

				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
		N/A		
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 & AAA BY ICRA	Unsecured	Not applicable
SERIES XI	120	9.00	700.00	09/01/08	09/01/18	AAA/STABLE BY CRISIL & AAA BY ICRA	Unsecured	Not applicable
SERIES XII	120	8.08	325.00	16/01/09	16/01/19	AAA/STABLE BY CRISIL &	Unsecured	Not applicable

						AAA BY ICRA		
<b>BASEL III TIER II SER I</b>	120	9.73	1500.00	03/01/14	03/01/24	AAA/STAB LE BY CRISIL & ICRA (AAA (HYB) by ICRA	Unsecured	Not applicable
<b>BASEL III TIER II SER II</b>	120	9.70	1000.00	27/03/14	27/03/24	AAA/STAB LE BY CRISIL & ICRA(AAA (HYB) by ICRA	Unsecured	Not applicable
<b>UPPER TIER 2 SERIES I</b>	180	9.00	500.00	16/09/06	16/09/21	AAA/STAB LE BY CRISIL	Unsecured	Not applicable
<b>UPPER TIER 2 SERIES II</b>	180	10.00	500.00	23/03/07	23/03/22	AAA/STAB LE BY CRISIL	Unsecured	Not applicable
<b>UPPER TIER 2 SERIES III</b>	180	8.62	1000.00	29/09/10	29/09/25	AAA/Stable by CRISIL & BWR AAA+ by BRICKWO RK	Unsecured	Not applicable
<b>PERPETUA L - TIER1(SER I)</b>	perpetua l	9.00	240.30	30/03/09	PERPET UAL	AAA/stable by CRISIL & BWR AAA+ by BRICKWO RK	Unsecured	Not applicable
<b>PERPETUA L - TIER1(SER II)</b>	perpetua l	9.10	600.00	21/08/09	PERPET UAL	AAA/stable by CRISIL & BWR AAA+ by BRICKWO RK	Unsecured	Not applicable
<b>PERPETUA L - TIER1(SER</b>	perpetua l	9.05	749.30	03/08/10	PERPET UAL	AAA/stable by CRISIL & BWR AAA+ by	Unsecured	Not applicable

III						BRICKWORK		
<b>BASEL III COMPLAINT ADDITIONAL TIER 1</b>	perpetual	9.55	1500.00	05/03/15	PERPETUAL	[ICRA]AA(hyb) by ICRA Limited & IND AA by India Ratings	Unsecured	Not applicable
<b>BASEL III COMPLAINT TIER II (SERIES I)</b>	120	8.40	1500.00	31/12/15	31/12/25	CRISIL AAA/Stable by CRISIL [ICRA]AA A(hyb) by ICRA & INDAAA by India Rating	Unsecured	Not applicable

iv. List of top 10 debenture-holders (As on December 31, 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 JAN 16	230.79
DUE IN THE MONTH OF FEB 16	5709.75
DUE IN THE MONTH OF MAR 16	12153.71
<b>TOTAL</b>	<b>18094.25</b>

**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 counter party 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 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	<b>Income</b>			
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	<b>EXPENDITURE</b>			
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
	<b>Total Expenditure</b>	45597.66	41042.17	34358.84
III	<b>PROFIT FOR THE YEAR</b>	2702.62	2438.19	2872.10
	Profit brought forward	0	0.00	0.00
IV	<b>APPROPRIATIONS</b>			
	Transfer to Statutory Reserves	680.00	650.00	720.00
	Transfer to Revenue & Other Reserves	387.70	1107.08	530.03

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
	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
	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
	<b>Minorities Interest</b>			
	Less: Minorities Interest	66.39	42.09	25.06
	PROFIT FOR THE YEAR attributable to the Group	2864.67	2630.17	2969.71
III	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

Sr No	Parameters	FY	FY	FY
		2014-15	2013-14	2012-13
	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
	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	<b>CAPITAL &amp; LIABILITIES</b>			
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	<b>ASSETS</b>			
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	<b>CAPITAL &amp; LIABILITIES</b>			
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

