Consolidated Balance Sheet as at	Schedule	September 30, 2009	March 31, 2009
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS			
Share capital	1	287	286
Reserves and surplus	2	20,470	17,968
	-	20,757	18,254
MINORITY INTEREST		- -	-
	-	20,757	18,254
APPLICATION OF FUNDS			
FIXED ASSETS	3		
Original cost		7,681	7,093
Less: Accumulated depreciation and amortization		2,858	2,416
Net book value	-	4,823	4,677
Add: Capital work-in-progress	_	420	677
		5,243	5,354
INVESTMENTS	4	3,222	-
DEFERRED TAX ASSETS, NET	5	182	126
CURRENT ASSETS, LOANS AND ADVANCES			
Sundry debtors	6	3,366	3,672
Cash and bank balances	7	9,051	9,695
Loans and advances	8	3,718	3,279
		16,135	16,646
LESS: CURRENT LIABILITIES AND PROVISIONS			
Current liabilities	9	2,271	2,004
Provisions	10	1,754	1,868
NET CURRENT ASSETS		12,110	12,774
	-	20,757	18,254

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SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

Note: The schedules referred to above form an integral part of the consolidated Balance Sheet.

As per our report attached for BSR & Co. Chartered Accountants

Natrajan Ramkrishna <i>Partner</i> Membership No. 32815	N. R. Narayana Murthy Chairman and Chief Mentor	S. Gopalakrishnan Chief Executive Officer and Managing Director	S. D. Shibulal Chief Operating Officer and Director	Deepak M. Satwalekar Director
	Prof. Marti G. Subrahmanyam	Claude Smadja	Rama Bijapurkar	Sridar A. Iyengar
	Director	Director	Director	Director
	David L. Boyles	Prof. Jeffrey S. Lehman	K.V.Kamath	K. Dinesh
	Director	Director	Director	Director
Bangalore	T. V. Mohandas Pai	Srinath Batni	V. Balakrishnan	Parvatheesam K.
October 9, 2009	Director	Director	Chief Financial Officer	Company Secretary

Consolidated Profit and Loss account for the	Schedule	Quarter ended S	September 30,	Half-year ended	September 30
		2009	2008	2009	2008
Income from software services, products and business process management		5,585	5,418	11,057	10,272
Software development and business process management expenses	11	2,963	2,891	5,878	5,645
GROSS PROFIT	-	2,622	2,527	5,179	4,627
Selling and marketing expenses	12	276	303	537	560
General and administration expenses	13	413	430	841	794
		689	733	1,378	1,354
OPERATING PROFIT BEFORE DEPRECIATION AND MINORITY INTEREST		1,933	1,794	3,801	3,273
Depreciation	_	232	177	454	346
OPERATING PROFIT BEFORE TAX AND MINORITY INTEREST		1,701	1,617	3,347	2,927
Other income, net	14	236	66	505	183
NET PROFIT BEFORE TAX AND MINORITY INTEREST	-	1,937	1,683	3,852	3,110
Provision for taxation (refer to note 24.2.8)	15	397	251	785	376
NET PROFIT AFTER TAX AND BEFORE MINORITY INTEREST		1,540	1,432	3,067	2,734
Minority interest	_		-		-
NET PROFIT AFTER TAX AND MINORITY INTEREST	=	1,540	1,432	3,067	2,734
Balance Brought Forward		12,087	8,129	10,560	6,828
Less: Residual dividend paid		-	-	-	1
Dividend tax on the above	-	-	-	-	-
	-	12,087	8,129	10,560	6,827
AMOUNT AVAILABLE FOR APPROPRIATION	=	13,627	9,561	13,627	9,561
Interim dividend		573	572	573	572
Dividend tax		97	97	97	97
Amount transferred to General Reserve		-	-	-	-
Balance in profit and loss account	_	12,957	8,892	12,957	8,892
	=	13,627	9,561	13,627	9,561
EARNINGS PER SHARE Equity shares of par value Rs. 5/- each					
Basic		26.86	25.02	53.52	47.78
Diluted		26.83	24.97	53.45	47.67
Number of shares used in computing earnings per share *					
Basic Diluted		57,31,76,778 57,38,80,145	57,24,25,798 57,35,54,906	57,30,62,804 57,37,82,078	57,23,12,623 57,35,56,617
Diluttu		57,30,00,145	57,55,54,900	51,51,02,018	57,55,50,017

Notes: The schedules referred to above form an integral part of the consolidated Profit and Loss account.

