

Date: January 10, 2013

Ref No. CO: CFO: 345:2012

The Manager,  
Listing Dept,  
National Stock Exchange Ltd,  
Exchange Plaza,  
Bandra- Kurla Complex,  
Bandra(East)  
Mumbai - 400 051.

Dear Sir,

**Re: Half yearly communication for dissemination to debenture holders  
(In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and the Listing Agreement thereunder, for dissemination to the debenture holders as mentioned below:

1. Following issues of Non-Convertible Debentures / Bonds have been listed with your Stock Exchange:

**Details of listed NCDs / Bonds :**

| Series / Tranche | Date of Allotment | Date of Listing             | No. of NCDs | Face value (Rs. in cr.) | Amt. of Issue (Rs. in cr.) | Latest credit rating |
|------------------|-------------------|-----------------------------|-------------|-------------------------|----------------------------|----------------------|
| Series XIII      | 31.03.2009        | 25 <sup>th</sup> May 2009   | 1000        | 10 Lakhs                | 100 crs                    | ICRA AA<br>CARE AA   |
| Series XIV       | 31.03.2010        | 02 <sup>nd</sup> July ,2010 | 4200        | 10 Lakhs                | 420 crs                    | ICRA AA<br>CARE AA   |

2. We confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs / Bonds issues.
3. The said NCDs / Bonds are unsecured. .
4. Interest on these Debentures/Bonds is payable annually on 1<sup>st</sup> April of each year. As such there was no Interest due as on 30.09.2012. None of the debentures/Bonds matured during the half year ending as on 30.09.2012.
5. The due date of principal and interest of the above said NCDs / Bonds during next half-year i.e. 01.10.2012 to 31.03.2013 are as under:

**Details of redemption & interest due in the next half-year:**

| Series / Tranche | Type (Principal / Interest) | Due date of payment         | Amount (Rs.) |
|------------------|-----------------------------|-----------------------------|--------------|
| Series XIII      | Interest                    | 1 <sup>st</sup> April, 2013 | 10.50 Crs    |
| Series XIV       | Interest                    | 1 <sup>st</sup> April, 2013 | 39.90 Crs    |



The Bank does not expect default in payment of principal / interest due in next half year

6. The Half /Quarterly results for 30.09.2012 are attached as Annexure-1 of Listing Agreement.

7. No event as detailed in clause 19 of the listing agreement has taken place during half year ending on 30.09.2012.

8. The name, designation and contact details of "Compliance Officer" of this Bank are as under:

- (A) Name of Compliance Officer : P.S.Khandelwal  
(B) Designation : Head Compliance  
(C) Correspondence Address : 731, Solitaire Corporate Park, 167, Guru Hargovindji Marg, Andheri (East), Mumbai-400 0093  
(D) Phone, Fax No. : 66412211  
(E) Fax No. : 66412215  
(F) Email ID : pramod.khandelwal@indusind.com

9. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,



Authorized Signatory

The name and address of the trustees is changed as follows:

| New name & address of Debenture Trustee  | Old name & address of Debenture Trustee  |
|--|--|
| GDA Trusteeship Ltd.<br>"GDA HOUSE", Plot No.85, Survey No. 94/95<br>Paud Road, Pune- 411038<br>Telephone No.<br>Fax No.<br>Email ID : | GDA Trustee & Consultancy Ltd.<br>"SHRI NIWAS", off Apte Road, 1202/29,<br>Shivajinagar, Pune 411004<br>Telephone No.<br>Fax No.<br>Email ID |

Countersigned by:



For GDA Trusteeship Ltd.  
Debenture Trustees



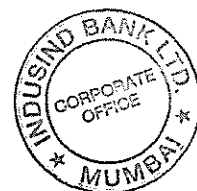
Regd. Office : 2401, Gen. Thimmayya Road, (Cantonment), Pune 411 001

**SUMMARISED BALANCE SHEET**

|   | As at 30.09.2012<br>(unaudited) | As at 30.09.2011<br>(unaudited) | (Rs. in crores)<br>As at 31.03.2012<br>(audited) |
|---|---------------------------------|---------------------------------|--|
| <b>CAPITAL AND LIABILITIES</b>  |                                 |                                 |  |
| Capital   | 469.72                          | 466.75                          | 467.70   |
| Employee Stock Options Outstanding  | 10.71                           | 9.59                            | 10.95  |
| Reserves and Surplus  | 4,762.07                        | 3,952.01                        | 4,263.06   |
| Deposits  | 47,764.54                       | 38,367.16                       | 42,361.55  |
| Borrowings<br>[include subordinated bonds of Rs 1,119.00 crore eligible for Tier II Capital<br>(Previous year : Rs 1,169.00 crore)] | 6,745.29                        | 5,985.35                        | 8,682.01   |
| Other Liabilities and Provisions  | 2,309.07                        | 1,675.32                        | 1,810.80   |
| <b>Total</b>  | <b>62,061.40</b>                | <b>50,456.18</b>                | <b>57,596.07</b>                                 |
| <b>ASSETS</b>   |                                 |                                 |  |
| Cash and Balances with Reserve Bank of India  | 2,859.42                        | 3,216.43                        | 2,903.57   |
| Balances with Banks and Money at Call and Short Notice  | 1,579.98                        | 618.53                          | 2,636.05   |
| Investments   | 15,609.35                       | 14,285.52                       | 14,571.95  |
| Advances  | 39,427.19                       | 30,135.51                       | 35,063.95  |
| Fixed Assets  | 695.20                          | 623.72                          | 656.80   |
| Other Assets  | 1,890.26                        | 1,576.47                        | 1,763.75   |
| <b>Total</b>  | <b>62,061.40</b>                | <b>50,456.18</b>                | <b>57,596.07</b>                                 |

