

1.	Shri.T N Manoharan Non official Director as well as Non Executive Chairman	59	Canara Bank, Head Office 112, J.C.Road Bengaluru– 560 002	14.08.2015	Nil
2	Shri Rakesh Sharma Managing Director & Chief Executive officer DIN 06846594	57	Canara Bank, Head Office 112,J.C.Road Bengaluru –560 002	11.09.2015	Nil
3	Shri Pradyuman Singh Rawat Executive Director DIN 6701854	59	Canara Bank, Head Office 112,J.C.Road Bengaluru –560 002	05.08.2013	Nil
4	Shri Harideesh Kumar B Executive Director	58	Canara Bank, Head Office 112,J.C.Road Bengaluru –560 002	11.03.2015	Nil
5	Shri Pankaj Jain Govt Nominee Director DIN: NA		Joint Secretary Dept of Financial Services, Ministry of Finance, Govt of India, New Delhi	14.12.2015	Nil
6	Smt. Uma Shankar	56	PCGM, Dept of Currency Management, Reserve Bank of India, Central Office, Amar	23.02.2015	Nil

			Building, 4 th floor, Sir D M Road, Mumbai 400001		
7	Shri. G.V.Manimaran Other than Workmen Representative Director DIN : NA	54	Manager, Canara Bank, I I T Branch, Chennai – 600 036	03.01.2014	Nil
8	Shri. Sunil Hukumchand Kocheta Non Official Director under Chartered Accountant category DIN : 2951197	57	S H Kocheta and Associates, Chartered Accountants, Parada Chambers, Subhash Chowk, LATUR, Maharashtra – 413 512.	06.12.2013	SHK Consultants Pvt. Ltd. (Shareholding)
9	Shri. Sairam Bhaskar Mocherla Part-Time Non- Official DIN: 1430951	51	H.No.8-2-472/6, Road No.4, Banjara Hills, Hyderabad- - 500 034	05.12.2013	1. Quality Care India Limited. - Non Executive Director 2. Kamadhenu Sukrit Private Limited (formerly known as Quintessence Corp and Services Pvt. Ltd) 3. Centre for Exposition of World Art and Culture, General Secretary 4. M.Bhaskara Rao & Co. (Chartered

					<p>Accountants), member practice management council</p> <p>5. Capital Fortunes Private Limited (Chairman Emeritus) Founder & Chief Mentor</p> <p>6. Quality Care India Limited., Non Executive Director</p> <p>7. Top Venture Group LLC, Class B Participating interest</p> <p>8. Kamadhenu Sukrit Private Limited, Director & Member</p> <p>9. Dhruv Agarwal Benefit Trust, Trustee</p> <p>10. Manish Agarwal Benefit Trust, Trustee</p>
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10	Shri. Rajinder Kumar Goel Share Holder Director DIN: 20363	53	E-6, Jhandewalan Extension, 2 nd Floor, New Delhi – 110 055	27.07.2013	1) First Consulting Solutions Pvt. Ltd. 2) Manav Infradevelopers Pvt. Ltd. 3) Ultra Buildtech Pvt.Ltd. 4) Prodigy Propbuild Pvt. Ltd. 5) Shri Balaji Gardencity Developers Pvt. Ltd. 6) Oasis Realtors & Promoters Pvt. Ltd. 7) Riddi Propmart Pvt. Ltd. 8)Prime Buildprop Pvt. Ltd. 9) Indian Independent Directors Association (Self)
11	Shri. Sanjay Jain Share Holder Director DIN: 105860	50	1202, Tower-5, Vipul, Belmonte, Sector 53, Gurgaon	27.07.2013	Partner in Bansal Satish and Associates Holding - 30%.

