

Investor Relations Centre

Dena Bank, Dena Corporate Centre, C-10, G Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400051.

Tel. 022-26545318-20 TeleFax: 26545317

Ref. No: DB/HO/IRC/51/2018-19

February 11, 2019

Ms. Yashda Waghmare
Manager
Centbank Financial Services Ltd.
(Wholly Owned Subsidiary of Central Bank of India)
3rd Floor (East Wing), Central Bank of India MMO Building,
55 M G Road, Fort,
Mumbai- 400 001

Madam,

Re: Quarterly Compliance Report for the quarter ending 30th Sept. 2018 & 31st Dec. 2018 for Bond issues.

We refer to your letter dated NIL on the captioned Subject and submit the Quarterly Compliance Report for the quarter ending 30th Sept. 2018 & 31st Dec. 2018 for the following bond issues:

9.23% Lower Tier-II Bonds (Series XII)

9.86% Basel III compliant Tier-II Bonds (Series XIII)

8.76% Basel III compliant Tier-II Bonds (Series XIV)

Kindly acknowledge the receipt of the above reports.

Thanking You.

Yours faithfully,

Amit Kumar

Chief Manager (IRC) &

Company Secretary

Encl: As above

Unsecured Redeemable Non - Convertible Bonds (Series XII) amounting to Rs.850 crores Detail for the Ended 30th September 2018 (Issued on 18.06.2012)

A. Payment Detail

Details of Interest Payments		Insurance Premium / Taxes / Cess (If Applicable)		Redemption	
Due on	Paid On	Due on	Received on	Due On	Paid On
01.04.2018	03.04.2018*	NA	NA	25.06.2027	NA

^{*}Since the due date 01.04.2018 was Sunday and 02.04.2018 was the Banks holiday under Negotiable Instrument Act, therefore payment of interest was made to Bondholders on the next business day.

A. Ratios

Asset Cov	erage Ratio	Debt Equity Ratio		Debt Service Coverage Ratio	
As on	Ratio	As on	Ratio	As on	Ratio
		\	[A		

Note Kindly provide a CA Certificate confirming the above ratios

B. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade / Reaffirmed	Date of Rating Down Grade / Up Grade/ Reaffirmed
CRISIL	Crisil AA+/ Stable	14.06.2012	Crisil AA - / Rating Watch with Positive Implication	Jan., 2019
CARE	CARE AA	14.06.2012	CARE A+ / Rating Watch with Positive Implication	Sept., 2018

C. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. of Complaints received during the end of current quarter

Sr No.	Name of	NI-t	D	3373		
31 INO.		Nature of	Date of	Whether	Steps taken	Status of
	Complaiant	Compliant	receipt of	pending for	for	the
			compliant	more than	redressal	compliant
			1	30 days. If		(if
			5	yes, reasons		redressed,
				thereof		date of
						redressal)

D. Updated List of Names and Address of the Debenture Holders

ISIN No.	Name of the Holder	Address of the Holder	No. Of Bond Held
	Not applicable since no	payment due in this quarte	

E. Particular of Debenture Redemption Reserve

Date of Creation of DRR	For Financial Year	Amout of NCD	Amount of DRR
NA			- PASSA

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year.

C:\Users\T6008\Desktop\Office work\All bonds quarterly Report\Bond Compliance Sept 2018 Cent Bank Quarterly Reports\SEPT Cent Bank Quarterly 30.09.2018

rate Cel

Unsecured Redeemable Non - Convertible Bonds (Series XIII) amounting to Rs.780 crores Detail for the Ended 30th September 2018 (Issued on 26.02.2014)

A. Payment Detail

Details of Interest Payments		Insurance Premium / Taxes / Cess (If Applicable)		Redemption	
Due on	Paid On	Due on	Received on	Due On	Deido
26.02.2018	26.02.2018	NA		A CONTRACT OF THE PARTY OF THE	Paid On
	20.02.2010	IVA	NA	26.02.2024	NA

B. Ratios

Asset Coverage Ratio		Debt Equity Ratio		Debt Service Coverage Ratio	
As on	Ratio	As on	Ratio	As on	Ratio
			NA	7.0 011	Natio

Note Kindly provide a CA Certificate confirming the above ratios

C. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade Reaffirmed	Date of Rating Down Grade / Up Grade /
CARE	CARE AA	26.02.2014	CARE A+ / Rating Watch with Positive	Reaffirmed Sept., 2018
			Implication	

D. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. Of Complaints received during the end of

