

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2025-26:263

दिनांक Date: 23.10.2025

IDBI Trusteeship Services Ltd, Universal Insurance Building, Ground Floor, Sir P.M. Road, Fort, Mumbai – 400001.	M/s.Centbank Financial Services Ltd., 3 <sup>rd</sup> floor (East Wing), Central Bank of India, MMO Building, 55 M.G.Road, Fort, Mumbai – 400 001.	SBICAP Trustee Company Ltd. Mistry Bhavan 4th Floor, 122,Dinshaw Vachha Road Churchgate Mumbai – 400 020.
<b>Kind Attn. : Compliance Team</b>		

Dear Sir,

Sub: Quarterly Compliance Report for the quarter ended on September 30, 2025

In compliance with the Securities and Exchange Board of India (SEBI) (Debenture Trustee) Regulations, 1993, the SEBI (Listing Obligations and Disclosure Requirements), Regulation, 2015, Companies Act, 2013 and SEBI Master Circular under no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 and other applicable laws as amended from time to time and acts, rules, regulations, circulars, guidelines framed and issued thereunder, we furnish the required information for your needful.

1. **REGULATORY REQUIREMENT:**  
**[To be provided by Management/KMP/Compliance Officer]**

a. **List of Debenture Holders: - (Benpos as on September 30, 2025).**

An updated list of debenture holders registered in the Register of Debenture Holders in the following format:

ISSUE-WISE PARTICULARS					
ISIN	Issue size	Name(s) of Debenture Holder	Address	Contact No.	Email Id
		Provided			



Classification: Internal

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प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस- I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051  
Head Office: Investor Relations Cell, Star House - I, 8<sup>th</sup> Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Ph.:  
(022) 6668 4490 : Fax: (022) 6668 4491 Email: headoffice.share@bankofindia.bank.in

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

ISIN	Issue size	Maintenance of Debenture Redemption Reserve (Applicable/Not Applicable)	Transaction ref No.	DRR required to be Created [In Crs.]	DRR Created upto September 30, 2025 Rs. (In Cr.) (if any changes)	Funds invested for debentures maturing during the year
		NA				

Please provide reason for non-creation of DRR, if any.

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

ISIN	Issue size	Maintenance of REF, REF required to be created [in Rs.]	Transaction Ref No.	REF created upto September 30, 2025	REF maintained In the form of	Any addition in the REF during the last quarter September 30, 2025
			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		

2. **DOCUMENTS TO BE SUBMITTED AND THEIR REGULATORY TIMELINES: - (mandatory submissions as applicable)**

**Attached (Yes/No)**



a.	<p>i. Security cover certificate* issued by the Statutory Auditor as per Chapter V of the SEBI Master Circular for DT dated August 13, 2025 and as per the format provided in <b>Annex-VA</b> (read with Clause 1.2 &amp; Clause 1.9 of Chapter V: Security Cover Certificate of the SEBI Master Circular dated 13.08.2025) ^</p> <p>ii. Certificate of confirmation of compliance with all covenants from the statutory auditor of the company pursuant to Reg. 56(1)(d) of SEBI (LODR) Regulation, 2015 and SEBI Master Circular dated 13.08.2025 (<b>Applicable to Secured as well as Unsecured NCDs</b>)</p> <p>iii. <u>ISIN wise details (Only ISINs pertaining to IDBI Trusteeship Services Limited) (attached as Annexure- I)</u> (<b>Applicable to Secured as well as Unsecured NCDs to be sent in excel file only</b>)</p>	Within 60 days from end of each quarter	YES
b.	A statement of value of pledged securities* as per the format of Annexure II, if any / applicable ( <b>Applicable Quarterly</b> )	Within 60 days from end of each quarter	NA
c.	A statement of value of Debt Service Reserve Account or any other form of security* as per the format of Annexure III if any / applicable ( <b>Applicable Quarterly</b> )	Within 60 days from end of each quarter	NA
d.	Net worth certificate of personal guarantors [if any](Applicable Half-Yearly)	Within 60 days from end of each quarter	NA
e.	A copy of Annual report as required under Regulation 53 (2) of SEBI LODR Regulations	Coterminous with the submission to Stock Exchange after AGM	Already submitted
f.	Quarterly statement indicating the utilisation of the issue proceeds and a statement disclosing material deviation(s) (if any) in the use of issue proceeds of non-convertible securities from the objects of the issue, till such proceeds have been fully utilised or the purpose for which the proceeds were raised has been achieved.* (as per the format of Annexure IV A & B)	Along with submission of Financial Results	No fund Raising during this quarter