None of the current directors are appearing in the RBI defaulter list and/ or ECGC default list.

ii. Details of change in directors in the last three years -01.11.2012 to 30.11.2015

Sl. No	Name	Designation	Date of Appointment	Date of Cessation	Director of the Company Since (in case of resignation)	Remarks
1	Shri.Khalid Luqman Bilgrami	Part Time Non-Official Director	22.06.2010	21.06.2013	Not Applicable	
2	Shri.P.V.Maiya	Shareholder Director	27.07.2010	26.07.2013	Not Applicable	
3	Dr.Thomas Mathew	Govt Nominee Director	29.10.2010	15.11.2012	Not Applicable	
4	Shri.Sunil Gupta	Shareholder Director	27.07.2010	26.07.2013	Not Applicable	
5	Shri. S Raman	Chairman and Managing Director	01.09.2010	30.09.2012	Not Applicable	
6	Shri.G.V.Manimaran DIN: NA	Other than Workmen Representative Director	14.12.2010	13.12.2013	Not Applicable	
7	Smt.Archana. S. Bhargava	Executive Director	01.04.2011	22.04.2013	Not Applicable	
8	Shri.Ashok Kumar Gupta DIN: 00016704	Executive Director	28.07.2011	31.10.2014	Not Applicable	

Sl. No	Name	Designation	Date of Appointment	Date of Cessation	Director of the Company Since (in case of resignation)	Remarks
9	Smt.Meena Hemchandra DIN:5337181	RBI Nominee Director	13.10.2011	22.02.2015	Not Applicable	
10	Shri.Sutanu Sinha	Part Time Non-Official Director	17.10.2011	16.10.2014	Not Applicable	
11	Shri.G.V.Sambasiva Rao	Workmen representative	21.10.2011	20.10.2014	Not Applicable	
12	Smt.Sudha Krishnan	GOI Nominee Director	16.11.2012	25.07.2013	Not Applicable	
13	Shri.R.K.Dubey	Chairman and Managing Director	11.01.2013	30.09.2014	Not Applicable	
14	Shri.V.S.Krishna Kumar DIN:6578678	Executive Director	04.04.2013	30.04.2015	Not Applicable	
15	Shri.Rajinder Kumar Goel DIN: 20363	Shareholder Director	27.07.2013		Not Applicable	Tenure on the Board ending on 26.07.2016
16	Shri.Sanjay Jain DIN:105860	Shareholder Director	27.07.2013		Not Applicable	Tenure on the Board ending on 26.07.2016
17	Shri. Sunil Hukumchand	Part-Time Non-Official Director	06.12.2013		Not Applicable	Tenure on the Board ending

Sl. No	Name	Designation	Date of Appointment	Date of Cessation	Director of the Company Since (in case of resignation)	Remarks
	Kocheta DIN: 02951197	under Chartered Accountant category			e	on 05.12.2016
18	Shri.Brij Mohan Sharma	Shareholder Director	27.07.2013	31.12.2013	Not Applicable	Demitted Office on 31.12.2013
19	Shri.G.V.Manimaran	Other than Workmen Representative Director	03.01.2014		Not Applicable	Tenure on the Board ending on 02.01.2017
20	Shri Pradyuman Singh Rawat DIN:06701854	Executive Director	05.08.2013		Not Applicable	Tenure on the Board ending on 31.05.2016
21	Dr. Rajat Bhargava	GOI Nominee Director	26.07.2013	13.12.2015	Not Applicable	
22	Shri. Sairam Bhaskar Mocherla DIN:1430951	Part Time Non-Official Director	05.12.2013		Not Applicable	Tenure on the Board ending on 04.12.2016
23	Smt Uma Shankar	RBI Nominee Director	23.02.2015	Until further Orders	Not Applicable	
24	Shri. Harideesh Kumar	Executive Director	11.03.2015		Not Applicable	Tenure on the Board ending on 31.05.2017
25	Shri. T N Manoharan	Chairman		14.08.2015	Not Applicable	Tenure on the Board ending

Sl. No	Name	Designation	Date of Appointment	Date of Cessation	Director of the Company Since (in case of resignation)	Remarks
					e	on 13.08.2018
26	Shri. Rakesh Sharma DIN-6846594	MD & CEO	11.09.2015		Not Applicable	Tenure on the Board ending on 31.07.2018
27	Shri Pankaj Jain Govt Nominee Director DIN: NA	GOI Nominee Director	Joint Secretary Dept of Financial Services, Ministry of Finance, Govt of India, New Delhi	14.12.2015	Not Applicable	