Sr No.	Name of Compliant	Nature of Compliant	Date of receipt of compliant	Whether pending for more than 30 days. If yes, reasons thereof	Steps taken for redressal	Status of the compliant (if redressed, date of redressal)
--------	----------------------	------------------------	------------------------------	--	---------------------------------	---

E. Updated List of Names and Address of the Debenture Holders

The state of the s			
Name of the Holder	Address of the Holder	No. Of Bond Held	
Not applicable since no		r 110. Of Bolld Held	
	Name of the Holder Not applicable since no	Name of the Holder Not applicable since no payment due in this quarter	

F. Particular of Debenture Redemption Reserve

Date of Creation of DRR	For Financial Year	Amout of NCD	Amount of DRR
	NA		

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year.

C:\Users\T6008\Desktop\Office work\All bonds quarterly Report\Bond Compliance Sept 2018\Cent Bank Quarterly Reports\SEPT Cent Bank Quarterly 30.09.2018

Unsecured Redeemable Non - Convertible Bonds (Basel III series XIV) amounting to Rs.400 crores Detail for the Ended 30th September 2018 (Issued on 20.09.2016)

A. Payment Detail

Details of Interest Payments		Insurance Premium / Taxes / Cess (If Applicable)		Redemption	
Due on	Paid On	Due on	Received on	Due On	Paid On
20.09.2018	21.09.2018*	NA	NA	20.09.2026	NA NA

^{*}Since the due date 20.09.2018 was the Banks holiday under Negotiable Instrument Act, therefore payment of interest was made to Bondholders on the next business day.

A. Ratios

Asset Coverage Ratio		Debt Equity Ratio		Debt Service Coverage Ratio	
As on	Ratio	As on	Ratio	As on	Ratio
		N	A		Tratio

Note Kindly provide a CA Certificate confirming the above ratios

B. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade / Reaffirmed	Date of Rating Down Grade / Up Grade/ Reaffirmed
CARE	CARE AA-	20.09.2016	CARE A+/ Rating Watch with Positive Implication	Sept., 2018

C. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. of Complaints received during the end of current quarter

Sr No.	Name of Complaiant	Nature of Compliant	Date of receipt of compliant	Whether pending for more than 30 days. If yes, reasons thereof	Steps taken for redressal	Status of the compliant (if redressed, date of redressal)
--------	--------------------	---------------------	------------------------------	--	---------------------------------	---

D. Updated List of Names and Address of the Debenture Holders

ISIN No.	Name of the Holder	A 11 01 77 11	T
1011 (1 (0)	_ Name of the Holder	Address of the Holder	No. Of Bond Held
	Separate Sh	eet Attached	

E. Particular of Debenture Redemption Reserve

Date of Creation of DRR	For Financial Year	Amout of NCD	Amount of DRR
	NA		

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year.

C:\Users\T6008\Desktop\Office work\All bonds quarterly Report\Bond Compliance Sept 2018\Cent Bank Quarterly Reports\SEPT Cent Bank Quarterly 30.09.2018

Date of payment 21.09.2018
UTR No BKDNH18264231583
NG INTEREST 000 351,360,000.00
IFSC HOLD IOBA0000625 4
BADD4 BPIN NNK MUMBAI 40002
BANKNMBR INDIAN OVERSEAS BA
BANKAC 062502000001553
ORPORATION OF INDIA
ID NAME1 012 LIFE INSURANCE CO
DPID CLIENT
SRL



Unsecured Redeemable Non - Convertible Bonds (Series XII) amounting to Rs.850 crores Detail for the Ended 31st December 2018 (Issued on 18.06.2012)

A. Payment Detail

Details of Interest Payments Insurance Premiu Cess (If Applicable			Redemption		
Due on	Paid On	Due on	Received on	Due On	Paid On
01.04.2018	03.04.2018*	NA	NA	25.06.2027	NA

^{*}Since the due date 01.04.2018 was Sunday and 02.04.2018 was the Banks holiday under Negotiable Instrument Act, therefore payment of interest was made to Bondholders on the next business day.

