

BANK OF INDIA (NEWZEALAND) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT 31st March 2021

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

	Sch	AS ON 31/03/2021 (Current Period)	AS ON 31/03/2020 (Previous Period)
	No.	(Local Currency)	(Local Currency)
CAPITAL AND LIABILITIES			
CAPITAL	1	50,000,000.00	50,000,000.00
RESERVES & SURPLUS	2	6,508,182.64	5,389,820.31
DEPOSITS	3	44,161,357.74	30,036,176.49
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	1,577,762.50	1,503,555.94
TOTAL :		102,247,292.88	86,929,552.74
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK MONETARY AUTHORITY OF THE COUNTRY	6	49,092.14	53,343.97
BALANCES WITH BANKS AND MONEY AT CALL	7	10,061,940.25	26,687,669.94
INVESTMENTS	8	-	-
ADVANCES	9	90,668,745.41	58,645,742.89
FIXED ASSETS	10	460,228.80	518,826.17
OTHER ASSETS	11	1,007,286.28	1,023,969.77
TOTAL		102,247,292.88	86,929,552.74
CONTINGENT LIABILITIES	12	612,848.75	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

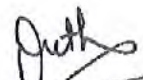
and amendments thereto.

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

Date :

21 APR 2021


Chief Manager


Chief Executive

Subject to Audit Report of even date



Chartered Accountants


BANK OF INDIA (NEWZEALAND) LTD

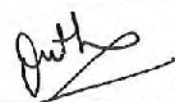
SCHEDULE 1 - CAPITAL


		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
I.	AUTHORISED	xxxxxxxxxxx	xxxxxxxxxxx
	50000010 Number of Equity Shares (Previous Year xxxxxxx) Equity Shares of (curr) NZDeach	50,000,000.00	50,000,000.00
II.	ISSUED AND SUBSCRIBED		
	50000010 Number of Equity Shares (Previous Year 50000010) Equity Shares of (curr) NZD.....each	50,000,000.00	50,000,000.00
III.	PAID UP CAPITAL		
	50000010 Number of Equity Shares (Previous Year 50000010) Equity Shares of (curr) NZDeach fully paid- up	50,000,000.00	50,000,000.00
	Add: Amount of shares forfeited		
	TOTAL	50,000,000.00	50,000,000.00

Date :

21 APR 2021


Chief Manager


Chief Executive


Chartered Accountant



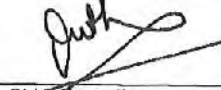
BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 2 - RESERVES & SURPLUS

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
I.	STATUTORY RESERVE		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	TOTAL I	-	-
II.	CAPITAL RESERVE		
	A) REVALUATION RESERVE		
	Opening Balance		
	Additions during the year		
	Less: Depreciation /adjustments on a/c of revaluation		
	TOTAL (A)	-	-
	B) OTHERS		
	i) Profit on sale of Investments- Held to Maturity		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (i)	-	-
	ii) Foreign Currency Translation Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (ii)	-	-
	iii) Special Reserve - Currency Swaps		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (iii)	-	-
	TOTAL (B)	-	-
	TOTAL (II) (A+B)	-	-
III.	SHARE PREMIUM		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	TOTAL III	-	-
IV.	REVENUE & OTHER RESERVES		
	i) Revenue Reserve		
	Opening Balance	5,389,820.31	5,166,299.63
	Additions during the year		
	Deductions during the year (Adjustment)		
	SUB TOTAL (i)	5,389,820.31	5,166,299.63
	ii) Other (specify) Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (ii)		
	TOTAL IV	5,389,820.31	5,166,299.63
V	Balance in Profit and Loss Account	1,118,382.33	223,520.68
	TOTAL (I TO V)	6,508,182.64	5,389,820.31

Date :


Chief Manager


Chief Executive



Chartered Accountant

21 APR 2021



BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 3 - DEPOSITS

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Current Deposits	1,435,877.25	1,022,853.70
	b) Call Deposits		
	c) Sundry Deposits (Total as per CA 16)		
	d) Overdue Term Deposits (Made less from fixed deposits item III)		
	TOTAL I	1,435,877.25	1,022,853.70
II.	Savings Bank Deposits	6,276,885.12	5,359,545.38
III.	Term Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Fixed Deposits	4,797,602.26	12,540,777.71
	b) Short Deposits		
	c) MIC/QIC	666,000.00	466,000.00
	d) Recurring Deposits	33,733.59	28,394.04
	e) Double Benefit Deposits	30,951,259.52	10,618,605.66
	f)		
	g)		
	SUB-TOTAL	36,448,595.37	23,653,777.41
	Less : Overdue term deposits added in item I above	-	-
	Sub-Total of term Deposits (Total a to g)	36,448,595.37	23,653,777.41
	TOTAL DEPOSITS (Total of I + II + III)	44,161,357.74	30,036,176.49
SUPPLEMENTARY INFORMATION		xxxxxxxxxxx	xxxxxxxxxxx
	DEMAND DEPOSITS	1,435,877.25	1,022,853.70
	a) From Banks	449,863.43	258,860.31
	b) From Others	986,213.82	763,993.39
	SAVINGS BANK DEPOSITS	6,276,885.12	5,359,545.38
	a) From Banks	-	-
	b) From Others	6,276,885.12	5,359,545.38
	TERM DEPOSITS	36,448,595.37	23,653,777.41
	a) From Banks	-	-
	b) From Others	36,448,595.37	23,653,777.41
	TOTAL DEPOSITS *	44,161,357.74	30,036,176.49
	a) From Banks	449,863.43	258,860.31
	b) From Others	43,711,694.31	29,777,316.18

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

Date :

21 APR 2021


Chief Manager


Chief Executive



Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 4 - BORROWINGS

	AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
II. Borrowings outside India (Give details below)	-	-
TOTAL II	XXXXXXXXXX	XXXXXXXXXX
	-	-

Secured borrowings included in II above in Local Currency

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 :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (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	15,957.77	98,968.48
IV.	Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
	a) Sundry Credits	845,794.73	867,587.46
	b) Provision for Taxes		
	c) Reserve for Investment		
	d) Reserve for Standard Assets	716,000.00	509,161.58
	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) Deferred Tax Liability		
	y) Other Liabilities-Tax		
	z) Revaluation profit		
	z1)		
	TOTAL IV	1,561,794.73	1,404,587.46
	TOTAL OF I + II + III + IV	1,577,752.50	1,503,555.94

Date:

21 APR 2021


Chief Manager


Chief Executive



Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

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

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	49,092.14 xxxxxxxxxxx	53,343.97 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	49,092.14	53,343.97

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

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (Previous Period) (Local Currency)
II.		xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	10,061,940.25	8,045,516.68
	b) In Other Deposit Accounts	-	18,642,153.26
	c) Money at Call & Short Notice		
	TOTAL item a, b and c	10,061,940.25	26,687,669.94

SCHEDULE 8 - INVESTMENTS

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (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 :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 9 - ADVANCES

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (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)	28,663.58	293,897.03
	Cash Credits	-	-
	Overdrafts	8,319,092.37	11,040,520.67
	Suspense Accounts (Debits of Advance Nature)		
	Import Trust Receipts		
	Buyers credit		
	Debit Balance in current accounts	-	72,118.00
	Debit Balance in saving accounts	5,277.61	7,298.79
	Total II	8,353,033.56	11,413,834.49
III.	Term Loans	82,315,711.85	47,231,908.40
	Total - Advances I + II + III	90,668,745.41	58,645,742.89

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 :

21 APR 2021



BANK OF INDIA (NEWZEALAND) LTD
(Revised September 2009)

ANNEXURE TO SCHEDULE 9 - PART A
(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON

31st March 2021

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st March 2021	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)
		1	2	3	4	5
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%	90,668,745.41	-	-	-	90,668,745.41
Total		90,668,745.41	-	-	-	90,668,745.41

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.