F. Details regarding the Auditors of the Issuer

i. Details of the auditors of the Issuer

Sl. No	Name of Statutory Auditors	Firm Registration No	Address & Contact Details	Auditor since
1	M/s P Chopra & Co.,	004957 N	M/s P Chopra & Co Chartered Accountants 10 Duggal Colony Karnal 132 001, Haryana 0184-2253097, 0184-2273471 Fax 0184-4040100 chopra.pkca@rediffmail.com chopra.pkca@gmail.com	December 2012
2	M/s A R Das & Associates	306109 E	M/s A R Das & Associates Chartered Accountants 1,2&3 Woodburn Court	December 2012

Sl. No	Name of Statutory Auditors	Firm Registration No	Address & Contact Details	Auditor since
			Woodburn Road Kolkata 700 020 033-22812976, 033-22904375, Fax 033-22812976 ardsys2002@rediffmail.com syamal.nayak@gmail.com swarnendu_c@yahoo.co.in	
3	M/s. S C Vasudeva & Co.	000235 N	M/s. S C Vasudeva & Co. Chartered Accountants B-41, Panchsheel Enclave New Delhi- 110 017 011-26499111, 222, 444, 555 Fax: 011-41749444 sanjay@scvasudeva.com ashish@scvasudeva.com abhinav@scvasudeva.com info@scvasudeva.com	December 2013
4	M/s Vinay Kumar & Co.	000719C	M/s Vinay Kumar & Co. Chartered Accountants 1 st Floor, Chandra Shekhar Azad Mkt. 5, Sardar Patel Marg, Civil Lines Allahabad – 211 001 U.P 0532-2408602 FAX- 0532-2408839 vinaykumarandco@gmail.com agvinay@hotmail.com a_senroy@hotmail.com nikhilko@gmail.com	December 2013
5	M/s Ramraj & Co	002839	M/s RamRaj & Co. Chartered Accountants 65, 4th Floor 29th A Cross Geetha Colony, 4th Block Jayanagar, Bangalore 560 011 080- 22445567 Fax - 080- 26657211	March 2015

Sl. No	Name of Statutory Auditors	Firm Registration No	Address & Contact Details	Auditor since
			ramraj12@gmail.com gvrao12@gmail.com	
6	M/s V K Niranjan & Co.	002468 S	M/s V K Niranjan & Co. Chartered Accountants Kurubara Sangha Building 202&204 Kanakadasa Circle Gandhi Nagar Bangalore 560 009 080-22267769 Fax 080-22910027 ykniranjan_co@yahoo.com	March 2015

ii. Details of changes in statutory auditors of the Issuer in the last three years

S. No.	Name	Address	Date of Appointment	Date of Cessation	Auditor of the Issuer since	Remarks
1.	M/s S P Chopra & Co	Chartered Accountants 31-F Connaught Place, New Delhi 110001	03-jan-2013	03.08.2013	December 2012	Nil
2.	M/s Loonker & Co	Chartered Accountants 8 Dhun Mahal, Garden Road, Colaba, Mumbai 400039	03-jan-2013	04.02.2015	December 2012	Nil
3.	M/s Ford Rhodes Parks & Co.	Chartered Accountants Sai Commercial Building, III floor, 312/313, B K Devshi Marg, Govandi,	03-jan-2013	04.02.2015	December 2013	Nil

S. No.	Name	Address	Date of Appointment	Date of Cessation	Auditor of the Issuer since	Remarks
		Mumbai 400088				

G. Details of borrowings of the Issuer as on September 30, 2015

i) Details Of Secured Loan Facilities:

Lender,s Name	Type of facility	Amount sanctioned	Principal Amt outstanding	Repayment Date/ Schedule	Security
NIL					

ii) Unsecured Loan facilities / Deposit as on September 30, 2015

Lender's Name	Type of Facility	Amount Sanctioned (Rs. In crore)	Principal Amount Outstanding as on 30.09.2015 (Rs. In crore)	Repayment Date/Schedule
From Banks	Demand Deposits	Not Applicable	209.31	On Demand
	Term Deposits	N/A	29000.50	On Maturity
From Others	Demand Deposits	N/A	19047.60	On Demand
	Term Deposits	N/A	340202.68	On Maturity
Depositors	Saving Banks Deposits	N/A	96745.43	On Demand
Various bondholders	Lower Tier 2 Bonds	N/A	4500.00	The Bonds have a tenor ranging from 9 to 10 years
Various bondholders	Upper Tier 2 Bonds	N/A	3639.73	The Bonds have a tenor

