

**BANK OF INDIA (NEW ZEALAND) LTD**

**SCHEDULE 15 - INTEREST EXPENDED**

		Year Ended	
		From To	01.04.2023 31.03.2024 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Fixed Deposits	4,427,260.67	3,333,397.75
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits		
	FCNR Deposits		
	Savings Bank Deposits	3,675.15	4,252.85
	Current Deposits		
	Others		
	Total I	4,430,935.82	3,337,650.60
II.	Interest on Central Bank Monetary		
	Authority of the country	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX
	Interest on Central Bank Monetary		
1.	Authority of the country		
2.	Borrowings from Other Banks/Branches (BOI Singapore and BOINY)	352,981.28	621,207.01
	Borrowings from Foreign		
3.	Banks/Correspondents		
	Rediscount charges paid to RBI/Other		
4.	Banks		
	Total II	352,981.28	621,207.01
III.	Others		
	Interest paid on Head Office/Branches balances	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX
	a) Interest paid to Head Office on H.O. funds if any		
	b) Interest paid to Other own Foreign Branches		
	c) Interest paid to own Indian Branches *		
	d) Interest rate swap		
	Rediscount charges paid to Other Institutions / MTN		
	Total III	-	-
	Total (I + II + III)	4,783,917.10	3,958,857.61

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

16 MAY 2025

**BANK OF INDIA (NEW ZEALAND) LTD**

**SCHEDULE 16 - OPERATING EXPENSES**

		Year Ended			
		From To		01.04.2023 31.03.2024 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
	Salaries	1,253,361.08		1,038,236.02	
	Rent Paid to IBOs	205,217.03		192,131.26	
	Medical Aid	31,000.79		21,202.99	
	Less : Credit Salaries	-		-	
	<b>Total I</b>	<b>1,489,578.90</b>		<b>1,251,570.27</b>	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
	Rent	-		-	
	Taxes	-		-	
	Lighting	25,022.08		20,494.78	
	Expenditure on Property Let				
	Less : Credit Rent				
	<b>Total II</b>	<b>25,022.08</b>		<b>20,494.78</b>	
III.	Printing and Stationery	8,822.01		8,420.38	
IV.	Advertisement and Publicity	13,888.91		6,970.00	
V.	Depreciation on Bank's Property	72,478.76		100,026.32	
VI.	Directors' fees, allowances & expenses	83,000.00		74,000.00	
VII.	Auditors' fees and expenses	311,100.00		245,000.00	
VIII.	Law Charges	59,522.32		51,479.00	
IX.	Postages, Telegrams, Telephones	Credits	Debits	Credits	Debits
	Postage - Inland		131.60		114.89
	Postage - Foreign	-	658.06		
	Telegrams & Telephone - Inland		44,396.27		75,184.76
	Telegrams - Foreign				
	Stamps - Inland/Foreign				
		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	<b>Sub Total</b>	-	45,185.93	-	75,299.65
	(Net balance to be extended to) Total	45,185.93		75,299.65	
X.	Repairs and Maintenance	16,429.08		4,099.07	
XI.	Insurance	83,524.65		78,697.59	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXX	
	Business Development Expenses	6,739.13		11,150.00	
	Staff Welfare Expenses (Education)	133,261.56		63,400.07	
	Travelling Expenses	36,441.26		60,208.33	
	News Papers	319.02			
	* Miscellaneous Charges	934,884.09		863,507.69	
	Entertainment Expenses				
	<b>Total XII</b>	<b>1,111,645.06</b>		<b>998,266.09</b>	
	<b>Total (I to XII)</b>	<b>3,320,197.70</b>		<b>2,914,323.15</b>	

\* Details as per separate sheet enclosed

Date :

  
Chief Manager

  
Chief Executive



Chartered Accountants

**16 MAY 2025**

<b>BANK OF INDIA (NEWZEALAND) LTD</b>	
<b>Details of the Miscellaneous Charges as on 31.03.2025</b>	
<b>Particulars</b>	<b>Amount in Local Currency</b>
Interest on Lease Liability	123,889.49
Depreciation on ROU Asset	218,378.31
Consultant Charges	143,837.83
Rating Agency Charges	39,230.94
FCBS Expenses: Finacle Share expenses	39,478.18
Payment to Private Security Guards	12,286.61
Premises OPEX Charges	63,766.21
Swift Charges	39,245.22
AIL Payment on Interest Paid	5,041.00
Leasing	3,300.00
Bank Charges	72,664.70
Ombudsman Fee	10,000.54
Cleaning	19,843.23
Credit Check	3,535.21
Membership & Subscription	34,691.24
Land Information and Title Search	363.00
Plant Maintenance	1,108.76
Water	2,109.73
Security	46.48
Printing	3.91
Sanitary	1,662.26
GST not refundable	48,852.33
Staff Welfare Expenses	28,629.97
Event Participation	2,540.65
Other general expenses	5,378.29
Management Fees	15,000.00
<b>Total</b>	<b>934,884.09</b>



