

ANNEXURE - 2

FORM NO. MGT 9

EXTRACT OF ANNUAL RETURN AS ON 31.03.2020

(Pursuant to Section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies (Management & Administration) Rules, 2014)

I. REGISTRATION & OTHER DETAILS:

i	CIN	L65110TN1916PLC001295
ii	Registration Date	22.06.1916
iii	Name of the Company	THE KARUR VYSYA BANK LTD
iv	Category/Sub-category of the Company	PUBLIC LIMITED COMPANY
v	Address of the Registered Office & contact details	NO. 20, ERODE ROAD, VADIVEL NAGAR, L.N.S., KARUR – 639002 Phone No: 04324-269441 Email: kvb_sig@kvbmail.com
vi	Whether listed company	YES
vii	Name, Address & contact details of the Registrar & Transfer Agent, if any.	M/s. SKDC CONSULTANTS LIMITED, KANAPATHY TOWERS, 3RD FLOOR, 1391/A-1, SATHY ROAD, GANAPATHY, COIMBATORE - 641 006 Phone No: 0422- 2539835, 836 Email: info@skdc-consultants.com Contact Person: Mr.K Jaya Kumar/ Mr. K S Ramachandran

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

SL 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: THE BANK HAS NO HOLDING, SUBSIDIARY & ASSOCIATE COMPANY.

SL NO	Name and address of the Company	CIN/GLN	Holding/ Subsidiary/ Associate	% of shares held	Applicable Section
Not Applicable					

IV. SHARE HOLDING PATTERN: (EQUITY SHARE CAPITAL BREAKUP AS % TO TOTAL EQUITY)

(i) Category-Wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year (01.04.2019)			No. of Shares held at the end of the year (31.03.2020)			% Change during the year
	Demat	Physical	Total	Demat	Physical	Total	
A. Promoters							
(1) Indian							
a) Individual/ HUF	1,66,51,624	0	1,66,51,624	1,68,91,603	0	1,68,91,603	2.11
b) Central Govt	0	0	0	0	0	0	0.00
c) State Govt(s)	0	0	0	0	0	0	0.00
d) Bodies Corp.	0	0	0	0	0	0	0.00
e) Banks / FI	0	0	0	0	0	0	0.00
f) Any other	0	0	0	0	0	0	0.00
Sub Total (A) (1)	1,66,51,624	0	1,66,51,624	1,68,91,603	0	1,68,91,603	2.11
(2) Foreign							
a) NRI Individuals	0	0	0	0	0	0	0.00
b) Other Individuals	0	0	0	0	0	0	0.00
c) Bodies Corp.	0	0	0	0	0	0	0.00
d) Banks/FI	0	0	0	0	0	0	0.00
e) Any other	0	0	0	0	0	0	0.00
Sub Total (A) (2)	0	0	0	0	0	0	0.00
Total Shareholding of Promoter (A) = (A)(1) + (A)(2)	1,66,51,624	0	1,66,51,624	1,68,91,603	0	1,68,91,603	2.11
B. Public Shareholding							
1. Institutions							
a) Mutual Funds/UTI	14,85,65,430	240	14,85,65,670	13,85,96,969	240	13,85,97,209	17.34
b) Banks / FI	16,17,083	0	16,17,083	14,91,262	0	14,91,262	0.19
c) Central Govt	0	0	0	0	0	0	0.00
d) State Govt(s)	0	0	0	0	0	0	0.00
e) Venture Capital Funds	0	0	0	0	0	0	0.00
f) Alternate Investment Funds	78,13,463	0	78,13,463	73,87,815	0	73,87,815	0.92
g) Foreign Portfolio Investors - Corporate	14,46,57,692	0	14,46,57,692	17,25,40,292	0	17,25,40,292	21.59
h) Insurance Companies	3,13,08,167	0	3,13,08,167	3,47,52,002	0	3,47,52,002	4.35
							0.43

