

## EXTRACT OF ANNUAL RETURN as on the financial year ended on March 31, 2019

(Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies  
(Management and Administration) Rules, 2014)

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### I. REGISTRATION AND OTHER DETAILS:

- (i). CIN : L65190MH2003PLC143249
- (ii). Registration Date : 21/11/2003
- (iii). Name of the Company : YES Bank Limited
- (iv). Category / Sub-Category of the Company : Public Company
- (v). Address of the Registered office and contact details : YES Bank Tower, IFC- 2, 15<sup>th</sup> Floor,  
Senapati Bapat Marg, Elphinstone (West),  
Mumbai-400 013.  
Tel: 022 33669000 / Fax – 2421 4500
- (vi). Whether listed company : Yes
- (vii). Name, Address and Contact details of Registrar and  
Transfer Agent, if any : Karvy Fintech Private Limited  
Karvy Selenium, Tower B,  
Plot 31-32, Gachibowli Financial District,  
Nanakramguda, Hyderabad – 500 032.  
Tel: 040 67162222
- A. For Equity Shares**
- Contact Person(s): Ms. Shobha Anand /  
Mr. Revanth Yeeravalli  
E-mail: [einward.ris@karvy.com](mailto:einward.ris@karvy.com)
- B. For Bonds / Debentures**
- Link Intime India Pvt. Ltd.  
C 101, 247 Park, L B S Marg,  
Vikhroli West,  
Mumbai - 400 083,  
Tel: +91 22 4918 6000 /  
Fax: +91 22 4918 6060
- Contact Person: Mr. Ganesh Jadhav  
E-mail: [mumbai@linkintime.co.in](mailto:mumbai@linkintime.co.in)

## II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the company shall be stated:-

Sr. No.	Name and Description of main products / services	NIC Code of the Product/ service	% to total turnover of the Company
1	Banking Services	64191	100%

## III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

Sr. No.	Name and Address of the company	CIN/ GLN	Holding/ Subsidiary/ associate	% of shares held	Applicable Section
1	YES Securities (India) Limited	U74992MH2013PLC240971	Subsidiary	100%	2(87)
2	YES Asset Management (India) Limited	U65990MH2017PLC294178	Subsidiary	100%	2(87)
3	YES Trustee Limited	U65999MH2017PLC294613	Subsidiary	100%	2(87)

#### IV. SHARE HOLDING PATTERN (EQUITY SHARE CAPITAL BREAK-UP AS PERCENTAGE OF TOTAL EQUITY)

##### i) Category-wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2018)				No. of Shares held at the end of the year (as on 31 <sup>st</sup> March 2019 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoter /Promoter Group</b>									
(1) Indian									
a) Individual / HUF	27,56,25,000	0	27,56,25,000	11.97	27,52,75,000	0	27,52,75,000	11.89	-0.08
b) Central Govt.	0	0	0	0	0	0	0	0	0
c) State Govt.(s)	0	0	0	0	0	0	0	0	0
d) Bodies Corp.	18,50,87,250	0	18,50,87,250	8.04	18,30,90,025	0	18,30,90,025	7.91	-0.13
e) Banks / FI	0	0	0	0	0	0	0	0	0
f) Any Other...	0	0	0	0	0	0	0	0	0
<b>Sub-total (A)(1):</b>	<b>46,07,12,250</b>	<b>0</b>	<b>46,07,12,250</b>	<b>20.01</b>	<b>45,83,65,025</b>	<b>0</b>	<b>45,83,65,025</b>	<b>19.80</b>	<b>-0.21</b>
(2) Foreign									
a) NRIs – Individuals	0	0	0	0.00	0	0	0	0.00	0
b) Other – Individuals	0	0	0	0.00	0	0	0	0.00	0
c) Bodies Corp.	0	0	0	0.00	0	0	0	0.00	0
d) Banks / FI	0	0	0	0.00	0	0	0	0.00	0
e) Any Other...	0	0	0	0.00	0	0	0	0.00	0
<b>Sub-total (A)(2):</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>Total shareholding of Promoter/Promoter Group (A) = (A)(1)+(A)(2)</b>	<b>46,07,12,250</b>	<b>0</b>	<b>46,07,12,250</b>	<b>20.01</b>	<b>45,83,65,025</b>	<b>0</b>	<b>45,83,65,025</b>	<b>19.80</b>	<b>-0.21</b>
<b>B. Public Shareholding</b>									
(1) Institutions									
a) Mutual Funds	23,89,36,601	0	23,89,36,601	10.38	22,50,29,674	0	22,50,29,674	9.72	-0.65
b) Banks / FI	51,92,880	0	51,92,880	0.23	34,72,014	0	34,72,014	0.15	-0.08
c) Central Govt.	0	0	0	0	0	0	0	0	0
d) State Govt.(s)	0	0	0	0	0	0	0	0	0

Category of Shareholders	No. of Shares held at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2018)				No. of Shares held at the end of the year (as on 31 <sup>st</sup> March 2019 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
e) Venture Capital Funds	0	0	0	0	0	0	0	0	0
f) Insurance Companies	32,67,49,251	0	32,67,49,251	14.19	25,70,80,989	0	25,70,80,989	11.10	-3.08
g) FIIs	98,16,18,268	0	98,16,18,268	42.62	93,37,32,877	0	93,37,32,877	40.33	-2.29
h) Foreign Venture Capital Funds	0	0	0	0	0	0	0	0	0
i) Others (specify - Qualified Foreign Investor) - Alternative Investment Fund	19,34,220	0	19,34,220	0.08	0	0	0	0	0
<b>Sub-total (B)(1):</b>	<b>1,55,24,97,000</b>	<b>0</b>	<b>1,55,24,97,000</b>	<b>67.41</b>	<b>1,41,93,15,554</b>	<b>0</b>	<b>1,41,93,15,554</b>	<b>61.31</b>	<b>-6.10</b>
<b>(2) Non-Institutions</b>									
a) Bodies Corp.									
i) Indian	9,29,29,065	0	9,29,29,065	4.04	9,98,83,254	0	9,98,83,254	4.31	0.28
ii) Overseas	0	0	0	0	0	0	0	0	0
b) Individuals									
i) Individual shareholders holding nominal share capital upto R 1 lakh	13,71,82,769	1,13,205	13,72,95,974	5.96	24,14,43,905	1,03,285	24,15,47,190	10.43	4.47
ii) Individual shareholders holding nominal share capital in excess of R 1 lakh	3,03,16,051	0	3,03,16,051	1.32	4,03,74,562	0	4,03,74,562	1.74	0.43
c) Others (Foreign Nationals, HUF, Clearing members, NRIs, Trusts, NBFC, QIBs, IEPF)	2,92,16,905	0	2,92,16,905	1.27	5,55,47,454	0	5,55,47,454	2.41	1.12
<b>Sub-total (B)(2):</b>	<b>28,96,44,790</b>	<b>1,13,205</b>	<b>28,97,57,995</b>	<b>12.58</b>	<b>43,72,49,175</b>	<b>103285</b>	<b>437352,460</b>	<b>18.89</b>	<b>6.31</b>

