealand, and resulted in significant economic disruption. The unprecedented nature of this event introduces uncertainty in economic forecasting, liquidity and impacts the valuation of advances as at 31 March 2020. Management continues to monitor developments, both globally and locally, and has based its provisioning estimate on the best information available to it. Due to the estimation uncertainty around valuation of advances, the final provision required may vary substantially from the provision recorded in the special purpose financial statements as at 31 March 2020. Our opinion is not modified in respect of this matter.



### **Other matter**

Bank of India (New Zealand) Limited will prepare a separate set of financial statements for the year ended 31 March 2020, in accordance with the generally accepted accounting principles in New Zealand on which we will issue a separate auditor's report to the Shareholder.



### **Use of this independent auditor's report**

This independent auditor's report is made solely to the Shareholder as a body. Our audit work has been undertaken so that we might state to the Shareholder those matters we are required to state to them in the independent auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Shareholder as a body for our audit work, this independent auditor's report, or any of the opinions we have formed.



### **Responsibilities of the Directors for the special purpose financial statements**

The Directors, on behalf of the Bank, are responsible for:

- the preparation of the special purpose financial statements in accordance with the instructions received from Bank of India (India) and the group reporting package template;
- implementing necessary internal control to enable the preparation of a special purpose set of financial statements that is free from material misstatement, whether due to fraud or error; and
- assessing the ability to continue as a going concern. This includes disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless they either intend to liquidate or to cease operations, or have no realistic alternative but to do so.



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**xlr Auditor's responsibilities for the audit of the special purpose financial statements**

Our objective is:

- to obtain reasonable assurance about whether the special purpose financial statements as a whole are free from material misstatement, whether due to fraud or error; and
- to issue an independent auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs NZ will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error. They are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these special purpose financial statements.

A further description of our responsibilities for the audit of these special purpose financial statements is located at the External Reporting Board (XRB) website at:

<http://www.xrb.govt.nz/standards-for-assurance-practitioners/auditors-responsibilities/audit-report-6/>

This description forms part of our independent auditor's report.

The engagement partner on the audit resulting in this independent auditor's report is John Kensington

For and on behalf of

KPMG  
Auckland

11 May 2020

BANK OF INDIA (NEWZEALAND) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT 31st March 2020

(The Balance Sheet has been prepared in conformity with Form 'A' of the Third Schedule to the Banking Regulation Act, 1949)

	Sch	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
<b>CAPITAL AND LIABILITIES</b>			
CAPITAL	1	50,000,000.00	50,000,000.00
RESERVES & SURPLUS	2	5,389,820.31	5,166,299.63
DEPOSITS	3	30,036,176.49	33,422,943.99
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	1,503,555.94	718,977.32
<b>TOTAL :</b>		<b>86,929,552.74</b>	<b>89,308,220.94</b>
<b>ASSETS</b>			
CASH AND BALANCES WITH CENTRAL BANK MONETARY AUTHORITY OF THE COUNTRY	6	53,343.97	123,531.48
BALANCES WITH BANKS AND MONEY AT CALL	7	26,687,669.94	17,409,861.47
INVESTMENTS	8	-	-
ADVANCES	9	58,645,742.89	70,751,461.59
FIXED ASSETS	10	518,826.17	697,090.10
OTHER ASSETS	11	1,023,969.77	326,276.30
<b>TOTAL</b>		<b>86,929,552.74</b>	<b>89,308,220.94</b>
CONTINGENT LIABILITIES	12	474,378.38	474,378.38
BILLS FOR COLLECTION			

We certify that -

( i ) The balance-sheet and schedules/annexures thereto have been prepared in accordance with Accounting Policy mentioned in Schedule 17 of Bank's last year's balance sheet

and amendments thereto.

( ii ) Income/expenditure is recognised as per the procedure devised by the Bank in accordance with the prescribed norms, and

Date : 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive

Subject to Audit Report of even date



Chartered Accountants

# BANK OF INDIA (NEWZEALAND) LTD

## SCHEDULE 1 - CAPITAL

		AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I.	<b>AUTHORISED</b>	xxxxxxxxxxx	xxxxxxxxxxx
	50000010 Number of Equity Shares ( Previous Year xxxxxxxx) Equity Shares of (curr) NZD ..... each	50,000,000.00	50,000,000.00
II.	<b>ISSUED AND SUBSCRIBED</b>		
	50000010 Number of Equity Shares ( Previous Year 50000010) Equity Shares of (curr) NZD.....each	50,000,000.00	50,000,000.00
III.	<b>PAID UP CAPITAL</b>		
	50000010 Number of Equity Shares ( Previous Year 50000010) Equity Shares of (curr) NZD .....each fully paid- up	50,000,000.00	50,000,000.00
	Add: Amount of shares forfeited		
	<b>TOTAL</b>	<b>50,000,000.00</b>	<b>50,000,000.00</b>

Date :08.05.2020

  
Chief Manager

  
Chief Executive



Chartered Accountant



**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 2 - RESERVES & SURPLUS**

		AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I.	<b>STATUTORY RESERVE</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>TOTAL I</b>	-	-
II.	<b>CAPITAL RESERVE</b>		
	<b>A) REVALUATION RESERVE</b>		
	Opening Balance		
	Additions during the year		
	Less: Depreciation /adjustments on a/c of revaluation		
	<b>TOTAL (A)</b>	-	-
	<b>B) OTHERS</b>		
	<b>i) Profit on sale of Investments- Held to Maturity</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>SUB TOTAL (i)</b>	-	-
	<b>ii) Foreign Currency Translation Reserve</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>SUB TOTAL (ii)</b>	-	-
	<b>iii) Special Reserve - Currency Swaps</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>SUB TOTAL (iii)</b>	-	-
	<b>TOTAL (B)</b>	-	-
	<b>TOTAL (II) (A+B)</b>	-	-
III.	<b>SHARE PREMIUM</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>TOTAL III</b>	-	-
IV.	<b>REVENUE &amp; OTHER RESERVES</b>		
	<b>i) Revenue Reserve</b>		
	Opening Balance	5,166,299.63	4,027,870.75
	Additions during the year		
	Deductions during the year (Adjustment)		
	<b>SUB TOTAL (i)</b>	5,166,299.63	4,027,870.75
	<b>ii) Other ( specify) Reserve</b>		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	<b>SUB TOTAL (ii)</b>		
	<b>TOTAL IV</b>	5,166,299.63	4,027,870.75
V	Balance in Profit and Loss Account	223,520.68	1,138,428.88
	<b>TOTAL ( I TO V)</b>	5,389,820.31	5,166,299.63

Date :08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant

# BANK OF INDIA (NEWZEALAND) LTD

## SCHEDULE 3 - DEPOSITS

		AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxx	xxxxxxxxxx
	a) Current Deposits	1,022,853.70	1,590,792.99
	b) Call Deposits		
	c) Sundry Deposits (Total as per CA 16)		
	d) Overdue Term Deposits (Made less from fixed deposits item III)		
	TOTAL I	1,022,853.70	1,590,792.99
II.	Savings Bank Deposits	5,359,545.38	6,695,750.81
III.	Term Deposits	xxxxxxxxxx	xxxxxxxxxx
	a) Fixed Deposits	12,540,777.71	3,958,189.38
	b) Short Deposits		
	c) MIC/QIC	466,000.00	476,000.00
	d) Recurring Deposits	28,394.04	23,231.37
	e) Double Benefit Deposits	10,618,605.66	20,678,979.44
	f)		
	g)		
	SUB-TOTAL	23,653,777.41	25,136,400.19
	Less : Overdue term deposits added in item I above	-	-
	Sub-Total of term Deposits (Total a to g)	23,653,777.41	25,136,400.19
	TOTAL DEPOSITS (Total of I + II + III)	30,036,176.49	33,422,943.99
SUPPLEMENTARY INFORMATION		xxxxxxxxxx	xxxxxxxxxx
	DEMAND DEPOSITS	1,022,853.70	1,590,792.99
	a) From Banks	258,860.31	700,656.08
	b) From Others	763,993.39	890,136.91
	SAVINGS BANK DEPOSITS	5,359,545.38	6,695,750.81
	a) From Banks	-	-
	b) From Others	5,359,545.38	6,695,750.81
	TERM DEPOSITS	23,653,777.41	25,136,400.19
	a) From Banks	-	-
	b) From Others	23,653,777.41	25,136,400.19
	TOTAL DEPOSITS *	30,036,176.49	33,422,943.99
	a) From Banks	258,860.31	700,656.08
	b) From Others	29,777,316.18	32,722,287.91

\* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS - TOTAL I + II + III

Date :08.05.2020



*[Signature]*

Chief Manager

*[Signature]*

Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 4 - BORROWINGS

		AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	-	-
	TOTAL II	XXXXXXXXXX	XXXXXXXXXX

Secured borrowings included in II above in Local Currency

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Note : Inter Branch transactions should not be included in this schedule.  
These transactions should be included under "Inter-office adjustments" in  
Schedule - 5 Item II (b).

DETAILS OF BORROWINGS OUTSIDE INDIA :-

Date :08.05.2020



  
Chief Manager

  
Chief Executive



Chartered Accountant



**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I. Bills Payable	XXXXXXXXXX	XXXXXXXXXX
a) Drafts Payable		
b) Payslips Issued		
TOTAL I	-	-
II. Inter Office Adjustments	XXXXXXXXXX	XXXXXXXXXX
a) Head Office Account		
b) Other Branches, if any		
TOTAL II	-	-
III. Interest Accrued	98,968.48	22,595.85
IV. Others including Provisions	XXXXXXXXXX	XXXXXXXXXX
a) Sundry Credits	867,587.46	377,062.22
b) Provision for Taxes		39,319.25
c) Reserve for Investment	-	-
d) Reserve for Standard Assets	509,161.58	280,000.00
e) Reserve for Other Assets		
f) Reserve for Loan Losses (NPA)	27,838.42	
g) Unremitted Profit (HO FUNDS)		
h) Legal Earned Reserve (HO FUNDS)		
i) H. O. Subvention Fund (HO FUNDS)		
j) HO fund General Resv for Cayman Island (HO FUNDS)		
k) General Reserve Unallocated (HO FUNDS)		
l) Retained HOAE (HO FUNDS)		
m) Assigned Capital at Foreign Branches (HO FUNDS)		
n) Remittance from HO ( only for London br.)		
o) Reserve for banking risk(only for Paris br.)		
p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
q) Rebate on Bills Discounted		
r) Liability for SWAP FC		
s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
t) Medium Term Loans II ( only for London Br.)		
u) Amortisation of Premium		
v) General Reserve Unallocated(not HO funds)		
w) Capital ( Tier I) ( For Jersey Br only)		
x) Deffered Tax Liability		
y) Other Liabilities-Tax		
z) Revaluation profit		
z1)		
TOTAL IV	1,404,587.46	696,381.47
TOTAL OF I + II + III + IV	1,503,555.94	718,977.32

Date: 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive

Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 6 - CASH AND BALANCES WITH CENTRAL BANK  
MONETARY AUTHORITY OF COUNTRY**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I. Cash in Hand (Including Foreign Currency Notes)	53,343.97 xxxxxxxxxxx	123,531.48 xxxxxxxxxxx
II. Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx	xxxxxxxxxxx
a) In Current Accounts	xxxxxxxxxxx	xxxxxxxxxxx
b) In Other Accounts		
Total (a) & (b)	-	-
Total I & II	53,343.97	123,531.48

**SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
II.	xxxxxxxxxxx	xxxxxxxxxxx
a) In Current Accounts	8,045,516.68	16,169,082.82
b) In Other Deposit Accounts	18,642,153.26	1,240,778.65
c) Money at Call & Short Notice		
TOTAL item a, b and c	26,687,669.94	17,409,861.47

**SCHEDULE 8 - INVESTMENTS**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
II. Investments outside India in	xxxxxxxxxxx	xxxxxxxxxxx
i) Government Securities (including Local Authorities)	-	-
ii) Subsidiaries and/or Joint Ventures abroad	xxxxxxxxxxx	xxxxxxxxxxx
iii) Other Investments ( to be specified)		
TOTAL II	-	-

Date : 08.05.2020



Chief Manager

Chief Executive



Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 9 - ADVANCES**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I. Bills Purchased and Discounted	xxxxxxxxxx	xxxxxxxxxx
Cheque Purchased/Bills Purchased/ Negotiated		
Past due Bills Purchased		
Bills Discounted - (including Medium Term)		
Past due Bills discounted		
Bills receivable under L/Cs		
Unpaid Bills receivable under L/Cs		
Foreign Bills Purchased/Negotiated		
Past due Foreign Bills Purchased		
Total I	-	-
II. Overdrafts & Loans repayable on demand	xxxxxxxxxx	xxxxxxxxxx
Loan - (Demand)	293,897.03	343,706.22
Cash Credits	-	-
Overdrafts	11,040,520.67	13,239,023.24
Suspense Accounts (Debits of Advance Nature)		
Import Trust Receipts		
Buyers credit		
Debit Balance in current accounts	72,118.00	7,845.05
Debit Balance in saving accounts	7,298.79	
Total II	11,413,834.49	13,590,574.51
III. Term Loans	47,231,908.40	57,160,887.08
Total - Advances I + II + III	58,645,742.89	70,751,461.59

Note: All interest bearing loans and advances granted to staff should be shown in Schedule 9 under respective sub-items such as Loans (Demand), Overdrafts etc.

Note: All non-interest bearing loans and advances granted to staff should be shown in Schedule 11 under item VI - Others k).



Date :08.05.2020

  
Chief Manager

  
Chief Executive

  
Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**

( Revised September 2009 )

**(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31st March 2020**

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st March 2020	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO ) ( 1-2-3-4)
a) Claims on Central Government.	0%					
b) Claims guaranteed by Government of India.	0%					
c) Claims on State Government	0%					
d) Claims Guaranteed by State Government	0%					
e) Claims on Public sector undertakings of Government of India	100%					
f) Claims on Public sector undertakings of State Government	100%					
g) Bills Negotiated under L/Cs of our Branches #	100%					
h) Claims on Banks ( All claims on banks including but not limited to Bills negotiated / Buyer's credit under L/Cs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%					
l) Others	100%	58,645,742.89	27,838.42	40,340.20	-	58,577,564.27
Total		58,645,742.89	27,838.42	40,340.20	-	58,577,564.27

1 # Details to be given in Annexure to Schedule 9 Part B  
 2 \* Total should tally with CA19 (Total Assets Classification)

\*\* Total should tally with total provision as per CA-19.

[ Allocation of Advances (iv) (b)+(c)+(d) ]

\*\*\* Total should tally with total of CA-19A

\$ Should tally with Item H, column 1 amount outstanding of Annexure to Schedule 9 Part AA (NPA) under Basel I framework plus ( Basel II Annexure 1 - Sr. No. 6 - Claims on domestic banks column 4 ledger outstanding plus Sr. No. 7 - Claims on foreign banks column 4 ledger outstanding).



Chief Manager

Chief Executive



Chartered Accountant

Date: 08.05.2020

**BANK OF INDIA (NEWZEALAND) LTD**

( Revised September 2009 )

**(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31st March 2020**

**ANNEXURE TO SCHEDULE 9 - PART AA ( For NPA Accounts only)**

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st March 2020	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGINS/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) ( 1-2-3-4)	Amount of NPA secured by physical collateral ( in cases where the amount of provisions held is atleast 15% of the outstanding)
a) Claims on Central Government.	0%						
b) Claims guaranteed by Government of India.	0%						
c) Claims on State Government	0%						
d) Claims Guaranteed by State Government	0%						
e) Claims on Public sector undertakings of Government of India	100%						
f) Claims on Public sector undertakings of State Government	100%						
g) Bills Negotiated under LCs of our Branches #	100%						
h) Claims on Banks ( All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%						
i) Others	100%	1,624,747.00	27,838.42	40,340.20		1,556,568.38	
Total		1,624,747.00	27,838.42	40,340.20		1,556,568.38	

\* Total should tally with CA19 [Assets Classification (b) + (c) + (d)]

\*\* Total should tally with total provision as per CA-19. [Allocation of Advances (iv) (b)+(c) +(d)]

\*\*\* Total should tally with total of CA-19A [Assets Classification (b) + (c) + (d)]



*[Signature]*  
Chief-Manager



Chartered Accountant

Date:08.05.2020

**BANK OF INDIA (NEWZEALAND) LTD**

**Annexure to Schedule 9 (Part – D)**

**(Special Return for the purpose of segment reporting)**

**Details of Assets & Income of Wholesale Advances as on 31st March 2020**

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	55,682,244.52	3,134,664.72	34,121.52
B	Total	58,645,742.89	3,615,476.21	448,489.70
C	% of Wholesale to Total (A/B)	94.95%	xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	6.16%	xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	5.63%	xxxxxxx	xxxxxxx

The segments are defined as under :-

**Retail Banking** would include exposures which fulfil following two criteria :-

- (i) Exposure – The maximum aggregate exposure upto Rs.5 crores.
- (ii) Total annual turnover is less than Rs.50 crore i.e. the average turnover of the last three years in the case of existing entities and projected turnover in case of new entities.

**Wholesale Banking** includes all advances which are not included under 'Retail Banking'.



Date: 08.05.2020

  
Chief Manager

  
Chief Executive

  
Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LIMITED.**

**Working on Wholesale Advances as on 31.03.2020**

SN	Account Name	Account Number	Balance 31.03.2020	Interest during 2019-20	Other Income
1	Cavendish Development Ltd.	031798 0063194042	1,360,714.00	81,915.94	4757.33
2	Cavendish Development Ltd.	031798 0180972042	943,938.00	54,695.24	
3	Cavendish Development Ltd.	031798 0202692042	792,796.00	50,627.67	
4	Cavendish Development Ltd.	0317980246134042	137,929.00	38,743.67	
5	Dealer Direct Wholesale Ltd	031798 0129464040	485,950.00	33,180.25	1739.97
6	Dealer Direct Wholesale Ltd	031798 0021496040	67,997.00	13,298.93	
7	Dealer Direct Wholesale Ltd	031798 0157254040	174,079.00	19,825.77	
8	Dealer Direct Wholesale Ltd	031798 0059670040	149,339.00	12,604.52	
9	Dealer Direct wholesale Ltd.	031798 0200400040	1,035,117.71	76,782.74	
10	Kiwi Auto Investments Limited	031798 0035062042	-	70,209.88	3834.97
11	Kiwi Auto Investments Limited	031798 0157246042	-	24,025.95	
12	Kiwi Auto Investments Limited	0317980245748042	3,114,163.00	14,163.00	
13	Virus investments Limited	031798 0021576042	420,828.00	32,019.84	2312.96
14	Virus investments Limited	031798 0167014042	449,022.00	31,520.12	
15	Virus Investments Limited	031798 0170766041	391,796.55	26,672.12	
16	Virus investments Limited	031798 0233464042	319,749.00	22,444.43	
17	Unique Developers & Trading	031798 0101648041	1,745,360.75	81,172.00	422.7
18	Unique Developers & Trading	031798 0211820041	-	47,194.98	
19	Shreijee Krupa Family Trust	031798 0211978041	1,165,574.00	59,243.71	
20	Shrijee Enterprise Limited	031798 0068964040	112,797.00	10,483.43	201.81
21	Shrijee Enterprise Limited	031798 0068980034	79,956.00	5,936.54	
22	Shrijee International Limited	031798 0103846040	166,243.00	14,695.98	
23	Shrijee Krupa Family Trust	031798 0068956041	747,735.00	37,567.76	
24	Shrijee Krupa Family Trust	031798 0103854041	155,130.00	7,596.05	
25	Shrijee Krupa Family Trust	031798 0234686041	250,771.10	12,576.12	
26	Snehal K. Shah	031798 0234694040	321,602.00	25,864.84	
27	Snehal K. Shah	031798 0234758252	217,550.00	9,755.60	
28	R.N. Impex Limited	031798 0132284041	54,939.69	15,285.00	483.54
29	RN Properties NZ Limited	031798 0032312041	1,040,376.39	61,201.00	
30	RN Properties NZ Limited	031798 0132292041	345,622.80	19,524.00	
31	RN Properties NZ Limited	031798 0139662041	178,266.32	11,027.00	
32	RN Properties NZ Limited	031798 0141236041	98,498.62	5,932.00	
33	Jayakar and Geethanjali	031798 0022616 041	403,133.00	18,187.58	
34	Jayakar and Geethanjali	031798 0187584041	189,757.00	8,737.81	
35	Jayakar and Geethanjali	031798 0103918033	60,089.00	2,736.50	
36	Jayakar and Geethanjali	031798 0091566033	60,082.00	2,537.38	
37	Jayakar Jagadeeswar	031798 0109658041	263,392.00	12,193.24	
38	Jayakar Jagadeeswar	031798 0109674041	66,430.00	3,028.44	
39	Jayakar Jagadeeswar & Geethanjali Ch	031798 0172788041	534,646.00	25,423.73	
40	Universal Materials Limited	031798 0215856034	47,218.00	3,174.10	65.89
41	Henderson Cars Limited	031798 0140188040	480,198.00	36,611.57	807.24
42	Henderson Cars Limited	031798 0180120040	304,005.86	22,049.48	
43	Princes St. Investment Ltd.	031798 0214888039	2,322,472.77	156,426.32	13752.91
44	Princes St. Investment Ltd.	031798 0214896039	2,412,959.00	133,875.95	
45	Princess Street Housing Limited	031798 0215186039	4,076,969.00	106,273.00	
46	Harsimran Singh Chandoke	031798 0208314039	-	98,974.00	457.44
47	Harsimran Singh Chandoke	031798 0212276039	-	30,656.71	
48	Harsimran Singh Chandoke	031798 0145640041	-	42,810.69	
49	Harsimran Singh Chandoke	0317980246062039	1,700,000.00	8,733.00	
50	Harsimran Singh Chandoke	0317980246070039	500,000.00	2,569.00	
51	Harsimran Singh Chandoke	0317980246118039	1,045,000.00	5,154.00	514.74
52	Flatbush Dentists Limited	031798 0097204033	456,000.00	19,637.36	
53	Flatbush Dentists Limited	031798 0097140041	281,952.00	12,217.94	
54	Flatbush Dentists Limited	031798 0237764033	134,000.00	5,747.96	
55	Madhava and Nikhita Reddy	031798 0237772033	1,340,573.17	57,000.12	
56	Madhava and Nikhita Reddy	031798 0071952033	1,107,793.17	47,115.25	
57	Madhava and Nikhita Reddy	031798 0071960041	417,172.00	17,827.13	
58	New Lynn Property Limited	031798 0237692042	899,016.00	50,486.37	
59	New Lynn Property Limited	031798 0142570042	727,200.00	41,278.52	