Chief Manager



Chief Executive



Chartered Accountants

Date: **16 MAY 2025**



## BANK OF INDIA (NEW ZEALAND) LTD

Annexure 1 to Form B

**ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS**debited to Profit & Loss Account for the year ended 31.03.2025  
i.e. from 01-04-2024 to 31.03.2025

	Amount in full (in Local Currency)
<b>A) (i) PROVISIONS &amp; CONTINGENCIES</b>	
1 Provision for Bad / Doubtful debts (NPA)	928,944.00
2 Provision for Taxation	558,604.47
3 Provision for Standard Assets	1,643,354.00
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)	3,130,902.47
<b>(ii) Less: Excess Provisions written back (Please give details)</b>	
1 Provision written back for Bad / Doubtful debts (NPA)	
2 Provision written back for Taxation	
3 Provision written back for Standard Assets	
4 Provision written back for Investment Depreciation	
5 Bad debts written off to the debit of P&L A/C	
6 Amount utilised / retained to wipe off brought forward losses	
7 Other Provisions (Please specify) (Refer Note No. 2)	
a)	
b)	
c)	
Sub Total (ii)	-
<b>TOTAL "A" : (i) - (ii)</b>	<b>3,130,902.47</b>
<b>B) APPROPRIATIONS</b>	
1 General Reserve Unallocated	
2 Legal Earned Reserve	
3 Provisions for Statutory Reserves, if any (Please give details)	
Total "B"	-
<b>TOTAL (A + B) *</b>	<b>3,130,902.47</b>

\* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2024 to 31-03.2025

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

Note 2 : Other Provisions include only those

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

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

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

  
Chief Manager

  
Chief Executive

Chartered Accountant



Date :

16 MAY 2025



## STATEMENT OF GENERAL LEDGER ACCOUNT -SUNDRY DEPOSITS AS ON

31st MARCH 2025

PAGE : 1

(Amount in Local Currency)

**BANK OF INDIA (NEW ZEALAND) LTD**  
**CA 16 ( PART I ) AS ON**  
**31st MARCH 2025**

SR NO	Title of Account	Date of Entry	Refer NOTE 2 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	TOTAL
			1	2	3	4	5	6
1								0.00
2								0.00
3								0.00
4								0.00
5								0.00
6								0.00
7								0.00
8								0.00
9								0.00
10								0.00
11								0.00
12								0.00
13								0.00
14								0.00
15								0.00
16								0.00
17								0.00
18								0.00
TOTAL			0.00	0.00	0.00	0.00	0.00	0.00

Date : **16 MAY 2025**

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

*Amit Kumar*  
 Chief Manager

*10/20/25*  
 Chief Executive

**KPMG**  
 Chartered Accountant

(Amount in Local Currency)

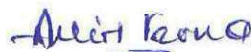
SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SIBBI/ IDBI BILLS)	INCOME RECD. IN ADVANCES SUCH AS GUARANTEE, COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCKERS, ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID	AMOUNT RECEIVED FROM DICGC & ECGC ETC. IN SETTLEMENT OF DEBTS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT. COLLECTION OF DIRECT/ INDIRECT TAXES CDS(ITP) ETC.	OTHER ITEMS	TOTAL (2 TO 9)	TOTAL (1 TO 9)	TOTAL OF COL 6 & 7
			1	2	3	4	5	6	7	8	9	9	10	11
1	RWT deducted on Interest									66,068.96		66,068.96	66,068.96	-
2	RWT on director fees									6,847.50		6,847.50	6,847.50	-
3	Term Deposit control ac										-	-	-	-
4	Misc Items										876.60	876.60	876.60	-
5	Misc amount payable					177,101.66						177,101.66	177,101.66	-
6	Margin Money on Gaurantee											-	-	-
7	Interest Payable TDR (NZD)		237,742.82									-	237,742.82	-
8	Interest Payable Saving (NZD)		14,089.16									-	14,089.16	-
9	Interest Payable TDR (USD)		1,130.21									-	1,130.21	-
10	Amortisation of Loan processing charges				381,519.09							381,519.09	381,519.09	-
11	Unrealised other income							358,992.39	-			358,992.39	358,992.39	358,992.39
12	Lease Liability (IFRS-16)										1,716,896.61	1,716,896.61	1,716,896.61	-
13	Provision for staff leave pay					36,633.00						36,633.00	36,633.00	-
14												-	-	-
15												-	-	-
16												-	-	-
17												-	-	-
18												-	-	-
	<b>TOTAL</b>		<b>252,962.19</b>	<b>-</b>	<b>381,519.09</b>	<b>213,734.66</b>	<b>-</b>	<b>358,992.39</b>	<b>-</b>	<b>72,916.46</b>	<b>1,717,773.21</b>	<b>2,744,935.81</b>	<b>2,997,898.00</b>	<b>358,992.39</b>