Category of Shareholders	No. of Shares held at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2018)				No. of Shares held at the end of the year (as on 31 <sup>st</sup> March 2019 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>Total Public Shareholding (B)=(B)(1)+ (B)(2)</b>	<b>1,84,21,41,790</b>	<b>1,13,205</b>	<b>1,84,22,54,995</b>	<b>79.98</b>	<b>1,85,65,64,729</b>	<b>1,03,285</b>	<b>1,85,66,68,014</b>	<b>80.20</b>	<b>0.21</b>
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	0	0	0	0	0	0	0	0	0
<b>Grand Total (A+B+C)</b>	<b>2,302,854,040</b>	<b>113,205</b>	<b>2,302,967,245</b>	<b>100</b>	<b>2,31,49,29,754</b>	<b>1,03,285</b>	<b>2,31,50,33,039</b>	<b>100.00</b>	

## (ii) Shareholding of Promoter / Promoter Group

SI No.	Shareholder's Name	Shareholding at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2018)			Share holding at the end of the year (as on 31 <sup>st</sup> March 2019 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)			% change in share holding during the year
		No. of Shares	% of total Shares of the Bank	% of Shares Pledged / encumbered to total shares	No. of Shares	% of total Shares of the Bank	% of Shares Pledged / encumbered to total shares	
1(a)	Rana Kapoor	10,00,00,000	4.34	0.00	100,000,000	4.32	0.00	-0.02 *
1(b)	YES Capital (India) Private Limited	75625000	3.28	0.00	75,625,000	3.27	0.00	-0.01 *
1(c)	Morgan Credits Private Ltd.	70250000	3.05	0.00	70,250,000	3.03	0.00	-0.02 *
2(a)	Madhu Kapur	175625000	7.63	0.72	175,275,000	7.57	0.72	-0.06
2(b)	MAGS Finvest Private Ltd.	39212250	1.70	0.00	37,215,025	1.61	0.00	-0.09
	<b>Total</b>	<b>46,07,12,250</b>	<b>20.01</b>	<b>0.72</b>	<b>458,365,025</b>	<b>19.80</b>	<b>0.72</b>	<b>0.21</b>

The term "encumbrance" has the same meaning as assigned to it in Regulation 28(3) of the SAST Regulations, 2011.

\* The variation in terms of percentage is due to increase in paid up share capital of the Bank on account of allotment of shares pursuant to exercise of options under the ESOP scheme(s) during the year ended March 31, 2019.

(iii) Change in Promoter / Promoter Group Shareholding (please specify, if there is no change)

(a) MADHU KAPUR

Sr. No.		Shareholding at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the Bank	No. of shares	% of total shares of the Bank
	At the beginning of the year	175,625,000		7.63	
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase /decrease (e.g. allotment /transfer / bonus/ sweat equity etc.):	Sold 3,50,000 Equity Shares on September 21, 2018		0.06	
	At the End of the year	175,275,000		7.57	

(b) MAGS FINVEST PRIVATE LTD.

Sr. No.		Shareholding at the beginning of the year (as on 1 <sup>st</sup> April 2018 i.e. on the basis of SHP of 31 <sup>st</sup> March 2019)		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the Bank	No. of shares	% of total shares of the Bank
	At the beginning of the year	39,212,250		1.70	
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase /decrease (e.g. allotment /transfer / bonus/ sweat equity etc.):	Sold 5,00,000 Equity Shares on September 21, 2018		0.02	
		Sold 1,497,225 Equity Shares on September 28, 2018		0.07	
	At the End of the year	37,215,025		1.61	

(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
1	LICI NEW ENDOWMENT PLUS - BALANCED FUND	222912977	9.68	31/03/2018			222912977	9.68
				06/04/2018	-5119520	Transfer	217793457	9.46
				13/04/2018	-12463703	Transfer	205329754	8.92
				20/04/2018	-9531730	Transfer	195798024	8.50
				27/04/2018	-4681147	Transfer	191116877	8.30
				28/09/2018	75000	Transfer	191191877	8.28
				05/10/2018	859902	Transfer	192051779	8.32
				05/10/2018	-20000	Transfer	192031779	8.32
				12/10/2018	2908200	Transfer	194939979	8.44
				12/10/2018	-36200	Transfer	194903779	8.44
				19/10/2018	1413098	Transfer	196316877	8.50
				26/10/2018	1119000	Transfer	197435877	8.54
				26/10/2018	-21000	Transfer	197414877	8.54
				02/11/2018	934000	Transfer	198348877	8.58
				09/11/2018	726000	Transfer	199074877	8.61
				16/11/2018	2059385	Transfer	201134262	8.70
				23/11/2018	1205233	Transfer	202339495	8.75
				23/11/2018	-10000	Transfer	202329495	8.75
				30/11/2018	1324500	Transfer	203653995	8.81
				07/12/2018	729000	Transfer	204382995	8.84
				14/12/2018	798004	Transfer	205180999	8.87
				21/12/2018	350000	Transfer	205530999	8.89
				30/03/2019			205530999	8.88

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
2	YES CAPITAL (INDIA) PRIVATE LIMITED	75625000	3.28	31/03/2018			75625000	3.28
				30/03/2019			75625000	3.27
3	MORGAN CREDITS PRIVATE LIMITED	70250000	3.05	31/03/2018			70250000	3.05
				30/03/2019			70250000	3.03
4	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C	52880776	2.30	31/03/2018			52880776	2.30
				06/04/2018	1150000	Transfer	54030776	2.35
				06/04/2018	-300000	Transfer	53730776	2.33
				13/04/2018	455750	Transfer	54186526	2.35
				20/04/2018	620250	Transfer	54806776	2.38
				20/04/2018	-202484	Transfer	54604292	2.37
				27/04/2018	2626000	Transfer	57230292	2.49
				27/04/2018	-250000	Transfer	56980292	2.47
				18/05/2018	-300000	Transfer	56680292	2.46
				25/05/2018	476756	Transfer	57157048	2.48
				25/05/2018	-1644809	Transfer	55512239	2.41
				01/06/2018	648250	Transfer	56160489	2.44
				08/06/2018	-1010953	Transfer	55149536	2.39
				15/06/2018	89250	Transfer	55238786	2.40
				15/06/2018	-1450000	Transfer	53788786	2.33
				22/06/2018	204250	Transfer	53993036	2.34
				13/07/2018	300000	Transfer	54293036	2.35
				13/07/2018	-901750	Transfer	53391286	2.32
				20/07/2018	89646	Transfer	53480932	2.32
				20/07/2018	-200000	Transfer	53280932	2.31
				27/07/2018	672700	Transfer	53953632	2.34



Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				27/07/2018	-18000	Transfer	53935632	2.34
				03/08/2018	674500	Transfer	54610132	2.37
				03/08/2018	-500000	Transfer	54110132	2.35
				10/08/2018	-2247	Transfer	54107885	2.35
				17/08/2018	699	Transfer	54108584	2.35
				24/08/2018	200235	Transfer	54308819	2.35
				24/08/2018	-27000	Transfer	54281819	2.35
				31/08/2018	300000	Transfer	54581819	2.36
				31/08/2018	-1756000	Transfer	52825819	2.29
				07/09/2018	1075000	Transfer	53900819	2.34
				07/09/2018	-1623000	Transfer	52277819	2.26
				14/09/2018	-3635000	Transfer	48642819	2.11
				21/09/2018	2100000	Transfer	50742819	2.20
				21/09/2018	-180000	Transfer	50562819	2.19
				28/09/2018	50000	Transfer	50612819	2.19
				28/09/2018	-7363000	Transfer	43249819	1.87
				05/10/2018	260750	Transfer	43510569	1.88
				05/10/2018	-100000	Transfer	43410569	1.88
				12/10/2018	908250	Transfer	44318819	1.92
				12/10/2018	-16803070	Transfer	27515749	1.19
				19/10/2018	-5366620	Transfer	22149129	0.96
				26/10/2018	658470	Transfer	22807599	0.99
				26/10/2018	-10978216	Transfer	11829383	0.51
				02/11/2018	2380000	Transfer	14209383	0.61
				02/11/2018	-4961470	Transfer	9247913	0.40
				09/11/2018	-323500	Transfer	8924413	0.39
				30/11/2018	-248500	Transfer	8675913	0.38

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				07/12/2018	1687000	Transfer	10362913	0.45
				07/12/2018	-1487	Transfer	10361426	0.45
				14/12/2018	3000000	Transfer	13361426	0.58
				21/12/2018	1025322	Transfer	14386748	0.62
				21/12/2018	-25322	Transfer	14361426	0.62
				28/12/2018	-107670	Transfer	14253756	0.62
				11/01/2019	63000	Transfer	14316756	0.62
				18/01/2019	210000	Transfer	14526756	0.63
				25/01/2019	-4000000	Transfer	10526756	0.46
				08/02/2019	-85750	Transfer	10441006	0.45
				15/02/2019	-108500	Transfer	10332506	0.45
				01/03/2019	35100	Transfer	10367606	0.45
				15/03/2019	2131	Transfer	10369737	0.45
				29/03/2019	30819	Transfer	10400556	0.45
				29/03/2019	-145756	Transfer	10254800	0.44
				30/03/2019			10254800	0.44
5	JASMINE CAPITAL INVESTMENTS PTE LTD	0	0.00	31/03/2018			0	0.00
				28/09/2018	11887599	Transfer	11887599	0.51
				05/10/2018	8390000	Transfer	20277599	0.88
				12/10/2018	11565262	Transfer	31842861	1.38
				19/10/2018	7600000	Transfer	39442861	1.71
				26/10/2018	7752780	Transfer	47195641	2.04
				09/11/2018	1950000	Transfer	49145641	2.13
				30/03/2019			49145641	2.12
6	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD	46176721	2.01	31/03/2018			46176721	2.01

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		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				06/04/2018	1538245	Transfer	47714966	2.07
				13/04/2018	265221	Transfer	47980187	2.08
				20/04/2018	105772	Transfer	48085959	2.09
				27/04/2018	291406	Transfer	48377365	2.10
				04/05/2018	-717486	Transfer	47659879	2.07
				11/05/2018	-2570	Transfer	47657309	2.07
				18/05/2018	-460637	Transfer	47196672	2.05
				25/05/2018	-387179	Transfer	46809493	2.03
				01/06/2018	260508	Transfer	47070001	2.04
				08/06/2018	828930	Transfer	47898931	2.08
				15/06/2018	310816	Transfer	48209747	2.09
				22/06/2018	-73245	Transfer	48136502	2.09
				29/06/2018	-283597	Transfer	47852905	2.08
				06/07/2018	217303	Transfer	48070208	2.08
				13/07/2018	207654	Transfer	48277862	2.09
				20/07/2018	155432	Transfer	48433294	2.10
				27/07/2018	-4356923	Transfer	44076371	1.91
				03/08/2018	131004	Transfer	44207375	1.92
				03/08/2018	-172703	Transfer	44034672	1.91
				10/08/2018	-30567	Transfer	44004105	1.91
				17/08/2018	-824287	Transfer	43179818	1.87
				24/08/2018	117240	Transfer	43297058	1.88
				31/08/2018	337984	Transfer	43635042	1.89
				31/08/2018	-59129	Transfer	43575913	1.89
				07/09/2018	906696	Transfer	44482609	1.93
				14/09/2018	3806563	Transfer	48289172	2.09
				21/09/2018	4750159	Transfer	53039331	2.30

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		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				28/09/2018	280070	Transfer	53319401	2.31
				28/09/2018	-23411414	Transfer	29907987	1.30
				05/10/2018	398185	Transfer	30306172	1.31
				12/10/2018	504976	Transfer	30811148	1.33
				19/10/2018	490163	Transfer	31301311	1.36
				26/10/2018	-6871	Transfer	31294440	1.35
				02/11/2018	3010844	Transfer	34305284	1.48
				02/11/2018	-1034102	Transfer	33271182	1.44
				09/11/2018	500266	Transfer	33771448	1.46
				16/11/2018	4445409	Transfer	38216857	1.65
				23/11/2018	345416	Transfer	38562273	1.67
				30/11/2018	350636	Transfer	38912909	1.68
				30/11/2018	-5123706	Transfer	33789203	1.46
				07/12/2018	444089	Transfer	34233292	1.48
				14/12/2018	-2168395	Transfer	32064897	1.39
				21/12/2018	-9948975	Transfer	22115922	0.96
				28/12/2018	-4898454	Transfer	17217468	0.74
				31/12/2018	-580633	Transfer	16636835	0.72
				04/01/2019	-218986	Transfer	16417849	0.71
				11/01/2019	-116790	Transfer	16301059	0.70
				18/01/2019	-1062682	Transfer	15238377	0.66
				25/01/2019	-787606	Transfer	14450771	0.62
				01/02/2019	7323980	Transfer	21774751	0.94
				01/02/2019	-350231	Transfer	21424520	0.93
				08/02/2019	724224	Transfer	22148744	0.96
				15/02/2019	-449005	Transfer	21699739	0.94
				22/02/2019	-446765	Transfer	21252974	0.92