				upto 15 years with a call option after 10 years from the date of allotment with prior approval from RBI
Various bondholders	Perpetual Bonds	N/A	3089.60	Perpetual with a call option after 10 years from the date of allotment with prior approval from RBI.
Reserve Bank of India	Borrowings	N/A	0.00	
Others	Borrowings	N/A		
Other Institutions & Agencies	Borrowings	N/A	729.93	Upto 3 years
Outside India*	Borrowings	N/A	12205.61	2 Days to 10 Years
Banks/ Institutions	Bills Payable#	N/A		

* Includes MTN bonds of Rs 5575.08 Crore. # Total Bills payable as on 30.09.2015 is Rs 987.50 crore

iii. Details of non-convertible-debentures issued by the Bank:

Debenture Series	Tenor/ Period of Maturity (in months)	Coupon	Amount in Crores	Date of Allotment	Redemption Date/ Schedule	Credit Rating	Secured/ Unsecured	Security
SERIES IXA	120	8.85	575	15/09/06	15/09/16	AAA/STABLE BY CRISIL & AAA BY ICRA	Unsecured	Not applicable
SERIES X	120	9.90	400	30/03/07	30/03/17	AAA/STABLE BY CRISIL &	Unsecured	Not applicable

						AAA BY ICRA		
SERIESXI	120	9.00	700.00	09/01/08	09/01/18	AAA/STAB LE BY CRISIL & AAA BY ICRA	Unsecured	Not applicable
SERIES XII	120	8.08	325.00	16/01/09	16/01/19	AAA/STAB LE BY CRISIL & AAA BY ICRA	Unsecured	Not applicable
BASEL III TIER II SER I	120	9.73	1500.00	03/01/14	03/01/24	AAA/STAB LE BY CRISIL & ICRA (AAA (HYB) by ICRA	Unsecured	Not applicable
BASEL III TIER II SER II	120	9.70	1000.00	27/03/14	27/03/24	AAA/STAB LE BY CRISIL & ICRA(AAA (HYB) by ICRA	Unsecured	Not applicable
UPPER TIER 2 SERIES I	180	9.00	500.00	16/09/06	16/09/21	AAA/STAB LE BY CRISIL	Unsecured	Not applicable
UPPER TIER 2 SERIES II	180	10.00	500.00	23/03/07	23/03/22	AAA/STAB LE BY CRISIL	Unsecured	Not applicable
UPPER TIER 2 SERIES III	180	8.62	1000.00	29/09/10	29/09/25	AAA/Stable by CRISIL & BWR AAA+ by BRICKWO RK	Unsecured	Not applicable
PERPETUA L - TIER1(SER I)	-	9.00	240.30	30/03/09	PERPET UAL	AAA/stable by CRISIL & BWR AAA+ by BRICKWO	Unsecured	Not applicable

						RK		
PERPETUAL - TIER1(SER II)		9.10	600.00	21/08/09	PERPETUAL	AAA/stable by CRISIL & BWR AAA+ by BRICKWORK	Unsecured	Not applicable
PERPETUAL - TIER1(SER III)		9.05	749.30	03/08/10	PERPETUAL	AAA/stable by CRISIL & BWR AAA+ by BRICKWORK	Unsecured	Not applicable
BASEL III COMPLAINT ADDITION		9.55	1500.00	05/03/15	PERPETUAL	[ICRA]AA(hyd) by ICRA Limited & IND AA by India Ratings	Unsecured	Not applicable

iv. List of top 10 debenture-holders (As on 27.11.2015)