To be submitted by the DT to SEBI and Stock Exchanges within 75 days from end of each quarter except last quarter \* When submission is to be made within 90 days as per the SEBI Master Circular, bearing reference SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

Clause no 1.2 The Issuer shall provide the values in the format under the market values column including the reference date based on which the market value has been arrived at and the certificate shall be submitted to the Debenture Trustee. In case of loans/ receivables or any other asset offered as security and the market value is not ascertainable in the specific quarter, then the Issuer may provide the carrying value/ book value as per the format for security cover is enclosed at Annex-VA of this Master Circular. However, the Issuer shall provide the justification for not providing the market value along with the certificate in that quarter."

"Clause no 1.9 Further, in order to adequately capture details regarding other debt securities, viz. unsecured debentures, subordinated debt, other debt issuances which fall in the lower priority order in the waterfall mechanism for liquidation/ resolution proceeds, an additional column named **"Debt not backed by any assets offered as security"** shall be incorporated in the security cover certificate and the same shall be covered under such column."

^ Regulation 52(7) and Regulation 52 (7A) 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.

g.	Certified True Copy of quarterly standalone financial results containing line items as required under Regulation 52 (4) of SEBI LODR Regulations.*	Within 45 days from the end of the quarter	Enclosed
h.	Copy of the un-audited [with limited review report] or audited financial results submitted to stock exchange*	Within 45 days from the end of the quarter	enclosed
i.	Periodical reports from lead bank regarding progress of the Project, if applicable	If Applicable, shall be submitted along with this report	NA
j.	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
k.	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 for Secured NCDs</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



\* 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.

b) **Details of security provided to IDBI Trusteeship**

Type	Confirmation (Yes/No)	Self-owned/ Holding/ Subsidiary/ Third Party etc.	ISIN for which the security is provided	Type of charge (Pari passu/ exclusive/ residual etc.)
Receivables/Book debts/Hypothecation				
Immovable Property				
Pledge of Securities				
Personal Guarantee				
Corporate Guarantee		NA		
Government Guarantee				
Other movable assets				
Intangible Assets				
DSRA/ ISRA or any other account				
Any other form of security (please provide description)				

\*Confirmation that the sufficient Security Cover is being maintained all the time for all active and outstanding ISINs.

c) **Addition/Revision/ Release of security during the quarter:**

(If there is no such change, kindly mention **NIL**)

NA

d) **Whether the ISIN is mapped on BSE/NSE portal for filing DT disclosures**

\*[https://listing.bseindia.com/rta/Login\\_RTA.aspx](https://listing.bseindia.com/rta/Login_RTA.aspx)

\*<https://neaps.nseindia.com/NEWLISTINGCORP/>

**\*\*User Manuals are already provided. Issuers are requested to refer to the same and map all the live ISINs on the portal.**

YES  
Mapped in NSE  
(since all ISINs were listed in NSE)

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)	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. <table><tr><th>Issue Size</th><th>Policy No.</th><th>Coverage (Rs.)</th><th>Period &amp; expiry date</th><th>Status of Endorsement</th></tr><tr><td></td><td></td><td></td><td></td><td></td></tr></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								
II.	<b><u>Management Confirmation for statutory items:</u></b>											
a)	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.	YES										
b)	Whether there is any breach of covenant / terms of the debenture issues in terms of the Information Memorandum and DTD.  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.  Any additional covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof  <i>Note: As per SEBI Master Circular, bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, Debenture Trustee is required to intimate the covenant breach to Debenture Holders, Stock Exchange, CRA, and SEBI, and website disclosure etc.</i>	NA										
c)	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)	NO										
d)	Any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company	NA										
e)	Change, if any, in the nature and conduct of the business by the Company	NO										
f)	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	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
III.	<b>Management Confirmation /Undertaking for other items:</b>	
a)	<p><b><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></b></p> <p><b><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-PoD-1/P/CIR/2025/117 dated August 13, 2025 (Applicable for both secured and unsecured NCDs)</u></b></p> <p><b><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-PoD-1/P/CIR/2025/117 dated August 13, 2025 (Applicable for both secured and unsecured NCDs)</u></b></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 46 & 62 (as applicable) 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



