

Date of Allotment	No. of Equity Shares (in Lakh)	Face Value (in Rs.)	Issue Price (in Rs.)	Nature of consideration (cash, other than cash etc)	Reasons for allotment	Cumulative Paid Up Equity Share Capital (Rs. in Crores)
11-Mar-2005	0.10	10	10	Cash	Transfer	471.97
08-Aug-2005	5000.00	10	50	Cash	Follow on Public Offer of Equity Shares	521.97
23-Mar-2011	513.20	10	123.35	Cash	Preferential allotment to GOI	573.29
29-Mar-2012	286.60	10	114.15	Cash	Preferential allotment to Life Insurance Corporation of India	601.95
13-Jan-2014	226.00	10	78.36	Cash	Preferential allotment to GOI	624.58
31-Mar-2015	374.74	10	122.75	Cash	Preferential allotment to GOI	662.06

Notes:

- The Bank made its initial public issue of 125,000,000 equity shares of face value of Rs. 10/- each for cash at par aggregating Rs. 119.86 Crores in October 1999. Consequently, equity shares of Bank got listed on the NSE, BSE, and Bangalore Stock Exchange.
- The Bank made a follow on public issue of 5,00,00,000 equity shares of face value of Rs. 10/- each for cash at a premium of Rs. 40/- per share (i.e. at an issue price of Rs. 50/- per share), aggregating to Rs. 50 Crores in July 2005.
- During March 2011, the Bank issued and allotted 5,13,17,389 (Five Crores thirteen lacs seventeen thousand and three hundred eighty nine) equity shares of the face value of Rs. 10/- each at a premium of Rs. 113.35 per share in favour of Government of India on preferential allotment basis.
- During March 2012, the Bank issued and allotted 2,86,64,284 equity shares of the face value of Rs. 10/- each at a premium of Rs. 104.15 to various schemes of Life Insurance Corporation of India by way of preferential allotment of equity shares amounting to Rs. 327.20 Crores.
- During the year 2013-14, the Bank issued 2,26,34,676 equity shares of the face value of Rs. 10/- each at a premium of Rs. 78.36 to Government of India by way of Preferential Issue of equity shares amounting to Rs. 200.00 Crores.
- During the year 2014-15, Bank issued 3,74,74,541 equity shares of the face value of ₹10/- each at a premium of ₹112.75 to Government of India by way of Preferential Issue of equity shares amounting ₹460.00 Crores.

4. **CHANGES IN CAPITAL STRUCTURE OF THE ISSUER FOR LAST FIVE YEARS & UPTO 30.06.2015**

Particulars of change	Amount (Rs. in Crores)		Date of change (AGM/ EGM)
Increase in Authorized capital (Authorised Capital of the Bank is Rs.3000.00 Crore)	Capital	1500.00	29.11.2009
Increase in paid-up capital (Preferential allotment to Government of India)	Capital	51.32	19.03.2011 (Date of EGM)
	Premium	581.68	23.03.2011 (Date of Allotment)
Increase in paid-up capital (Preferential allotment to Life Insurance Corporation of India)	Capital	28.66	22.03.2012 (Date of EGM)
	Premium	298.54	29.03.2012 (Date of Allotment)
Increase in paid-up capital (Preferential allotment to Government of India)	Capital	22.63	10.01.2014 (Date of EGM)
	Premium	177.37	13.01.2014 (Date of Allotment)
Increase in paid-up capital (Preferential allotment to Government of India)	Capital	37.47	24.03.2015 (Date of EGM)
	Premium	422.53	31.03.2015 (Date of Allotment)