*[Handwritten signature]*

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**BANK OF INDIA (NEWZEALAND) LIMITED.**

Working on Wholesale Advances as on 31.03.2020

SN	Account Name	Account Number	Balance 31.03.2020	Interest during 2019-20	Other Income
60	Pukekohe Dentists Limited	031798 0237748042	564,272.00	31,639.62	323.1
61	West Auckland Dentists Limited	031798 0237756040	1,803,373.00	122,251.95	
62	West Auckland Dentists Limited	031798 0176076034	1,204,643.00	66,308.61	
63	Chandan Ohri	031798 0175014033	1,388,452.00	58,521.93	406.17
64	Chandan Ohri	031798 0195736034	659,719.00	33,388.04	
65	Chandan Ohri	031798 0215960040	364,862.00	22,653.97	
66	Chandan Ohri	031798 0234096040	134,498.74	15,325.66	
67	Chandan Ohri	031798 0215282034	250,000.00	14,377.29	
68	Harish Chander Ohri & Chandan Ohri	031798 0197272041	1,366,580.00	68,618.03	
69	Independent Advisory Services Ltd.	031798 0174986040	7,080.99	460.67	
70	C P Asset Management Ltd	031798 0026422040	385,706.00	30,793.84	724.2
71	C P Rotorua Limited	031798 0022544042	2,730,789.87	173,181.88	
72	C P Rotorua Limited	031798 0022552034	1,485,307.00	91,469.38	
73	City Estates Limited	031798 0013904042	1,729,009.72	110,837.64	
74	729 Great South Road Limited	031798 0166572042	520,210.00	31,089.94	239.42
75	Annu Kandola	031798 0023678033	2,092,791.30	88,949.68	
76	Annu Kandola	031798 0059654033	380,000.00	16,154.69	
77	Kiwi Commercial Properties Limited	031798 0136234042	1,361,470.00	81,634.58	968.2
78	Sky Auto Finance Limited	031798 0196958040	651,107.00	48,744.07	2108.93
79	Sky Auto Finance Limited	031798 0101314040	194,074.00	15,963.98	
80	Sky Auto Finance Limited	031798 0022288040	54,400.00	13,050.04	
	<b>TOTAL</b>		<b>55,682,244.52</b>	<b>3,134,664.72</b>	<b>34121.52</b>

  
Chief Manager  
Chief Executive

Chartered Accountant

Date:-08.05.2020



## SCHEDULE 10 - FIXED ASSETS AS ON 31st March 2020

Amount in Local Currency

BLOCK	DESCRIPTION	ADDITIONS DURING THE YEAR ENDED 31.03.2020			DEDUCTIONS DURING THE YEAR ENDED 31.03.2020			GROSS BLOCK CLOSING BALANCE AS ON 31st March 2020 (3 + 4 + 5 + 6 - 7 - 8 - 9)	Sheet No. 1
		GROSS BLOCK BALANCE AS ON 31-03-2019 *	4	5	6	7	8		
1	2	3						10	
I.	PREMISES	1173486.38				111038.00		1062448.38	
II.	FURNITURE & FIXTURES							0.00	
A	Furniture, Fixture and Equipments (item i to vii, xv, xvii, xviii)	247076.43	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	228338.25	XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)							0.00	
C	Airconditioning plant etc. and Business machine (item viii to xi)		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	0.00	
D	Motor Cars, Vans and Motor Cycles (item xii)							XXXXXX	
E	Cycles (item xvi)							0.00	
F	Data Processing Machines including Computers (item xi)	57225.69	8282.50			367.45		65140.74	
	TOTAL OF I	304302.12	8282.50	0.00	0.00	19105.63	0.00	293478.99	
	GRAND TOTAL (I + II)	1477788.50	8282.50	0.00	0.00	130143.63	0.00	1355927.37	

\* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2019

THE OPENING/CLOSING BALANCES OF GROSS BLOCK MUST AGREE WITH THE BALANCE IN YOUR GENERAL LEDGER A/C FURNITURE &amp; FIXTURES/REGISTER OF FURNITURE &amp; FIXTURES.

NOTE : For detailed description of items of Furniture &amp; Fixtures, please Refer to Manual of Instructions, Volume No. 2, Chapter 26.

Date : 08.05.2020



*[Signature]*  
Chief Executive



Chartered Accountant

31/03/2020

SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

BLOCK	DESCRIPTION	ACUMULATED DEPRECIATION AS ON 31-03-2019		DEPRECIATION DURING THE YEAR ENDED 31.03.2020				DEPRECIATION DURING THE YEAR ENDED 31.03.2020		ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON 31st March 2020 (11+12+13+14+15+16+17)	WRITTEN DOWN VALUE (W.D.V.)			
		11	12	13	14	DEDUCTIONS DURING THE YEAR ENDED 31.03.2020		15	16		17	18	19	20
						FROM PROFIT & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES							
I.	PREMISES	605336.21	92448.86					38791.79			658993.88	403454.50	568150.17	
II.	FURNITURE & FIXTURES										0.00			
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	118298.60	12827.96	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	120953.03	107385.22	128777.83	
B	Electric Fittings and Equipments (Item xiii, xiv)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
C	Airconditioning plant etc. and Business machine (Item vii to viii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	0.00	0.00	XXXXXX	
D	Motor Cars, Vans and Motor Cycles (Item xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
E											0.00	0.00	XXXXXX	
F	Data Processing Machines including Computers (Item xi)	57063.59	473.90					383.20			57154.29	7986.45	162.10	
	TOTAL I	175382.19	13301.86	0.00	0.00	0.00	0.00	10556.73	0.00	0.00	178107.32	115371.87	128939.93	
	TOTAL I + II	780688.40	105750.72	0.00	0.00	0.00	0.00	49347.92	0.00	0.00	837101.20	518826.17	697090.10	

\* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2019

Note : @ THE FIGURES REPORTED UNDER TOTAL I+II IN COLUMN 12 SHOULD TALLY WITH ITEM V. DEPRECIATION ON BANK'S PROPERTY IN SCHEDULE 16 OF FORM 'B'.

Date : 08.05.2020



*[Signature]*  
Chief Executive

*[Signature]*  
Chief Manager



Chartered Accountant

518826.17

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 11 - OTHER ASSETS**

	AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I. Inter-Office Adjustment (Branch Adjustment)		
II. Interest Accrued	-	-
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery, Stamps and Stamped Documents		
V. Non-Banking assets acquired in satisfaction of claim		
VI. Others	xxxxxxxxxxx	xxxxxxxxxxx
a) Suspense Accounts (Debits) of Other Assets Nature	593,885.88	44,313.59
b) Accumulated Loss carried forward a/c		
c) Swap A/c.		
d) Clearing Adjustments		
e) Currency Position		
f) Trade A/c. (Forex)	-	
g) Non-Interest bearing Loans/ Advances to Staff		
h) capital work in process		
i) Deferred Tax Assets **	146,918.00	83,019.00
j) Security Deposit		
k) Interest receivable on loans/advance	116,109.61	151,199.40
l) Deferred Tax		
m) GST Refundable	21,590.94	25,950.46
n) Interest Accrued on (BOINZ) Deposits	35,122.99	21,793.85
o) Miscellaneous total		
p) PRE PAID TAX	110,342.35	
q) GST Paid		
r)		
Total VI	1,023,969.77	326,276.30
Total I to VI	1,023,969.77	326,276.30

\* Details of Placements (including vostro Rupee balances) with Treasury Branch, Other Indian Branches and Foreign Branches included in above must be given separately with the name of the Branch and amount. Total should agree with Item I.

\*\* Full details of Deferred Tax Assets / Liability including treatment in books should be given separately.

Date : 08.05.2020



  
Chief Manager

  
Chief Executive



Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 12 - CONTINGENT LIABILITIES**

		AS ON 31/03/2020 (Current Period) (Local Currency)	AS ON 31/03/2019 (Previous Period) (Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantee given on behalf of constituents	xxxxxxxxxx	xxxxxxxxxx
	a) In India		
	b) Outside India	474,378.38	474,378.38
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits opened for customers		
	b) Bank's Liability for confirming credits		
	c) Bank's Liability for acceptance A/c. customers		
	d) Liabilities for acceptances on behalf of Customers		
	Total of item V	-	-
VI.	Other items for which the Bank is contingently liable (Give details)		
	a) Interest Rate Swap		
	b) CAPITAL COMMITMENTS #		
	c) Others		
	Total of item VI	-	-
	Total of items I to VI	474,378.38	474,378.38

# Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for arrears of Cumulative Dividends, Bills Rediscounted etc. to be included here.

Date :08.05.2020



  
Chief Manager

  
Chief Executive

  
Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

( Revised March 2008 )

ANNEXURE TO SCHEDULE 12 - PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		
	AMOUNT OUTSTANDING AS ON 31/03/2020 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY (Local Currency)
I	Claims against the bank not acknowledge as debts	
II	Liability for partly paid Investments	
III	Liability on account of outstanding forward exchange contracts with original maturity of:*	
	a) 14 days or less	
	b) 15 days or more but less than 1 year	
	c) 1 year & over but less than 2 years	
	d) 2 years & over but less than 3 years	
	e) And so on	
	<b>T o t a l [ a+b+c+d+e]</b>	-
IV	Guarantees given on behalf of constituents	
	a) Against counter guarantees of <b>OUR BRANCHES</b>	
	b) Against counter guarantee of <b>OTHER BANKS</b> of which	
	i) Financial Guarantees	
	ii) Others	
	c) Financial Guarantees	474,378.38
	d) Others	
	<b>Total [a+b+c+d]</b>	474,378.38
V	Acceptances, Endorsement & other obligations	
	a) Bank's liability for credits opened for customers @	
	b) Bank's Liability for Confirming Credits	
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	
	<b>T o t a l [a+b+c+d]</b>	-
VI	Other Items for which bank is contingently liable	
a)	Interest rate swap with original maturity of *	
	i) 14 days or Less	
	ii) 15 days or more but less than 1 year	
	iii) 1 year & over but less then 2 years	
	iv) 2 years & over but less then 3 years	
	v) and so on	
	<b>T o t a l [ i+ii+iii+iv+v ]</b>	-
	b) Capital Commitments #	
	c) Others	
	<b>T o t a l [ a+b+c ] i.e. Total Of VI</b>	-
	<b>T o t a l I to VI**</b>	474,378.38
		474,378.38

\* As per D-5 return

\*\* Total I to VI should tally with Contingent Liabilities as per Schedule 12

@ Further break-up of these items should be furnished as per Format of " Additional Information for Capital Adequacy Measure-II" ( enclosed)

# Arrears of cumulative dividends, Bills Rediscounted, Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.

NOTE: TOTALS OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF SCH-12

Date:08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant

( Revised December 2008 ) BANK OF INDIA (NEWZEALAND) LTD  
 ADDITIONAL INFORMATION FOR CAPITAL ADEQUACY MEASURES - II  
 ( As part of annexure to Schedule 12, Part - A )