Category of Shareholders	No. of Shares held at the beginning of the year (01.04.2019)				No. of Shares held at the end of the year (31.03.2020)				% Change during the year	
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares		
i) Foreign Venture Capital Investors	0	0	0	0.00	0	0	0	0.00	0	
j) Others (specify)	0	0	0	0.00	0	0	0	0.00	0	
Foreign Financial Institutions/ Banks	1,71,065	4680	1,75,745	0.02	0	60	60	0.00	-0.02	
Foreign Banks	770	0	770	0.00	0	0	0	0.00	0	
Sub-total (B)(1)	33,41,33,670	4,920	33,41,38,590	41.80	35,47,68,340	300	35,47,68,640	44.38	2.58	
2. Non-Institutions										
a) Bodies Corporates										
i) Indian	2,94,86,824	61,251	2,95,48,075	3.70	1,67,46,587	22,965	1,67,69,552	2.10	-1.60	
ii) Overseas	0	0	0	0.00	0	0	0	0.00	0	
b) Individuals										
i) Individual shareholders holding nominal share capital upto ₹ 1 lakh	18,18,80,462	1,18,61,779	19,37,42,241	24.24	17,84,21,750	1,06,18,525	18,90,40,275	23.65	-0.59	
ii) Individual shareholders holding nominal share capital in excess of ₹ 1 lakh	19,42,47,613	58,73,984	20,01,21,597	25.04	19,33,78,624	42,56,223	19,76,34,847	24.73	-0.31	
c) Others (specify)										
Directors & their Relatives	3,89,385	0	3,89,385	0.05	3,34,884	0	3,34,884	0.04	-0.01	
Trusts	3,00,399	0	3,00,399	0.04	2,69,936	0	2,69,936	0.03	0.00	
Non Resident Indians	87,92,177	9,629	88,01,806	1.10	78,68,890	9,780	78,78,670	0.99	-0.12	
Clearing Members	36,41,628	0	36,41,628	0.46	45,03,564	0	45,03,564	0.56	0.11	
Hindu Undivided Families	1,10,88,040	0	1,10,88,040	1.39	1,03,39,276	0	1,03,39,276	1.29	-0.09	
Investors Education and Protection Fund Authority	7,01,762	0	7,01,762	0.09	7,61,280	0	7,61,280	0.10	0.01	
Unclaimed Suspense Account	1,85,800	0	1,85,800	0.02	1,28,192	0	1,28,192	0.02	-0.01	
Sub-total (B)(2)	43,07,14,090	1,78,06,643	44,85,20,733	56.11	41,27,52,983	1,49,07,493	42,76,60,476	53.50	-2.61	
Total Public Shareholding (B) = (B)(1)+(B)(2)	76,48,47,760	1,78,11,563	78,26,59,323	97.92	76,75,21,323	1,49,07,793	78,24,29,116	97.89	-0.03	
C. Shares held by Custodian for GDRs & ADRs										
Grand Total (A+B+C)	78,14,99,384	1,78,11,563	79,93,10,947	100.00	78,44,12,926	1,49,07,793	79,93,20,719	100.00	0	

