

## State Bank of India (California)

(Amount in thousands in local currency)

## Balance Sheet as on 31.03.2019

Capital and Liabilities	Sch No.	Name of the Currency	
		As at 31st March 2019	USD As at 31st March 2018
Equity Share Capital	1	103,819	106,455
Reserves and Surplus	2		
Balance brought forward (as at 01.04.2018)		25,910	11,680
Add / (Less) :			
Addition in Share Premium		-	-
Addition in Foreign Currency Translation Reserve		-	-
Profit/(Loss) for the period 01.04.2018 to 31.03.2019		8,504	14,296
Mark to Market of AFS securities for 01.04.2018 to 31.03.2019		792	(66)
Dividend Paid		(4,250)	
Dividend Tax Paid		(750)	
Share capital adjustment due to state tax refund		2,636	
Balance carried over as at 31.03.2019		32,842	25,910
Deposits	3	639,191	584,633
Borrowings	4	-	-
Other Liabilities and Provisions	5	13,459	12,185
<b>TOTAL</b>		<b>789,311</b>	<b>729,183</b>

Assets	Sch No.	As at 31st March 2019	As at 31st March 2018
Cash and Balances with Reserve Bank of India	6	693	563
Balances with banks and money at call & short notice	7	39,697	43,798
Investments	8	71,387	82,754
Advances (Net)	9	664,381	589,408
Fixed Assets	10	1,086	722
Other Assets	11	12,067	11,938
<b>TOTAL</b>		<b>789,311</b>	<b>729,183</b>

Contingent Liabilities	12	13,281	1,950
Bills for Collection		-	-

## Profit and Loss Account for the year ended 31.03.2019

I. INCOME	Sch No.	31st March 2019	31st March 2018
Interest earned	13	35,213	28,158
Other Income	14	1,904	2,209
<b>Total Income</b>		<b>37,117</b>	<b>30,367</b>

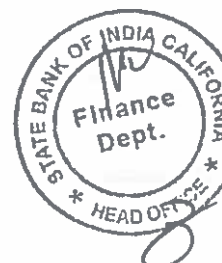
II. EXPENDITURE	Sch No.	31st March 2019	31st March 2018
Interest expended	15	8,186	4,243
Operating expenses	16	17,440	17,657
Provisions and contingencies		2,987	(5,829)
<b>Total Expenditure</b>		<b>28,613</b>	<b>16,071</b>

III. PROFIT			
Net Profit / (Loss) for the year		8,504	14,296
Add: Brought forward Profit / (Loss) as at 1st April 2018		-	-
<b>TOTAL</b>		<b>8,504</b>	<b>14,296</b>

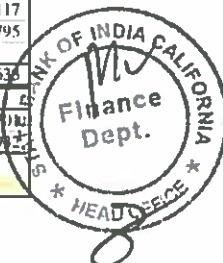
IV. APPROPRIATIONS			
Transfer to Statutory Reserves			
Transfer to Capital Reserves			
Transfer to Investment Reserves			
Transfer to Revenue & Other Reserves		8,504	14,296
Other Adjustments (Pl. specify)			
Other Adjustments (Pl. specify)			
Final Dividend Proposed			
Interim Dividend			
Tax on Final Dividend Proposed			
Tax on Interim Dividend			
Balance carried to Balance Sheet			
<b>Total</b>		<b>8,504</b>	<b>14,296</b>

Managing Director / CEO

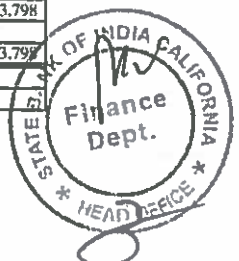
Statutory Auditors



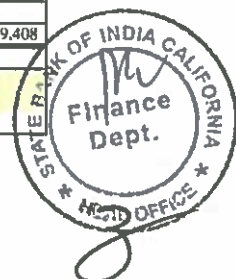
State Bank of India (California)		Annexure "A"	
		(Amount in thousands in local currency)	
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 1 - EQUITY SHARE CAPITAL</b>			
Authorised Equity Share Capital - shares of Rs. /- each		1,038,190	1,064,455
Issued, Subscribed and Paid-up Equity Share Capital - equity shares of Rs. /- each		103,819	106,455
(Previous year equity shares of Rs. each)			
<b>TOTAL</b>		<b>103,819</b>	<b>106,455</b>
<b>SCHEDULE 2 - RESERVES &amp; SURPLUS</b>			
<b>I. Statutory Reserves</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total I</b>		<b>-</b>	<b>-</b>
<b>II. Capital Reserves</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total II</b>		<b>-</b>	<b>-</b>
<b>III. Share Premium</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total III</b>		<b>-</b>	<b>-</b>
<b>IV. Investment Reserve</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total IV</b>		<b>-</b>	<b>-</b>
<b>V. Foreign Currency Translation Reserve</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total V</b>		<b>-</b>	<b>-</b>
<b>VI. Revaluation Reserve on Fixed Assets</b>			
Opening Balance		-	-
Additions during the year			
Deductions during the year			
<b>Total VI</b>		<b>-</b>	<b>-</b>
<b>VII. Revenue and Other Reserves</b>			
Opening Balance		28,014	13,718
Additions during the year		11,140	14,296
Deductions during the year		5,000	
<b>Total VII</b>		<b>34,154</b>	<b>28,014</b>
<b>VIII. Available for Sale (AFS) Reserve</b>			
Opening Balance		(2,104)	(2,038)
Additions during the year			
Deductions during the year		(792)	66
<b>Total VIII</b>		<b>(1,312)</b>	<b>(2,104)</b>
<b>IX. Balance in Profit and Loss Account</b>		-	-
<b>GRAND TOTAL (I+II+III+IV+V+VI+VII+VIII+IX)</b>		<b>32,842</b>	<b>25,910</b>
<b>SCHEDULE 3 - DEPOSITS</b>			
<b>A. I. Demand Deposits</b>			
(i) From Banks		1,635	701
(ii) From Others		79,401	71,286
<b>II. Savings Bank Deposits</b>		224,496	246,734
<b>III. Term Deposits</b>			
(i) From Banks		10,156	4,117
(ii) From Others		323,503	261,795
<b>Total</b>		<b>639,191</b>	<b>584,633</b>
<b>B. I. Deposits of Branches in India</b>		1,635	701
<b>II. Deposits of Branches outside India</b>		637,556	583,932



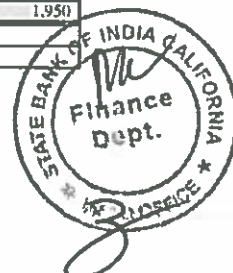
State Bank of India (California)		(Amount in thousands in local currency)	
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 4 - BORROWINGS</b>			
<b>I. Borrowings in India</b>			
(i) Reserve Bank of India			
(ii) Other Banks			
(iii) Other institutions and agencies			
(iv) Innovative Perpetual Debt Instruments (IPDI) - AT - 1 Bonds			
(v) Subordinated Debts and Bonds - Tier - II			
(vi) Redeemable Cumulative Preference Shares (RCPS)			
<b>Total I</b>		-	-
<b>II. Borrowings outside India</b>			
(i) Borrowings and Refinance outside India			
- From banks			
- From other institutions and agencies			
(ii) Innovative Perpetual Debt Instruments (AT - 1 Bonds)			
(iii) Subordinated Debts and Bonds (Tier - II)			
(iv) Redeemable Cumulative Preference Shares (RCPS)			
<b>Total II</b>		-	-
<b>GRAND TOTAL (I+II)</b>		-	-
Secured Borrowings included in I & II above			
<b>SCHEDULE 5 - OTHER LIABILITIES &amp; PROVISIONS</b>			
<b>I. Bills payable</b>			
<b>II. Inter Bank adjustments</b>			
<b>III. Inter - Office adjustments (net)</b>			
<b>IV. Interest accrued</b>		756	440
<b>V. Deferred Tax Liabilities (Net)</b>			
<b>Income Tax Provisions / Liabilities (Net) (i.e. other than Deferred Tax, TDS &amp; TCS Liabilities)</b>			
<b>VI. Liabilities relating to Policyholders in Insurance Business</b>			
<b>Provision for Standard Assets including provision for unhedged foreign currency exposure</b>		8,429	7,683
<b>IX. Others (including provisions)</b>		4,274	4,062
<b>Total</b>		<b>13,459</b>	<b>12,185</b>
<b>SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>			
<b>I. Cash in hand (including foreign currency notes and gold)</b>		693	563
<b>II. Balances with Reserve Bank of India</b>			
(i) In Current Account			
(ii) In Other Accounts			
<b>Total</b>		<b>693</b>	<b>563</b>
<b>SCHEDULE 7 - BALANCES WITH BANKS &amp; MONEY AT CALL &amp; SHORT NOTICE</b>			
<b>I. In India</b>			
(i) Balances with banks			
(a) In Current Account		930	
(b) In Other Deposit Accounts			
(ii) Money at call and short notice			
(a) With banks			
(b) With Other Institutions			
<b>TOTAL I</b>		<b>930</b>	<b>-</b>
<b>II. Outside India</b>			
(i) In Current Account		37,421	40,958
(ii) In Other Deposit Accounts		1,346	2,840
(iii) Money at call and short notice			
<b>TOTAL II</b>		<b>38,767</b>	<b>43,798</b>
<b>GRAND TOTAL (I and II)</b>		<b>39,697</b>	<b>43,798</b>



State Bank of India (California)		(Amount in thousands in local currency)	
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 8 - INVESTMENTS</b>			
I	Investment in India in		
	(i) Government Securities		
	(ii) Other Approved Securities		
	(iii) Shares		
	(iv) Debentures and Bonds		
	(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)		
	(vi) Group Associates		
	(vii) Others (Units of mutual funds, commercial papers, etc.)		
	<b>TOTAL I</b>	-	-
II	Investment Outside India in		
	(i) Government Securities (including local authorities)	71,387	82,754
	(ii) Other Approved Securities		
	(iii) Shares		
	(iv) Debentures and Bonds		
	(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada, Brazil)		
	(vi) Group Associates		
	(vii) Others (Units of mutual funds, commercial papers, etc.)		
	<b>TOTAL II</b>	71,387	82,754
	<b>GRAND TOTAL</b>	71,387	82,754
	(I and II)		
III	Investment in India in		
	(i) Gross Value of Investments		
	(ii) Aggregate of Provisions / Depreciation		
	(iii) Net Investments (vide I above)	-	-
IV	Investment Outside India in		
	(i) Gross Value of Investments	72,431	85,136
	(ii) Aggregate of Provisions / Depreciation	1,044	2,382
	(iii) Net Investments (vide II above)	71,387	82,754
	<b>GRAND TOTAL</b>	71,387	82,754
	(III and IV)		
<b>SCHEDULE 9 - ADVANCES</b>			
A.	(I) Bills purchased and discounted		
	(II) Cash Credits, Overdrafts and Loans repayable on demand		356
	(III) Term Loans	664,381	589,052
	<b>Total (A)</b>	664,381	589,408
B.	(I) Secured by tangible assets (including advances against Book Debts)	656,254	574,121
	(II) Covered by Bank/Government Guarantees		
	(III) Unsecured	8,127	15,287
	<b>Total (B)</b>	664,381	589,408
C.	(I) Advances in India		
	(i) Priority Sector		
	(ii) Public Sector		
	(iii) Banks		
	(iv) Others		
	<b>Sub Total (C.I)</b>	-	-
	(II) Advances outside India		
	(i) Due from banks		
	(ii) Due from others		
	(a) Bills purchased and discounted		
	(b) Syndicated loans	172,637	89,909
	(c) Others	531,744	499,499
	<b>Sub Total (C.II)</b>	664,381	589,408
	<b>Total C = (C.I + C.II)</b>	664,381	589,408
NOTE: Total of A = Total of B = Total of C			



