

BALANCE SHEET AS AT 31 MARCH 2025

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	SCHEDULE	MARCH 31, 2025	MARCH 31, 2024
CAPITAL AND LIABILITIES			
Capital	1	30,42,002	30,42,002
Reserve and Surplus	2	9,16,806	7,65,914
Deposits	3	1,03,70,294	87,94,533
Borrowings	4	14,08,946	2,49,769
Other Liabilities and Provisions	5	3,39,452	3,25,293
TOTAL		1,60,77,500	1,31,77,511
ASSETS			
Cash and Balances with Reserve Bank of India	6	4,48,005	4,42,223
Balances with Banks and Money at Call and Short Notice	7	22,38,620	7,71,802
Investments	8	37,11,027	41,19,566
Advances	9	85,62,074	68,13,769
Fixed Assets	10	3,53,763	3,72,768
Other Assets	11	7,64,011	6,57,383
TOTAL		1,60,77,500	1,31,77,511
Contingent Liabilities	12	91,40,389	65,90,496
Bills for Collection	-	6,95,210	7,46,811
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 S. N. Nanda & Co.
Chartered Accountants
ICAI Firm Registration No. 000685N

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

Puneett Nanda
Partner
Membership No. 092435

Vipul Dulera
Finance Manager - India

Mumbai
June 25, 2025

Manish Mathur
Country Manager – India

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2025

RS'000

SCHEDULE 1 - CAPITAL	MARCH 31, 2025	MARCH 31, 2024
CAPITAL		
Opening Capital	30,42,002	30,42,002
Additions during the year	-	-
Closing Capital	30,42,002	30,42,002
[also refer note 18(1.6)]		
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	5,35,000	4,55,000
In Cash	2,000	2,000
TOTAL	30,42,002	30,42,002

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SCHEDULE 2 - RESERVES AND SURPLUS	MARCH 31, 2025	MARCH 31, 2024
I. Statutory Reserve		
Opening Balance	2,42,281	1,70,521
Additions During the Year	33,041	71,760
	2,75,322	2,42,281
Deductions During the Year	-	-
TOTAL	2,75,322	2,42,281
II. Capital Reserve		
Opening Balance	3,24,248	3,24,248
Additions During the Year	-	-
	3,24,248	3,24,248
Deductions During the Year	-	-
TOTAL	3,24,248	3,24,248
III. Investment Fluctuation Reserves		
Opening Balance	82,478	22,478
Additions During the Year	-	60,000
	82,478	82,478
Deductions During the Year	(10,000)	-
TOTAL	72,478	82,478
IV. AFS RESERVE		
Opening Balance	-	-
Additions During the Year	19,287	-
	19,287	-
Deductions During the Year	-	-
TOTAL	19,287	-
V. GENERAL RESERVE FOR INVSTS		
Opening Balance	-	-
Additions During the Year	3,261	-
	3,261	-
Deductions During the Year	-	-
TOTAL	3,261	-
VI. Revaluation Reserve		
Opening Balance	80,274	84,107
Additions During the Year	-	-
	80,274	84,107
Deductions During the Year	(3,820)	(3,833)
TOTAL	76,454	80,274
VII. Balance of Profit and Loss Account		
Opening Balance	36,633	(1,18,646)
Additions During the Year	1,09,123	1,55,279
	1,45,756	36,633
Deductions During the Year	-	-
	1,45,756	36,633
TOTAL : (I, II, III, IV ,V, VI, & VII)	9,16,806	7,65,914

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2025

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SCHEDULE 3 - DEPOSITS	MARCH 31, 2025	MARCH 31, 2024
A.I. Demand Deposits		
(i) From Banks	3,81,419	2,21,383
(ii) From others	2,32,989	3,35,826
II. Savings Bank Deposits	17,56,433	19,90,010
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	79,99,453	62,47,314
TOTAL (I+II+III)	1,03,70,294	87,94,533
B. I) Deposits of Branches In India	1,03,70,294	87,94,533
II) Deposits of Branches Outside India	-	-
Total (I+II)	1,03,70,294	87,94,533

