

Treasury Operations



Ref: - JKB/TOS/2022-

Dated: 10.08.2022

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

RAKESH
KOUL

Digitally signed by
RAKESH KOUL
Date: 2022.08.10
16:25:30 +05'30'

Rakesh Koul
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	7892.32
ii.	Total Borrowings (unsecured)	B	1870.53
	• Term loan		
	• Non-convertible Debt Securities		
	• 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)	421.92%

RAKESH KOUL
 Digitally signed
 by RAKESH KOUL
 Date: 2022.08.10
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General Manager