

INSTRUCTIONS FOR FILLING UP THE FORM

Please incorporate all the particulars relating to Redemption of Debenture / Installments of Debenture Redemption / Interest dues fallen due during the period **01.01.2020 to 31.03.2020** as per terms of issue of the Debentures.

INDIAN OVERSEAS BANK, MERCHANT BANKING DIVISION, CENTRAL OFFICE, CHENNAI

QUESTIONNAIRE FOR DEBENTURE ISSUES AS ON **31.03.2020** TO BE FILLED UP FOR EACH DEBENTURE ISSUE SERIES SEPARATELY PLEASE DO NOT LEAVE ANY COLUMN BLANK

1.	Name of the Company	Water and Sanitation Pooled Fund
2.	Address of the Company	No.19, T.P Scheme Road, Raja Street Extension, Raja Annamalai Puram, Chennai – 600 028.
3.	Particulars of Issue	Unsecured Redeemable Non Convertible Tax Free Pooled Finance Development Bond (September 2010) under Pooled Finance Development Fund Scheme of Government of India
3.1	Type or Issue	Private Placement
3.2.a	If it is a Public Issue, Issue opened on (Please enclose list of subscribers as of 31.03.2020)	Not Applicable
3.2.b	If private placement, with whom	List of Bondholders enclosed - Refer Annexure I
3.2.c	Date of issue opening	06.09.2010
3.2.d	Date of issue closing	08.09.2010
3.2.e	Date of transfer from Escrow a/c to issuer bank a/c	09.09.2010
3.3	Date of allotment	09 September 2010
3.4	Purpose of Issue	To part fund the projects implemented by seven Urban Local Bodies under Water Supply Scheme and Underground Sewerage Scheme of Tamil Nadu

3.4.a	Whether SA's certificate available for end utilization of funds?	No
3.5	Size of the Issue (Rs. In lacs)	Rs.8319 lakhs
3.6	Nature of Issue	
3.6.a	NCD / PCD	NCD
3.6.b	Secured / Unsecured	Unsecured
3.7.a	Whether listed in Stock Exchange	Yes
3.7.b	If yes, Name of Stock Exchange	Bombay Stock Exchange Limited
3.7.c	If no, reasons there for (please clearly mention the reasons for non-listing, specifically enlighten whether non-listing would violate the SEBI Cir No. SEBI/MRP/SE/36/2003 dated 30.09.03	Not Applicable
3.8.a	Whether the issue was credit rated	Yes
3.8.b	If yes, nature of rating obtained	IND AA (SO)
3.8.c	Name of the credit rating agency	India Ratings & Research Private Limited (erstwhile Fitch Ratings India Private Limited)
3.8.d	Whether rating was revised	No
3.8.e	Present revised rating	Not Applicable
3.9	Total No. of Debenture holders (please enclose list of subscribers as of 31.03.2020 for each series)	- List enclosed - Annexure-I
3.10	Date of redemption for each series.	9 th September every year beginning 2016 for 5 years @ 20% Per annum
3.11	Whether the information furnished in the questionnaire for all quarters ended since 30.09.2019 has been published in the company's website as per SEBI regulations?	Yes
3.12	Whether half yearly communication duly countersigned by TRUSTEE filed with stock Exchange as per listing agreement?	
4.	Interest	
4.1	Rate of Interest	7.50 % p.a.

4.2	Periodicity of interest payment	Annual
4.3	Amt. of Interest Payment which have fallen due in the quarter (PROOF OF PAYMENT LIKE BANK STATEMENT SHOWING THE DEBIT AND THE INSTRUCTION TO THE BANKERS FOR MAKING PAYMENT TO VARIOUS BOND HOLDERS INCLUDING THEIR BANK PARTICULARS SHOULD BE FORWARDED AS PER SEBI REGULATION) (Do not include unpaid interest payment pertaining to previous quarters)	Nil
4.4	Date of transfer to I / W account	Not Applicable
4.5	Name of Bank & Branch where separate I/W a/c held	Not Applicable
4.6	Interest amount outstanding as on 31.03.2020 in 4.5 above	Nil
4.7	Whether interest	
	a. Paid to FIs but not to other investors	Not applicable
	b. Paid to other investors but not paid to FIs	Not Applicable
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: Any default in the interest payments – If so,	N/A
	a. Since when	Nil
	b. Reasons for the delay in payment	Nil
	c. Whether reported to Debenture Trustees/Investors	Not Applicable
	d. Amount of Default (Quarter wise)	Nil
5.	Principal	
5.1	Outstanding Principal as on 31.03.2020	Rs.1445.80 Lakhs

5.2	Repayment of Principal Due (Break up of 5.2 – Repayment payment wise)	Nil
5.3	Amount of redemption fallen due during the Quarter (THE PROOF OF PAYMENT LIKE BANK STATEMENT SHOWING THE BEBIT 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).	Nil
5.4	Name of the Bank and branch where redemption amount is held	Not Applicable
5.5	Balance o/s pertaining to earlier redemption installments (unclaimed by deb. Holders)	Nil
5.6	DEFAULT IN PRINCIPAL REPAYMENT	
	Any default in repayment of Principal; if so	
	a. Since when	Not Applicable
	b. Reason for default	Not Applicable
	c. Whether informed to Deb. Trustees/Investors	Not Applicable
	d. Amount of default	Nil
6.	Maintenance of Asset cover	
6.1	Trust Deed dated	Trust Deed for creation of WSPF – 20.08.2002 and Supplementary Trust Deed 25.08.2008. Trustee Agreement for the Bond issue dt.30.11.2010
6.2	Assets charged (Full description and value thereof)	Credit Rating Enhancement Fund of Rs.1,850 lakhs with lien marked in favour of IOB, Annasalai, Chennai and Loan to ULBs amounting to Rs.5937.10 Lakhs
6.3	Asset cover as stipulated in Trust Deed (No. of times)	Not Applicable
6.4	Asset cover as on 31.03.2020	529%
6.5	Chartered Accountant's (C.A) dated For 6.4. above	Interest has not fallen due during the quarter ended December 2019
6.6	C.A. Certificate forwarded to Trustees, on (if not kindly forward a copy)	Not applicable