		Further Break-up of Contingent Credit Exposure As on 31st March 2020					Net Exposure (4-5)
Sr. No.	Credit Contingent Items	Client / Obligor	CCF for Contingent	Risk Weight for Obligor	Total Book Exposure	Cash Margin/ Deposits/Provision	
1	Letters of Credit ( Documentary )	Govt.	2.00	0			0.00
2	Letters of Credit ( Documentary )	Banks	20.00	20			0.00
3	Letters of Credit ( Documentary )	ND- SI -NBFCs	125.00	100			0.00
4	Letters of Credit ( Documentary )	Others	20.00	100			0.00
5	Letters of Credit ( Clean )	Govt.	100.00	0			0.00
6	Letters of Credit ( Clean )	Banks	100.00	20			0.00
7	Letters of Credit ( Clean )	ND- SI -NBFCs	125.00	100			0.00
8	Letters of Credit ( Clean )	Others	100.00	100			0.00
<b>A</b>	<b>Total [ under column 4 should tally with item V(a) of Annexure to Schedule 12 ]</b>			<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1	Guarantees - Financial	Govt.	100.00	0			0.00
2	Guarantees - Financial	Banks	100.00	20			0.00
3	Guarantees - Financial	ND- SI -NBFCs	125.00	100			0.00
4	Guarantees - Financial	Others	XXXXXX	XXXXXX		XXXXXX	XXXXXX
	( i ) Secured by mortgage on commercial real estate		150.00	100			0.00
	( ii ) On behalf of Stock Brokers & Market makers		125.00	150			0.00
	( iii ) Others		100.00	100			0.00
<b>B</b>	<b>Total [ under column 4 should tally with item IV(c) of Annexure to Schedule 11 ]</b>			<b>0</b>	<b>474378.38</b>	<b>0.00</b>	<b>474378.38</b>
1	Guarantees - Others	Govt.	50.00	0			0.00
2	Guarantees - Others	Banks	50.00	20			0.00
3	Guarantees - Others	ND- SI -NBFCs	125.00	100			0.00
4	Guarantees - Others	Others	XXXXXX	XXXXXX		XXXXXX	XXXXXX
	( i ) Secured by mortgage on commercial real estate		150.00	100			0.00
	( ii ) On behalf of Stock Brokers & Market makers		125.00	150			0.00
	( iii ) Others		50.00	100			0.00
<b>C</b>	<b>Total [ under column 4 should tally with item IV(d) of Annexure to Schedule 1 ]</b>			<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1	Bank's Liability for Acceptances A/c Customers.	Govt.	100.00	0			0.00
2	Bank's Liability for Acceptances A/c Customers.	Banks	100.00	20			0.00
3	Bank's Liability for Acceptances A/c Customers.	ND- SI -NBFCs	125.00	100			0.00
4	Bank's Liability for Acceptances A/c Customers.	Others	100.00	100			0.00
<b>D</b>	<b>Total [ under column 4 should tally with item V(c) of Annexure to Schedule 12 ]</b>			<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1	Liabilities for Acceptances on behalf of Customers	Govt.	100.00	0			0.00
2	Liabilities for Acceptances on behalf of Customers	Banks	100.00	20			0.00
3	Liabilities for Acceptances on behalf of Customers	ND- SI -NBFCs	125.00	100			0.00
4	Liabilities for Acceptances on behalf of Customers	Others	100.00	100			0.00
<b>E</b>	<b>Total [ under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part A) ]</b>			<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Date :08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**

**FORM 'B'**

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2020**

From **01/04/2019**

To **31/03/2020**

(The Profit & Loss Account has been prepared in conformity with Form 'B' of the third schedule to the Banking Regulation Act, 1949)

SCHEDULE NO.	YEAR ENDED	
	01/04/2019 to 31/03/2020 (Local Currency)	01/04/2018 to 31/03/2019 (Local Currency)
<b>I. INCOME</b>		
INTEREST EARNED 13	3,906,962.81	4,981,139.06
OTHER INCOME 14	448,489.70	539,783.50
LOSS TRANSFERRED		
TOTAL :	4,355,452.51	5,520,922.56
<b>II. EXPENDITURE</b>		
INTEREST EXPENDED 15	1,001,644.83	1,373,799.99
OPERATING EXPENSES 16	2,767,398.00	2,620,620.69
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	362,889.00	388,073.00
PROFIT TRANSFERRED	223,520.68	1,138,428.88
TOTAL	4,355,452.51	5,520,922.56

Difference -

Date : 08.05.2020



  
Chief Manager

  
Chief Executive

Subject to Audit Report of even date



Chartered Accountants

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 13 - INTEREST EARNED

	From To	YEAR ENDED	
		01/04/2019 31/03/2020 (Local Currency)	01/04/2018 31/03/2019 (Local Currency)
I.	Interest/Discount on advances/bills	xxxxxxx	xxxxxxx
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Miscellaneous Foreign Imports(including Trust Receipts)		
	Miscellaneous Foreign Exports		
	Cash Credit		
	Overdrafts	582,012.04	888,329.00
	Term Loans	3,031,997.21	3,869,170.53
	Interest Miscellaneous and TOD	1,466.96	1,303.20
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	
	XXXXXXXX	XXXXXXXX	
	Total I	3,615,476.21	4,758,802.73
II.	Income on Investments Discount/Interest		
III.	Interest on balance with Central Bank Monetary Authority of Country etc	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank		
3.	Interest on Deposits with other Banks	291,486.60	222,336.33
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	291,486.60	222,336.33
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV		
	Total (I + II + III + IV)	3,906,962.81	4,981,139.06

Date :08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant



**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 14 - OTHER INCOME**

	From To	YEAR ENDED			
		01/04/2019 31/03/2020 (Local Currency)		01/04/2018 31/03/2019 (Local Currency)	
I.	<b>Commission, Exchange and Brokerage</b>	Credits	Debits	Credits	Debits
	Commission - Foreign / inland	8,396.49		10,377.40	
	Commission - on Guarantees				
	Exchange - Foreign				
	Brokerage				
	Proposal Processing Charges	57,762.04		37,065.01	
	Rent - Safe Deposits Lockers				
	<b>Total I</b>	<b>66,158.53</b>	<b>-</b>	<b>47,442.41</b>	<b>-</b>
	(Net balance to be extended to) Total I	66,158.53		47,442.41	
II.	Profit on Sale of Investments				
	Less : Loss on sale of Investments				
III.	Profit on revaluation of Investments				
	Less : Loss on revaluation of Investments				
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
IV.	Profit on sale of Land, Buildings, and Other Assets				
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Less : Loss on sale of Land, Buildings, and Other Assets				
V.	Profit on Exchange Transactions	361,424.50		464,801.85	
	Less : Loss on Exchange Transactions				
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India				
VII.	Miscellaneous Income	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent (from property owned by Bank)				
	Service Charges - C/D, S/B etc.		116.40		194.00
	Recoveries in written off Accounts				
	Miscellaneous Receipts	20,790.27		27,345.24	
	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	<b>Total VII</b>	<b>20,906.67</b>		<b>27,539.24</b>	
	<b>Total (I to VII)</b>	<b>448,489.70</b>		<b>539,783.50</b>	



Date : 08.05.2020

*B. J. Singh*  
Chief Manager

*P. Singh*  
Chief Executive

Chartered Accountants

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 15 - INTEREST EXPENDED**

		YEAR ENDED	
		From To 01/04/2019 31/03/2020 (Local Currency)	01/04/2018 31/03/2019 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Fixed Deposits	947,879.87	1,305,703.72
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits		
	FCNR Deposits		
	Savings Bank Deposits	53,764.96	68,096.27
	Current Deposits		
	Others		
	<b>Total I</b>	<b>1,001,644.83</b>	<b>1,373,799.99</b>
II.	Interest on Central Bank Monetary Authority of the country	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
1.	Interest on Central Bank Monetary Authority of the country		
2.	Borrowings from Other Banks/Branches		
3.	Borrowings from Foreign Banks/Correspondents		
4.	Rediscount charges paid to RBI/Other Banks		
	<b>Total II</b>	<b>-</b>	<b>-</b>
III.	Others		
	Interest paid on Head Office/Branches balances	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
	a) Interest paid to Head Office on H.O. funds if any		
	b) Interest paid to Other own Foreign Branches		
	c) Interest paid to own Indian Branches *		
	d) Interest rate swap		
	Rediscount charges paid to Other Institutions / MTN		
	<b>Total III</b>	<b>-</b>	<b>-</b>
	<b>Total (I + II + III)</b>	<b>1,001,644.83</b>	<b>1,373,799.99</b>
* Branch-wise details of interest paid (included in above) and interest due but not paid ( i.e. included in Provision made)			
	Interest paid on Head Office/Branches balances	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	<b>Total</b>	<b>-</b>	<b>-</b>
	Interest due but NOT paid on	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	<b>Total</b>	<b>-</b>	<b>-</b>

Date : 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive

Chartered Accountants

**BANK OF INDIA (NEWZEALAND) LTD**

**SCHEDULE 16 - OPERATING EXPENSES**

	From To	YEAR ENDED			
		01/04/2019 31/03/2020 (Local Currency)		01/04/2018 31/03/2019 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Salaries	808,884.41		900,644.96	
	Rent Paid to IBOs	161,676.12		200,253.75	
	Medical Aid	14,026.72		20,449.92	
	Less : Credit Salaries				
	Total I	984,587.25		1,121,348.63	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent	9,583.88		302,357.69	
	Taxes	-		-	
	Lighting	24,814.68		29,465.09	
	Expenditure on Property Let				
	Less : Credit Rent				
	Total II	34,398.56		331,822.78	
III.	Printing and Stationery	8,630.26		10,215.44	
IV.	Advertisement and Publicity	-		-	
V.	Depreciation on Bank's Property	105,750.72		111,834.00	
VI.	Directors' fees, allowances & expenses	62,000.00		62,000.00	
VII.	Auditors' fees and expenses	187,900.00		110,700.00	
VIII.	Law Charges	57,271.60		44,835.71	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		2,408.97		989.05
	Postage - Foreign	-			870.52
	Telegrams & Telephone - Inland		174,766.37		178,284.94
	Telegrams - Foreign				
	Stamps - Inland/Foreign				
		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	Sub Total	-	177,175.34	-	180,144.51
	(Net balance to be extended to) Total IX		177,175.34		180,144.51
X.	Repairs and Maintenance	1,090.15		740.32	
XI.	Insurance	51,095.67		47,211.00	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	-		-	
	Staff Welfare Expenses (Educational)	61,174.19		62,639.70	
	Travelling Expenses	16,318.75		35,978.13	
	News Papers	48.70		-	
	* Miscellaneous Charges	1,019,956.81		501,150.47	
	Entertainment Expenses				
	Total XII	1,097,498.45		599,768.30	
	Total (I to XII)	2,767,398.00		2,620,620.69	

\* Details as per separate sheet enclosed  
Date : 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountants

**BANK OF INDIA (NEWZEALAND) LTD**

**Details of the Miscellaneous Charges as on 31.03.2020**

Particulars	Amount in Local Currency
Interest on Lease Liability	45,097.79
Depreciation on ROU Asset	245,982.09
Consultant Charges	75,926.20
Rating Agency Charges	82,268.49
FCBS Expenses: Finacle Share expenses	119,851.94
Payment to Private Security Guards	24,388.69
Primses OPEX Charges	57,477.26
Swift Charges	9,704.74
Lease rent for EFTPOS machines	1,770.65
Leassing	3,877.05
Bank Charges	65,488.01
Ombusman fee	6,750.00
Cleaning	17,030.71
Credit Check	298.35
Membership & Subsrption	21,054.36
Land Information and title search	1,418.77
Plant Maint.	2,042.16
Water	1,290.51
Security	2,540.15
Sanitary	2,006.10
Visa Passport charges to IBO	5,372.33
GST not refundable	76,338.61
Forensic Service Fee	28,437.50
Fees paid to AML Solutions(for AML Audit)	10,500.00
Others	25,352.70
Loss on Sale/disposal of assets	87,691.65
<b>Total</b>	<b>1,019,956.81</b>