As per our report attached for BSR&Co. Chartered Accountants

Natrajan Ramkrishna <i>Partner</i> Membership No. 32815	N. R. Narayana Murthy Chairman and Chief Mentor	S. Gopalakrishnan Chief Executive Officer and Managing Director	S. D. Shibulal Chief Operating Officer and Director	Deepak M. Satwalekar Director
	Prof. Marti G. Subrahmanyam	Claude Smadja	Rama Bijapurkar	Sridar A. Iyengar
	Director	Director	Director	Director
	David L. Boyles	Prof. Jeffrey S. Lehman	K.V.Kamath	K. Dinesh
	Director	Director	Director	Director
Bangalore	T. V. Mohandas Pai	Srinath Batni	V. Balakrishnan	Parvatheesam K.
October 9, 2009	Director	Director	Chief Financial Officer	Company Secretary

Consolidated Cash Flow st	atement for the	Sch	edule	Half-year ende	ed September 30,
				2009	200
CASH FLOWS FROM OF	PERATING ACTIVITIES				
Net profit before tax and min				3,852	3,110
•	profit before tax to cash provided b	by operating activities		- ,	- ,
(Profit)/ loss on sale of a	fixed assets			-	-
Depreciation				454	34
Interest and dividend in	come			(454)	(386
Profit on sale of Investn	nents			-	(1
-	rences on translation of foreign curr	rency cash and cash		50	5
equivalents Effect of exchange diffe	rences on translation of subsidiaries			66	20
Effect of exchange unit	rences on transmiton of substantife	5		00	2
Changes in current assets an	d liabilities				
Sundry debtors			16	306	(238
Loans and advances			17	(158)	(455
Current liabilities and p	rovisions		18	311	48
nooma taxas naid			10	4,427	2,93
ncome taxes paid	BY OPERATING ACTIVITIES	2	19	(795) 3,632	(329
		,		5,052	2,00.
CASH FLOWS FROM IN					
	l change in capital work-in-progress	S	20	(343)	(728
Payment for purchase of bus	-			(1)	(9
Payment for acquisition of sl			21	-	()
nvestments in/ disposal of s Proceeds from disposal of fi			21	(3,222)	7
interest and dividend receive			22	428	53
NET CASH USED IN INV				(3,138)	(139
				(-))	
CASH FLOWS FROM FI		·		10	2
Dividends paid including res	nare capital on exercise of stock opt	ions		40 (772)	31 (1,559
Dividend tax paid				(172)	(1,55)
NET CASH USED IN FIN	ANCING ACTIVITIES			(863)	(1,786
	es on translation of foreign currency	a cash and cash equivalents		(50)	(54
÷	EASE IN CASH AND CASH EQ	-		(3 0) (419)	62.
				(41)	02.
CASH AND CASH EQUIV	ALENTS AT THE BEGINNING O	F THE PERIOD		10,993	8,23
CASH AND CASH EQUIV	VALENTS AT THE END OF TH	E PERIOD	23	10,574	8,85
SIGNIFICANT ACCOUNTI	NG POLICIES AND NOTES ON A	ACCOUNTS	24		
Note: The schedules referred	l to above form an integral part of t	the consolidated Cash flow	statement.		
As per our report attached for BSR & Co. Chartered Accountants					
Natrajan Ramkrishna Partner Membership No. 32815	N. R. Narayana Murthy Chairman and Chief Mentor	S. Gopalakrishnan Chief Executive Officer and Managing Director	S. D. Shil Chief Opo and Direc	erating Officer	Deepak M. Satwalekar Director
	Prof. Marti G. Subrahmanyam Director	Claude Smadja Director	Rama Bij Director	apurkar	Sridar A. Iyengar Director