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SCHEDULE 4- BORROWINGS	MARCH 31, 2025	MARCH 31, 2024
I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other Banks	5,10,000	-
(iii) Other institutions and agencies	8,98,946	2,49,769
II. Borrowings Outside India	-	-
Total (I+II)	14,08,946	2,49,769

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SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS	MARCH 31, 2025	MARCH 31, 2024
I. Bills Payable	2,316	233
II. Inter-Office Adjustments (Net)	-	-
III. Interest Accrued	79,212	57,181
IV. Others		
- Provision for standard advances (refer note 1.15(viii))	33,080	25,304
- Others*	2,24,844	2,42,575
TOTAL (I+II+III+IV)	3,39,452	3,25,293

*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 2025

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SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA	MARCH 31, 2025	MARCH 31, 2024
I. Cash in Hand (Including Foreign Currency Notes)	7,648	7,999
II. Balances with Reserve Bank of India	-	-
(i) In Current Accounts	4,18,357	3,82,224
(ii) In Other Accounts*	22,000	52,000
Total (I+II)	4,48,005	4,42,223

*Represents Reverse Repo placed with RBI.

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SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	MARCH 31, 2025	MARCH 31, 2024
I. In India		
(i) Balances with Banks		
(a) In Current Accounts	26,016	14,982
(b) In Other Deposit Accounts	-	-
(ii) Money at Call and Short Notice	-	-
(a) With Banks	8,54,750	-
(b) With Other Institutions	-	1,99,809
Total (i+ii)	8,80,766	2,14,791
II. Outside India		
(i) In Current Accounts	75,729	1,39,986
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	12,82,125	4,17,025
Total (i+ii+iii)	13,57,854	5,57,011
TOTAL (I and II)	22,38,620	7,71,802

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SCHEDULE 8 - INVESTMENTS	MARCH 31, 2025	MARCH 31, 2024
I. Investments in India in		
(i) Government securities	32,11,427	33,65,322
(ii) Other approved securities	-	-
(iii) Shares	-	8,717
(iv) Debentures and bonds	4,99,600	7,45,527
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others	-	-
	37,11,027	41,19,566
II. Investments Outside India		
(i) Government Securities (Including Local Authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures Abroad	-	-
(iii) Others	-	-
	37,11,027	41,19,566
Total Investments (I+II)	37,11,027	41,19,566

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2025

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SCHEDULE 9 - ADVANCES	MARCH 31, 2025	MARCH 31, 2024
A. (i) Bills purchased and discounted	4,70,275	8,22,695
(ii) Cash Credits, overdrafts and loans repayable on demand	35,06,874	22,96,822
(iii) Term loans	45,84,925	36,94,252
TOTAL	85,62,074	68,13,769
B. (i) Secured by Tangible Assets (Including advances secured against book	67,26,799	50,64,491
(ii) Covered by bank /Government guarantees (represents bills purchased /discounted backed by LCs)	4,70,275	11,09,278
(iii) Unsecured	13,65,000	6,40,000
TOTAL	85,62,074	68,13,769
C. I. Advances In India		
(i) Priority sectors	20,65,021	23,63,175
(ii) Public sector	-	-
(iii) Banks	-	-
(iv) Others	64,97,053	44,50,594
TOTAL	85,62,074	68,13,769
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)	85,62,074	68,13,769

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SCHEDULE 10 - FIXED ASSETS	MARCH 31, 2025	MARCH 31, 2024
I. Premises		
At Cost as on March 31 of the preceding year	4,68,257	4,68,257
Additions during the Year	-	-
Deductions during the Year	-	-
	4,68,257	4,68,257
Depreciation to Date	(1,41,721)	(1,25,405)
TOTAL	3,26,536	3,42,852
II. Other Fixed Assets (Including Furniture and Fixtures)*		
At cost as on March 31 of the preceding year	2,72,372	3,20,232
Additions during the Year	7,314	4,365
Deductions during the Year	130	52,225
	2,79,556	2,72,372
Depreciation/amortisation to date	(2,59,685)	(2,45,568)
TOTAL	19,871	26,804
III Capital Work in Progress	7,356	3,112
TOTAL (I,II and III)	3,53,763	3,72,768

* This includes software cost amounting to Rs.104,738 in '000s and depreciation to date on those assets is Rs. 99,009 in '000s (in previous year software cost was Rs. 99,030 in '000s and depreciation to date on those assets was Rs.95,842 in '000s).