8

   
Chief Manager

  
Chief Executive

  
Chartered Accountant

Date : 08.05.2020

BANK OF INDIA (NEWZEALAND) LTD

Annexure 1 to Form B

**ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS**  
debited to Profit & Loss Account for the year ended 31.03.2020  
i.e. from 01-04-2019 to 31-03-2020

		Amount in full (in Local Currency)
<b>A) (i)</b>	<b>PROVISIONS &amp; CONTINGENCIES</b>	
1	Provision for Bad / Doubtful debts (NPA)	27,838.42
2	Provision for Taxation	105,889.00
3	Provision for Standard Assets	229,161.58
4	Provision for Investment Depreciation	
5	Bad debts written off to the debit of P&L A/C	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)		
b)		
c)		
	Sub Total ( i )	362,889.00
<b>( ii )</b>	<b>Less: Excess Provisions written back (Please give details)</b>	
1	Provision written back for Bad / Doubtful debts (NPA)	
2	Provision written back for Taxation	
3	Provision written back for Standard Assets	
4	Provision written back for Investment Depreciation	
5	Bad debts written off to the debit of P&L A/C	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)		
b)		
c)		
	Sub Total ( ii )	-
	<b>TOTAL "A" : ( i ) - ( ii )</b>	<b>362,889.00</b>
<b>B)</b>	<b>APPROPRIATIONS</b>	
1	General Reserve Unallocated	
2	Legal Earned Reserve	
3	Provisions for Statutory Reserves, if any (Please give details)	
	Total "B"	-
	<b>TOTAL ( A + B ) *</b>	<b>362,889.00</b>

\* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2019 to 31-03-2020.

Note 1 : The amount of Furniture & Fixtures written off should be reported under Schedule 14 - Item IV  
Less : Loss on sale of Land, Building & Other Assets.

Note 2 : Other Provisions include only those

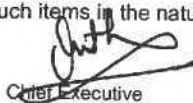
- for diminution in the value of any assets other than fixed assets,
- For meeting any claim or liability specifically recognised and earmarked; as such, these do not include general/non-specific allocations as per local laws, if they are in the nature of reserve. For example Provision for Standard Assets is a requirement as per Bank's Policy. Any such provision, if done as per local laws will come under provisions as these are not in the nature of reserve.

Note 3 : Any excess provision written back to credit of P & L A/c should be reported in A(ii) above  
- Excess provision written back - and not in Schedule 14.

Note 4 : Appropriations include transfer from Profit & Loss a/c to reserves such as Legal earned Reserve, General Reserve and any such items in the nature of unallocated reserves / free reserves.



  
Chief Manager

  
Chief Executive

  
Chartered Accountant

Date : 08.05.2020

STATEMENT OF GENERAL LEDGER ACCOUNT -SUNDRY DEPOSITS AS ON

31st March 2020

PAGE : 1

(Amount in Local Currency)

**BANK OF INDIA (NEWZEALAND) LTD**  
**CA 16 ( PART I ) AS ON**  
**31st March 2020**

SR NO	Title of Account	Date of Entry	Refer NOTE 2						TOTAL
			MARGIN MONEY/ DEPOSITS HELD AGAINST L/Cs/ GUARANTEES, SECURITY DEPOS. MARGIN FOR ADVANCES	APPLICATION/ ALLOTMENT/CALL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARES DEBENTURES DIVIDENDS ETC.	CREDIT BALANCES OF LOANS, CASH CREDITS ETC. DORMANT & UNCLAIMED ACCOUNTS	DEPOSITS FOR TOKEN, EXCESS CASH RECEIVED, CASH FOUND ON PREMISES, ETC.	OTHER ITEMS		
1	2	3	4	5	6	7	8	9	
1								0.00	
2								0.00	
3								0.00	
4								0.00	
5								0.00	
6								0.00	
7								0.00	
8								0.00	
9								0.00	
10								0.00	
11								0.00	
12								0.00	
13								0.00	
14								0.00	
15								0.00	
16								0.00	
17								0.00	
18								0.00	
<b>TOTAL</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

Note : 1 Total of items 1 to 5 to be shown under sub-head "Sundry Deposits" under demand Deposits item No.1(C) of Schedule 3 on liabilities side of form A.  
 Note : 2 Staff Security deposit margins, deposit etc. where the repayment is not free should be shown under items 8 "Other Items" in CA-16 (Part II)Sundry Credits

Date :08.05.2020



*[Signature]*  
 Chief Manager

*[Signature]*  
 Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTI STATEMENT OF GENERAL LEDGER ACCOUNT - SUNDRY CREDITS AS 31st March 2020

SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SIBBI/ IDBI BILLS)	INCOME RECD. IN ADVANCES SUCH AS GUARANTEE, COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCKERS, ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID.	AMOUNT RECEIVED FROM DICGG & ECGC ETC. IN SETTLEMENT OF DEBTS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT, COLLECTION OF DIRECT/ INDIRECT TAXES CDS(FTP) ETC.	(Amount in Local Currency)			TOTAL OF COL 6 & 7	
											1	2	3		4
1	RWT deducted on interest														
2	RWT on director fees														
3	Term Deposit control ac														
4	Misc items														
5	Misc amount payable														
6	Margin Money on Guarantee														
7	Interest Payable TDR (NZD)		97810.21			140825.81									
8	Interest Payable Saving (NZD)		1129.83												
9	Interest Payable TDR (USD)		28.44												
10	Amortisation of Loan processing charges				76755.85										
11	Unrealised other income							40340.20							
12	Lease Liability (IFRS-16)														
13															
14															
15															
16															
17															
18															
	<b>TOTAL</b>		<b>88866.48</b>	<b>0.00</b>	<b>76755.85</b>	<b>140825.81</b>	<b>0.00</b>	<b>40340.20</b>	<b>0.00</b>	<b>83022.38</b>	<b>526643.22</b>	<b>867587.46</b>	<b>966555.94</b>	<b>40340.20</b>	

NOTE :-

- Item 1 to be shown in Schedule 5 of Form "A" under item III "Interest Accrued".
- Total of item 2 to 9 to be shown in Schedule 5 of Form "A" under item (IV a) Sundry Credits
- Total of item 6 and 7 to tally with total shown in Form CA-19 A.

Date : 08.05.2020

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS		UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
a)	ADVANCES TO other than staff	40340.20	0.00
b)	ADVANCES TO STAFF	0.00	0.00
	<b>TOTAL</b>	<b>40340.20</b>	<b>0.00</b>



*[Signature]*  
Chief Manager



*[Signature]*  
Chief Executive

Chartered Accountant

**STATEMENT OF GENERAL LEDGER ACCOUNT - SUSPENSE ACCOUNTS (DEBITS) AS AT**

31st March 2020

PAGE: 3

**BANK OF INDIA (NEWZEALAND) LTD**

**CA 16 ( PART III ) AS ON**  
31st March 2020

SR NO	Title of Account	Date of Entry	ADVANCES NATURE	ADVANCE PAYMENTS AND AMOUNT RECOVERABLE	PAYMENTS MADE IN RESPECT OF FURNITURE & FIXTURES / AIR CONDITIONERS PENDING FINAL SETTLEMENTS	PREPAID EXPENSES AND EXPENDITURE SUBSEQUENTLY CHARGEABLE TO BRANCHES OR HO P&L ACCOUNT	AMOUNTS REIMBURSED TO PARTIES/CUSTOMERS IN WHOSE ACCOUNTS FRAUDS WERE DETECTED	FRAUDS, FORGERIES EMBEZZLEMENT AND OTHER TYPE OF LOSSES GIVE DETAILS	ADVANCES GIVEN TO STAFF AND NOT AS BANKER SUCH AS FESTIVAL ADVANCE	OTHER ITEMS	TOTAL (2 TO 8) REFER NOTE 1	TOTAL (1 TO 8)
1	Bond Money			2	3	4	5	6	7	8	9	10
2	Advance staff			11,210.00							11,210.00	11,210.00
3	Lease rent MD Car											
4	TDS deducted source (Indonesia)											
5	Liability Policy											
6	Material damage and business interruption policy					550.00				118.95	118.95	118.95
7	D & O Insurance					4,271.67					550.00	550.00
8	Financial Inst Crime Liability Policy					12,458.33					4,271.67	4,271.67
9	Rating Fee					15,708.33					12,458.33	12,458.33
10	GST refundable					48,877.72					15,708.33	15,708.33
11	Right to Use Asset (IFRS-16)									21,590.94	21,590.94	21,590.94
12										500,690.87	500,690.87	500,690.87
13												
14												
15												
16												
17												
18												
<b>TOTAL</b>				11,210.00		81,866.05				522,400.76	615,476.81	615,476.81
<b>AMOUNT OF PROVISION REQUIRED</b>											0.00	0.00

(Refer Note 2)

Note 1 :- Balance of items 2 to 8 to be shown in Form A on Assets side under item VI "Others" of Schedule 11 "Other Assets" as a separate sub-item styled "Suspense Accounts (Debits) of Other Assets Nature".

Note 2 :- Total of Amount of Provision required as reported in Column No. 9 should be shown in CA-19 under additional information item (B).

Date : 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON 31st March 2020 (Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS		DUE FROM OTHERS		SUB-TOTAL	STAFF	GRAND TOTAL
	2	3	4	5			
<b>I. ALLOCATION OF ADVANCES</b>							
(i) SECURED BY TANGIBLE ASSETS							
(ii) COVERED BY GUARANTEES [(a)+(b)+(c)]							
a) BANKS	0.00	0.00	0.00	58144574.89	58144574.89	0.00	58144574.89
b) GOVERNMENT				0.00	0.00	0.00	0.00
c) DICGC/EGGC/JGFSI				0.00	0.00	0.00	0.00
(iii) UNSECURED				0.00	0.00		
(iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]	0.00	0.00	0.00	0.00	0.00	11168.00	11168.00
a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	537000.00	537000.00	0.00	537000.00
a1 On Standard Assets (other than a2) under asset code 11				509161.58	509161.58	0.00	509161.58
a2 On Standard Assets identified for 30 days default under asset code 12							
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)	0.00	0.00	0.00	27838.42	27838.42	0.00	27838.42
(b1) On Secured Advances (AC 21)				27838.42	27838.42		
(b2) On Unsecured Advances (AC 22)				0.00	0.00		
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 on doubtful assets upto 1 year (AC 31)				0.00	0.00	0.00	0.00
c2 on doubtful assets > 1 yr upto 3 years (AC 32)				0.00	0.00	0.00	0.00
c3 On Doubtful Assets above 3 years (AC 33)				0.00	0.00	0.00	0.00
d) LOSS ASSETS (AC 40)	0.00	0.00	0.00	27838.42	27838.42	0.00	27838.42
<b>TOTAL I * (i + ii + iii + iv)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>58681574.89</b>	<b>58681574.89</b>	<b>11168.00</b>	<b>58692742.89</b>