David L. Boyles Director

Bangalore October 9, 2009

T. V. Mohandas Pai Director

Srinath Batni Director

Prof. Jeffrey S. Lehman

Director

V. Balakrishnan Chief Financial Officer

K.V.Kamath

Director

K. Dinesh

Director

Parvatheesam K. Company Secretary

Schedules to the Consolidated Balance Sheet as at	in Rs. crore, except a September 30, 2009	March 31, 2009
1 SHARE CAPITAL		
Authorized		
Equity shares, Rs. 5/- par value		
60,00,000,000 (60,00,000) equity shares	300	300
Issued, Subscribed and Paid Up		
Equity shares, Rs. 5/- par value*	287	286
57,33,11,693 (57,28,30,043) equity shares fully paid up		
[Of the above, 53,53,35,478 (53,53,35,478) equity shares, fully paid up		
have been issued as bonus shares by capitalization of the general reserve]		
	287	286
Forfeited shares amounted to Rs.1,500/- (Rs.1,500/-)		
* For details of options in respect of equity shares, refer to note 24.2.7		
Also refer to note 24.2.16 for details of basic and diluted shares		
2 RESERVES AND SURPLUS		
Capital reserve	6	6
Foreign currency translation reserve	59	(7)
Share premium account - As at April 1,	2,925	2,851
Add: Receipts on exercise of employee stock options	39	64
Income tax benefit arising from exercise of stock options		10
	2,964	2,925
General reserve - As at April 1,	4,484	3,802
Add: Transfer from Profit and Loss account	-	682
	4,484	4,484
Balance in Profit and Loss account	12,957	10,560

Schedules to the Consolidated Balance Sheet

3 FIXED ASSETS

in Rs. crore, except as otherwise stated

Particulars		Orig	inal cost		Ι	Depreciation	and amortizatio	n	Net boo	k value
	As at April 1, 2009	Additions/ Adjustments	Deletions/ Retirement/ Adjustments	As at September 30, 2009	As at April 1, 2009	For the period	Deletions/ Adjustments	As at September 30, 2009	As at September 30, 2009	As at March 31, 2009
Goodwill	689	-	-	689	-	-	-	-	689	689
Land: Free-hold	172	-	-	172	-	-	-	-	172	172
Leasehold	113	41	-	154	-	-	-	-	154	113
Buildings	2,913	239	-	3,152	535	102	-	637	2,515	2,378
Plant and machinery	1,183	152	-	1,335	521	129	(1)	651	684	662
Computer equipment	1,233	100	16	1,317	960	139	14	1,085	232	273
Furniture and fixtures	720	71	1	790	359	78	(1)	438	352	361
Leasehold improvements	54	1	-	55	28	6	-	34	21	26
Vehicles	4	1	-	5	1	-	-	1	4	3
Intellectual property right	12	-	-	12	12	-	-	12	-	-
	7,093	605	17	7,681	2,416	454	12	2,858	4,823	4,677
Previous year	5,439	1,999	345	7,093	1,986	761	331	2,416	4,677	

Note: Buildings include Rs. 250/- being the value of 5 shares of Rs. 50/- each in Mittal Towers Premises Co-operative Society Limited

	in Rs. crore, exc	ept as otherwise stated
Schedules to the Consolidated Balance Sheet as at	September 30, 2009	March 31, 2009
4 INVESTMENTS		
Long- term investments – at cost		
Trade (unquoted)		
Other investments	13	12
Less: Provision made for investments	13	12
Current investments – at the lower of cost and fair value	-	-
Non-trade (unquoted)		
Liquid mutual funds units *	3,222	-
	3,222	-
Aggregate amount of unquoted investments * <i>Refer note 24.2.11</i>	3,222	-
5 DEFERRED TAX ASSETS / (LIABILITIES)		
Fixed assets	171	128
Sundry debtors	16	8
Others	32	27
Less: Deferred tax liability for branch profit tax	(37)	(37)
	182	126

