



c. **Investor Grievances Details:-**

Details of complaints/ grievances in the following format. In case no complaints have been received, a confirmation thereof.

ISSUE-WISE PARTICULARS					
Issue size	Nos. of Complaints/ Grievances pending for the previous quarter	Nos. of Complaints/ Grievances Received during current quarter	Resolved/ Unresolved	Nos. of Complaints / Grievances pending for the current quarter	Reason (if pending beyond 30days of receipt of grievance)
Nil					

d. **Payment Of Interest / Principal:**

A Certificate cum Confirmation duly signed by a key managerial personnel viz., Managing Director/ Whole Time Director/CEO/ CS/CFO of the Company to the effect that:-

INTEREST/PRINCIPAL (ISIN WISE list of due dates paid during the quarter)					
ISIN	Issue Size	Due date of redemption and/or interest payment	Paid/unpaid (if paid write actual date of payment, if the status is not paid please state the reason)	Next due date for the payment of Interest / principal	Reasons for delay (if any)
			NA		

e. **Credit Rating:-**

Details of revisions in the credit rating (if any);

Name(s) of Rating Agency	Immediate Credit Rating	Previous	Revised Credit Rating & date of revision
	NO		



f. **Creation of DRR Details as per terms of Issue:-**

ISIN	Issue size	Maintenance of Debenture Redemption Reserve (Applicable/ Not Applicable)	DRR required to be Created [In Crs.]	DRR Created upto December 30, 2024 Rs. (In Cr.) (if any changes)	Funds invested for debentures maturing during the year
		NA			

g. **Creation of Recovery Expense Fund (REF) as per SEBI regulations:-**

ISIN	Issue size	Maintenance of REF, REF required to be created [in Rs.]	REF created upto December 31, 2024	REF maintained In the form of	Any addition in the REF during the last quarter December 31, 2024
		Rs.25 Lacs	Rs.7.50 lacs on 27.01.2021 & Rs.17.50 Lacs on 28.01.2021	Deposit with NSE	----

h. **Transfer of unclaimed amount to Escrow Account in terms of Reg 61 A(2)**

ISIN	Amount lying Unclaimed	Category(Interest/ Dividend/Redemption Amount	Date when amount became due for transfer to escrow Account	Amount transferred to Escrow account
		NIL		





f.	Copy of the un-audited [with limited review report] or audited financial results submitted to stock exchange <sup>¶</sup>	Within 45 days from the end of the quarter	YES
g.	A copy of the draft or provisional statement of assets and liabilities certified by the KMP of the Company. <sup>∇</sup> (To be provided by Secured NCD Issuers)	Within 45 days from the end of the quarter	NA
h.	Periodical reports from lead bank regarding progress of the Project, if applicable	If Applicable, shall be submitted along with this report	NA
i.	Copy of the Insurance Policies duly endorsed in favour of the Debenture Trustee as 'Loss Payee'	If Applicable, shall be submitted along with this report	NA
j.	Details of initiation of forensic audit (by whatever name called) in respect of the Company and copies of the disclosures made by the Company to the Stock Exchange in this regard.	If Applicable, shall be submitted along with this report	NA

### 3. MANAGEMENT CONFIRMATIONS:

I.	<u>Management Confirmation for Security and insurance<sup>⊘</sup>:</u>	<u>Confirmation (Yes/No)</u>
a)	Security Documents executed by the Company remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Company	NA



<sup>¶</sup> Regulation 52(1) of SEBI LODR Regulations - To be submitted within 45 days from the end of the quarter and on the same day the information is submitted to stock exchanges.

<sup>∇</sup> Pursuant to Regulation 52 (2A) of SEBI LODR Regulations, The listed entity shall submit a statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results. Hence, as Debenture Trustee to the issue, we require statement of assets and liabilities on quarterly basis, to independently prepare the Security Cover certificate from Empaneled CA.

<sup>⊘</sup> applicable for secured debentures

b)	<b>Details of security provided to Debenture Trustee :</b>				
	<b>Type</b>	<b>Confirmation (Yes/No)</b>	<b>Self-owned/ Holding/ Subsidiary/ Third Party etc.</b>	<b>ISIN for which the security is provided</b>	<b>Type of charge (Pari passu/ exclusive/residual etc.)</b>
	Receivables/Book debts/Hypothecation				
	Immovable Property				
	Pledge of Securities				
	Personal Guarantee				
	Corporate Guarantee				
	Government Guarantee		NA		
	Other movable assets				
	Intangible Assets				
	DSRA/ ISRA or any other account				
	Any other form of security (please provide description)				
c)	<b>Addition/Revision/ Release of security during the quarter:</b> <i>(If there is no such change, kindly mention NIL)</i>				NIL
d)	<b>Whether the ISIN is mapped on BSE/NSE portal for filing DT disclosures</b>  * <a href="https://listing.bseindia.com/rta/Login-RTA.aspx">https://listing.bseindia.com/rta/Login-RTA.aspx</a>  * <a href="https://neaps.nseindia.com/NEWLISTINGCORP/">https://neaps.nseindia.com/NEWLISTINGCORP/</a>  **User Manuals are already provided. Issuers are requested to refer to the same and map all the live ISINs on the portal.				YES
e)	The assets of the Company and of the guarantors, if any, which are available by way of security/cash flows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders and adequate security cover is maintained.				NA
f)	Delay or Failure to create security (if any), with detailed reasons for delay or default in security creation and the time lines within which the same shall be created				NA