Sr No	Parameters	As on	As on	As on
		31/03/2015	31/03/2014	31/03/2013
	Total	558557.55	501089.59	419324.27
II	<b>ASSETS</b>			
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
<b>A. Cash Flow from Operating Activities:</b>			
Net Profit after Taxes	2702.63	2438.19	2872.10
<b>Adjustments for:</b>			
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
<b>Adjustments for:</b>			
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



Particulars	Year ended	Year ended	Year ended
	31/03/2015	31/03/2014	31/03/2013
<b>Net Cash Flow from Operating Activities (A)</b>	4547.09	9535.20	8434.11
<b>B. Cash Flow from Investing Activities :</b>			
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
<b>Net Cash Flow from Investing Activities (B)</b>	-874.90	-500.63	-260.96
<b>C. Cash Flow from Financing Activities:</b>			
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			
<b>Net Cash Flow from Financing Activities (C)</b>	140.19	1079.44	-1637.86
<b>Net Increase in Cash &amp; Cash Equivalents (A)+(B)+(C)</b>	3812.38	10114.01	6535.29
<b>Cash /Equivalents as at the beginning of the year</b>	44828.71	34714.70	28179.41
<b>Cash / Equivalents as at the end of the year</b>	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
<b>A. Cash Flow from Operating Activities:</b>			
<b>Net Profit after Taxes</b>	2864.67	2630.17	2969.71
<b>Adjustments for:</b>			
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

Particulars	Year ended	Year ended	Year ended
	31/03/2015	31/03/2014	31/03/2013
Provision for (Appreciation)/Depreciation on Investment	-728.16	692.42	-576.32
Sub total	4576.85	4940.91	3092.86
<b>Adjustments for:</b>			
Increase / (Decrease) in Deposits	53121.31	64919.04	28790.59
Increase / (Decrease) in Borrowings	-745.77	9379.19	4484.25
Increase / (Decrease) in Other Liabilities and Provisions	-1397.08	-352.45	1351.23
(Increase) / Decrease in Investments	-18718.48	-7370.78	-20073.42
(Increase) / Decrease in Advances	-28967.85	-58890.26	-9707.02
(Increase) / Decrease in Other Assets	-2843.53	136.13	-1844.84
Increase / (Decrease) Minority Interest	65.10	81.40	70.68
Direct Taxes (Paid) / Refund	-1611.47	-1229.02	-1123.69
Sub total	-1097.77	6673.25	1947.78
<b>Net Cash Flow from Operating Activities (A)</b>	<b>6343.75</b>	<b>14244.33</b>	<b>8010.35</b>
<b>B. Cash Flow from Investing Activities :</b>			
Net Inflow / Outflow from Sale /Purchase of Fixed Assets	-814.06	-540.53	-214.45
Investment in Subsidiaries/ Joint Ventures/	-179.04	-29.68	-91.67
(Increase) /Decrease in other reserves	-44.43	74.22	-149.74
<b>Net Cash Flow from Investing Activities (B)</b>	<b>-1037.53</b>	<b>-495.99</b>	<b>-455.86</b>
<b>C. Cash Flow from Financing Activities:</b>			
Share Capital	13.94	18.26	0
Share Premium	556.06	481.74	0
Increase /( Decrease) of Bonds including subordinated Debts	-801.14	-2424.55	256.41
Dividend (Interim & Final) Paid	-295.61	-1026.59	-568.64
Interest Paid on IPDI, Subordinated Bonds, Upper Tier 2 Bonds	-937.15	-820.34	-730.56
<b>Net Cash Flow from Financing Activities (C)</b>	<b>-1463.89</b>	<b>-3771.48</b>	<b>-1042.79</b>
<b>Cash flow on account of exchange fluctuation (D)</b>			
Cash generated on account of exchange fluctuation	-66.35	115.51	20.77
<b>Net Increase in Cash &amp; Cash Equivalents (A)+(B)+©+(D)</b>	<b>3775.98</b>	<b>10092.37</b>	<b>6532.47</b>
<b>Cash and Cash Equivalents as at the beginning of</b>	<b>44871.58</b>	<b>34779.21</b>	<b>28246.74</b>