State Bank of India (California)			
		(Amount in thousands in local currency)	
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 10 - FIXED ASSETS</b>			
I. Premises			
At cost as on 31st March of the preceding year	-		
Additions during the year			
Deductions during the year			
Accumulated Depreciation to date			
<b>TOTAL I</b>	-		-
II. Other Fixed Assets (including furniture and fixtures) #			
At cost as on 31st March of the preceding year	4,599		5,604
Additions during the year	640		339
Deductions during the year	-		1,344
Accumulated Depreciation to date	4,153		3,877
<b>TOTAL II</b>	1,086		722
III. Leased Assets (including assets taken on Finance lease)			
At cost as on 31st March of the preceding year	-		
Additions during the year			
Deductions during the year			
Accumulated Depreciation to date			
<b>SUB-TOTAL III</b>	-		-
Add/ (Less): Lease Adjustments and Provisions			
<b>TOTAL III</b>	-		-
IV. Assets under Construction (including Premises)			
<b>GRAND TOTAL (I+II+III+IV)</b>	1,086		722
# Other Fixed Assets includes Leased-hold improvement/development on operating leases.			
<b>SCHEDULE 11 - OTHER ASSETS</b>			
I. Inter bank adjustments			
II. Inter - Office adjustments (net)			
III. Interest accrued	2,286		1,727
IV. Tax paid in advance / tax deducted at source (Net)	2,924		
V. Stationery & Stamps			
VI. Non-banking assets acquired in satisfaction of claims			
VII. Deferred tax asset (Net)	3,873		4,497
Deposits placed with NABARD/SIDBI/NHB etc. for meeting shortfall in priority sector lending (e.g. RIDF, etc.)			
IX. Others excluding Intangible Assets	2,984		5,714
X. Intangible Assets :			
(a) Deferred Revenue Expenditure			
(b) MAT Credit Balance			
(c) Other Intangible Assets (pl. specify)			
(d) Other Intangible Assets (pl. specify)			
<b>TOTAL</b>	12,067		11,938
<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>			
I. Claims against the entity not acknowledged as debts			
Income Tax, Service Tax and other Statutory & Regulatory			
II. Demands / liabilities (net -off provisions)			
III. Liability for partly paid investments / Venture Funds			
IV. Liability on account of outstanding forward exchange contracts			
V. Guarantees given on behalf of constituents			
(a) In India			
(b) Outside India	1,417		291
VI. Acceptances, endorsements and other obligations			
Notional amount of outstanding Derivative contracts other than			
VII. Forward exchange contracts			
VIII. Other items for which the entity is contingently liable	11,864		1,659
<b>TOTAL</b>	13,281		1,950
Bills for collection			



State Bank of India (California)			
(Amount in thousands in local currency)			
		Name of the Currency	USD
		As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 13 - INTEREST EARNED</b>			
I	Interest / discount on advances/ bills	32,152	25,631
II	Income on Investments	2,861	2,527
III	Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
IV	Others	-	-
<b>TOTAL</b>		<b>35,213</b>	<b>28,158</b>
<b>SCHEDULE 14 - OTHER INCOME</b>			
I	Commission, exchange and brokerage	570	907
II	Profit/ (Loss) on sale of investments (Net)	(207)	(167)
III	Profit/ (Loss) on revaluation of investments (Net)	-	-
IV	Profit/ (Loss) on sale of land, buildings and other assets (Net)	-	-
V	Profit/ (Loss) on sale of leased assets (Net)	-	-
VI	Profit/ (Loss) on exchange transactions (Net)	1,211	1,293
	Income earned by way of dividends, etc. from group subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHL, CCIL, etc.)	-	-
VIII	Income from Finance Lease	-	-
IX	Credit Card membership/ service fees	-	-
X	Life Insurance Premium (net)	-	-
XI	General Insurance Premium (net)	-	-
XII	Share of earnings from associates	-	-
XIII	Recoveries made in write-off non-performing accounts	-	-
XIV	Miscellaneous income	330	176
<b>TOTAL</b>		<b>1,904</b>	<b>2,209</b>
<b>SCHEDULE 15 - INTEREST EXPENDED</b>			
I	Interest on deposits	8,186	3,987
II	Interest on Reserve Bank of India/ Inter-bank borrowings	-	256
III	Others	-	-
<b>TOTAL</b>		<b>8,186</b>	<b>4,243</b>



State Bank of India (California)		
	(Amount in thousands in local currency)	
	Name of the Currency	USD
	As at 31st March 2019	As at 31st March 2018
<b>SCHEDULE 16 - OPERATING EXPENSES</b>		
I. Payments to and provisions for employees	10,289	10,090
II. Rent, taxes and lighting	1,913	2,214
III. Printing & Stationery	121	112
IV. Advertisement and publicity	203	180
V. Depreciation on		
(a) Fixed Assets other than Leased Assets	275	303
(b) Leased Assets	-	-
VI. Directors' fees, allowances and expenses	242	337
Auditors' fees and expenses (including branch auditors' fees and expenses)	264	270
VII. Law charges	675	217
IX. Postages, Telegrams, Telephones, etc.	241	267
X. Repairs and maintenance	511	532
XI. Insurance Expenses	141	172
XII. Other Operating Expenses relating to Credit Card Operations	-	-
XIII. Other Operating Expenses relating to Life Insurance	-	-
XIV. Other Operating Expenses relating to General Insurance	-	-
XV. Other Expenditure	2,565	2,963
<b>TOTAL</b>	<b>17,440</b>	<b>17,657</b>
<b>SCHEDULE : PROVISIONS &amp; CONTINGENCIES (charged off to P &amp; L a/c)</b>		
Provision for Income Tax (Current tax)	1,319	(864)
Provision for Income Tax (Deferred tax)	624	(4,497)
Write - Back of Provision for Income Tax of earlier years	-	(620)
Provision for other taxes	-	-
Provision for Standard Assets	746	327
Provision for NPAs	(175)	(175)
Provision for Restructured Assets	-	-
Provision for investments in India	-	-
Provision for investments outside India	473	-
Provision for RRIIs/Subsidiaries/Joint Ventures	-	-
Provision on other assets	-	-
Other Provisions (Please Specify)	-	-
Other Provisions (Please specify)	-	-
Other Provisions (Please specify)	-	-
<b>Total Provisions &amp; Contingencies</b>	<b>2,987</b>	<b>(5,829)</b>
<b>Managing Director / CEO</b>	<b>Statutory Auditors</b>	





## Annexure I

## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Investments

(Amount in thousands in local currency)

INVESTMENTS	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (Column 2)	Difference (Column 3) =Col 1 - Col 2
<b>A. Investments in India</b>			
a. Government Securities	0		0
b. Other Approved Securities	0		0
c. Shares	0		0
d. Debentures & Bonds	0		0
e. Group Subsidiaries and / or Joint Ventures (e.g. SBI Foundation)	0		0
f. Group Associates	0		0
etc.)	0		0
<b>Total Investments in India</b>	0	0	0
<b>B. Investments outside India</b>			
a. Government Securities (including local authorities)	71387	71387	0
b. Other Approved Securities	0		0
c. Shares	0		0
d. Debentures & Bonds	0		0
e. Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada, Brazil)	0		0
f. Group Associates	0		0
g. Other Investments (Units of mutual funds, commercial papers, etc.)	0		0
<b>Total Investments outside India</b>	71387	71387	0
<b>Total (A+B)</b> (column 1 should tally with sch.8 total)	71387	71387	0
<b>C. Investments in India</b>			
a. Gross value of Investments in India	0		0
b. Aggregate of Provisions/Depreciation	0		0
c. Net Investments in India (a - b)	0	0	0
<b>D. Investments outside India</b>			
a. Gross Investments outside India	72431	72431	0
b. Aggregate of Provisions/Depreciation	1044	1044	0
c. Net Investments outside India (a - b)	71387	71387	0
<b>Total (C+D)</b> (column 1 should tally with sch.8 total)	71387	71387	0

Certified that valuation of investments in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.



Managing Director/CEO

Statutory Auditors





## Annexure 2

## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Advances

(Amount in thousands in local currency)

ADVANCES	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3) = Col 1 - Col 2
Bills purchased & discounted	0		0
Cash credits, Overdrafts & loans repayable on demand	0		0
Term Loans	664381	664381	0
<b>Sub-total</b>			
<b>A (Column 1 should tally with Schedule 9 of the BS)</b>	<b>664381</b>	<b>664381</b>	<b>0</b>
Secured by tangible assets (including advances against Book Debts)	656254	656254	0
Covered by bank/ Government guarantees	0		0
Unsecured	8127	8127	0
<b>Sub-total</b>			
<b>B (Column 1 should tally with Schedule 9 of the BS)</b>	<b>664381</b>	<b>664381</b>	<b>0</b>
<b>Advances in India</b>			
Priority Sector	0		0
Public Sector	0		0
Banks	0		0
Others	0		0
<b>Sub-total (C1)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Advances outside India</b>			
Dues from banks	0		0
Dues from others			
Bills purchased & discounted	0		0
Syndicated loans	132637	132637	0
Others	531744	531744	0
<b>Sub-total (C2)</b>	<b>664381</b>	<b>664381</b>	<b>0</b>
<b>Total (C1 + C2)</b>			
<b>C (Column 1 should tally with Schedule 9 of the BS)</b>	<b>664381</b>	<b>664381</b>	<b>0</b>
<b>D</b>			
<b>Gross Advances</b>	<b>664,381</b>	<b>664,381</b>	<b>-</b>
<b>Less:</b>			
(i) Interest Income Derecognised on NPA			-
(ii) Misc. Income Derecognised on NPA (if any)			-
(iii) Provision held for NPA Accounts			-
(iv) Floating Provision			-
(v) Counter Cyclic provisioning buffer			-
(vi) Provision for restructured accounts classified as NPAs			-
(vii) Provision for restructured accounts classified as standard assets			-
(viii) Other deductions (pl. Specify)			-
(ix) Other deductions (pl. Specify)			-
<b>E</b>			
<b>Net Advances (D - (i to ix))</b>	<b>664,381</b>	<b>664,381</b>	<b>-</b>
<b>Net Advances should tally with A,B,C &amp; E given above</b>			

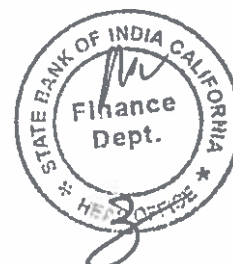
Certified that valuation of advances in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.

Managing Director/CEO

Statutory Auditors

## Notes:

- a As per CFS policy, advances are stated net of provision for non performing assets.  
b Provision on standard assets is not netted from advances, but shown as part of other liabilities in Schedule 5 of the BS.  
c For provisioning policy, please refer to the RBI master circular on IRAC for commercial banks



## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Fixed Assets

(Amount in thousands in local currency)

FIXED ASSETS	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)= Col 1-Col 2
<b>A. Premises</b>			
At cost as at close of previous year	0	0	0
Additions during the year	0	0	0
Deductions during the year	0	0	0
Depreciation to date	0	0	0
Sub-Total: Premises	0	0	0
<b>B. Other Fixed Assets (including furniture &amp; fixtures) #</b>			
At cost as at close of previous year	4599	4599	0
Additions during the year	640	640	0
Deductions during the year	0	0	0
Depreciation to date	4153	4153	0
Sub-Total: Other Fixed Assets	1086	1086	0
<b>C. Leased Assets (including assets taken on Finance Lease)</b>			
At cost as at close of previous year	0	0	0
Additions during the year	0	0	0
Deductions during the year	0	0	0
Depreciation to date	0	0	0
Add/ (Less) : Lease Adjustment and Provisions	0	0	0
Sub-Total: Leased Assets	0	0	0
<b>D. Assets under Construction (including Premises)</b>	0	0	0
<b>Total (A to D) - column 1 to tally with Sch.10</b>	<b>1086</b>	<b>1086</b>	<b>0</b>

# Other Fixed Assets includes Leased-hold development on operating leases.

Certified that carrying value of fixed assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.

