

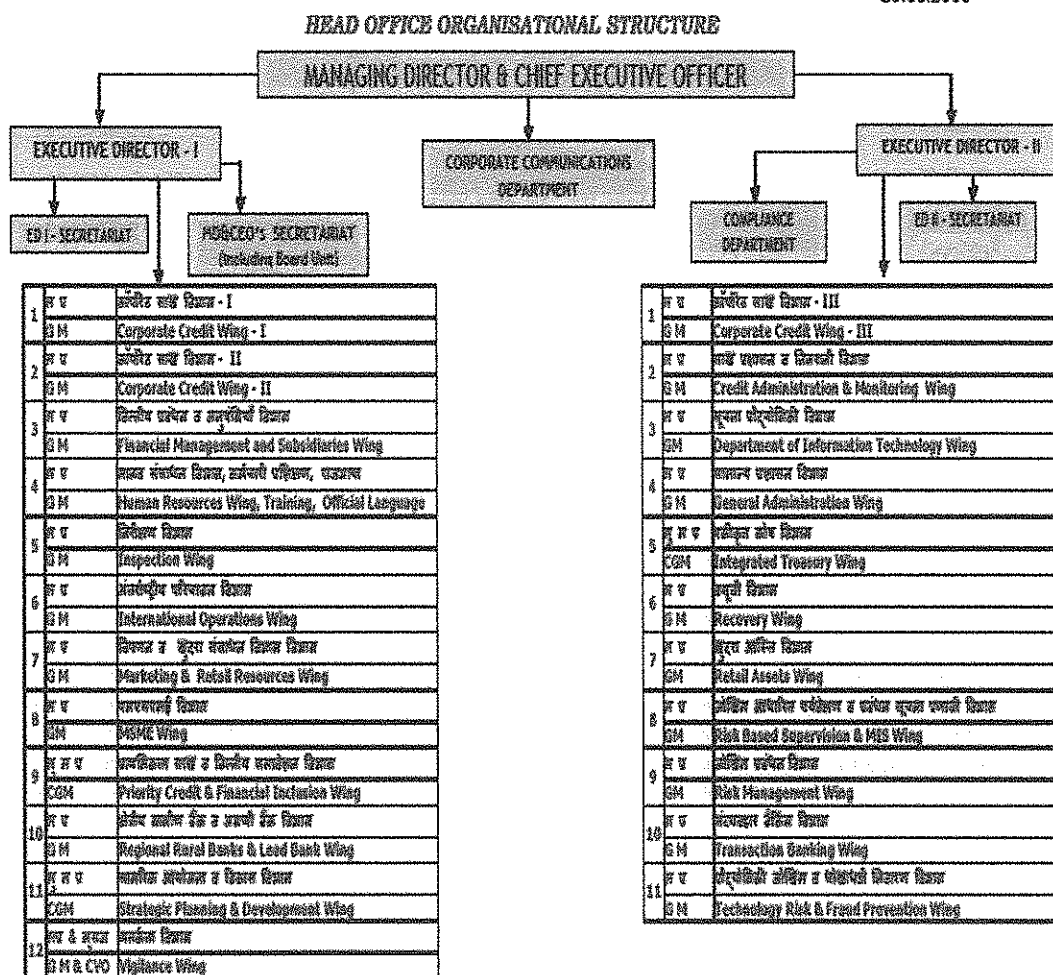
22 Financial Literacy Counselling Centers (FLCs) and also organizing financial literacy camps through branches in rural areas. Under PMJDY both RRBs together opened over 7.80 lakh accounts and issued RuPay Cards to all the account holders. They have covered all households in 1847 Sub-Service Areas (SSAs) and 375 wards allotted to them with at least one basic banking account and RuPay Cards. They are the first amongst RRBs to implement e-KYC technology and Aadhaar enabled Payment System (AEPS).

ii. Corporate Structure

Organizational chart



20.11.2015



iii. Key Operational And Financial Parameters for the last three audited years:

a. Standalone

(Rs in crores)

Parameters	For the HY September 30, 2015	FY 13	FY 14	FY 15
Networth	29731.78	21732.01	23393.56	26256.76
Total Debt	509370.40	376139.36	447953.46	499511.67
Of which Non-Current Maturities of LTB	13933.85	10971.22	15420.04	17024.06
Short Term Borrowing	9656.02	9236.70	11047.10	7722.51
Current Maturities if LTB	575	75.45	763.50	925.00
Net Fixed Assets	7212	2862.72	6641.56	6949.45
Non Current Assets	341617.01	250037.66	306872.62	333004.39
Cash and Cash Equivalents	53394.87	34714.7	44828.71	48641.09
Current Investments	22473.06	15939.85	7447.52	18407.79
Current Assets	217231.44	162304.95	185049.23	214996.17
Current Liabilities	275808.85	183042.74	276652.10	274476.49
Assets Under Management	NA	NA	NA	NA
Off Balance Sheet Assets	NIL	NIL	NIL	NIL
Interest Income	22407.15	34077.93	39547.61	43750.04
Interest Expense	17244.15	26198.94	30603.17	34086.37
Provisioning & Write-offs	2939.97	3017.91	4358.00	4247.74
PAT	1007.69	2872.1	2438.19	2702.62
Gross NPA (%)	4.27	2.57	2.49	3.89
Net NPA (%)	2.90	2.18	1.98	2.65
Tier 1 Capital Adequacy Ratio (%)	8.63	9.77	7.68	8.02
Tier 2 Capital Adequacy Ratio (%)	2.41	2.63	2.95	2.54

b. Gross Debt Equity Ratio of the Issuer (Rs in crores)

