



ALINES & CO.

Certified Public Accountant

Executive House
Plot 7 Rashid Khamis Road
P.O.B 12147, Kampala
Tel: 0772 513307
Tel: 0701 413307
E-mail: sham-walugyo@yahoo.com

**REPORT OF THE AUDITORS
TO MEMBERS OF BANK OF INDIA (UGANDA) LIMITED**

Report on the Special Purpose Financial Statements

We have reviewed the accompanying special purpose financial statements of Bank of India (Uganda) Limited which comprises the statement of financial position as at 31st March 2020 and the statement of profit or loss, together with the supporting schedules that includes other explanatory information attached.

Responsibility of the Directors

The directors of the company are responsible for the preparation of this special purpose financial statements that give true and fair views and for such internal controls as directors determine which are necessary to enable the preparation of the special purpose financial statements that are free from material mis-statement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the accompanying financial statements. We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2400, Engagements to Review Historical Financial Statements. The Standard requires us to conclude whether anything has come to our attention that causes us to believe that the financial reporting statements, taken as a whole are not prepared in all material respects in accordance with the applicable financial reporting framework. The standard also requires us to comply with relevant ethical requirements. A review of financial statements in accordance with ISRE 2400 (Revised) is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures and evaluates the evidence obtained.

We do not express an audit opinion on these financial statements as the procedures to review are less than those to perform an audit in accordance with International Standards on Auditing.

Conclusion

Nothing has come to our attention that causes us to believe that the special purpose financial statements does not give a true and fair view of the financial position of the entity as at 31st March 2020, and of its financial performance for the year ended. We have received all the relevant information and documents which we based on to our conclusion of true and fair view of the financial position as of 31st December 2019.

Restriction on distribution or use

This report is solely to the Bank directors as a body, to help provide an independent review of the special purpose financial statements of Bank of India (Uganda) Limited for consolidation with the financial statements of Bank of India (India) main Office and should not be used for any other purpose. Our scope of review does not consist of a full audit of the special purpose financial statements and therefore we do not express an opinion.

WALUGYO SAMUEL P0130
Certified Public Accountant,
Kampala

Date 21/05/2020



ALINES & CO.

Certified Public Accountant

Executive House
Plot 7 Rashid Khamis Road
P.O.B 12147, Kampala
Tel: 0772 513307
Tel: 0701 413307

E-mail: sham-walugyo@yahoo.com

**REPORT OF THE AUDITORS
TO MEMBERS OF BANK OF INDIA (UGANDA) LIMITED**

Report on the Special Purpose Financial Statements

We have reviewed the accompanying special purpose financial statements of Bank of India (Uganda) Limited which comprises the statement of financial position as at 31st March 2020 and the statement of profit or loss, together with the supporting schedules that includes other explanatory information attached.

Responsibility of the Directors

The directors of the company are responsible for the preparation of this special purpose financial statements that give true and fair views and for such internal controls as directors determine which are necessary to enable the preparation of the special purpose financial statements that are free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the accompanying financial statements. We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2400, Engagements to Review Historical Financial Statements. The Standard requires us to conclude whether anything has come to our attention that causes us to believe that the financial reporting statements, taken as a whole are not prepared in all material respects in accordance with the applicable financial reporting framework. This standard also requires us to comply with relevant ethical requirements. A review of financial statements in accordance with ISRE 2400 (Revised) is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures and evaluates the evidence obtained.

We do not express an audit opinion on these financial statements as the procedures to review are less than those to perform an audit in accordance with International Standards on Auditing.

Conclusion

Nothing has come to our attention that causes us to believe that the special purpose financial statements does not give a true and fair view of the financial position of the entity as at 31st March 2020 and of its financial performance for the year ended. We have received all the relevant information and documents which we based on to our conclusion of true and fair view of the financial position as of 31st December 2019.

Restriction on distribution or use

This report is solely to the Bank directors as a body, to help provide an independent review of the special purpose financial statements of Bank of India (Uganda) Limited for consolidation with the financial statements of Bank of India (India) main Office and should not be used for any other purpose. Our scope of review does not consist of a full audit of the special purpose financial statements and therefore we do not express an opinion.

WALUGYO SAMUEL P0130
Certified Public Accountant,
Kampala

Date 21/05/2020

BANK OF INDIA (UGANDA) 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. No.	AS ON	AS ON
		31.03.2020 (Current Period)	31.03.2019 (Previous Period)
CAPITAL AND LIABILITIES		(Local Currency)	(Local Currency)
CAPITAL	1	2700000000.00	2700000000.00
RESERVES & SURPLUS	2	17140350859.14	9856980703.17
DEPOSITS	3	233325027046.90	167569228677.96
BORROWINGS	4	0.00	300000000.00
OTHER LIABILITIES AND PROVISIONS	5	8818510666.40	7861290354.64
TOTAL :		286283888572.44	215286499735.77
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK	6	35122651691.39	54601410080.52
BALANCES WITH BANKS AND MONEY AT CALL	7	40829773757.66	1763090509.29
INVESTMENTS	8	24193984280.00	17857180457.00
ADVANCES	9	178753162348.93	136342295668.28
FIXED ASSETS	10	2443041525.62	1840936542.36
OTHER ASSETS	11	4841274968.84	3081586468.32
TOTAL		286283888572.44	215286499735.77
CONTINGENT LIABILITIES	12	12251784759.00	17916699170.00
BILLS FOR COLLECTION		0.00	0.00

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

(iii) Physical verification of Bank's fixed asset has been carried out.