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				01/03/2019	252466	Transfer	21505440	0.93
				01/03/2019	-331670	Transfer	21173770	0.92
				08/03/2019	151175	Transfer	21324945	0.92
				15/03/2019	-579016	Transfer	20745929	0.90
				22/03/2019	-164221	Transfer	20581708	0.89
				29/03/2019	-4511406	Transfer	16070302	0.69
				30/03/2019			16070302	0.69
7	COLLEGE RETIREMENT EQUITIES FUND - STOCK ACCOUNT	5687182	0.25	31/03/2018			5687182	0.25
				06/04/2018	1000000	Transfer	6687182	0.29
				13/04/2018	-24170	Transfer	6663012	0.29
				27/04/2018	200000	Transfer	6863012	0.30
				04/05/2018	756002	Transfer	7619014	0.33
				11/05/2018	-170666	Transfer	7448348	0.32
				01/06/2018	-333638	Transfer	7114710	0.31
				08/06/2018	72977	Transfer	7187687	0.31
				15/06/2018	271119	Transfer	7458806	0.32
				22/06/2018	322784	Transfer	7781590	0.34
				29/06/2018	-77474	Transfer	7704116	0.33
				06/07/2018	-169155	Transfer	7534961	0.33
				13/07/2018	40388	Transfer	7575349	0.33
				27/07/2018	-6494	Transfer	7568855	0.33
				24/08/2018	-923995	Transfer	6644860	0.29
				31/08/2018	-509413	Transfer	6135447	0.27
				07/09/2018	-758963	Transfer	5376484	0.23
				14/09/2018	47657	Transfer	5424141	0.24
				28/09/2018	4002472	Transfer	9426613	0.41

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				05/10/2018	5174265	Transfer	14600878	0.63
				12/10/2018	5690	Transfer	14606568	0.63
				19/10/2018	4358488	Transfer	18965056	0.82
				26/10/2018	-1146873	Transfer	17818183	0.77
				02/11/2018	1790956	Transfer	19609139	0.85
				09/11/2018	-610600	Transfer	18998539	0.82
				21/12/2018	2152598	Transfer	21151137	0.91
				04/01/2019	1553942	Transfer	22705079	0.98
				18/01/2019	5042015	Transfer	27747094	1.20
				25/01/2019	2021331	Transfer	29768425	1.29
				01/02/2019	2610474	Transfer	32378899	1.40
				08/03/2019	11226	Transfer	32390125	1.40
				15/03/2019	1749276	Transfer	34139401	1.48
				15/03/2019	-1410722	Transfer	32728679	1.41
				22/03/2019	-117948	Transfer	32610731	1.41
				29/03/2019	10655093	Transfer	43265824	1.87
				30/03/2019			43265824	1.87
8	FRANKLIN INDIA EQUITY SAVINGS FUND	40625511	1.76	31/03/2018			40625511	1.76
				06/04/2018	-249316	Transfer	40376195	1.75
				13/04/2018	4083	Transfer	40380278	1.75
				13/04/2018	-514068	Transfer	39866210	1.73
				04/05/2018	-482089	Transfer	39384121	1.71
				25/05/2018	18874	Transfer	39402995	1.71
				08/06/2018	57	Transfer	39403052	1.71
				15/06/2018	-1088	Transfer	39401964	1.71

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				06/07/2018	-200166	Transfer	39201798	1.70
				27/07/2018	-200000	Transfer	39001798	1.69
				17/08/2018	13	Transfer	39001811	1.69
				24/08/2018	-1085169	Transfer	37916642	1.64
				07/09/2018	25588	Transfer	37942230	1.64
				07/09/2018	-4200000	Transfer	33742230	1.46
				14/09/2018	152250	Transfer	33894480	1.47
				28/09/2018	3353335	Transfer	37247815	1.61
				28/09/2018	-1291084	Transfer	35956731	1.56
				05/10/2018	-17341	Transfer	35939390	1.56
				12/10/2018	359414	Transfer	36298804	1.57
				12/10/2018	-2908168	Transfer	33390636	1.45
				19/10/2018	877	Transfer	33391513	1.45
				19/10/2018	-367981	Transfer	33023532	1.43
				02/11/2018	31500	Transfer	33055032	1.43
				02/11/2018	-30207	Transfer	33024825	1.43
				09/11/2018	-6876	Transfer	33017949	1.43
				16/11/2018	3726	Transfer	33021675	1.43
				16/11/2018	-278792	Transfer	32742883	1.42
				30/11/2018	406112	Transfer	33148995	1.43
				07/12/2018	3350	Transfer	33152345	1.43
				14/12/2018	3256	Transfer	33155601	1.43
				21/12/2018	426	Transfer	33156027	1.43
				04/01/2019	-250	Transfer	33155777	1.43
				11/01/2019	-450000	Transfer	32705777	1.41
				18/01/2019	-300000	Transfer	32405777	1.40
				25/01/2019	-200000	Transfer	32205777	1.39

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				01/02/2019	400000	Transfer	32605777	1.41
				01/02/2019	-106200	Transfer	32499577	1.41
				08/02/2019	110	Transfer	32499687	1.41
				08/03/2019	-3301	Transfer	32496386	1.40
				29/03/2019	178745	Transfer	32675131	1.41
				29/03/2019	-403	Transfer	32674728	1.41
				30/03/2019			32674728	1.41
9	MAGS FINVEST PVT LTD	39212250	1.70	31/03/2018			39212250	1.70
				28/09/2018	-500000	Transfer	38712250	1.68
				05/10/2018	-1497225	Transfer	37215025	1.61
				30/03/2019			37215025	1.61
10	WF ASIAN SMALLER COMPANIES FUND LIMITED	18359813	0.80	31/03/2018			18359813	0.80
				28/09/2018	2317832	Transfer	20677645	0.90
				05/10/2018	6300319	Transfer	26977964	1.17
				30/11/2018	2156328	Transfer	29134292	1.26
				18/01/2019	2164000	Transfer	31298292	1.35
				08/02/2019	2444000	Transfer	33742292	1.46
				22/02/2019	4615100	Transfer	38357392	1.66
				30/03/2019			38357392	1.66
11	SBI NIFTY INDEX FUND	21374563	0.93	31/03/2018			21374563	0.93
				06/04/2018	96497	Transfer	21471060	0.93
				06/04/2018	-12978	Transfer	21458082	0.93
				13/04/2018	91863	Transfer	21549945	0.94
				20/04/2018	657629	Transfer	22207574	0.96
				27/04/2018	202119	Transfer	22409693	0.97



Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				04/05/2018	524645	Transfer	22934338	1.00
				11/05/2018	241646	Transfer	23175984	1.01
				18/05/2018	543254	Transfer	23719238	1.03
				25/05/2018	127826	Transfer	23847064	1.03
				01/06/2018	152475	Transfer	23999539	1.04
				08/06/2018	148321	Transfer	24147860	1.05
				08/06/2018	-140000	Transfer	24007860	1.04
				15/06/2018	130922	Transfer	24138782	1.05
				22/06/2018	102381	Transfer	24241163	1.05
				22/06/2018	-10	Transfer	24241153	1.05
				29/06/2018	121466	Transfer	24362619	1.06
				29/06/2018	-264082	Transfer	24098537	1.05
				06/07/2018	171143	Transfer	24269680	1.05
				13/07/2018	149774	Transfer	24419454	1.06
				13/07/2018	-2199	Transfer	24417255	1.06
				20/07/2018	128704	Transfer	24545959	1.06
				27/07/2018	127954	Transfer	24673913	1.07
				27/07/2018	-250	Transfer	24673663	1.07
				03/08/2018	105679	Transfer	24779342	1.07
				03/08/2018	-3056	Transfer	24776286	1.07
				10/08/2018	210730	Transfer	24987016	1.08
				10/08/2018	-3	Transfer	24987013	1.08
				17/08/2018	60311	Transfer	25047324	1.09
				24/08/2018	161624	Transfer	25208948	1.09
				31/08/2018	302000	Transfer	25510948	1.11
				31/08/2018	-481663	Transfer	25029285	1.08
				07/09/2018	402861	Transfer	25432146	1.10

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				07/09/2018	-195	Transfer	25431951	1.10
				14/09/2018	218111	Transfer	25650062	1.11
				14/09/2018	-5185	Transfer	25644877	1.11
				21/09/2018	180632	Transfer	25825509	1.12
				28/09/2018	163293	Transfer	25988802	1.13
				28/09/2018	-68061	Transfer	25920741	1.12
				05/10/2018	1363157	Transfer	27283898	1.18
				12/10/2018	221503	Transfer	27505401	1.19
				12/10/2018	-28200	Transfer	27477201	1.19
				19/10/2018	98500	Transfer	27575701	1.19
				26/10/2018	184031	Transfer	27759732	1.20
				02/11/2018	1056114	Transfer	28815846	1.25
				02/11/2018	-3	Transfer	28815843	1.25
				09/11/2018	156272	Transfer	28972115	1.25
				16/11/2018	200478	Transfer	29172593	1.26
				16/11/2018	-1615	Transfer	29170978	1.26
				23/11/2018	163092	Transfer	29334070	1.27
				30/11/2018	128464	Transfer	29462534	1.27
				07/12/2018	3111133	Transfer	32573667	1.41
				07/12/2018	-26946	Transfer	32546721	1.41
				14/12/2018	276060	Transfer	32822781	1.42
				14/12/2018	-556500	Transfer	32266281	1.40
				21/12/2018	137138	Transfer	32403419	1.40
				28/12/2018	125212	Transfer	32528631	1.41
				28/12/2018	-445	Transfer	32528186	1.41
				31/12/2018	45157	Transfer	32573343	1.41
				04/01/2019	395917	Transfer	32969260	1.43

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				11/01/2019	484523	Transfer	33453783	1.45
				18/01/2019	293904	Transfer	33747687	1.46
				18/01/2019	-627	Transfer	33747060	1.46
				25/01/2019	275690	Transfer	34022750	1.47
				25/01/2019	-236	Transfer	34022514	1.47
				01/02/2019	318280	Transfer	34340794	1.48
				08/02/2019	249580	Transfer	34590374	1.50
				08/02/2019	-24414	Transfer	34565960	1.49
				15/02/2019	181581	Transfer	34747541	1.50
				15/02/2019	-475	Transfer	34747066	1.50
				22/02/2019	120401	Transfer	34867467	1.51
				01/03/2019	1160467	Transfer	36027934	1.56
				01/03/2019	-52774	Transfer	35975160	1.55
				08/03/2019	350459	Transfer	36325619	1.57
				08/03/2019	-8420	Transfer	36317199	1.57
				15/03/2019	332420	Transfer	36649619	1.58
				22/03/2019	303258	Transfer	36952877	1.60
				22/03/2019	-400	Transfer	36952477	1.60
				29/03/2019	373099	Transfer	37325576	1.61
				29/03/2019	-1	Transfer	37325575	1.61
				30/03/2019			37325575	1.61
12	UTI - NIFTY EXCHANGE TRADED FUND	22618043	0.98	31/03/2018			22618043	0.98
				06/04/2018	109782	Transfer	22727825	0.99
				13/04/2018	248851	Transfer	22976676	1.00
				13/04/2018	-3661	Transfer	22973015	1.00
				20/04/2018	1070023	Transfer	24043038	1.04

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				27/04/2018	1101532	Transfer	25144570	1.09
				27/04/2018	-84500	Transfer	25060070	1.09
				04/05/2018	4806422	Transfer	29866492	1.30
				04/05/2018	-4425555	Transfer	25440937	1.10
				11/05/2018	131705	Transfer	25572642	1.11
				11/05/2018	-25000	Transfer	25547642	1.11
				18/05/2018	197342	Transfer	25744984	1.12
				18/05/2018	-20865	Transfer	25724119	1.12
				25/05/2018	350159	Transfer	26074278	1.13
				01/06/2018	311389	Transfer	26385667	1.14
				08/06/2018	329341	Transfer	26715008	1.16
				08/06/2018	-40000	Transfer	26675008	1.16
				15/06/2018	732284	Transfer	27407292	1.19
				22/06/2018	478862	Transfer	27886154	1.21
				29/06/2018	129199	Transfer	28015353	1.22
				29/06/2018	-19250	Transfer	27996103	1.21
				06/07/2018	1082077	Transfer	29078180	1.26
				06/07/2018	-73500	Transfer	29004680	1.26
				13/07/2018	632036	Transfer	29636716	1.29
				13/07/2018	-314964	Transfer	29321752	1.27
				20/07/2018	43978	Transfer	29365730	1.27
				20/07/2018	-99940	Transfer	29265790	1.27
				27/07/2018	201434	Transfer	29467224	1.28
				27/07/2018	-50140	Transfer	29417084	1.28
				03/08/2018	227541	Transfer	29644625	1.29
				10/08/2018	38933	Transfer	29683558	1.29
				17/08/2018	127560	Transfer	29811118	1.29