(ii) Shareholding of Promoters and Promoters Group

SL NO	Shareholder's Name	Shareholding at the beginning of the year (01.04.2019)			Shareholding at the end of the year (31.03.2020)			% of change in shareholding during the year
		No. of Shares	% of total Shares of the company	% of Shares Pledged/ encumbered to total shares	No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	
1	A J SURIYANARAYANA	28,50,292	0.36	51.61	28,70,292	0.36	58.02	-
2	SURIYANARAYANA A J (HUF)	20,34,807	0.25	-	20,34,807	0.25	-	-
3	A S SUDHA	5,10,647	0.06	-	5,10,647	0.06	-	-
4	JAYANTHKRISHNA A S	3,24,802	0.04	-	3,24,802	0.04	-	-
5	VARUNPRASAD A S	3,24,802	0.04	-	3,24,802	0.04	-	-
6	A J VIJAYA	6,06,015	0.08	-	6,06,015	0.08	-	-
7	NIRMALA	5,34,355	0.07	16.47	5,34,355	0.07	16.47	-
8	ANURADHA C B	3,66,997	0.05	-	3,66,997	0.05	-	-
9	G RAJASEKARAN	16,45,272	0.21	43.52	16,65,272	0.21	43.54	-
10	G RAJASEKARAN (HUF)	4,22,242	0.05	-	4,22,242	0.05	-	-
11	R NAGESWARI	11,78,343	0.15	5.60	11,93,343	0.15	6.29	-
12	R RAMKUMAR	3,81,753	0.05	17.29	5,02,761	0.06	14.92	0.02
13	R RAMKUMAR (HUF)	4,54,723	0.06	-	4,54,723	0.06	-	-
14	R ARCHANA	6,56,533	0.08	-	6,56,533	0.08	-	-
15	SRIMATHI E	1,00,039	0.01	84.67	1,00,039	0.01	-	-
16	G MANI	10,76,444	0.13	-	10,76,444	0.13	-	-
17	G MANI (HUF)	4,19,485	0.05	-	4,19,485	0.05	-	-
18	SHYAMALA A	9,666	-	-	9,666	-	-	-
19	M K VENKATESAN	3,68,643	0.05	35.81	3,68,643	0.05	35.81	-
20	M K VENKATESAN (HUF)	3,89,761	0.05	-	3,89,761	0.05	-	-
21	M V USHA	2,94,292	0.04	-	2,94,292	0.04	-	-
22	ISWARRYA V	35,747	-	-	35,747	-	-	-
23	PRAJEETH M V	2,87,824	0.04	-	2,87,824	0.04	-	-
24	M K SRINIVASAN	4,89,236	0.06	50.07	4,89,236	0.06	50.07	-
25	NIRMALA B	10,393	-	-	10,393	0.00	-	-
26	SUGUNA LEELA K	176	-	-	176	-	-	-
27	M V SRINIVASAMOORTHY	2,14,368	0.03	99.81	2,14,368	0.03	99.81	-
28	S NIRUPAMA	3,57,068	0.04	99.78	4,17,040	0.05	85.43	0.01
29	SHRUTHI M S	34,400	-	-	34,400	-	-	-
30	A K PRABURAJ	89,866	0.01	95.19	89,866	0.01	95.19	-
31	A P PREETHA	63,740	0.01	43.52	63,740	0.01	43.52	-
32	A P NETRA PRIYADHARSHINI	220	-	-	470	-	-	-
33	A P MITRA PRIYAMVATHA	220	-	-	470	-	-	-

SL NO	Shareholder's Name	Shareholding at the beginning of the year (01.04.2019)			Shareholding at the end of the year (31.03.2020)			% of change in shareholding during the year
		No. of Shares	% of total Shares of the company	% of Shares Pledged/ encumbered to total shares	No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	
34	A V KANDASWAMY	62,796	0.01	-	62,796	0.01	-	-
35	A K KASTHURI	55,657	0.01	-	59,156	0.01	-	-
	Total	1,66,51,624	2.08	21.33	1,68,91,603	2.11	21.84	0.03

(iii) Change in Promoters and Promoters Group Shareholding (Please Specify, if there is No Change)

SL NO	Name of Promoter/Promoter Group	Shareholding at the beginning of the year (01.04.2019)		Date #	Increase/ Decrease in Shareholding	Reason	Cumulative Shareholding during the year (31.03.2020)	
		No. of shares	% of total shares of the Company				No. of shares	% of total shares of the Company
1	A J SURIYANARAYANA	28,50,292	0.36	13.03.2020	20,000	Transfer	28,70,292	0.36
2	SURIYANARAYANA A J (HUF)	20,34,807	0.25				20,34,807	0.25
3	A S SUDHA	5,10,647	0.06				5,10,647	0.06
4	JAYANTHKRISHNA A S	3,24,802	0.04				3,24,802	0.04
5	VARUNPRASAD A S	3,24,802	0.04		No Change		3,24,802	0.04
6	A J VIJAYA	6,06,015	0.08				6,06,015	0.08
7	NIRMALA	5,34,355	0.07				5,34,355	0.07
8	ANURADHA C B	3,66,997	0.05				3,66,997	0.05
9	G RAJASEKARAN	16,45,272	0.21	31.03.2020	20,000	Trasfer	16,65,272	0.21
10	G RAJASEKARAN (HUF)	4,22,242	0.05		No Change		4,22,242	0.05
11	R NAGESWARI	11,78,343	0.15	31.03.2020	15,000	Transfer	11,93,343	0.15
12	R RAMKUMAR	3,81,753	0.05	14.06.2019	1,11,006	Transfer	5,02,761	0.06
				31.03.2020	10,002	Transfer		
13	R RAMKUMAR (HUF)	4,54,723	0.06				4,54,723	0.06
14	R ARCHANA	6,56,533	0.08				6,56,533	0.08
15	SRIMATHI E	1,00,039	0.01				1,00,039	0.01
16	G MANI	10,76,444	0.13				10,76,444	0.13
17	G MANI (HUF)	4,19,485	0.05				4,19,485	0.05
18	SHYAMALA A	9,666	-				9,666	-
19	M K VENKATESAN	3,68,643	0.05				3,68,643	0.05
20	M K VENKATESAN (HUF)	3,89,761	0.05		No Change		3,89,761	0.05
21	M V USHA	2,94,292	0.04				2,94,292	0.04
22	ISWARRYA V	35,747	-				35,747	-
23	PRAJEETH M V	2,87,824	0.04				2,87,824	0.04
24	M K SRINIVASAN	4,89,236	0.06				4,89,236	0.06
25	NIRMALA B	10,393	-				10,393	-
26	SUGUNA LEELA K	176	-				176	-
27	M V SRINIVASAMOORTHY	2,14,368	0.03				2,14,368	0.03