Date :

Chief Manager

Chief Executive

Subject to Audit Report of even date

Chartered Accountants



BANK OF INDIA (UGANDA) LTD

SCHEDULE 1 - CAPITAL

	AS ON 31.03.2020 (Current Period) (Local Currency)	AS ON 31.03.2019 (Previous Period) (Local Currency)
I. AUTHORISED	xxxxxxxxxxx	xxxxxxxxxxx
.....Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr)each	27000000000.00	27000000000.00
II. ISSUED AND SUBSCRIBED		
.....Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr)each	27000000000.00	27000000000.00
III. PAID UP CAPITAL		
.....Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr)BWP 50000000 each fully paid-up	27000000000.00	27000000000.00
Add: Amount of shares forfeited		
TOTAL	27000000000.00	27000000000.00

Date :


Chief Manager


Chief Executive


Chartered Accountant



BANK OF INDIA (UGANDA) LTD

SCHEDULE 2 - RESERVES & SURPLUS

	AS ON 31 03.2020 (Current Period) (Local Currency)	AS ON 31 03.2019 (Previous Period) (Local Currency)
I. STATUTORY RESERVE		
Opening Balance		
Additions during the year		
Deductions during the year		
TOTAL	0.00	0.00
II. CAPITAL RESERVE		
A) REVALUATION RESERVE		
Opening Balance		
Additions during the year		
Less: Depreciation / adjustments on a/c of revaluation		
TOTAL (A)	0.00	0.00
B) OTHERS		
i) Profit on sale of Investments - Held to Maturity		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (i)	0.00	0.00
ii) Foreign Currency Translation Reserve		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (ii)	0.00	0.00
iii) Special Reserve - Currency Swaps		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (iii)	0.00	0.00
TOTAL (B)	0.00	0.00
TOTAL (II) (A+B)	0.00	0.00
III. SHARE PREMIUM		
Opening Balance		
Additions during the year		
Deductions during the year		
TOTAL III	0.00	0.00
IV. REVENUE & OTHER RESERVES		
i) Revenue Reserve		
Opening Balance	9855980703.17	8334302783.00
Additions during the year	5584248679.00	386484032.32
Deductions during the year		
SUB TOTAL (i)	15440227382.17	8720786815.32
ii) Other (specify) Reserve		
Opening Balance		
Additions during the year		1620000000.00
Deductions during the year	0.00	-1620000000.00
SUB TOTAL (ii)		
TOTAL IV	15440227382.17	8100786815.32
V		
Balance in Profit and Loss Account	1700123478.87	1755193887.65
TOTAL (I TO V)	17140350859.14	9855980703.17



Chief Executive

Chartered Accountant

BANK OF INDIA (UGANDA) 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	xxxxxxxxxxx	xxxxxxxxxxx
a) Current Deposits	36902153682.90	16177471108.90
b) Call Deposits	0.00	19009511.92
c) Sundry Deposits (Total as per CA 16)		
d) Overdue Term Deposits (Made less from fixed deposits item III)		
xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
TOTAL I	36902153682.90	16196480620.82
II. Savings Bank Deposits	16591360572.00	13834321657.53
III. Term Deposits	xxxxxxxxxxx	xxxxxxxxxxx
a) Fixed Deposits	167585483020.00	137134830157.01
b) Short Deposits	0.00	
c) Certificate of Deposits		
d) Deposits with Notice		
e) Recurring Deposits	610514988.00	318154000.00
f) Term Deposits from Banks	11634514784.00	85442242.60
g)		
SUB-TOTAL	179831512792.00	137538426399.61
Less: Overdue term deposits added in item I above	xxxxxxxxxxx	xxxxxxxxxxx
Sub-Total of term Deposits (Total a to g)	179831512792.00	137538426399.61
TOTAL DEPOSITS (Total of I + II + III)	233325027046.90	167569228677.96
xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
SUPPLEMENTARY INFORMATION		
DEMAND DEPOSITS	36902153682.90	16196480620.82
a) From Banks	0.00	
b) From Others	36902153682.90	16196480620.82
SAVINGS BANK DEPOSITS	16591360572.00	13834321657.53
a) From Banks	0.00	
b) From Others	16591360572.00	13834321657.53
TERM DEPOSITS	179831512792.00	137538426399.61
a) From Banks	11634514784.00	68963848425.64
b) From Others	168196998008.00	68574577973.97
TOTAL DEPOSITS	233325027046.90	167569228677.96
a) From Banks	11634514784.00	68963848425.64
b) From Others	221690512262.90	98605380252.32

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

Date:



[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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)	0.00 XXXXXXXXXX	3000000000.00 XXXXXXXXXX
	TOTAL II	0.00	3000000000.00

Secured borrowings included in II above in Local Currency

0.00

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 :-

0.00	
------	--

Date :



Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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	27991000.00	30209922.00
TOTAL I	27991000.00	30209922.00
II. Inter Office Adjustments	xxxxxxxxxx	xxxxxxxxxx
a) Head Office Account		
b) Other Branches, if any		
TOTAL II	0.00	0.00
III. Interest Accrued	4161280203.00	2570473585.16
IV. Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
a) Sundry Credits	0.00	3513797725.19
b) Provision for Taxes	484044015.00	379034746.89
c) Reserve for Investment		
d) Reserve for Standard Assets	1783324861.40	1367774375.40
e) Reserve for Other Assets		
f) Reserve for Loan Losses (NPA)		
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	2361870587.00	
z) Revaluation profit	0.00	
z1)		
TOTAL IV	4629239463.40	5260606847.48
TOTAL OF I + II + III + IV	8818510666.40	7861290354.64



[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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)	2344112340.00 xxxxxxxxxxx	3839787968.00 xxxxxxxxxxx
II. Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx	xxxxxxxxxxx
	xxxxxxxxxxx	xxxxxxxxxxx
a) In Current Accounts	30778539351.39	15791052626.88
b) In Other Accounts	2000000000.00	34970569495.64
Total (a) & (b)	32778539351.39	50761622122.52
Total I & II	35122651691.39	54601410090.52

[Handwritten signature]

[Handwritten signature]

[Handwritten signature]



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.	Outside India	xxxxxxxxxx	xxxxxxxxxx
	a) In Current Accounts	0.00	
	b) In Other Deposit Accounts	0.00	
	c) Money at Call & Short Notice	40929773757.66	1763090509.29
	TOTAL item a, b and c	40929773757.66	1763090509.29

[Handwritten signature]

[Handwritten signature]


[Handwritten signature]




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	xxxxxxxxxx	xxxxxxxxxx
i) Government Securities (including Local Authorities)	24193984280.00	17857180457.00
	xxxxxxxxxx	xxxxxxxxxx
ii) Subsidiaries and/or Joint Ventures abroad		
iii) Other Investments (to be specified)		
TOTAL ii	24193984280.00	17857180457.00

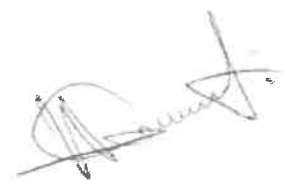
Date :