S. No.	DPID Client ID	Name of the Holder	Total face value amount of debentures held (In INR crores)
1	IN30152430030346	CBT EPF-05-A-DM	1288.90
2	IN30152430030387	CBT EPF-05-C-DM	912.60
3	IN30152430030338	CBT EPF-11-A-DM	684.30
4	IN30081210000012	LIFE INSURANCE CORPORATION OF INDIA	550.00
5	IN30081210501340	LIFE INSURANCE CORPORATION OF INDIA P & GS FUND	508.50
6	IN30152430030362	CBT EPF-05-B-DM	334.50
7	IN30152430030320	CBT EPF-05-D-DM	315.40
8	IN30152430040191	CBT-EPF-05-E-DM	300.00
9	IN30378610000023	STATE BANK OF INDIA	300.00
10	IN30152430030311	CBT EPF-11-D-DM	269.80

v. Amount of Corporate Guarantee issued by the Issuer

- a. Guarantee issued in favour of Bombay Stock Exchange on behalf of M/s Canfin Homes Ltd amounting to Rs.1.39 Crores.
- b. Guarantee issued in favour of the Registrar, High Court of Karnataka on behalf of Canbank Factors Ltd amounting to Rs.4.05 Crores.

vi. Certificate of Deposits issued by the Issuer as on 30.09.2015

CD Maturity Profile	Amount (Rs in Cr)
DUE IN THE MONTH OF DEC 15	655.19
DUE IN THE MONTH OF JAN 16	230.79
DUE IN THE MONTH OF FEB 16	5709.75
DUE IN THE MONTH OF MAR 16	12153.71
TOTAL	18749.44

vii. Details of other borrowings (if any, including hybrid debt like FCCB, optionally convertible debentures/preference shares): NIL

viii. Details of all defaults/ delays in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee issued by the Issuer, in the past five years

- (a) The main constituents of the Issuer's borrowings are generally in the form of deposits, loans from Reserve Bank of India, other banks and institutions, bonds, certificate of deposits etc.
- (b) The Issuer has been servicing all its principal and interest liabilities on time and there has been no instance of delay or default since inception.
- (c) The Issuer has neither defaulted in repayment/ redemption of any of its borrowings nor affected any kind of roll over against any of its borrowings in the past.
- (d) The Issuer has not defaulted in any of its payment obligations arising out of any corporate guarantee issued by it to any counterparty including its joint entities, group companies etc in the past.

ix. Details of outstanding borrowings/ debt securities issued for consideration other than cash whether in whole or part, at a premium or discount, or in pursuance of an option

The Issuer confirms that other than and to the extent mentioned elsewhere in this Disclosure Document, it has not issued any debt securities or agreed to issue any debt securities or

availed any borrowings for a consideration other than cash, whether in whole or in part, at a premium or discount or in pursuance of an option since inception.

H. Details of Promoters of the Bank

i. Details of promoter holding as on September 30, 2015

S.No.	Name of Shareholders	Total number of equity shares	Number of shares held in demat form	Total shareholding as a % of total No of equity share	No of equity shares pledged	% of equity shares pledged with respect to shares owned
1.	President of India	359991054	359991054	66.30	Nil	Not Applicable

I. Abridged version of the Audited Standalone & Consolidated (wherever applicable) Financial Information of the Issuer for the last three years and auditors qualification

i. Standalone Statement of Profit & Loss

Rs. in Crore

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
I	Income			
a.	Interest Earned	43750.04	39547.61	34077.93
b.	Other Income	4550.25	3932.76	3153.01
	Total Income	48300.29	43480.37	37230.94
II	EXPENDITURE			
a.	Interest Expended	34086.37	30603.16	26198.94
b.	Operating Expenses	7263.55	6081.01	5141.99
c.	Provisions and Contingencies	4247.74	4358.00	3017.91
	Total Expenditure	45597.66	41042.17	34358.84
III	PROFIT FOR THE YEAR	2702.62	2438.19	2872.10
	Profit brought forward	0	0.00	0.00
IV	APPROPRIATIONS			
	Transfer to Statutory Reserves	680.00	650.00	720.00
	Transfer to Revenue & Other Reserves	387.70	1107.08	530.03
	Transfer to Investment Reserve Account	360.80	0.00	205.00
	Transfer from/to Special Reserves-Currency Swap	0	0.00	0.00
	Transfer to Special reserve U/s 31(1) (viii) of Income tax Act, 1961	500	0.00	700.00

