

BALANCE SHEET AS AT 31 MARCH 2023

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	SCHEDULE	MARCH 31, 2023	MARCH 31, 2022
CAPITAL AND LIABILITIES			
Capital	1	3,042,002	3,042,002
Reserve and Surplus	2	482,708	44,822
Deposits	3	7,874,233	9,387,347
Borrowings	4	256,842	-
Other Liabilities and Provisions	5	343,510	345,766
TOTAL		11,999,295	12,819,937
ASSETS			
Cash and Balances with Reserve Bank of India	6	367,522	1,235,988
Balances with Banks and Money at Call and Short Notice	7	887,551	480,019
Investments	8	3,583,528	2,674,290
Advances	9	6,065,837	7,366,696
Fixed Assets	10	418,916	450,787
Other Assets	11	675,941	612,157
TOTAL		11,999,295	12,819,937
Contingent Liabilities	12	6,344,013	7,181,373
Bills for Collection	-	784,162	1,032,426
Significant accounting policies & notes to accounts.	17 & 18		

Schedules referred to herein form an integral part of the balance sheet.

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

As per our report of even date attached

For Chokshi & Chokshi LLP

Chartered Accountants

ICAI Firm Registration No. 101872W/W100045

HARDIK
HIRALAL
YAMPAT

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Hardik Yampat

Partner

Membership No. 194467

Mumbai

June 27, 2023

For Doha Bank Q.P.S.C. – India Branches

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Vikas Golyan

Finance Manager - India

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MATHUR

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Manish Mathur

Country Manager – India

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2023

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SCHEDULE 1 - CAPITAL	MARCH 31, 2023	MARCH 31, 2022
CAPITAL		
Opening Capital	3,042,002	3,042,002
Additions during the year	-	-
Closing Capital	3,042,002	3,042,002
[also refer note 18(1.4)]		
Amount of deposit kept in with the Reserve Bank of India under section 11(2) (b) of the Banking Regulation Act, 1949		
In form of securities	355,000	355,000
In Cash	2,000	2,000
TOTAL	3,042,002	3,042,002

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SCHEDULE 2 - RESERVES AND SURPLUS	MARCH 31, 2023	MARCH 31, 2022
I. Statutory Reserve		
Opening Balance	82,119	80,489
Additions During the Year	88,402	1,630
	170,521	82,119
Deductions During the Year	-	-
TOTAL	170,521	82,119
II. Capital Reserve		
Opening Balance	29,568	29,568
Additions During the Year (Refer Note 18(1.47))	294,680	-
	324,248	29,568
Deductions During the Year	-	-
TOTAL	324,248	29,568
III. Investment Fluctuation Reserves		
Opening Balance	20,058	15,168
Additions During the Year	2,420	4,890
	22,478	20,058
Deductions During the Year	-	-
TOTAL	22,478	20,058
IV. Investment Reserve Account		
Opening Balance	-	-
Additions During the Year	-	-
	-	-
Deductions During the Year	-	-
TOTAL	-	-
V. Revaluation Reserve		
Opening Balance	87,924	45,301
Additions During the Year	-	44,509
	87,924	89,810
Deductions During the Year	(3,817)	(1,886)
TOTAL	84,107	87,924
VI. Balance of Profit and Loss Account	(118,646)	(174,847)
TOTAL : (I, II, III, IV ,V and VI)	482,708	44,822

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2023

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SCHEDULE 3 - DEPOSITS	MARCH 31, 2023	MARCH 31, 2022
A.I. Demand Deposits		
(i) From Banks	285,841	300,154
(ii) From others	235,100	240,399
II. Savings Bank Deposits	2,211,363	3,254,362
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	5,141,929	5,592,432
TOTAL (I+II+III)	7,874,233	9,387,347
B. I) Deposits of Branches In India	7,874,233	9,387,347
II) Deposits of Branches Outside India	-	-
Total (I+II)	7,874,233	9,387,347

