

Treasury Operations



Ref: - JKB/TOS/2022-

Dated: 21.10.2022

Department of Corporate Services
BSE Limited
P.J.Towers, Dalal Street
Mumbai 400 001

Sub: - Certificate under Regulation 54 (3) of SEBI (LODR) Regulations-2015.

Ref: Scrip Codes: 1. 957375
2. 958016
3. 973898

Sir,

In pursuance to Regulation 54 (3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations- 2015, we hereby confirm that required Asset Cover Certificate in respect of unsecured Non-Convertible Securities issued by our bank have been submitted to the Debenture Trustees. Copy of Asset Cover Certificate is enclosed as Annexure-A.

Yours faithfully

Ajay Kohli
Dy. General Manager

Treasury Operations



Annexure-A

SN	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders {Property Plant & Equipment (excluding intangible assets and prepaid expenses)+Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets } (-) { Total assets available for secured lenders / creditors on pari passu/exclusive charge basis under the above heads} (-) {unsecured current / non-current liabilities(-) interest accrued/ Payable on unsecured borrowings }	A	0.00 (As Debt issued is unsecured)
ii.	Total Borrowings (unsecured)	B	
	• Term loan		
	• Non-convertible Debt Securities		1869.44
	• CC/ OD Limits		
	• Other Borrowings		
	• IND AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/ Information Memorandum / Debenture Trust Deed)	(A/B)	NA

Dy. General Manager