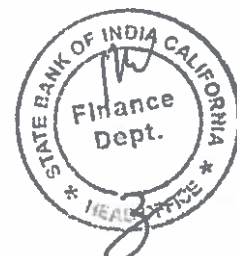


Managing Director/CEO

Statutory Auditors

## Notes:

- Fixed Assets are stated at historical cost except in the case of assets which have been revalued. The accumulated depreciation/amortisation is reduced from the cost/revalued amount. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account
- Depreciation on Computers, Computer Software forming an integral part of hardware, Computer Software which does not
- Depreciation on Automated Teller Machine (ATM)/ Cash Deposit Machine (CDM)/Coin Dispenser / Coin Vending Machine
- Depreciation on Servers are charged at 25% on Straight Line Method.
- Depreciation on Other Fixed Assets is charged at straight line method based on useful life determined by SBI.
- In respect of fixed assets held at Foreign Offices / Subsidiaries / JVs, depreciation is provided as per the regulation / norms of the respective countries.



## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Other Assets

(Amount in thousands in local currency)

OTHER ASSETS	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1-Col 2
1. Inter Bank Adjustments			
2. Inter Office Adjustments (Net)	0		0
3. Interest Accrued	2286	2286	0
4. Tax Paid in Advance/Tax Deducted at Source (net)	2924	2924	0
5. Stationery and Stamps	0		0
6. Non Banking Assets acquired in satisfaction of claims by the banking subsidiaries	0		0
7. Deferred Tax Assets (Net)	3873	3873	0
8. Deposits placed with NABARD/SIDBI/NHB etc. for meeting shortfall in priority sector lending (e.g. RIDF, etc.)	0		0
9. Others excluding Intangible Assets	2984	2984	0
10. Intangible Assets :			
(a) Deferred Revenue Expenditure	0		0
(b) MAT Credit Balance	0		0
(c) Other Intangible Assets (pl. specify)	0		0
(d) Other Intangible Assets (pl. specify)	0		0
Total (1 to 10) (column 1 to tally with Schedule 11)	12067	12067	0

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.

  
Managing Director/CEO

Statutory Auditors

## Note:

- In the case of leases written after 31.03.2001, SBI follows AS 19.
- Deferred Revenue Expenditure is neither capitalized nor carried in the balance sheet as unamortized/preliminary/pre-operative items. Therefore, any subsidiary carrying such items in their balance sheet will show the relative CFS valuation as zero in column 2.
- Dividends on shares of corporate bodies are recognised on accrual basis where the right to receive dividend is established.



## Annexure 5

## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Other Liabilities

(Amount in thousands in local currency)

OTHER LIABILITIES	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1-Col 2
1. Bills Payable	0		0
2. Inter Bank Adjustments	XXX	XXX	XXX
3. Inter Office Adjustments (Net)	0		0
4. Interest Accrued	756	756	0
5. Deferred Tax Liabilities (Net)	0		0
6. Income Tax Provisions / Liabilities (Net) (i.e. other than Deferred Tax, TDS & TCS Liabilities)	0		0
7. Liabilities relating to Policyholders in Insurance Business	0		0
8. Provision for Standard Assets including provision for unhedged foreign currency exposure	8429	8429	0
9. Others	4274	4274	0
Total (1 to 9) (column 1 to tally with Schedule 5)	13459	13459	0

Certified that carrying value of other liabilities in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.



Managing Director/CEO

Statutory Auditors

## Note :

Provision on Standard Assets is to be made at a uniform level of 0.40% except in the case of direct advances to agriculture & SME Sectors, which attract a provisioning of 0.25% and advances to Commercial Real Estate (CRE) Sector & Commercial Real Estate – Residential Housing Sector (CRE – RH) which attract a provisioning of 1 % & 0.75 % respectively. For more details, please refer RBI master circular on IRAC for commercial banks.



## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Income

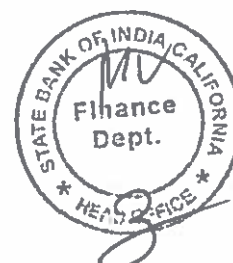
(Amount in thousands in local currency)

INCOME	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1-Col 2
<b>SCHEDULE 13 - INTEREST EARNED</b>			
I. Interest / discount on advances/ bills	32352	32352	0
II. Income on Investments	2861	2861	0
III. Interest on balances with Reserve Bank of India and other inter-bank funds	0		0
IV. Others	0		0
<b>TOTAL (I to IV)</b> (column 1 to tally which Schedule13)	<b>35213</b>	<b>35213</b>	<b>0</b>
<b>SCHEDULE 14 - OTHER INCOME</b>			
I. Commission, exchange and brokerage	570	570	0
II. Profit/ (Loss) on sale of investments (Net)	(207)	(207)	0
III. Profit/ (Loss) on revaluation of investments (Net)	0		0
Profit/(Loss) on sale of land, buildings and other assets			
IV. (Net)	0		0
V. Profit/ (Loss) on sale of leased assets (Net)	0		0
VI. Profit/ (Loss) on exchange transactions (Net)	1211	1211	0
Income earned by way of dividends, etc., from group subsidiaries / joint ventures and/or group associates			
VII. abroad/in India (e.g. DFHI, CCIL etc.)	0		0
VIII. Income from Finance Lease	0		0
IX. Credit Card membership/ service fees	0		0
X. Life Insurance Premium (net)	0		0
XI. General Insurance Premium (net)	0		0
XII. Share of earnings from associates			0
XIII. Recoveries made in write-off non-performing accounts	0		0
XIV. Miscellaneous income	330	330	0
<b>Total (I to XIV)</b> (column 1 to tally with Schedule14)	<b>1904</b>	<b>1904</b>	<b>0</b>

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India (California)

  
Managing Director/CEO

Statutory Auditors



## State Bank of India (California)

## Adjustments for non-uniform accounting policies - Expenses

(Amount in thousands in local currency)

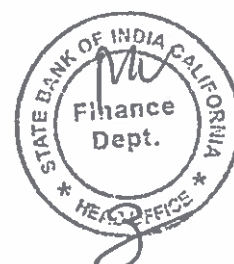
EXPENSES	Valuation as per subsidiary/JV's Balance Sheet (Column 1)	Valuation for CFS (as per policy included in Note below) (Column 2)	Difference (Column 3)=Col 1- Col 2
<b><u>SCHEDULE 15 - INTEREST EXPENDED</u></b>			
I. Interest on deposits	8186	8186	0
II. borrowings	0		0
III. Others	0		0
Total ( I to III) (column 1 to tally which Schedule15)	8186	8186	0
<b><u>SCHEDULE 16 - OPERATING EXPENSES</u></b>			
I. Payments to and provisions for employees	10289	10289	0
II. Rent, taxes and lighting	1913	1913	0
III. Printing & Stationery	121	121	0
IV. Advertisement and publicity	203	203	0
V. Depreciation on			
(a) Fixed Assets other than Leased Assets	275	275	0
(b) Leased Assets	0		0
VI. Directors' fees, allowances and expenses	242	242	0
Auditors' fees and expenses (including branch auditors'			
VII. fees and expenses)	264	264	0
VIII. Law charges	675	675	0
IX. Postages, Telegrams, Telephones, etc.	241	241	0
X. Repairs and maintenance	511	511	0
XI. Insurance Expenses	141	141	0
XII. Other Operating Expenses relating to Credit Card Operations	0		0
XIII. Other Operating Expenses relating to Life Insurance	0		0
XIV. Other Operating Expenses relating to General Insurance	0		0
XV. Other Expenditure	2565	2565	0
Total (I to XV) (column 1 to tally which Schedule16)	17440	17440	0

Certified that carrying value of other assets in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India.



Managing Director/CEO

Statutory Auditors



## State Bank of India (California)

Data for translation of income/expenses of non-integral foreign operationsProfit and Loss account for the period 01.04.2018 to 31.03.2019

(Amount in thousands in local currency)

	Name of the Currency				USD
	QE 30.06.18	QE 30.09.18	QE 31.12.18	QE 31.03.19	Total
	(a)	(b)	(c)	(d)	e = a+b+c+d
<b>SCHEDULE 13 - INTEREST EARNED</b>					
I Interest / discount on advances/ bills	7546	8012	8205	8589	32352
II Income on Investments	727	653	765	716	2861
Interest on balances with Reserve Bank of India and other inter-bank funds					0
III Others					0
IV TOTAL (I + II + III + IV)	8273	8665	8970	9305	35213
<b>SCHEDULE 14 - OTHER INCOME</b>					
I Commission, exchange and brokerage	132	146	140	152	570
II Profit/ (Loss) on sale of investments (Net)		(156)	(44)	(7)	(207)
III Profit/ (Loss) on revaluation of investments (Net)					0
IV Profit/(Loss) on sale of land, buildings and other assets (Net)					0
V Profit/ (Loss) on sale of leased assets (Net)					0
VI Profit/ (Loss) on exchange transactions (Net)	376	316	256	263	1211
Income earned by way of dividends, etc., from group subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)					0
VIII Income from Finance Lease					0
IX Credit Card membership/ service fees					0
X Life Insurance Premium (net)					0
XI General Insurance Premium (net)					0
XII Share of earnings from associates					
XIII Recoveries made in write-off non-performing accounts					0
XIV Miscellaneous income	126	56	131	17	330
TOTAL (items I to XIV)	634	362	483	425	1904
<b>SCHEDULE 15 - INTEREST EXPENDED</b>					
I Interest on deposits	1631	1904	2256	2395	8186
II Interest on Reserve Bank of India/ Inter-bank borrowings					0
III Others					0
TOTAL (I + II + III)	1631	1904	2256	2395	8186





	QE 30.06.18	QE 30.09.18	QE 31.12.18	QE 31.03.19	Total
	(a)	(b)	(c)	(d)	e = a+b+c+d

#### SCHEDULE 16 - OPERATING EXPENSES

I	Payments to and provisions for employees	2398	2533	2635	2723	10289
II	Rent, taxes and lighting	543	468	441	461	1913
III	Printing & Stationery	26	34	29	32	121
IV	Advertisement and publicity	54	48	46	55	203
V	Depreciation on					
	(a) Fixed Assets other than Leased Assets	60	60	73	82	275
	(b) Leased Assets	0				0
VI	Directors' fees, allowances and expenses	88	64	61	29	242
	Auditors' fees and expenses (including branch auditors' fees and expenses)	66	66	66	66	264
VII	Law charges	54	237	64	320	675
IX	Postages, Telegrams, Telephones, etc.	63	60	60	58	241
X	Repairs and maintenance	124	119	126	142	511
XI	Insurance Expenses	36	35	35	35	141
XII	Other Operating Expenses relating to Credit Card Operations					0
XIII	Other Operating Expenses relating to Life Insurance					0
XIV	Other Operating Expenses relating to General Insurance					0
XV	Other Expenditure	619	640	641	665	2565
	<b>TOTAL (items I to XV)</b>	<b>4131</b>	<b>4364</b>	<b>4277</b>	<b>4668</b>	<b>17440</b>

#### SCHEDULE : PROVISIONS & CONTINGENCIES (charged off to P & L a/c)

Provision for Income Tax (Current tax)	(874)	3395	(3614)	2412	1319
Provision for Income Tax (Deferred tax)	1313	(3180)	4408	(1917)	624
Write - Back of Provision for Income Tax of earlier years	0				0
Provision for other taxes	0				0
Provision for Standard Assets	203	262	68	213	746
Provision for NPAs	(175)				(175)
Provision for Restructured Assets	0				0
Provision for investments in India	0				0
Provision for investments outside India	473				473
Provision for RRBs/Subsidiaries/Joint Ventures					0
Provision on other assets					0
Other Provisions (Please Specify)					0
Other Provisions (Please specify)					0
Other Provisions (Please specify)					0
<b>TOTAL</b>	<b>940</b>	<b>477</b>	<b>862</b>	<b>708</b>	<b>2987</b>

<b>Net Profit for the year</b>	<b>2205</b>	<b>2282</b>	<b>2058</b>	<b>1959</b>	<b>8504</b>
--------------------------------	-------------	-------------	-------------	-------------	-------------

