



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 special purpose financial statements (excluding information relating to Capital Adequacy included in a schedule titled "Report on operation of Subsidiaries for the period ended 31.03.2024") of Bank of India (New Zealand) Limited (the "Bank") present in all material respects the Bank's financial position as at 31 March 2024 and its financial performance for the year ended on that date in compliance with classification and measurement principles of NZ IFRS, and adapted disclosure requirements, as represented to us by management as collectively reflecting the policies implemented by the Bank of India (India), and the group reporting template.

We have audited the accompanying special purpose financial statements (excluding information relating to Capital Adequacy included in a schedule titled "Report on operation of Subsidiaries for the period ended 31.03.2024") which comprise:

- the balance sheet as at 31 March 2024;
- 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' *International Code of Ethics for Professional Accountants (including International Independence Standards)* ('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 the 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” to the special purpose financial statements, which have been prepared in accordance with the accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India).

The special purpose financial statements are prepared to enable 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. 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 2024, in accordance with the generally accepted accounting policies in New Zealand on which we will issue a separate auditor’s report to the Shareholder. Our opinion is not modified in respect of this matter.



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 classification and measurement principles of NZ IFRS, and adapted disclosure requirements, as represented to us by management as collectively reflecting the policies implemented by the Bank of India (India), and the group reporting 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

KPMG
Auckland

22 May 2024



Independent Limited Assurance Report to the shareholder of Bank of India (New Zealand) Limited

Conclusion on the supplementary information relating to the Schedule “Report on operation of Subsidiaries”

Based on our limited assurance conclusion, which is not a reasonable assurance engagement or audit, nothing has come to our attention that would lead us to believe that the supplementary information relating to Capital Adequacy, disclosed in accompanying Schedule “Report on operation of Subsidiaries for the period ended 31.03.2024” to the special purpose financial statements, is not, in all material respects calculated in accordance with New Zealand Banking Prudential Regulations and disclosed in accordance with accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India) and the group reporting template provided.

We have reviewed the supplementary information relating to Capital Adequacy calculated in accordance with New Zealand Banking Prudential Regulations as disclosed in accompanying Schedule “Report on operation of Subsidiaries for the period ended 31.03.2024” to the special purpose financial statements for the year ended 31 March 2024. The supplementary information relating to Capital Adequacy comprises the information that is required to be disclosed in accordance with accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India) and the group reporting template provided.

Standards we followed

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (New Zealand) 3000 (Revised) *Assurance Engagements other than audits or reviews of historical financial information* and Standard on Assurance Engagements SAE 3100 (Revised) *Assurance Engagements on Compliance*. We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. In accordance with those standards:

- used our professional judgement to plan and perform the engagement to obtain limited assurance that the supplementary information relating to Capital Adequacy is free from material misstatement and non-compliance, whether due to fraud or error;
- considered relevant internal controls when designing our assurance procedures, however we do not express a conclusion on the effectiveness of these controls; and
- ensured that the engagement team possess the appropriate knowledge, skills and professional competencies.

How to interpret limited assurance and material misstatement and non-compliance

In a limited assurance engagement, the assurance practitioner performs procedures, primarily consisting of discussion and enquiries of management and others within the entity, as appropriate, and analytical procedures, and evaluates the evidence obtained.



The procedures selected depend on our judgement, including identifying areas where the risk of material misstatement and non-compliance with Capital Adequacy calculations required by New Zealand Banking Prudential Regulations and with the accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India) and the group reporting template provided is likely to arise.

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Misstatements, including omissions, within the supplementary information relating to Capital Adequacy and non-compliance are considered material if, individually or in the aggregate, they could reasonably be expected to influence the relevant decisions of the intended users taken on the basis of the supplementary information relating to Capital Adequacy.

Inherent Limitations

Because of the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error or non-compliance with compliance requirements may occur and not be detected.

A limited assurance engagement for the year ended 31 March 2024 does not provide assurance on whether compliance with the Capital Adequacy calculations required by the New Zealand Banking Prudential Regulations and with accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India), will continue in the future.

Restriction of distribution and use

Our report is made solely to the Shareholder. Our assurance work has been undertaken so that we might state to the Shareholder those matters we are required to state to them in the assurance report and for no other purpose. No other third party is intended to receive our report.

Our report should not be regarded as suitable to be used or relied on by any third parties other than the Shareholder for any purpose or in any context. Any other party who obtains access to our report or a copy thereof and chooses to rely on our report (or any part thereof) will do so at its own risk.

Our report is released to the Shareholder on the basis that it shall not be copied, referred to or disclosed, in whole or in part, without our prior written consent.

To the fullest extent permitted by law, none of KPMG, any entities directly or indirectly controlled by KPMG, or any of their respective members or employees accept or assume any responsibility and deny all liability to any party other than the Shareholder for our work, for this independent limited assurance report, and/or for the conclusions we have reached.

Director's responsibility for the supplementary information relating to Capital Adequacy

The Directors are responsible for the preparation of supplementary information relating to Capital Adequacy that is required to be calculated in accordance with New Zealand Banking Prudential Regulations and disclosed in accordance with accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India) and the group reporting template provided, which the Directors have determined to meet the needs of the recipients.

This responsibility includes such internal control as the Directors determine is necessary to enable the preparation of the supplementary information relating to Capital Adequacy that is free from material misstatement and non-compliance whether due to fraud or error.



Our responsibility

Our responsibility is to express a conclusion to the Shareholder on whether anything has come to our attention that the supplementary information relating to Capital Adequacy has not, in all material respects, been calculated in accordance with New Zealand Banking Prudential Regulations and disclosed in accordance with accounting policies represented to us by management as reflecting the policies implemented by Bank of India (India) and the group reporting template provided for the year ended 31 March 2024.

Our independence and quality control

We have complied with the independence and other ethical requirements of 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, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies Professional and Ethical Standard 3, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our firm has also provided other services to Bank in relation to the 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 Bank of India (New Zealand) Limited on normal terms within the ordinary course of trading activities of the business of Bank of India (New Zealand) Limited. These matters have not impaired our independence as assurance providers of the Bank of India (New Zealand) Limited for this engagement. The firm has no other relationship with, or interest in, the Bank of India (New Zealand) Limited.