**Enclosure:**

<b>List of Attachment</b>	<b>Status (Attached /Not Attached) (if not attached write proposed date of submission)</b>
Financial Results for the quarter ended on September 30, 2025	Attached
Security Cover Certificate duly signed and stamped by Statutory Auditor	Attached
All Covenant Certificate duly signed and stamped by Statutory Auditor	Attached
Utilization Certificate.	NA since no funds raised during this quarter
DSRA (If Applicable)	NA
Pledge of Securities (If Applicable)	NA
Personal Guarantee (If Applicable)	NA
Corporate Guarantee (If Applicable)	NA
Title Search Report (If Applicable)	NA
Valuation Report (If Applicable)	NA
Register of Debenture holders/Benpos (as on September 30, 2025)	Already sent through mail by our RTA





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 <sup>†</sup>	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 <b><u>Trust deed as well as authorized by the Articles of Association</u></b> of the Company	YES
l)	Confirmation that the provision of the regulation No. 62K <sup>‡</sup> of SEBI (LODR) 2015, has been complied with for all material RPT and subsequent material modification.  Regulation no. 62(k) of SEBI (LODR) states that- All material related party transactions and subsequent material modifications as defined by the audit committee under sub-regulation (3) shall require prior No-Objection Certificate from the Debenture Trustee and the Debenture Trustee shall in turn obtain No-Objection from the debenture holders who are not related with the Issuer and hold at least more than fifty per cent. of the debentures in value, on the basis of voting including e-voting.	NA

For Bank Of India



*Rajesh V. Upadhyaya*

(Rajesh V Upadhyaya)  
DGM & Company Secretary

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

<sup>‡</sup> Regulation 62 (k) of the SECURITIES AND EXCHANGE BOARD OF INDIA NOTIFICATION dated 27th March, 2025 on SEBI (LODR) (AMENDMENT) Regulations, 2025

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2025-26:264

दिनांक Date: 23.10.2025

IDBI Trusteeship Services Ltd, Universal Insurance Building, Ground Floor, Sir P.M. Road, Fort, Mumbai – 400001.	M/s.Centbank Financial Services Ltd., 3 <sup>rd</sup> floor (East Wing), Central Bank of India, MMO Building, 55 M.G.Road, Fort, Mumbai – 400 001.	SBICAP Trustee Company Ltd. Mistry Bhavan 4th Floor, 122,Dinshaw Vachha Road Churchgate Mumbai – 400 020.
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Dear Sir,

Sub: Quarterly Compliance Report for the Quarter ended September, 2025

Please find details of ISIN wise details of O/s Bonds as on 30<sup>th</sup> September, 2025 as per the table below:

(Rs.In Crores)						
Sr. No	ISIN	Listed/ Unlisted	Fresh issuance/ Reissuance	Facility Unsecured Bond	Sanctioned Amount	Outstanding Amount As on 31-12-2024
1.	INE084A08136	Listed	Fresh Issue	Additional Tier I Series VI	750	750
2.	INE084A08144	Listed	Fresh Issue	Additional Tier I Series VII	602	602
3.	INE084A08169	Listed	Fresh Issue	Additional Tier I Series VIII	1,500	1,500
4.	INE084A08060	Listed	Fresh Issue	Tier II Series XII	3,000	3,000
5.	INE084A08151	Listed	Fresh Issue	Tier II Series XV	1,800	1,800
6.	INE084A08177	Listed	Fresh Issue	Tier II Series XVI	2,000	2,000
7.	INE084A08193	Listed	Fresh Issue	Tier II Series XVII	2,500	2,500
8.	INE084A08185	Listed	Fresh Issue	Long Term Infra Bonds	5,000	5,000
9.	INE084A08201	Listed	Fresh Issue	Long Term Infra Bonds	5,000	5,000
10.	INE084A08219	Listed	Fresh Issue	Long Term Infra Bonds	2,690	2,690
<b>TOTAL</b>					<b>24,842</b>	<b>24,842</b>



*Rajesh V. Upadhyaya*  
(Rajesh V. Upadhyaya)  
DGM & Company Secretary