NOTE -

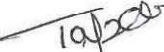
- Item 1 to be shown in Schedule 5 of Form "A" under item III "Interest Accrued".
- Total of item 2 to 9 to be shown in Schedule 5 of Form "A" under item (iv a) Sundry Credits.
- Total of item 6 and 7 to tally with total shown in Form CA-19 A.

Date :

16 MAY 2025



Chief Manager



Chief Executive



Chartered Accountant

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
a) ADVANCES TO other than staff	358992.39	0.00
b) ADVANCES TO STAFF	0.00	0.00
<b>TOTAL</b>	<b>358992.39</b>	<b>0.00</b>

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

31st MARCH 2025

PAGE: 3

BANK OF INDIA (NEW ZEALAND) LTD

CA 16 (PART III) AS ON  
31st MARCH 2025

(Amount in Local Currency)

SR NO	Title of Account	Date of Entry	ADVANCES NATURE	ADVANCE PAYMENTS AND AMOUNT RECOVERABLE	PAYMENTS MADE IN RESPECT OF FURNITURE & FIXTURES / AIR CONDITIONERS PENDING FINAL SETTLEMENTS	PREPAID EXPENSES AND EXPENDITURE SUBSEQUENTLY CHARGEABLE TO BRANCHES OR HO P&L ACCOUNT	AMOUNTS REIMBURSED TO PARTIES/ CUSTOMERS IN WHOSE ACCOUNT'S FRAUDS WERE DETECTED	FRAUDS, FORGERIES, EMBEZZLEMENT AND OTHER TYPE OF LOGGERS CIVIL DETAILS	ADVANCES GIVEN TO STAFF AS EMPLOYER AND NOT AS BANKER SUCH AS FESTIVAL ADVANCE	OTHER ITEMS	TOTAL (8) REFER NOTE 1	TOTAL (10) (2 TO 8) (1 TO 8)
1				2	3	4	5	6	7	8	9	10
1	Bond Money			13,760.00							13,760.00	13,760.00
2	Advance staff			-					4,500.00		4,500.00	4,500.00
3	Deferred Tax					1,560,779.00					1,560,779.00	1,560,779.00
4	Prepaid Tax									-	-	-
5	Liability Policy					550.00					550.00	550.00
6	Material damage and business interruption policy					4,491.55					4,491.55	4,491.55
7	D & O Insurance					10,201.25					10,201.25	10,201.25
8	Financial Inst Crime Liability Policy					21,666.67					21,666.67	21,666.67
9	Rating Fee					-					-	-
10	GST refundable									35,178.43	35,178.43	35,178.43
11	Right to Use Asset (IFRS-16)									1,515,055.35	1,515,055.35	1,515,055.35
12	Interest accrued on balances with other banks									97,903.28	97,903.28	97,903.28
13	Misc Items			91,238.23							91,238.23	91,238.23
14											-	-
15											-	-
16											-	-
17											-	-
18											-	-
	TOTAL		-	104,998.23	-	1,605,768.47	-	-	4,500.00	1,708,137.06	3,423,403.76	3,423,403.76
	AMOUNT OF PROVISION REQUIRED										0.00	0.00

(Refer Note 2)