Particulars	Pre-Issue (as on Dec 31, 2015)	Post Issue of Bonds of Rs 900.00 crore
TOTAL LONG TERM DEBT **	18304.41	19204.41
Total Long Term Debt	18304.41	19204.41
SHAREHOLDERS' FUNDS	29731.78	29731.78
Share Capital	542.99	542.99
Reserve & Surplus (excluding FCT Revaluation Reserve)	29188.79	29188.79
Net Worth	29731.78	29731.78
GROSS DEBT/ EQUITY RATIO	0.62	0.65

** Excludes Refinance (Domestic) and Borrowings from Banks (overseas)

iv. Project Cost and Means of Financing, in case of funding of new projects

The funds being raised by the Bank through present issue of Bonds are not meant for financing any particular project. The Bank shall utilise the proceeds of the Issue for its regular business activities and other associated business objectives such as discharging existing debt obligations which were generally undertaken for business operations. The Bank has to shore up its Capital base to match the growth in Assets and maintain level of CAR higher than the minimum level prescribed by RBI.

C. Brief history since incorporation giving details of the following activities

i. Details of Share Capital as on September 30, 2015

(Rs. in crore)

Particulars	Amount
1. SHARE CAPITAL	
a. Authorized Equity Share Capital	
300,00,00,000 Equity Shares of Rs.10/- each	3,000.00
b. Issued & Subscribed Equity Share Capital	
54, 29,91,054 Equity Shares of Rs.10/- each fully paid up	542.99
c. Paid-up Equity Share Capital	
54, 29,91,054 Equity Shares of Rs.10/- each fully paid up	542.99
Add: Amount of Equity Shares forfeited	--
Total Paid-up Equity Share Capital	542.99
2. SHARE PREMIUM ACCOUNT (PROVISIONAL)	5672.53

The Issue will not have any impact on the paid-up capital.

ii. Changes in the capital structure as on last quarter end, for the last five years:

Particulars of change	Amount (Rs. in crore)	Date of change (AGM/ EGM)
Authorized Capital of the Bank increased from Rs. 1,500 crore to Rs. 3,000 crore	3,000.00	By notification F. No. 11/4/2009- BOA dated November 27, 2009 of Government of India
QIP Mode – During the month of March, 2011	33.00 (Issued and allotted 3.30 Crore Equity Shares through QIP Mode at an Issue price of Rs. 604/-)	Date of AGM – 19.07.2010 Allotment was made on : 15.03.2011
Preferential Allotment to Government of India (Equity Shares)	18.26 (allotment of 1,82,58,837 equity shares of Rs. 10/- each)	Date of EGM – 30.12.2013 Date of Allotment - 31.12.2013
Preferential Allotment to Government of India (Equity Shares)	13.94 (allotment of 1,39,38,134 equity shares of Rs. 10/- each)	Date of EGM – 27.03.2015 Date of Allotment - 31.03.2015
Preferential Allotment to Life Insurance Corporation of India	40.00 (allotment of 4,00,00,000 equity shares of Rs. 10/- each)	Date of EGM – 30.04.2015 Date of Allotment – 12.05.2015
Preferential Allotment to Government of India (Equity Shares)	27.79 (allotment of 2,77,94,083 equity shares of Rs. 10/- each)	Date of EGM – 29.09.2015 Date of Allotment - 30.09.2015

iii. Equity Share Capital History of the Company as on the last quarter end, for the last five years:

Details after 31.03.1999:

Sl No	Year of allotment	No of equity share	Face value (Rs)	Issue price (Rs)	Consideration (Cash, Other than cash etc)	Nature of Allotment	Cumulative share capital		
							No of equity share	Equity share capital (Rs. in cr)	Equity share premium (Rs. in cr)
1		30,00,00,000	10.00	--	Held by Government of India	---	30,00,00,000	300.00	-----
2	2002-03 (IPO)	11,00,00,000 (to public)	10.00	35.00	Initial Public Officer (IPO) Placement of Equity Shares	IPO	41,00,00,000	410.00	275.00
3	2010-11	3,30,00,000	10.00	604.00	Qualified Institutional Placement (QIP)	Allotment to QIBs	44,30,00,000	443.00	2235.20
4	2013-14	1,82,58,837	10.00	273.84	Preferential Allotment to Government of	Preferential Allotment to GOI	46,12,58,837	461.26	2716.94