5. **DETAILS OF ANY ACQUISITION OR AMALGAMATION IN THE LAST 1 YEAR**

None

6. **DETAILS OF ANY REORGANIZATION OR RECONSTITUTION IN THE LAST 1 YEAR**

None



7. SHAREHOLDING PATTERN OF THE ISSUER (AS ON 30.06.2015)

Sr. No.	Category	No. of Shareholders	Total No. of Shares	No. of Shares in demat form	Total Shareholding as a %age of Total No. of Shares
A Shareholding of Promoter & Promoter Group					
	Government of India	1	45,83,94,888	45,83,94,888	69.24
	Total Shareholding of Promoter and Promoter Group (A)	1	45,83,94,888	45,83,94,888	69.24
B Public Shareholding					
(1)	Institutions				
(a)	Mutual Funds/ UTI				
(b)	Financial Institutions/ Banks	24	56,12,333	56,12,333	0.85
(c)	Insurance Companies	16	14,05,505	14,02,105	0.21
(d)	Foreign Institutional Investors	16	6,16,76,654	6,16,76,554	9.32
	Sub-Total (B)(1)	124	5,05,88,533	5,05,88,533	7.64
(2)	Non-Institutions	180	11,92,82,925	11,92,79,525	18.02
(a)	Bodies Corporate				
(b)	Individuals	1,309	1,26,84,778	1,25,47,878	1.92
(i)	holding nominal value of up to Rs. 1 lacs	2,45,534	5,98,17,023	3,77,18,129	9.03
(ii)	holding nominal value of over Rs. 1 lacs	306	94,89,443	94,20,443	1.43
(c)	Others				
(i)	Non Resident Indians				
(ii)	Trusts	1,502	16,57,444	14,57,444	0.25
(iii)	Clearing Members	11	33,510	32,520	0.01
(iv)	Others (Total)	173	6,99,161	6,99,161	0.11
	Sub-Total (B)(2)	1,686	23,90,115	21,89,125	0.37
	Total Public Shareholding (B) = (B)(1)+(B)(2)	2,48,835	8,43,81,539	6,18,75,565	12.75
	TOTAL (A)+(B)	2,49,015	20,36,64,284	18,11,55,090	30.76
		2,49,016	66,20,59,172	63,95,49,978	100.00

Note: The promoters have not pledged or encumbered their shareholding in the Bank.

8. TOP 10 EQUITY SHARE HOLDERS OF THE ISSUER (AS ON 30.06.2015)

Sr. No.	Name of Shareholder	Total No. of Equity Shares held	No. of Equity Shares held in demat form	Total Shareholding as a %age of Total No. of Equity Shares
1	PRESIDENT OF INDIA	458394888	458394888	69.24
2	LIFE INSURANCE CORPORATION OF INDIA	56954046	56954046	8.60
3	KOTAK MAHINDRA(UK) LTD A/C INDIA MIDCAP(MAURITIUS) LTD	2804251	2804251	0.42
4	WISDOMTREE TRUST A/C WISDOMTREE INDIA INVESTMENT PORTFOLIO, INC	2745113	2745113	0.41
5	UNIONINVESTMENT LUXEMBOURG S A A/C QUONIAM FUNDS	2737697	2737697	0.41
6	DIMENSIONAL EMERGING MARKETS VALUE FUND	2736798	2736798	0.41
7	SWISS FINANCE CORPORATION (MAURITIUS) LIMITED	2319165	2319165	0.35
8	THE EMERGING MARKETS SMALL CAP SERIES OF THE DFA INVESTMENT TRUST COMPANY	2277512	2277512	0.34
9	HDFC STANDARD LIFE	2130391	2130391	0.32



	INSURANCE COMPANY LTD			
10	GENERAL INSURANCE CORPORATION OF INDIA	2000000	2000000	0.30
	TOTAL	535099861	535099861	80.82

9. **PROMOTER HOLDING IN THE ISSUER** (as on 30.06.2015)

Sr. No.	Name of Shareholder	Total No. of Equity Shares held	No. of Equity Shares held in demat form	Total shareholding as a %age of Total No. of Equity Shares	No of Equity Shares Pledged	% of Equity Shares pledged with respect to shares owned
1.	President of India acting through Ministry of Finance, Government of India	45,83,94,888	45,83,94,888	69.24	Not Applicable	Not Applicable

10. **BORROWINGS OF THE ISSUER** (as on 30.06.2015)
a. **Secured Loan Facilities**

Lender's Name	Type of Facility	Amount Sanctioned (Rs.in Crores)	Principal Amount Outstanding (Rs. in Crores)	Repayment Date/ Schedule	Security
The Bank has not availed any secured borrowings from any of the creditors					

b. **Unsecured Loan Facilities** (as on 30.06.2015)