KPMG

KPMG
Auckland

22 May 2024

BANK OF INDIA (NEW ZEALAND) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT 31ST MARCH, 2024

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

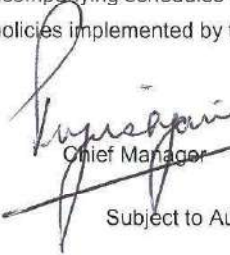
Sch	No.	AS ON	AS ON
		31.03.2024 (Current Period)	01.04.2023 (Previous Period)
CAPITAL AND LIABILITIES		(Local Currency)	(Local Currency)
	1	50,000,000.00	50,000,000.00
	2	12,483,588.54	10,937,929.94
	3	89,591,400.75	81,763,550.06
	4	16,102,791.48	8,342,443.84
	5	6,607,442.70	2,936,919.49
TOTAL :		174,785,223.47	153,980,843.34
ASSETS			
	6	37,465.98	59,974.32
	7	21,821,738.34	20,089,283.51
	8	-	-
	9	149,627,596.13	131,655,023.31
	10	202,058.05	266,687.78
	11	3,096,364.97	1,909,874.41
TOTAL		174,785,223.47	153,980,843.34
	12	2,571,817.74	4,637,122.72
BILLS FOR COLLECTION		0.00	0.00

We certify that -

- (i) The balance-sheet and schedules/annexures thereto have been prepared in accordance with Accounting Policy mentioned in Schedule 17 of Bank's last year's balance sheet and amendments thereto.
- (ii) Income/expenditure is recognised as per the procedure devised by the Bank in accordance with the prescribed norms, and
- (iii) Form A and Form Form B and accompanying schedules have been prepared in accordance with the accounting policies implemented by the Bank of India (India).

Date :

21 MAY 2024


Chief Manager


Chief Executive

Subject to Audit Report of even date



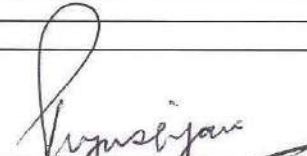
Chartered Accountants

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 1 - CAPITAL

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
I.	AUTHORISED	50,000,000.00	50,000,000.00
	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 :


 Chief Manager


 Chief Executive



Chartered Accountant

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 2 - RESERVES & SURPLUS

	AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (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	10,937,929.94	8,575,193.36
Additions during the year		
Deductions during the year (Adjustment)		
SUB TOTAL (i)	10,937,929.94	8,575,193.36
ii) Other (specify) Reserve		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (ii)		
TOTAL IV	10,937,929.94	8,575,193.36
V Balance in Profit and Loss Account	1,545,658.60	2,362,736.58
TOTAL (I TO V)	12,483,588.54	10,937,929.94

Date :

R. Srinivasan
Chief Manager

Taber
Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 3 - DEPOSITS

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Current Deposits	1,975,584.96	3,211,603.53
	b) Call Deposits		
	c) Sundry Deposits (Total as per CA 16)		
	d) Overdue Term Deposits (Made less from fixed deposits item III)		
	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
	TOTAL I	1,975,584.96	3,211,603.53
II.	Savings Bank Deposits	3,778,745.99	5,133,066.61
III.	Term Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Fixed Deposits	6,690,276.79	4,713,381.95
	b) Short Deposits		
	c) MIC/QIC	1,103,399.43	1,245,371.08
	d) Recurring Deposits	1,880.95	970.20
	e) Double Benefit Deposits	76,041,512.63	67,459,156.68
	f)		
	g)		
	SUB-TOTAL	83,837,069.80	73,418,879.92
	Less : Overdue term deposits added in item I above	-	-
	Sub-Total of term Deposits (Total a to g)	83,837,069.80	73,418,879.92
	TOTAL DEPOSITS (Total of I + II + III)	89,591,400.75	81,763,550.06
	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
SUPPLEMENTARY INFORMATION			
	DEMAND DEPOSITS	1,975,584.96	3,211,603.53
	a) From Banks	356,773.11	349,573.48
	b) From Others	1,618,811.85	2,862,030.05
	SAVINGS BANK DEPOSITS	3,778,745.99	5,133,066.61
	a) From Banks	-	-
	b) From Others	3,778,745.99	5,133,066.61
	TERM DEPOSITS	83,837,069.80	73,418,879.92
	a) From Banks	-	-
	b) From Others	83,837,069.80	73,418,879.92
	TOTAL DEPOSITS *	89,591,400.75	81,763,550.06
	a) From Banks	356,773.11	349,573.48
	b) From Others	89,234,627.64	81,413,976.58
* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS - TOTAL I + II + III			

Date :

S. Srinivasan
Chief Manager

T. S. Srinivasan
Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 4 - BORROWINGS

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	16,102,791.48 xxxxxxxxxx	8,342,443.84 xxxxxxxxxx
	TOTAL II	16,102,791.48	8,342,443.84

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 :-

From Bank of India, Singapore Branch	9,437,235.73	-
NZD 8,000,000 from 12/11/2021 to 12/11/2024 @ 3.10% interest (The amount of the borrowing includes accrued interest amounting to NZD 591,123.29)		
NZD 800,000 from 13/04/2023 to 12/04/2024 @ 5.96% interest (The amount of the borrowing includes accrued interest amounting to NZD 46,112.44)		
From Bank of India, New York Branch	6,665,555.74	
USD 4,000,000 from 05/10/2023 to 02/04/2024 @ 6.08% interest (equivalent to NZD 6,665,555.75 @ NZD/USD-0.6001)		

Date :


 Chief Manager


 Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (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	225,666.89	37,666.66
IV.	Others including Provisions		xxxxxxxxxx
	a) Sundry Credits	3,243,404.10	1,878,206.41
	b) Provision for Taxes		
	c) Reserve for Investment		-
	d) Reserve for Standard Assets	568,500.00	745,000.00
	e) Reserve for Other Assets		
	f) Reserve for Loan Losses (NPA)	2,184,046.00	-
	g) Unremitted Profit (HO FUNDS)		
	h) Legal Earned Reserve (HO FUNDS)		
	i) H. O. Subvention Fund (HO FUNDS)		
	j) HO fund General Resv for Cayman Island (HO FUNDS)		
	k) General Reserve Unallocated (HO FUNDS)		
	l) Retained HOAE (HO FUNDS)		
	m) Assigned Capital at Foreign Branches (HO FUNDS)		
	n) Remittance from HO (only for London br.)		
	o) Reserve for banking risk(only for Paris br.)		
	p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
	q) Rebate on Bills Discounted		
	r) Liability for SWAP FC		
	s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
	t) Medium Term Loans II (only for London Br.)		
	u) Amortisation of Premium		
	v)General Reserve Unallocated(not HO funds)		
	w) Capital (Tier I) (For Jersey Br only)		
	x) Deffered Tax Liability		
	y) Other Liabilities-Tax (Net)	385,825.71	276,046.42
	z) Revaluation profit		
	z1)		
	TOTAL IV	6,381,775.81	2,899,252.83
	TOTAL OF I + II + III + IV	6,607,442.70	2,936,919.49

Date:

[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

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

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	37,465.98 xxxxxxxxxxx	59,974.32 xxxxxxxxxxx
II.	Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts		
	b) In Other Accounts		
	Total (a) & (b)	-	-
	Total I & II	37,465.98	59,974.32

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

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
II.		xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	20,718,338.90	13,843,912.44
	b) In Other Deposit Accounts	1,103,399.43	6,245,371.08
	c) Money at Call & Short Notice		
	TOTAL item a, b and c	21,821,738.34	20,089,283.51

SCHEDULE 8 - INVESTMENTS

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (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 :


 Chief Manager


 Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 9 - ADVANCES

	AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (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)		
Cash Credits		
Overdrafts	18,388,952.38	8,897,596.52
Suspense Accounts (Debits of Advance Nature)		
Import Trust Receipts		
Export Credit- Advances		
Debit Balance in current accounts	508,907.86	10,076.02
Debit Balance in saving accounts	296.96	-
Total II	18,898,157.20	8,907,672.54
III. Term Loans	130,729,438.93	122,747,350.77
Total - Advances I + II + III	149,627,596.13	131,655,023.31