					India				
5	2014-15	1,39,38,134	10.00	408.95	Preferential Allotment to Government of India	Preferential Allotment to GOI	47,51,96,971	475.20	3273.01
6	2015-16 (June, 2015)	4,00,00,000	10.00	380.08	Preferential Allotment to LIC of India / Schemes of LIC	Preferential Allotment to LIC of India / Schemes of LIC	51,51,96,971	515.20	4753.33
7	2015-16 (Sept-2015)	2,77,94,083	10.00	340.72	Preferential Allotment to Government of India	Preferential Allotment to GOI	54,29,91,054	542.99	5672.54

iv. Details of any acquisition or amalgamation in the last 1 year

None

v. Details of any Reorganization or Reconstruction in the last 1 year:

Type of Event	Date of Announcement	Date of Completion	Details
Merger of Retail Resources Wing at Ho with Marketing & BPR Wing	28.02.2015	28.02.2015	<p>The functions of Retail Resources Wing at Head Office have been merged with Marketing & BPR Wing and the Wing renamed as Marketing and Retail Resources Wing. Thereby the following sections are brought under the renamed Wing.</p> <ol style="list-style-type: none"> 1. Retail Liabilities Section 2. Retail Liabilities Marketing Section 3. Centralised NRI Hub <p>BPR Division which was hitherto under M&BPR Wing has been brought under</p>

Type of Event	Date of Announcement	Date of Completion	Details
			Financial Management & Subsidiaries Wing.
Formation of Corporate Communications Department. CC&PR Section under Marketing & RR Wing renamed as P&PR Section.	06.10.2015	06.10.2015	<ol style="list-style-type: none"> 1. Formation of Corporate Communications Department. The Department shall be directly reporting to MD&CEO. 2. Corporate Communications & Public Relations (CC&PR) Section under Marketing & RR Wing renamed as Publicity & Public Relations Section under the M&RR Wing with the existing objectives & functions of the section.
Merger of functions of TR&FP Wing with Recovery Wing by formation of an exclusive Technology Risk & Fraud Prevention Division [TR&FP Division] under Recovery Wing.	11.12.2015	11.12.2015	<ol style="list-style-type: none"> 1. Thereby, following three sections hitherto under TR&FP Wing, brought under the newly formed TR&FP Division under Recovery Wing. <ol style="list-style-type: none"> (a) Review and Reporting Section (b) Information Security Section (c) Online Monitoring Section 2. With the above re-organisation/re-alignment, TR&FP Wing ceases to exist.

D. Details of shareholding of the Bank as on the latest quarter end

i. Shareholding pattern of the Bank as on September 30, 2015

Sr. No.	Particulars	Total No. of Equity Shares	No. of Shares in demat form	Total Shareholding as % of total no of equity shares
01.	Central Government/ State	359991054	332196971	66.30

	Government			
02.	Mutual Funds	25810213	25810213	4.75
03.	Financial Institutions and Banks	3491300	3491300	0.64
04.	Insurance Companies	76534724	76534724	14.10
05.	Foreign Institutional Investors	40754395	40754395	7.51
06.	Bodies Corporate	6127832	5995932	1.13
07.	Individuals	27650730	21673708	5.10
08.	Non-resident Indians	720909	720909	0.13
09.	Trusts	709713	709613	0.13
10.	Clearing Members	1200184	1200184	0.22
	TOTAL	542991054	509087949	100.00

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

ii. List of top 10 holders of equity shares of the Bank as on September 30, 2015

S. No.	Name of Shareholder	Total number of Equity Shares held	Number of Equity Shares held in demat form	Total shareholding as a percentage of total number of Equity Shares
1.	President of India	359991054	359991054	66.30
2.	Life Insurance Corporation of India (*)	74642214	74642214	13.75*
3.	HDFC Trustee Company Ltd-HDFC Equity Fund	5791000	5791000	1.07
4.	Government Pension Fund Global	4506821	4506821	0.83
5.	HDFC Trustee Company Ltd-HDFC Top 200 Fund	3983124	3983124	0.73
6.	Reliance Capital Trustee Co. Ltd A/c Reliance Equity Opportunities Fund	2500504	2500504	0.46
7.	Reliance Capital Trustee Co. Ltd A/c Reliance Tax Saver (ELSS) Fund	2430000	2430000	0.45
8.	HSBC Pooled Investment Fund	2338764	2338764	0.43

S. No.	Name of Shareholder	Total number of Equity Shares held	Number of Equity Shares held in demat form	Total shareholding as a percentage of total number of Equity Shares
	A/C HSBC Pooled Invest			
9.	HDFC Trustee Company Ltd – HDFC Tax Saver Fund	1978817	1978817	0.36
10.	HDFC Trustee Company Ltd – HDFC Prudence Fund	1931600	1931600	0.36
TOTAL		460093898	460093898	84.74

(*Note: LIC of India is holding 7,46,42,214 equity shares under 23 different folios / schemes with 13.75 % of share in the total equity of the Bank)

E. Details regarding the Directors of the Bank

i. Details of current directors of the Bank

Sl. No.	Name, Designation and DIN	Age (in Years)	Address	Director of the Bank since	Details of other Directorship/s
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	50	Joint Secretary Dept of Financial Services, Ministry of Finance, Govt of India,	14.12.2015	Nil