II. ASSET CLASSIFICATION		TOTAL (i) AND TOTAL (ii) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "9"	
a) STANDARD ASSETS (a1+a2)	0.00	0.00	57009827.89
a1 Standard assets (other than a2) under asset code 11			11168.00
a2 Standard assets identified for 30 days default under asset code 12			0.00
b) SUB-STANDARD ASSETS (b1+b2)	0.00	0.00	0.00
(b1) Secured Advance			1624747.00
(b2) Unsecured Advance			1624747.00
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00
c1 Doubtful Assets upto 1 year (AC 31)			0.00
c2 Doubtful Assets above 1 year upto 3 years (AC 32)			0.00
c3 On Doubtful Assets above 3 years (AC 33)			0.00
d) LOSS ASSETS (AC 40)	0.00	0.00	58634574.89
<b>TOTAL II * (a+b+c+d)</b>	<b>0.00</b>	<b>0.00</b>	<b>47000.00</b>
<b>DIFFERENCE</b>			<b>47000.00</b>
<b>* GRAND TOTAL IN COLUMN 8 FOR TOTAL (i) AND TOTAL (ii) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "9"</b>			<b>47000.00</b>

ADDITIONAL INFORMATION Item (A)		ADDITIONAL INFORMATION Item (B)	
(A) BREAK-UP OF TOTAL - ITEM (iv) - PART "PROVISIONS" REQUIRED :	(Local Currency)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
(1) BILLS PURCHASED & DISCOUNTED	0.00	615476.81	0.00
(a) INDIAN			
(b) FOREIGN			
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND			
(3) TERM LOANS	537000.00		
<b>TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 Item (iv)</b>	<b>537000.00</b>		

NOTE 1) Figures in Part I - Item iv - b, c and d must represent only the amount considered Bad and Doubtful for which provision is required and should tally with column 14 of CA 19 - B (i.e. Statement of Problem Credits - CA 19 - B)

NOTE 2) Figure in Part II against respective Health Codes must represent the amount "OUTSTANDING IN THE ACCOUNTS".

CERTIFIED THAT ASSET CLASSIFICATION HAS BEEN VERIFIED AND FOUND CORRECT.

Date :08.05.2020

 Chief Manager

 Chief Executive

 Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

CA 19 - A

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON 31st March 2020

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS			STAFF	GRAND TOTAL
		BILLS PURCHASED DISCOUNTED	SYNDICATED LOANS	OTHERS		
	2	3	4	5	7	8
<b>I. ALLOCATION OF ADVANCES</b>						
(i) SECURED BY TANGIBLE ASSETS						
(ii) COVERED BY GUARANTEES [(a) + (b) + (c)]	0.00	0.00	40340.20	0.00	0.00	40340.20
a) BANKS						
b) GOVERNMENT						
c) DIGGC/EGGC/CGFSI						
(iii) UNSECURED						
<b>TOTAL - I * (1+II+III)</b>	0.00	0.00	40340.20	0.00	0.00	40340.20
<b>II. ASSET CLASSIFICATION</b>						
(a) STANDARD ASSETS (a1 + a2)	0.00	0.00	0.00	0.00	0.00	0.00
a1 Std Assets (other than a2) under asset code 11						
a2 Std Assets identified for 30 days default under asset code 12						
(b) SUB-STANDARD ASSETS (b1 + b2)	0.00	0.00	0.00	0.00	0.00	0.00
(b1) Secured Advance (AC 21)						
(b2) Unsecured Advance (AC 22)						
(c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00
c1 Doubtful assets upto 1 year (AC 31)						
c2 Doubtful assets > 1 year upto 3 years (AC 32)						
c3 On Doubtful Assets above 3 years (AC 33)						
(d) LOSS ASSETS (AC 40)						
<b>TOTAL - II * [(a) + (b) + (c) + (d)]</b>	0.00	0.00	40340.20	0.00	0.00	40340.20

(A) BREAK-UP OF UNREALISED INCOME

III TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME
(1) BILLS PURCHASED/DISCOUNTED	XXXXXXXXXX
(a) INDIAN	
(b) FOREIGN	
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	
(3) TERM LOANS	40340.20
<b>TOTAL</b>	<b>40340.20</b>

(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/C'S

(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/C'S
XXXXXXXXXX
<b>0.00</b>

NOTE 1 : GRAND TOTAL IN COLUMN 8 SHOULD AGREE WITH EACH OTHER AS WELL AS THE AGGREGATE OF AMOUNT REPORTED IN COLUMNS 6 AND 7 OF CA16 (Part I)

Date : 08.05.2020



*[Signature]*  
Chief Executive



Chartered Accountant

*[Signature]*  
Chief Manager

Refer Note 1 ->

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31st March 2020

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/DI/OD, D3/L)	EXACT DATE SINCE A/C IS NPA	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE (7) - (8)	REALISABLE VALUE OF SECURITY (RVS)	DESCRIPTIONS OF REALISABLE VALUE OF SECURITY	PROVISION REQUIRED AS PER LMA / AUDITORS	PROVISION REQUIRED AS PER RBI NORMS	HIGHER OF TWO (12)/(13)	PROVISION HELD	EXCESS SHORTFALL (15) - (14)
1	Jayakar and Geethanjali	TL	430,000.00	SS	31/12/2019	403,133.00	0.00	403,133.00	607,554.33	Land/Building	6,907.29	6,907.29	6,907.29	6,907.29	0.00
2	Jayakar Jagadeeswar	OD	60,000.00	SS	31/12/2019	60,092.00	0.00	60,092.00	89,654.25	Land/Building	1,029.44	1,029.44	1,029.44	1,029.44	0.00
3	Jayakar and Geethanjali	OD	60,000.00	SS	31/12/2019	60,089.00	0.00	60,089.00	89,664.70	Land/Building	1,029.56	1,029.56	1,029.56	1,029.56	0.00
4	Jayakar Jagadeeswar	TL	268,000.00	SS	31/12/2019	263,392.00	0.00	263,392.00	335,000.00	Land/Building	4,512.96	4,512.96	4,512.96	4,512.96	0.00
5	Jayakar Jagadeeswar	TL	67,000.00	SS	31/12/2019	66,430.00	0.00	66,430.00	98,126.72	Land/Building	1,138.21	1,138.21	1,138.21	1,138.21	0.00
6	Jayakar and Geethanjali	TL	525,000.00	SS	31/12/2019	534,646.00	0.00	534,646.00	727,531.13	Land/Building	9,160.62	9,160.62	9,160.62	9,160.62	0.00
7	Jayakar and Geethanjali	TL	187,000.00	SS	31/12/2019	189,757.00	0.00	189,757.00	258,215.95	Land/Building	3,251.31	3,251.31	3,251.31	3,251.31	0.00
8	Universal Materials Limited	OD	46,000.00	SS	31/12/2019	47,218.00	0.00	47,218.00	64,252.92	Land/Building	809.03	809.03	809.03	809.03	0.00
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20						1624747.00	0.00	1624747.00	27838.42		27838.42	27838.42	27838.42	27838.42	0.00

Date : 08.05.2020



*B. J. Singh*  
Chief Manager

*[Signature]*  
Chief Executive

**KPMG**  
Chartered Accountant

**BANK OF INDIA (NEW ZELAND) LTD.**

CA19C

**INFORMATION ON ACCOUNTS RESTRUCTURING FROM 01.04.2019 TO 31.03.2020**

**PART-A: For Accounts with Fund Based Sanctioned Limit or Fund Based Outstanding  
(whichever is greater) with Rs.100 lacs and above**

Particulars	No of Accounts (Total) 1	Aggregate Outstanding as on 31.03.2020 (Fund Based) 2	Provision required on account of NPV sacrifice 3
1 Standard Accounts			
2 Sub-standard Accounts		NIL	
3 3.Doubtful Accounts			

**PART-B: For Accounts with Fund Based Sanctioned Limit or Fund Based Outstanding below Rs.100 lacs**

Particulars	No of Accounts (Total) 1	Aggregate Outstanding as on 31.03.2020 (Fund Based) 2	Provision required on account of NPV sacrifice 3
1 Standard Accounts			
2 Sub-standard Accounts		NIL	
3 3.Doubtful Accounts			



  
Chief Manager

  
Chief Executive

  
Chartered Accountants

Date: 08.05.2020

- Note**
- The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures iii) Commercial Real Estate Exposure and iv) Loss Assets, which are not eligible for restructuring
  - Separate communication from HO Credit Monitoring Department is sent for further details for restructuring done during the period from 01.04.2019 to 31.12.2019.

**BANK OF INDIA (NEWZEALAND) LTD**  
**Break-up of Investments as on 31.03.2020 for calculation of CRAR**  
**HELD TO MATURITY ( HTM )**

Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM)	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
<b>SLR Investments</b>					
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
<b>Other Debt Securities</b>					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	XXXXX	XXXXX	XXXXX
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 8c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	<b>Foreign Investments</b>	100			0.00
19	<b>Other participations (OP)</b>	100			0.00
<b>TOTAL</b>			0.00	0.00	0.00
Investments in subsidiaries /joint ventures					0.00

Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.



  
**Chief Manager**  
 Date : 08.05.2020

  
**Chief Executive**



**Chartered Accountant**

**BANK OF INDIA (NEWZEALAND) LTD**  
**Break-up of Investments as on 31.03.2020 for calculation of CRAR**

**AVAILABLE FOR SALE**

Sr. No.	Category	Risk Weight	Book Value AFS	Provision AFS	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	<b>SLR Investments</b>				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	<b>Other Debt Securities</b>		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	<b>Foreign Investments</b>	100			0.00
19	<b>Other participations (OP)</b>	100			0.00
	<b>TOTAL</b>		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

 Chief Manager  
Date: 08.05.2020

  
Chief Executive

  
Chartered Accountant

**BANK OF INDIA (NEWZEALAND) LTD**  
**Break-up of Investments as on 31.03.2020 for calculation of CRAR**

**HELD FOR TRADING**

Sr. No.	Category	Risk Weight	Book Value HFT	Provision HFT	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	<b>SLR Investments</b>				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	<b>Other Debt Securities</b>		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	<b>Foreign Investments</b>	100			0.00
19	<b>Other participations (OP)</b>	100			0.00
	<b>TOTAL</b>		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.