SL NO	Name of Promoter/Promoter Group	Shareholding at the beginning of the year (01.04.2019)		Date #	Increase/Decrease in Shareholding	Reason	Cumulative Shareholding during the year (31.03.2020)	
		No. of shares	% of total shares of the Company				No. of shares	% of total shares of the Company
28	S NIRUPAMA	3,57,068	0.04	06.03.2020	31,971	Transfer	4,17,040	0.05
				13.03.2020	14,000	Transfer		
				20.03.2020	14,001	Transfer		
29	SHRUTHI M S	34,400	-				34,400	-
30	A K PRABURAJ	89,866	0.01		No Change		89,866	0.01
31	A P PREETHA	63,740	0.01				63,740	0.01
32	A P NETRA PRIYADHARSHINI	220	-	09.08.2019	250	Transfer	470	-
33	A P MITRA PRIYAMVATHA	220	-	09.08.2019	250	Transfer	470	-
34	A V KANDASWAMY	62,796	0.01		No Change		62,796	0.01
35	A K KASTHURI	55,657	0.01	21.06.2019	1,000	Transfer	59,156	0.01
				16.08.2019	1,500	Transfer		
				21.02.2020	999	Transfer		
Total		1,66,51,624	2.08				1,68,91,603	2.11

Date of transfer has been considered as the date on which the beneficiary position was provided by Depositories to the Bank.

(iv) Shareholding Pattern of Top Ten Shareholders (Other than Directors, Promoters and Holders of GDRS and ADRS)

SL NO	Name of Shareholder	Shareholding at the beginning of the year (01.04.2019)		Date #	Change in Shareholding		Cumulative Shareholding during the year (31.03.2020)	
		No. of shares	% of total shares of the Company		Increase/Decrease in Shareholding (No. of Shares)	Reason	No. of shares	% of total shares of the Company
1	ICICI PRUDENTIAL MUTUAL FUND (Under various Scheme)	3,92,61,075	4.91	12.04.2019	(2,15,877)	Transfer	3,93,57,695	4.92
				26.04.2019	(59,086)	Transfer		
				17.05.2019	1,50,000	Transfer		
				21.06.2019	2,52,698	Transfer		
				28.06.2019	50,760	Transfer		
				12.07.2019	36,888	Transfer		
				26.07.2019	49,060	Transfer		
				06.12.2019	(1,96,044)	Transfer		
				20.12.2019	(1,15,419)	Transfer		
				03.01.2020	(8,95,463)	Transfer		
				17.01.2020	(61,312)	Transfer		
				07.02.2020	7,36,914	Transfer		
21.02.2020	1,13,501	Transfer						
28.02.2020	2,50,000	Transfer						
2	FRANKLIN TEMPLETON MUTUAL FUND (Under various Scheme)	3,78,27,940	4.73	10.05.2019	(5,20,000)	Transfer	3,58,07,940	4.48
				17.05.2019	(10,00,000)	Transfer		
				24.05.2019	(5,00,000)	Transfer		

