

B&S/ 344-A/2018

October 31, 2018

Dear Debenture holder,

CSBL Bonds-2012 (Series-I)

Half yearly communication as per Clause 52 and 58 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, pertaining to the half year ended on 30th September, 2018

We furnish hereunder the information required as per Clause 52 and 58 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 in respect of the above Bonds, pertaining to the half year ended on 30th September, 2018.

A. In terms of provisions of Regulation 52(4)	
i. Credit rating & Change in credit rating	: Rating : 'CARE BBB Minus' (Triple B-) - by CARE No change in credit rating for the period under review.
ii. Asset cover available, in case of non-convertible debt securities	: Not applicable being a Banking Company.
iii. Debt-Equity ratio	: 18.41 : 1
iv. Previous due date for payment of interest / repayment of principal of nonconvertible debt securities and whether the same has been paid or not	: 1 st October 2018 Interest has been paid to all Bondholders on 01.10.2018.
v. Copy of certificate submitted to the Stock Exchanges under Regulation 57(1) of the SEBI (LODR) Regulations 2015	: Submitted to NSE vide letter dated October 1, 2018, copy enclosed.



The Catholic Syrian Bank Ltd.