		in Rs. crore, exce	ept as otherwise stated
Schedules to the Consolidated	Balance Sheet as at	September 30, 2009	March 31, 2009
6 SUNDRY DEBTORS			
Debts outstanding for a per	iod exceeding six months		
Unsecured			
Considered good		-	-
Considered doubtful		84	40
Other debts			
Unsecured			
Considered good*		3,366	3,672
Considered doubtful		71	66
		3,521	3,778
Less: Provision for doubtfu	l debts	155	106
		3,366	3,672
* Includes dues from comp interested	panies where directors are	7	8
7 CASH AND BANK BALA	ANCES		
Cash on hand		-	-
Balances with scheduled ba	inks **		
In current accounts *		234	124
In deposit accounts		8,095	8,551
Balances with non-schedule	ed banks **		
In deposit accounts		327	232
In current accounts		395	788
		9,051	9,695
<i>*Includes balance in unclenter note 24.2.21.a)</i>	iimed dividend account (Refer	3	2
**Refer to note 24.2.20 for	details of balances with		

scheduled and non-scheduled banks

		ept as otherwise stated
hedules to the Consolidated Balance Sheet as at	September 30, 2009	March 31, 2009
B LOANS AND ADVANCES		
Unsecured, considered good		
Advances		
Prepaid expenses	37	35
For supply of goods and rendering of services	16	15
Advance to gratuity trust / provident fund trust	1	1
Interest accrued and not due	32	6
Withholding and other taxes receivable	246	167
Others	20	8
	352	232
Unbilled revenues	788	750
Advance income taxes	283	274
MAT credit entitlement (refer to note 24.2.8)	307	284
Loans and advances to employees		
Housing and other loans	39	43
Salary advances	75	74
Electricity and other deposits	36	37
Rental deposits	34	34
Deposits with financial institutions (refer to note 24.2.9)	1,780	1,551
Mark-to-market gain on forward and	24	-
options contracts	2.710	2.070
Unsecured, considered doubtful	3,718	3,279
	2	2
Loans and advances to employees	3,720	3,282
Less: Provision for doubtful loans and advances to employees	3,720	3,282
Less. I tovision for doubten toals and advances to employees	3,718	3,279
	5,710	5,219

ember 30, 2009	March 31, 2009
10	27
65	71
482	472
723	666
74	55
303	218
-	114
2	3
27	29
15	11
1,701	1,666
7	5
560	331
3	2
2,271	2,004
573	773
97	131
659	581
320	291
320 105	291 92
-	27 15 1,701 7 560 3 2,271 573 97 659

