

## QUESTIONNAIRE FOR DEBENTURE ISSUES AS ON 31.03.2019

(TO BE FILLED UP FOR EACH DEBENTURE ISSUE SERIES SEPARATELY - PLEASE DO NOT LEAVE ANY COLUMN BLANK)

|        |   |   |
|--------|---|---|
| 1.     | <b>Name of the Company</b>  | THE CATHOLIC SYRIAN BANK LIMITED  |
| 2.     | <b>Address of the Company</b>   | 'CSB Bhavan', St. Mary's College Road,<br>Post Box No.502, Thrissur- 680 020,<br>Kerala, India  |
| 3.     | <b>Particulars of the Issue</b>   | <b>CSBL BONDS – 2012 – Series I</b>   |
| 3.1.   | Type of Issue   | Private Placement   |
| 3.2.a. | If it is a public issue, issue opened on<br>(Please enclose list of subscribers as of<br><b>31.03.2019</b> )  | N.A   |
| 3.2.b. | If private placement, with whom   | (As per list enclosed)  |
| 3.2.c. | Date of issue opening   | 29.03.2012  |
| 3.2.d. | Date of Issue closing   | 31.03.2012  |
| 3.2.e. | Date of transfer from Escrow a/c to<br>issuer bank a/c  | 31.03.2012  |
| 3.3.   | Date of allotment   | 31.03.2012  |
| 3.4.   | Purpose of Issue  | To raise long term resources as part of<br>Tier II Capital  |
| 3.4.a. | Whether SA's certificate available for<br>end utilization of funds?   | N.A   |
| 3.5.   | Size of the Issue (Rs. in lakhs)  | 4180 lakhs  |
| 3.6.   | Nature of Issue   |   |
| 3.6.a. | NCD/PCD   | --  |
| 3.6.4. | Secured/Unsecured   | Unsecured   |
| 3.7.a. | Whether listed in Stock Exchange  | Yes   |
| 3.7.b. | If yes, Name of Stock Exchange  | National Stock Exchange of India Ltd.   |
| 3.7.c. | If no, reasons there for (Please clearly<br>mention the reason for non listing,<br>Specifically enlighten whether non<br>listing would violate the SEBI Cir. No.<br>SEBI/MRP/SE/AT/36/2003 Dated<br>30.09.2003) | ---   |
| 3.8.a. | Whether the issue was Credit Rated.   | Yes   |
| 3.8.b. | If Yes, Nature of Rating obtained   | BBB(Triple B)   |
| 3.8.c. | Name of the Credit Rating Agency  | CARE Ratings Limited  |
| 3.8.d. | Whether Rating was revised  | Yes.  |
| 3.8.e. | Present Revised Rating  | A- (A Minus); Outlook: Stable   |
| 3.9.   | Total No. of Debenture holders (Please<br>enclose list of subscribers as of<br>31.03.2019 for each series)  | Nil.<br><br>CSBL Bonds 2012 (Series I) were<br>redeemed on 30.03.2019.  |
| 3.10.  | Date of Redemption for each series  | 31.03.2019.<br><br>In terms of the FIMMDA directive (4.11),<br>CSBL Bonds 2012 (Series I) were redeemed<br>on 30.03.2019 even though the same<br>were due for redemption on 31.03.2019<br>only. |



|       |  |  |
|-------|--|--|
| 3.11. | Whether the information furnished in the Questionnaire for all the quarters ended since 31.03.2012 have been published in the company's website as per SEBI regulations?   | Published  |
| 3.12  | Whether half yearly communication duly countersigned by TRUSTEE filed with Stock Exchanges as per listing agreement?   | Yes.   |
| 4.    | <b>Interest</b>  |  |
| 4.1.  | Rate of Interest   | 11.70%   |
| 4.2.  | Periodicity of interest payment  | Semi-Annual                                      |
| 4.3.  | Amount of Interest Payment which have fallen due in the quarter (PROOF OF PAYMENT LIKE BANK STATEMENT SHOWING THE DEBIT AND THE INSTRUCTION TO THE BANKER FOR MAKING PAYMENT TO VARIOUS BOND HOLDERS INCLUDING THEIR BANK PARTICULARS SHOULD BE FORWARDED AS PER SEBI REGULATIONS)<br>(Do not include unpaid interest payment pertaining to previous quarters) | Enclosed   |
| 4.4.  | Date of transfer to I/ W account   | N.A  |
| 4.5.  | Name of Bank & Branch where separate I/W a/c. held   | N.A  |
| 4.6.  | Interest amount outstanding as on <b>31.03.2019</b> in 4.5 above   | Nil  |
| 4.7.  | Whether interest   |  |
|       | a) Paid to FIs but not to other investors  | N.A  |
|       | b) Paid to other investors but not paid to FIs   | N.A.   |
| 4.8.  | Amount of Interest outstanding in respect of earlier quarters not claimed by Debenture Holders (provide particulars quarter-wise)  | Nil  |
| 4.9.  | Default in interest payments :<br>Any default in the interest payments - if so,  | Nil  |
|       | a) Since when  | N.A.   |
|       | b) Reason for the delay in Payment   | N.A.   |
|       | c) Whether reported to Deb. Trustees/Investors   | N.A  |
|       | d) Amount of Default (Quarter-wise)  | <u>Period</u> <u>Due on</u> <u>Amount</u><br>Nil |
| 5.    | <b>Principal</b>   |  |
| 5.1.  | Outstanding Principal as on <b>31.03.2019</b>  | Nil  |