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

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

§ 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).

Date:

21 APR 2021


Chief Manager


Chief Executive

Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

(Revised September 2009)

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

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31st March 2021

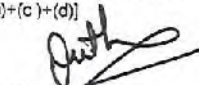
PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st March 2021	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) (1-2-3-4)	Amount of NPA secured by physical collateral (in cases where the amount of provisions held is atleast 15% of the outstanding)
		1	2	3	4	5	6
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 comfirts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%						
i) Others	100%						
Total			**	***			


* 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)]


Chief Manager


Chief Executive


Chartered Accountant

Date:

21 APR 2021



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 2021

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	88,555,452.37	3,723,791.00	34,982.53
B	Total	90,668,745.41	4,109,783.24	362,509.45
C	% of Wholesale to Total (A/B)	97.67%	xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	4.53%	xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	4.21%	xxxxxxx	xxxxxxx

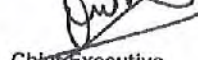
The segments are defined as under :-

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 entitles and projected turnover in case of new entitles.

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


Chief Manager


Chief Executive


Chartered Accountant

Date:

21 APR 2021



BANK OF INDIA (NEWZEALAND) LIMITED.

Working on Wholesale Advances as on 31.03.2021

Account Name	Loan Account Number	Balance O/S	Interest during 01.04.2020 to 31.03.2021	other income
Sky Auto Finance Limited	03 1798 0022288 040	-	1,678.00	4,668.10
Sky Auto Finance Limited	03 1798 0101314 040	163,963.00	12,533.00	
Annu Kandola	031798 0059654 033	380,000.00	16,154.00	
729 Great South Road Limited	03 1798 0186572 042	513,210.00	30,041.00	
Sky Auto Finance Limited	03 1798 0196958 040	587,548.00	42,398.00	
Kiwi Commercial Properties Limited	03 1798 0136234 042	1,319,881.00	78,069.00	
Annu Kandola	03 1798 0023678 033	2,092,791.30	88,951.00	
C P Asset Management Ltd	03 1798 0026422 040	392,553.00	23,826.00	
C P Rotorua Limited	03 1798 0022552 034	1,499,813.00	68,426.00	
City Estates Limited	03 1798 0013904 042	1,781,423.72	92,478.00	
C P Rotorua Limited	03 1798 0022544 042	2,811,541.87	151,304.00	
Chantelle Place Developments Limited	03 1798 0022544 042	655,000.00	544.00	
Henderson Cars Limited	03 1798 0250272 040	-	56,100.00	8,244.52
Henderson Cars Limited	closed accounts	-	8,169.00	
Princes St. Investment Ltd.	03 1798 0214888 039	2,322,066.00	157,357.00	
Princes St. Investment Ltd.	03 1798 0214896 039	2,412,536.00	163,469.00	
Princess Street Housing Limited	03 1798 0215186 039	4,934,874.00	311,482.00	
Princess Street Housing Limited	03 1798 0255698 039	703,510.00	7,250.00	
M.Gopi Reddy	03 1798 0248762 040	-	3,165.00	835.55
Flatbush Dentists Limited	03 1798 0237764 033	134,000.00	5,485.00	
Flatbush Dentists Limited	03 1798 0097140 041	292,172.00	16,809.00	
Madhava and Nikhita Reddy	03 1798 0071960 041	432,057.81	17,189.00	
Flatbush Dentists Limited	03 1798 0097204 033	457,348.00	18,633.00	
Pukekohe Dentists Limited	03 1798 0237748 042	-	30,230.00	
New Lynn Property Limited	03 1798 0142570 042	760,092.00	41,016.00	
New Lynn Property Limited	03 1798 0237692 042	941,665.00	50,722.00	
Madhava and Nikhita Reddy	03 1798 0071952 033	1,102,802.00	45,162.00	
West Auckland Dentists Limited	03 1798 0176076 034	1,205,133.00	67,074.00	
Madhava and Nikhita Reddy	03 1798 0237772 033	1,334,934.00	54,654.00	
West Auckland Dentists Limited	03 1798 0237756 040	1,688,010.34	102,184.00	
Rockfield Trust	03 1798 0249466 042	3,446,524.00	115,884.00	3,849.88
Rockfield Trust	03 1798 0256420 039	1,044,787.00	4,787.00	
Combes Family Trust	03 1798 0251304 041	9,123,661.00	269,449.00	
Redoubt Homes Limited	03 1798 0208592 039	2,285,366.00	51,004.00	
H.S.Chandoke	03 1798 0246070 039	502,405.00	31,364.00	
H.S.Chandoke	03 1798 0246118 039	1,049,720.89	62,839.00	
H.S.Chandoke	03 1798 0246062 039	1,708,163.00	106,598.00	
R.N. Impex Limited	03 1798 0132284 041	57,069.69	3,471.00	
RN Properties NZ Limited	03 1798 0141236 041	100,008.62	5,963.00	
RN Properties NZ Limited	03 1798 0139662 041	181,154.32	10,947.00	
RN Properties NZ Limited	03 1798 0132292 041	351,654.80	20,334.00	
RN Properties NZ Limited	03 1798 0032312 041	1,056,633.39	64,419.00	
Dealer Direct wholesale Ltd.	03 1798 0200400 040	-	38,339.00	10,270.50
Cavendish Development Ltd.	03 1798 0202692 042	803,649.00	50,558.00	
Cavendish Development Ltd.	03 1798 0180972 042	951,854.00	55,443.00	
Cavendish Development Ltd.	03 1798 0246134 042	1,399,637.00	55,096.00	
Cavendish Development Ltd.	03 1798 0063194 042	1,332,131.00	78,847.00	
Dealer Direct Wholesale Ltd	03 1798 0249300 040	2,347,756.00	109,890.00	