* Refer to note 24.2.8 # Refer to note 24.2.17

Schedules to Consolidated Profit and Loss account for the	Quarter Septem		Half-year Septembe	
	2009	2008	2009	2008
11 SOFTWARE DEVELOPMENT AND BUSINESS PRO	CESS MANAGEMI	ENT EXPENSES		
Salaries and bonus including overseas staff expenses	2,516	2,344	4,948	4,578
Overseas group health insurance	32	27	68	74
Contribution to provident and other funds	73	59	141	114
Staff welfare	4	25	14	39
Overseas travel expenses	110	155	229	335
Traveling and conveyance	-	-	-	-
Technical sub-contractors	72	113	154	198
Software packages				
For own use	71	86	165	151
For service delivery to clients	5	6	16	22
Communication expenses	21	26	46	47
Rent	18	18	38	37
Computer maintenance	7	7	13	13
Consumables	6	8	13	13
Provision for post-sales client support and warranties	18	3 7	12	3
Miscellaneous expenses	10	10	18	21
wiscenaneous expenses		2,891		
	2,963	2,091	5,878	5,645
12 SELLING AND MARKETING EXPENSES				
Salaries and bonus including overseas staff expenses	216	203	423	379
Salaries and bonus including overseas staff expenses Overseas group health insurance	216 1	203 1	423 2	
				3
Overseas group health insurance	1	1	2	3 2
Overseas group health insurance Contribution to provident and other funds	1 1	1 1	2 2	3 2 3
Overseas group health insurance Contribution to provident and other funds Staff welfare	1 1 1	1 1 2	2 2 1	3 2 3 68
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses	1 1 1 20	1 1 2 34	2 2 1 40	3 2 3 68 3
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance	1 1 1 20 1	1 1 2 34 2	2 2 1 40 2	3 2 3 68 3 44
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building	1 1 1 20 1 19	1 1 2 34 2 30	2 2 1 40 2 31	3 2 3 68 3 44 11
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges	1 1 20 1 19 4	1 1 2 34 2 30 5	2 2 1 40 2 31 6	3 2 3 68 3 44 11 14
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges	1 1 1 20 1 1 9 4 5	1 1 2 34 2 30 5 8	2 2 1 40 2 31 6 9	3 2 3 68 3 44 11 14 8
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent	1 1 20 1 19 4 5 3	1 1 2 34 2 30 5 8 4	2 2 1 40 2 31 6 9 7	3 2 3 68 3 44 11 14 8 11
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent Marketing expenses Telephone charges	1 1 20 1 19 4 5 3 2	1 1 2 34 2 30 5 8 4 5	2 2 1 40 2 31 6 9 7 6	3 2 3 68 3 44 11 14 8 11
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent Marketing expenses	1 1 20 1 19 4 5 3 2	1 1 2 34 2 30 5 8 4 5	2 2 1 40 2 31 6 9 7 6 5	3 2 3 68 3 44 11 14 8 11
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent Marketing expenses Telephone charges Printing and stationery Advertisements	1 1 20 1 19 4 5 3 2	1 1 2 34 2 30 5 8 4 5	2 2 1 40 2 31 6 9 7 6 5	3 2 3 68 3 44 11 14 8 11
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent Marketing expenses Telephone charges Printing and stationery Advertisements Sales promotion	1 1 20 1 19 4 5 3 2	1 1 2 34 2 30 5 8 4 5	2 2 1 40 2 31 6 9 7 6 5	3 2 3 68 3 44 11 14 8 11 7 1 1 2
Overseas group health insurance Contribution to provident and other funds Staff welfare Overseas travel expenses Traveling and conveyance Brand building Commission charges Professional charges Rent Marketing expenses Telephone charges Printing and stationery Advertisements	1 1 20 1 19 4 5 3 2	1 1 2 34 2 30 5 8 4 5	2 2 1 40 2 31 6 9 7 6 5 1 -	379 3 2 3 68 3 44 11 14 8 11 7 1 1 2 2 2

chedules to Consolidated Profit and Loss account for the	in Rs. cro S account for the Quarter ended September 30,		Half-year ended September 30,	
	2009	2008	2009	2008
13 GENERAL AND ADMINISTRATION EXPENSES				
Salaries and bonus including overseas staff expenses	127	101	244	200
Overseas group health insurance	2	2	3	2
Contribution to provident and other funds	5	4	10	8
Staff welfare	-	-	-	-
Overseas travel expenses	6	10	10	18
Traveling and conveyance	16	26	31	49
Telephone charges	34	43	67	79
Professional charges	52	71	124	123
Power and fuel	38	39	74	75
Office maintenance	44	42	86	79
Guesthouse maintenance	1	-	2	1
Insurance charges	7	6	16	13
Printing and stationery	2	4	6	7
Rates and taxes	8	9	16	17
Donations	4	7	24	12
Rent	11	7	19	12
Advertisements	-	2	1	3
Professional membership and seminar participation fees	3	2	5	4
Repairs to building	8	8	17	14
Repairs to plant and machinery	8	6	15	10
Postage and courier	2	3	6	6
Books and periodicals	1	2	2	2
Recruitment and training	1	1	2	3
Provision for bad and doubtful debts	29	30	48	45
Provision for doubtful loans and advances	-	1	-	1
Commission to non-whole time directors	1	2	3	3
Auditor's remuneration				
Statutory audit fees	1	1	1	1
Bank charges and commission	1	-	1	1
Freight charges	1	-	1	-
Research grants	(1)	-	5	2
Miscellaneous expenses	1	1	2	4
	413	430	841	794

