



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर

STATE BANK OF BIKANER & JAIPUR

(भारतीय स्टेट बैंक का सहयोगी/Associate of the State Bank of India)

प्रधान कार्यालय/Head Office

तिलक मार्ग/Tilak Marg

सी-स्कीम/C-Scheme

जयपुर/JAIPUR - 302 005

दूरभाष/Tel. (PBX) : 2227420-2227426

वेबसाइट/Website : www.sbbjbank.com

(Phone : 5101539 Fax : 0141-5101176)

(E-mail : cmshare@sbbj.co.in)

(Visit us at www.sbbjbank.com)

The Director (Listing)

National Stock Exchange of India Ltd.

Exchange Plaza, 5th Floor, Plot No. C/1

“G” Block, Bandra - Kurla Complex

Bandra (East), MUMBAI - 400 051

The Director-ISC & Listing

Bombay Stock Exchange Limited

Floor 25, P. J. Towers, Dalal Street

MUMBAI - 400 001

16.06.2016

S&B/_____

Dear Sir/Madam

LETTER OF BOND TRUSTEE PURSUANT TO REGULATION 52(5)

Placed below is the letter No. 1581/ISL/OPR/2016-17 dated June 14, 2016 received from Bond Trustees, IDBI Trusteeship Services Ltd. Mumbai in compliance with provisions of Regulation 52(4) read with Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015.

Please take note of the same.

Yours faithfully

Chief Manager
Shares & Bonds

“आप द्वारा हिन्दी में किये गये पत्र व्यवहार का हम स्वागत करेंगे।”

IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154

No. 1581/ISL/OPR/2016-2017
June 14, 2016



To,
State Bank of Bikaner & Jaipur,
Head Office, Tilak Marg, C- Scheme,
Post Box No: 154, Jaipur - 302 005

Dear Sir/Madam,

Sub: Letter of Bond Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements 2015)

This has reference to the Privately Placed Unsecured Redeemable, Non-Convertible Bonds issued by State Bank of Bikaner & Jaipur ("Issuer") wherein IDBI Trusteeship Services Limited is acting as the Bond Trustee and listed on the National Stock Exchange of India Ltd. (NSE) and/or Bombay Stock Exchange (BSE) ("Listed Debt Securities").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Issuer is required to submit the documents as required thereunder alongwith its half yearly/annual financial results to the Stock Exchange, with a letter of the Bond Trustee, that the Bond Trustee has noted the contents furnished by the Issuer as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the aforesaid information through your letter dated May 09, 2016 and we have noted the contents provided therein.

Thanking you,

Yours faithfully
For IDBI Trusteeship Services Limited

(Authorised Signatory)





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दूरभाष/Tel. (PBX) : 2227420-2227426

वेबसाइट/Website : www.sbbjbank.com

Shri Ajit Guruji
IDBI Trusteeship Services Ltd.
Regd Office: Asian Building, Gr. Floor
17-R, Kamani Marg, Ballard Estate
MUMBAI- 400 001

7 001 c/c

09.05.2016

S&B/ 54

Dear Sir,

Statutory Compliance –

Periodical Report for the quarter/year ended 31st March, 2016

Pursuant to the provisions of the Listing Agreement and SEBI Guidelines, the periodical report for the quarter/ year ended 31st March, 2016 is as under: -

1. Certificate from the Practising Chartered Accountant is attached.
2. We submit the half yearly communication to be sent to Stock Exchange/ bond holders w.r.t. Bonds issued by the Bank in duplicate. Please send one copy duly countersigned for onward submission to Stock Exchanges
3. Net Worth Certificate is attached.
4. Financial Results and Review Report of Auditors for the quarter/ year ended 31st March, 2016 is attached
5. Number, Names and Addresses of Bond holders as on 31st March, 2016 are emailed separately
6. The number and nature of grievances relating to Bonds issued by the Bank received, number of grievances resolved and pending settlement as on 31st March, 2016 is Nil.
7. Any major changes in composition Board of Directors, which may amount to change in control as defined in SEBI (substantial Acquisition of Shares and takeover) Regulations, 2011: Nil

Yours faithfully

Chief Manager
Shares & Bonds
0141-5101539



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STATE BANK OF BIKANER & JAIPUR
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The Director (Listing)
 National Stock Exchange of India Ltd.
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The Director-ISC & Listing
 Bombay Stock Exchange Limited
 Floor 25, P. J. Towers, Dalal Street
MUMBAI - 400 001

06.05.2016

S&B/ 55/17

Dear Sir/Madam

**HALF YEARLY COMMUNICATION TO EXCHANGE/ DEBENTURE HOLDERS/
 BOND HOLDERS W.R.T. OUR BONDS**

We submit the following information for the half year ended on 31.03.2016 duly countersigned by the Bonds Trustees, IDBI Trusteeship Services Limited, Mumbai in pursuance of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015.