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Kiwi Auto Investments Limited	03 1798 0245748 042	3,163,634.00	182,836.00	
Taylor Street Investment Limited	03 1798 0251558 039	-	143,843.00	
Pahland Development Limited	03 1798 0256498 041	543,576.00	1,576.00	
Shrijee Enterprise Limited	03 1798 0068980 034	79,999.00	6,073.00	
Shrijee Enterprise Limited	03 1798 0068964 040	-	6,047.00	
Shrijee Krupa Family Trust	03 1798 0103854 041	155,995.00	6,638.00	
Shrijee International Limited	03 1798 0103846 040	-	8,855.00	
Snehal K.Shah	03 1798 0234758 252	-	5,351.00	
Shrijee Krupa Family Trust	03 1798 0234686 041	251,908.00	10,400.00	1,628.45
Snehal K. Shah	03 1798 0234694 040	-	18,184.00	
Shrijee Krupa Family Trust	03 1798 0068956 041	748,409.00	30,833.00	
Shrijee Krupa Family Trust	03 1798 0211978 041	1,184,084.00	48,899.00	
Shrijee Group Limited	03 1798 0254118 040	614,401.87	13,740.00	
Unique Developers & Trading	03 1798 0101648 041	1,712,122.75	88,191.00	
Virus investments Limited	03 1798 0233464 042	319,661.00	21,777.00	
Virus Investments Limited	03 1798 0170766 041	-	19,104.00	
Virus Investments Limited	03 1798 0021576 042	383,725.00	28,152.00	2,442.62
Virus investments Limited	03 1798 0167014 042	448,651.00	30,574.00	
Mana Property 67 Stratford Limited	03 1798 0254222 041	980,000.00	9,672.00	
The Harranj Family Trust	03 1798 0184666 041	384,357.00	9,111.00	
Discount Building supplies Limited	03 1798 0256172 040	693,096.00	3,491.00	1,059.51
Discount Building supplies Limited	03 1798 0184762 040	-	22,645.00	
Premium Invesments Limited	03 1798 0254580 041	1,127,000.00	10,559.00	
Gurvez Singh Chandok	03 1798 0255938 041	1,851,761.00	5,394.00	326.53
Zeeshan Sarwar	03 1798 0255946 041	1,517,346.00	4,420.00	
The Penny Trsut	03 1798 0254732 039	2,450,000.00	35,344.00	261.89
Travellers Inn Limited	03 1798 0255436 042	4,567,036.00	33,464.00	
Ankur Investmens Limited	03 1798 0256674 041	1,460,000.00	2,043.00	332.18
Ankur Investmens Limited	03 1798 0256690 042	523,000.00	1,045.00	
Hillside Developments Limited	03 1798 0255524 041	1,203,361.00	7,356.00	56.62
Herschel Gupta	03 1798 0255862 041	1,063,245.00	3,245.00	199.45
Murvale Homes Limited	03 1798 0256092 041	1,424,960.00	4,141.00	52.05
Shahida Sarwar	03 1798 0256228 041	1,043,024.00	3,024.00	32.45
		88,555,452.37	3,723,791.00	34,982.53


Chief Manager


Chief Executive


Chartered Accountant

Date:- **21 APR 2021**



SCH-10: MAIN

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 10 - FIXED ASSETS AS ON 31st March 2021

Amount: in Local Currency

Sheet No. 1

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31-03-2020 *	ADDITIONS DURING THE YEAR ENDED 31.03.2021			DEDUCTIONS DURING THE YEAR ENDED 31.03.2021			GROSS BLOCK CLOSING BALANCE AS ON 31st March 2021 (3 + 4 + 5 + 6 - 7 - 8 - 9)
			PURCHASES	TRANSFERS FROM BRANCHES	DUE TO MOC	SALES/ WRITE - OFF	TRANSFERS TO BRANCHES	DUE TO MOC	
1	2	3	4	5	6	7	8	9	10
I.	PREMISES	1052448.38	-	-	-	-	-	-	1,062,448.38
II.	FURNITURE & FIXTURES								
A	Furniture, Fixture and Equipments (item i to vii, xv, xvii, xviii)	228338.25 XXXXXX	11,406.86 XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	- 239,745.11 XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)								
C	Airconditioning plant etc. and Business machine (item viii to xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	-
D	Motor Cars, Vans and Motor Cycles (item xii)								
E	Cycles (item xvi)								XXXXXX
F	Data Processing Machines including Computers (item xi)	85140.74	37,504.33	-	-	-	-	-	-
	TOTAL OF II	293,478.99	46,911.19	-	-	-	-	-	102,645.07
	GRAND TOTAL (I + II)	1,355,927.37	46,911.19	-	-	-	-	-	342,390.18
									1,404,838.56

* 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 A/C FURNITURE & FIXTURES/REGISTER OF FURNITURE & FIXTURES.

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

Date :

21 APR 2021



B. S. S.
Chief Manager

Auth
Chief Executive

KPMG
Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

Sheet No. 2

SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

31/03/2021

Amount in Local Currency

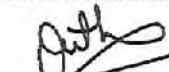
BLOCK	DESCRIPTION	ACCUMULATED * DEPRECIATION AS ON 31-03-2020	DEPRECIATION			DEPRECIATION			ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON 31st March 2021 (11+12+13+14-15-16-17)	WRITTEN DOWN VALUE (W.D.V.)	
			ADDITIONS DURING THE YEAR ENDED 31.03.2021			DEDUCTIONS DURING THE YEAR ENDED 31.03.2021				AS ON 31/03/2021	AS ON 31/03/2020
			FROM PROFIT & LOSS ACCOUNT Refer Note @	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE - OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MOC			
11	12	13	14	15	16	17	18	19	20		
I.	PREMISES	658,993.88	88,537.16	-	-	-	-	-	-	-	
II.	FURNITURE & FIXTURES							747,531.04	314,917.34	403,454.50	
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	120,953.03 XXXXXX	11,847.98 XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	- XXXXXX	132,801.01 XXXXXX	106,944.10 XXXXXX	107,385.22 XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)										
C	Airconditioning plant etc. and Business machine (item viii to)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
D	Motor Cars, Vans and Motor Cycles (item xii)										
E	Cycles (item xvi)										
F	Data Processing Machines including Computers (item xi)	57,154.29	7,123.42	-	-	-	-	64,277.71	38,367.36	7,986.45	
	TOTAL II	178,107.32	18,971.40	-	-	-	-	197,078.72	145,311.46	115,371.67	
	TOTAL I + II	837,101.20	107,508.56	-	-	-	-	944,609.76	460,228.80	518,826.17	

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

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


Chief Executive


Chartered Accountant



21 APR 2021

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 11 - OTHER ASSETS

	AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (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	xxxxxxxxxxxx	xxxxxxxxxxxx
a) Suspense Accounts (Debits) of Other Assets Nature	539,294.59	593,885.88
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 **	221,968.00	146,918.00
j) Security Deposit		
k) Interest receivable on loans/advance	190,755.28	116,109.61
l) Defered Tax		
m) GST Refundable	31,976.36	21,590.94
n) Interest Accrued on (BOINZ) Deposits	-	35,122.89
o) Miscellaneous total		
p) PRE PAID TAX	23,294.05	110,342.35
q) GST Paid		
r)		
Total VI	1,007,286.28	1,023,969.77
Total I to VI	1,007,286.28	1,023,969.77

* 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 :

21 APR 2021


Chief Manager


Chief Executive



Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 12 - CONTINGENT LIABILITIES

		AS ON 31/03/2021 (Current Period) (Local Currency)	AS ON 31/03/2020 (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	612,848.75	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	612,848.75	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 :