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

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

Date :


 Chief Manager


 Chief Executive



Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LIMITED

Amount
As at
31.03.2024
Break-up of Advances:
Schedule - 9
(In Local Currency)

Particulars of Advances:-	(a)	(b)	UNREALISED INTEREST (AS PER CA-19A)	GROSS ADVANCES (a-b)+c	PROVISION FOR NPA (AS PER SCH-5)	NET ADVANCES (c-d)+e
A						
(i) Bills Purchased and Discounted						
(ii) Cash Credits, Overdrafts and Loans repayable on demand	18,898,157.20			18,898,157.20		18,898,157.20
(iii) Term Loans	130,729,436.93		388,901.92	130,340,537.01	2,341,567.31	127,998,969.70
Total (A)	149,627,596.13		388,901.92	149,238,694.21	2,341,567.31	146,897,126.90
B						
Security-wise Break-up of Advances:-						
(i) Secured by tangible assets (Includes advances against Book Debts)	149,537,644.56		388,901.92	149,148,742.64	2,341,567.31	146,807,175.33
(ii) Covered by Bank/Government Guarantees						
(iii) Unsecured	89,951,57			89,951,57		89,951,57
Total (B)	149,627,596.13		388,901.92	149,238,694.21	2,341,567.31	146,897,126.90
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	149,627,596.13		388,901.92	149,238,694.21	2,341,567.31	146,897,126.90
(a) Bills Purchased & Discounted						
(b) Syndication Loans						
(c) Others	149,627,596.13		388,901.92	149,238,694.21	2,341,567.31	146,897,126.90
Total (C-II)	149,627,596.13		388,901.92	149,238,694.21	2,341,567.31	146,897,126.90
Total (C) i.e. (C-I & C-II)						

Notes:

- Figures reported under total of A, B and C, should match with one another.
- Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA19 Total
- Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
- Figures reported in URI should tally with CA-16/CA 19A

Note: Duly Signed by authorised signatory

Tapan Verma

Name : TAPAN VERMA
Designation: Managing Director
Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED
Date:



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD
(Revised September 2009)

ANNEXURE TO SCHEDULE 9 - PART A
(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31ST MARCH, 2024

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2024	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	31ST MARCH, 2024	
						1	5
a) Claims on Central Government.	0%					4	
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%	149,627,596.13	2,341,567.31	388,901.92	-		146,897,126.90
Total		149,627,596.13	2,341,567.31	388,901.92	-		146,897,126.90

1 # Details to be given in Annexure to Schedule 9 Part B

2 * Total should tally with CA19 (Total Assets Classification)

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

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

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

Date:

[Signature]
Chief Manager

[Signature]
Chief Executive

Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) 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, 2024

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2024	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)
a) Claims on Central Government.	0%						
b) Claims guaranteed by Government of India.	0%						
c) Claims on State Government	0%						
d) Claims Guaranteed by State Government	0%						
e) Claims on Public sector undertakings of Government of India	100%						
f) Claims on Public sector undertakings of State Government	100%						
g) Bills Negotiated under L/Cs of our Branches #	100%						
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%						
i) Others	100%	11,868,822.47	2,341,567.31	388,901.92	-	9,138,353.24	-
Total		11,868,822.47	2,341,567.31	388,901.92	-	9,138,353.24	-

* 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)]

Date:

[Signature]
Chief Executive



Chartered Accountant

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) 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, 2024

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	144,819,083.99	9,283,057.77	98,876.29
B	Total	149,627,596.13	9,833,642.63	130,297.74
C	% of Wholesale to Total (A/B)	96.79%	xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	6.57%	xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	6.41%	xxxxxxx	xxxxxxx

The segments are defined as under :-

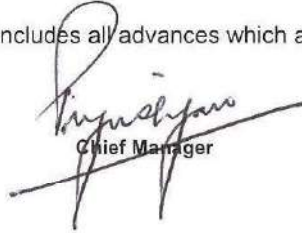
Retail Banking would include exposures which fulfil following two criteria :-

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

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



Date:


Chief Manager


Chief Executive


Chartered Accountant

21 MAY 2024

SCH-10: MAIN

BANK OF INDIA (NEW ZEALAND) LTD

Amount in Local Currency

SCHEDULE 10 - FIXED ASSETS AS ON 31ST MARCH, 2024

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31-03-2023 *	ADDITIONS DURING THE YEAR ENDED 31.03.2024				DEDUCTIONS DURING THE YEAR ENDED 31.03.2024			GROSS BLOCK CLOSING BALANCE AS ON 31ST MARCH, 2024 (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	1,062,448.38	8,000.00	-	-	-	-	-	1,070,448.38	
II.	FURNITURE & FIXTURES									
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	246,468.05	22,681.55	-	-	-	-	-	269,149.60	
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
B	Electric Fittings and Equipments (Item xlii, xiv)									
C	Airconditioning plant etc. and Business machine (Item viii to x)									
D	Motor Cars, Vans and Motor Cycles (Item xli)									
E	Cycles (Item xvi)									
F	Data Processing Machines including Computers (Item xi)	54,366.16	4,715.04	-	-	-	-	-	69,081.20	
	TOTAL OF II	310,834.21	27,396.59	-	-	-	-	-	338,230.80	
	GRAND TOTAL (I + II)	1,373,282.59	35,396.59	-	-	-	-	-	1,408,679.18	

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2023

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 :



[Signature]
Chief Executive

[Signature]
Chief Manager

Chartered Accountant

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

Sheet No. 2

Amount in Local Currency

31.03.2024

SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

BLOCK	DESCRIPTION	ACCUMULATED * DEPRECIATION AS ON 31-03-2023	DEPRECIATION ADDITIONS DURING THE YEAR ENDED 31.03.2024				DEPRECIATION DEDUCTIONS DURING THE YEAR ENDED 31.03.2024			ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON 31ST MARCH, 2024 <small>(11+12+13+14+15-16-17)</small>	WRITTEN DOWN VALUE(W.D.V.)	
			FROM PROFIT & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE - OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MOC	AS ON 31.03.2024		AS ON 01.04.2023	
												11
I.	PREMISES	924,605.36	68,009.23	-	-	-	-	-	16	17	19	20
II.	FURNITURE & FIXTURES	144,389.47	18,996.55	-	-	-	-	-	163,366.02	105,783.56	137,843.02	102,098.58
A	Furniture, Fixture and Equipments (Item i to vii, xvi, xvii, xviii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (Item xiii, xiv)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
C	Airconditioning plant etc. and Business machine (Item viii to xi)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (Item xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
E	Cycles (Item xxi)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
F	Data Processing Machines including Computers (Item x)	37,619.96	12,020.49	-	-	-	-	-	49,640.47	19,440.73	26,746.18	128,844.76
	TOTAL II	181,989.45	31,017.04	-	-	-	-	-	213,006.49	125,224.31	202,058.05	266,987.78
	TOTAL I + II	1,106,594.81	100,026.32	-	-	-	-	-	1,206,621.13	-	-	-