Note: a) Figures in the last column should tally with CFS P&L a/c of 2018-19

Managing Director/CEO

Statutory Auditors



Sr. No	Name of the Counter party	Balances with Banks in Current Accounts (Sch 7)	Balances with Banks in other deposit accounts (Sch 7)	Money at Call & Short Notice (Sch 7)	Bills Purchased & discounted (Sch 9) ##	Cash Credits/ Current Accounts/ Overdrafts - Debit Balances (Sch 9)	Demand Loans (Sch 9)	Term Loans (Sch.9)	Other Assets- interest accrued (sch 11)	Other Assets- Others (Net of Provisions(if any)) (sch 11)	Total
		1	2	3	4	5	6	7	8	9	10
1	SBI Capital Markets Ltd.										-
2	SBICAP Securities Ltd										-
3	SBICAP Trustee Company Ltd										-
4	SBICAP Ventures Ltd										-
5	SBI DFHI Ltd										-
6	SBI Payment Services Pvt Ltd										-
7	SBI Mutual Fund Trustee Company Pvt.										-
8	SBI Global Factors Ltd										-
9	SBI Pension Funds Pvt Ltd										-
10	Ltd.										-
11	SBI General Insurance Company Ltd										-
12	SBI Cards & Payment Services Pvt. Ltd										-
13	SBI Business Process Management Services Pvt Ltd.										-
14	SBI Life Insurance Company Limited										-
15	SBI Infra Management Solutions Private Limited										-
16	SBI Funds Management Pvt. Ltd										-
17	SBI Funds Management (International) Pvt. Ltd										-
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank LLC, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd										-
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Servicios Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	-	-	-	-	-	-	-	-	-	-
	Name of the Branch.....										
	Name of the Branch.....										
	Name of the Branch.....										
31	SBI- Domestic Offices	0	-	-	-	-	-	-	-	-	0
	Based on Baloo Rate of \$1 USD = 69.155										
	IS Mumbai	0									
	Name of the Circle.....										
	TOTAL	0	-	-	-	-	-	-	-	-	0

**Note:**

- ## bills negotiated against Letters of Credit for elimination of intra group contingent liabilities.
- Balances with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group balances.
- Investment in CDs & CPs are reported at carrying value, hence interest / discount accrued on CDs & CPs should not be reported in column "Other Assets - interest accrued (sch 11).
- Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.

**We confirm that**

- there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.


  
Managing Director/CEO

Statutory Auditors



## Intra-group Liabilities as on 31st March 2019

(amount in thousands in local currency)

S. No.	Name of the Counter party	Demand Deposits - Current Account / Cash Credit Account - Credit Balances (Sch 3)	Time Deposits (Sch 3)	Secured Borrowings (Sch 4)	Other Unsecured Borrowings (excluding Commercial Papers (CPs) and Debentures) (Sch 4)	Innovative Perpetual Debt Instruments - Tier I Bonds (Sch 4)	Subordinated Debts & Bonds - Tier II Bonds (Sch 4) ##	Commercial Papers and Debentures which are not considered as Subordinated Debts (Sch 4)	Other Liabilities Interest accrued (Sch 5)	Other liabilities (Sch 5) (Please specify)	Total
		1	2	3	4	5	6	7	8	9	10
1	SBI Capital Markets Ltd.										-
2	SBICAP Securities Ltd										-
3	SBICAP Trustee Company Ltd										-
4	SBICAP Ventures Ltd										-
5	SBI DFHI Ltd										-
6	SBI Payment Services Pvt Ltd										-
7	SBI Mutual Fund Trustee Company Pvt. Ltd										-
8	SBI Global Factors Ltd										-
9	SBI Pension Funds Pvt Ltd										-
10	Ltd.										-
11	SBI General Insurance Company Ltd										-
12	SBI Cards & Payment Services Pvt. Ltd										-
13	SBI Business Process Management Services Pvt Ltd.										-
14	SBI Life Insurance Company Limited										-
15	SBI Infra Management Solutions Private Limited										-
16	SBI Funds Management Pvt. Ltd										-
17	SBI Funds Management (International) Pvt. Ltd										-
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank Llc, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd										-
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Servicios Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	-	-	-	-	-	-	-	-	-	-
	Name of the Branch.....										
	Name of the Branch.....										
	Name of the Branch.....										
31	SBI- Domestic Offices	1,635	-	-	-	-	-	-	-	-	1,635
	FD Kolkata	1635									
	Name of the Circle.....										
	Name of the Circle.....										
	TOTAL	1,635	-	-	-	-	-	-	-	-	1,635

## Note:

- Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.
- ## Debentures which are considered as Subordinated Debts are to be reported under the head "Subordinated Debts & Bonds - Tier II Bonds (Sch.4)"
- Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.  
State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any transaction/balance with these banks should be reported with State Bank of India.

## We confirm that

- there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.

Managing Director/CEO

Statutory Auditors



**Intra-group Contingent Liabilities as on 31st March 2019**

*(amount in thousands in local currency)*

S. No.	Name of the Counter party	Claims against the entity not acknowledged as debts	Liability on account of outstanding forward exchange contracts	Guarantees given on behalf of constituents	Acceptances, endorsements and other obligations	Notional amount of outstanding derivative contracts other than forward exchange contracts	Other items for which the entity is contingently liable	Total
		A	B	C	D	E	F	(A to F)
1	SBI Capital Markets Ltd.							-
2	SBICAP Securities Ltd							-
3	SBICAP Trustee Company Ltd							-
4	SBICAP Ventures Ltd							-
5	SBI DFHI Ltd		NIL					-
6	SBI Payment Services Pvt Ltd							-
7	SBI Mutual Fund Trustee Company Pvt. Ltd							-
8	SBI Global Factors Ltd							-
9	SBI Pension Funds Pvt Ltd							-
10	SBI-SG Global Securities Services Pvt. Ltd.							-
11	SBI General Insurance Company Ltd							-
12	SBI Cards & Payment Services Pvt. Ltd							-
13	SBI Business Process Management Services Pvt Ltd.							-
14	SBI Life Insurance Company Limited							-
15	SBI Infra Management Solutions Private Limited							-
16	SBI Funds Management Pvt. Ltd							-
17	SBI Funds Management (International) Pvt. Ltd							-
18	SBICAP (Singapore) Ltd.							-
19	SBICAP (UK) Ltd							-
20	Nepal SBI Merchant Banking Ltd.							-
21	State Bank of India (California)							-
22	SBI Canada Bank							-
23	SBI (Mauritius) Ltd.							-
24	Commercial Indo Bank Llc, Moscow							-
25	PT Bank SBI Indonesia							-
26	Nepal SBI Bank Ltd							-
27	Bank SBI Botswana Ltd.							-
28	State Bank of India Servicios Limitada							-
29	State Bank of India (UK) Limited							-
30	SBI- Foreign Offices	-	-	-	-	-	-	-
	Name of the Branch.....							
	Name of the Branch.....							
	Name of the Branch.....							
31	SBI- Domestic Offices	-	-	-	-	-	-	-
	FD Kolkata							
	Name of the Circle.....							
	Name of the Circle.....							
	<b>TOTAL</b>	-	-	-	-	-	-	-

**Note:**

- Balances with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group balances.
- State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any transaction/balance with these banks should be reported with State Bank of India.

**We confirm that**

- there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.

  
Managing Director/CEO

Statutory Auditors



**Intra-group Incomes for the period 1st April 2018 to 31st March 2019**

*(amount in thousands in local currency)*

S. No.	Name of the Counter party	Interest / Discount on Advances/Bills (Sch. 13)	Income on investments (Sch. 13)	Interest on Bank Balances and Money at call & short notice (Sch. 13)	Other Interest (Sch. 13)	Commission, Exchange & Brokerage (Sch. 14)	Profit/ (Loss) on sale of Investment s (Sch. 14)	Profit/ (Loss) on sale of land/building s and other assets (Sch. 14)	Income from Financial Lease (Sch. 14)	Insurance Premium Income (net) ## (Sch. 14)	Misc Income (Sch. 14)	Income earned by way of dividends	Total
		A	B	C	D	E	F	G	H	I	J	K	(A to K)
1	SBI Capital Markets Ltd.												-
2	SBICAP Securities Ltd												-
3	SBICAP Trustee Company Ltd												-
4	SBICAP Ventures Ltd												-
5	SBI DFHI Ltd			NIL									-
6	SBI Payment Services Pvt Ltd												-
7	SBI Mutual Fund Trustee Company Pvt. Ltd												-
8	SBI Global Factors Ltd												-
9	SBI Pension Funds Pvt Ltd												-
10	SBI-SG Global Securities Services Pvt. Ltd.												-
11	SBI General Insurance Company Ltd												-
12	SBI Cards & Payment Services Pvt. Ltd												-
13	SBI Business Process Management Services Pvt Ltd.												-
14	SBI Life Insurance Company Limited												-
15	SBI Infra Management Solutions Private Limited												-
16	SBI Funds Management Pvt. Ltd												-
17	SBI Funds Management (International) Pvt. Ltd												-
18	SBICAP (Singapore) Ltd.												-
19	SBICAP (UK) Ltd												-
20	Nepal SBI Merchant Banking Ltd.												-
21	State Bank of India (California)												-
22	SBI Canada Bank												-
23	SBI (Mauritius) Ltd												-
24	Commercial Indo Bank Llc, Moscow												-
25	PT Bank SBI Indonesia												-
26	Nepal SBI Bank Ltd												-
27	Bank SBI Botswana Ltd.												-
28	State Bank of India Servicios Limitada												-
29	State Bank of India (UK) Limited												-
30	SBI- Foreign Offices	-	-	-	-	-	-	-	-	-	-	-	-
	Name of the Branch.....												
	Name of the Branch.....												
	Name of the Branch.....												
31	SBI- Domestic Offices	-	-	-	-	-	-	-	-	-	-	-	-
	Name of the Circle.....												
	Name of the Circle.....												
	Name of the Circle.....												
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

**Note:**

- Income from transactions with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group transactions.
- ## Only SBI Life Ins. Co. Ltd. & SBI General Ins. Co. Ltd. has to report those Insurance Premium Income (net-off reinsurance premium) under this head for which Counter Party is the Beneficiary of the policy. Insurance Premium Income, where the premium is recovered by the group entities from the beneficiaries should not be reported here. e.g. RiNn Raksha Insurance Policy.
- Interest Income on Bills purchased & discounted under LC issued by group entities is not a intra group income.
- State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged in State Bank of India w.e.f. 01.04.2018, so any transaction/balance with these banks should be reported with State Bank of India.

**We confirm that**

- there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.

Managing Director/CEO

Statutory Auditors



**Intra-group Expenses for the period 1st April 2018 to 31st March 2019**

*(amount in thousands in local currency)*

S. No.	Name of the Counter party	Interest expenses on deposits (Sch.15)	Interest expenses on AT - 1 (IPDI) Bonds (Sch.15)	Interest expenses on Subordinated Debts and Tier - II Bonds (Sch.15)	Interest expenses on other borrowings (Sch.15)	Other Interest expenses (Sch.15)	Payment to and provisions for employees ## (Sch.16)	Rent, Taxes & Lighting (Sch.16)	Insurance Expenses (Sch.16)	Other Expenditure (Sch.16)	Total
		A	B	C	D	E	F	G	H	I	(A to I)
1	SBI Capital Markets Ltd.										-
2	SBICAP Securities Ltd										-
3	SBICAP Trustee Company Ltd										-
4	SBICAP Ventures Ltd										-
5	SBI DFHI Ltd										-
6	SBI Payment Services Pvt Ltd										-
7	SBI Mutual Fund Trustee Company Pvt. Ltd										-
8	SBI Global Factors Ltd			NIL							-
9	SBI Pension Funds Pvt Ltd										-
10	SBI-SG Global Securities Services Pvt. Ltd.										-
11	SBI General Insurance Company Ltd										-
12	SBI Cards & Payment Services Pvt. Ltd										-
13	SBI Business Process Management Services Pvt. Ltd.										-
14	SBI Life Insurance Company Limited										-
15	SBI Infra Management Solutions Private Limited										-
16	SBI Funds Management Pvt. Ltd										-
17	SBI Funds Management (International) Pvt. Ltd										-
18	SBICAP (Singapore) Ltd.										-
19	SBICAP (UK) Ltd										-
20	Nepal SBI Merchant Banking Ltd.										-
21	State Bank of India (California)										-
22	SBI Canada Bank										-
23	SBI (Mauritius) Ltd.										-
24	Commercial Indo Bank Llc, Moscow										-
25	PT Bank SBI Indonesia										-
26	Nepal SBI Bank Ltd										-
27	Bank SBI Botswana Ltd.										-
28	State Bank of India Servicios Limitada										-
29	State Bank of India (UK) Limited										-
30	SBI- Foreign Offices	-	-	-	-	-	-	-	-	-	-
	Name of the Branch.....										
	Name of the Branch.....										
	Name of the Branch.....										
31	SBI- Domestic Offices	-	-	-	-	-	-	-	-	-	-
	Name of the Circle.....										
	Name of the Circle.....										
	Name of the Circle.....										
	<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-

**Note:**

- Transactions with "SBI Mutual Fund" **SHOULD NOT** be reported as intra group transactions.
- ## Salary, allowances and other benefits in respect of those employees, who are on deputation from group entities and their payments are made directly to the group entities and not to the individual employees.