21 APR 2021


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 31/03/2021 (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]	-	-
IV	Guarantees given on behalf of constituents		
	a) Against counter guarantees of OUR BRANCHES		
	b) Against counter guarantee of OTHER BANKS of which		
	i) Financial Guarantees		
	ii) Others		
	c) Financial Guarantees	612,848.75	
	d) Others		
	Total [a+b+c+d]	612,848.75	-
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 @		
	Total [a+b+c+d]	-	-
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]	-	-
b)	Capital Commitments #		
c)	Others		
	Total [a+b+c] i.e. Total Of VI	-	-
	Total I to VI**	612,848.75	-
		612,848.75	

* 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:

21 APR 2021


Chief Manager


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 2021

Sr. No.	Credit Contingent Items	Client / Obligor	CCF for Contingent	Risk Weight for Obligor	Total Book Exposure	Cash Margin/ Deposits/Provision	Net Exposure (4-5) 6
			1.00	2.00	3	4	5
1	Letters of Credit (Documentary)	Govt.	20.00	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
A	Total [under column 4 should tally with item V(a) of Annexure to Schedule 12 (Part A)]		-	0	0.00	0.00	0.00
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	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	612848.75		612848.75
B	Total [under column 4 should tally with item IV(c) of Annexure to Schedule 12 (Part A)]		-	0	612848.75	0.00	612848.75
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	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
C	Total [under column 4 should tally with item IV(c) of Annexure to Schedule 12 (Part A)]		-	0	0.00	0.00	0.00
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
D	Total [under column 4 should tally with item V(c) of Annexure to Schedule 12 (Part A)]		-	0	0.00	0.00	0.00
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
E	Total [under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part A)]		-	0	0.00	0.00	0.00



Date :

21 APR 2021

Chief Manager

Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2021
 From 01/04/2020
 To 31/03/2021

(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	
	01/04/2020 to 31/03/2021 (Local Currency)	01/04/2019 to 31/03/2020 (Local Currency)
I. INCOME		
INTEREST EARNED 13	4,190,194.26	3,906,962.81
OTHER INCOME 14	362,509.45	448,489.70
LOSS TRANSFERRED		
TOTAL :	4,552,703.71	4,355,452.51
II. EXPENDITURE		
INTEREST EXPENDED 15	581,768.02	1,001,644.83
OPERATING EXPENSES 16	2,291,111.91	2,767,398.00
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	561,461.45	362,889.00
PROFIT TRANSFERRED	1,118,362.33	223,520.68
TOTAL	4,552,703.71	4,355,452.51

Difference

Date :


Chief Manager


Chief Executive



21 APR 2021

Subject to Audit Report of even date



Chartered Accountants

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 13 - INTEREST EARNED

	From To	YEAR ENDED	
		01/04/2020 31/03/2021 (Local Currency)	01/04/2019 31/03/2020 (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	453,024.39	582,012.04
	Term Loans	3,650,290.33	3,031,997.21
	Interest Miscellaneous and TOD	6,468.52	1,466.96
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	
	XXXXXXXX	XXXXXXXX	
	Total I	4,109,783.24	3,615,476.21
II.	Income on Investments Discount/Interest		
III.	Interest on balance with Central Bank Monetary Authority of Country etc	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
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	80,411.02	291,486.60
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	80,411.02	291,486.60
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV		
	Total (I + II + III + IV)	4,190,194.26	3,906,962.81

Date : 21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 14 - OTHER INCOME

	From To	YEAR ENDED			
		01/04/2020 31/03/2021 (Local Currency)		01/04/2019 31/03/2020 (Local Currency)	
		Credits	Debits	Credits	Debits
I. Commission, Exchange and Brokerage					
Commission - Foreign / inland		5,249.38		8,396.49	
Commission - on Guarantees					
Exchange - Foreign					
Brokerage					
Proposal Processing Charges		39,949.95		57,762.04	
Rent - Safe Deposits Lockers					
Total I		45,199.33	-	66,158.53	-
(Net balance to be extended to) Total I			45,199.33		66,158.53
II. Profit on Sale of Investments					
Less : Loss on sale of Investments					
III. Profit on revaluation of Investments					
Less : Loss on revaluation of Investments					
IV. Profit on sale of Land, Buildings, and Other Assets					
Less : Loss on sale of Land, Buildings, and Other Assets					
V. Profit on Exchange Transactions			302,906.63		361,424.50
Less : Loss on Exchange Transactions					
VI. Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India					
VII. Miscellaneous Income					
Rent (from property owned by Bank)					
Service Charges - C/D, S/B etc.			-		116.40
Recoveries in written off Accounts					
Miscellaneous Receipts			14,403.49		20,790.27
Total VII			14,403.49		20,906.67
Total (I to VII)			362,509.45		448,489.70

Date :

21 APR 2021


Chief Manager


Chief Executive



Chartered Accountants



BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 15 - INTEREST EXPENDED

	From To	YEAR ENDED	
		01/04/2020 31/03/2021 (Local Currency)	01/04/2019 31/03/2020 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Fixed Deposits	576,801.02	947,879.87
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits		
	FCNR Deposits		
	Savings Bank Deposits	4,967.00	53,764.96
	Current Deposits		
	Others		
	Total I	581,768.02	1,001,644.83
II.	Interest on Central Bank Monetary Authority of the country	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
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		
	Total II	-	-
III.	Others		
	Interest paid on Head Office/Branches balances	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	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	-	-
	Total (I + II + III)	581,768.02	1,001,644.83

* Branch-wise details of interest paid (included in above) and interest due but not paid (i.e. included in Provision made)

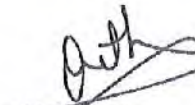
Interest paid on Head Office/Branches balances	Treasury Branch	Other Indian Branches
1) FCNR - B		
2) Overnight placements		
3) Other placements		
Total	-	-

Interest due but NOT paid on	Treasury Branch	Other Indian Branches
1) FCNR - B		
2) Overnight placements		
3) Other placements		
Total	-	-

Date :

21 APR 2021


Chief Manager


Chief Executive


Chartered Accountants



BANK OF INDIA (NEWZEALAND) LTD

SCHEDULE 16 - OPERATING EXPENSES

	From To	YEAR ENDED			
		01/04/2020 31/03/2021 (Local Currency)		01/04/2019 31/03/2020 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Salaries	673,233.96		808,884.41	
	Rent Paid to IBOs	132,463.98		161,676.12	
	Medical Aid	12,402.61		14,026.72	
	Less : Credit Salaries	-		-	
	Total I	818,100.55		984,587.25	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent	-		9,583.88	
	Taxes	-		-	
	Lighting	19,665.80		24,814.68	
	Expenditure on Property Let	-		-	
	Less : Credit Rent	-		-	
	Total II	19,665.80		34,398.56	
III.	Printing and Stationery	8,085.32		8,630.26	
IV.	Advertisement and Publicity	4,000.00		-	
V.	Depreciation on Bank's Property	107,508.56		105,750.72	
VI.	Directors' fees, allowances & expenses	54,500.00		62,000.00	
VII.	Auditors' fees and expenses	162,800.00		187,900.00	
VIII.	Law Charges	71,459.76		57,271.60	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		787.75		2,408.97
	Postage - Foreign	-			
	Telegrams & Telephone - Inland		109,881.57		174,766.37
	Telegrams - Foreign				
	Stamps - Inland/Foreign				
	Sub Total	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	(Net balance to be extended to) Total IX	-	110,669.32	-	177,175.34
X.	Repairs and Maintenance	531.27		1,090.15	
XI.	Insurance	64,582.50		51,095.67	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	14,536.47		-	
	Staff Welfare Expenses (Educational)	64,533.16		61,174.19	
	Travelling Expenses	17,697.43		16,318.75	
	News Papers	-		48.70	
	* Miscellaneous Charges	772,441.77		1,019,956.81	
	Entertainment Expenses	-		-	
	Total XII	869,208.83		1,097,498.45	
	Total (I to XII)	2,291,111.91		2,767,398.00	