  
**Chief Manager**

Date : 08.05.2020

  
**Chief Executive**



**Chartered Accountant**

**BANK OF INDIA (NEWZEALAND) LTD**  
**Break-up of Investments as on 31.03.2020 for calculation of CRAR**

**SUMMARY**

Sr. No.	Category	Risk Weight	Book Value SUMMARY	Provision SUMMARY	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	<b>SLR Investments</b>				
1	Investments in Government securities (including special securities and pledge securities)	0	0.00	0.00	0.00
2	Investments in other approved securities guaranteed by Central/State Government	0	0.00	0.00	0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20	0.00	0.00	0.00
4	Recapitalisation Bonds	0	0.00	0.00	0.00
	<b>Other Debt Securities</b>		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	0.00	0.00	0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20	0.00	0.00	0.00
7	State Government guaranteed other securities which have become NPA.	100	0.00	0.00	0.00
8	Investments in bonds issued by banks	20	0.00	0.00	0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20	0.00	0.00	0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100	0.00	0.00	0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100	0.00	0.00	0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75	0.00	0.00	0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150	0.00	0.00	0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50	0.00	0.00	0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100	0.00	0.00	0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150	0.00	0.00	0.00
17	All other investments	100	0.00	0.00	0.00
18	<b>Foreign Investments</b>	100	0.00	0.00	0.00
19	<b>Other participations (OP)</b>	100	0.00	0.00	0.00
	<b>TOTAL * and **</b>		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures		0.00	0.00	0.00

\* Total of Book Value of investment should tally with total of Schedule 8

\*\* Total of Provisions should tally with "Reserve for Investment" ( item IV-d of Schedule 5

: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

## Investments in Public Financial Institutions(PFIs) are to be shown under Item 17 ' All other investments' and not under Item 8 ' Investments in Bonds issued by Banks



*[Signature]*  
**Chief Manager**

Date : 08.05.2020

*[Signature]*  
**Chief Executive**



**Chartered Accountant**

Difference between Form - 8 & Summary Total

0.00

Difference between Item IV-d of Schedule 5 & Summary Total

0.00



**BANK OF INDIA (NEWZEALAND) LTD**  
**Break-up of Interest Accrued on Investments as on 31.03.2020**

Sr. No.	Category	Risk Weight	Book Value	Provision	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00			0.00
2	Interest due / Accrued on Government Guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	20.00			0.00
3	Interest due / Accrued on State Govt. guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	100.00			0.00
4	Interest due/Accrued on State Government guaranteed securities which have become NPA	100.00			0.00
5	Interest accrued on investments in bonds issued by / Securities guaranteed by other banks	20.00			0.00
6	Interest accrued -- All Others	100.00			0.00
	<b>TOTAL *</b>		0.00	0.00	0.00

\* should tally with the total amount of interest on Investments included in Interest Accrued [Item II of Schedule 11]



  
**Chief Manager**  
 Date : 08.05.2020

  
**Chief Executive**



**Chartered Accountant**

**FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES**

**ANNEXURE D**

**BANK OF INDIA (NEWZEALAND) LTD**

**SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

<b>INTER-BRANCH TRANSACTION NATURE ONLY</b>		<b>AS ON 31/03/2020 YEAR ENDED (Local Currency)</b>
		XXXXXXX XXXXXXX
III.	Liability on account of outstanding forward exchange contracts in respect of Inter-Branch transaction nature only (Branch-wise details should be attached as per format enclosed) - Annexure D1	
IV.	Guarantees given on behalf of Constituents in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached as per format enclosed) - Annexure D2.	XXXXXXX XXXXXXX
	a) In India	
	b) Outside India	
V.	Acceptances, endorsements and other obligations in respect of Inter-branch	XXXXXXX XXXXXXX
	a) Bank's Liability for Credits opened for Customers	
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	<b>Total of item V</b>	<b>0.00</b>
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	XXXXXXX XXXXXXX
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	<b>Total of VI</b>	<b>0.00</b>
	<b>Total III to VI</b>	<b>0.00</b>

Date : 08.05.2020

   
Chief Manager

  
Chief Executive

  
Chartered Accountant

**FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES**

**ANNEXURE D 1**

**BANK OF INDIA (NEWZEALAND) LTD**

**BREAK-UP OF ITEM III SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN  
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

RE : STATEMENT OF FOREX FORWARD EXCHANGE CONTRACTS IN RESPECT OF INTER-BRANCH  
TRANSACTION NATURE ONLY AS ON 31st March 2020

SR NO.	NAME OF THE BRANCH	DATE OF ORIGINAL CONTRACT	PURCHASE OR SALE	MATURITY DATE	CURRENCY AMOUNT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
<b>TOTAL</b>					0.00



  
Chief Manager

  
Chief Executive

  
Chartered Accountant

Date : 08.05.2020

**FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES**

**ANNEXURE D 2**

**BANK OF INDIA (NEWZEALAND) LTD**

**BREAK-UP OF ITEM IV SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN  
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

RE : STATEMENT OF GUARANTEES GIVEN ON BEHALF OF CONSTITUENTS IN RESPECT OF  
INTER-BRANCH TRANSACTION NATURE ONLY i.e. ON THE BASIS OF COUNTER GUARANTEES  
FROM OUR BRANCHES AS ON 31st March 2020

SR. NO.	NAME OF THE BRANCH	GUARANTEE ORIGINATING DATE	DUE DATE	NAME OF THE ACCOUNT	CURRENCY AMOUNT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
<b>TOTAL</b>					0.00

Date : 08.05.2020



  
Chief Manager

  
Chief Executive

  
Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES) IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY	AMOUNT OUTSTANDING AS ON 31/03/2020 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY
III. Liability on account of outstanding forward exchange contracts with original maturity of contracts of Inter-Branch Transaction nature only (Branch-wise details should be attached)		xxxxxxx
a) 14 days or less		
b) 15 days or more upto 1 year		
c) Above 1 year & over upto 2 years		
d) Above 2 years & over upto 5 years		
e) Above 5 years		
IV. Gurantees given on behalf of Constituents supported by guarantees/letter of comfort of our Branches i.e. Inter-Branch Transaction Nature only (Branch-wise details should be attached)		
a) Against counter guarantees of our Branch		
b) Financial Guarantees		
c) Others		
V. Acceptances, endorsements and Other Obligations in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxx	xxxxxxx
a) Bank's Liability for Credits opened for Customers		
b) Bank's Liability for confirming credits		
c) Bank's Liabilities for Acceptances A/c. Customers		
d) Liabilities for acceptance on behalf of Customers		
Total of Item V	0.00	0.00
VI. Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxx	xxxxxxx
1 INTEREST RATE SWAP (IRS)	xxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
2 CURRENCY INTEREST RATE SWAP	xxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
3 Other		
Total of VI	0.00	0.00
** Total III to VI	0.00	0.00

Note : TOTAL OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF ANNEXURE D IN RESPECT OF INTER BRANCH TRANSACTION NATURE ONLY.

\*\* Total III to VI should tally with Contingent Liabilities as per ANNEXURE D of inter-branch transaction nature only.

Date : 08.05.2020



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountants

**FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES**

**ANNEXURE D 5**

From :

To :

BANK OF INDIA (NEWZEALAND) LTD

Additional Information of Schedule 12 Contingent Liabilities item III & VI for the

YEAR ENDED

31/03/2020

**OUTSTANDING FORWARD EXCHANGE CONTRACTS**

Item III Schedule 12	Merchant Contracts ( A )	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts ( B )	Inter-Bank Cross Currency Contracts ( C )	Other Inter-Bank Contracts ( D )	Total A+B+C+D
Liability on account of outstanding forward exchange contracts with original maturity of						
a) 1 Year or less						0.00
b) Over 1 years upto 5 years						0.00
c) Over 5 years						0.00
<b>TOTAL III</b>	0.00	0.00	0.00	0.00	0.00	0.00

**INTEREST RATE SWAP CONTRACTS & DERIVATIVES CONTRACTS IF ANY**

Item VI Schedule 12	Merchant Contracts ( A )	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts ( B )	Inter-Bank Cross Currency Contracts ( C )	Other Inter-Bank Contracts ( D )	Total A+B+C+D
Interest Rate Swap Contracts and other derivatives contracts if any.						
a) 1 year or less						0.00
b) Over 1 year upto 5 years						0.00
						0.00
						0.00
						0.00
c) Over 5 years						0.00
<b>TOTAL IV</b>	0.00	0.00	0.00	0.00	0.00	0.00

**Note:**

1.00 Treasury Branch issues FCNR Contracts at notional rate. Such contracts should be given separately as a foot note and should not be reported under Merchant Contracts.

\* 2 Total III Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item III in Form 'A'.

\*\* 3 Total VI Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item VI under Interest Rate Swap in Form 'A'.

Date : 08.05.2020



Chief Manager

Chief Executive

Chartered Accountant



**BANK OF INDIA (NEWZEALAND) LTD**

**Details of Inter Office Adjustments**

**31st March 2020**

Schedule 5		Schedule 11	
Branch Name	Amount in Local Currency of your branch	Branch Name	Amount in Local Currency of your branch
BIRMINGHAM		BIRMINGHAM	
EAST HAM		EAST HAM	
LEICESTER		LEICESTER	
LONDON		LONDON	
MANCHESTER		MANCHESTER	
WEMBLEY		WEMBLEY	
JERSEY		JERSEY	
PARIS		PARIS	
MOMBASA		MOMBASA	
NAIROBI		NAIROBI	
NAIROBI IAB		NAIROBI IAB	
WESTLANDS		WESTLANDS	
OSAKA		OSAKA	
TOKYO		TOKYO	
NEW YORK		NEW YORK	
SAN FRAN. AG		SAN FRAN. AG	
CAYMAN ISLAND		CAYMAN ISLAND	
HONGKONG		HONGKONG	
KOWLOON		KOWLOON	
SINGAPORE		SINGAPORE	
SHENZEN		SHENZEN	
<b>Total</b>	0	<b>Total</b>	0
Net in Sch 5	0	Net in Sch 11	0

Note: The net amount should tally with total of IOA in Schedule 5 & Schedule 11  
Inter Office Amount as per

Form A 0.00 0  
DIFFERENCE 0.00 0.00



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive



Chartered Accountant

Date:08.05.2020

**BANK OF INDIA (NEWZEALAND) LTD**

**Break-up of Advances:-  
Schedule - 9**

**Amount  
As at  
31.03.2020  
(In Local Currency)**

A	Particulars of Advances:-	GROSS ADVANCES	NPA PROVISIONS	UNREALISED INTEREST/ INCOME	NET ADVANCES
	(i) Bills Purchased and Discounted				-
	(ii) Cash Credits, Overdrafts and Loans repayable on demand	11,413,834.49	-	-	11,413,834.49
	(iii) Term Loans	47,231,908.40	27,838.42	40,340.20	47,163,729.78
	<b>Total (A)</b>	<b>58,645,742.89</b>	<b>27,838.42</b>	<b>40,340.20</b>	<b>58,577,564.27</b>
B	Security wise Break-up of Advances:-				
	(i) Secured by tangible assets (Includes advances against Book Debts)	58,645,742.89	27,838.42	40,340.20	58,577,564.27
	(ii) Covered by Bank/Government Guarantees				
	(iii) Unsecured		-	-	-
	<b>Total (B)</b>	<b>58,645,742.89</b>	<b>27,838.42</b>	<b>40,340.20</b>	<b>58,577,564.27</b>
C	Sectoral Classification of Advances:-				
	I. Advances in India				
	(i) Priority Sector				-
	(ii) Public Sector				-
	(iii) Banks				-
	(iv) Others				-
	<b>Total (C-I)</b>				-
	II. Advances outside India				
	(i) Due from Banks				-
	(ii) Due from Others	58,645,742.89	27,838.42	40,340.20	58,577,564.27
	(a) Bills Purchased & Discounted				-
	(b) Syndication Loans				-
	(c) Others				-
	<b>Total (C-II)</b>	<b>58,645,742.89</b>	<b>27,838.42</b>	<b>40,340.20</b>	<b>58,577,564.27</b>
	<b>Total (C) i.e. (C-I &amp; C-II)</b>	<b>58,645,742.89</b>	<b>27,838.42</b>	<b>40,340.20</b>	<b>58,577,564.27</b>

Notes:

Figures reported under total of A, B and C, should match with one another.

1. Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA19 Total
2. Figures reported in Provisions should tally with Schedule 5 (Form A)
3. Figures reported in URI should tally with CA-16.