**We confirm that**

- there is no outstanding unreconciled entries which originated prior to 31st December 2018. A Nil report in Annexure Q 13A is submitted.
- The details of unreconciled entries originated prior to 31st December 2018 (if any) are furnished in Annexure Q 13A.

  
Managing Director/CEO

Statutory Auditors



## Details of unreconciled entries as on 31st March 2019 which originated prior to 31st December 2018

(amount in thousands in local currency)

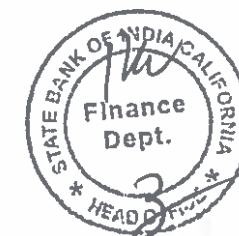
S. No.	Name of the Counter party	Amount		Date of origination	Name of the Account head under which it is accounted	Amount of Provision held for Debit Entries	Reason for unreconciliation and / or reason for not having any provision for unreconciled debit entries
		Debit	Credit				
1	SBI Capital Markets Ltd.				For example - Balances with Banks in Current Accounts (Sch 7)		
2	SBICAP Securities Ltd						
3	SBICAP Trustee Company Ltd						
4	SBICAP Ventures Ltd						
5	SBI DFHI Ltd						
6	SBI Payment Services Pvt Ltd						
7	SBI Mutual Fund Trustee Company Pvt. Ltd						
8	SBI Global Factors Ltd						
9	SBI Pension Funds Pvt Ltd						
10	SBI-SG Global Securities Services Pvt. Ltd.						
11	SBI General Insurance Company Ltd						
12	SBI Cards & Payment Services Pvt. Ltd						
13	SBI Business Process Management Services Pvt Ltd.						
14	SBI Life Insurance Company Limited						
15	SBI Infra Management Solutions Private Limited						
16	SBI Funds Management Pvt. Ltd						
17	SBI Funds Management (International) Pvt. Ltd						
18	SBICAP (Singapore) Ltd.						
19	SBICAP (UK) Ltd						
20	Nepal SBI Merchant Banking Ltd.						
21	State Bank of India (California)						
22	SBI Canada Bank						
23	SBI (Mauritius) Ltd.						
24	Commercial Indo Bank LLC, Moscow						
25	PT Bank SBI Indonesia						
26	Nepal SBI Bank Ltd						
27	Bank SBI Botswana Ltd.						
28	State Bank of India Servicios Limitada						
29	State Bank of India (UK) Limited						
30	SBI- Foreign Offices						
	Name of the Branch.....						
	Name of the Branch.....						
	Name of the Branch.....						
31	SBI- Domestic Offices						
	Name of the Circle.....						
	Name of the Circle.....						
	Name of the Circle.....						

Note:

- 1 Please provide the entry wise details for each counter party
- 2 In case there is nothing to report in this annexure then please submit it as NIL.


  
Managing Director/CEO

Statutory Auditors





## State Bank of India (California)

## Computation of unrealized gains/ losses on intra-group purchase of securities &amp; other equipments

A. Details of securities purchased from State Bank Group members and outstanding as on 31st March 2019

(Amount in thousands in local currency)

Date of purchase	Purchased from (Name of State Bank Group member)	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Cost	Depreciation	Amortisation	Outstanding as at 31.03.2019	
								Face value	Book value / Carrying value
	NIL								

B. Details of securities sold to State Bank Group members during the year 2018-19

(Amount in thousands in local currency)

Date of Sale	Sold to (Name of State Bank Group member) i.e. Subsidiaries/ JVs/ Associates including RRBs	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Face value of security sold	Net Sale Value*	Original Cost	Cumulative Depreciation / Appreciation as on date of sale	Cumulative Provision for Amortisation as on date of sale	Book value / Carrying value as on date of sale	Profit/ Loss on the transaction (column no. 6 minus column no.10)
1	2	3	4	5	6	7	8	9	10	11	12
	NIL										

\* Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, STT, etc.

C. Details of fixed assets & other equipments purchased from State Bank Group members and outstanding as on 31st March 2019

Date of purchase	Purchased from (Name of State Bank Group member)	Item Description	Purchase price	Carrying value as at 31.03.2019
	NIL			

D. Details of fixed assets & other equipments sold to other group companies during the period 01.04.2018 to 31.03.2019

Date of Sale	Sold to (Name of State Bank Group member)	Item Description	Net Sale Value*	Original Cost	Book value / Carrying value as on date of sale	Profit/ Loss on the transaction
	NIL					

\* Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, etc.

Managing Director/CEO

Statutory Auditors



## Annexure 15

## State Bank of India (California)

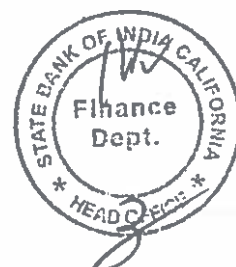
## Details of Equity Share Capital as at 31.03.2019

(Amount in thousands in local currency)

Sr.NO	Name of the Shareholder	Face Value of Equity Share Capital allotted
1	State Bank of India	103819
2	SBI Capital Markets Ltd.	
3	SBICAP Securities Ltd	
4	SBICAP Trustee Company Ltd	
5	SBICAP Ventures Ltd	
6	SBICAP (Singapore) Ltd.	
7	SBICAP (UK) Ltd	
8	SBI DFHI Ltd	
9	SBI Payment Services Pvt. Ltd	
10	SBI Mutual Fund Trustee Company Pvt. Ltd	
11	SBI Global Factors Ltd.	
12	SBI Pension Funds Pvt Ltd	
13	SBI - SG Global Securities Services Pvt. Ltd.	
14	SBI Cards & Payment Services Pvt. Ltd	
15	SBI Life Insurance Company Limited	
16	SBI General Insurance Company Ltd	
17	SBI Funds Management (Pvt) Ltd	
18	SBI Infra Management Solutions Private Limited	
19	Ltd.	
20	SBI Funds Management (International) Pvt. Ltd	
21	State Bank of India (California)	
22	SBI Canada Bank	
23	SBI (Mauritius) Ltd.,	
24	Commercial Indo Bank Llc , Moscow	
25	PT Bank SBI Indonesia	
26	Nepal SBI Bank Ltd	
27	Nepal SBI Merchant Banking Ltd.	
28	Bank SBI Botswana Ltd.	
29	State Bank of India Servicios Limitada	
30	State Bank of India (UK) Limited	
31	C Edge Technologies Ltd	
32	SBI Macquarie Infrastructure Management Pvt	
33	SBI Macquarie Infrastructure Trustee Pvt. Ltd	
34	Macquarie SBI Infrastructure Mgmt Pte. Ltd	
35	Macquarie SBI Infrastructure Trustee Ltd	
36	Oman-India Joint Investment Fund Mgmt. Company Pvt.Ltd.	
37	Oman-India Joint Investment Fund Trustee Company Pvt. Ltd.	
38	Jio Payments Bank Ltd.	
	Sub-Total	103819
	Other Shareholders	
	Grand Total (to tally with Sch. 1 of the BS)	103819


  
Managing Director/CEO

Statutory Auditors



Details of Investments in State Bank Group as at 31.03.2019

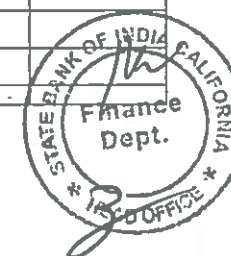
(Amount in thousands in local currency)

Name of Investor		Equity share capital			IPDI (Tier I ) and Subordinated Debts & Bonds (Tier II)				Investment in Debentures/ Preference Shares/ CD'S / CP'S		
					IPDI (Tier I ) and Subordinated Debts & Bonds (Tier II)	Investments in Innovative Perpetual Debt Instruments (IPDI) - AT - I Bonds	Investments in Subordinated Debts & Bonds (Tier II)				
A. Investment in SBI Subsidiary & JV of SBI		Face Value as at 31.03.2019	Carrying Value as at 31.03.2019	Category under which it has been included in Sch. B (Shares/ Subsidiaries & JVs / Others)	Face Value as at 31.03.2019	Carrying Value as at 31.03.2019	Carrying Value as at 31.03.2019	Category under which it has been included in Sch. B (Shares/ Subsidiaries & JVs / Others)	Face Value as at 31.03.2019	Carrying Value as at 31.03.2019	Category under which it has been included in Sch. B (Shares/ Subsidiaries & JVs / Others)
1	State Bank of India										
2	SBI Capital Markets Ltd.										
3	SBICAP Securities Ltd										
4	SBICAP Trustee Company Ltd										
5	SBICAP Ventures Ltd										
6	SBICAP (Singapore) Ltd.		Nil.								
7	SBICAP (UK) Ltd										
8	SBI DFI Ltd										
9	SBI Payment Services Pvt. Ltd										
10	SBI Mutual Fund Trustee Company Pvt. Ltd										
11	SBI Global Factors Ltd.										
12	SBI Pension Funds Pvt Ltd										
13	SBI - SG Global Securities Services Pvt. Ltd.										
14	SBI Cards & Payment Services Pvt. Ltd										
15	SBI Life Insurance Company Limited										
16	SBI General Insurance Company Ltd										
17	SBI Funds Management (Pvt) Ltd										
18	SBI Infra Management Solutions Private Limited										
19	SBI Business Process Management Services Pvt Ltd.										
20	SBI Funds Management (International) Pvt.Ltd										
21	State Bank of India (California)										
22	SBI Canada Bank										
23	SBI (Mauritius) Ltd.,										
24	Commercial Indo Bank Jsc , Moscow										
25	PT Bank SBI Indonesia										
26	Nepal SBI Bank Ltd										
27	Nepal SBI Merchant Banking Ltd.										
28	Bank SBI Botswana Ltd.										
29	SBI Services Limited										
30	State Bank of India (UK) Limited										
31	Macquarie SBI Infrastructure Mgmt Pte. Ltd										
32	Macquarie SBI Infrastructure Trustee Ltd										
33	SBI Macquarie Infrastructure Trustee Pvt. Ltd										
34	SBI Macquarie Infrastructure Management Pvt. Ltd										
35	C Edge Technologies Ltd										
36	Oman-India Joint Investment Fund Mgmt. Company Pvt.Ltd.										
37	Oman-India Joint Investment Fund Trustee Company Pvt. Ltd.										
38	Jio Payments Bank Limited										
39	SBI Foundation										
40	Any other Subsidiary/ JV (please specify)										
41	Any other Subsidiary/ JV (please specify)										
Total											

<

Managing Director/CEO

Statutory Auditors



**State Bank of India (California)**

**Data requirement for Identification of "Associates" for AS 23 as at 31.03.2019**

### Table I

(Amount in thousands in local currency)

Sr.No.	Name of the entity	Face Value of Share Capital allotted to the Subsidiary/JV	% Stake	Cost	Carrying value as per audited BS	
					As on 31-03-2019	As on 31-03-2018
A	B	C	D	E	F	G
1	The Clearing Corporation of India Ltd.					
2	Bank of Bhutan Ltd.		NIL			
3	Regional Rural Banks					
4	Any other entity in which your investment exceeds 20 % (please indicate the name of each such entity separately)					
TOTAL					0	0

### Table II

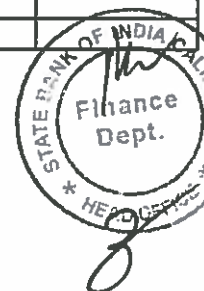
If there are any investment in shares in entities which should be classified as an "Associates" in term of Accounting Standard 23, other than those acquired and held exclusively with a view to its subsequent disposal in the near future, please list all such investments individually in the following format. (Please note that this list should not include entities listed in Table I above.)