* Details as per separate sheet enclosed

Date :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



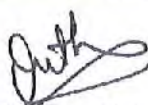
Chartered Accountants

BANK OF INDIA (NEWZEALAND) LTD

Details of the Miscellaneous Charges as on 31.03.2021

Particulars	Amount in Local Currency
Interest on Lease Liability	31,973.79
Depreciation on ROU Asset	246,327.57
Consultant Charges	49,775.00
Rating Agency Charges	81,227.62
FCBS Expenses: Finacle Share expenses	59,866.47
Payment to Private Security Guards	15,259.51
Primes OPEX Charges	54,747.24
Swift Charges	10,032.09
Lease rent for EFTPOS machines	2,511.86
Leassing	3,239.25
Bank Charges	63,332.58
Ombusman fee	8,750.00
Cleaning	15,759.44
Credit Check	1,104.66
Membership & Subsrption	22,677.53
Land Information and title search	480.14
Plant Maint.	1,761.73
Water	641.76
Security	1,999.14
Sanitary	1,333.91
Visa Passport charges to IBO	2,785.44
GST not refundable	70,926.18
Forensic Service Fee	-
Fees paid to AML Solutions(for AML Audit)	-
Others	25,928.86
Loss on Sale/disposal of assets	-
Total	772,441.77


Chief Manager


Chief Executive


Chartered Accountant

Date : **21 APR 2021**



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 31.03.2021
i.e. from 01-04-2020 to 31-03-2021

		Amount in full (in Local Currency)
A) (i)	PROVISIONS & CONTINGENCIES	
1	Provision for Bad / Doubtful debts (NPA)	
2	Provision for Taxation	382,461.45
3	Provision for Standard Assets	179,000.00
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)	
a)		
b)		
c)		
	Sub Total (i)	561,461.45
(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)	-
	TOTAL " A " : (i) - (ii)	561,461.45
B)	APPROPRIATIONS	
1	General Reserve Unallocated	
2	Legal Earned Reserve	
3	Provisions for Statutory Reserves, if any (Please give details)	
	Total "B"	-
	TOTAL (A + B) *	561,461.45

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2020 to 31-03-2021.


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 : 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 :

21 APR 2021



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

31st March 2021

PAGE: 3

BANK OF INDIA (NEWZEALAND) LTD

CA 16 (PART III) AS ON
31st March 2021

(Amount in Local Currency)

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 AS EMPLOYER AND NOT AS BANKER SUCH AS FESTIVAL ADVANCE	OTHER ITEMS	TOTAL (2 TO 8) REFER NOTE 1	TOTAL (1 TO 8)
			1	2	3	4	5	6	7	8	9	10
1	Bond Money											
2	Advance staff			7,250.00							7,250.00	7,250.00
3	Lease rent MD Car											
4	TDS deducted source (Indonesia)											
5	Liability Policy											
6	Material damage and business interruption policy					550.00					550.00	550.00
7	D & O Insurance					4,271.67					4,271.67	4,271.67
8	Financial Inst Crime Liability Policy					15,708.33					15,708.33	15,708.33
9	Rating Fee					14,895.83					14,895.83	14,895.83
10	GST refundable					45,289.65					45,289.65	45,289.65
11	Right to Use Asset (IFRS-16)									31,976.36	31,976.36	31,976.36
12	Deloitte invoice paid for parent									401,328.87	401,328.87	401,328.87
13										50,000.00	50,000.00	50,000.00
14												
15												
16												
17												
18												
	TOTAL			7,250.00			80,715.68					
	AMOUNT OF PROVISION REQUIRED									483,305.23	571,270.91	571,270.91
											0.00	0.00

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". (Refer Note 2)

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 :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive

Chartered Accountant

STATEMENT OF GENERAL LEDGER ACCOUNT -SUNDRY DEPOSITS AS ON

31st March 2021

PAGE : 1

(Amount in Local Currency)

BANK OF INDIA (NEWZEALAND) LTD
CA 16 (PART I) AS ON
31st March 2021

SR NO	Title of Account	Date of Entry	Refer NOTE 2	APPLICATION/	CREDIT BALANCES	DEPOSITS FOR	OTHER ITEMS	TOTAL
			MARGIN MONEY/ DEPOSITS HELD AGAINST L/Cs/ GUARANTEES, SECURITY DEPOS. MARGIN FOR ADVANCES	ALLOTMENT/CALL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARES DEBENTURES DIVIDENDS ETC.	OF LOANS, CASH CREDITS ETC. DORMANT & UNCLAIMED ACCOUNTS	TOKEN, EXCESS CASH RECEIVED, CASH FOUND ON PREMISES, ETC.		
			1	2	3	4	5	6
1								
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

Date :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

(Amount in Local Currency)

SR NO	Title of Account	Date of Entry	PROMISONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SICB/ 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 DICGC & EDGC ETC. IN SETTLEMENT OF DEBTS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT, COLLECTION OF DIRECT/ INDIRECT TAXES CDS(ITP) ETC.	OTHER ITEMS	TOTAL (2 TO 9)	TOTAL (1 TO 9)	TOTAL OF COL 6 & 7
			1	2	3	4	5	6	7	8	9	9	10	11
1	RWT deducted on Interest													
2	RWT on director fees									69,290.67		69,290.67	69,290.67	-
3	Term Deposit control ac													
4	Misc items													
5	Misc amount payable										7,903.95	7,903.95	7,903.95	-
6	Margin Money on Gaurantee					135,148.62						135,148.62	135,148.62	-
7	Interest Payable TDR (NZD)		14,827.94										14,827.94	-
8	Interest Payable Saving (NZD)		1,129.83										1,129.83	-
9	Interest Payable TDR (USD)													-
10	Amortisation of Loan processing charges				210,442.90							210,442.90	210,442.90	-
11	Unrealised other income													-
12	Lease Liability (IFRS-15)													-
13											423,008.59	423,008.59	423,008.59	-
14														-
15														-
16														-
17														-
18														-
	TOTAL		15,957.77	-	210,442.90	135,148.62				69,290.67	430,912.54	845,794.73	861,752.50	-

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.