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2023

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

Date :

[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant



21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 11 - OTHER ASSETS

	AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (Previous Period) (Local Currency)
I. Inter-Office Adjustment (Branch Adjustment)	-	-
II. Interest Accrued	-	-
III. Tax paid in advance/tax deducted at source	-	-
IV. Stationery, Stamps and Stamped Documents	-	-
V. Non-Banking assets acquired in 'satisfaction of claim'	-	-
VI. Others	xxxxxxxxxxx	xxxxxxxxxxx
a) Suspense Accounts (Debits) of Other Assets Nature	1,814,380.85	1,242,567.92
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 **	836,230.00	264,325.00
j) Security Deposit	-	-
k) Interest receivable on loans/advance	419,809.62	376,175.40
l) GST Paid	-	-
m) GST Refundable	25,944.50	26,806.10
n) Interest Accrued on (BOINZ) Deposits	-	-
o) Miscellaneous total	-	-
p) Net Tax assets	-	-
q)	-	-
r)	-	-
Total VI	3,096,364.97	1,909,874.41
Total I to VI	3,096,364.97	1,909,874.41

* 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 :


Chief Manager


Chief Executive



Chartered Accountant

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LIMITED
Break-up of Interest Accrued (Schedule-11) as on 31.03.2024

Sr. No.	Category	HTM (1)	AFS (2)	HFT (3)	Others (4)	Total [1+2+3+4]
	SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)					
2	Investments in other approved securities guaranteed by Central/State Government					
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.					
4	Recapitalisation Bonds					
	Other Debt Securities					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debt securities where payment of interest and principal is guaranteed by Central Govt.					
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme					
7	State Government guaranteed other securities which have become NPA.					
8	Investments in bonds issued by banks					
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal					
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital					
11	Investment in SIDBI / MABARD Bonds in lieu of shortfall in priority sector lendings					
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)					
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate					
14	Investment in Securitised paper pertaining to an infrastructure facility, (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)					
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company					
16	Direct Investments in equity shares, convertible Bonds and Debentures and units of equity oriented mutual funds.					
17	All other investments					
	Foreign Investments					
19	Other participations (OP)					
	Other Interest Accrued					
20	Other Interest Accrued	0.00	0.00	0.00	0.00	0.00
	TOTAL *					

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





 Chief Manager

21 MAY 2024





 Chartered Accountant

Chief Executive

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 12 - CONTINGENT LIABILITIES

		AS ON 31.03.2024 (Current Period) (Local Currency)	AS ON 01.04.2023 (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	310,000.00	345,443.54
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits (L/C) opened for customers	2,261,817.74	4,291,679.18
	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	2,261,817.74	4,291,679.18
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	2,571,817.74	4,637,122.72

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

Date :

 _____ Chief Manager	 _____ Chief Executive	 _____ Chartered Accountant
---	---	--

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

(Revised March 2008)

ANNEXURE TO SCHEDULE 12 - PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		
	AMOUNT OUTSTANDING AS ON 31.03.2024 (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	
	T o t a l [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	310,000.00
	d) Others	
	Total [a+b+c+d]	310,000.00
V	Acceptances, Endorsement & other obligations	
	a) Bank's liability for credits opened for customers @	2,261,817.74
	b) Bank's Liability for Confirming Credits	
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	
	T o t a l [a+b+c+d]	2,261,817.74
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	
	T o t a l [i+ii+iii+iv+v]	-
	b) Capital Commitments #	
	c) Others	
	T o t a l [a+b+c] i.e. Total Of VI	-
	T o t a l I to VI**	2,571,817.74
		2,571,817.74

* 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:

Chief Manager

Chief Executive

Chartered Accountant



21 MAY 2024

(Revised December 2008) BANK OF INDIA (NEW ZEALAND) 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, 2024**

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)
		1.00	2.00	3	4	5	6
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 -NEFCs	125.00	100	2,261,817.74	2,374,908.63	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 -NEFCs	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	2,261,817.74	2,374,908.63	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 -NEFCs	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	310,000.00		0.00
(iii)	Others		100.00	100			0.00
B	Total [under column 4 should tally with item V(c) of Annexure to Schedule 12 (Part A)]			0	310,000.00	0.00	310,000.00
1	Guarantees - Others	Govt.	50.00	0			0.00
2	Guarantees - Others	Banks	50.00	20			0.00
3	Guarantees - Others	ND-SI -NEFCs	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 V(d) 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 -NEFCs	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(e) 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 -NEFCs	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 MAY 2024

[Signature]
 Chief Executive

[Signature]
 Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

FORM 'B'
PROFIT & LOSS ACCOUNT FOR THE Year Ended **31ST MARCH, 2024**
 From **01.04.2023**
 To **31.03.2024**

(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	
	01.04.2023 to 31.03.2024 (Local Currency)	01.04.2022 to 31.03.2023 (Local Currency)
I. INCOME		
INTEREST EARNED	13 10,703,988.66	7,791,835.02
OTHER INCOME	14 353,172.48	357,504.26
LOSS TRANSFERRED		
TOTAL :	11,057,161.14	8,149,339.28
II. EXPENDITURE		
INTEREST EXPENDED	15 3,958,857.61	2,189,059.76
OPERATING EXPENSES	16 2,914,323.15	2,572,077.94
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	2,638,321.68	1,025,465.00
PROFIT TRANSFERRED	1,545,658.70	2,362,736.58
TOTAL	11,057,161.14	8,149,339.28

Difference - -

Date :

21 MAY 2024

[Signature]
 Chief Manager

[Signature]
 Chief Executive

Subject to Audit Report of even date

Chartered Accountants



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 13 - INTEREST EARNED

	From To	Year Ended	
		01.04.2023 31.03.2024 (Local Currency)	01.04.2022 31.03.2023 (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	1,007,343.00	414,427.25
	Term Loans	8,731,861.05	6,556,406.85
	Interest Miscellaneous and TOD	94,438.58	35,589.50
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	
	XXXXXXXX	XXXXXXXX	
	Total I	9,833,642.63	7,006,423.60
II.	Income on Investments Discount/Interest		
III.	Interest on balance with Central Bank Monetary Authority of Country etc	xxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxx
	1. Interest on balance with Central Bank Monetary Authority of Country		
	2. Interest on Call Loans to Bank		
	3. Interest on Deposits with other Banks	870,346.03	785,411.42
	4. Inter Bank Fund/Interest Rate Swap		
	Total III	870,346.03	785,411.42
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	xxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxx
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV	-	-
	Total (I + II + III + IV)	10,703,988.66	7,791,835.02

Date :