SL NO	Name of Shareholder	Shareholding at the beginning of the year (01.04.2019)		Change in Shareholding			Cumulative Shareholding during the year (31.03.2020)	
		No. of shares	% of total shares of the Company	Date #	Increase/ Decrease in Shareholding (No. of Shares)	Reason	No. of shares	% of total shares of the Company
3	NTASAIN DISCOVERY MASTER FUND	2,21,49,089	2.77	24.05.2019	13,73,110	Transfer	3,42,49,089	4.28
				31.05.2019	55,55,890	Transfer		
				14.06.2019	3,71,000	Transfer		
				27.09.2019	53,836	Transfer		
				30.09.2019	1,27,000	Transfer		
				04.10.2019	3,75,000	Transfer		
				11.10.2019	3,31,000	Transfer		
				18.10.2019	3,49,850	Transfer		
				25.10.2019	2,47,000	Transfer		
				01.11.2019	2,73,300	Transfer		
				08.11.2019	10,26,614	Transfer		
				15.11.2019	5,47,000	Transfer		
				22.11.2019	1,69,400	Transfer		
				13.03.2020	10,50,000	Transfer		
				20.03.2020	2,50,000	Transfer		
4	JHUNJHUNWALA RAKESH RADHESHYAM	2,00,33,516	2.51	02.08.2019	1,14,00,000	Transfer	3,35,83,516	4.20
				09.08.2019	16,50,000	Transfer		
				27.09.2019	5,50,000	Transfer		
				20.12.2019	3,50,000	Transfer		
				27.12.2019	(4,00,000)	Transfer		
				31.01.2020	(20,00,000)	Transfer		
				27.03.2020	20,00,000	Transfer		
5	HDFC TRUSTEE COMPANY LIMITED (Under various Scheme)	2,41,57,675	3.02	05.04.2019	14,29,000	Transfer	3,22,52,309	4.03
				12.04.2019	12,40,000	Transfer		
				19.04.2019	17,81,543	Transfer		
				26.04.2019	11,07,000	Transfer		
				03.05.2019	2,37,000	Transfer		
				10.05.2019	7,56,000	Transfer		
				17.05.2019	5,16,581	Transfer		
				30.08.2019	27,510	Transfer		
18.10.2019	10,00,000	Transfer						
6	OLYMPUS INDIA HOLDINGS LIMITED	2,33,27,768	2.92		No Change		2,33,27,768	2.92

SL NO	Name of Shareholder	Shareholding at the beginning of the year (01.04.2019)		Change in Shareholding			Cumulative Shareholding during the year (31.03.2020)	
		No. of shares	% of total shares of the Company	Date #	Increase/ Decrease in Shareholding (No. of Shares)	Reason	No. of shares	% of total shares of the Company
7	DOVETAIL INDIA FUND (Under Various Scheme)	15,00,000	0.19	13.09.2019	1,30,88,453	Transfer	2,28,87,649	2.86
				13.12.2019	26,34,783	Transfer		
				20.12.2019	6,26,764	Transfer		
				17.01.2020	2,50,000	Transfer		
				07.02.2020	44,50,000	Transfer		
				14.02.2020	3,37,649	Transfer		
8	ASISH DHAWAN	1,39,40,430	1.74	13.09.2019	4,00,000	Transfer	1,96,00,180	2.45
				20.09.2019	6,59,570	Transfer		
				30.09.2019	1,00,000	Transfer		
				04.10.2019	4,46,819	Transfer		
				11.10.2019	1,53,181	Transfer		
				27.12.2019	67,119	Transfer		
				31.12.2019	2,32,881	Transfer		
				03.01.2020	13,00,000	Transfer		
				07.02.2020	12,00,000	Transfer		
				14.02.2020	41,201	Transfer		
21.02.2020	8,58,799	Transfer						
28.02.2020	2,00,180	Transfer						
9	RELIANCE CAPITAL TRUSTEE COMPANY LIMITED (Under Various Scheme)	1,71,36,809	2.14	31.05.2019	5,00,000	Transfer	1,77,51,809	2.22
				21.06.2019	(3,85,000)	Transfer		
				09.08.2019	4,00,000	Transfer		
				27.03.2020	1,00,000	Transfer		
10	HDFC STANDARD LIFE INSURANCE COMPANY LIMITED (Under various Scheme)	1,51,95,113	1.90	19.04.2019	(8,00,000)	Transfer	1,60,00,000	2.00
				10.05.2019	(2,00,000)	Transfer		
				09.08.2019	20,00,000	Transfer		
				10.01.2020	(87,956)	Transfer		
				31.01.2020	(1,07,157)	Transfer		
11	SAIF INDIA HOLDING LIMITED	1,85,15,729	2.32	31.05.2019	(53,00,000)	Transfer	-	-
				12.07.2019	(20,000)	Transfer		
				09.08.2019	(21,00,000)	Transfer		
				13.09.2019	(1,10,95,729)	Transfer		

Date of transfer has been considered as the date on which the beneficiary position was provided by Depositories to the Bank.