|       |   |   |
|-------|---|---|
| 5.2.  | Repayment of Principal Due (Breakup of 5.2 – Repayment period-wise)   | Nil<br><br>CSBL Bonds 2012 (Series I) were redeemed on 30.03.2019.                                |
| 5.3.  | Amount of redemption fallen due during the quarter ( THE PROOF OF PAYMENT LIKE BANK STATEMENT SHOWING THE DEBIT AND THE INSTRUCTION GIVEN TO THE BANKER ATTACHING THE LIST OF BOND HOLDERS ALONG WITH THEIR BANK DETAILS, SHOULD BE FURNISHED AS REQUIRED BY SEBI REGULATION) | Enclosed  |
| 5.4.  | Name of the Bank and Branch where redemption Amount is held   | We have debited the amount from the Account maintained with the Thrissur Main Branch of our Bank. |
| 5.5.  | Balance o/s pertaining to earlier redemption instalments (unclaimed by debenture holders)   | N.A.  |
| 5.6.  | Default in Principal Repayment  |   |
|       | Any default in repayment of Principal; if so,   | Nil   |
|       | a) Since when   | N.A.  |
|       | b) Reason for default   | N.A.  |
|       | c) Whether informed to Deb. Trustees/Investors  | N.A.  |
|       | d) Amount of Default  | <u>Period</u> <u>Due on</u> <u>Amount</u><br>N.A.   |
| 6.    | <b>Maintenance of Assét Cover</b>   |   |
| 6.1.  | Trust Deed Dated  | N.A   |
| 6.2.  | Assets Charged (Full description & value thereof)   | The Debentures are issued in the form of Unsecured Subordinated Bonds.                            |
| 6.3.  | Asset Cover as stipulated in Trust Deed (No. of Times)  | --  |
| 6.4.  | Asset Cover as on <b>31.03.2019</b>   | --  |
| 6.5.  | Chartered Accountants' (C.A.) Certificate dated for 6.4 above   | --  |
| 6.6.  | C.A. Certificate forwarded to Trustees, on (if not, kindly forward a copy)  | --  |
| 6.6.a | On - what basis value of assets determined? Provide copy of valuation report  |   |
| 6.7.  | <b>Audited Balance Sheet as on 31.03.2017/31.03.2018</b> forwarded to Trustees, on (if not, kindly forward a copy)  | Already forwarded   |
| 7.    | <b>Maintenance of Debenture Redemption Reserve (DRR)</b>  |   |
| 7.1.b | Whether DRR maintained, if not,   | No  |



|      | reasons there for   | (Exempted as per Govt. Notification)   |
|------|---|--|
| 7.2. | Amount of DRR Maintained as on <b>31.03.2019</b>  | N.A  |
| 8.   | <b>Insurance</b>  |  |
| 8.1. | Whether the assets offered as security is properly/adequately insured   | Not applicable since debentures are unsecured.   |
| 8.2. | Details of insurance cover/ Policy No:/validity of the insurance (copy of the insurance policy to be forwarded) | Not applicable since debentures are unsecured  |
| 8.3. | CA certificate certifying the adequacy of insurance cover dated   | Not applicable since debentures are unsecured  |
| 8.4. | CA Certificate forwarded to trustee on (if not, kindly forward a copy)  | Not applicable since debentures are unsecured  |
| 9.   | <b>Investors Grievances and Redressal there of</b>  |  |
| 9.1. | Any investor grievance redressal mechanism  | The Bank has a Board Level Grievance Committee to look into Investors' grievances. The Bank has also complied with SEBI Circular No. CIR/IMD-DoF-1/11/2012 dated April 16, 2012 by creating 'SCORES User ID and Password' for processing the complaints through the SCORES System. There are no Investors' complaints received in respect of the Debentures, so far. |
| 9.2. | Any corrective action taken/initiated   | "  |
| 9.3. | If so, particulars of such action   | "  |
| 9.4. | How many cases have been cleared so far?  | "  |



  
**(SIJO VARGHESE)**  
**COMPANY SECRETARY**



**VARGHESE PAUL & Co.**  
Chartered Accountants

Office: 0487 2443412  
Mob. : 09895243412

17<sup>th</sup> April 2019

UDIN NO: 19219993 AAAAAI 3983

**CERTIFICATE**

On the basis of the information and the explanations given to us and as per the books of accounts & records produced before us and to the best of our knowledge we hereby certify that :-

1. The Catholic Syrian Bank Limited has redeemed the CSBL Bonds 2012 series I on 30 /03/2019 along with the interest to the Bond holders up to the same date and no amount is due /outstanding as on date in respect of the following Bonds..

| Sl.No | Particulars                           | Number of Bonds | Amount Rs.   | Gross Interest Rs. | Redemption Proceeds Rs. |
|-------|---------------------------------------|-----------------|--------------|--------------------|-------------------------|
| 1     | CSBL Bonds 2012 series I (Annexure-1) | 418             | 41,80,00,000 | 2,42,52,016        | 44,22,52,016            |

VARGHESE PAUL  
CHARTERED ACCOUNTANT

CA. Varghese Paul, B. Sc. FCA  
Operator M.No 219993, (FR. No. 219993)