

B&S/ 209 . /2018

July 03, 2018

Indian Overseas Bank,
Merchant Banking Division,
Central Office, P.B. No.3765,
763, Anna Salai,
Chennai – 600 002.



Kind Attn: Smt. B. Gomathy, Chief Manager

Dear Madam,

CSBL Bonds-2012(Series I) Quarterly Report to be submitted by the Debenture Trustees to SEBI –Report as on 30.06.2018

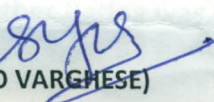
Please refer to your email dated 02.07.2018 on the captioned subject.

Please find enclosed the required data in respect of our above Bond Issues for the purpose of your quarterly reporting to SEBI. The list of subscribers to the Bonds as on 30.06.2018 is also enclosed.

Audited Financial statements for the year ended 31.03.2017 has been already furnished to you vide our letter No. B&S/207/2017 dated April 26, 2017. Chartered Accountant's Certificate regarding servicing of periodical interest and Proof for payment of interest are enclosed herewith.

Thank you.

Yours faithfully,


(SIJO VARGHESE)
COMPANY SECRETARY

Encl: As above

The Catholic Syrian Bank Ltd.

Registered Office: 'CSB Bhavan', St Mary's College Road, Post Box No. 502, Thrissur - 680 020, Kerala, India.
Telephone: 0487 - 2333020 - 15 lines, Fax: 0487 - 2338764, 2333435, E-mail: board@csb.co.in Website: www.csb.co.in
Corporate Identity Number: U65191KL1920PLC000175

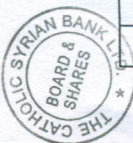
QUESTIONNAIRE FOR DEBENTURE ISSUES AS ON 30.06.2018

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

1.	Name of the Company	THE CATHOLIC SYRIAN BANK LIMITED
2.	Address of the Company	'CSB Bhavan', St. Mary's College Road, Post Box No.502, Thrissur- 680 020, Kerala, India
3.	Particulars of the Issue	CSBL BONDS – 2012 – Series I
3.1.	Type of Issue	Private Placement
3.2.a.	If it is a public issue, issue opened on (Please enclose list of subscribers as of 30.06.2018)	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 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 Tier II Capital
3.4.a.	Whether SA's certificate available for 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 mention the reason for non listing, Specifically enlighten whether non listing would violate the SEBI Cir. No. SEBI/MRP/SE/AT/36/2003 Dated 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	BBB- (Triple B Minus); Outlook: Credit Watch with positive implications
3.9.	Total No. of Debenture holders (Please enclose list of subscribers as of 30.06.2018 for each series)	Total – 11 List enclosed
3.10.	Date of Redemption for each series	31.03.2019



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.	Interest	
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) (Do not include unpaid interest payment pertaining to previous quarters)	Nil
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 30.06.2018 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 : 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> Nil
5.	Principal	
5.1.	Outstanding Principal as on 30.06.2018	4180 lakhs



5.2.	Repayment of Principal Due (Breakup of 5.2 – Repayment period-wise)	31.03.2019
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)	Nil
5.4.	Name of the Bank and Branch where redemption Amount is held	N.A.
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> N.A.
6.	Maintenance of Asset Cover	
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 30.06.2018	--
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.	Audited Balance Sheet as on 31.03.2017/31.03.2018 forwarded to Trustees, on (if not, kindly forward a copy)	Already forwarded
7.	Maintenance of Debenture Redemption Reserve (DRR)	
7.1.	Whether DRR maintained, if not, reasons there for	No (Exempted as per Govt. Notification)
7.2.	Amount of DRR Maintained as on 30.06.2018	N.A



8.	Insurance	
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.	Investors Grievances and Redressal there of	
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?	"



(Signature)
 (SIJO VARGHESE)
 COMPANY SECRETARY



27th April 2018

C No. 0054

CERTIFICATE

On the basis of the information and the explanations given to us and as per the books of accounts and records of The Catholic Syrian Bank Limited, produced before us and verified by us and to the best of our knowledge we hereby certify that :-

1. The Catholic Syrian Bank Limited has paid interest to the Bond holders up to 31.03.2018 and no amount is due and outstanding as on date in respect of the following Bonds.

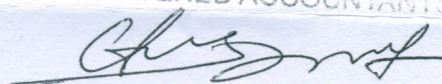
Sl.No	Particulars	Amount (Rs. In Crores)
1	CSBL Bonds 2012 series I	41.80

2. The principal amount of the bonds is due for payment on the following dates:

Sl.No	Particulars	Amount (Rs. In Crores)	Due Date for Redemption
1	CSBL Bonds 2012 series I	41.80	31.03.2019



For VARGHESE PAUL & Co.
CHARTERED ACCOUNTANTS


CA Varghese Paul, B. Sc FCA
Registration No. 219993, (F.P. No. 219993)