Chief Manager



Chief Executive



Chartered Accountant



BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 733
KAMPALA
HEAD OFFICE

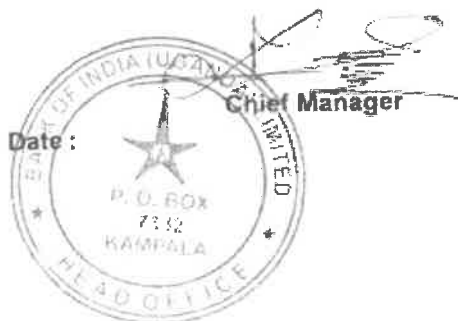
BANK OF INDIA (UGANDA) LTD

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	0.00	0.00
II. Overdrafts & Loans repayable on demand	xxxxxxxxxx	xxxxxxxxxx
Loan - (Demand)	214716769.00	185345331.00
Overdrafts	57559605260.93	49507176344.41
Suspense Accounts (Debits of Advance Nature)	0.00	647130112.48
Import Trust Receipts		
Export Credit - Advances		
Total II	57774322029.93	50339651787.89
III. Term Loans	120978840319.00	86002643880.39
Total - Advances I + II + III	178753162348.93	136342295668.28

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).



Chief Manager

Chief Executive

Chartered Accountant

Date :

BANK OF INDIA (UGANDA) LTD

0.00

ANNEXURE TO SCHEDULE 9 - PART A
(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	NLT (IF NEGATIVE PUT ZERO) (1 2 3 4)
		1	2	3	4	5
a) Claims on Central Government	0%					0.00
b) Claims guaranteed by Government of India	0%					0.00
c) Claims on State Government	0%					0.00
d) Claims Guaranteed by State Government	0%					0.00
e) Claims on Public sector undertakings of Government of India	100%					0.00
f) Claims on Public sector undertakings of State Government	100%					0.00
g) Bills Negotiated under LCs of our branches \$	100%					0.00
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%					0.00
ii) Others	100%	*****			0.00	178753162348.93
Total		178753162348.93	0.00	0.00	0.00	178753162348.93

1 \$ Details to be given in Annexure to Schedule 9 Part B
2 * Total should tally with CA:18 (Total Assets Classification)

** Total should tally with total provision as per CA:18 (Allocation of Advances (w) (D) (H) (R) (D))

*** Total should tally with total of CA:15A

\$ Should tally with item H, column 1 amount outstanding of Annexure to Schedule 9 Part A (NPA) under CA:18 (NPA) and CA:18 (NPA) plus, Base: Annexure 1 - Br. No. 6 - Claims on domestic banks column 4 ledger outstanding plus Br. No. 7 - Claims on foreign banks column 4 ledger outstanding

Chief Manager

Chartered Accountant

Chartered Accountant



BANK OF INDIA (UGANDA) LTD

(Revised September 2009)

0.05

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

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31ST MARCH, 2020

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT	PROVISION	UNREALISED	AGGREGATE OF CASH	NET
		OUTSTANDING AS ON 31ST MARCH 2020	FOR N P A	INTEREST INCOME	MARGIN/DEPOSIT/ CREDIT BALANCE IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY IFN	(IF NEGATIVE PUT ZERO) (1-2-3-4)
		1	2	3	4	5
a) Claims on Central Government	0%					0.00
b) Claims guaranteed by Government of India	0%					0.00
c) Claims on State Government	0%					0.00
d) Claims Guaranteed by State Government	0%					0.00
e) Claims on Public sector undertakings of Government of India	100%					0.00
f) Claims on Public sector undertakings of State Government	100%					0.00
g) Bills negotiated under LCs of our Branches	100%					0.00
h) Claims on Banks (All claims on banks including bill not limited to Bills negotiated / Buyer's credit under LCs/ Letter of credits of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks)	20%					0.00
i) Others	100%	178753162348.93				178753162348.93
Total		178753162348.93	0.00	0.00	0.00	178753162348.93

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

** Total should tally with total provision as per CA 19 (Allocation of Advances) (iv) (D) + (E)

*** Total should tally with total of CA-18A (Assets Classification) (b) + (c) + (d)

Chief Manager

Chief Executive

Chartered Accountant

0.00

0.00

0.00



BANK OF INDIA (UGANDA) 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	0.00	0.00	0.00
B	Total	178753107248.83	28332889262.75	2624158213.89
C	% of Wholesale to Total (A/B)	0.00	0.00000	0.00000
D	Yield on Total advances (Int. Earned/Total Advances)	0.10	0.00000	0.00000
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	#DIV/0!	0.00000	0.00000

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'



Chief Manager

Chief Executive

Chartered Accountant

SCHEDULE 10 - FIXED ASSETS AS ON 31ST MARCH, 2020

Sheet No. 1

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS AT 31-03-2019	ADDITIONS DURING THE PERIOD ENDED 31-03-2020			DEDUCTIONS DURING THE PERIOD ENDED 31-03-2020			GROSS BLOCK CLOSING BALANCE AS ON 31ST MARCH, 2020 (3 + 4 + 5 - 6 - 7 - 8 - 9)
			PURCHASES	TRANSFERS FROM BRANCHES	DUE TO MDC	SALES/ WRITE-OFF	TRANSFERS TO BRANCHES	DUE TO MDC	
1	2	3	4	5	6	7	8	9	10
	PREMISES								0.00
I	FURNITURE & FIXTURES								0.00
A	Furniture, Fixture and Equipments (Item 1 to 4, 6, 8, 9, 10)	512817694.00	52529015.00						565346709.00
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
II	Electrical Fittings and Equipments (Item 5, 7)	52888435.00	31208131.26						688194566.26
C	Airconditioning plant etc and Business machine (Item 11 to 13)	340895807.00	72745076.00						413640883.00
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (Item 14)	180000000.00	0.00						180000000.00
E	Cycles (Item 15)	1487033313.56	2307859222.50						4194892536.06
F	Date Processing Machines including Computers (Item 16)	2824862530.00	43817186.00						2963034716.00
	TOTAL OF II	5182631779.10	2808254680.26	0.00	0.00	0.00	0.00	0.00	8070886458.36
	GRAND TOTAL (1 + 2)	5182631779.10	2808254680.26	0.00	0.00	0.00	0.00	0.00	8070886458.36

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2020

THE OPENING CLOSING BALANCES OF GROSS BLOCK MUST AGREE WITH THE BALANCE IN YOUR GENERAL LEDGER ACCOUNTS (FIXTURE & FURNITURE & EQUIPMENTS)

NOTE: For detailed description of items of Furniture & Fixtures, please Refer to Manual of Instructions, Volume 2, Chapter 26