g)	<p>All the Insurance policies of the Secured Assets of the captioned debentures obtained are valid, enforceable and cover the risks as required under the Information Memorandum/ Debenture Trust Deed, and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.</p> <table border="1" data-bbox="167 376 1230 555"> <thead> <tr> <th data-bbox="167 376 379 495">Issue Size</th> <th data-bbox="379 376 580 495">Policy No.</th> <th data-bbox="580 376 793 495">Coverage (Rs.)</th> <th data-bbox="793 376 986 495">Period &amp; expiry date</th> <th data-bbox="986 376 1230 495">Status of Endorsement</th> </tr> </thead> <tbody> <tr> <td data-bbox="167 495 379 555"></td> <td data-bbox="379 495 580 555"></td> <td data-bbox="580 495 793 555"></td> <td data-bbox="793 495 986 555"></td> <td data-bbox="986 495 1230 555"></td> </tr> </tbody> </table>	Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement						NA
Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement								
<b>II.</b>	<b>Management Confirmation for statutory items:</b>											
a)	<p>The Company has complied with and is in compliance with the provisions of the Companies Act 2013, the extant SEBI Regulations and the terms and conditions of the captioned Debentures and there is no event of default which has occurred or continuing or subsisting as on date. If no, please specify details.</p>	YES										
b)	<p>Whether there is any breach of covenant / terms of the debenture issues in terms of the Information Memorandum and DTD.</p> <p>If yes, please specify date of such breach occurred, the details of breach of covenant and remedial action taken by the Company along with requisite documents.</p> <p>Any additional covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof</p> <p><i>Note: As per SEBI Master Circular, bearing reference number SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, Debenture Trustee is required to intimate the covenant breach to Debenture Holders, Stock Exchange, SEBI, etc.</i></p>	NA										
c)	<p>There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (Changes if any to be disclosed along with copies of intimation made to the stock exchanges)</p>	NO										
d)	<p>Any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company</p>	NA										
e)	<p>Change, if any, in the nature and conduct of the business by the Company</p>	NO										
f)	<p>Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any</p>	NO										



g)	Proposals, if any placed before the board of directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any	NO
h)	Disclosures, if any made to the stock exchange in terms of Regulation 30 or Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the Debentures or on the payment of interest or redemption of the Debentures	NO
i)	There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (LODR) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures	NO
j)	Confirmation that the unclaimed/ unpaid amounts of monies due on debentures and redemption of debentures are transferred to Investor Education and Protection Fund (IEPF)	NA
<b>III. Management Confirmation /Undertaking for other items:</b>		
a)	<p><i><u>i. Generation of Annexure A and Annexure B for all the existing outstanding ISINs by the issuer company on DLT platform (Applicable only for secured NCDs)</u></i></p> <p><i><u>ii. Recording of interest payment and principal repayment status [cash flow event] (on retrospective basis from the year 2017) and recording of interest payment and principal repayment on T+1 basis whenever the payment is due as per the SEBI Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 (Applicable for both secured and unsecured NCDs)</u></i></p> <p><i><u>iii. Recording of covenants as per the outstanding ISIN on the DLT platform as per the SEBI Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 (Applicable for both secured and unsecured NCDs)</u></i></p> <p><b>**User Manual is uploaded on the DLT Platform. Issuers are requested to refer to the same.</b></p>	<p>NA</p> <p>YES</p> <p>YES</p>
b)	Details of any default committed by the Issuer with respect to borrowings obtained from banks / financial institutions pertaining to:- payment obligations and/or covenant compliance	NA
c)	Details of Reference to Insolvency or a petition (if any) filed by any creditor or details of Corporate Debt Restructuring (if any)	NA
d)	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines, including all such information/ documents required to be submitted by the Company to the RBI on an annual basis in respect of such Financial Year, as applicable	NA



e)	Details of fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter	NA
f)	Details of one time settlement with any bank (if any)	NA
g)	Confirmation that a functional website containing, amongst others as per Regulation 62 of SEBI (LODR) Regulations is maintained by the Company.	YES
h)	Confirmation that the information/documents has been submitted to the debenture holders as per Regulation 58 of SEBI LODR Regulations.	YES
i)	Confirmation that the capital adequacy norms are maintained as per RBI Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016	NA
j)	Confirmation that there has been no change in the bank details of the Company for preauthorizing Debenture Trustee(s) to seek debt redemption payment related information from the Bank†	YES No Change
k)	Confirmation that a provision, mandating the issuer to appoint the person nominated by the debenture trustee(s) has been duly mentioned in the <u>Trust deed as well as authorized by the Articles of Association</u> of the Company	YES

For Bank of India



*Rajesh V.*

(Rajesh V Upadhya)  
DGM & Company Secretary

† Clause 3.2 of SEBI circular SEBI/HO/DDHS/CIR/P/103/2020 dated 23.06.2020.

**Enclosure:**

List of Attachment	Status (Attached /Not Attached) (if not attached write proposed date of submission)
Financial Results for the quarter and half year ended on December 31, 2024	Attached
Financial Covenant Certificate duly signed and stamped by Statutory Auditor	Attached
Utilization Certificate.	Attached
Register of Debenture holders/Benpos (as on December 31, 2024)	Already submitted
DSRA (If Applicable)	NA
Pledge of Securities, (If Applicable)	NA

