

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 Coverage Ratio		Debt Equity Ratio		Debt Service 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 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 Complainant	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)
-----NIL-----						

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	For Financial Year	Amount of NCD	Amount of DRR
NA			

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



**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	Paid On
26.02.2018	26.02.2018	NA	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-----					

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 / Reaffirmed
CARE	CARE AA	26.02.2014	CARE A+ / Rating Watch with Positive Implication	Sept. , 2018

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No. Of Complaints received during the end of current quarter

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)
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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 quarter			

F. Particular of Debenture Redemption Reserve

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

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



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

*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
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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

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ISIN No.	Name of the Holder	Address of the Holder	No. Of Bond Held
Separate Sheet Attached			

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

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



SRL	DPID	CLIENTID	NAME1	BANKAC	BANKNMBR	BADD4	BPIN	IFSC	HOLDING	INTEREST	UTR No	Date of payment
1	IN300812	10000012	LIFE INSURANCE CORPORATION OF INDIA	062502000001553	INDIAN OVERSEAS BANK	MUMBAI	400021	IOBA0000625	4000	351,360,000.00	BKDNH18264231583	21.09.2018



**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 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

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**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
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