A. Ratios

Asset Cov	erage Ratio	Debt Equity Ratio		Debt Servi	ce Coverage Ratio		
As on	Ratio	As on	Ratio	As on	Ratio		
	NA						

Note Kindly provide a CA Certificate confirming the above ratios

B. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade / Reaffirmed	Date of Rating Down Grade / Up Grade/ Reaffirmed
CRISIL	Crisil AA+/ Stable	14.06.2012	Crisil AA - Rating Watch with Positive Implications	Jan,.2019
CARE	CARE AA	14.06.2012	CARE A+ / Rating Watch with Positive Implications	Sept., 2018

C. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. of Complaints received during the end of current quarter

Sr No.	Name of	Nature of	Date of	Whether	Steps taken	Status of
	Complaiant	Compliant	receipt of	pending for	for	the
			compliant	more than	redressal	compliant
				30 days. If		(if
				yes, reasons		redressed,
				thereof		date of
						redressal)
			NIL			all—co

D. Updated List of Names and Address of the Debenture Holders

ISIN No.	Name of the Holder	Address of the Holder	No. Of Bond Held				
	Not applicable since no payment due in this quarter						

E. Particular of Debenture Redemption Reserve

Date of Creation of DRR	Date of Creation of DRR For Financial Year		Amount of DRR
NA			

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year.

Unsecured Redeemable Non - Convertible Bonds (Series XIII) amounting to Rs.780 crores Detail for the Ended 31st December 2018 (Issued on 26.02.2014)

A. Payment Detail

Details of Interest Payments		Insurance Premium / Taxes / Cess (If Applicable)		Redemption	
Due on	Paid On	Due on	Received on	Due On	Paid On
26.02.2018	26.02.2018	NA	NA NA		
		INA	INA	26.02.2024	NA

B. Ratios

Asset Coverage Ratio		Debt Equity Ratio		Debt Service Coverage Ratio	
As on	Ratio	As on	As on Ratio		Ratio
			NA	As on	INALIO

Note Kindly provide a CA Certificate confirming the above ratios

C. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade Reaffirmed	Date of Rating Down Grade / Up Grade /
CARE	CARE AA	26.02.2014	CARE A+ / Rating Watch with Positive Implication	Reaffirmed Sept., 2018

D. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. Of Complaints received during the end of curr

Sr No.	Name of Compliant	Nature of Compliant	Date of receipt of compliant	Whether pending for more than 30 days. If yes, reasons thereof	Steps taken for redressal	Status of the compliant (if redressed, date of redressal)
--------	----------------------	------------------------	------------------------------	--	---------------------------------	---

E. Updated List of Names and Address of the Debenture Holders

ISIN No.	Name of the Holder	Address of the Holder	No. Of Bond Held
	Not applicable since no	payment due in this quarte	r

F. Particular of Debenture Redemption Reserve

Date of Creation of DRR	For Financial Year	Amout of NCD	Amount of DRR
Note: Kinglian and	NA		

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year

Unsecured Redeemable Non - Convertible Bonds (Basel III series XIV) amounting to Rs.400 crores Detail for the Ended 31st December 2018 (Issued on 20.09.2016)

A. Payment Detail

Details of Interest Payments		Insurance Premium / Taxes / Cess (If Applicable)		Redemption	
Due on	Paid On	Due on	Received on	Due On	Paid On
20.09.2018	21.09.2018*	NA	NA	20.09.2026	NA NA

^{*}Since the due date 20.09.2018 was the Banks holiday under Negotiable Instrument Act, therefore payment of interest was made to Bondholders on the next business day.

A. Ratios

Asset Coverage Ratio		Debt Equity Ratio		Debt Service Coverage Ratio	
As on	Ratio	As on	Ratio	As on	Ratio
		N	IA	7 10 011	INALIO

Note Kindly provide a CA Certificate confirming the above ratios

B. Rating Detail

Rating Agency	Rating Assigned	Date of Rating	Down Grade / Upgrade / Reaffirmed	Date of Rating Down Grade / Up Grade/
CARE	CARE AA-	20.09.2016	CARE A+ / Rating Watch with Positive Implication	Reaffirmed Sept., 2018

C. Status of Investor Grievances

Pending complaints at the end of the previous quarter

No. of Complaints received during the end of current quarter

Sr No.	Name of Complaiant	Nature of Compliant	Date of receipt of compliant	Whether pending for more than 30 days. If yes, reasons thereof	Steps taken for redressal	Status of the compliant (if redressed, date of
			NII			redressal)

D. Updated List of Names and Address of the Debenture Holders

ISIN No.	Name of the Holder	Address of the Holder	No. Of Bond Held
	Not applicable since no	payment due in this quarter	r

E. Particular of Debenture Redemption Reserve

Date of Creation of DRR	For Financial Year	Amout of NCD	Amount of DRR
	NA		

Note: Kindly provide a CA Certificate confirming the creation of DRR for lastest audited Financial Year.