6.6a	On what basis value of assets determined? Provided copy of valuations report	Details attached as Annexure-II
6.7	Audited Balance Sheet as on 31.03.2019 / 31.03.2020 forwarded to Trustees, on (if not, kindly forward a copy)	Audited Balance sheet as on 31.03.2019 has already been furnished. The audited balance sheet as on 31.03.2020 will be furnished after completion of the audit.
7.	Maintenance of Debenture Redemption Reserve (DRR)	Not Applicable
7.1	Whether DRR maintained, if not reason therefore	No
7.2	Amount of DRR maintained as on 31.03.2020	Not Applicable
8.	Insurance	
8.1	Whether the assets offered as security is properly / adequately insured	No
8.2	Details of insurance cover policy No. / validity of the insurance (copy of the insurance policy to be forwarded)	Not Applicable
8.3	CA certificate certifying the adequacy of insurance cover dated	Not Applicable
8.4	CA Certificate forwarded to trustee on (if not, kindly forward a copy)	Not Applicable
9.	Investors Grievances and Redressal there of	
9.1	Any investor grievance redressal mechanism	Not Applicable
9.2	Any corrective action taken / initiated	Not Applicable
9.3	If so, particulars of such actions	Not Applicable
9.4	How many cases have been cleared so far?	Not Applicable



ASJW
 AUTHORISED SIGNATORY
 WSPF

SEBI LODR Regulations 2015 – Compliance for the Half year ended 31st March 2020 for 7.50% Unsecured Redeemable Non- Convertible Tax-Free Pooled Finance Development Bonds (September 2010) Pooled Finance Development Fund Scheme of Government of India.

A	In terms of provisions of Regulation 52(4)	
(a)	Credit rating & Change in credit rating:	IND AA
(b)	Asset cover available, in case of non-convertible debt securities:	N/A
(c)	Debt equity Ratio:	N/A
(d)	Previous due date for payment of interest for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not:	09.09.2019
(e)	Copy of certificate submitted to the Stock Exchanges under Regulation 57(1) of the SEBI (LODR) Regulations 2016:	Copy of the certificate dated 10.09.2019 sent to BSE is enclosed as Annexure -1
(f)	Next due date for payment of interest for non-convertible redeemable preference shares / principal along with amount of interest / dividend of non-convertible preference shares payable and the redemption amount:	09.09.2020
(g)	Debt Service Coverage Ratio:	N/A
(h)	Interest Service Coverage Ratio:	N/A
(i)	Outstanding redeemable Preference shares (quantity and value):	N/A
(j)	Debenture Redemption Reserve:	N/A
(k)	Net Worth: Rs.	N/A
(l)	Net Profit after Tax:	N/A
(m)	Earnings Per Share:	N/A

	In terms of provisions of Regulation 56	
(a)	Copy of Annual Report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised: Provided that in case of debentures issued for financing working capital or general corporate purpose or for capital raising purposes the copy of auditors certificate may be submitted at the end of each financial year till the funds have been fully utilized or the purpose for which these funds were intended has been achieved:	N/A
A copy of all notices, resolutions and circulars relating to		
(i)	New issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities:	N/A
(ii)	The meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings:	N/A
Intimations regarding		
(i)	Any revision in the rating:	N/A
(ii)	Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities:	N/A
(iii)	Failure to create charge on the assets:	N/A
(iv)	A half yearly certificate regarding maintenance of hundred percent asset cover in respect of listed non-convertible debt securities, by either a practicing company secretary or a practicing-chartered accountant along with the half yearly financial results:	N/A

	In terms of the provisions of the Regulation 58	
(a)	Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same:	N/A
(b)	Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities:	N/A
(c)	Notice(s) of all meetings of holders of non-convertible debt specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act 2013, shall be applicable for such meeting:	N/A
(d)	Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution:	N/A
(e)	Names of the Stock Exchanges on which the debentures are listed and copies of listing agreement with stock exchanges are to be forwarded:	BSE
(f)	Benpos of all debenture holders / bond holders:	List enclosed in the quarter report as on 31.03.2020



[Signature]
 Authorized Signatory
 WSPF

WATER AND SANITATION POOLED FUND

**7.50% - Unsecured Redeemable Non-Convertible Tax-Free Pooled Finance
Development Bonds**

Valuation Report of Asset determined

Calculation of Asset Cover ratio:

7.50% Bond balance as on 31.03.2020	-	Rs.14,45,80,000/-
Rs.14,45,80,000/-		
Loan balance with ULBS as on 31.03.2020	-	Rs.57,99,03,094/-
CREF	-	<u>Rs.18,50,00,000/-</u>
TOTAL	-	<u>Rs.76,49,03,094/-</u>
Asset Cover ratio	=	100/14,45,80,000*76,49,03,094
	=	(76.49/14.46 *100)
	=	529.05% rounded of to 529%