Date:

[Handwritten signatures and initials]



SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

31.03.2020




Sheet No. 2

BLOCK	DESCRIPTION	ACCUMULATED DEPRECIATION AS ON 31-03-2018	DEPRECIATION ADDITIONS DURING THE PERIOD ENDED 31.03.2020			DEPRECIATION DEDUCTIONS DURING THE PERIOD ENDED 31.03.2020		
			FROM PROVISION & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES	DUE TO MDC	ON SALES/ WRITE - OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MDC
			11	12	13	14	15	16
I	PREMISES							
II	FURNITURE & FIXTURES							
A	Furniture, Fixture and Equipments (Item i to vi, xv, xvii, xviii)	161208643.26 XXXXXX	212625531.48 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (Item xii, xiv)	140635542.90	403217717.00					
C	Airconditioning plant etc. and Business machine (Item vii to x)	68033591.00 XXXXXX	243079369.00 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (Item xi)	75675021.00	36437486.00					
E	Cycles (Item xvi)	19311724.70	2553475852.95					
F	Data Processing Machines including Computers (Item x)	1001719317.00	502231432.00					
	TOTAL II	1640736642.36	3843968391.38	0.00	0.00	0.00	0.00	0.00
	TOTAL I + II	1640736642.36	3843968391.38	0.00	0.00	0.00	0.00	0.00

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2018

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 _____

 Chief Manager
 Executive
 Chartered Accountant



BANK OF INDIA (UGANDA) 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)	1721360000.00	
II. Interest Accrued	1156015624.00	1158849788.23
III. Tax paid in advance/tax deducted at source		
IV. Stationery, Stamps and Stamped Documents		
V. Non-Banking assets acquired in satisfaction of claim	xxxxxxxxxxx	xxxxxxxxxxx
VI. Others	0.00	3000000.00
a) Suspense Accounts (Debits) of Other Assets Nature		
b) Accumulated Loss carried forward a/c		
c) Swap A/c.		
d) Clearing Adjustments		
e) Currency Position		
f) Trade A/c. (Forex)	8220000.00	7552664.00
g) Non-Interest bearing Loans/ Advances to Staff		
h) capital work in process	1073901765.29	1073901765.29
i) Deferred Tax Assets **	106842940.00	108940346.00
j) Security Deposit		
k) Interest		
l) Defered Tax		
m) GST Refundable		
n) Interest Accrued on Term Deposits	183484445.55	30221054.00
o) Miscellaneous total	590450194.00	698170850.80
p) Prepaid Expenses	1000000.00	950000.00
q) Petty cash		
r)		
Total VI	1963899344.84	1922736680.09
Total I to VI	4841274968.84	3081586468.32

* Details of Placements (including vostro Rupee balances) with Treasury Branch, Other Indian Branches and Foreign Branches included in above must be given seperately 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 seperately.

Date :



[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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	1023827309.00	12051959289.00
	b) Outside India	5724466116.00	2685891473.00
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits opened for customers	5503491334.00	3178848408.00
	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	5503491334.00	3178848408.00
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	0.00	0.00
	Total of items I to VI	12251784759.00	17916699170.00

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.

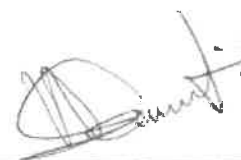
Date :



Chief Manager



Chief Executive



Chartered Accountant



BANK OF INDIA (UGANDA) 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	
	Total a+b+c+d+e	0.00 0.00
IV	Guarantees given on behalf of constituents	
	a) Against counter guarantees of OUR BRANCHES	1023827309.00
	b) Against counter guarantee of OTHER BANKS of which	
	i) Financial Guarantees	
	ii) Others	
	c) Financial Guarantees	5724466116.00
	d) Others	0.00
	Total a+b+c+d	6748293425.00 0.00
V	Acceptances, Endorsement & other obligations	
	a) Bank's liability for credits opened for customers @	5503491334.00
	b) Bank's Liability for Confirming Credits	
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	
	Total a+b+c+d	5503491334.00 0.00
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	
	Total i+ii+iii+iv+v	0.00 0.00
b)	Capital Commitments #	
c)	Others	
	Total a+b+c i.e. Total Of VI	0.00 0.00
	Total I to VI**	12251784759.00 0.00

* 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



Chief Manager

Chief Executive

Chartered Accountant

BANK OF INDIA (UGANDA) LTD

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020
 From 01.04.2019
 To 31.03.2020

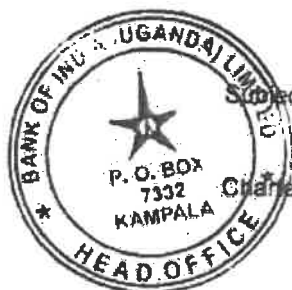
(The Profit & Loss Account has been prepared in conformity with Form 'B' of the third schedule to the Banking Regulation Act, 1949)

SCHEDULE NO.	YEAR ENDED	
	01.04.2019 to 31.03.2020 (Local Currency)	01.04.2018 to 31.03.2019 (Local Currency)
I. INCOME		
INTEREST EARNED 13	22612437429.85	16965073591.24
OTHER INCOME 14	2624158213.59	2686890494.72
LOSS TRANSFERRED	0.00	
TOTAL	25236595843.44	19651964085.96
II. EXPENDITURE		
INTEREST EXPENDED 15	9193811665.60	5926509663.92
OPERATING EXPENSES 16	7946241879.82	8408464804.41
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	1762043828.02	1883921204.72
PROFIT TRANSFERRED	6334498270.00	3433068412.91
TOTAL	25236595843.44	19651964085.96
Difference	0.00	0.00

Date :


 Chief Manager


 Chief Executive



Subject to Audit Report of even date

Chartered Accountants



BANK OF INDIA (UGANDA) 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	XXXXXXXX	XXXXXXXX
	Miscellaneous - Inland	0.00	
	Miscellaneous - Foreign		
	Miscellaneous Foreign Imports(including Trust Receipts)		
	Miscellaneous Foreign Exports		
	Fixed Loans	0.00	
	Overdrafts	6140147861.75	4857813730.00
	Term Loans	12192741401.00	8259104273.00
	Export Packing Credits		
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	
	XXXXXXXX	XXXXXXXX	
	Total I	18332889262.75	13116918003.00
II.	Income on Investments Discount/Interest	2398014995.00	2361968000.00
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	1881533172.10	1486187588.24
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	1881533172.10	1486187588.24
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	0.00	0.00
	Total (I + II + III + IV)	22612437429.85	16965073591.24