	Quartar		except as otherw	
Schedules to Consolidated Profit and Loss account for the	Quarter ended September 30,		Half-year ended September 30,	
	2009	2008	2009	2008
14 OTHER INCOME, NET				
Interest received on deposits with banks and others*	195	190	421	383
Dividend received on investment in liquid mutual funds (non-trade unquoted)	23	1	33	3
Miscellaneous income, net (refer to note 24.2.10)	4	1	6	3
Gains/ (losses) on foreign currency	14	(126)	45	(206)
	236	66	505	183
*includes tax deducted at source	15	65	65	76
15 PROVISION FOR TAXATION				
Income taxes*	464	326	861	518
MAT credit entitlement	(23)	(65)	(23)	(125)
Deferred taxes	(44)	(10)	(53)	(17)
	397	251	785	376

chedules to Consolidated Cash Flow statement for the	Half-year	ended
	Septembo	er 30,
	2009	2008
6 CHANGE IN SUNDRY DEBTORS		
As per the Balance Sheet	3,366	3,535
Less: Opening balance considered	(3,672)	(3,297)
- =	(306)	238
17 CHANGE IN LOANS AND ADVANCES		
As per the Balance Sheet*	3,718	2,891
Less: Gratuity obligation - unamortised amount relating to plan amendment **	(27)	(31)
Deposits with financial institutions, included in cash and cash equivalents ***	(1,523)	(1,037)
MAT credit entitlement	(307)	(300)
Advance income taxes	(283)	(152)
	(32)	(42)
Interest accrued and not due		1,329
Interest accrued and not due	1,546	-,/
Interest accrued and not due – Less: Opening balance considered	1,546 (1,388)	(874)

**Refer to note 24.2.18

*** Excludes restricted deposits held with LIC of Rs.257 crore (Rs.211 crore) for funding leave liability

18 CHANGE IN CURRENT LIABILITIES AND PROVISIONS

As per the Balance Sheet	4,025	3,637
Less: Unclaimed dividend	(3)	(3)
Gratuity obligation - unamortised amount relating to plan ammendment	(27)	(31)
Payable for acquisition of subsidiary	(2)	(4)
Provision for dividends	(573)	(572)
Provision for tax on dividend	(97)	(97)
Provision for income taxes	(659)	(525)
	2,664	2,405
Less: Opening balance considered	(2,353)	(1,924)
	311	481

	in Ks. crore, except as othe	i Ks. crore, except as otherwise stated	
Schedules to Consolidated Cash Flow statement for the	Half-year	Half-year ended	
	Septembe	er 30,	
	2009	2008	
19 INCOME TAXES PAID			
Charge as per the Profit and Loss Account	785	376	
Add: Increase / (Decrease) in advance income taxes	9	(66)	
Increase / (Decrease) in deferred taxes	56	17	
Increase / (Decrease) in MAT credit entitlement	23	125	
Less: (Increase) / Decrease in income tax provision	(78)	(123)	
	795	329	

20 PURCHASE OF FIXED ASSETS AND CHANGE IN CAPITAL WORK-IN-PROGRESS

Additions as per Balance Sheet*	600	668
Less: Opening capital work-in-progress	(677)	(1,324)
Add: Closing capital work-in-progress	420	1,384
	343	728

*Excludes effect of exchange rate fluctuations of Rs.5 Crore, as at September 30, 2009

21 INVESTMENTS IN / (DISPOSAL OF) SECURITIES *

As per the Balance Sheet	3,222	-
Less: Profit on sale of liquid mutual funds	-	(1)
Less: Opening balance considered	-	(72)
	3,222	(73)
* Refer to note 24.2.11 for details of investments and redemptions		

22 INTEREST AND DIVIDEND RECEIVED

	428	530
Less: Closing interest acrrued but not due	(32)	(42)
Add: Opening interest accrued but not due	6	186
Interest and dividend income as per profit and loss account	454	386

23 CASH AND CASH EQUIVALENTS AT THE END

As per the Balance Sheet 9,051 7,821 Add: Deposits with financial institution and body corporate (excluding interest accrued and not due)** 1,523 1,037 10,574 8,858	** Excludes restricted deposits held with LIC of Rs 257 crore (Rs 211 crore) for funding le	ana liability	<u>_</u>
Add: Deposits with financial institution and body corporate (excluding interest 1.523 1.037		10,574	8,858
		1,523	1,037
	1	9,051	7,821

Excludes restricted deposits held with LIC of Rs. 257 crore (Rs. 211 crore) for funding leave liability