0.00 0.00 0.00

Date :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
8) ADVANCES TO other than staff	0.00	0.00
9) ADVANCES TO STAFF	0.00	0.00
TOTAL	0.00	0.00

BANK OF INDIA (NEWZEALAND) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON

31st March 2021

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS			SUB-TOTAL	STAFF	GRAND TOTAL
		BILLS PURCHASED/ DISCOUNTED	SYNDICATED LOANS	OTHERS			
1	2	3	4	5	6	7	8
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS				89,946,898.41	89,946,898.41	-	89,946,898.41
ii) COVERED BY GUARANTEES [(a)+(b)+(c)]							
a) BANKS							
b) GOVERNMENT							
c) DICGC / ECGC / CGFSI							
iii) UNSECURED						5,847.00	5,847.00
iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]				716,000.00	716,000.00		716,000.00
a) STANDARD ASSETS (a1+a2)				716,000.00	716,000.00		716,000.00
a1 On Standard Assets (other than a2) under asset code 11				716,000.00	716,000.00		716,000.00
a2 On Standard Assets identified for 90 days default under asset code 12							
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)							
(b1) On Secured Advances (AC 21)							
(b2) On Unsecured Advances (AC 22)							
c) DOUBTFUL ASSETS (c1+c2+c3)							
c1 on doubtful assets upto 1 year (AC 31)							
c2 on doubtful assets > 1 yr upto 3 years (AC 32)							
c3 On Doubtful Assets above 3 years (AC 33)							
d) LOSS ASSETS (AC 40)							
TOTAL I * (i + ii + iii + iv)				90,662,898.41	90,662,898.41	5,847.00	90,668,745.41
II. ASSET CLASSIFICATION							
a) STANDARD ASSETS (a1+a2)				90,662,898.41	90,662,898.41	5,847.00	90,668,745.41
a1 Standard assets (other than a2) under asset code 11							
a2 Standard assets identified for 90 days default under asset code 12							
b) SUB-STANDARD ASSETS (b1+b2)							
(b1) Secured Advance							
(b2) Unsecured Advance							
c) DOUBTFUL ASSETS (c1+c2+c3)							
c1 Doubtful Assets upto 1 year (AC 31)							
c2 Doubtful Assets above 1 year upto 3 years (AC 32)							
c3 On Doubtful Assets above 3 years (AC 33)							
d) LOSS ASSETS (AC 40)							
TOTAL II * (a+b+c+d)				90,662,898.41	90,662,898.41	5,847.00	90,668,745.41
DIFFERENCE							

* GRAND TOTAL IN COLUMN 8 FOR TOTAL (I) AND TOTAL (II) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "9".

ADDITIONAL INFORMATION item (A)	
[A BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :]	(Local Currency)
(1) BILLS PURCHASED & DISCOUNTED	
(a) INDIAN	
(b) FOREIGN	
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND	107,750.45
(3) TERM LOANS	608,249.55
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 item (iv)	716,000.00

ADDITIONAL INFORMATION item (B)		
B) SUSPENSE ACCOUNTS (DEBITS) OF OTHER ASSET NATURE (AMOUNT AS PER ITEM VI OTHERS, SUB ITEM (a) OF SCHE NO. 11 OF FORM A i.e. TOTAL OF COLUMN NO. 2 TO 8 OF CA 16 - PART III)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
	571,270.91	

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: 21 APR 2021

Chief Manager

Chief Executive

Chartered Accountant



BANK OF INDIA (NEWZEALAND) LTD

CA19 - A

CA-19A

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON 31st March 2021

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS			SUB-TOTAL	STAFF	GRAND TOTAL
		BILLS PURCHASED DISCOUNTED	SYNDICATED LOANS	OTHERS			
1	2	3	4	5	6	7	8
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS							
ii) COVERED BY GUARANTEES [(a) + (b) + (c)]	0.00	0.00	0.00	0.00	0.00		0.00
a) BANKS				0.00		0.00	0.00
b) GOVERNMENT							0.00
c) DICGC / ECGC / CGFSI							0.00
iii) UNSECURED					0.00		0.00
TOTAL - I * [(i) + ii + iii]	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. ASSET CLASSIFICATION							
a) STANDARD ASSETS (a1 + a2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a1 Std Assets (other than a2) under asset code 11							0.00
a2 Std Assets identified for 30 days default under asset code 12							0.00
b) SUB-STANDARD ASSETS (b1 + b2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b1) Secured Advance (AC 21)				0.00		0.00	0.00
(b2) Unsecured Advance (AC 22)							0.00
c) DOUBTFUL ASSETS (c1 + c2 + c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 Doubtful assets upto 1 year (AC 31)							0.00
c2 Debt assets > 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
TOTAL - II * [(a) + (b) + (c) + (d)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00

III TYPE OF FACILITY

(1) TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME
(1) BILLS PURCHASED/DISCOUNTED	xxxxxxx
(a) INDIAN	
(b) FOREIGN	
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	
(3) TERM LOANS	0.00
TOTAL	0.00

Refer Note 1 ->

(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/Cs

xxxxxxx
0.00

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 II)

Date :

21 APR 2021



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31st March 2021
(CA 19B)

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/DI,D2, 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															
2															
3			NIL												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
19															0.00
20															0.00
21						0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00

Date: 21 APR 2021


Chief Manager


Chartered Accountant



Chartered Accountant



BANK OF INDIA (NEW ZELAND) LTD.

CA19C

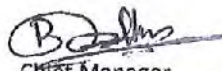
INFORMATION ON ACCOUNTS RESTRUCTURING FROM 01.04.2020 TO 31.03.2021

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 31.03.2021 (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 31.03.2021 (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

21 APR 2021


Chief Executive



Chartered Accountants

Date:

- Note
- 1.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
 - 2.Separate communication from HO Credit Monitoring Department is sent for further details for restructuring done during the period from 01.04.2020 to 31.03.2021.



BANK OF INDIA (NEWZEALAND) LTD
Break-up of Investments as on 31.03.2021 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 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 (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 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		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

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


Chief Manager


Chief Executive


Chartered Accountant

Date :

21 APR 2021

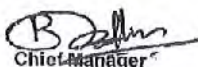


BANK OF INDIA (NEWZEALAND) LTD
Break-up of Investments as on 31.03.2021 for calculation of CRAR
AVAILABLE FOR SALE

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 (will include Indra/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
18	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

Note : 1.

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


Chief Manager


Chief Executive


Chartered Accountant

Date :

21 APR 2021



BANK OF INDIA (NEWZEALAND) LTD
Break-up of Investments as on 31.03.2021 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		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	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

Note : 1.