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

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

Date: 16 MAY 2025

*Amir Kumar*  
Chief Manager

*10/20*  
Chief Executive

**KPMG**  
Chartered Accountant



## BANK OF INDIA (NEW ZEALAND) LTD

CA - 19

## SUMMARY PARTICULARS OF ADVANCES &amp; ASSETS CLASSIFICATION AS ON

31st MARCH 2025

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS			SUB-TOTAL	STAFF	GRAND TOTAL
1	2	BILLS PURCHASED/ DISCOUNTED	SYNDICATED LOANS	OTHERS	6	7	8
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS				141,171,573.57	141,171,573.57	-	141,171,573.57
ii) COVERED BY GUARANTEES [(a)+(b)+(c)]	-	-	-	-	-	-	-
a) BANKS				-	-		-
b) GOVERNMENT				-	-		-
c) DICGC / ECGC / CGFSI				-	-		-
iii) UNSECURED				-	-	87,469.12	87,469.12
iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]	-	-	-	5,324,022.00	5,324,022.00	841.00	5,324,863.00
a) STANDARD ASSETS (a1+a2)	-	-	-	2,062,513.00	2,062,513.00	841.00	2,063,354.00
a1 On Standard Assets (other than a2) under asset code 11				2,062,513.00	2,062,513.00	841.00	2,063,354.00
a2 On Standard Assets identified for 30 days default under asset code 12				-	-		-
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)	-	-	-	1,132,354.00	1,132,354.00	-	1,132,354.00
(b1) On Secured Advances (AC 21)				1,132,354.00	1,132,354.00		1,132,354.00
(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)				2,129,155.00	2,129,155.00		2,129,155.00
	-	-	-	3,261,509.00	3,261,509.00	-	3,261,509.00
TOTAL I * (i + ii + iii + iv)	-	-	-	146,495,595.57	146,495,595.57	88,310.12	146,583,905.69

## II. ASSET CLASSIFICATION

a) STANDARD ASSETS (a1+a2)	-	-	-	133,872,580.49	133,872,580.49	88,310.12	133,960,890.61
a1 Standard assets (other than a2) under asset code 11				133,872,580.49	133,872,580.49	88,310.12	133,960,890.61
a2 Standard assets identified for 30 days default under asset code 12				-	-		-
b) SUB-STANDARD ASSETS (b1+b2)	-	-	-	10,493,859.65	10,493,859.65	-	10,493,859.65
(b1) Secured Advance				10,493,859.65	10,493,859.65		10,493,859.65
(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)				2,129,155.43	2,129,155.43		2,129,155.43
TOTAL II * (a+b+c+d)	-	-	-	146,495,595.57	146,495,595.57	88,310.12	146,583,905.69
DIFFERENCE	-	-	-	-	-	-	-

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

## ADDITIONAL INFORMATION item (A)

(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :	(Local Currency)
(1) BILLS PURCHASED & DISCOUNTED	-
(a) INDIAN	
(b) FOREIGN	
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND	743,484.00
(3) TERM LOANS	4,581,379.00
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 item (iv)	5,324,863.00

## ADDITIONAL INFORMATION item (B)

B) SUSPENSE ACCOUNTS (DEBITS) OF OTHER ASSET NATURE (AMOUNT AS PER ITEM VI OTHERS, SUB ITEM (a) OF SCHE NO. 11 OF FORM A i.e. TOTAL OF COLUMN NO. 2 TO 8 OF CA 16 - PART III)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
	3,423,403.76	-

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: 6 MAY 2025

Chief Manager

Chief Executive

Chartered Accountant



## BANK OF INDIA (NEW ZEALAND) LTD

## CA19 - A

CA-19A

## SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON

31st MARCH 2025

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION 1	DUE FROM BANKS 2	DUE FROM OTHERS			SUB-TOTAL 6	STAFF 7	GRAND TOTAL 8
		BILLS PURCHASED DISCOUNTED 3	SYNDICATED LOANS 4	OTHERS 5			
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS				358992.39	358992.39		358992.39
ii) COVERED BY GUARANTEE { (a) + (b) + (c) }	0.00	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 / ECGC / CGFSI					0.00		0.00
iii) UNSECURED					0.00		0.00
TOTAL - I * (i + ii + iii)	0.00	0.00	0.00	358992.39	358992.39	0.00	358992.39
II. ASSET CLASSIFICATION							
a) STANDARD ASSETS ( a1 + a2 )	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a1 Std Assets ( other than a2 ) under asset code 11					0.00		0.00
a2 Std Assets identified for 30 days default under asset code 12					0.00		0.00
b) SUB-STANDARD ASSETS ( b1 + b2 )	0.00	0.00	0.00	358992.39	358992.39	0.00	358992.39
(b1) Secured Advance ( AC 21 )				358992.39	358992.39		358992.39
(b2) Unsecured Advance ( AC 22 )					0.00		0.00
c) DOUBTFUL ASSETS ( c1+c2+c3 )	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 Doubtful assets upto 1 year ( AC 31 )					0.00		0.00
c2 Doubt assets > 1 year upto 3 years ( AC 32 )					0.00		0.00
c3 On Doubtful Assets above 3 years ( AC 33 )					0.00		0.00
d) LOSS ASSETS ( AC 40 )					0.00		0.00
TOTAL - II * [(a) + (b) + (c) + (d) ]	0.00	0.00	0.00	358992.39	358992.39	0.00	358992.39

## III TYPE OF FACILITY

(A) BREAK-UP OF  
UNREALISED INCOME(B) INTEREST CHARGEABLE  
BUT NOT CHARGED IN NPA A/C'S

(1) BILLS PURCHASED/DISCOUNTED	xxxxxxx
(a) INDIAN	
(b) FOREIGN	
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	358992.39
(3) TERM LOANS	
<b>TOTAL</b>	<b>358992.39</b>

Refer Note 1 -&gt;

xxxxxxx
<b>0.00</b>

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

Date:

16 MAY 2025

Anil K. K. K.