29 MAY 2024

[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 14 - OTHER INCOME

	From To	Year Ended			
		01.04.2023 31.03.2024 (Local Currency)		01.04.2022 31.03.2023 (Local Currency)	
		Credits	Debits	Credits	Debits
I. Commission, Exchange and Brokerage					
Commission - Foreign / inland		49,844.00		13,971.88	
Commission - on Guarantees		6,414.24		7,057.72	
Exchange - Foreign					
Brokerage					
Proposal Processing Charges		130,297.74		116,358.57	
Rent - Safe Deposits Lockers					
Total I		186,555.98	-	137,388.17	-
(Net balance to be extended to) Total I		186,555.98		137,388.17	
II. Profit on Sale of Investments					
Less : Loss on sale of Investments					
III. Profit on revaluation of Investments					
Less : Loss on revaluation of Investments					
		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
IV. Profit on sale of Land, Buildings, and Other Assets					
		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
Less : Loss on sale of Land, Buildings, and Other Assets					
V. Profit on Exchange Transactions			157,772.27		217,679.41
Less : Loss on Exchange Transactions					
		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
VI. Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India					
VII. Miscellaneous Income		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
Rent (from property owned by Bank)					-
Service Charges - C/D, S/B etc.			8,844.23		1,167.50
Recoveries in written off Accounts					
Miscellaneous Receipts					1,269.18
XXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXXXX	
Total VII			8,844.23		2,436.68
Total (I to VII)			353,172.48		357,504.26

Date :


 Chief Manager


 Chief Executive


 Chartered Accountants



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 15 - INTEREST EXPENDED

	From To	Year Ended	
		01.04.2023 31.03.2024 (Local Currency)	01.04.2022 31.03.2023 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Fixed Deposits	3,333,397.75	1,923,028.59
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits		
	FCNR Deposits		
	Savings Bank Deposits	4,252.85	5,465.70
	Current Deposits		
	Others		
	Total I	3,337,650.60	1,928,494.29
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 (BOI Singapore and BOINY)	621,207.01	
3.	Borrowings from Foreign Banks/Correspondents		
4.	Rediscount charges paid to RBI/Other Banks		
	Total II	621,207.01	-
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		260,565.47
	c) Interest paid to own Indian Branches *		
	d) Interest rate swap		
	Rediscount charges paid to Other Institutions / MTN		
	Total III	-	260,565.47
	Total (I + II + III)	3,958,857.61	2,189,059.76

* 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 :


 Chief Manager


 Chief Executive


 Chartered Accountants



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 16 - OPERATING EXPENSES

	From To	Year Ended			
		01.04.2023 31.03.2024		01.04.2022 31.03.2023	
		(Local Currency)		(Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Salaries	1,038,236.02		845,709.96	
	Rent Paid to IBOs	192,131.26		167,240.13	
	Medical Aid	21,202.99		13,904.20	
	Less : Credit Salaries			-	
	Total I	1,251,570.27		1,026,854.29	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent			-	
	Taxes			-	
	Lighting	20,494.78		17,997.49	
	Expenditure on Property Let				
	Less : Credit Rent				
	Total II	20,494.78		17,997.49	
III.	Printing and Stationery	8,420.38		7,976.60	
IV.	Advertisement and Publicity	6,970.00		7,714.57	
V.	Depreciation on Bank's Property	100,026.32		120,242.51	
VI.	Directors' fees, allowances & expenses	74,000.00		47,000.00	
VII.	Auditors' fees and expenses	245,000.00		159,000.00	
VIII.	Law Charges	51,479.00		87,836.39	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		114.89		529.34
	Postage - Foreign				
	Telegrams & Telephone - Inland		75,184.76		97,881.08
	Telegrams - Foreign				
	Stamps - Inland/Foreign				
		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	Sub Total	-	75,299.65	-	98,410.42
	(Net balance to be extended to) Total IX		75,299.65		98,410.42
	X.	Repairs and Maintenance	4,099.07		2,840.38
XI.	Insurance	78,697.59		70,904.37	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	11,150.00		2,039.10	
	Staff Welfare Expenses (Educational)	63,400.07		78,381.87	
	Travelling Expenses	60,208.33		35,044.27	
	News Papers			-	
	* Miscellaneous Charges	863,507.69		809,835.68	
	Entertainment Expenses				
	Total XII	998,266.09		925,300.92	
Total (I to XII)	2,914,323.15		2,572,077.94		

* Details as per separate sheet enclosed

Date :

[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountants



21 MAY 2024

BANK OF INDIA (NEWZEALAND) LTD	
Details of the Miscellaneous Charges as on 31.03.2024	
Particulars	Amount in Local Currency
Interest on Lease Liability	108,553.00
Depreciation on ROU Asset	205,637.66
Consultant Charges	136,360.86
Rating Agency Charges	66,383.47
FCBS Expenses: Finacle Share expenses	36,918.07
Payment to Private Security Guards	6,724.66
Premises OPEX Charges	54,747.24
Swift Charges	3,380.75
AIL Payment on Interest paid	2,606.67
Leasing	3,364.82
Bank Charges	59,398.02
Ombudsman Fee	18,005.20
Cleaning	19,982.55
Credit Check	847.55
Membership & Subscription	22,120.65
Land Information and Title Search	1,210.00
Plant Maintenance	1,628.48
Water	1,537.45
Hotel Accomodation	3,043.45
Printing	644.60
Sanitary	1,602.02
GST not refundable	54,622.72
Staff Welfare Expenses	34,334.45
Event Paticipation	656.44
Other general expenses	4,196.91
Management Fees	15,000.00
Total	863,507.69

Date :


 Chief Manager


 Chief Executive


 Chartered Accountants

21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

Annexure 1 to Form B

ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS

debited to Profit & Loss Account for the full year ended 31.03.2024
i.e. from 01-04-2023 to 31-03-2024

		Amount in full (in Local Currency)
A) (i)	PROVISIONS & CONTINGENCIES	
1	Provision for Bad / Doubtful debts (NPA)	
2	Provision for Taxation	630,775.68
3	Provision for Standard Assets	2,007,546.00
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)	2,638,321.68
(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)	2,638,321.68
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) *	2,638,321.68

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2023 to 31-03-2024

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 MAY 2024

STATEMENT OF GENERAL LEDGER ACCOUNT - SUNDRY DEPOSITS AS ON

BANK OF INDIA (NEW ZEALAND) LTD
CA 16 (PART I) AS ON
31ST MARCH, 2024

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

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

Date :



[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant

21 MAY 2024

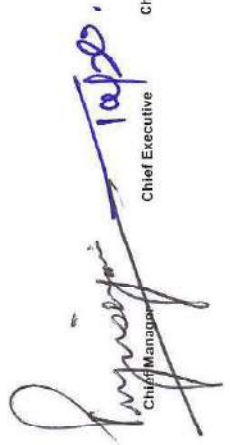

(Amount in Local Currency)

SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SIBBI/ IDBI BILLS)	INCOME RECD. IN ADVANCES SUCH AS GUARANTEE, COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCKERS ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID	AMOUNT RECEIVED FROM DDCGC & 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 SOL 5 & 7
			1	2	3	4	5	6	7	8	9	9	10	11
1	RWT deducted on interest									446,062.34		446,062.34	446,062.34	
2	RWT on director fees													
3	Term Deposit control ac													
4	Misc items					209,076.01					9,490.48	9,490.48	9,490.48	
5	Misc amount payable										209,076.01	209,076.01	209,076.01	
6	Margin Money on Gaurantee		16,880.73											
7	Interest Payable TDR (NZD)		1,130.24											
8	Interest Payable Saving (NZD)		205,855.92											
9	Interest Payable TDR (USD)													
10	Amortisation of Loan processing charges				439,937.88							439,937.88	439,937.88	
11	Unrealised other income							388,901.92				388,901.92	388,901.92	388,901.92
12	Lease Liability (IFRS-16)									1,713,302.47		1,713,302.47	1,713,302.47	
13	Provision for Staff Leave Pay					36,633.00						36,633.00	36,633.00	
14														
15														
16														
17														
18														
	TOTAL		225,666.89			245,798.01		318,901.92		446,062.34	1,722,792.95	3,243,404.10	3,469,070.99	388,901.92

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

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
a) ADVANCES TO other than staff	388901.92	0.00
b) ADVANCES TO STAFF	0.00	0.00
TOTAL	388901.92	0.00


 Chief Executive

 Chartered Accountant



21 MAY 2024

Date:

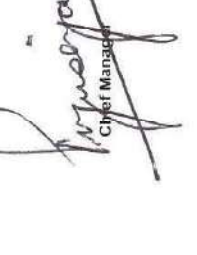
BANK OF INDIA (NEW ZEALAND) LTD

CA-16 (PART III) AS ON
31ST MARCH, 2024

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	Bond Money			9,360.00							9,360.00	9,360.00
2	Advance staff											
3	Deferred Tax					836,230.00					836,230.00	836,230.00
4	Prepaid Tax											
5	Liability Policy					550.00					550.00	550.00
6	Material damage and business interruption policy					4,364.70					4,364.70	4,364.70
7	D & O Insurance					20,006.45					20,006.45	20,006.45
8	Financial Inst Crime Liability Policy					18,843.22					18,843.22	18,843.22
9	Rating Fee					38,230.94					38,230.94	38,230.94
10	GST Refundable											
11	Right to Use Asset (IFRS-16)									25,944.50	25,944.50	25,944.50
12	Misc items									1,610,989.35	1,610,989.35	1,610,989.35
13	Interest accrued on balances with other banks									67,269.63	67,269.63	67,269.63
14												
15												
16												
17												
18												
	TOTAL			53,126.56		919,225.31				1,704,203.48	2,676,555.35	2,676,555.35
	AMOUNT OF PROVISION REQUIRED										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".

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 :

Chief Manager


Chartered Accountant



21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON 31ST MARCH, 2024 (Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS			DUE FROM OTHERS		SUB-TOTAL	STAFF	GRAND TOTAL
	2	3	4	5	6			
I. ALLOCATION OF ADVANCES								
(i) SECURED BY TANGIBLE ASSETS				146,772,885.43		146,772,885.43		146,772,885.43
(ii) COVERED BY GUARANTEES [(a)+(b)+(c)]								
(a) BANKS								
(b) GOVERNMENT								
(c) DIGGC / ECGC / GGFSS				8,413.49		8,413.49	80,863.03	89,076.57
(iii) UNSECURED				2,764,835.13		2,764,835.13	799.00	2,765,634.13
(iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]				423,267.82		423,267.82	799.00	424,066.82
(a) STANDARD ASSETS (a1+a2)				423,267.82		423,267.82	799.00	424,066.82
a1 On Standard Assets (other than a2) under asset code 11								
a2 On Standard Assets, identified for 30 days default, under asset code 12								
(b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)								
(b1) On Secured Advances (AC 21)				2,341,567.31		2,341,567.31		2,341,567.31
(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)				149,546,134.05		149,546,134.05	81,462.08	149,627,596.13

II. ASSET CLASSIFICATION	(a) STANDARD ASSETS (a1+a2)	(b) SUB-STANDARD ASSETS (b1+b2)	(c) DOUBTFUL ASSETS (c1+c2+c3)	(d) LOSS ASSETS (AC 40)	TOTAL II * (a+b+c+d)
(a) STANDARD ASSETS (a1+a2)	137,677,311.58				137,677,311.58
a1 Standard assets (other than a2) under asset code 11	137,677,311.58				137,677,311.58
a2 Standard assets, identified for 30 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)	137,677,311.58				137,677,311.58
DIFFERENCE					
* GRAND TOTAL IN COLUMN 8 FOR TOTAL (I) AND TOTAL (II) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "9".					

(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :	(Local Currency)	PROVISION REQUIRED FOR OTHER ASSETS
(1) BILLS PURCHASED & DISCOUNTED		
(a) INDIAN		
(b) FOREIGN	76,566.00	
(2) CASH CREDITS + OVERDRAFTS & LOANS REPAYABLE ON DEMAND	2,687,068.13	
(3) TERM LOANS	2,765,634.13	
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 Item (iv)	2,765,634.13	

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 MAY 2024

Chief Executive

Chartered Accountant



[Signature]
Chief Executive



BANK OF INDIA (NEW ZEALAND) LTD

CA19 - A

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON 31ST MARCH, 2024 (Local Currency)

CA-19A

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM OTHERS				SUB-TOTAL	STAFF	GRAND TOTAL
	1	2	3	4			
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS					388901.92		388901.92
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
b) GOVERNMENT					0.00		0.00
c) DICGC/EGGC/DGFSI					0.00		0.00
iii) UNSECURED					0.00		0.00
TOTAL - I * (1 + ii + iii)	0.00	0.00	0.00	0.00	388901.92	0.00	388901.92
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							
a2 Std Assets identified for 30 days default under asset code 12							
b) SUB-STANDARD ASSETS (b1 + b2)	0.00	0.00	0.00	0.00	388901.92	0.00	388901.92
(b1) Secured Advances (AC 21)							
(b2) Unsecured Advances (AC 22)					388901.92		388901.92
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)							
c2 Doubt assets > 1 year upto 3 years (AC 32)							
c3 On Doubtful Assets above 3 years (AC 33)							
d) LOSS ASSETS (AC 40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL - II * [(a) + (b) + (c) + (d)]	0.00	0.00	0.00	0.00	388901.92	0.00	388901.92

III TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME	(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA/ACS
(1) BILLS PURCHASED/DISCOUNTED	XXXXXXXXXX	XXXXXXXXXX
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND		
(3) TERM LOANS		
TOTAL	388901.92	238858.29
	Refer Note 1 ->	238858.29

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 CA-16 (Part I)

Date :

[Signature]
Chief Executive
Chartered Accountant



21 MAY 2024

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31ST MARCH, 2024 (CA 19B)

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (\$\$/D/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	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Samjeev Gupta & Vandana Bhatia Group	Term Loan	7,325,000.00	SS	31.12.2023	6,789,784.58	212,268.07	657,516.51	11,387,590.00	Land and Property	361,460.76	986,630.48	986,630.48	361,460.76	(625,169.72)
2	Harschal Gupta Group	Term Loan	4,799,000.00	SS	31.12.2023	5,079,027.89	176,843.85	490,234.04	6,808,100.00	Land and Property	1,980,106.56	725,357.61	1,980,106.56	1,980,106.56	0.00
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20						1196,822.47	388,001.92	1147,920.55			234,136.32	172,988.08	296,673.04	234,136.32	(625,637.72)