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SCHEDULE 4- BORROWINGS	MARCH 31, 2023	MARCH 31, 2022
I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other Banks	-	-
(iii) Other institutions and agencies	256,842	-
II. Borrowings Outside India	-	-
Total (I+II)	256,842	-
Secured borrowings included in I and II above	256,842	-

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SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS	MARCH 31, 2023	MARCH 31, 2022
I. Bills Payable	2,998	670
II. Inter-Office Adjustments (Net)	-	-
III. Interest Accrued	36,266	25,629
IV. Others		
- Provision for standard advances (refer note 1.12(viii))	37,234	28,920
- Others*	267,012	290,547
TOTAL (I+II+III+IV)	343,510	345,766

*Others include provision for employee benefits expenses, Interest/commission received in advance, sundry creditors and country risk provision

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2023

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SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA	MARCH 31, 2023	MARCH 31, 2022
I. Cash in Hand (Including Foreign Currency Notes)	7,807	8,299
II. Balances with Reserve Bank of India	-	-
(i) In Current Accounts	327,715	385,689
(ii) In Other Accounts*	32,000	842,000
Total (I+II)	367,522	1,235,988

*includes Reverse Repo placed with RBI worth Rs.3 Crores.

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SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	MARCH 31, 2023	MARCH 31, 2022
I. In India		
(i) Balances with Banks		
(a) In Current Accounts	4,181	26,481
(b) In Other Deposit Accounts	-	-
(ii) Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With Other Institutions	-	-
Total (i+ii)	4,181	26,481
II. Outside India		
(i) In Current Accounts	61,670	453,538
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	821,700	-
	883,370	453,538
TOTAL (I and II)	887,551	480,019

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SCHEDULE 8 - INVESTMENTS	MARCH 31, 2023	MARCH 31, 2022
I. Investments in India in		
(i) Government securities	3,082,210	2,671,900
(ii) Other approved securities	-	-
(iii) Shares	5,962	2,390
(iv) Debentures and bonds	495,356	-
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others	-	-
	3,583,528	2,674,290
II. Investments Outside India		
(i) Government Securities (Including Local Authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures Abroad	-	-
(iii) Others	-	-
	-	-
Total Investments (A+B)	3,583,528	2,674,290

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2023

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SCHEDULE 9 - ADVANCES	MARCH 31, 2023	MARCH 31, 2022
A. (i) Bills purchased and discounted	1,031,114	1,392,909
(ii) Cash Credits, overdrafts and loans repayable on demand	2,780,092	2,891,478
(iii) Term loans	2,254,631	3,082,309
TOTAL	6,065,837	7,366,696
B. (i) Secured by Tangible Assets (Including advances secured against book debts)*	5,012,248	5,617,441
(ii) Covered by bank /Government guarantees (represents bills purchased /discounted backed by LCs)	1,053,589	-
(iii) Unsecured	-	1,749,255
TOTAL	6,065,837	7,366,696
C. I. Advances In India		
(i) Priority sectors	2,252,402	3,569,156
(ii) Public sector	-	-
(iii) Banks	-	-
(iv) Others	3,813,435	3,797,540
TOTAL	6,065,837	7,366,696
II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from others		
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
TOTAL	-	-
TOTAL C.(I and II)	6,065,837	7,366,696

*For FY 2023 - NIL, for FY 2022 includes advances of Rs.31.50 Crore for which security documentation is either being obtained or being registered

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SCHEDULE 10 - FIXED ASSETS	MARCH 31, 2023	MARCH 31, 2022
I. Premises		
At Cost as on March 31 of the preceding year	468,257	423,748
Additions during the Year	-	44,509
Deductions during the Year	-	-
	468,257	468,257
Depreciation to Date	(109,045)	(92,729)
TOTAL	359,212	375,528
II. Other Fixed Assets (Including Furniture and Fixtures)*		
At cost as on March 31 of the preceding year	318,688	317,199
Additions during the Year	3,560	1,489
Deductions during the Year	2,015	-
	320,232	318,688
Depreciation/amortisation to date	(261,752)	(244,653)
TOTAL	58,480	74,035
III Capital Work in Progress	1,224	1,224
TOTAL (I,II and III)	418,916	450,787

* This includes software cost amounting to Rs.96,225 thousand and depreciation to date on those assets is Rs. 94,266 thousand (in previous year software cost was Rs. 94,079 thousand and depreciation to date on those assets was Rs.92,754 thousand).