Chief Manager

10/2/25

Chief Executive

KPMG

Chartered Accountant

BANK OF INDIA (NEW ZEALAND) LTD

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31st MARCH 2025															Amount in Local Currency	
(CA 19B)		3	4	5	6	7	8	9	10	11	12	13	14	15	16	
SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/DI,D2, D3/L)	EXACT DATE SINCE A/C IS NPA	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE (7) - (8)	REALISABLE VALUE OF SECURITY (RV3)	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		Term Loan	4,799,000.00	L	31.12.2023	2,129,155.43	-	2,129,155.43	-	Nil	2,129,155.43	2,129,155.43	2,129,155.43	2,129,155.00	(0.43)	
2		Term Loan	2,340,000.00	SS	31.12.2024	1,442,111.18	35,951.41	1,406,159.77	1,067,098.31	Land & Property	375,012.87	216,316.68	375,012.87	375,032.00	19.13	
3		Term Loan	3,600,000.00	SS	31.12.2024	3,719,113.25	131441.80	3,587,671.45	3,420,000.00	Land & Property	299,113.25	557,866.99	557,866.99	299,113.00	(258753.99)	
4		Term Loan	5,440,000.00	SS	31.12.2024	5,332,635.22	191599.18	5,141,036.04	4,874,426.14	Land & Property	458,209.08	799,895.28	799,895.28	458,209.00	(341686.28)	
5																
6																
7																
8																
9															0.00	
10															0.00	
11															0.00	
12															0.00	
13															0.00	
14															0.00	
15															0.00	
16															0.00	
17															0.00	
18															0.00	
19															0.00	
20						12,623,015.08	358,992.39	12,264,022.69			3,261,490.63	3,703,234.38	3,861,930.57	3261509.00	(600421.57)	

Date: 16 MAY 2025

Chief Manager

Chief Executive

Chartered Accountant

KPMG



## INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2024 TO 31.03.2025

**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 30.09.2024 ( Fund Based )	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS	NIL		
2.	SUB-STANDARD ACCOUNTS			
3.	DOUBTFUL ACCOUNTS			

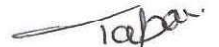
**PART B : For Accounts with Fund Based Sanctioned Limit or Fund based outstanding below Rs. 100 lacs .**

PARTICULARS		No of Accounts (Total)	Aggregate outstanding as on 30.09.2024 ( Fund Based )	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS	NIL		
2.	SUB-STANDARD ACCOUNTS			
3.	DOUBTFUL ACCOUNTS			

Date: **16 MAY 2025**

- 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 year ended 1st April to 31st March 2025

  
Chief Manager

  
Chief Executive  
0.00

  
Chartered Accountant

## ADDITIONAL INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2024 TO 31.03.2025

## PART I : UNDER APPLICATIONS RECEIVED UPTO 31.03.2025 &amp; PENDING AS ON 31.03.2025

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2025 (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				XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS				XXXXXX	XXXXXX		

## PART II : UNDER APPLICATIONS RECEIVED AFTER 31.03.2009

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2025 (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
<b>COMMERCIAL REAL ESTATE (CRE ) 1ST restructuring</b>							
1. STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
<b>2nd RESTRUCTURING ( OTHER THAN CRE )</b>							
1. STANDARD ACCOUNTS				XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS				XXXXXX	XXXXXX		

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

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2025 (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			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	

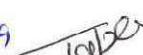
Note: The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures & iii) Loss Assets which are not eligible for restructuring.

Date:

16 MAY 2025



Chief Manager



Chief Executive



Chartered Accountant

**BANK OF INDIA (NEW ZEALAND) LTD**  
**Break-up of Investments as on 31.03.2025 for calculation of CRAR**  
**HELD FOR TRADING**

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

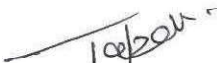
Note : 1.

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



Chief Manager

Date: **16 MAY 2025**



Chief Executive



Chartered Accountant



**BANK OF INDIA (NEW ZEALAND) LTD**  
**Break-up of Investments as on 31.03.2025 for calculation of CRAR**  
**HELD TO MATURITY ( HTM )**

Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM )	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	<b>SLR Investments</b>				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	<b>Other Debt Securities</b>		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	<b>Foreign Investments</b>	100			0.00
19	<b>Other participations (OP)</b>	100			0.00
	<b>TOTAL</b>		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

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



Chief Manager

Date :



Chief Executive



Chartered Accountant

**16 MAY 2025**

**BANK OF INDIA (NEW ZEALAND) LTD**  
**Break-up of Investments as on 31.03.2025 for calculation of CRAR**  
**AVAILABLE FOR SALE**

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

Note : 1.