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2025

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SCHEDULE 11 - OTHER ASSETS.	MARCH 31, 2025	MARCH 31, 2024
I. Inter-office adjustments (Net)	-	-
II. Interest Accrued	1,23,893	1,31,474
III. Tax paid in advance/Tax deducted at source/Mat credit (net of provision for taxes)*	2,84,460	2,71,792
IV. Stationery and Stamps	-	-
V. Non-Banking Assets Acquired in Satisfaction of Claims	-	-
VI. Deferred tax Assets (Net) (refer note 18 (1.31))	3,041	13,113
VII. Others***	3,52,617	2,41,004
	7,64,011	6,57,383

* Provision for tax as on March 31, 2025 - Rs.231,188 in '000s, (in Previous year - Rs.203,363 in '000s). **Others include security deposits, CCIL Margin deposits and balance of GST credit.

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SCHEDULE 12 - CONTINGENT LIABILITIES	MARCH 31, 2025	MARCH 31, 2024
I. Claims against the bank not acknowledged as debts	39,088	39,088
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	47,21,959	22,02,113
IV. Guarantees given on behalf of constituents	-	-
a) In India	35,02,672	37,97,156
b) Outside India	-	-
V. Acceptances, endorsements and other obligations	8,45,196	5,18,807
VI. Other items for which the bank is contingently liable (refer note 18(1.34))	31,474	33,332
TOTAL	91,40,389	65,90,496

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

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	SCHEDULE	MARCH 31, 2025	MARCH 31, 2024
I. INCOME			
Interest Earned	13	10,18,787	8,50,589
Other Income	14	1,11,252	1,61,997
Total		11,30,039	10,12,586
II. EXPENDITURE			
Interest Expended	15	5,99,009	4,24,713
Operating Expenses	16	3,62,056	3,66,135
Provisions and Contingencies (Refer Note 18(1.22))		36,810	(65,301)
Total		9,97,875	7,25,547
III. PROFIT/(LOSS)			
Profit/(loss) for the Year		1,32,164	2,87,039
Profit/(loss) brought forward		36,633	(1,18,646)
Total		1,68,797	1,68,393
IV. APPROPRIATIONS - Transfer To / (From)			
Statutory Reserves		33,041	71,760
Investment Fluctuation Reserves		(10,000)	60,000
Balance Carried Over To Balance Sheet		1,45,756	36,633
TOTAL		1,68,797	1,68,393
Significant accounting policies & notes to accounts.	17 & 18		

Schedules referred to herein form an integral part of the profit and loss account

The Profit and Loss Account has been prepared in conformity with Form B of the Third Schedule to the Banking Regulation Act, 1949.
as per our report of even date attached

For S. N. Nanda & Co.
Chartered Accountants
ICAI Firm Registration No. 000685N

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

Puneett Nanda
Partner
Membership No. 092435

Vipul Dulera
Finance Manager - India

Mumbai
June 25, 2025

Manish Mathur
Country Manager – India

SCHEDULES ANNEXED TO AND FORMING PART OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

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SCHEDULE 13 - INTEREST EARNED	MARCH 31, 2025	MARCH 31, 2024
I. Interest/discount on advances/bills	6,39,863	5,80,535
II. Income on investments	2,88,353	2,54,880
III. Interest on balances with Reserve Bank of India and other inter-bank funds.	90,571	15,174
IV. Others	-	-
TOTAL	10,18,787	8,50,589