(Amount in thousands in local currency)

Sr.No.	Name of the entity	Face Value of Share Capital allotted to the Subsidiary/JV	% Stake	Cost	Carrying value as per audited BS	
					As on 31-03-2019	As on 31-03-2018
			NIL			
	TOTAL					

**Managing Director/CEO**

## Statutory Auditors



## Annexure 18

## State Bank of India (California)

Details of Deferred Taxes as at 31.03.2019

(Amount in thousands in local currency)

A.	Deferred Tax Assets	As on 31.03.2019 Column 1	As on 31.03.2018 Column 2
	Provision for long term Employee Benefits (e.g. Pension, Gratuity, Leave Encashment, Sick Leave, LFC, HTC etc.)		
4	Depreciation on fixed assets	226	
5	Provision on non-performing advances	2420	
6	Depreciation / Amortisation on investment	294	954
7	On Accumulated Losses		
8	Others Federal Tax payment		420
9	Others Tax provisions	947	3126
	<b>Total (DTA)</b>	<b>3887</b>	<b>4500</b>

<b>B</b>	<b>Deferred Tax Liabilities</b>		
1	Depreciation on fixed assets		
2	Interest accrued on investment securities		
3	Depreciation / Amortisation on investment	14	3
4	Others (Please specify)		
5	Others (Please specify)		
6	Others (Please specify)		
	<b>Total (DTL)</b>	<b>14</b>	<b>3</b>
<b>C</b>	<b>Net DTA/ DTL (A - B)</b>	<b>3873</b>	<b>4497</b>
<b>D</b>	<b>Charge/ Credit to P&amp;L on account of deferred tax during FY 2018-19</b>	<b>624</b>	
	(Column 2 minus Column 1 of Row C above)		

The Net DTA/ DTL should tally with the relative amount in the Balance Sheet.

The amount in Row D should tally with the deferred tax amount in the P&amp;L during the year

Managing Director/CFO

Statutory Auditors



## Data requirements for Related Party Disclosures as at 31st March 2019 (Balance Sheet Items)

## A. Outstanding as at 31st March 2019

(Amount in thousands in local currency)

Name of Related Party	Deposits	Borrowings	Other Liabilities	Balances with banks	Money at call	Investments	Advances	Other Assets	Non-fund commitments (LCs/ BGs)
C-Edge Technologies Ltd.									
SBI Macquarie Infrastructure Management Pvt. Ltd.									
SBI Macquarie Infrastructure Trustee Pvt. Ltd.									
Macquarie SBI Infrastructure Management Pte. Ltd.		NIL							
Macquarie SBI Infrastructure Trustee Ltd.									
Onan India Joint Investment Fund - Management Company Pvt. Ltd.									
Onan India Joint Investment Fund - Trustee Company Pvt.									
Jio Payments Bank Limited									
Bank of Bhutan Ltd.									
SBI Home Finance Ltd.									
Shri Rajnish Kumar, Chairman									
Shri Dinesh Kumar Khara, Managing Director									
Shri P. K. Gupta, Managing Director									
Shri Arijit Basu, Managing Director (from 25.06.2018)									
Smt. Anshula Kant, Managing Director (from 07.09.2018)									
Relatives of Chairman/ Managing Directors									
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

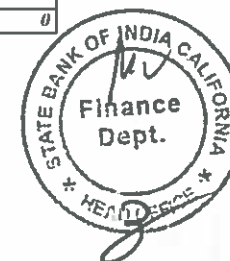
## B. Maximum Outstanding during the year 2018-19

(Amount in thousands in local currency)

Name of Related Party	Deposits	Borrowings	Other Liabilities	Balances with banks	Money at call	Investments	Advances	Other Assets	Non-fund commitments (LCs/ BGs)
C-Edge Technologies Ltd.									
SBI Macquarie Infrastructure Management Pvt. Ltd.									
SBI Macquarie Infrastructure Trustee Pvt. Ltd.									
Macquarie SBI Infrastructure Management Pte. Ltd.									
Macquarie SBI Infrastructure Trustee Ltd.		NIL							
Onan India Joint Investment Fund - Management Company Pvt. Ltd.									
Onan India Joint Investment Fund - Trustee Company Pvt.									
Jio Payments Bank Limited									
Bank of Bhutan Ltd.									
SBI Home Finance Ltd.									
Shri Rajnish Kumar, Chairman									
Shri B. Sriram, Managing Director (upto 30.06.2018)									
Shri Dinesh Kumar Khara, Managing Director									
Shri P. K. Gupta, Managing Director									
Shri Arijit Basu, Managing Director (from 25.06.2018)									
Smt. Anshula Kant, Managing Director (from 07.09.2018)									
Relatives of Chairman/ Managing Directors									
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>


  
Managing Director/CEO

Statutory Auditor



## State Bank of India (California)

## Data requirements for Related Party Disclosures for the year ended 31st March 2019 (P&amp;L Items)

(Amount in thousands in local currency)

Name of Related Party	Interest income	Profit/ (Loss) on sale of land/ buildings and other assets	Income earned by way of dividends	Other Income	Interest Expenditure	Other Expenditure
C-Edge Technologies Ltd.						
SBI Macquarie Infrastructure Management Pvt. Ltd.						
SBI Macquarie Infrastructure Trustee Pvt. Ltd.						
Macquarie SBI Infrastructure Management Pte. Ltd.		NIL				
Macquarie SBI Infrastructure Trustee Ltd.						
Oman India Joint Investment Fund - Management Company Pvt. Ltd.						
Oman India Joint Investment Fund - Trustee Company Pvt.						
Jio Payments Bank Limited						
Bank of Bhutan Ltd.						
SBI Home Finance Ltd.						
Shri Rajnish Kumar, Chairman						
Shri B. Sriram, Managing Director (upto 30.06.2018)						
Shri Dinesh Kumar Khara, Managing Director						
Shri P. K. Gupta, Managing Director						
Shri Arijit Basu, Managing Director (from 25.06.2018)						
Smt. Anshula Kant, Managing Director (from 07.09.2018)						
Relatives of Chairman/ Managing Directors						
<b>T O T A L</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

  
 Managing Director/CEO

Statutory Auditor





## State Bank of India (California)

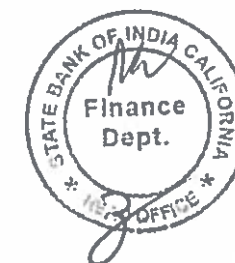
Data requirements for Related Party Disclosures for the period 1st April 2018 to 30th September 2018 (P&L Items)

(Amount in thousands in local currency)

Name of Related Party	Interest income	Profit/ (Loss) on sale of land/ buildings and other assets	Income earned by way of dividends	Other Income	Interest Expenditure	Other Expenditure
C-Edge Technologies Ltd.						
SBI Macquarie Infrastructure Management Pvt. Ltd.						
SBI Macquarie Infrastructure Trustee Pvt. Ltd.						
Macquarie SBI Infrastructure Management Pte. Ltd.		NIL				
Macquarie SBI Infrastructure Trustee Ltd.						
Oman India Joint Investment Fund - Management Company Pvt. Ltd.						
Oman India Joint Investment Fund - Trustee Company Pvt.						
Jio Payments Bank Limited						
Bank of Bhutan Ltd.						
SBI Home Finance Ltd.						
Shri Rajnish Kumar, Chairman						
Shri B. Sriram, Managing Director (upto 30.06.2018)						
Shri Dinesh Kumar Khara, Managing Director						
Shri P. K. Gupta, Managing Director						
Shri Arijit Basu, Managing Director (from 25.06.2018)						
Smt. Anshula Kant, Managing Director (from 07.09.2018)						
Relatives of Chairman/ Managing Directors						
<b>T O T A L</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

  
 Managing Director/CEO

Statutory Auditor



## State Bank of India (California)

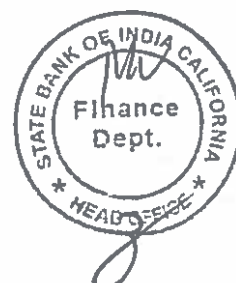
Data requirements for Related Party Disclosures (Management Contracts) for the year ended 31st March 2019

(Amount in thousands in local currency)

Name of Related Party	Description of any Management Contract/ agreement entered into with the related	Amount
C-Edge Technologies Ltd.		
SBI Macquarie Infrastructure Management Pvt. Ltd.		
SBI Macquarie Infrastructure Trustee Pvt. Ltd.		
Macquarie SBI Infrastructure Management Pte. Ltd.	NIL	
Macquarie SBI Infrastructure Trustee Ltd.		
Oman India Joint Investment Fund - Management Company Pvt. Ltd.		
Oman India Joint Investment Fund - Trustee Company Pvt. Ltd.		
Jio Payments Bank Limited		
Bank of Bhutan Ltd.		
SBI Home Finance Ltd.		
Shri Rajnish Kumar, Chairman		
Shri B. Sriram, Managing Director (upto 30.06.2018)		
Shri Dinesh Kumar Khara, Managing Director		
Shri P. K. Gupta, Managing Director		
Shri Arijit Basu, Managing Director (from 25.06.2018)		
Smt. Anshula Kant, Managing Director (from		
Relatives of Chairman/ Managing Directors		
<b>TOTAL</b>		<b>0</b>


  
Managing Director/CEO

Statutory Auditors



## Annexure 21A

**State Bank of India (California)**Data requirements for Related party Disclosures (Management Contracts) for the period 1st April 2016 to 30th  
September 2018

(Amount in thousands in local currency)

Name of Related Party	Description of any Management Contract/ agreement entered into with the related	Amount
C-Edge Technologies Ltd.		
SBI Macquarie Infrastructure Management Pvt. Ltd.		
SBI Macquarie Infrastructure Trustee Pvt. Ltd.		
Macquarie SBI Infrastructure Management Pte. Ltd.	NIL	
Macquarie SBI Infrastructure Trustee Ltd.		
Oman India Joint Investment Fund - Management Company Pvt. Ltd.		
Oman India Joint Investment Fund - Trustee Company Pvt. Ltd.		
Jio Payments Bank Limited		
Bank of Bhutan Ltd.		
SBI Home Finance Ltd.		
Shri Rajnish Kumar, Chairman		
Shri B. Sriram, Managing Director (upto 30.06.2018)		
Shri Dinesh Kumar Khara, Managing Director		
Shri P. K. Gupta, Managing Director		
Shri Arijit Basu, Managing Director (from 25.06.2018)		
Smt. Anshula Kant, Managing Director (from		
Relatives of Chairman/ Managing Directors		
<b>TOTAL</b>		<b>0</b>

  
 Managing Director/CEO

Statutory Auditors



**SEGMENTAL REPORTING AS PER ACCOUNTING STANDARD 17 (FY 2018-19)**  
(For Banking Subsidiaries only)

(Amount in thousands in local currency)