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

16 MAY 2025

*Anil Kumar*

Chief Manager

*Rajesh*

Chief Executive

KPMG

Chartered Accountant

**BANK OF INDIA (NEW ZEALAND) LTD**  
**Break-up of Investments as on 31.03.2025 for calculation of CRAR**

**SUMMARY**

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

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

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

1. Above details should be submitted separately for HTM/AFS/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'

*Anil Kumar*

Chief Manager

Date :

*Tapen*

Chief Executive

**KPMG**

Chartered Accountant

**16 MAY 2025**



**BANK OF INDIA (NEW ZEALAND) LTD**  
**Break-up of Interest Accrued on Investments as on 31.03.2025**

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

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



Chief Manager

Date : **16 MAY 2025**



Chief Executive



Chartered Accountant

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

**ANNEXURE D**

**BANK OF INDIA (NEW ZEALAND) LTD**

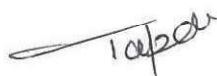
**SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT  
OF INTER-BRANCH TRANSACTION NATURE ONLY**

<b>INTER-BRANCH TRANSACTION NATURE ONLY</b>		<b>AS ON 31.03.2025 Year Ended (Local Currency)</b>
		xxxxxxx xxxxxxx
III.	Liability on account of outstanding forward exchange contracts in respect of Inter-Branch transaction nature only (Branch-wise details should be attached as per format enclosed) - Annexure D1	
IV.	Guarantees given on behalf of Constituents in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached as per format enclosed) - Annexure D2	xxxxxxx xxxxxxx
	a) In India	
	b) Outside India	
V.	Acceptances, endorrsments and other obligations in respect of Inter-branch	xxxxxxx xxxxxxx
	a) Bank's Liability for Credits opened for Customers	
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	<b>Total of item V</b>	<b>0.00</b>
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxxx xxxxxxx
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	<b>Total of VI</b>	<b>0.00</b>
	<b>Total III to VI</b>	<b>0.00</b>

Date : **16 MAY 2025**



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 2025**

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

*Anil Kumar*

Chief Manager

*12/2025*

Chief Executive



Chartered Accountant

Date : **16 MAY 2025**



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

**ANNEXURE D 2**

**BANK OF INDIA (NEW ZEALAND) LTD**

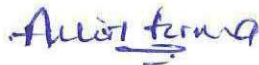
**BREAK-UP OF ITEM IV SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN  
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

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 2025

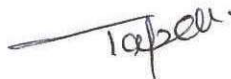
SR. NO.	NAME OF THE BRANCH	GUARANTEE ORIGINATING DATE	DUE DATE	NAME OF THE ACCOUNT	CURRENCY AMOUNT
1			NIL		
2					
3					
4					
5					
6					
7					
8					
9					
10					
TOTAL					0.00

Date :

**16 MAY 2025**



Chief Manager



Chief Executive



Chartered Accountant

## ALL POSITION MAINTAINING BRANCHES

## ANNEXURE D3

## 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 31.03.2025 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY
III. Liability on account of outstanding forward exchange contracts with original maturity of contracts of Inter-Branch Transaction nature only (Branch-wise details should be attached)		xxxxxxx
a) 14 days or less		
b) 15 days or more upto 1 year		
c) Above 1 year & over upto 2 years		
d) Above 2 years & over upto 5 years		
e) Above 5 years		
IV. 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)	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 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)	xxxxxxx	xxxxxxx
1 INTEREST RATE SWAP (IRS)	xxxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
2 CURRENCY INTEREST RATE SWAP	xxxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
3 Other		
Total of VI	0.00	0.00
** Total III to VI	0.00	0.00

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

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

Date : 16 MAY 2025

*Anurag Kumar*  
Chief Manager

*16/05/2025*  
Chief Executive

**KPMG**  
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 &amp; VI for the

Year Ended

31.03.2025

## OUTSTANDING FORWARD EXCHANGE CONTRACTS

Item III Schedule 12	Merchant Contracts	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts	Inter-Bank Cross Currency Contracts	Other Inter-Bank Contracts	Total A+B+C+D
Liability on account of outstanding forward exchange contracts with original maturity of	( A )		( B )	( C )	( D )	
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

## INTEREST RATE SWAP CONTRACTS &amp; DERIVATIVES CONTRACTS IF ANY

Item VI Schedule 12	Merchant Contracts	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts	Inter-Bank Cross Currency Contracts	Other Inter-Bank Contracts	Total A+B+C+D
Interest Rate Swap Contracts and other derivatives contracts if any.	( A )		( B )	( C )	( D )	
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