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SCHEDULE 14 - OTHER INCOME	MARCH 31, 2025	MARCH 31, 2024
I. Commission, exchange and brokerage	88,591	90,110
II. Profit / (loss) on sale of investments (Net)	-	(197)
III. Profit / (Loss) on sale of land, building and other assets (Net)	-	-
IV. Profit / (Loss) on Exchange Transactions (Net)	(8,104)	19,556
V. Income earned by way of dividends	-	93
VI. Profit / (Loss) on revaluation of Investments (Net)	-	46,981
VII. Others	30,765	5,454
TOTAL	1,11,252	1,61,997

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SCHEDULE 15 -INTEREST EXPENDED	MARCH 31, 2025	MARCH 31, 2024
I. Interest on deposits	5,49,292	3,78,631
II. Interest on Reserve Bank of India/Inter-bank borrowings	49,717	46,082
III. Others	-	-
TOTAL	5,99,009	4,24,713

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SCHEDULE 16 - OPERATING EXPENSES	MARCH 31, 2025	MARCH 31, 2024
I. Payments to and provisions for employees	1,47,794	1,32,468
II. Rent, taxes and lighting	80,337	82,136
III. Printing and stationery	1,050	1,044
IV. Advertisement and publicity	96	55
V. Depreciation on bank's property	26,743	48,571
VI. Local advisory board fees, allowances and expenses	-	-
VII. Auditor's fees and expenses	1,143	1,109
VIII. Professional charges	7,376	8,264
IX. Postages, telegrams, telephones etc.	7,382	6,641
X. Repairs and maintenance	41,683	45,782
XI. Insurance	14,379	11,786
XII. Law charges	6,120	4,849
XIII. Other expenditure	27,953	23,430
TOTAL	3,62,056	3,66,135

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

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		March 31, 2025	March 31, 2024
	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit/(Loss)	1,32,164	3,55,854
	Adjustment for :		
	Depreciation on Bank's property	26,743	48,571
	Provision/(Write back) for depreciation on investments	-	(46,981)
	Country Risk Provision	(6,173)	(9,685)
	Provision for loans (for standard advances and non-performing assets)	19,035	(65,963)
	Profit on sale of fixed assets	-	-
	(i)	1,71,769	2,81,796
	Adjustment for :		
	Increase / (Decrease) in Deposits	15,75,761	9,20,300
	(Increase) / Decrease in Investments	4,31,088	(4,89,057)
	(Increase) / Decrease in Advances	(17,59,565)	(6,93,898)
	Increase / (Decrease) in Other Liabilities and Provisions	12,556	3,397
	(Increase) / Decrease in Other Assets	(66,328)	(39,433)
	(ii)	1,93,512	(2,98,691)
	Less : Direct Taxes paid (iii)	(40,300)	(10,824)
A)	Net cash flows from / (used in) operating activities (i+ii+iii)	3,24,981	(27,719)
	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	(11,558)	(6,256)
	Proceeds from Sale of Fixed Assets	-	-
B)	Net Cash used in Investing activities	(11,558)	(6,256)
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase / (Decrease) in Borrowings	11,59,177 -	7,073
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	14,72,600	(41,048)
	Cash and cash equivalents at the beginning of the year	12,14,025	12,55,073
	Cash & Cash equivalents at the end of the year	26,86,625	12,14,025
	Net changes in Cash & Cash equivalents	14,72,600	(41,048)

Notes to the Cash Flow Statement

1) Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks, money at call and short notice- Refer Schedule 6 and Schedule 7. Cash and cash equivalent also includes Rs 2,000 in 000s as deposit kept with the Reserve Bank of India under section 11(2) (b) of the Banking Regulation Act, 1949.

2) The above cash flow statement has been prepared under " Indirect method" as set out in Accounting Standard -3 "Cash Flow Statements" specified under Section 133 of the Companies Act, 2013.

For S. N. Nanda & Co.
Chartered Accountants
ICAI Firm Registration No. 000685N

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

Puneett Nanda
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