Lender's Name	Type of Facility	Amount Sanctioned (Rs. in Crores)	Principal Amount Outstanding (Rs. in Crores)	Repayment Date / Schedule
Other Banks	Borrowings	2033.96	2033.96	Bullet payment on Feb & Mar 2017
Other Institutions and Agencies	Refinance	583.67	583.67	Starting from Dec 2014 till 2022 Quarterly, Half Yearly

c. **Deposits**

DEPOSITS		(Rs in Crores)		
Particulars		AS AT 30-06-2015	AS AT 31-03-2015	AS AT 31-03-2014
A.I	Demand Deposits			
i)	From Banks			
ii)	From Others	296.77	133.27	135.62
		17728.96	17112.72	12524.95
II	Savings Bank Deposits			
		47395.95	46467.30	39,710.02
III	Term Deposits			
i)	From Banks			
ii)	From Others	39205.95	38678.07	25226.45
		164867.14	152996.73	117522.52
	TOTAL A (I+II+III)	269494.77	255388.09	195119.56



d. Capital Status Bonds(as on 30.06.2015)

Issue Series	Date of Issue	Tenure (in months)	Credit Rating	Coupon Rate (% p.a.)	Date of Redemption	Amount (Rs. in crs.)
1. Lower Tier II Bonds:						
X	26.12.2008	120	AA+ (Stable) by CRISIL and CARE AA+ by CARE	8.60	26.12.2018	300.00
XI	15.06.2009	120	AA+ (Stable) by CRISIL and CARE AA+ by CARE	8.49	15.06.2019	200.00
XII	31.12.2012	120	"AA+/Stable" by CRISIL and "AA+" by CARE	9.00	31.12.2022	1000.00
Total Lower Tier II Bonds						1500.00
2. Basel III Compliant Tier II Bonds:						
Basel III Compliant Tier II	02.12.2014	120	"AA+/Stable" by CRISIL and "AA+" by CARE	8.95	02.12.2024	750.00
Basel III Compliant Tier II	23.03.2015	120	"AA+/Stable" by CRISIL and "AA+" by CARE	8.75	23.03.2025	400.00
Total Basel III Compliant Tier II Bonds						1150.00
3. Upper Tier II Bonds:						
I	27.07.2006	180	AA+ (Stable) by CRISIL and CARE AA by CARE	9.35 *	27.07.2021	619.60
II	28.02.2007	180	AA+ (Stable) by CRISIL and CARE AA by CARE	9.30 *	28.02.2022	200.10
Total Upper Tier II Bonds						819.70
4. Perpetual Debt Instruments:						
I	25.03.2008	Perpetual	AA+ (Stable) by CRISIL and CARE AA by CARE	9.90 *	Perpetual	240.00
II	12.01.2009	Perpetual	AA+ (Stable) by CRISIL and CARE AA by CARE	9.40 *	Perpetual	339.00
III	29.06.2009	Perpetual	AA+ (Stable) by CRISIL and CARE AA by CARE	8.90 *	Perpetual	194.00
Total Perpetual Debt Instruments						773.00
GRAND TOTAL						4242.70

* The Bank reserves the "Call Option" to redeem the bonds at par at the end of 10th year from the Deemed Date of Allotment or else pay stepped up coupon rate by 50 basis points for the remaining period of the bonds.

11. TOP 10 BONDHOLDERS* (as on 30.06.2015)

Sl no	Name& Address	(Rs. in Crores) Amount (Crs.)
1	CBT EPF	
2	LIFE INSURANCE CORPORATION OF INDIA	2708.90
3	SYNDICATE BANK EMPLOYEES PROVIDENT FUND	109.20
4	PUNJAB NATIONAL BANK	79.50
5	STATE BANK OF INDIA	51.40
		50.00



6	INDIAN OVERSEAS BANK	48.00
7	CHHATTISGARH STATE ELECTRICITY BOARD	47.60
8	COAL MINES PROVIDENT FUND ORGANISATION	28.50
9	THE NEW INDIA ASSURANCE COMPANY	19.00
10	ANDHRA BANK	16.00
	Total	3158.10

* Top 10 holders' of bonds have been shown on a cumulative basis for all outstanding bonds.

12. AMOUNT OF CORPORATE GUARANTEES ISSUED BY THE ISSUER IN FAVOUR OF VARIOUS COUNTER PARTIES INCLUDING ITS SUBSIDIARIES, JOINT VENTURE ENTITIES, GROUP COMPANIES ETC.

The Issuer has not issued any corporate guarantee in favour of any counterparty including its subsidiaries, joint venture entities, group companies etc.