(v) Shareholding Of Directors and Key Managerial Personnel:

SL NO	Name of the Director and KMP Sarvashri	Shareholding at the beginning of the year (01.04.2019)		Date #	Change in Shareholding		Shareholding at the end of the year (31.03.2020)		
		No. of shares	% of total shares of the Company		Increase/ Decrease in Shareholding (No. of Shares)	Reason	No. of shares	% of total shares of the Company	
1	N S SRINATH	3,463	-				3,463	-	
2	P R SESHADRI, EX-MD & CEO *	2,860	-		No Change		2,860	-	
3	DR V G MOHAN PRASAD	1,46,180	0.02	27.03.2020	(50,000)	Transfer	96,180	0.01	
4	M K VENKATESAN	7,58,404	0.09				7,58,404	0.09	
5	A K PRABURAJ	89,866	0.01				89,866	0.01	
6	SMT K L VIJAYALAKSHMI	3,207	-		No Change		3,207	-	
7	M V SRINIVASAMOORTHY	2,14,368	0.03				2,14,368	0.03	
8	DR K S RAVICHANDRAN	3,248	-				3,248	-	
9	R RAMKUMAR	8,36,476	0.10	14.06.2019	1,11,006	Transfer	9,57,484	0.12	
				31.03.2020	10,002	Transfer			
10	SRIRAM RAJAN ^	-	-	24.05.2019	2,500	Transfer	NA	NA	
11	KG MOHAN \$	NA	NA	NA	NA	NA	2,500	-	
KEY MANAGERIAL PERSONNEL									
12	J NATARAJAN, (President & COO)	23,030	-	06.03.2020	5,013	Transfer	37,043	-	
				20.03.2020	4,000	Transfer			
				31.03.2020	5,000	Transfer			
13	T SIVARAMAPRASAD, (General Manager & CFO)	29,419	-	02.08.2019	1,000	Transfer	36,419	-	
				09.08.2019	1,000	Transfer			
				06.03.2020	2,000	Transfer			
				27.03.2020	1,000	Transfer			
				31.03.2020	2,000	Transfer			
14	M SRINIVASARAO, (Company Secretary)	2,860	-		No Change		2,860	-	

Date of transfer has been considered as the date on which the beneficiary position was provided by Depositories to the Bank.

* Relieved from the Bank at the close of working office hours on 31.03.2020.

^ Relieved from the Bank at the close of working office hours on 08.11.2019.

\$ Co-opted as Additional Director of the Bank w.e.f 01.02.2020

V. Indebtedness:**Indebtedness of the Company Including Interest Outstanding/Accrued but Not due for Payment**

Particulars	Secured Loans excluding deposits (in ₹)	Unsecured Loans * (in ₹)	Total Indebtedness (in ₹)
INDEBTEDNESS AT THE BEGINNING OF THE FINANCIAL YEAR			
i) Principal Amount	3,90,44,17,075.58	11,71,36,09,000.00	15,61,80,26,075.58
ii) Interest due but not paid	0.00	0.00	0.00
iii) Interest accrued but not due	16,85,817.00	6,44,76,408.62	6,61,62,225.62
Total (i+ii+iii)	3,90,61,02,892.58	11,77,80,85,408.62	15,68,41,88,301.20
CHANGE IN INDEBTEDNESS DURING THE FINANCIAL YEAR			
* Addition	14,19,74,32,02,738.59	28,59,43,247.78	14,20,02,91,45,986.36
* Reduction	14,19,68,48,07,730.84	4,18,00,24,000.00	14,23,86,48,31,730.84
Net Change	5,83,95,007.75	-3,89,40,80,752.22	-3,83,56,85,744.47
INDEBTEDNESS AT THE END OF THE FINANCIAL YEAR			
i) Principal Amount	3,96,28,12,083.33	7,81,95,28,247.78	11,78,23,40,331.11
ii) Interest due but not paid	0.00	0.00	0.00
iii) Interest accrued but not due	1,35,39,528.00	3,27,77,184.00	4,63,16,712.00
Total (i+ii+iii)	3,97,63,51,611.33	7,85,23,05,431.78	11,82,86,57,043.11