Note:

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

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

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

Date :

16 MAY 2025

Anurag Kumar  
Chief ManagerTape  
Chief ExecutiveKPMG  
Chartered Accountant



**BANK OF INDIA (NEW ZEALAND) LTD**

**Details of Inter Office Adjustments**

**31st MARCH 2025**

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

Note: The net amount should tally with total of IOA in Schedule 5 & Schedule 11

Inter Office Amount as per

Form A

**DIFFERENCE**

0.00

**0.00**

0

**0.00**



Chief Manager



Chief Executive



Chartered Accountant

Date:

**16 MAY 2025**

	JANUARY TO MARCH 2025		Bank of India (New Zealand) Limited						
JANUARY			NOTE : Previous day closing rate should be the next days opening rate						
DATE	3-Jan-2025	6-Jan-2025	7-Jan-2025	8-Jan-2025	9-Jan-2025	10-Jan-2025	13-Jan-2025	14-Jan-2025	
OPENING RATE	0.5641	0.5607	0.5627	0.5646	0.5631	0.5600	0.5593	0.5566	
CLOSING RATE	0.5607	0.5627	0.5646	0.5631	0.5600	0.5593	0.5566	0.5598	
15-Jan-2025	16-Jan-2025	17-Jan-2025	20-Jan-2025	21-Jan-2025	22-Jan-2025	23-Jan-2025	24-Jan-2025	28-Jan-2025	
0.5598	0.5600	0.5631	0.5610	0.5595	0.5602	0.5607	0.5605	0.5694	
0.5600	0.5631	0.5610	0.5595	0.5632	0.5667	0.5665	0.5694	0.5666	
29-Jan-2025	30-Jan-2025	31-Jan-2025							
0.5666	0.5663	0.5663							
0.5663	0.5663	0.5628							
FEBRUARY									
DATE	3-Feb-2025	4-Feb-2025	5-Feb-2025	7-Feb-2025	10-Feb-2025	11-Feb-2025	12-Feb-2025	13-Feb-2025	
OPENING RATE	0.5628	0.5545	0.5619	0.5646	0.5677	0.5650	0.5636	0.5659	
CLOSING RATE	0.5545	0.5619	0.5646	0.5677	0.5650	0.5636	0.5659	0.5641	
14-Feb-2025	17-Feb-2025	18-Feb-2025	19-Feb-2025	20-Feb-2025	21-Feb-2025	24-Feb-2025	25-Feb-2025	26-Feb-2025	
0.5641	0.5681	0.5735	0.5724	0.5701	0.5709	0.5763	0.5753	0.5726	
0.5681	0.5735	0.5724	0.5701	0.5709	0.5763	0.5753	0.5726	0.5726	
27-Feb-2025	28-Feb-2025								
0.5726	0.5694								
0.5694	0.5625								
MARCH									
DATE	3-Mar-2025	4-Mar-2025	5-Mar-2025	6-Mar-2025	7-Mar-2025	10-Mar-2025	11-Mar-2025	12-Mar-2025	
OPENING RATE	0.5625	0.5607	0.5611	0.5654	0.5722	0.5736	0.5718	0.5692	
CLOSING RATE	0.5607	0.5611	0.5654	0.5722	0.5736	0.5718	0.5692	0.5710	
13-Mar-2025	14-Mar-2025	17-Mar-2025	18-Mar-2025	19-Mar-2025	20-Mar-2025	21-Mar-2025	24-Mar-2025	25-Mar-2025	
0.5710	0.5739	0.5702	0.5752	0.5824	0.5817	0.5804	0.5763	0.5747	
0.5739	0.5702	0.5752	0.5824	0.5817	0.5804	0.5763	0.5747	0.5722	
26-Mar-2025	27-Mar-2025	28-Mar-2025	31-Mar-2025						
0.5722	0.5723	0.5727	0.5729						
0.5723	0.5727	0.5729	0.5710						