13. CERTIFICATE OF DEPOSITS ISSUED BY THE ISSUER

(as on 31.08.2015)

CERTIFICATE OF DEPOSITS ISSUED BY THE ISSUER	
MATURITY DATE	FACE VALUE (RS in Cr.)
NIL	NIL
Total	NIL



14. OTHER BORROWINGS (INCLUDING HYBRID DEBT LIKE FOREIGN CURRENCY CONVERTIBLE BONDS ("FCCBs"), OPTIONALLY CONVERTIBLE BONDS/ DEBENTURES/ PREFERENCE SHARES)

The Issuer has issued UNSECURED REDEEMABLE NON-CONVERTIBLE FULLY PAID UP BASEL III COMPLIANT TIER II BONDS IN THE NATURE OF DEBENTURES FOR INCLUSION IN TIER II CAPITAL OF FACE VALUE OF RS. 10 LACS EACH ("BONDS") AGGREGATING TO RS. 1150 CRORES during the FY 2014-15. (as on 31.03.2015)

15. SERVICING BEHAVIOR ON EXISTING DEBT SECURITIES, DEFAULT(S) AND/OR DELAY(S) 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 5 YEARS

- 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.
- 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.
- 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.
- 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 subsidiaries, joint venture entities, group companies etc in the past.

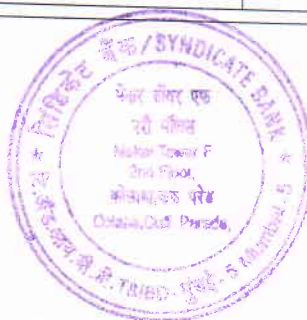
16. OUTSTANDING BORROWINGS/ DEBT SECURITIES ISSUED FOR CONSIDERATION OTHER THAN CASH, WHETHER IN WHOLE OR PART, AT A PREMIUM OR DISCOUNT, OR IN PURSUANCE OF AN OPTION

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.

17. AUDITED STANDALONE & CONSOLIDATED FINANCIAL INFORMATION OF THE ISSUER

a. Standalone Statement of Profit & Loss

Sr. No.	Parameters	(Rs. in Crores)		
		FY 2014-15	FY 2013-14	FY 2012-13
I	Income			
a.	Interest Earned	21615.16	18620.33	17120.69
b.	Other Income	2109.59	1324.88	1174.357
	Total Income	23724.75	19945.21	18295.05
II	EXPENDITURE			
a.	Interest Expended	16094.87	13080.50	11666.63
b.	Operating Expenses	3622.59	3301.75	3178.83
c.	Provisions and Contingencies	2484.36	1851.49	1445.16
	Total Expenditure	22201.82	18233.75	16290.62
III	PROFIT FOR THE YEAR			
	Profit brought forward	1522.93	1711.46	2004.42
	TOTAL	1522.93	1711.46	2004.42
IV	APPROPRIATIONS			
	Statutory Reserve	380.73	427.86	501.11
	Revenue Reserve	500.32	612.82	811.86
	Capital Reserve	2.00	1.07	2.41
	General Reserve			0.00
	Investment Reserve Account	0.00	(12.20)	12.201
	Special Reserves u/s 36(1) (viii) of Income Tax Act 1961	265.00	280.00	205.00
	Dividend (Interim Dividend Tax)	0.00	182.68	0
	Proposed Final Dividend	311.17	187.38	403.31
	Tax on Dividend	63.71	31.85	68.54
	TOTAL	1522.93	1711.46	2004.42



Earnings Per Share (Face Value of Rs. 10 each)	24.38	28.21	33.30
--	-------	-------	-------