*(i) excluding NOSTRO Accounts-Outside India since its not considered as borrowing &

(ii) Overdrawings from BANKS not considered for the Workings

VI. Remuneration of Directors and Key Managerial Personnel:**A. Remuneration to Managing Director, Whole-Time Directors and/or Manager:**

SL NO	Particulars of Remuneration	Name of MD/ WTD/ Manager	Total Amount (in ₹)
1	Gross salary		
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961		1,08,00,000
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961		9,25,073
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961		NIL
2	Stock Option		NIL
3	Sweat Equity		NIL
4	Commission	P R SESHADRI EX-MD&CEO	
	- as % of profit		NA
	- others, specify		
5	Others, please specify		
	1. Bank's Contribution to Provident Fund		10,80,000
	2. Entertainment Allowance		1,20,000
	3. Encashment of PL		15,60,000
	Total (A)		1,44,85,073

Ceiling as per the Act: See Note

NOTE: In terms of Provisions of the Companies Act, 2013 the remuneration payable to MD&CEO shall not exceed 5% of netprofit of the Bank. The remuneration paid to MD&CEO is within the said limit. Remuneration is approved by RBI.

B. Remuneration to Other Directors:

Sl. No	Particulars of Remuneration	Name of the Directors (Sarvasbhi)						Total Amount
		N S Srinath (Part-time Chairman)	V G Mohan Prasad	Smt K L Vijayalakshmi	K S Ravichandran	Sriram Rajan	KG Mohan	
1	(a) Fee for attending board/ committee meetings*	5,95,000	4,55,000	6,30,000	5,25,000	3,85,000	70,000	26,60,000
	(b) Commission	8,20,000	2,40,000	8,20,000	6,20,000	2,00,000	40,000	27,40,000
	(c) Others, please specify- Honorarium/Salary	10,16,129			NOT APPLICABLE			10,16,129
	Total (1)	24,31,129	6,95,000	14,50,000	11,45,000	5,85,000	1,10,000	36,76,129
2	Other Non Executive Directors	M K Venkatesan	A K Praburaj	M V Srinivasamoorthi	R Ramkumar			Total Amount
	(a) Fee for attending board/ committee meetings*	6,30,000	6,30,000	5,60,000	6,30,000			24,50,000
	(b) Commission	6,80,000	6,80,000	7,00,000	7,60,000			28,20,000
	(c) Others, please specify.			NOT APPLICABLE				
	Total (2)	13,10,000	13,10,000	12,60,000	13,90,000			24,50,000
	Total Managerial Remuneration (1+2)							61,26,129
	Overall Ceiling as per the Act			See Note				

Note: In terms of Provisions of the The Companies Act, 2013 the remuneration payable to Directors other than Executive Director shall not exceed 1% of Netprofit. The Directors were paid only sitting fees for attending Board/Committee meetings. The remuneration paid is well within the said limit.

@ The Honorarium Paid to Part-time Chairman of the Bank was approved by RBI and by the shareholders in the Annual General Meeting held on 18.07.2019.

* Sitting fee for attending Board Meeting ₹ 35,000 & Sitting fee for attending Committee Meeting ₹ 20,000.

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

SL NO	Particulars of Remuneration	President&COO	GM&CFO	Company Secretary	Total Amount (in ₹)
1	Gross salary				
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	47,51,174	25,81,100	21,73,260	95,05,534
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	2,12,566	1,26,122	1,26,837	4,65,524
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	NIL	NIL	NIL	NIL
2	Stock Option	NIL	NIL	NIL	NIL
3	Sweat Equity	NIL	NIL	NIL	NIL
4	Commission				
	- as % of profit	NA	NA	NA	NA
	- others, specify				
5	Others, please specify - Bank's Contribution to Provident Fund	1,32,104	NIL	82,884	2,14,988
	Total (A)	50,95,844	27,07,222	23,82,981	1,01,86,047

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)
A. COMPANY					
Penalty					
Punishment					
Compounding					
B. DIRECTORS					
Penalty			NIL		
Punishment					
Compounding					
C. OTHER OFFICERS IN DEFAULT					
Penalty					
Punishment					
Compounding					