1.	Credit Rating	CARE	AAA (Letter dated 01.07.2015)	
		CRISIL	AAA/ Stable (PB/FSR/SBBJ/2014-15/1348-52 dtd 5.11.2014)	
		ICRA	AAA/ Stable (Letter D/RAT/2015-16/S-2/3 dtd 09.11.2015)	
2	Debt-Equity Ratio	As on	31.03.2016	31.03.2015
		Return on Average Assets	0.83%	0.84%
		Return on Equity	12.61%	12.92%
3	Asset Cover	The Bonds issued by the Bank are unsecured.		
4	Previous due date for the payment of interest/ principal and whether the same has been paid or not.	Previous date of payment of interest was 01.04.2016 – PAID		
5	Next due date for payment of interest / Principal	Next interest payment due on 01.04.2017		

Kindly take note in compliance with the Listing Regulations, 2015.

Yours faithfully

Chief Manager
 Shares & Bonds

R.TREHAN & CO.
CHARTERED ACCOUNTANTS

Phone : 2364108 off
: 2208379 Resi
Mobile No : 9829010681
Email : trehanrajeev@yahoo.com

C-77, SHYAM APPARTMENTS, SAROJANI MARG, C- SCHEME, JAIPUR-302001

CERTIFICATE FOR THE BONDS ISSUED BY THE BANK

In terms of provisions of SEBI(Listing Obligations and Disclosure Requirements) Regulations 2015. With respect to the Bonds issued by the State Bank of Bikaner and Jaipur, based on our scrutiny of the books of accounts, records and documents and to the best of our knowledge and as per information provided to our satisfaction we certify as under for the year ended on 31st March, 2016:

- i) Credit Rating: AAA with Stable outlook (no change in credit rating)
- ii) Utilization of funds: Not Applicable
- iii) Issue wise (in case of multiples issues) creation of Debenture Redemption Reserve: Not Applicable
- iv) Interest on the Bonds up to the last due date is paid (last date of payment of interest was 01.04.2016)
- v) Next due date for payment of Interest on Bonds: 01.04.2017
- vi) Redemption of Bonds in the quarter: Nil.
- vii) The Properties secured for the Bonds are adequately insured and policies are in the joint names of the Trustees: The Bonds are unsecured, hence the clause is not applicable;
- viii) In case of default (Principal & Interest): Not applicable
- ix) A Statement that the assets of the Issuer which are available by way of security are sufficient to discharge the claims of the Bond holders as and when they become due (Asset Cover): Not applicable
- x) Cash flows of the company are adequate for payment of interest and redemption of Principal

Debt Equity Ratio	0.72	Net Worth	6743
Net Profit After Tax	851	Earnings Per Share	121.51
Debt Service Coverage Ratio	NA	Interest Service Coverage Ratio	NA

xi) Repayment Schedule (ISIN wise)

Sr. No.	ISIN	Amount due Rs. Crore	Due Date of repayment
1	INE648A09037	500	10.08.2016
2	INE648A09078	500	20.03.2022
3	INE648A09045	150	23.03.2022
4	INE648A09052	300	15.10.2022
5	INE648A09060	200	Perpetual Bonds: No Maturity
6	INE648A08013	200	20.03.2025

For R.Trehan & Co.
Chartered Accountants

(RAJEEV TREHAN)
PARTNER
M.NO.073516

Place: JAIPUR
Dated: 09.05.2016



R.TREHAN & CO.
CHARTERED ACCOUNTANTS

Phone : 2364108 off
: 2208379 Resi
Mobile No : 9829010681
Email: trehanrajeev@yahoo.com

C-77, SHYAM APPARTMENTS, SAROJANI MARG, C- SCHEME, JAIPUR-302001

**NET WORTH STATEMENT OF
STATE BANK OF BIKANER AND JAIPUR
AS ON 31st MARCH, 2016**

(Rs. In Crore)

PARTICULARS	31.03.2016	31.03.2015
Share Capital	70	70
Add : - Reserves & Surplus (Excluding Revaluation Reserve)		
i. Statutory Reserve	2200	1945
ii. Capital Reserve	99	84
iii. Share Capital Premium	867	867
iv. Revenue & Other Reserve	3507	3047
Total Capital & Reserve	6743	6013
Less : Miscellaneous Expenditure To The Extent Not Written Off *	0	0
Net Worth	6743	6013
Capital Adequacy Ratio (As per Basel-III)(%)	11.06	11.57
Net NPA as a percentage of Net Advances (%)	2.75	2.54
Net Profit for The Past Period (As Applicable)		
Net Profit (Year Ended March,31,2016) (Rs. In Crore)		851
Net Profit (Year Ended March 31, 2015) (Rs. in Crore)		777
Net Profit (Year Ended March 31, 2014) (Rs. in Crore)		732
Net Profit (Year Ended March 31, 2013 (Rs. in Crore)		730
Net Profit (Year Ended March 31, 2012 (Rs. in Crore)		652
Net Profit (Year Ended March 31, 2011) (Rs. in Crore)		551

This is to certify that the Net Worth of State Bank Of Bikaner & Jaipur as given above based on our scrutiny of the books of account records and documents is true and correct to the best of our knowledge and information provided to our satisfaction.

For R.TREHAN & Co.
Chartered Accountants

PLACE:JAIPUR
DATED:09.05.2016

(RAJEEV TREHAN)
PARTNER
M.NO.073516