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
	Transfer to Capital Reserve	122.40	87.50	43.07
	Proposed Dividend	540.96	507.38	576.00
	Tax on Dividend	110.76	86.23	98.00
	Balance Carried over to Balance Sheet	0	0.00	0.00
	TOTAL	2702.62	2438.19	2872.10
	Earnings Per Share (Basic & Diluted) (in Rs.)	58.59	54.48	64.83

ii. **Consolidated Statement of Profit & Loss**

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
I	Income			
a.	Interest Earned	43813.37	39570.16	34069.87
b.	Other Income	4733.45	4143.68	3307.65
	Total Income	48546.82	43713.84	37377.52
II	EXPENDITURE			
a.	Interest Expended	34133.12	30605.54	26197.75
b.	Operating Expenses	7266.03	6116.25	5180.35
c.	Provisions and Contingencies	4289.65	4402.53	3047.59
	Total Expenditure	45688.80	41124.32	34425.69
	Share of Earnings/(Loss) in Associates	73.03	82.74	42.94
	Consolidated Net Profit/(Loss) for the Year before deducting	2931.05	2672.26	2994.77
	Minorities Interest			
	Less: Minorities Interest	66.39	42.09	25.06
III	PROFIT FOR THE YEAR attributable to the Group	2864.67	2630.17	2969.71
	Profit brought forward	0.00	0.00	0.00
	TOTAL			
IV	APPROPRIATIONS			
	Transfer to Statutory Reserves	682.97	652.20	723.33
	Transfer to Revenue & Other Reserves	546.77	1295.04	622.16
	Transfer to Investment Reserve Account	360.80	0.00	205.00
	Transfer from/to Special Reserves-Currency Swap	0.00	0.00	0.00
	Transfer to Special reserve U/s 31(1) (viii) of Income tax Act, 1961	500.00	0.00	700.00
	Transfer to Capital Reserve	122.40	87.50	43.40
	Proposed Dividend	540.97	507.38	576.00
	Tax on Dividend	110.76	88.04	99.82
	Balance Carried over to Balance Sheet	0.00	0.00	0.00

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
	TOTAL	2864.67	2630.17	2969.71
	Earnings Per Share (Basic & Diluted) (in Rs.)	62.10	58.77	67.04

iii. Standalone Balance Sheet

(Rs. in crore)

Sr no	Parameters	As on	As on	As on
		31/03/2015	31/03/2014	31/03/2013
I	CAPITAL & LIABILITIES			
a.	Capital	475.20	461.26	443.00
b.	Reserves & Surplus	31384.04	29158.85	24434.79
c.	Deposits	473840.10	420722.82	355855.99
d.	Borrowings	25671.56	27230.64	20283.37
e.	Other Liabilities and Provisions	16629.66	14348.28	11325.46
	Total	548000.56	491921.85	412342.61
II	ASSETS			
a.	Cash & Balances with Reserve Bank of India	21971.95	22153.78	15405.93
b.	Balances with Banks and Money at Call & Short Notice	26669.14	22674.93	19308.77
c.	Investments	145346.18	126828.26	121132.83
d.	Advances	330035.51	301067.48	242176.63
e.	Fixed Assets	6949.45	6641.56	2862.72
f.	Other Assets	17028.33	12555.85	11455.73
	Total	548000.56	491921.85	412342.61

iv. Consolidated Balance Sheet

(Rs. in crore)

Sr No	Parameters	As on	As on	As on
		31/03/2015	31/03/2014	31/03/2013
I	CAPITAL & LIABILITIES			
a.	Capital	475.20	461.26	443.00
b.	Reserves & Surplus	32016.51	29715.00	24733.43
c.	Minority Interest	378.65	313.55	232.16
d.	Deposits	473724.99	420603.68	355684.64
e.	Borrowings	25762.82	27309.73	20355.09
f.	Other Liabilities and Provisions	26199.38	22686.37	17875.95
	Total	558557.55	501089.59	419324.27