b. Consolidated Statement of Profit & Loss

		(Rs. in Crores)		
Sr. No.	Parameters	FY 2014-15	FY 2013-14	FY 2012-13
I	Income			
a.	Interest Earned			
b.	Other Income	21615.16	18620.33	17120.69
	Total Income	2109.85	1324.88	1174.41
II	EXPENDITURE	23725.01	19945.20	18295.09
a.	Interest Expended			
b.	Operating Expenses	16094.25	13080.00	11666.23
c.	Provisions and Contingencies	3621.13	3300.62	3177.37
	Total Expenditure	2485.12	1852.02	1445.78
III	PROFIT FOR THE YEAR	22200.50	18232.64	16289.38
	Profit brought forward			
	Share of earnings in Associates	1524.51	1712.56	2005.71
	TOTAL	142.57	142.52	200.68
IV	APPROPRIATIONS	1667.08	1855.08	2206.40
	Statutory Reserve			
	Revenue Reserve	380.73	427.86	501.11
	Capital Reserve	501.90	613.92	813.15
	Capital Reserve on Consolidation	2.00	1.07	2.41
	General Reserve	142.57	142.52	200.68
	Investment Reserve Account			0.00
	Special Reserves u/s 36(1) (viii) of Income Tax Act 1961	0.00	(12.20)	12.20
	Dividend	265.00	280.00	205.00
	Proposed Final Dividend		182.68	0
	Tax on Dividend	311.17	187.38	403.31
	TOTAL	63.71	31.85	68.54
	Earnings Per Share (Face Value of Rs. 10 each)	1667.08	1855.08	2206.40
c.	<u>Standalone Balance Sheet</u>	26.69	30.57	36.65

		(RS. IN CRORES)		
Sr. No.	Parameters	As on 31-03-2015	As on 31-03-2014	As on 31-03-2013
I	CAPITAL & LIABILITIES			
a.	Capital			
b.	Reserves & Surplus	662.06	624.58	601.95
c.	Deposits	12396.72	11219.61	9939.39
d.	Borrowings	255388.10	212343.31	185355.89
e.	Other Liabilities and Provisions	26502.98	19224.51	12813.80
	Total	8185.39	8449.46	6411.30
II	ASSETS	303135.25	251861.47	215122.33
a.	Cash & Balances with Reserve Bank of India			
b.	Balances with Banks and Money at Call & Short Notice	11974.54	12711.99	8095.32
c.	Investments	11856.81	2295.13	8488.93
d.	Advances	69339.66	55539.38	45647.66
e.	Fixed Assets	202719.82	173912.41	147569.02
f.	Other Assets	1608.36	1468.84	1433.96
	Total	5636.06	5933.72	3887.44
	Contingent Liabilities	303135.25	251861.47	215122.33
	Bills for Collection	132061.18	96161.95	82345.28
		4997.02	4489.15	3416.82

d. Consolidated Balance Sheet

		(RS. IN CRORES)		
Sr. No.	Parameters	As on 31-03-2015	As on 31-03-2014	As on 31-03-2013
I	CAPITAL & LIABILITIES			
a.	Capital			
b.	Reserves & Surplus	662.06	624.58	601.95
		13647.18	12333.82	11265.18



c.	Deposits	255380.06	212336.95	185350.81
d.	Borrowings	26502.98	19224.51	12813.80
e.	Other Liabilities and Provisions	8185.35	8449.38	6411.06
	Total	304377.63	252969.24	216442.80
II	ASSETS			
a.	Cash & Balances with Reserve Bank of India	11974.54	12711.99	8095.32
b.	Balances with Banks and Money at Call & Short Notice	11856.81	2295.13	8488.93
c.	Investments	70582.08	56647.12	46968.08
d.	Advances	202719.82	173912.41	147569.02
e.	Fixed Assets	1608.42	1468.91	1433.99
f.	Other Assets	5635.96	5933.68	3887.46
	Total	304377.63	252969.24	216442.80
	Contingent Liabilities	132061.18	96161.95	82345.28
	Bills for Collection	4997.02	4489.15	3416.82