Sr. No.		Treasury Operations (A)	Corporate/Wholesale Banking Operations (B)	Retail Banking Operations (C)	Other Banking Operations (D)	Eliminations (E)	Total (F)
<b>1</b>	<b>Revenue</b>						
a	Revenue including Inter Segment Revenue	3,253	5,660	22,902		XXXXXX	31,815
b	Less : Inter Segment Revenue					XXXXXX	-
c	Add : Unallocated Revenue	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	5,302
d	Revenue from External Customers	3,253	5,660	22,902	-	XXXXXX	37,117
<b>2</b>	<b>Result</b>						
a	Segment Result	2,005	3,775	5,711		XXXXXX	11,491
b	Provisions & Contingencies other than Provision for taxes		763	281		XXXXXX	1,044
c	Segment Result after provision & contingencies and before provisions for taxes	2,005	3,012	5,430	-	XXXXXX	10,447
d	Unallocated Income (+) / Expenses (-) - net	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
e	Profit Before Taxes	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	10,447
f	Provision for Taxes (i.e. current tax + deferred tax + Write Back of Provision for Income Tax of earlier years + other taxes)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1,943
g	Extra ordinary Profit / (Loss)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
h	Net Profit ( f - g +/- h)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	8,504
<b>3</b>	<b>Segment Assets</b>	76,357	157,887	496,330		XXXXXX	730,574
<b>4</b>	<b>Unallocated Corporate Assets</b>	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	58,737
<b>5</b>	<b>Total Assets (3 + 4)</b>	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	789,311
<b>6</b>	<b>Segment Liabilities</b>	65,338	61,402	515,756		XXXXXX	642,496
<b>7</b>	<b>Unallocated Corporate Liabilities</b>	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	10,154
<b>8</b>	<b>Capital Employed (5-6-7)</b>	11,019	96,485	(19,426)	-	XXXXXX	136,661
<b>9</b>	<b>Total Liabilities ( 6+7+8)</b>	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	789,311

## Additional Information:

	Treasury Operations (A)	Corporate/Wholesale Banking Operations (B)	Retail Banking Operations (C)	Other Banking Operations (D)	Unallocated (E)	Total (F)
Capital Expenditure incurred for the period (see note (vi))			640.00			640.00
Depreciation on fixed Assets provided for the period (see note (vii))			275.00			275.00


  
Managing Director/CEO

Statutory Auditors

## Notes :

- Item 1(d) should tally with the total of Schedule 13 and 14.
- Profit Before Taxes (Sr. No. 2 (e)) should be equal to Net Profit plus Provisions for Taxes.
- Net Profit (Sr. No. 2 (h)) Should tally with the amount of Net Profit/ (Loss) reported in the P& L account.
- Total Assets & Total Liabilities (Sr. No. 5 & 9 ) should tally with the Balance Sheet total.
- Capital Employed (Sr. No. 8) should tally with total of Schedule 1 and 2.
- Total should match with the amount of additions in Fixed assets ( i.e. Addition in Premises, Other Fixed Assets, Leased Assets) reported in Annex. A. Schedule 10.
- Total should match with the amount of depreciation on fixed assets reported in Annex. A. schedule 16.



## State Bank of India (California)

## Supplementary information for FY 2018 -19

(Amount in thousands in local currency)

Table 1:

	Amount
<b>a. Issuance of Bonds (if any) during the year</b>	
- Innovative Perpetual Debt Instruments ( AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
<b>b. Repayment of Bonds (if any) during the year</b>	
- Innovative Perpetual Debt Instruments ( AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
<b>c. Interest Expenses booked on Bonds during the year</b>	
- Innovative Perpetual Debt Instruments ( AT - I Bonds)	
- Subordinated Debts and Bonds (Tier II)	
<b>d. Dividend received from Group Subsidiaries (e.g. DFHI etc.) during the year</b>	
- Final Dividend for FY 2017-18	
- Interim Dividend for FY 2018-19	
<b>e. Dividend received from Group Associates (e.g. CCIL etc.) during the year</b>	
- Final Dividend for FY 2017-18	
- Interim Dividend for FY 2018-19	
<b>f. Market Value of Investments in Government Securities in India as on 31.03.2019</b>	
<b>g. Gross Non-Performing Investments as on 31.03.2019</b>	
<b>h. Dividend including Dividend Tax paid during the year</b>	
- Final Dividend including Dividend Tax for FY 2017-18	
- Interim Dividend including Dividend Tax for FY 2018-19	5000
<b>i. Direct Taxes paid during the year</b>	
<b>j. Gross NPAs as at 31st March 2019</b>	0
<b>k. Gross Advances as at 31st March 2019</b>	664381
<b>l. Net NPAs as at 31st March 2019</b>	0
<b>m. Net Advances as at 31st March 2019</b>	664381
<b>n. Technical write-off (AUCA) a/cs as at 31st March 2019</b>	
<b>o. Provision Coverage Ratio (PCR) excluding Technical write-off (AUCA) as at 31st March 2019</b>	#DIV/0!
<b>p. Provision Coverage Ratio (PCR) including Technical write-off (AUCA) as at 31st March 2019</b>	#DIV/0!

Table 2:

(Amount in thousands in local currency)

<b>Floating Provisions for NPAs</b>	<b>2018-19</b>	<b>2017 -18</b>
<b>(i) Provisions held as on 01.04.2018/01.04.2017</b>	0	0
<b>(ii) Provision made during the year</b>		0
<b>(iii) Provisions utilized during the year</b>		0
<b>(iv) Reversed during the year</b>		0
<b>(v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)]</b>	0	0

**Note:** Floating Provisions for NPAs is created in addition to normal NPA Provisions as per RBI guidelines.

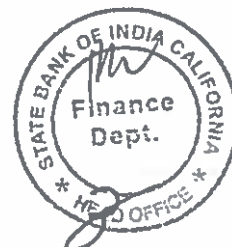
Table 3:

(Amount in thousands in local currency)

<b>Movement of provisions against contingent liabilities</b>	<b>2018-19</b>	<b>2017 -18</b>
<b>(i) Provisions held as on 01.04.2018/01.04.2017</b>	54	54
<b>(ii) Provision made during the year</b>	36	
<b>(iii) Provisions utilized during the year</b>		
<b>(iv) Reversed during the year</b>		
<b>(v) Provisions held as at 31.03.2019/31.03.2018 [(i)+(ii)-(iii)-(iv)]</b>	90	54


  
Managing Director/CEO

Statutory Auditors



## State Bank of India (California)

Table 4:

## Break-up of Investment (Net) as on 31.03.2019

(Amount in thousands in local currency)

Particulars	Held to Maturity (HTM)	Available for sale (AFS)	Held for Trading (HFT)	Total
<b>I - Investments in India in</b>				
(i) Government Securities				-
(ii) Other Approved Securities				-
(iii) Shares				-
(iv) Debentures and Bonds				-
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)				-
(vi) Group Associates				-
(vii) Others (Units of mutual funds, commercial papers, etc.)				-
<b>TOTAL I</b>	-	-	-	-
<b>II - Investments outside India in</b>				
(i) Government Securities (including local authorities)		71,387		71,387
(ii) Other Approved Securities				-
(iii) Shares				-
(iv) Debentures and Bonds				-
(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Services Limitada, Brazil)				-
(vi) Group Associates				-
(vii) Others (Units of mutual funds, commercial papers, etc.)				-
<b>TOTAL II</b>	-	71,387	-	71,387
<b>GRAND TOTAL</b>	-	71,387	-	71,387

(I and II)

Table 5:

## Break-up of Advances (Net) as on 31.03.2019

(Amount in thousands in local currency)

Particulars	Advances in India	Advances Outside India	Total
<b>SCHEDULE 9 - ADVANCES</b>			
(I) Bills purchased and discounted			-
(II) Cash Credits, Overdrafts and Loans repayable on demand			-
(III) Term Loans		664,381	664,381
<b>TOTAL I</b>	-	664,381	664,381


 Managing Director/CEO

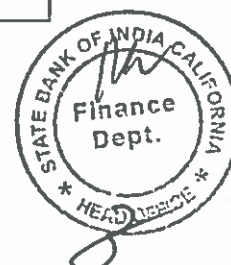
Statutory Auditors



## State Bank of India (California)

## DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS

I DEFINED BENEFIT OBLIGATIONS		(Amount in thousands in local currency)		
		PENSION PLAN	GRATUITY	Any other plan
<b>A</b>	<b>Change in the Present value of the Defined Benefit Obligation</b>			
a	Opening Defined Benefit Obligation as at 1st April*			
b	Current Service Cost			
c	Interest Cost			
d	Past Service Cost (Vested Benefit)			
e	Actuarial Losses /(Gains)			
f	Benefits Paid			
g	Closing Defined Benefit Obligation as at 31st March	0	0	0
<b>B</b>	<b>Change in Plan Assets</b>			
a	Opening Fair Value of Plan Assets as at 1st April			
b	Expected Return on Plan Assets			
c	Contributions by Employer			
d	Benefits Paid			
e	Actuarial Gains /(Losses)			
f	Closing Fair Value of Plan assets as at 31st March	0	0	0
<b>C</b>	<b>Reconciliation of present value of obligations and fair value of plan assets</b>			
a	Present value of funded obligations as at 31st March	0	0	0
b	Fair Value of Plan assets as at 31st March	0	0	0
c	Deficit/(Surplus) (a - b)	0	0	0
d	Unrecognised Past Service Cost (Vested)			
e	Amount not recognised as asset because of limit in paragraph 59(b) of AS 15			
f	Net Liability (Asset) (c - d - e)	0	0	0
<b>D</b>	<b>Experience Adjustment on Plan Assets</b>			
<b>E</b>	<b>Experience Adjustment on Plan Liabilities</b>			
<b>F</b>	<b>Net Cost Recognised in the Profit &amp; Loss Account</b>			
a	Current Service Cost	0	0	0
b	Interest Cost	0	0	0
c	Expected Return on Plan Assets	0	0	0
d	Past Service Cost (Amortised) Recognised			
e	Past Service Cost ( Vested Benefits) Recognised			
f	Net Actuarial Losses (Gains) recognised during the year	0	0	0
g	Total Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions for Employees)	0	0	0
<b>G</b>	<b>Reconciliation of Expected Return and actual return on Plan Assets</b>			
a	Expected Return on Plan Assets	0	0	0
b	Actuarial Gain/(Loss) on Plan Assets	0	0	0
c	Actual Return on Plan Assets	0	0	0
<b>H</b>	<b>Reconciliation of Opening &amp; Closing Net Liability (Asset) recognised in Bal Sheet</b>			
a	Opening Net Liability / (Asset) as on 1st April			
b	Expenses as recognised in P&L	0	0	0
c	Employer's Contribution	0	0	0
d	Past Service Cost			
e	Net Liability/Asset recognised in Balance Sheet as at 31st March	0	0	0
<b>I</b>	<b>Expected contribution in the next financial year (i.e. FY 2018-19)</b>			





**J Particulars of Investments under Plan Assets of Gratuity Fund, Pension Fund and any other plan as on 31st March**

Category of assets	Pension Fund		Gratuity Fund		Any other plan	
	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan Assets
Central Government Securities		#DIV/0!		#DIV/0!		#DIV/0!
State Government Securities		#DIV/0!		#DIV/0!		#DIV/0!
PSU Bonds		#DIV/0!		#DIV/0!		#DIV/0!
Other Bonds		#DIV/0!		#DIV/0!		#DIV/0!
FDR/TDR of Banks		#DIV/0!		#DIV/0!		#DIV/0!
Special Deposits		#DIV/0!		#DIV/0!		#DIV/0!
Bank A/c		#DIV/0!		#DIV/0!		#DIV/0!
Insurer Managed Schemes		#DIV/0!		#DIV/0!		#DIV/0!
Others (e.g. Interest accrued, Mutual Fund)		#DIV/0!		#DIV/0!		#DIV/0!
<b>Total</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>

**K Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)**

Category of assets	Pension Fund		Gratuity Fund		Any other plan	
	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan Assets
Bonds		#DIV/0!		#DIV/0!		#DIV/0!
Bank Deposits		#DIV/0!		#DIV/0!		#DIV/0!
FDR/TDR of Banks		#DIV/0!		#DIV/0!		#DIV/0!
Insurer Managed Schemes		#DIV/0!		#DIV/0!		#DIV/0!
Others (e.g. Interest accrued, Mutual Fund)		#DIV/0!		#DIV/0!		#DIV/0!
<b>Total</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>

**L Principal Actuarial Assumptions**

Particulars	Pension Fund		Gratuity Fund		Any other plan	
	Current Year	Prev Year	Current Year	Prev Year	Current Year	Prev Year
Discount Rate						
Expected Rate of Return on Plan Assets						
Attrition Rate						
Salary Escalation						
Any other material assumption						

**II Particulars about expense recognised in P&L, a/c in respect of Defined Contribution Plans**

Name of the defined contribution plan	Amount debited to P&L in FY 2018-19
Employer's Contribution towards Employees Provident Fund	
Employer's Contribution towards New Pension Scheme (NPS)	
Other Plans (if any)	

**III Particulars about expense recognised in P&L, a/c in respect of Other Long Term Employee Benefits**

Name of the long term employee benefit	Amount debited to P&L in FY 2018-19
Privilege Leave (Encashment) including Leave encashment at the time of retirement	
Leave Travel / Fare and Home Travel / Fare Concession (Encashment/Availment)	
Sick Leave	
Silver jubilee award	
Resettlement expenses on Superannuation	
Casual Leave	
Retirement Award	
Others	
<b>Total</b>	<b>0</b>

Managing Director/CEO

Statutory Auditors



## State Bank of India (California)

## DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS FOR THE YEAR ENDED 31st March 201

The following tables sets out the status of Provident Fund / Accumulated Compensated Absences (Privilege Leave) as per actuarial valuation by the Independent Actuary appointed by entity.

