

QUESTIONNAIRE FOR DEBENTURE ISSUES AS ON 31.12.2014
(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 31.12.2014)	N.A
3.2.b.	If private placement, with whom	(As per list enclosed)
3.3.	Date of allotment	31.03.2012
3.4.	Purpose of Issue	To raise long term resources as part of Tier II Capital
3.5.	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
3.6.4 a)	Whether the asset in respect of which security has been created is free from any encumbrance and adequate to ensure asset cover for the debentures or if there is any breach of the terms of creation of the security (May be given along with reports for the quarters ending 30.9 and 31.03)	N.A
3.6.4 b)	Reasons for delay in creation of security	N.A
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	Credit Analysis and Research Limited (CARE)
3.8.d.	Whether Rating was revised	Yes
3.8.e.	Present Revised Rating	BBB (Triple B)
3.9.	Total No. of Debenture holders (Please enclose list of subscribers as of 31.12.2014 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 30.09.2014 have been published in the company's website as per SEBI regulations	Published
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 (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 31.12.2014 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 31.12.2014	4180 lakhs
5.1.b	Periodic reports from lead banks about the progress of the project for which funds have been raised through debentures and certificate from issuer's auditors in respect of utilization of funds.	N.A.
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	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 31.12.2014	--
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 31.03.2013/31.03.2014 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 31.12.2014	N.A
7.3.	Funds transferred to Debenture Redemption Reserve (DRR), depletion of the DRR/invocation of guarantee which could affect the payment of debenture obligations. (May be incorporated as on 31.03.every year)	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)	”
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. 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?	”
10.	Non Cooperation by the issuer with respect to furnishing required reports/certificates/information	NIL

SIJO VARGHESE



COMPANY SECRETARY
(Authorized Signatory)