Sr No	Parameters	As on	As on	As on
		31/03/2015	31/03/2014	31/03/2013
II	ASSETS			
a.	Cash & Balances with R B of India	21976.76	22161.03	15414.99
b.	Balances with Banks and Money at Call & Short Notice	26670.80	22710.55	19364.22
c.	Investments	155406.47	135445.35	127533.53
d.	Advances	330293.87	301326.02	242435.76
e.	Fixed Assets	6969.99	6661.98	2884.00
f.	Other Assets	17239.66	12784.66	11691.77
	Total	558557.55	501089.59	419324.27

v. **Standalone Cash Flow Statement**

Particulars	Year ended	Year ended	Year ended
	31/03/2015	31/03/2014	31/03/2013
A. Cash Flow from Operating Activities:			
Net Profit after Taxes	2702.63	2438.19	2872.10
Adjustments for:			
Provision for income tax	795.00	625.00	800.00
Depreciation on Fixed Assets	427.06	228.47	189.69
Profit/ (Loss) on sale of Fixed Asset	-1.36	-1.10	-0.92
Provision for Other Items	227.40	433.46	130.07
Interest on Tier 1 and Tier 2 Bonds	937.15	820.34	730.56
Provision for NPA	3729.46	2128.72	2222.45
Loss on revaluation of Investments	103.48	160.75	15.06
Provision for Standard Assets	153.73	478.41	255.61
Income from Investment in Subsidiaries	-81.16	-70.25	-56.57
Income from Investment (Appreciation)/Depreciation	-657.85	692.42	-390.23
Sub total	5632.91	5496.22	3895.73
Adjustments for:			
Increase / (Decrease) in Deposits	53117.28	64866.83	28802.26
Increase / (Decrease) in Borrowings	-2360.21	4522.72	5097.98
Increase / (Decrease)in Other Liabilities and Provisions	482.99	1078.23	1141.96
(Increase) / Decrease in Investments	-17833.48	-6518.92	-18608.57
(Increase) / Decrease in Advances	-32722.55	-60897.19	-11887.62
(Increase) / Decrease in Other Assets	-2872.48	-250.88	-1779.73
Direct Taxes (Paid) / Refund	-1600.00	-1200.00	-1100.00
Sub total	-3788.45	1600.79	1666.28
Net Cash Flow from Operating Activities (A)	4547.09	9535.20	8434.11

Particulars	Year ended	Year ended	Year ended
	31/03/2015	31/03/2014	31/03/2013
B. Cash Flow from Investing Activities :			
Net Inflow / Outflow from Sale /Purchase of Fixed Assets	-825.99	-541.20	-225.86
Investment in Subsidiaries/ Joint Ventures/	-130.07	-29.68	-91.67
Income from Investment in Subsidiaries	81.16	70.25	56.57
Net Cash Flow from Investing Activities (B)	-874.90	-500.63	-260.96
C. Cash Flow from Financing Activities:			
Payment on redemption of Bonds / Sub. Debts			
Dividend (Interim & Final) Paid	-293.80	-1024.77	-567.30
Interest Paid on IPDI, Sub. &, Upper Tier 2 Bonds	-937.15	-820.34	-730.57
Increase in paid up capital	13.94	18.26	
Share Premium recd. on new issue of share capital	556.06	481.74	
Proceeds from Issue of Upper Tier 2 bonds	801.14	2424.55	-340.00
Proceeds from Issue of Perpetual Bonds			
Net Cash Flow from Financing Activities (C)	140.19	1079.44	-1637.86
Net Increase in Cash & Cash Equivalents (A)+(B)+(C)	3812.38	10114.01	6535.29
Cash /Equivalents as at the beginning of the year	44828.71	34714.70	28179.41
Cash / Equivalents as at the end of the year	48641.09	44828.71	34714.70

vi. Consolidated Cash Flow Statement

(Rs. in crore)

Particulars	Year ended	Year ended	Year ended
	31/03/2015	31/03/2014	31/03/2013
A. Cash Flow from Operating Activities:			
Net Profit after Taxes	2864.67	2630.17	2969.71
Adjustments for:			
Provision for income tax	825.26	652.49	819.56
Depreciation on Fixed Assets	428.91	229.89	191.44
Profit/ (Loss) on sale of Fixed Asset	-15.26	-2.33	-4.92
Provision for Other Items	256.30	428.10	472.63
Interest on Tier 1 and Tier 2 Bonds	937.15	820.34	730.56
Provision for NPA	3780.92	2152.72	1871.12
Loss on on revaluation of Investments	103.49	160.75	15.06
Provision for Standard Assets	155.32	478.64	255.61
Profit on sale of Investment	-1167.08	-672.11	-681.88
Provision for (Appreciation)/Depreciation on	-728.16	692.42	-576.32