

QUESTIONNAIRE FOR DEBENTURE ISSUES AS ON 30.09.2012

(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 Ltd.		
2.	Address of the Company	"CSB Bhavan", St. Mary's College Road, P.B.No.502, Thrissur – 680 020.		
3.	Particulars of the Issue	CSBL BONDS-2004 - Series-II - Option-II	CSBL BONDS-2005	CSBL BONDS – 2012 – Series I
3.1.	Type of Issue	Private Placement	Private Placement	Private Placement
3.2.	a) If it is a public issue, issue opened on (Please enclose list of subscribers as of 30.09.2012)	N.A.	N.A.	N.A.
	b) If private placement, with whom	(As per list Enclosed)	(As per list Enclosed)	(As per list enclosed)
3.3.	Date of allotment	08.11.2004 (Deemed date of Allotment) Actual date of allotment – 29.11.2004	21.12.2005	31.03.2012
3.4.	Purpose of Issue	To raise long term resources as part of Tier II Capital	To raise long term resources as part of Tier II Capital	To raise long term resources as part of Tier II Capital
3.5.	Size of the Issue (Rs. in lakhs)	1570 lakhs	4000 lakhs	4180 lakhs
3.6.	Nature of Issue			
	a) NCD/PCD	--	--	--
	b) Secured/Unsecured	Unsecured	Unsecured	Unsecured
3.7.	a) Whether listed in Stock Exchange	Yes	Yes	Yes
	b) If yes, Name of Stock Exchange	National Stock Exchange of India Ltd.	National Stock Exchange of India Ltd.	National Stock Exchange of India Ltd.

	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	Yes	Yes
	b) If Yes, Nature of Rating obtained	'A'	'A'	'BBB+(Ind)' (Triple B plus (Ind))
	c) Name of the Credit Rating Agency	Credit Analysis and Research Ltd. (CARE)	CARE	FITCH
	d) Whether Rating was revised	Yes	Yes	No
	e) Present Revised Rating	BBB (Triple B)	BBB (Triple B)	'BBB (Ind)' (Triple B (Ind))
3.9.	Total No. of Debenture holders (Please enclose list of subscribers as of 30.09.2012 for each series)	Total - 4 List enclosed	Total - 70 List enclosed	Total - 11 List enclosed
3.10.	Date of Redemption for each series	08.11.2014	21.04.2014	31.03.2019
3.11	Whether the information furnished in the Questionnaire for the quarter ended 31.03.2012 and 30.06.2012 have been published in the company's website	Will be published	Will be published	Will be published

4.	Interest			
4.1.	Rate of Interest	8.00%	8.75%	11.70%
4.2	Periodicity of interest payment	Annual	Semi-Annual	Semi-Annual
4.3.	Amt. of Interest Payment which have fallen due in the quarter (Do not Include unpaid interest payment pertaining to previous quarters)	Nil	Nil	Nil
4.4.	Date of transfer to I/ W account	N.A.	N.A.	N.A.
4.5.	Name of Bank & Branch where separate I/W a/c. held.	N.A.	N.A.	N.A.
4.6.	Interest amount outstanding as on 30.09.2012 in 4.5 above	Nil	Nil	Nil
4.7.	<u>Whether interest</u>			
	a) paid to FIs but not to other investors	N.A.	N.A.	N.A.
	b) paid to other investors but not paid to FIs	N.A.	N.A.	N.A.
4.8.	Amount of Interest outstanding in respect of earlier quarters not claimed by Debenture Holders (provide particulars Quarter wise)	Nil	Nil	Nil
4.9.	Default in interest payments :			
	Any default in the interest payments-If so,	Nil	Nil	Nil
	a) Since when	N.A.	N.A.	N.A.
	b) Reason for the delay in Payment	N.A.	N.A.	N.A.

	c) Whether reported to Deb. Trustees/Investors	N.A.	N.A	N.A
	d) Amount of Default (Quarterwise)	<u>Period</u> <u>Due on</u> <u>Amount</u> Nil	<u>Period</u> <u>Due on</u> <u>Amount</u> Nil	<u>Period</u> <u>Due on</u> <u>Amount</u> Nil
5.	Principal			
5.1.	Outstanding Principal as on 30.09.2012	1570 lakhs	4000 lakhs	4180 lakhs
5.2.	Repayment of Principal Due (Breakup of 5.2 – Repayment periodwise)	08.11.2014	21.04.2014	31.03.2019
5.3	Amount of redemption fallen due during the quarter	Nil	Nil	Nil
5.4	Name of the Bank and Branch where redemption Amt. is held	N.A.	N.A.	N.A.
5.5.	Balance o/s pertaining to earlier redemption instalments (unclaimed by debenture holders)	N.A.	N.A.	N.A.
5.6.	<u>Default in Principal Repayment</u>			
	Any default in repayment of Principal; if so,	Nil	Nil	Nil
	a) Since when	N.A.	N.A.	N.A.
	b) Reason for default	N.A.	N.A.	N.A.
	c) Whether informed to Deb. Trustees/Investors	N.A.	N.A.	N.A.
	d) Amount of Default	<u>Period</u> <u>Due on</u> <u>Amount</u> N.A.	<u>Period</u> <u>Due on</u> <u>Amount</u> N.A.	<u>Period</u> <u>Due on</u> <u>Amount</u> N.A.

6.	Maintenance of Asset Cover			
6.1.	Trust Deed Dated	N.A	N.A	N.A
6.2.	Assets Charged (Full description & value thereof)	The Debentures are issued in the form of Unsecured Subordinated Bonds.	The Debentures are issued in the form of Unsecured Subordinated Bonds.	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 30.09.2012	--	--	--
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)	--	--	--
6.7.	Audited Balance Sheet as on 31.03.2012 forwarded to Trustees, on (If not, kindly forward a Copy)	Already forwarded	Already forwarded	Already forwarded
7.	Maintenance of Debenture Redemption Reserve (DRR)			
7.1.	Whether DRR maintained, if not, reasons therefor	No (Exempted as per Govt. Notification)	No (Exempted as per Govt. Notification)	No (Exempted as per Govt. Notification)
7.2.	Amount of DRR Maintained As on 30.09.2012	N.A.	N.A.	N.A
8.	Insurance			
8.1.	Whether the assets offered as security is properly/ adequately insured	Not applicable since debentures are unsecured.	Not applicable since debentures are unsecured.	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	Not applicable since debentures are unsecured	Not applicable since debentures are unsecured
8.3.	CA certificate certifying the adequacy of insurance cover dated	Not applicable since debentures are unsecured	Not applicable since debentures are unsecured	Not applicable since debentures are unsecured
8.4.	CA Certificate forwarded to trustee on (if not, kindly forward a copy)	”	”	”
9.	Investors Grievances and Redressal thereof			
9.1.	Any investor grievance redressal mechanism	The Bank has a Board Level Grievance Committee to look into Investors’ grievances. There are no Investors’ complaints received in respect of the Debentures, so far.	The Bank has a Board Level Grievance Committee to look into Investors’ grievances. There are no Investors’ complaints received in respect of the Debentures, so far.	The Bank has a Board Level Grievance Committee to look into Investors’ grievances. 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?	”	”	”

AUTHORISED SIGNATORY