Date:

[Signature]
 Chief Manager

[Signature]
 Chartered Accountant



21 MAY 2024



INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2023 TO 31.03.2024

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)	Aggregate outstanding as on 31.12.2022 (Fund Based)	Provision required on account of NPV sacrifice.
	1	2	3
1. STANDARD ACCOUNTS			
2. SUB-STANDARD ACCOUNTS		NIL	
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)	Aggregate outstanding as on 31.12.2022 (Fund Based)	Provision required on account of NPV sacrifice.
	1	2	3
1. STANDARD ACCOUNTS			
2. SUB-STANDARD ACCOUNTS		NIL	
3. DOUBTFUL ACCOUNTS			

Date:

21 MAY 2024

Note: 1 The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures
 iii) Commercial Real Estate Exposures and iv) Loss Assets, which are not eligible for restructuring.
 2 Separate communication from HO Credit Monitoring Department is sent for further details of restructuring done during the quarter 1st April 2022 to 31st December 2022


 Chief Manager


 Chief Executive



Chartered Accountant



ADDITIONAL INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2023 TO 31.03.2024

PART I : UNDER APPLICATIONS RECEIVED UPTO 31.03.2024 & PENDING AS ON 31.03.2024

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31ST MARCH, 2024 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
1. STANDARD ACCOUNTS	0.00	0.00		XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS	0.00	0.00		XXXXXX	XXXXXX		

PART II : UNDER APPLICATIONS RECEIVED AFTER 31.03.2018

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31ST MARCH, 2024 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
COMMERCIAL REAL ESTATE (CRE) 1ST restructuring							
1. STANDARD ACCOUNTS	0.00	0.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS	0.00	0.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2nd RESTRUCTURING (OTHER THAN CRE)							
1. STANDARD ACCOUNTS	0.00	0.00		XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS	0.00	0.00		XXXXXX	XXXXXX		

PART III : RESTRUCTURING DONE UNDER BR. C.I.R. NO. 102/131 DTD 25.10.2008 (i.e. under normal restructuring scheme)

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31ST MARCH, 2024 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
1. STANDARD ACCOUNTS	0.00	0.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS	0.00	0.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	

Note: The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures & iii) Loss Assets which are not eligible for restructuring.

Date: 21 MAY 2024

[Signature]
Chief Executive

[Signature]
Chartered Accountant




BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2024 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 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
 Date


 Chief Executive



Chartered Accountant



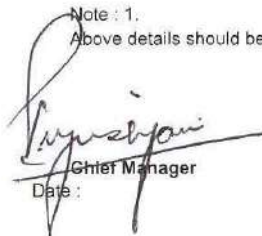
21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2024 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
Date :


Chief Executive



Chartered Accountant



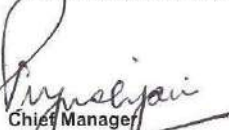
21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2024 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 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2024 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					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	XXXXX 0.00	XXXXX 0.00	XXXXX 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 HTM/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
 Date


 Chief Executive


 Chartered Accountant






21 MAY 2024

BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Interest Accrued on Investments as on 31.03.2024

Sr. No.	Category	Risk Weight %	Book Value (1)	Provision (2)	Value net of depreciation (3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00			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 MAY 2024**



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D

BANK OF INDIA (NEW ZEALAND) LTD

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

INTER-BRANCH TRANSACTION NATURE ONLY		AS ON 31.03.2024 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

21 MAY 2024

Date :


Chief Manager


Chief Executive



Chartered Accountant



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 1

BANK OF INDIA (NEW ZEALAND) 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, 2024

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					
NIL					
TOTAL					0.00


Chief Manager


Chief Executive



Chartered Accountant

Date :

21 MAY 2024



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 2

BANK OF INDIA (NEW ZEALAND) 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, 2024

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					
NIL					
TOTAL					0.00

Date : 21 MAY 2024


Chief Manager


Chief Executive



Chartered Accountant



BANK OF INDIA (NEW ZEALAND) 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 31.03.2024 (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) xxxxxxxx	
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.	Guarantees 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 xxxxxxxx	
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 xxxxxxxx	
1	INTEREST RATE SWAP (IRS) xxxxxx xxxxxxxx	
a)	1 year or less	
b)	Above 1 year & upto 5 years	
c)	Above 5 years	
2	CURRENCY INTEREST RATE SWAP xxxxxx xxxxxxxx	
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 MAY 2024

Rajeshwar
Chief Manager

Tapal
Chief Executive



Chartered Accountants



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 5

From :

To :

BANK OF INDIA (NEW ZEALAND) LTD

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

Year Ended

31.03.2024

OUTSTANDING FORWARD EXCHANGE CONTRACTS

Item III Schedule 12		Cash Margin/ Deposit / Ear-marked		Inter-Bank Cross	Other	
Liability on account of outstanding forward exchange contracts with original maturity	Merchant Contracts	deposit available	Inter-Branch Contracts	Currency Contracts	Inter-Bank Contracts	Total
	(A)		(B)	(C)	(D)	A+B+C+D
						0.00
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		Cash Margin/ Deposit / Ear-marked		Inter-Bank Cross	Other	
Interest Rate Swap Contracts and other derivatives contracts if any.	Merchant Contracts	deposit available	Inter-Branch Contracts	Currency Contracts	Inter-Bank Contracts	Total
	(A)		(B)	(C)	(D)	A+B+C+D
						0.00
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:

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 MAY 2024

[Signature]
Chief Manager

[Signature]
Chief Executive



Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

Details of Inter Office Adjustments

31ST MARCH, 2024

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 0.00
DIFFERENCE **0.00** 0

[Signature]
 Chief Manager

[Signature]
 Chief Executive


 Chartered Accountant

Date: **21 MAY 2024**



Bank of India (New Zealand) Limited								
JANUARY TO MARCH, 2024								
JANUARY	NOTE : Previous day closing rate should be the next days opening rate							
DATE	3-Jan-2024	4-Jan-2024	5-Jan-2024	8-Jan-2024	9-Jan-2024	10-Jan-2024	11-Jan-2024	12-Jan-2024
OPENING RATE	0.6358	0.6340	0.6256	0.6241	0.6237	0.6254	0.6254	0.6235
CLOSING RATE	0.6340	0.6256	0.6241	0.6237	0.6254	0.6254	0.6235	0.6237
15-Jan-2024	16-Jan-2024	17-Jan-2024	18-Jan-2024	19-Jan-2024	22-Jan-2024	23-Jan-2024	24-Jan-2024	25-Jan-2024
	0.6237	0.6239	0.6231	0.6167	0.6138	0.6123	0.6122	0.6132
	0.6239	0.6231	0.6167	0.6138	0.6123	0.6122	0.6132	0.6082
	0.6100	0.6106	0.6097					0.6100
	0.6106	0.6097	0.6142					
FEBRUARY								
DATE	1-Feb-2024	2-Feb-2024	5-Feb-2024	7-Feb-2024	8-Feb-2024	9-Feb-2024	12-Feb-2024	13-Feb-2024
OPENING RATE	0.6142	0.6193	0.6122	0.6146	0.6052	0.6098	0.6114	0.6115
CLOSING RATE	0.6133	0.6122	0.6146	0.6052	0.6098	0.6114	0.6115	0.6150
14-Feb-2024	15-Feb-2024	16-Feb-2024	19-Feb-2024	20-Feb-2024	21-Feb-2024	22-Feb-2024	23-Feb-2024	26-Feb-2024
	0.6150	0.6128	0.6056	0.6091	0.6095	0.6140	0.6138	0.6170
	0.6128	0.6056	0.6091	0.6095	0.6140	0.6138	0.6170	0.6197
	0.6192	0.6166	0.6161					0.6192
	0.6166	0.6161	0.6145					
MARCH								
DATE	1-Mar-2024	4-Mar-2024	5-Mar-2024	6-Mar-2024	7-Mar-2024	8-Mar-2024	11-Mar-2024	12-Mar-2024
OPENING RATE	0.6145	0.6092	0.6088	0.6107	0.6094	0.6074	0.6134	0.6180
CLOSING RATE	0.6092	0.6088	0.6107	0.6094	0.6074	0.6134	0.6180	0.6178
13-Mar-2024	14-Mar-2024	15-Mar-2024	18-Mar-2024	19-Mar-2024	20-Mar-2024	21-Mar-2024	22-Mar-2024	25-Mar-2024
	0.6178	0.6168	0.6148	0.6168	0.6107	0.6085	0.6074	0.6047
	0.6168	0.6148	0.6168	0.6107	0.6085	0.6074	0.6047	0.6090
	0.6090	0.5992	0.6006					0.6050
	0.5992	0.6006	0.6006					

[Signature]
 Chief Manager

[Signature]
 Chief Executive

Chartered Accountant



Date
21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LIMITED
Major component of Consolidated Deferred Tax Assets & Liabilities as on 31.03.2024

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
i)	On account of timing differences towards provisions (Carry forward Loss)	770,713.00
ii)	Others	
	Total Deferred Tax Assets (A)	770,713.00
	Deferred Tax Liabilities	
i)	On account of the timing difference between book depreciation and Income Tax depreciation	(26,612.00)
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Deferred Tax Liabilities- ROU Asset & Prov for Exp	(38,905.00)
	Total Deferred Tax Liabilities (B)	(65,517.00)
	Net Deferred Tax Assets / (Liabilities) (A-B)	836,230.00

Note: Duly Signed by authorised signatory


Name : TAPAN VERMA
Designation: Managing Director
Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED



21 MAY 2024

Bank of India (New Zealand) Limited

Statement of Adjustments to Profit/Loss Account for the period ended 31st March, 2024 (To conform with the Accounting Policies of Bank of India)

	(Local currency)
Net Profit/(Loss) as per Profit & Loss Account	1,545,658.70
Add/(Less): Impact on P&L due to difference in Investment value (Reason to be specified along with reference to your accounting policy number) (Refer Note-1)	Nil
Add/(Less): Impact on P&L due to difference in Uncharged Interest policy (Reason to be specified alongwith reference to your accounting policy number) (Refer Note-2)	Nil
Add/(Less): Other impact on P&L (if any) (Reason to be specified alongwith reference to your accounting policy number)	Nil
Adjusted Profit/ (Loss)	1,545,658.70

Note: Annexure of detailed calculation (excel sheet) to be attached separately


Chief Manager


Chief Executive


(Chartered Accountants)

Date: 21 MAY 2024

Note-1: No investments as on 31.03.2024

Note-2: NPA accounts (impaired assets) as on 31.03.2024 was NZD16,896,679.82/- but there was no difference. The Interest was not charged into NPA accounts since the time account turned NPA.



BANK OF INDIA (NEW ZEALAND) LIMITED
Report on operation of Subsidiaries for the period ended 31.03.2024

		(In Local Currency)
Particulars		Amount
Part A	SELECT FINANCIAL PARAMETERS	
	Balance Sheet Footings (Total Assets)	174,785,223.47
	Capital Funds*	50,000,000.00
	Minimum Capital Prescribed by Regulators (if any)	30,000,000.00
	Minimum Capital adequacy prescribed by regulators (%)	8.00%
	Capital Adequacy ratio (Actual) (%)	39.01%
	Notional Capital Funds **	30,000,000.00
	Risk-Weighted Assets **	158,035,720.00
	Notional Capital Adequacy Ratio ** (%)	18.98%
	Capital & Reserves as in the Balance Sheet	62,483,588.64
	Total Deposits	89,591,400.75
	Total Borrowings (INCLUDES DEPOSITS)	16,102,791.47
	Profit before Tax	2,176,524.38
	Profit after Tax/Return	1,545,658.70
	Surplus / (loss) on Profit & Loss A/c. carried forward	1,545,658.70
	Return on Assets	0.88
	Return on Equity	3.09
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	0.00
	Loans and advances-Gross	149,627,596.13
	Non Performing loans - Gross	11,868,822.47
	Provisions held against Non Performing Loans	2,341,567.32
	Total Investments Book Value	0.00
	Total Investment market value	0.00
	Non Performing Investments	0.00
	Provisions held against Non Performing Investments	0.00
	Provision required against non-performing investments	0.00
	Contingent Liabilities / Off Balance Sheet Exposures	2,571,817.74
	REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
PART B	LARGE EXPOSURES AND OWNERSHIP DETAILS	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	113,790,845.34
	No. of counterparties	10
	Aggregate Exposures (Amount)	113,790,845.34
	Aggregate Exposures (% of capital)	227.58%
	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 : TAPAN VERMA

Designation : Managing Director

Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED



21 MAY 2024



BANK OF INDIA (NEW ZEALAND) LTD

Disclosure of related party items for the priod ended 31.03.2024

S.No.	Items		Entity Viz. Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+	16,102,791.47			16,102,791.47
2	Deposits from Bank of India	+	356,773.11			356,773.11
3	Deposit placed with Bank of India	+	7,084,794.64			7,084,794.64
4	Deposit from key management personnel	+		2,890.07		2,890.07
5	Advances	+		8,206.68		8,206.68
6	Investments (Deposits from related Party)	+	65,713,768.04			65,713,768.04
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		3,089,158.04	3.78		3,089,161.82
19	Interest Received					-
20	Dividend Received					-
21	Dividend Paid					-
22	Rendering of Services	#				-
23	Receiving of Services-(Mngt Rem)	#	36,918.07			36,918.07
24	Management Contracts					-
25	Amount due to the Entity					-
26	Amount due from the Entity					-
	Purchase of NPA					-
	Total		92,384,203.38	11,100.53	-	92,395,303.91

(+) 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

Tapan

Name : TAPAN VERMA
 Designation: Managing Director
 Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED
 Date-

21 MAY 2024