Date :



[Signature]
Chief Executive


[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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)	
		Credits	Debits	Credits	Debits
I. Commission, Exchange and Brokerage					
Commission - Foreign		10271338.00	0.00	#####	
Commission - on Guarantees		168292537.00	0.00	#####	
Exchange - Foreign					
Brokerage					
Proposal Processing Charges		#####		#####	
Rent - Safe Deposits Lockers		0.00			
Total I		#####	0.00	#####	0.00
(Net balance to be extended to) Total I			1474463415.00		1839632344.00
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			477755448.00		334804146.53
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.			46615730.00		265522923.19
Recoveries in written off Accounts					
Miscellaneous Receipts *			625323620.59		246931081.00
XXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Total VII			671939350.59		512454004.19
Total (I to VII)			2624158213.59		2686890494.72

Note: Details of major items such as safe custody charges, warrants / other handling charges, sale of old news papers / obsolete items, charges for issuing solvency certificates, issuing duplicate statements of account, signature verification, stop-payment of cheques / cheque return etc should be given by way of footnote / allonge

Date _____

 Chief Manager


 Chief Executive


 Chartered Accountants

BANK OF INDIA (UGANDA) LTD

SCHEDULE 15 - INTEREST EXPENDED

	From To	YEAR ENDED	
		01.04.2019 31.03.2020 (Local Currency)	01.04.2018 31.03.2019 (Local Currency)
I. Interest on Deposits		XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
Miscellaneous - Inland		0.00	
Miscellaneous - Foreign			
Fixed Deposits		9032208112.00	5713810618.08
Certificate of Deposits			
Short Deposits		0.00	
Deposits with Notice/Call Deposits			
FCNR Deposits			
Savings Bank Deposits		108270883.00	77245519.00
Current Deposits		0.00	0.00
Others		53,332,671	135453526.84
Total I		9193811665.60	5926509663.92
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		0.00	
3. Borrowings from Foreign Banks/Correspondents			
4. Rediscount charges paid to RBI/Other Banks			
Total II		0.00	0.00
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			
Total III		0.00	0.00
Total (I + II + III)		9193811665.60	5926509663.92
* 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		
	Total	0.00	0.00
	Interest due but NOT paid on	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	Total	0.00	0.00

Date :



[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountants

BANK OF INDIA (UGANDA) 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		XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
Salaries		1756995498.00		1871106582.00	
Provident Fund		229352730.30		175290773.00	
Medical Aid		113135522.34		91094933.58	
Less : Credit Salaries					
Total I		2099483750.64		2137492286.58	
II. Rent, Taxes and Lighting		XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
Rent		1227530489.00		1183013775.00	
Taxes		438147085.87		491244866.50	
Lighting		128087112.00		97027654.00	
Expenditure on Property Let					
Less : Credit Rent					
Total II		1793744886.87		1771286295.50	
III. Printing and Stationery		119971740.00		82693136.00	
IV. Advertisement and Publicity		91513330.00		213444278.78	
V. Depreciation on Bank's Property		974080497.00		758050159.00	
VI. Directors' fees, allowances & expenses		88058294.30		91683159.00	
VII. Auditors' fees and expenses		233330100.00		171933714.00	
VIII. Law Charges		12008333.00		25925544.00	
IX. Postages, Telegrams, Telephones etc.		Credits	Debits	Credits	Debits
Postage - Inland					208200.00
Postage - Foreign			#####		7573954.00
Telegrams & Telephone - Inland		0.00	#####		#####
Telegrams - Foreign		0.00			
Stamps - Inland/Foreign					
Sub Total		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
(Net balance to be extended to) Total IX		0.00	#####	0.00	#####
X. Repairs and Maintenance		896715177.00		779325665.00	
XI. Insurance		40193382.00		181599680.00	
XII. Other Expenditure		433003736.82		384880327.00	
Business Development Expenses		XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
Staff Welfare Expenses (Educational)		38450810.00		36206026.00	
Travelling Expenses		144395863.37		106892388.00	
News Papers		85773544.00		78314482.00	
Miscellaneous Charges		3488000.00		4820000.00	
Entertainment Expenses		892020824.72		737702991.56	
Total XII		0.00		868414669.99	
Total (I to XII)		1164128842.09		1832350557.55	
		7946241879.82		8408464804.41	

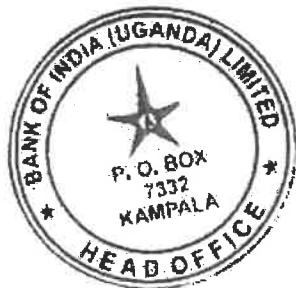
* Details as per separate sheet enclosed

Date


Chief Manager


Chief Executive


Chartered Accountants



ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS
debited to Profit & Loss Account for the period ended 31.03.2020
i.e. from 01.04.2019 to 31.03.2020

		Amount in full (in Local Currency)
A) (i)	PROVISIONS & CONTINGENCIES	
1	Provision for Bad / Doubtful debts (NPA)	41473400.02
2	Provision for Taxation	1305019942.00
3	Provision for Standard Assets	415550486.00
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)	0.00
a)		
b)		
c)		
	Sub Total (i)	1762043828.02
(ii)	Less: Excess Provisions written back (Please give details)	
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)	0.00
	TOTAL "A" : (i) - (ii)	1762043828.02
B)	APPROPRIATIONS	
1	General Reserve Unallocated	
2	Legal Earned Reserve	
3	Provisions for Statutory Reserves, if any (Please give details)	
	Total "B"	0.00
	TOTAL (A + B) *	1762043828.02

* 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.

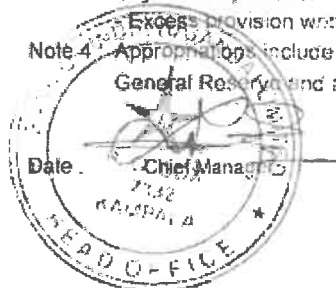
Note 2 : Other Provisions include only those

- a) for diminution in the value of any assets other than fixed assets,
- b) 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 : Appropriation 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.