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				17/08/2018	-124250	Transfer	29686868	1.29
				24/08/2018	51774	Transfer	29738642	1.29
				24/08/2018	-127472	Transfer	29611170	1.28
				31/08/2018	409583	Transfer	30020753	1.30
				31/08/2018	-261750	Transfer	29759003	1.29
				07/09/2018	2649287	Transfer	32408290	1.40
				07/09/2018	-395000	Transfer	32013290	1.39
				14/09/2018	593082	Transfer	32606372	1.41
				21/09/2018	52625	Transfer	32658997	1.41
				21/09/2018	-60750	Transfer	32598247	1.41
				28/09/2018	4969	Transfer	32603216	1.41
				28/09/2018	-940867	Transfer	31662349	1.37
				05/10/2018	303406	Transfer	31965755	1.38
				12/10/2018	55538	Transfer	32021293	1.39
				19/10/2018	322811	Transfer	32344104	1.40
				26/10/2018	138566	Transfer	32482670	1.41
				02/11/2018	1258861	Transfer	33741531	1.46
				09/11/2018	38052	Transfer	33779583	1.46
				16/11/2018	63145	Transfer	33842728	1.46
				23/11/2018	38201	Transfer	33880929	1.47
				30/11/2018	20171	Transfer	33901100	1.47
				30/11/2018	-231000	Transfer	33670100	1.46
				07/12/2018	359019	Transfer	34029119	1.47
				14/12/2018	8697	Transfer	34037816	1.47
				21/12/2018	46705	Transfer	34084521	1.47
				28/12/2018	41505	Transfer	34126026	1.48
				31/12/2018	17728	Transfer	34143754	1.48

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				04/01/2019	79579	Transfer	34223333	1.48
				11/01/2019	97255	Transfer	34320588	1.48
				18/01/2019	65081	Transfer	34385669	1.49
				18/01/2019	-3500	Transfer	34382169	1.49
				25/01/2019	82008	Transfer	34464177	1.49
				25/01/2019	-47250	Transfer	34416927	1.49
				01/02/2019	324292	Transfer	34741219	1.50
				08/02/2019	79821	Transfer	34821040	1.51
				15/02/2019	50235	Transfer	34871275	1.51
				15/02/2019	-36750	Transfer	34834525	1.51
				22/02/2019	37197	Transfer	34871722	1.51
				01/03/2019	238240	Transfer	35109962	1.52
				08/03/2019	376556	Transfer	35486518	1.53
				15/03/2019	187457	Transfer	35673975	1.54
				15/03/2019	-2831	Transfer	35671144	1.54
				22/03/2019	542761	Transfer	36213905	1.57
				22/03/2019	-1184	Transfer	36212721	1.57
				29/03/2019	1040558	Transfer	37253279	1.61
				30/03/2019			37253279	1.61
13	GOVERNMENT PENSION FUND GLOBAL	14727835	0.64	31/03/2018			14727835	0.64
				01/06/2018	-1901397	Transfer	12826438	0.56
				08/06/2018	-3274739	Transfer	9551699	0.41
				20/07/2018	2169628	Transfer	11721327	0.51
				27/07/2018	2402143	Transfer	14123470	0.61
				24/08/2018	928738	Transfer	15052208	0.65
				28/09/2018	3500000	Transfer	18552208	0.80

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				02/11/2018	8443671	Transfer	26995879	1.17
				30/11/2018	441885	Transfer	27437764	1.19
				07/12/2018	726163	Transfer	28163927	1.22
				22/02/2019	4689099	Transfer	32853026	1.42
				01/03/2019	1650000	Transfer	34503026	1.49
				08/03/2019	930899	Transfer	35433925	1.53
				15/03/2019	511060	Transfer	35944985	1.55
				30/03/2019			35944985	1.55
14	FRANKLIN TEMPLETON INVESTMENT FUNDS	34028664	1.48	31/03/2018			34028664	1.48
				13/04/2018	-1015331	Transfer	33013333	1.43
				20/04/2018	-314609	Transfer	32698724	1.42
				27/04/2018	-1820322	Transfer	30878402	1.34
				04/05/2018	-1752560	Transfer	29125842	1.26
				18/05/2018	-360184	Transfer	28765658	1.25
				01/06/2018	-198800	Transfer	28566858	1.24
				08/06/2018	4733379	Transfer	33300237	1.44
				22/06/2018	-2018724	Transfer	31281513	1.36
				29/06/2018	-799700	Transfer	30481813	1.32
				06/07/2018	-852689	Transfer	29629124	1.29
				03/08/2018	-728887	Transfer	28900237	1.25
				10/08/2018	-1204038	Transfer	27696199	1.20
				24/08/2018	-1188227	Transfer	26507972	1.15
				28/09/2018	-1228434	Transfer	25279538	1.09
				05/10/2018	-6911139	Transfer	18368399	0.80
				02/11/2018	-4473495	Transfer	13894904	0.60
				16/11/2018	-6029600	Transfer	7865304	0.34

Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				23/11/2018	-7865304	Transfer	0	0.00
				30/03/2019			0	0.00
15	VANGUARD EMERGING MARKETS STOCK INDEX FUND, A SERI	27573353	1.20	31/03/2018			27573353	1.20
				04/05/2018	-57400	Transfer	27515953	1.19
				11/05/2018	-54530	Transfer	27461423	1.19
				01/06/2018	-43050	Transfer	27418373	1.19
				15/06/2018	-43050	Transfer	27375323	1.19
				22/06/2018	-113652	Transfer	27261671	1.18
				29/06/2018	-182952	Transfer	27078719	1.17
				06/07/2018	-74844	Transfer	27003875	1.17
				13/07/2018	-211853	Transfer	26792022	1.16
				16/11/2018	42840	Transfer	26834862	1.16
				23/11/2018	111384	Transfer	26946246	1.17
				07/12/2018	54264	Transfer	27000510	1.17
				21/12/2018	154224	Transfer	27154734	1.17
				28/12/2018	-739558	Transfer	26415176	1.14
				01/02/2019	158282	Transfer	26573458	1.15
				08/02/2019	504865	Transfer	27078323	1.17
				22/03/2019	-369677	Transfer	26708646	1.15
				29/03/2019	62767	Transfer	26771413	1.16
				30/03/2019			26771413	1.16
16	T. ROWE PRICE EMERGING MARKETS STOCK FUND	23177106	1.01	31/03/2018			23177106	1.01
				27/04/2018	433685	Transfer	23610791	1.03
				08/06/2018	1173310	Transfer	24784101	1.08
				13/07/2018	2228016	Transfer	27012117	1.17
				21/09/2018	1410819	Transfer	28422936	1.23