e. Standalone Cash Flow Statement

Particulars	Year ended 31.03.2015	Year ended 31.03.2014	(Rs. in Crores) Year ended 31.03.2013
Cash Flow from Operating Activities:			
Interest received during the year from Advances, Investments etc.	21615.16	18620.33	17120.69
Other Income	2109.70	1324.88	1174.36
Less Interest paid during the year on Deposits, Borrowings etc.	15706.70	12694.61	11347.96
Less Operating Expenses and Provision & Contingencies	5683.06	5128.53	5067.74
Less: Taxes on income	473.03	(68.05)	(441.02)
Add: Depreciation charged during the year	186.57	118.13	100.66
I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in operating Assets & Liabilities)	2048.64	2308.25	2421.03
II. CASH FLOW FROM OPERATING ASSETS AND LIABILITIES			
Increase/(Decrease) in Liabilities:			
Deposits from Customer & Banks	43044.79	26987.42	27414.83
Borrowings from Banks & Other Institutions	6428.47	6535.72	1223.89
Other Liabilities etc. (including write back of excess provision for exp. made in the earlier years)	(419.73)	2290.79	1309.35
Decrease/(Increase) in Assets			
Advances	(28807.41)	(26343.39)	(23948.84)
Investments	(13800.29)	(9891.72)	(4832.60)
Other Assets	(18.58)	(2316.56)	(1090.47)
A. NET CASH FLOW FROM OPERATING ACTIVITIES (I+II)	6427.27	(2737.75)	76.16
CASH FLOW FROM INVESTING ACTIVITIES	8475.91	(429.50)	2497.18
On Fixed Assets	(292.40)	(173.02)	(209.85)
On Work in Progress	(61.89)	(9.17)	(2.84)
B. NET CASH FLOW FROM INVESTING ACTIVITIES	(354.29)	(182.19)	(212.69)
CASH FLOW FROM FINANCING ACTIVITIES			
Issue of Capital	460.00	200.00	0.00
Dividend Paid	(219.22)	(654.54)	(265.85)
Subordinated Debts (Tier I and Tier II Capital)	850.00	(125.00)	1000.00
Interest on Tier I and Tier II Capital	(388.18)	(385.89)	(318.67)
C. NET CASH FLOW FROM FINANCING ACTIVITIES	702.60	(965.43)	415.48
TOTAL CASH FLOW DURING THE YEAR (A+B+C)	8824.22	(1577.12)	2699.98
I. Balances at the beginning of the Year			
Cash & Balances with the R.B.I.	12711.99	8095.31	8808.63
Balances with Banks and Money at Call	2295.13	8488.93	5075.64
II. Balances at the end of the Year			
Cash & Balances with the R.B.I.	11974.54	12711.99	8095.31
Balances with Banks and Money at Call	11856.81	2295.13	8488.93
III. TOTAL CASH FLOW DURING THE YEAR	8824.22	(1577.12)	2699.98



f. Consolidated Cash Flow Statement

Particulars	(Rs. in Crores)		
	Year ended 31.03.2015	Year ended 31.03.2014	Year ended 31.03.2013
Cash Flow from Operating Activities:			
Interest received during the year from Advances, Investments etc.	21615.16	18620.33	17120.69
Other Income	2109.85	1324.88	1174.41
Less Interest paid during the year on Deposits, Borrowings etc.	15706.07	12694.11	11347.56
Less Operating Expenses and Provision & Contingencies	5682.36	5127.93	5066.28
Less Taxes on income	473.03	(68.05)	(440.40)
Add: Depreciation charged during the year	186.59	118.15	100.66
I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in operating Assets & Liabilities)	2050.13	2309.37	2422.32
II. CASH FLOW FROM OPERATING ASSETS AND LIABILITIES			
Increase/(Decrease) in Liabilities:			
Deposits from Customer & Banks	43043.10	26986.15	27413.82
Borrowings from Banks & Other Institutions	6428.47	6535.72	1223.89
Other Liabilities etc. (including write back of excess provision for exp. made in the earlier years)	(419.68)	2290.94	1309.19
Decrease/(Increase) in Assets			
Advances	(28807.41)	(26343.39)	(23948.84)
Investments	(13800.29)	(9891.72)	(4832.60)
Other Assets	(18.53)	(2316.50)	(1090.58)
A. NET CASH FLOW FROM OPERATING ACTIVITIES (I+II)	6425.67	(2738.80)	74.88
CASH FLOW FROM INVESTING ACTIVITIES	8475.80	(429.44)	2497.20
On Fixed Assets	(292.30)	(173.08)	(209.86)
On Work in Progress	(61.89)	(9.17)	(2.84)
B. NET CASH FLOW FROM INVESTING ACTIVITIES	(354.18)	(182.25)	(212.70)
CASH FLOW FROM FINANCING ACTIVITIES			
Issue of Capital	460.00	200.00	0.00
Dividend Paid	(219.22)	(654.54)	(265.85)
Subordinated Debts (Tier I and Tier II Capital)	850.00	(125.00)	1000.00
Interest on Tier I and Tier II Capital	(388.18)	(385.89)	(318.67)
C. NET CASH FLOW FROM FINANCING ACTIVITIES	702.60	(965.43)	415.48
TOTAL CASH FLOW DURING THE YEAR (A+B+C)	8824.22	(1577.12)	2699.98
I. Balances at the beginning of the Year			
Cash & Balances with the R.B.I.	12711.99	8095.31	8808.63
Balances with Banks and Money at Call	2295.13	8488.93	5075.64
II. Balances at the end of the Year			
Cash & Balances with the R.B.I.	11974.54	12711.99	8095.31
Balances with Banks and Money at Call	11856.81	2295.13	8488.93
III. TOTAL CASH FLOW DURING THE YEAR	8824.22	(1577.12)	2699.98

g. Auditors' Qualifications

Financial Year	Auditors' Qualifications
2014-15	Nil
2013-14	Nil
2012-13	Nil



(Rs in Lacs)