Date: _____ Chief Manager

Chief executive

Chartered Accountant

RANK OF INDIA (UGANDA) LTD
Break up of Investments as on 31.03.2020 for calculation of CRAR

SUMMARY

Sr. No.	Category	Risk Weight %	Book Value SUMMARY (1)	Provision SUMMARY (2)	Value net of depreciation (3) [1-2]
SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)	0	24193984280.00	0.00	24193984280.00
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
Other Debt Securities					
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 SIBBI / NABARD Bonds in lieu of shortfall in priority sector lending	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	Foreign Investments	100	0.00	0.00	0.00
19	Other participations (OP)	100	0.00	0.00	0.00
TOTAL * and **			24193984280.00	0.00	24193984280.00
Investments in subsidiaries/joint ventures			0.00	0.00	0.00

* Total of Book Value of investment should tally with total of Schedule B

** Total of Provisions should tally with "Reserve for Investment" (Item IV-c of Schedule 5)

1. Above details should be submitted separately for HTM/AFS/HEI 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 B "Investments in Bonds issued by Banks"



Chief Executive

Chartered Accountant

Difference between Item 17 & Summary Total: 0.00
 Difference between Item 19 & Summary Total: 0.00

BANK OF INDIA (UGANDA) 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]
	SLR Investments				
1	Investments in Government securities (including special securities and bridge securities)	0	24193984280.00		24193984280.00
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
	Other Debt Securities		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
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 SHBI / NABARD Bonds in lieu of shortfall in priority sector lending	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	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
	TOTAL		24193984280.00	0.00	24193984280.00
	Investments in subsidiaries /joint ventures				0.00

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



[Signature]
 Chief Executive

[Signature]
 Chartered Accountant

BANK OF INDIA (UGANDA) 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]
	SLR Investments				
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
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (with no up India/Kisan Vikas Patra and Bonds/Debtures 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 2a 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	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
	TOTAL		0.00	0.00	0.00
	Investments in subsidiaries/joint ventures				0.00

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



[Signature]
Chief Executive

[Signature]
Chartered Accountant

BANK OF INDIA (UGANDA) 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]
SLR Investments					
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
Other Debt Securities					
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/Debtures 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 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	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
TOTAL			0.00	0.00	0.00
Investments in subsidiaries (if any)					
					0.00

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



[Handwritten Signature]
 Chief Executive

[Handwritten Signature]
 Chartered Accountant

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

Sr. No.	Category	Risk Weight %	Book Value (1)	Provision (2)	Value net of depreciation (3) (1-2)
1	Interest due / Accrued on Government Securities / other approved Securities	0.00	1156015624.00		1156015624.00
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		0.00
	TOTAL *		1156015624.00	0.00	1156015624.00

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



Chief Manager

Date :



Chief Executive



Chartered Accountant



BANK OF INDIA (UGANDA) LTD

Disclosure of related party items for the period ended 31.03.2020

S.No.	Items	Entity Via Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+			
2	Deposits from Bank of India	+	38,200,000,000		
3	Deposit placed with Bank of India	+			
4	Advances	+			
5	Investments	+			
6	Lending in Call/Notice/Term Money	+			
7	Borrowings in Call/Notice/Term Money	+			
8	Sale of Government Securities/Treasury bills				
9	Purchase of Government Securities/Treasury bills				
10	Foreign Currency Lending	+			
11	Line of Credit	+			
12	Non Funded Commitments	+			
13	Leasing / HP arrangement availed	+			
14	Leasing / HP arrangement provided	+			
15	Purchase of Fixed Assets				
16	Sale of Fixed Assets				
17	Interest Paid		667,528,000		
18	Interest Received				
19	Dividend Received				
20	Dividend Paid				
21	Rendering of Services	#			
22	Receiving of Services (Mngt Rem)	#			
23	Management Contracts				
24	Amount due to the Entity				
25	Amount due from the Entity				
26	Purchase of NPA				
	Total				

(+) 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 C.Os of the Branches of entities

Name: *Vikash Krishna*
 Designation: *Managing Director*
 Bank of India (Uganda) Ltd.




[Handwritten signature]

BANK OF INDIA (UGANDA) LTD
Report on operation of Subsidiaries for the period ended 31.03.2020

		(In Local Currency)
		Amount
Part A	SELECT FINANCIAL PARAMETERS	
	Balance Sheet Footings (Total Assets)	286,283,888,572.34
	Capital Funds*	27,000,000,000.00
	Minimum Capital Prescribed by Regulators (if any)	25,000,000,000.00
	Minimum Capital adequacy prescribed by regulators (%)	10%
	Capital Adequacy ratio (Actual) (%)	13.44
	Notional Capital Funds **	42,216,387,354.94
	Risk-Weighted Assets **	200,922,371,386.47
	Notional Capital Adequacy Ratio ** (%)	21.01
	Capital & Reserves as in the Balance Sheet	45,965,149,120.33
	Total Deposits	237,487,596,232.55
	Total Borrowings (INCLUDES DEPOSITS)	237,487,596,232.55
	Profit before Tax	1,841,123,552.97
	Profit after Tax/Return	1,700,123,476.97
	Surplus / (loss) on Profit & Loss A/c. carried forward	15,440,227,381.74
	Return on Assets	0.59
	Return on Equity	57.19
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	0.00
	Loans and advances: Gross	178,753,162,349.89
	Non Performing loans - Gross	0.00
Provisions held against Non Performing Loans	0.00	
Total Investments Book Value	25,349,999,904.00	
Total Investment market value	25,349,999,904.00	
Non Performing Investments	0.00	
Provisions held against Non Performing Investments	0.00	
Provision required against non-performing investments	0.00	
Contingent Liabilities / Off Balance Sheet Exposures	12,251,784,759.00	
REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY		
PART B	LARGE EXPOSURES AND OWNERSHIP DETAILS	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	80,456,511,493
	No. of counterparties	14
	Aggregate exposures (Amount)	80,456,511,493
	Aggregate exposures (% of capital)	297.99
OWNERSHIP SUMMARY		
Investment in Capital by Parent Bank (Amount)	27,000,000,000.00	
% 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 : M. Karth Kritchua
 Designation : Managing Director
 Subsidiary : Bank of India (U) Ltd.