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


Chief Manager


Chief Executive


Chartered Accountant

Date :

21 APR 2021



BANK OF INDIA (NEWZEALAND) LTD
Break-up of Investments as on 31.03.2021 for calculation of CRAR
SUMMARY

Sr. No.	Category	Risk Weight	Book Value SUMMARY	Provision SUMMARY	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	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
	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	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	Foreign Investments	100	0.00	0.00	0.00
19	Other participations (OP)	100	0.00	0.00	0.00
	TOTAL * and **		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 HTMA/AFS/HFI 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'


 Chief Manager


 Chief Executive



Chartered Accountant

Date :

21 APR 2021

Difference between Form - 8 & Summary Total

0.00

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

0.00

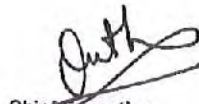


BANK OF INDIA (NEWZEALAND) LTD
Break-up of Interest Accrued on Investments as on 31.03.2021

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
	TOTAL *		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


 Chief Executive



Chartered Accountant



Date :

21 APR 2021

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

INTER-BRANCH TRANSACTION NATURE ONLY		AS ON 31/03/2021 YEAR ENDED (Local Currency)
		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	
	Total of item V	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)	XXXXXXX XXXXXXX
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	Total of VI	0.00
	Total III to VI	0.00

Date :

21 APR 2021


Chief Manager


Chief Executive


Chartered Accountant



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 1

BANK OF INDIA (NEWZEALAND) LTD

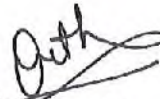
**BREAK-UP OF ITEM III SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

RE : STATEMENT OF FOREX FORWARD EXCHANGE CONTRACTS IN RESPECT OF INTER-BRANCH
TRANSACTION NATURE ONLY AS ON 31st March 2021

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					
TOTAL					0.00




Chief Manager


Chief Executive


Chartered Accountant

Date :

21 APR 2021

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 31/03/2021 (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 : 21 APR 2021



[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

31/03/2021

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
TOTAL III	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
						0.00
c) Over 5 years						0.00
TOTAL IV	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.

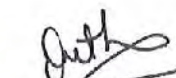
* 2 Total III Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item III in Form 'A'.

** 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

21 APR 2021


Chief Manager


Chief Executive



Chartered Accountant



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 2021

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					
TOTAL					0.00

Date :

21 APR 2021




Chief Manager


Chief Executive


Chartered Accountant

BANK OF INDIA (NEWZEALAND) LTD

Details of Inter Office Adjustments

31st March 2021

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	
Total	0	Total	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

DIFFERENCE

0.00
0.00

0
0.00


Chief Manager


Chief Executive


Chartered Accountant

Date: **12 1 APR 2021**



BANK OF INDIA (NEWZEALAND) LTD

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

Amount
As at
31.03.2021
(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	8,353,033.56	-	-	8,353,033.56
	(iii) Term Loans	82,315,711.85	-	-	82,315,711.85
	Total (A)	90,668,745.41	-	-	90,668,745.41
B	Security wise Break-up of Advances:-				
	(i) Secured by tangible assets	90,668,745.41	-	-	90,668,745.41
	(Includes advances against Book Debts)				
	(ii) Covered by Bank/Government Guarantees				
	(iii) Unsecured		-	-	-
	Total (B)	90,668,745.41	-	-	90,668,745.41
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	90,668,745.41	-	-	90,668,745.41
	(a) Bills Purchased & Discounted				-
	(b) Syndication Loans				-
	(c) Others				-
	Total (C-II)	90,668,745.41	-	-	90,668,745.41
	Total (C) i.e. (C-I & C-II)	90,668,745.41	-	-	90,668,745.41

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 authorised signatory

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

21 APR 2021



BANK OF INDIA (NEWZEALAND) LTD

NPA accounts

Break-up of Advances:-

Schedule - 9

Amount

As at

31.03.2021

(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					
	Total (A)	-	-	-	-	-
B	Security wise Break-up of Advances:-					
	(i) Secured by tangible assets (Includes advances against Book Debts)					
	(ii) Covered by Bank/Government Guarantees					
	(iii) Unsecured					
	Total (B)	-	-	-	-	-
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					
	(a) Bills Purchased & Discounted					
	(b) Syndication Loans					
	(c) Others					
	Total (C-II)	-	-	-	-	-
	Total (C) i.e. (C-I & C-II)	-	-	-	-	-

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 authorized signatory

Name : Onkar Nath Thakur

Designation: Managing Director

Date:

21 APR 2021



BANK OF INDIA (NEW ZEALAND) LTD
Disclosure of related party items for the year ended 31.03.2021

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	+	449,663.43			449,663.43
3	Deposit placed with Bank of India	+	1,597,425.79			1,597,425.79
4	Deposit from key management personnel	+		37,034.55		37,034.55
5	Advances to key management personnel	+		-		-
6	Investments (Deposits from Related Party)	+	28,213,194.18			28,213,194.18
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		450,301.39	26.48		450,327.87
19	Interest Received		-	95615		95,615.00
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					-
	Total		30,710,584.79	132,676.03	-	30,843,260.82

(+) 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


 Managing Director
 Bank of India (New Zealand) Limited

Date: **21 APR 2021**



BANK OF INDIA (New Zealand) LTD.

Report on operation of Subsidiaries for the year ended 31.03.2021

(In Local Currency)

Part A	Particulars	Amount
	SELECT FINANCIAL PARAMETERS	
	Balance Sheet Footings (Total Assets)	102,247,292.88
	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) (%)	62.19%
	Notional Capital Funds **	30,000,000.00
	Risk-Weighted Assets **	90,448,930.00
	Notional Capital Adequacy Ratio ** (%)	33.17%
	Capital & Reserves as in the Balance Sheet	56,508,182.64
	Total Deposits	44,161,357.74
	Total Borrowings (INCLUDES DEPOSITS)	-
	Profit before Tax	1,500,823.78
	Profit after Tax/Return	1,118,362.33
	Surplus / (loss) on Profit & Loss A/c. carried forward	1,118,362.33
	Return on Assets "%"	1.09
	Return on Equity "%"	1.98
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	-
	Loans and advances-Gross	90,668,745.41
	Non Performing loans - Gross	-
	Provisions held against Non Performing Loans	-
	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	612,848.75
	REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
PART B	LARGE EXPOSURES AND OWNERSHIP DETAILS	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	56,568,776.74
	No. of counterparties	6
	Aggregate Exposures (Amount) (Inter Bank Placement of Funds)	56,568,776.74
	Aggregate Exposures (% of capital)	100%
	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 : Om Nath Thakur

