

संदर्भ क्र. Ref No Ref No.:HO:IRC:SVM:2022-23:199

दिनांक Date: 02.08.2022.

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, <u>Mumbai 400 001.</u>

महोदय/महोदया Dear Sir / Madam,

**Re: Asset Cover Certificate for the
Quarter ended 30th June, 2022.**

With reference to Regulation 54 of SEBI LODR, 2015, we enclose the Asset Cover Certificate for the Quarter ended 30.06.2022.

This is for your information, please.

Thanking you,

Yours faithfully,



Rajesh V. Upadhyaya

(Rajesh V Upadhyaya)

कंपनी सचिव Company Secretary

Classification: Internal

Date: 02.08.2022

To,

Stock Exchange(s) in India.

Certificate for Asset cover in respect of listed debt securities

Based on examination of unaudited financial statements and other relevant records/documents, we hereby certify that:

Bank of India ("the Bank") has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement	Unsecured	Sanctioned Amount (Rs. In Crores)
INE084A08136	Yes	Yes	750
INE084A08144	Yes	Yes	602
INE084A08037	Yes	Yes	1,000
INE084A08045	Yes	Yes	500
INE084A08060	Yes	Yes	3,000
INE084A08151	Yes	Yes	1,800
TOTAL			7,652

Asset Cover for listed debt securities:

The financial information as on 30/06/2022 has been extracted from the books of accounts for the 12 months period ended 30/06/2022 and other relevant records of the listed entity.

The total assets of the listed entity provide coverage of times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities – Table – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).



Table – II

Sr. No.	Particulars		Amount (Rs. In '000)
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	58,86,17,938.59
ii.	Total Borrowings (unsecured)	B	14,99,92,653.34
	Term loan		
	Non-convertible Debt Securities		7,65,20,000.00
	CC/ OD Limits		
	Other Borrowings		7,34,72,653.34
	IND - AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (A/B) (100% or higher as per the terms of Offer Document / Information Memorandum / Debenture Trust Deed)		3.92



Laxmi Tripti & Associates

Chartered Accountants

800, M V K, SANGITA ELLIPSE,
VILE PARLE (EAST), MUMBAI - 400057

+91-9425834567 ✉ laxmitripti@gmail.com

Compliance of all the covenants / terms of the issue in respect of listed debt securities of the listed entity

We have examined the compliances made by the listed entity in respect of the covenants / terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied by the Bank.

For, Laxmi Tripti & Associates
Chartered Accountants
FRN : 009189C



CA Abhay Paliwal
Partner

M.No. – 435511

Date: 02.08.2022

UDIN: 22435511A0BXEL7570