Particulars of Advances:
Schedule - 9

Particulars of Advances	Amount As at 31.03.2020 (in Local Currency)		UNREALISED INTEREST (AS PER CA 19A)	GROSS ADVANCES	PROVISION FOR NPA (AS PER SCH -5)	NET ADVANCES
	(A)	(B)				
Particulars of Advances:						
(a) Bill Purchase and Discounted						
(b) CA-19, CA-15, CA-16 and other advances on primary	87,724,322,273			87,724,322,273		87,724,322,273
(c) CA-19, CA-15, CA-16 and other advances on secondary	120,978,868,319			120,978,868,319		120,978,868,319
(d) Other						
Total (A)				1,08,703,190,592		1,08,703,190,592
Particulars of Advances:						
(a) Advances to Government						
(b) Advances to State Corporations						
(c) Advances to Public Sector	17,485,833,311			17,485,833,311		17,485,833,311
(d) Advances to Private Sector						
(e) Advances to Banks						
(f) Advances to Others						
(g) Others						
(h) Total (C-I)				1,81,289,026		1,81,289,026
Particulars of Advances:						
(a) Advances outside India						
(b) Due from Banks						
(c) Due from Others						
(d) Bills Purchased & Discounted						
(e) Syndication Loans						
(f) Others						
(g) Total (C-II)						
Total (C) i.e. (C-I & C-II)				178,753,162,348		178,753,162,348

Notes:

- Figures reported under total of A, B and C, should match with one another
- Figures reported in Gross Advances should tally with Schedule 8 (Form A) and CA19 Total
- Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
- Figures reported in URI should tally with CA-15(CA 19A)

Note: Only Signed by authorized signatory

Name: **V. K. Kishor**
Designation: **Managing Director**
Subsidiary: **Bank of India (Uganda) Ltd.**
Date:

(Signature)

(Signature)

**Bank of India (Uganda) Ltd.
Break-up of Interest Accrued (Schedule-11) as on 31.03.2020**

Category	HTM (1)	AFS (2)	HFT (3)	Others (4)	Total (1+2+3+4)
SLR Investments					
Investments in Government Securities (including stock, annuities and promissory notes)	1,156,015,624				1,156,015,624
Investments in other approved securities guaranteed by Central/State Government					
Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.					
Recapitalisation Bonds					
Other Debt Securities					
Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (which include Sukra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.					
Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme					
State Government guaranteed other securities which have become NPA.					
Investments in bonds issued by banks					
Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal					
Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital					
Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings					
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)					
Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate					
Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)					
Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company					
Direct Investments in equity shares, convertible Bonds and Debentures, and units of equity oriented mutual funds.					
All other Investments					
Foreign Investments					
Other participations (OP)					
Other Interest Accrued					
Other Interest Accrued					
TOTAL *	1,156,015,624				1,156,015,624

* should tally with the total amount of interest included in Interest Accrued (Item II of Schedule-11)



[Handwritten signature]

BANK OF INDIA (UGANDA) LTD

Major component of Consolidated Deferred Tax Assets & Liabilities
31.03.2020

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
i)	On account of timing differences towards provisions (Carry forward Loss)	1,073,901,765.29
ii)	Others	
	Total Deferred Tax Assets (A)	1,073,901,765.29
	Deferred Tax Liabilities	
i)	On account of the timing difference between book depreciation and Income Tax depreciation	
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Deferred Tax Liabilities	
	Total Deferred Tax Liabilities (B)	-
	Net Deferred Tax Assets / (Liabilities) (A-B)	1,073,901,765.29

Note: Duly Signed by authorised signatory

Name: Vikash Krishna
Designation: Managing Director
Subsidiary: Bank of India (Uganda) Ltd



BANK OF INDIA (UGANDA) LTD
 CA 16 (PART I) AS ON
 31ST MARCH, 2020

STATEMENT OF GENERAL LEDGER ACCOUNT - SUNDRY DEPOSITS AS ON

31ST MARCH, 2020

(Amount in Local Currency)

SR NO	Title of Account	Date of Entry	Refer NOTE 2					TOTAL
			MARGIN MONEY/ DEPOSITS HELD AGAINST LCs/ GUARANTEES, SECURITY DEPOS. MARGIN FOR ADVANCES	APPLICATION/ ALLOTMENT/CAL. 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								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
TOTAL			0.00	0.00	0.00	0.00	0.00	0.00

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

Chief Manager

Chief Executive

Chartered Accountant



Sl. No.	PARTICULARS	AMOUNT	REMARKS	RECEIPTS ON GOVERNMENT BUSINESS		UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	
				ACCOUNT OF DIRECTOR OF S.W.P.	ACCOUNT OF S.W.P.		UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
1
2
3
...
20	TOTAL	2120421.00	0.00	0.00	0.00	0.00	0.00	6.00

NOTE:
 1. Item 1 to be shown in Schedule B of Form 'X' under item III "Other Accounts"
 2. Item of item 2 to be shown in Schedule B of Form 'X' under item (IV) a) Security Credits
 3. Total of item 8 and 7 to tally with total shown in Form CA-18 A



[Signature]
 Chartered Accountant

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
1. ADVANCES TO OTHER PARTIES	0.00	6.00
2. LOANS TO STAFF	0.00	0.00
3. OTHER	0.00	0.00
TOTAL	0.00	6.00

BANK OF UGANDA LTD

DEBIT PART I) AS ON 31st MARCH 2020

STATEMENT OF GENERAL Ledger ACCOUNTS - SUSPENSE ACCOUNTS (DEBITS) AS AT 31st MARCH 2020

31st MARCH 2020

(Report in U.S. Dollars)

Page: 2

AMOUNT OF PROVISION REQUIRED											
Sl. No.	Particulars	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
1	2	3	4	5	6	7	8	9	10	11	12
1	Balance b/d	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Transfer from										
3	Transfer to										
4	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											
28											
29											
30											
31											
32											
33											
34											
35											
36											
37											
38											
39											
40											
41											
42											
43											
44											
45											
46											
47											
48											
49											
50											
51											
52											
53											
54											
55											
56											
57											
58											
59											
60											
61											
62											
63											
64											
65											
66											
67											
68											
69											
70											
71											
72											
73											
74											
75											
76											
77											
78											
79											
80											
81											
82											
83											
84											
85											
86											
87											
88											
89											
90											
91											
92											
93											
94											
95											
96											
97											
98											
99											
100											

Date: _____

Note: Balance of Item 2 to 8 to be shown in Part A Assets side under Item 11 'Other Assets' as a separate sub-item, signed 'Suspense Accounts' (Priority of Other Assets) in Note 2. Total of Amount of Provision required as reported in Call No. 9 should be shown in Call No. 11 'Other Assets' as