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2023

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SCHEDULE 11 - OTHER ASSETS.	MARCH 31, 2023	MARCH 31, 2022
I. Inter-office adjustments (Net)	-	-
II. Interest Accrued	154,058	116,080
III. Tax paid in advance/Tax deducted at source/Mat credit* (net of provision for	284,428	200,239
IV. Stationery and Stamps	-	-
V. Non-Banking Assets Acquired in Satisfaction of Claims	-	-
VI. Deferred tax Assets (Net) (refer note 18 (1.29))	-	-
VII. Others***	237,455	295,838
	675,941	612,157

*Tax paid in advance includes amount of Minimum Alternate Tax (MAT) credit of Rs. 131,453 Thousand(in previous year Rs. 46,539 thousand).

** Provision for tax as on March 31, 2023 - Rs.134,548 thousands, (in Previous year - Rs. 116,145 thousands)

***Others include security deposits, CCIL Margin deposits and balance of GST credit.

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SCHEDULE 12 - CONTINGENT LIABILITIES	MARCH 31, 2023	MARCH 31, 2022
I. Claims against the bank not acknowledged as debts	39,088	39,049
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	1,156,970	2,174,836
IV. Guarantees given on behalf of constituents	-	-
a) In India	3,455,777	2,976,159
b) Outside India	-	-
V. Acceptances, endorsements and other obligations	1,673,486	1,977,486
VI. Other items for which the bank is contingently liable (refer note 18(1.32))	18,692	13,843
TOTAL	6,344,013	7,181,373

SCHEDULES ANNEXED TO AND FORMING PART OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

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SCHEDULE 13 - INTEREST EARNED	MARCH 31, 2023	MARCH 31, 2022
I. Interest/discount on advances/bills	474,611	461,994
II. Income on investments	225,809	155,763
III. Interest on balances with Reserve Bank of India and other inter-bank funds.	21,854	40,579
IV. Others	-	-
TOTAL	722,274	658,336

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SCHEDULE 14 - OTHER INCOME	MARCH 31, 2023	MARCH 31, 2022
I. Commission, exchange and brokerage	87,290	85,002
II. Profit / (loss) on sale of investments (Net)	2,420	6,031
III Profit / (Loss) on sale of land, building and other assets (Net)	148	-
IV. Profit / (Loss) on Exchange Transactions (Net)	34,458	111,932
V. Income earned by way of dividends	203	71
VI. Profit / (Loss) on revaluation of Investments (Net)	(66,919)	(31,955)
VII. Others	394,384	1,189
TOTAL	451,984	172,270

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SCHEDULE 15 -INTEREST EXPENDED	MARCH 31, 2023	MARCH 31, 2022
I. Interest on deposits	273,747	365,460
II. Interest on Reserve Bank of India/Inter-bank borrowings	18,748	2,237
III. Others	41	-
TOTAL	292,536	367,697

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SCHEDULE 16 - OPERATING EXPENSES	MARCH 31, 2023	MARCH 31, 2022
I. Payments to and provisions for employees	169,711	168,527
II. Rent, taxes and lighting	80,382	94,075
III. Printing and stationery	1,188	1,005
IV. Advertisement and publicity	228	184
V. Depreciation on bank's property	31,531	34,023
VI. Local advisory board fees, allowances and expenses	-	-
VII. Auditor's fees and expenses	2,850	2,850
VIII. Professional charges	9,913	7,985
IX. Postages, telegrams, telephones etc.	7,880	8,257
X. Repairs and maintenance	41,973	40,638
XI. Insurance	12,625	15,589
XII. Law charges	22,426	6,276
XIII. Other expenditure	34,290	35,873
TOTAL	414,997	415,282