For Bank of India ( New Zealand ) Ltd

Managing Director  
10, Manukau Road, Epsom  
Auckland - 1023



**BANK OF INDIA (NEW ZEALAND) LIMITED**  
**Report on operation of Subsidiaries for the period ended 31.03.2025**

		(In Local Currency)
	Particulars	Amount
<b>Part A</b>	<b>SELECT FINANCIAL PARAMETERS</b>	
	Balance Sheet Footings (Total Assets)	185,360,166.27
	Capital Funds*	50,000,000.00
	Minimum Capital Prescribed by Regulators (if any)	30,000,000.00
	Minimum Capital adequacy prescribed by regulators (%)	9.00%
	Capital Adequacy ratio (Actual) (%)	38.92%
	Notional Capital Funds **	30,000,000.00
	Risk-Weighted Assets **	159,703,650.69
	Notional Capital Adequacy Ratio ** (%)	18.78%
	Capital & Reserves as in the Balance Sheet	63,710,957.57
	Total Deposits	103,133,214.34
	Total Borrowings (INCLUDES DEPOSITS)	10,000,000.00
	Profit before Tax	4,558,271.40
	Profit after Tax/Return	1,427,368.93
	Surplus / (loss) on Profit & Loss A/c. carried forward	1,427,368.93
	Return on Assets	0.77
	Return on Equity	2.85
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	200,000.00
	Loans and advances-Gross	146,583,905.69
	Non Performing loans - Gross	12,623,015.08
	Provisions held against Non Performing Loans	3,261,509.00
	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	1,919,028.72
	REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
<b>PART B</b>	<b>LARGE EXPOSURES AND OWNERSHIP DETAILS</b>	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	100,769,513.74
	No. of counterparties	9
	Aggregate Exposures (Amount)	100,769,513.74
	Aggregate Exposures ( % of capital )	201.54%
	<b>OWNERSHIP SUMMARY</b>	
	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



16 MAY 2025



**BANK OF INDIA (NEW ZEALAND) LTD**

**Disclosure of related party items for the period ended 31.03.2025**

S.No.	Items		Entity Viz. Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+	10,000,000.00			10,000,000.00
2	Deposits from Bank of India	+	231,686.19			231,686.19
3	Deposit placed with Bank of India	+	240,212.16			240,212.16
4	Deposit from key management personnel	+		5,786.84		5,786.84
5	Advances	+		2,434.29		2,434.29
6	Investments (Deposits from related Party)	+	81,009,927.46			81,009,927.46
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		3,829,865.94	2.81		3,829,868.75
19	Interest Received					-
20	Dividend Received					-
21	Dividend Paid					-
22	Rendering of Services	#				-
23	Receiving of Services-(Mngt Rem)	#	39,478.18			39,478.18
24	Management Contracts					-
25	Amount due to the Entity					-
26	Amount due from the Entity					-
	Purchase of NPA					-
	<b>Total</b>		<b>95,351,169.93</b>	<b>8,223.94</b>	<b>-</b>	<b>95,359,393.87</b>

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

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

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

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



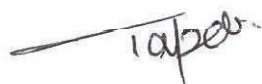
**16 MAY 2025**

## Bank of India (New Zealand) Ltd

### Major component of Consolidated Deferred Tax Assets & Liabilities as on 31.03.2025

Sr. No.	Particulars	Local Currency
	<b>Deferred Tax Assets</b>	
i)	On account of timing differences towards provisions (Carry forward Loss)	1,490,956.00
ii)	Others	
	Total Deferred Tax Assets (A)	1,490,956.00
	<b>Deferred Tax Liabilities</b>	
i)	On account of the timing difference between book depreciation and Income Tax depreciation	(19,834.00)
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	(49,989.00)
	Total Deferred Tax Liabilities (B)	(69,823.00)
	Net Deferred Tax Assets / (Liabilities) (A-B)	<b>1,560,779.00</b>

**Note: Duly Signed by authorised signatory**



Name: Tapan Verma

Designation: MANAGING DIRECTOR

Subsidiary: Bank of India (New Zealand) Ltd



Date :

**16 MAY 2025**

# **Bank of India (New Zealand) Limited**

## **Statement of Adjustments to Profit/Loss Account for the period ended 31<sup>st</sup> March, 2025 (To conform with the Accounting Policies of Bank of India)**

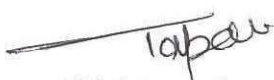
	(Local currency)
Net Profit/(Loss) as per Profit & Loss Account	1,427,368.93
Add/(Less): Impact on P&L due to difference in Investment value (Reason to be specified along with reference to your accounting policy number) (Refer Note- 1)	Nil
Add/(Less): Impact on P&L due to difference in Uncharged Interest 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
<b>Adjusted Profit/ (Loss)</b>	<b>1,427,368.93</b>

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

<b>SOA for Reserve and Surplus</b>	(Local currency)
Reserve and Surplus as per Schedule -2	13,710,957.57
Add/(Less) : AFS reserve due to AFS Investment valuation as per RBI Investment Circular (Circular attached) Dated 12.09.2023.	Nil
<b>Adjusted Reserve and Surplus</b>	<b>13,710,957.57</b>



Chief Manager



Chief Executive



(Chartered Accountants)

Date:

Note-1: No investments as on 31.03.2025

Note-2: NPA accounts (impaired assets) as on 31.03.2025 was NZD 12,623,015.08/- but there was no difference. The Interest was not charged into NPA accounts since the time account turned NPA.

16 MAY 2025