[Signature]
Chief Executive Officer
Bank of Uganda Ltd

[Signature]
Chartered Accountant



BANK OF INDIA (UGANDA) LTD
CA - 18

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON 31ST MARCH 2020

(Local Currency)

ALLOCATION OF ADVANCES		DUE FROM OTHERS				SUB TOTAL	STAFF	GRAND TOTAL
ASSET CLASSIFICATION	DUE FROM BANKS	BILLS PURCHASED & DISCOUNTED	SYNDICATED LOANS	OTHERS				
1	2	3	4	5	6	7	8	
I. ALLOCATION OF ADVANCES								
II SECURED BY TANGIBLE ASSETS				77444336722.18	177444336722.18		177444336722.18	
(a) COVERED BY GUARANTEES (a1+a2+a3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(b) BANKS				0.00	0.00		0.00	
(c) GOVERNMENT				0.00	0.00		0.00	
(d) SECURED BY COLLATERAL				0.00	0.00		0.00	
III UNSECURED				1267349228.76	1267349228.76	0.00	1267349228.76	
(a) PROVISION REQUIRED (a1+a2+a3+a4)	0.00	0.00	0.00	41473398.00	41473398.00	0.00	41473398.00	
(b) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(c) On Standard Assets (a1+a2) (AC 20)				1753324861.38	1753324861.38		1753324861.38	
(d) On Unsecured Advances (AC 22)				0.00	0.00		0.00	
(e) DOUTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(f) On Doubtful Assets (c1+c2+c3) (AC 31)				0.00	0.00		0.00	
(g) On Doubtful Assets (c1+c2+c3) (AC 32)				0.00	0.00		0.00	
(h) On Doubtful Assets (c1+c2+c3) (AC 33)				0.00	0.00		0.00	
(i) LOSS ASSETS (AC 40)				3224009.00	3224009.00		3224009.00	
TOTAL I (I + II + III + IV)	0.00	0.00	0.00	178761182348.92	178761182348.92	0.00	178761182348.92	
II. ASSET CLASSIFICATION								
(a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	17658964459.92	17658964459.92	0.00	17658964459.92	
(b) SUB-STANDARD ASSETS (b1+b2)	0.00	0.00	0.00	16148949.00	16148949.00	0.00	16148949.00	
(c) DOUTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(d) LOSS ASSETS (AC 40)	0.00	0.00	0.00	3224009.00	3224009.00	0.00	3224009.00	
TOTAL II (I + II + III + IV)	0.00	0.00	0.00	178761182348.92	178761182348.92	0.00	178761182348.92	

GRAND TOTAL IN COLUMN 6 FOR TOTAL (I) AND TOTAL (II) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "A"

ADDITIONAL INFORMATION Item (A)

(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED	(Local Currency)
(1) BILLS PURCHASED & DISCOUNTED	0.00
(2) CASH CREDITS, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	41473398.00
(3) TERM LOANS	41473398.00
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 Item (I)	

ADDITIONAL INFORMATION Item (B)

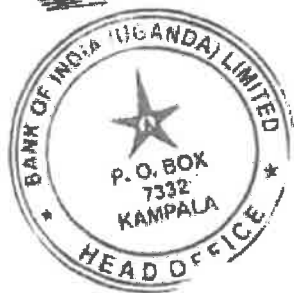
(B) PROVISION ACCOUNTS (DEBIT) OF OTHER ASSET NATURE (AMOUNT AS PER ITEM (v) OTHERS, SUB ITEM (b) OF SCHE NO 14 OF FORM A.I.F. TOTAL OF COLUMN NO. 2 TO (B) OF CA 18 - PART III)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
	16440000.00	0.00

NOTE 1: Figures in Part (A) - Item (v) - b, c and d must represent only the amount considered Good and Doubtful for which provision is required and should tally with column 14 of CA 18 - B (i.e. Statement of Problem Credits - CA 19 - B)

NOTE 2: Figure in Part (B) represent respective Head/Codes must represent the actual "OUTSTANDING IN THE ACCOUNTS"

CERTIFIED THAT ASSET CLASSIFICATION HAS BEEN VERIFIED AND FOUND CORRECT

Date: _____
 Chief Manager
 Chief Executive
 Chartered Accountant



[Handwritten Signature]

Rev. Dr. AGA (GENERAL)

STATEMENT OF PROVISIONS FOR DEBTORS (CONTINUED)

31ST MARCH 2020

Amount in U.S. Dollars

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Sl. No.	ACCOUNT CODE	NATURE OF PARTICULARS	DEBITOR'S UNIT	ASSET CATEGORY (BRIEF DESCRIPTION)	EXACT DATE IN YEAR	AMOUNT BALANCE	WITHHOLDING TAX/RET. ACCOUNT	NET BALANCE P. 21	REASONABLE VALUE OF RECEIVABLES (P. 21)	DISCOUNTS ON RECEIVABLES (P. 21)	PROVISION REQUIRED AS PER LAW (P. 21)	PROVISION REQUIRED AS PER AGA (P. 21)	HIGHER OF TWO (P. 21)	PROVISION MADE	EXCESS (SHORTAGE)
1								0.00							0.00
2								0.00							0.00
3								0.00							0.00
4								0.00							0.00
5								0.00							0.00
6								0.00							0.00
7								0.00							0.00
8								0.00							0.00
9								0.00							0.00
10								0.00							0.00
11								0.00							0.00
12								0.00							0.00
13								0.00							0.00
14								0.00							0.00
15								0.00							0.00
16								0.00							0.00
17								0.00							0.00
18								0.00							0.00
19								0.00							0.00
20								0.00							0.00

[Signature]
 Chartered Accountant

Char. License

[Signature]
 Chartered Accountant



00

00

INFORMATION ON ACCOUNTS RESTRUCTURED 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)	Aggreage outstanding as on 31.03.2020	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS			
2.	SUB-STANDARD ACCOUNTS			
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)	Aggreage outstanding as on 31.03.2020	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS			
2.	SUB-STANDARD ACCOUNTS			
3.	DOUBTFUL ACCOUNTS			

Date:

- Note: 1 The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures iii) Commercial Real Estate Exposures and iv) Loss Assets, which are not eligible for restructuring.
2 Separate communication from HO Credit Monitoring Department is sent for further details of restructuring done during the period ended 31.03.2020



Chief Executive
0.00

Chartered Accountant