Sr. No.	Name of Shareholder	Shareholding at the beginning of the year (April 1, 2018)		Date	Increase / Decrease in share holding	Reason	Shareholding at the end of the year (March 31, 2019)	
		No. of shares	% of total shares of the Bank				No. of shares	% of total shares of the Bank
				19/10/2018	514830	Transfer	28937766	1.25
				26/10/2018	386996	Transfer	29324762	1.27
				09/11/2018	593771	Transfer	29918533	1.29
				16/11/2018	230334	Transfer	30148867	1.30
				23/11/2018	879008	Transfer	31027875	1.34
				07/12/2018	597557	Transfer	31625432	1.37
				30/03/2019			31625432	1.37

**Note:** Top Ten shareholders of the Bank as on March 31, 2019 has been considered for the above disclosure.

**(v) Shareholding of Directors and Key Managerial Personnel:**

Sr. No.	Name of Director and KMP	Shareholding at the beginning of the year (April 1, 2018)		Change in Shareholding (No. of Shares)		Shareholding at the end of the year (March 31, 2019)#	
		No. of shares	% of total shares of the Bank	Increase	Decrease	No. of shares	% of total shares of the Bank
	<b><u>Directors</u></b>						
1	Mr. Ajai Kumar	2,400	0.0001	600	-	3,000	0.0001
2	Mr. Subhash Chander Kalia *	NA	NA	1000	-	3,000	0.0001
3	Mr. Saurabh Srivastava **	8,050	-	-	-	NA	NA
4	Mr. Vasant Gujarathi \$	15,000	-	-	-	NA	NA
5	Mr. Rana Kapoor #	100,000,000	4.34	-	-	NA	NA
	<b><u>KMPs</u></b>						
1	Mr. Shivanand Shettigar (CS)	61,980	-	55,400		1,17,380	0.0051

Sr. No.	Name of Director and KMP	Shareholding at the beginning of the year (April 1, 2018)		Change in Shareholding (No. of Shares)		Shareholding at the end of the year (March 31, 2019) <sup>#</sup>	
		No. of shares	% of total shares of the Bank	Increase	Decrease	No. of shares	% of total shares of the Bank
2	Mr. Raj Ahuja (CFO) ##	NA	NA	-	-	601	-
3	Mr. Rajat Monga (CFO)	53,11,085	0.23	-	-	NA	NA

**Notes:**

\* Mr. Subhash Chander Kalia was appointed on April 3, 2018 and at the time of his appointment he was holding 2000 shares.

\*\* Mr. Saurabh Srivastava, Non-Executive Independent Director completed his tenure as Director on the Board of the Bank on April 22, 2018 in terms of RBI approval dated January 28, 2016 & March 28, 2018.

\$ Mr. Vasant Gujarathi, Non-Executive Independent Director of the Bank resigned w.e.f. November 14, 2018.

# Mr. Rana Kapoor demitted the office as MD & CEO of the Bank w.e.f. close of business hours on January 31, 2019 upon completion of his term as approved by RBI.

## Mr. Raj Ahuja was appointed as a CFO of the Bank w.e.f. April 3, 2018 & Mr. Rajat Monga ceased to be CFO of the Bank w.e.f. April 3, 2018.

## V. INDEBTEDNESS

### Indebtedness of the Bank including interest outstanding/ accrued but not due for payment

In Rs. Million

	Secured Loans excluding deposits	Unsecured Loans	Deposits*	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	46,463	702,473	-	748,936
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	20	12,742	-	12,762
<b>Total (i+ii+iii)</b>	<b>46,483</b>	<b>715,215</b>	<b>-</b>	<b>761,698</b>
<b>Change in Indebtedness during the financial year</b>				
• Addition	3,995,124	4,034,022	-	8,029,146
• Reduction	4,036,608	3,646,491	-	7,683,099
<b>Net Change</b>	<b>(41,484)</b>	<b>387,531</b>	<b>-</b>	<b>346,047</b>
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	4,997	1,079,244	-	1,084,241
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	2	23,501	-	23,504
<b>Total (i+ii+iii)</b>	<b>4,999</b>	<b>1,102,745</b>	<b>-</b>	<b>1,107,745</b>

\*Deposits received by the Bank are in the ordinary course of business does not amount to deposit in terms of the provisions of the Companies Act, 2013, hence not included hereinabove.

## VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

### A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Amount in Rs.

Sr. No.	Particulars of Remuneration	Name of MD/WTD/ Manager			Total Amount	
		Rana Kapoor* (Ex. MD & CEO)	Ajai Kumar (Interim MD & CEO)	Ravneet Gill (MD & CEO)		
1.	Gross salary					
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 (Fixed pay, pension, LTA, Bonus and medical)	3,38,44,510	15,00,000	51,66,667		4,05,11,177
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	2,87,32,360	3,300	5,23,282		2,92,58,942
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	-	-	-		-
2.	Stock Option (No. of options)	-	-	50,00,000		-
3.	Sweat Equity	-	-	-		-
4.	Commission - as % of profit - others, specify...	-	-	-		-
5.	Others (Company contribution towards PF, Medical Reimbursement)	22,64,520	-	2,40,000		25,04,520
	<b>Total (A) (Total of remuneration does not include the number of Stock Options)</b>	6,48,41,390	15,03,300	59,29,949		7,22,74,639
	Ceiling as per the Act*					'Refer note'

**Note:** In terms of the provisions of the Companies Act, 2013, the remuneration payable to MD&CEO shall not exceed 5% of the net profit of the Bank. The remuneration paid to the MD&CEO is well within the said limit.

\*The Board of Directors of the Bank had considered and approved clawback of 100% of performance bonus paid to Mr. Rana Kapoor for FY 2014-15 and FY 2015-16 net of taxes. The amount of Bonus subjected to clawback was Rs.62,17,823/- for FY 2014-15 and Rs.82,45,416/- for FY 2015-16. For FY 2016-17 and FY 2017-18, the Bank has not paid any bonus to Mr. Rana Kapoor.

B. Remuneration to other Directors:

Amount in Rs.