## IV DEFINED BENEFIT OBLIGATIONS

(Rupees in thousand)

		Provident Fund	Accumulated Compensated Absences (Privilege Leave)
<b>A</b>	<b>Change in the Present value of the Defined Benefit Obligation</b>		
a	Opening Defined Benefit Obligation as at 1st April*		
b	Current Service Cost		
c	Interest Cost		
d	Employee Contribution (including VPF)		
e	Actuarial Losses /(Gains)		
f	Benefits Paid		
g	Closing Defined Benefit Obligation as at 31st March	0	0
<b>B</b>	<b>Change in Plan Assets</b>		
a	Opening Fair Value of Plan Assets as at 1st April		
b	Expected Return on Plan Assets		
c	Contributions		
d	Benefits Paid		
e	Actuarial Gains /(Losses) on plan Assets		
f	Closing Fair Value of Plan assets as at 31st March	0	0
<b>C</b>	<b>Reconciliation of present value of obligations and fair value of plan assets</b>		
a	Present value of funded obligations as at 31st March	0	
b	Fair Value of Plan assets as at 31st March	0	
c	Deficit/(Surplus) (a - b)	0	
d	Net Asset not recognised in Balance Sheet	0	0
<b>D</b>	<b>Net Cost Recognised in the Profit and Loss Account</b>		
a	Current Service Cost	0	0
b	Interest Cost	0	0
c	Actuarial (Gains)/Losses		0
d	Expected Return on Plan Assets	0	
e	Interest Shortfall reversed		
f	Total Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions for Employees)	0	0
<b>E</b>	<b>Reconciliation of Opening &amp; Closing Net Liability (Asset) recognised in Bal Sheet</b>		
a	Opening Net Liability as on 1st April	0	0
b	Expenses as above	0	0
c	Employer's Contribution		
d	Benefits paid by the employer directly		0
e	Net Liability/Asset recognised in Balance Sheet as at 31st March	0	0



**F Particulars of Investments under Plan Assets of Provident Fund as on 31st March**

Category of assets	Provident Fund	
	Amount	% of Plan Assets
Central Government Securities		#DIV/0!
State Government Securities		#DIV/0!
PSU Bonds		#DIV/0!
Other Bonds		#DIV/0!
FDR/TDR of Banks		#DIV/0!
Special Deposits		#DIV/0!
Bank A/c		#DIV/0!
Insurer Managed Schemes		#DIV/0!
Others (e.g. Interest accrued, Mutual Fund etc)		#DIV/0!
<b>Total</b>	<b>0</b>	<b>#DIV/0!</b>

**G Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)**

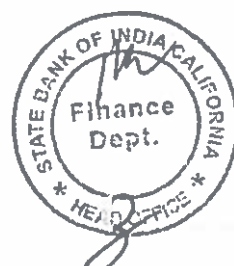
Category of assets	Provident Fund	
	Amount	% of Plan Assets
Bonds		#DIV/0!
Bank Deposits		#DIV/0!
FDR/TDR of Banks		#DIV/0!
Insurer Managed Schemes		#DIV/0!
Others (e.g. Interest accrued, Mutual Fund etc)		#DIV/0!
<b>Total</b>	<b>0</b>	<b>#DIV/0!</b>

**H Principal Actuarial Assumptions**

Particulars	Provident Fund	Accumulated Compensated
Discount Rate		
Guaranteed Return		
Attrition Rate		
Salary Escalation		
Any other material assumption		

  
Managing Director/CEO

Statutory Auditors



## State Bank of India (California)

PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY / JOINT VENTURE (IN RESPECT OF UNEXPIRED LEASE ONLY)  
 CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY / JOINT VENTURE FOR STAFF RESIDENCE

As on 31.03.2019

(Amount in thousands in local currency)

Type of Lease	Amount of lease charges/ rent debited to charges account during the year 2018-19	Rent propose/likely to be paid by the Subsidiary / Joint Venture			Whether renewable at the option of the Subsidiary / Joint Venture (Yes / No)	Total no. of Unexpired Lease Agreements
		Total Rent Payable during 2019-2020	Total Rent Payable during 2020-2021 to 2023-2024	Total Rent Payable from 2024-2025 onwards		
1	2	3	4	5	6	7
Cancellable						
Non - Cancellable	1,534.00	1,570	2,763	145	Yes	32
Total	1,534.00	1,570.00	2,763.00	145.00		32.00

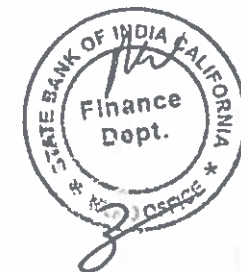
Managing Director/CEO

Statutory Auditor

Example for filing up the form -

(Amount in thousands in local currency)

Type of Lease	Amount of lease charges/ rent debited to charges account during the year 2018-19	Rent propose/likely to be paid by the Subsidiary / Joint Venture			Whether renewable at the option of the Subsidiary / Joint Venture (Yes / No)	Total no. of Unexpired Lease Agreements
		Total Rent Payable during 2019-2020	Total Rent Payable during 2020-2021 to 2023-2024	Total Rent Payable from 2024-2025 onwards		
1	2	3	4	5	6	7
Cancellable	2400000	2400000	9600000	4000000	Yes	240
Non - Cancellable	300000	300000	1200000	500000	No	60
Total	2700000	2700000	10800000	4500000		300



## State Bank of India (California)

**PREMISES GIVEN ON RENT/LEASE BY THE SUBSIDIARY / JOINT VENTURE**  
**CARE: DO NOT INCLUDE PREMISES ALLOTTED TO STAFF FOR THEIR RESIDENCE**

(Amount in thousands in local currency)

Type of Lease	Proportionate Original cost of such premises	Proportionate accumulated depreciation of such premises upto 31.03.2019	Depreciation of such premises for the year ended 31.03.2019	Rent to be received by the Subsidiary / Joint Venture			Amount of disputed rent, if any, recognised as income
				Total Rent receivable during 2019-2020	Total Rent receivable during 2020-2021 to 2023- 2024	Total Rent receivable from 2024-2025 onwards	
1	2	3	4	5	6	7	8
Cancellable							
Non - Cancellable							

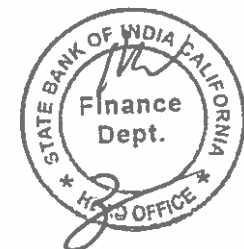
  
 Managing Director/CEO

Statutory Auditor

## Example for filing up the form-

(Amount in thousands in local currency)

Type of Lease	Proportionate Original cost of such premises	Proportionate accumulated depreciation of such premises upto 31.03.2019	Depreciation of such premises for the year ended 31.03.2019	Rent to be received by the Subsidiary / Joint Venture			Amount of disputed rent, if any, recognised as income
				Total Rent receivable during 2019-2020	Total Rent receivable during 2020-2021 to 2023- 2024	Total Rent receivable from 2024-2025 onwards	
1	2	3	4	5	6	7	8
Cancellable	5000000	4200000	80000	1200000	4800000	1200000	0
Non - Cancellable	5000	4200	80	1200	4800	1200	0



## State Bank of India (California)

PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY (DATA REQUIRED IN RESPECT OF EXPIRED LEASE AS ON 31st March 2019)

CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY FOR STAFF RESIDENCE

POSITION AS ON 31-Mar-19

(Amount in thousands in local currency)

Branch code	Premises	Date of Expiry of the rent/lease agreement	Rent being paid per month	Whether landlord has formally requested for increase (Yes/No)	Rent Demanded by Landlord- per month	Rent proposed/likely to be proposed by the subsidiary / JV	Diff (Rent proposed by subsidiary / JV minus current rent)	Date from which increased rent is likely to be effective	No. of Months	Total provision required	Provision, if any, already held	Additional Provision required
1	2	3	4	5	6	7	8=7-4	9	10	11=10x8	12	13=11-12

PLACE  
DATE :

Managing Director/CEO

Statutory Auditor

Example- for filling the form

Branch code	Premises	Date of Expiry of the rent/lease agreement	Rent being paid per month	Whether landlord has formally requested for increase (Yes/No)	Rent Demanded by Landlord- per month	Rent proposed/likely to be proposed by the subsidiary / JV	Diff (Rent proposed by subsidiary / JV minus current rent)	Date from which increased rent is likely to be effective	No. of Months	Total provision required	Provision, if any, already held	Additional Provision required
1	2	3	4	5	6	7	8=7-4	9	10	11=10x8	12	13=11-12
101	Branch's premises	31-Dec-2013	100,000	Yes	200,000	200,000	100,000	31-Dec-2013	63.00	6300000	0	6300000
102	ATM's premises	31-Dec-2013	25,000	No	25,000	25,000	0	31-Dec-2013	63.00	0	0	0



#### A) Checklist for Annexure 25

- a). Annexure 25 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of unexpired lease as on 31.03.2019).
- b) The data in respect of Premises where the subsidiary / joint venture is the tenant/lessee is required to be given. Please ensure that the premises taken on rent in name of Subsidiary / Joint Venture for Staff Residence are also included in the Annexure.
- c) Rent proposed to be paid in next one year, from 2nd to 5th year and from 6th year to the expiry of the lease term should be shown under respective columns. In case the agreement provides for increase after certain years, the same should be considered
- d) Check the Rent/lease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non - Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement.
- e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up for audit purpose.

#### B) Checklist for Annexure 26

- a) Annexure 26 is for Premises given on rent/lease by the subsidiary / joint venture. (data required in respect of Unexpired lease as on 31.03.2019).
- b) Please ensure that premises allotted to staff for their residence are not included in this Annexure.
- c) Check the Rent/lease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non - Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement.
- d) In case part of premises is given on lease then only the proportionate Original Cost, accumulated depreciation and depreciation for the year has to be reported under col. No.2, 3 & 4 respectively.
- e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up for audit purpose.

#### C) Checklist for Annexure 27

- a) Annexure 27 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of expired lease as on 31.03.2019). Please ensure that the premises taken on rent in name of subsidiary / joint venture for Staff Residence are also included in the Annexure.
- b) In case the rent agreement has expired and the landlord has not raised any demand, the rent being paid presently should be shown column 7. In case the landlord has raised formal demand, the new demanded rent may be reported under Column 6.
- c) In case the Subsidiary / Joint Venture has finalized the rent with the landlord, the same rent may be reported under Col 7 and if still under negotiation, then the rent as per subsidiaries's offer to the landlord may be reported in the said column.