Designation : Managing Director

Subsidiary : Bank of India (Newzealand) Limited

Date : **21 APR 2021**



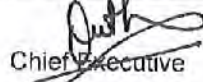
Bank of India (Newzealand) Limited

January 2021 to Mar 2021

NOTE : Previous day closing rate should be the next days opening rate

DATE	5-Jan-2021	6-Jan-2021	7-Jan-2021	8-Jan-2021	11-Jan-2021	12-Jan-2021	13-Jan-2021	14-Jan-2021
OPENING RATE	0.6735	0.7174	0.7258	0.7294	0.7256	0.7201	0.7173	0.7226
CLOSING RATE	0.7174	0.7258	0.7294	0.7256	0.7201	0.7173	0.7226	0.7192
DATE	15-Jan-2021	18-Jan-2021	19-Jan-2021	20-Jan-2021	21-Jan-2021	22-Jan-2021	25-Jan-2021	26-Jan-2021
OPENING RATE	0.7192	0.7219	0.7126	0.7128	0.7124	0.7185	0.7218	0.7193
CLOSING RATE	0.7219	0.7126	0.7128	0.7124	0.7185	0.7218	0.7193	0.7190
DATE	27-Jan-2021	28-Jan-2021	29-Jan-2021	1-Feb-2021	2-Feb-2021	3-Feb-2021	4-Feb-2021	5-Feb-2021
OPENING RATE	0.7190	0.7238	0.7134	0.7168	0.7177	0.7157	0.7206	0.7212
CLOSING RATE	0.7238	0.7134	0.7168	0.7177	0.7157	0.7206	0.7212	0.7161
DATE	9-Feb-2021	10-Feb-2021	11-Feb-2021	12-Feb-2021	15-Feb-2021	16-Feb-2021	17-Feb-2021	18-Feb-2021
OPENING RATE	0.7161	0.7234	0.7233	0.7206	0.7226	0.7222	0.7237	0.7185
CLOSING RATE	0.7234	0.7233	0.7206	0.7226	0.7222	0.7237	0.7185	0.7195
DATE	19-Feb-2021	22-Feb-2021	23-Feb-2021	24-Feb-2021	25-Feb-2021	26-Feb-2021	1-Mar-2021	2-Mar-2021
OPENING RATE	0.7195	0.7221	0.7309	0.7330	0.7343	0.7435	0.7349	0.7272
CLOSING RATE	0.7221	0.7309	0.7330	0.7343	0.7435	0.7349	0.7272	0.7268
DATE	3-Mar-2021	4-Mar-2021	5-Mar-2021	8-Mar-2021	9-Mar-2021	10-Mar-2021	11-Mar-2021	12-Mar-2021
OPENING RATE	0.7268	0.7298	0.7255	0.7171	0.7184	0.7115	0.7167	0.7193
CLOSING RATE	0.7298	0.7255	0.7171	0.7184	0.7115	0.7167	0.7193	0.7228
DATE	15-Mar-2021	16-Mar-2021	17-Mar-2021	18-Mar-2021	19-Mar-2021	22-Mar-2021	23-Mar-2021	24-Mar-2021
OPENING RATE	0.7228	0.7197	0.7199	0.7186	0.7249	0.7158	0.7151	0.7111
CLOSING RATE	0.7197	0.7199	0.7186	0.7249	0.7158	0.7151	0.7111	0.6994
DATE	25-Mar-2021	26-Mar-2021	29-Mar-2021	30-Mar-2021	31-Mar-2021			
OPENING RATE	0.6994	0.6979	0.6966	0.6980	0.7008			
CLOSING RATE	0.6979	0.6966	0.6980	0.7008	0.6989			


Chief Manager


Chief Executive

Chartered Accountants



Date:

21 APR 2021




Bank of India (New Zealand) Ltd

Major component of Consolidated Deferred Tax Assets & Liabilities

31.03.2021

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
	On account of timing differences towards provisions (Carry forward Loss)	
i)		200,480.00
ii)	Others	
	Total Deferred Tax Assets (A)	200,480.00
	Deferred Tax Liabilities	
	On account of the timing difference between book depreciation and Income Tax depreciation	
i)		(15,417.00)
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Deferred Tax Liabilities (Lease liabilities)	(6,069.00)
	Total Deferred Tax Liabilities (B)	(21,486.00)
	Net Deferred Tax Assets / (Liabilities) (A-B)	221,966.00

Note: Duly Signed by authorised signatory


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



Date : 21 APR 2021

NAME OF SUBSIDIARY: BANK OF INDIA (NEW ZEALAND) LIMITED

Disclosure -COVID -19

SMA/Over-due categories as on 31.03.2020 where the moratorium/deferment was extended

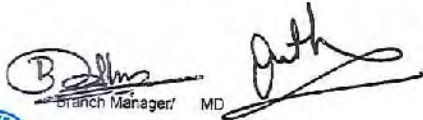
Name of account	Overdue since	Status of the Account: SMA-0 / SMA-1/ SMA-2 / NPA			O/s as on 31.03.2020	Provision held as on 31.03.2020	C/s as on 31.03.2021	Recovery amount (if any) from 01.04.2020	Amount in LG (NZ Dollars)		
		As on 31.03.2020 before implementation of RBI Circular dtd 17.04.2020	As on 31.03.2020 after implementation of RBI Circular dtd 17.04.2020	As on 31.03.2021 due to implementation of RBI Circular dtd 17.04.2020					Additional Standard Asset Provision required as on 31.03.2021 as per 17.04.2020 Circular (@10%)-	Whether restructuring/ Rephasement allowed in the account (Yes/ NO)	Reversal of Provision due to slippage (if any)
A	B	C	D	E	F	G	H	I	J	K	L
Dr Gopi Reddy Group	22.01.2020	SMA-2	NA	SMA-1	8,935,994.34	Nil	3,348,214.15	1,031,823.00	NA	Yes	NA
CP Group	01.02.2020	SMA-1	NA	SMA-0	6,330,812.59	Nil	6,485,331.59	219,053.00	NA	Yes	NA
Jayakar Group	01.09.2019	NPA	NA	SMA-0	1,524,747.00	Nil	877,681.78	751,399.44	NA	Yes	NA
RN Group	01.03.2020	SMA-1	NA	SMA-0	1,717,703.82	Nil	1,746,520.82	77,444.00	NA	Yes	NA
RK Family trust	01.03.2020	SMA-1	NA	SMA-0	642,985.00	Nil	642,718.00	40,710.00	NA	Yes	NA

Note:

SMA-0: Overdue by 0-30 days

SMA-1: Overdue by 31-60 days

SMA-2: Overdue by 61-90 days


Branch Manager/ MD



Statutory Branch Auditor



Note:-

The estimation of expected credit losses of Bank of India (New Zealand) Limited has been performed under the requirements of NZ IFRS 9 *Financial Instruments*. The requirements of RBI Circular dated 17.04.2020 does not apply to Bank of India (New Zealand) Limited, and the table above solely captures the exposures to which loan deferral/moratorium were extended, as approved by the local Board.

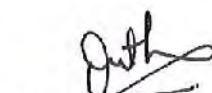
21 APR 2021

Bank of India (New Zealand) Limited

Statement of Adjustments to Profit/Loss Account for the year ended 31 March 2021 (to confirm with the Accounting Policies of Bank of India)

	Local Currency- NZ Dollars
Net Profit/(loss) as per Profit and Loss Account	1,118,362.33
Add/Less: Impact on P &L due to difference in investment value (Reason to be specified along with the reference to your accounting policy number) - (Refer Note-1)	Nil
Add/Less: Impact on P &L due to difference in Unchanged Interest policy (Reason to be specified along with the reference to your accounting policy number) - (Refer Note-2)	Nil
Add/Less: Other impact on P &L (if any) (Reason to be specified along with the reference to your accounting policy number)	Nil
Adjusted Profit / (Loss)	1,118,362.33


Chief Manager


Chief Executive



Chartered Accountants



Date: 21 APR 2021

Note-1: No investments as at 31/03/2021.

Note-2: No NPA accounts (impaired assets) as at 31/03/2021.



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 2021 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 2021;
- 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 International Code of Ethics for Assurance Practitioners (Including International Independence Standards) (New Zealand) 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 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 2020 statutory disclosure statement, dated 3 July 2020, 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 2020 statutory disclosure statement. 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 2021, 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.



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.

For and on behalf of

A handwritten signature in black ink, appearing to read 'KPMG'.

KPMG
Auckland

22 April 2021