Page 55 of 87

c)	Percentage of Gross NPA	3.72	3.13	2.97	3.13
d)	Percentage of Net NPA	2.36	1.90	1.88	1.90
v)	Return on Assets (Annualised) - %	0.42	0.58	0.81	0.58
18 Public Shareholding					
	- Number of Shares	203664284	203664284	203664284	203664284
	- Percentage of Shareholding	30.76	30.76	32.61	30.76
19 Promoters and Promoter Group Shareholding					
a)	Pledged / Encumbered				
	- Number of Shares	NIL	NIL	NIL	NIL
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
	- Percentage of Shares (as a % of the total share capital of the Bank)	NIL	NIL	NIL	NIL
b)	Non - Encumbered				
	- Number of Shares	458394888	458394888	420920347	458394888
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100
	- Percentage of Shares (as a % of the total share capital of the Bank)	69.24	69.24	67.39	69.24

19. MATERIAL EVENT, DEVELOPMENT OR CHANGE AT THE TIME OF ISSUE

The Issuer hereby confirms that there has been no material event, development or change having implications on the financials/ credit quality of the Issuer (e.g. any material regulatory proceedings against the Issuer/ promoters of the Issuer, tax litigations resulting in material liabilities, corporate restructuring event etc) other than those which are in public domain or have already been disclosed in the Annual Report and/or reported to the Stock Exchanges at the time of Issue which may affect the Issuer or the investor's decision to invest/ continue to invest in the debt securities of the Issuer.



VIII. SUMMARY TERM SHEET

Issuer	Syndicate Bank (the "Bank"/ the "Issuer")
Issue Size	Rs. 1000 Crore
Option to retain oversubscription	NIL
Objects of the Issue	Augmenting overall capital of the Bank, for future growth and for enhancing long-term resources of the Bank
Instrument	Unsecured Redeemable Non-Convertible Fully Paid Up Basel III Compliant Tier II Bonds in the nature of Debentures for inclusion in Tier II Capital ("Bonds")
Nature and Status of Bonds	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) shall neither be secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claims of the Bondholders vis-à-vis creditors of the Bank.
Issuance Mode	In Demat mode only
Convertibility	Non-Convertible
Trading Mode	In Demat mode only
Credit Rating	1) " [ICRA] AA+ (hyb) with Stable Outlook" by ICRA dated 15.09.2015 2) "CARE AA+" dated 14.09.2015 by CARE
Mode of Issue	Private Placement
Security	Unsecured and Subordinated
Security Name	8.58 % Syndicate Bank Basel III compliant Tier II Bonds 2025
Face Value	Rs. 10,00,000/- per Bond
Premium on Issue	Nil
Discount on Issue	Nil
Issue Price	At par (Rs. 10,00,000/- per Bond)
Premium on Redemption	Nil
Discount on Redemption	Nil
Redemption Price	At par (Rs. 10,00,000/- per Bond) subject to provisions in "Loss Absorption Features"
Tenure	10 years
Lock-in-Period	Not Applicable
Minimum Application	1 (one) Bond and in multiples of 1 (one) Bond thereafter
Put Option	None
Put Option Price	Not applicable
Put Option Date	Not applicable
Put Notification Time	Not applicable
Call Option	None
Call Option Price	Not applicable
Call Option Date	Not applicable
Call Notification Time	Not applicable
Redemption/ Maturity	At the end of 10 years from the Deemed Date of Allotment
Redemption Date	28/09/2025
Coupon Rate	8.58% p.a.
Step Up/ Step Down	NA
Coupon Rate	
Coupon Payment Frequency	Annual
Coupon Type	Fixed
Coupon Reset	NA
Coupon Payment Dates	Annually on 28 th September each year till maturity of Bonds