Note: Duly Signed by authorized signatory

Name : Onkar Nath Thakur  
Designation: Managing Director  
Subsidiary : Bank of India (New Zealand) Limited  
Date: 08.05.2020





## Bank of India (Newzealand) Limited

January 2020 to Mar 2020			NOTE : Previous day closing rate should be the next days opening rate						
DATE	3-Jan-2020	6-Jan-2020	7-Jan-2020	8-Jan-2020	9-Jan-2020	10-Jan-2020	13-Jan-2020	14-Jan-2020	
OPENING RATE	0.6735	0.6697	0.6665	0.6664	0.6628	0.6649	0.6606	0.6638	
CLOSING RATE	0.6697	0.6665	0.6664	0.6628	0.6649	0.6606	0.6638	0.6626	
DATE	15-Jan-2020	16-Jan-2020	17-Jan-2020	20-Jan-2020	21-Jan-2020	22-Jan-2020	23-Jan-2020	24-Jan-2020	
OPENING RATE	0.6626	0.6607	0.6634	0.6636	0.6615	0.6605	0.6589	0.6594	
CLOSING RATE	0.6607	0.6634	0.6636	0.6615	0.6605	0.6589	0.6594	0.6617	
DATE	27-Jan-2020	28-Jan-2020	29-Jan-2020	30-Jan-2020	31-Jan-2020	3-Feb-2020	4-Feb-2020	5-Feb-2020	
OPENING RATE	0.6617	0.6585	0.6541	0.6540	0.6522	0.6491	0.6464	0.6454	
CLOSING RATE	0.6585	0.6541	0.6540	0.6522	0.6491	0.6464	0.6454	0.6488	
DATE	7-Feb-2020	10-Feb-2020	11-Feb-2020	12-Feb-2020	13-Feb-2020	14-Feb-2020	17-Feb-2020	18-Feb-2020	
OPENING RATE	0.6488	0.6452	0.6407	0.6381	0.6439	0.6443	0.6440	0.6435	
CLOSING RATE	0.6452	0.6407	0.6381	0.6439	0.6443	0.6440	0.6435	0.6421	
DATE	19-Feb-2020	20-Feb-2020	21-Feb-2020	24-Feb-2020	25-Feb-2020	26-Feb-2020	27-Feb-2020	28-Feb-2020	
OPENING RATE	0.6421	0.6398	0.6390	0.6336	0.6321	0.6340	0.6311	0.6294	
CLOSING RATE	0.6398	0.6390	0.6336	0.6321	0.6340	0.6311	0.6294	0.6305	
DATE	2-Mar-2020	3-Mar-2020	4-Mar-2020	5-Mar-2020	6-Mar-2020	9-Mar-2020	10-Mar-2020	11-Mar-2020	
OPENING RATE	0.6305	0.6219	0.6262	0.6290	0.6289	0.6317	0.6332	0.6318	
CLOSING RATE	0.6219	0.6262	0.6290	0.6289	0.6317	0.6332	0.6318	0.6261	
DATE	12-Mar-2020	13-Mar-2020	16-Mar-2020	17-Mar-2020	18-Mar-2020	19-Mar-2020	20-Mar-2020	23-Mar-2020	
OPENING RATE	0.6261	0.6260	0.6130	0.6040	0.6067	0.5947	0.5640	0.5723	
CLOSING RATE	0.6260	0.6130	0.6040	0.6067	0.5947	0.5640	0.5723	0.5608	
DATE	24-Mar-2020	25-Mar-2020	26-Mar-2020	27-Mar-2020	30-Mar-2020	31-Mar-2020			
OPENING RATE	0.5608	0.5775	0.5813	0.5801	0.5955	0.6026			
CLOSING RATE	0.5775	0.5813	0.5801	0.5955	0.6026	0.5997			



*[Signature]*  
Chief Manager

*[Signature]*  
Chief Executive

Chartered Accountants

Date: 08.05.2020

**BANK OF INDIA (NEW ZEALAND) LTD**  
**Disclosure of related party items for the year ended 31.03.2020**

S.No.	Items		Entity Viz. Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				
2	Deposits from Bank of India	+	258,860.31			258,860.31
3	Deposit placed with Bank of India	+	229,190.57			229,190.57
4	Deposit from key management personnel	+		37,466.03		37,466.03
5	Advances to key management personnel	+		4,171,192.73		4,171,192.73
6	Investments (Deposits from Related Party)	+	16,976,424.39			16,976,424.39
7	Lending in Call/Notice/Term Money	+				-
8	Borrowings in Call/Notice/Term Money	+				-
9	Sale of Government Securities/Treasury bills					-
10	Purchase of Government Securities/ Treasury bills					-
11	Foreign Currency Lending	+				-
12	Line of Credit	+				-
13	Non Funded Commitments	+				-
14	Leasing / HP arrangement availed	+				-
15	Leasing / HP arrangement provided	+				-
16	Purchase of Fixed Assets					-
17	Sale of Fixed Assets					-
18	Interest Paid		730,282.42	3474.12		733,756.54
19	Interest Received		625.18	214168.59		214,793.77
20	Dividend Received					-
21	Dividend Paid					-
22	Rendering of Services	#				-
23	Receiving of Services-(Mngt Rem)	#				-
24	Management Contracts					-
25	Amount due to the Entity					-
26	Amount due from the Entity					-
27	Purchase of NPA					-
28	Buyer's credit against BOI Guarantee					-
	<b>Total</b>		<b>18,195,382.87</b>	<b>4,426,301.47</b>	<b>-</b>	<b>22,621,684.34</b>

(+) The outstanding at the year end and maximum during the year to be disclosed

(#) Not for services like remittance facilities / locker facilities

(@) Whole time Directors of the Board and CEOs of the Branches of entities



*[Signature]*  
 Managing Director  
 Bank of India (New Zealand) Limited

Date :08.05.2020

**BANK OF INDIA (New Zealand) LTD.**

**Report on operation of Subsidiaries for the year ended 31.03.2020**

		(In Local Currency)
	Particulars	Amount
Part A	SELECT FINANCIAL PARAMETERS	
	Balance Sheet Footings (Total Assets)	86,929,552.74
	Capital Funds*	50,000,000.00
	Minimum Capital Prescribed by Regulators (if any)	30,000,000.00
	Minimum Capital adequacy prescribed by regulators (%)	8%
	Capital Adequacy ratio (Actual) (%)	78.24%
	Notional Capital Funds **	30,000,000.00
	Risk-Weighted Assets **	70,607,000.00
	Notional Capital Adequacy Ratio ** (%)	42.49%
	Capital & Reserves as in the Balance Sheet	55,389,820.31
	Total Deposits	30,036,176.49
	Total Borrowings (INCLUDES DEPOSITS)	-
	Profit before Tax	329,409.68
	Profit after Tax/Return	223,520.68
	Surplus / (loss) on Profit & Loss A/c. carried forward	223,520.68
	Return on Assets "%"	0.26
	Return on Equity "%"	0.40
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	-
	Loans and advances-Gross	58,645,742.89
	Non Performing loans - Gross	1,624,747.00
	Provisions held against Non Performing Loans	27,838.42
	Total Investments Book Value	-
	Total Investment market value	-
	Non Performing Investments	-
	Provisions held against Non Performing Investments	-
	Provision required against non-performing investments	-
	Contingent Liabilities / Off Balance Sheet Exposures	474,378.38
	REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
PART B	LARGE EXPOSURES AND OWNERSHIP DETAILS	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	64,962,018.46
	No. of counterparties	7
	Aggregate Exposures (Amount) (Inter Bank Placement of Funds)	64,962,018.46
	Aggregate Exposures ( % of capital )	117%
	OWNERSHIP SUMMARY	
	Investment in Capital by Parent Bank (Amount)	50,000,000.00
	% of shares held by Parent Bank	100.00
	% of Total Capital held by Parent Bank (Incl. Tier II Capital)	100.00

\* As defined by regulators of subsidiaries and / associates / Joint Ventures

\*\* Calculated as per extant DBOD guidelines



Authorised Reporting Officials

Signature

Name : Onkar Nath Thakur

Designation : Managing Director

Subsidiary : Bank of India (Newzealand) Limited

Date : 08.05.2020

**BANK OF INDIA (New Zealand) LTD.**

Workings Large Credits (Substantial Exposures exceeding 10% of Capital funds)

	Capital and Reserves	55,436,820.31
	10% of Capital funds	5,543,682.03
<b>Large Exposures and Ownership details in excess of 10% of Capital funds</b>		
<b>Large Exposures</b>		
1	Gopi Reddy Group	8,935,994.34
2	CP Group	6,330,812.59
3	Dr Sarwar and Group	8,262,022.71
4	Henderson Cars Limited & Group	9,596,604.63
5	Harsimran Singh Chandoke and Group	5,494,000.00

**Ownership (BOINZ deposits)**

1	ANZ Bank Deposits	7,013,240.84
2	Westpac Bank Deposits	19,329,343.35
<b>Total 7 counterparties</b>		<b>64,962,018.46</b>



## Bank of India (New Zealand) Ltd


### Major component of Consolidated Deferred Tax Assets & Liabilities

31.03.2020

Sr. No.	Particulars	Local Currency
	<b>Deferred Tax Assets</b>	
i)	On account of timing differences towards provisions (Carry forward Loss)	137,200.00
ii)	Others	
	Total Deferred Tax Assets (A)	137,200.00
	<b>Deferred Tax Liabilities</b>	
i)	On account of the timing difference between book depreciaiton and Income Tax depreciaiton	(9,718.00)
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Dererred Tax Liabilities	
	Total Deferred Tax Liabilities (B)	(9,718.00)
	Net Deferred Tax Assets / (Liabilities) (A-B)	146,918.00

**Note: Duly Signed by authorised signatory**



  
Name : Onkar Nath Thakur  
Designation: MANAGING DIRECTOR  
Subsidiary : Bank of India (New Zealand) Ltd

Date : 08.05.2020

**BANK OF INDIA (NEWZEALAND) LTD**

**NPA accounts  
Break-up of Advances:-  
Schedule - 9**

**Amount  
As at  
31.03.2020  
(In Local Currency)**

A	Particulars of Advances:-	ADVANCES AS PER CA 19 (a)	UNREALISED INTEREST AS PER CA 19A (b)	GROSS ADVANCES (a-b)=c	PROVISION FOR NPA (SCH -5) (d)	NET ADVANCES c-d=e
	(i) Bills Purchased and Discounted					0
	(ii) Cash Credits, Overdrafts and Loans repayable on demand					
	(iii) Term Loans	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
	Total (A)	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
B	Security wise Break-up of Advances:-					
	(i) Secured by tangible assets	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
	(Includes advances against Book Debts)					-
	(ii) Covered by Bank/Government Guarantees					-
	(iii) Unsecured					-
	Total (B)	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
C	Sectoral Classification of Advances:-					
	I. Advances in India					
	(i) Priority Sector					-
	(ii) Public Sector					-
	(iii) Banks					-
	(iv) Others					-
	Total (C-I)	-	-	-	-	-
	II. Advances outside India					
	(i) Due from Banks					-
	(ii) Due from Others	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
	(a) Bills Purchased & Discounted					-
	(b) Syndication Loans					-
	(c) Others					-
	Total (C-II)	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38
	Total (C) i.e. (C-I & C-II)	1,624,747.00	40,340.20	1,584,406.80	27,838.42	1,556,568.38

**Notes:**

Figures reported under total of A, B and C, should match with one another.

1. Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA19 Total
2. Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
3. Figures reported in URI should tally with CA-16/CA 19A

**Note: Duly Signed by authorised signatory**

Name : Onkar Nath Thakur  
Designation: Managing Director  
Date: 08.05.2020