Sr. No.	Particulars of Remuneration	Name of Directors														Total Amount
		Ashok Chawla	Lt. Gen. (Dr.) Mukesh Sabharwal (Retd.)	Brahm Dutt	Vasant Gujarathi	Saurabh Srivastava	Ajai Kumar	Debjani Ghosh	Subhash Chander Kalia	Pratima Sheorey	Rentala Chandrash ekhar	Uttam Prakash Agarwal	Thai Salas Vijayan	Maheswar Sahu	Anil Jaggia	
(1)	Independent Directors															
	Fee for attending board / committee meetings	23,75,000	48,00,000	51,25,000	11,75,000	1,50,000	-	1,50,000	-	17,75,000	11,25,000	10,25,000	8,00,000	4,25,000	5,75,000	1,95,00,000
	Commission	-	10,00,000	10,00,000	10,00,000	10,00,000	-	7,50,000	-	-	-	-	-	-	-	47,50,000
	Others, please specify (Fixed pay)	18,66,667	-	6,69,355	-	-	-	-	-	-	-	-	-	-	-	25,36,022
	<b>Total (1)</b>	<b>42,41,667</b>	<b>58,00,000</b>	<b>67,94,355</b>	<b>2,175,000</b>	<b>11,50,000</b>	<b>-</b>	<b>9,00,000</b>	<b>-</b>	<b>17,75,000</b>	<b>11,25,000</b>	<b>10,25,000</b>	<b>8,00,000</b>	<b>4,25,000</b>	<b>5,75,000</b>	<b>2,67,86,022</b>
(2)	Other Non-Executive Directors															
	Fee for attending board / committee meetings	-	-	-	-	-	43,00,000	-	52,50,000	-	-	-	-	-	-	95,50,000
	Commission	-	-	-	-	-	10,00,000	-	-	-	-	-	-	-	-	10,00,000
	Others, please specify (Fixed pay, pension, LTA, Bonus and medical)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,00,000</b>	<b>-</b>	<b>52,50,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,05,50,000</b>
	<b>Total (B)=(1+2)</b>	<b>42,41,667</b>	<b>58,00,000</b>	<b>67,94,355</b>	<b>2,175,000</b>	<b>11,50,000</b>	<b>53,00,000</b>	<b>9,00,000</b>	<b>52,50,000</b>	<b>17,75,000</b>	<b>11,25,000</b>	<b>10,25,000</b>	<b>8,00,000</b>	<b>4,25,000</b>	<b>5,75,000</b>	<b>3,69,86,022</b>
	Total Managerial Remuneration															
	Overall Ceiling as per the Act															

**Notes:**

- a) In terms of the provisions of the Companies Act, 2013, the remuneration payable to directors other than executive directors shall not exceed 1% of the net profit of the Bank. The Remuneration paid to the directors is well within the said limits.
- b) The Non-Executive Directors were paid sitting fees of Rs.1,00,000/- for attending each meeting of the Board of Directors. Sitting Fees of Rs.50,000/- was paid for attending each of the Board Committee Meetings till June 2018 which was revised to Rs.75,000/- per Board Committee meetings w.e.f. July 2018 at the Board Meeting held on June 12, 2018.
- c) The Board on September 6, 2018, approved the appointment of Mr. Subhash Chander Kalia and Mr. Ajai Kumar as permanent invitees for attending Executive level Committee meetings, viz. the Apex Management Committee ('AMCOM') and Staff Accountability Committee ('SAC') respectively. Accordingly, the sitting fees paid to Mr. Subhash Chander Kalia and Mr. Ajai Kumar includes sitting fees of ` 75,000/- for attending each meeting of AMCOM & SAC.
- d) The Bank did not pay any amount to directors by way of salary and perquisites except to the MD & CEO, Interim MD & CEO and the Chairman.
- e) Commission is paid to the Directors pursuant to the approval of the shareholders' at the AGM held on June 07, 2016, for payment of profit based commission from April 01, 2015 onwards and as per the provisions of the Companies Act, 2013 and RBI Guidelines.
- f) The Bank has not granted any Stock Options to any Directors of the Bank except for Mr. Ravneet Singh Gill, MD & CEO of the Bank.
- g) There were no other pecuniary relationships or transactions of non-executive Directors vis-à-vis the Bank (except normal banking transactions).
- h) Mr. Brahm Dutt, Non-Executive Independent Director, was appointed as 'Part-Time Chairman' of the Bank w.e.f. January 11, 2019, pursuant to the approvals received from RBI and will hold office till January 10, 2022.
- i) Mr. Uttam Prakash Agarwal has been inducted on the Board as 'Additional Director (Independent)' w.e.f. November 14, 2018.
- j) Mr. Thai Salas Vijayan has been inducted on the Board as Additional Director (Independent) w.e.f. December 3, 2018.
- k) Mr. Maheswar Sahu and Mr. Anil Jaggia have been inducted on the Board as 'Additional Directors (Independent)' w.e.f. January 24, 2019.
- l) Mr. Ajai Kumar was appointed as Interim MD & CEO of the Bank for the period from February 1, 2019 to February 28, 2019.
- m) Mr. Ravneet Singh Gill took charge as the MD & CEO of the Bank w.e.f. March 1, 2019 for the period of three (3) years, i.e. till February 28, 2022.
- n) Mr. Saurabh Srivastava, Non-Executive Independent Director completed his tenure as Director on the Board of the Bank on April 22, 2018 in terms of RBI approval dated January 28, 2016 & March 28, 2018.
- o) Ms. Debjani Ghosh, Non-Executive Independent Director of the Bank, resigned w.e.f. April 26, 2018.
- p) Mr. Ashok Chawla, Non-Executive (Independent) Part-Time Chairman of the Bank resigned w.e.f. November 14, 2018.
- q) Mr. Vasant Gujarathi, Non-Executive Independent Director of the Bank resigned w.e.f. November 14, 2018.
- r) Mr. Rental Chandrashekhar, Non-Executive Independent Director of the Bank resigned w.e.f. November 19, 2018.
- s) Mr. Rana Kapoor demitted the office as MD & CEO of the Bank w.e.f. close of business hours on January 31, 2019 upon completion of his term as approved by RBI.

**C. Remuneration to Key Managerial Personnel other than MD/ Manager/ WTD**

**Amount in Rs.**

Sr. No.	Particulars of Remuneration	Name of KMP		Total Amount
		Raj Ahuja CFO	Shivanand R. Shettigar CS	
1.	Gross salary			
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 (Fixed pay, pension, LTA, Bonus and medical)	3,42,27,320	1,26,93,853	4,69,21,173
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	4,61,500	4,33,358	8,94,858
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	-	-	-
2.	Stock Option (No. of options)	4,00,000	-	-
3.	Sweat Equity	-	-	-
4.	Commission	-	-	-
	- as % of profit			
	- others, specify...			

5.	Others (Company contribution towards PF, Medical Reimbursement)	9,36,000	4,32,000	13,68,000
	<b>Total (A) (Total of remuneration does not include the number of Stock Options)</b>	3,56,24,820	1,35,59,211	4,91,84,031

**VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES:**

Type	Section of the Companies Act	Brief Description	Details of Penalty / Punishment/Compounding fees imposed	Authority [RD / NCLT/ COURT]	Appeal made, if any (give Details)
<b>COMPANY</b>					
Penalty					None
Punishment					
Compounding					
<b>DIRECTORS</b>					
Penalty					None
Punishment					
Compounding					
<b>OTHER OFFICERS IN DEFAULT</b>					
Penalty					None
Punishment					
Compounding					