Day Count Basis	Actual/ Actual Interest shall be computed on an "actual/actual basis". Where the interest period (start date to end date) includes February 29, interest shall be computed on 366 days-a-year basis.												
Interest on Application Money against which Allotment is made	In respect of applicants who get allotment of Bonds in the Issue, interest on application money shall be paid at the Coupon Rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) on the aggregate face value amount of Bonds for the period starting from and including the date of realization of application money in Issuer's account upto but excluding the Deemed Date of Allotment. Such interest on application money shall be paid by the Issuer to the allottees within 15 (Fifteen) days from the Deemed Date of Allotment.												
Interest on Refunded Money against which Allotment is not made	In respect of applications, which are valid but rejected on account of oversubscription(excluding the valid rejections), interest on refunded money shall be paid at the Coupon Rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) for the period starting from and including the date of realization of application money in Issuer's account upto but excluding the Deemed Date of Allotment. The refund amounts together with interest thereon shall be paid by the Issuer to the relevant applicants within 15 (Fifteen) days from the Deemed Date of Allotment. No interest on application money will be paid in respect of applications which are invalid and rejected for not being in accordance with the terms of this Disclosure Document.												
Listing	The Bonds are proposed to be listed on the Wholesale Debt Market (WDM) segment of the National Stock Exchange of India Limited (NSE)												
Trustees	SBICAP Trustee Company Limited												
Depositories	National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL")												
Registrars	Karvy Computershare Private Limited												
Settlement	Payment of interest and repayment of principal amount shall be made by the Bank by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/ NEFT mechanism or any other online facility allowed by the RBI												
Record Date	15 days prior to each Coupon Payment Date and Redemption Date												
Business Day/ Working Day	Business Days/ Working Days shall be all days (excluding Sundays and Public holidays and Saturdays on which the Bank is not open) on which commercial banks are open for business in the city of Mumbai, Maharashtra, except with reference to Issue Period and Record Date, where Business Days/ Working Days shall mean all days, excluding Sundays and public holidays in Mumbai or at any other payment centre notified in terms of the Negotiable Instruments Act, 1881.												
Effect of holidays	If any Coupon Payment Date falls on a day that is not a Business Day, the payment shall be made by the Bank on the immediately succeeding Business Day along with interest for such additional period. Further, interest for such additional period so paid, shall be deducted out of the interest payable on the next Coupon Payment Date. If the Redemption Date (also being the last Coupon Payment Date) of the Bonds falls on a day that is not a Business Day, the redemption proceeds shall be paid by the Bank on the immediately preceding Business Day along with interest accrued on the Bonds until but excluding the date of such payment. In the event the Record Date falls on a day which is not a Business Day, the immediately succeeding Business Day will be considered as the Record Date.												
Payment Mode	Applicants may make remittance of application money either through cheque(s)/ demand draft(s) drawn in favour of " Syndicate Bank Bonds-Subordinated Tier II " and crossed " Account Payee Only " payable at par at place/ centre where the application form is deposited or by way of electronic transfer of funds through funds transfer/ RTGS mechanism for credit in the account as per following details: <table><tr><td>Name of the Banker</td><td>Syndicate Bank</td></tr><tr><td>Account Name</td><td>Syndicate Bank Bonds-Subordinated Tier II</td></tr><tr><td>Credit into Current A/c No.</td><td>50023170000060</td></tr><tr><td>IFSC Code</td><td>SYNB0005002</td></tr><tr><td>Address of the Branch</td><td>T&IBD, 2nd Floor, Maker Tower E, Cuffe Parade, Mumbai</td></tr><tr><td>Narration</td><td>Application Money for Bonds Issue 2015-16</td></tr></table>	Name of the Banker	Syndicate Bank	Account Name	Syndicate Bank Bonds-Subordinated Tier II	Credit into Current A/c No.	50023170000060	IFSC Code	SYNB0005002	Address of the Branch	T&IBD, 2nd Floor, Maker Tower E, Cuffe Parade, Mumbai	Narration	Application Money for Bonds Issue 2015-16
Name of the Banker	Syndicate Bank												
Account Name	Syndicate Bank Bonds-Subordinated Tier II												
Credit into Current A/c No.	50023170000060												
IFSC Code	SYNB0005002												
Address of the Branch	T&IBD, 2nd Floor, Maker Tower E, Cuffe Parade, Mumbai												
Narration	Application Money for Bonds Issue 2015-16												