Mumbai  
October 10, 2012

Romesh Sobti  
Managing Director



**Segment Reporting for the quarter /half year ended September 30, 2012**
**Business Segments:**

(Rs in crores)

| Particulars                         | Quarter ended<br>30.09.2012<br>(unaudited) | Quarter ended<br>30.06.2012<br>(unaudited) | Quarter ended<br>30.09.2011<br>(unaudited) | Half year ended<br>30.09.2012<br>(unaudited) | Half year ended<br>30.09.2011<br>(unaudited) | Year ended<br>31.03.2012<br>(audited) |
|-------------------------------------|--|--|--|--|--|---------------------------------------|
| <b>(a) Segment Revenue</b>          |  |  |  |  |  |                                       |
| i) Treasury Operations              | 436.24                                     | 428.99                                     | 362.99                                     | 865.23                                       | 698.24                                       | 1,442.39                              |
| ii) Corporate / Wholesale Banking   | 858.94                                     | 799.99                                     | 589.13                                     | 1,658.93                                     | 1,143.24                                     | 2,456.61                              |
| iii) Retail Banking                 | 1,066.42                                   | 990.69                                     | 817.55                                     | 2,057.11                                     | 1,516.37                                     | 3,333.16                              |
| iv) Other banking Business          | 5.23                                       | 5.74                                       | 0.05                                       | 10.97  | 0.73   | (0.22)                                |
| <b>Total</b>                        | <b>2,366.83</b>                            | <b>2,225.41</b>                            | <b>1,769.72</b>                            | <b>4,592.24</b>                              | <b>3,358.58</b>                              | <b>7,231.94</b>                       |
| <b>Less : Inter-segment Revenue</b> | <b>(318.41)</b>                            | <b>(274.59)</b>                            | <b>(206.65)</b>                            | <b>(593.00)</b>                              | <b>(415.53)</b>                              | <b>(860.96)</b>                       |
| <b>Total Income</b>                 | <b>2,048.42</b>                            | <b>1,950.82</b>                            | <b>1,563.07</b>                            | <b>3,999.24</b>                              | <b>2,943.05</b>                              | <b>6,370.98</b>                       |
| <b>(b) Segment Results</b>          |  |  |  |  |  |                                       |
| i) Treasury Operations              | 21.55                                      | 32.92                                      | 22.52                                      | 54.47  | 46.15  | 94.30                                 |
| ii) Corporate / Wholesale Banking   | 138.14                                     | 134.95                                     | 104.90                                     | 273.09                                       | 205.73                                       | 438.26                                |
| iii) Retail Banking                 | 272.56                                     | 254.46                                     | 224.58                                     | 527.02                                       | 428.67                                       | 915.49                                |
| iv) Other banking business          | 1.34                                       | 1.47                                       | 0.01                                       | 2.81   | 0.21   | (0.06)                                |
| <b>Total</b>                        | <b>433.59</b>                              | <b>423.80</b>                              | <b>352.01</b>                              | <b>857.39</b>                                | <b>680.76</b>                                | <b>1,447.99</b>                       |
| Unallocated Revenue                 | -  | -  | -  | -  | -  | -                                     |
| Unallocated Expenses                | 13.77                                      | 19.77                                      | 19.03                                      | 33.54  | 36.06  | 74.96                                 |
| <b>Operating Profit</b>             | <b>419.82</b>                              | <b>404.03</b>                              | <b>332.98</b>                              | <b>823.85</b>                                | <b>644.70</b>                                | <b>1,373.03</b>                       |
| Less: Provisions & Contingencies    | 49.07                                      | 53.50                                      | 46.97                                      | 102.57                                       | 91.56  | 180.38                                |
| <b>Net Profit before Tax</b>        | <b>370.75</b>                              | <b>350.53</b>                              | <b>286.01</b>                              | <b>721.28</b>                                | <b>553.14</b>                                | <b>1,192.65</b>                       |
| Taxes including Deferred Taxes      | 120.50                                     | 114.27                                     | 92.92                                      | 234.77                                       | 179.87                                       | 390.04                                |
| Extraordinary Profit / loss         | -  | -  | -  | -  | -  | -                                     |
| <b>Net Profit</b>                   | <b>250.25</b>                              | <b>236.26</b>                              | <b>193.09</b>                              | <b>486.51</b>                                | <b>373.27</b>                                | <b>802.61</b>                         |
| <b>(c) OTHER INFORMATION</b>        |  |  |  |  |  |                                       |
| <b>Segment Assets</b>               |  |  |  |  |  |                                       |
| i) Treasury Operations              | 17,743.83                                  | 20,165.25                                  | 17,180.12                                  | 17,743.83                                    | 17,180.12                                    | 19,307.19                             |
| ii) Corporate / Wholesale Banking   | 13,275.30                                  | 12,281.56                                  | 11,361.59                                  | 13,275.30                                    | 11,361.59                                    | 12,127.37                             |
| iii) Retail Banking                 | 28,900.72                                  | 26,992.34                                  | 20,683.26                                  | 28,900.72                                    | 20,683.26                                    | 24,753.55                             |
| iv) Other banking business          | -  | -  | -  | -  | -  | -                                     |
| Unallocated assets                  | 2,141.55                                   | 1,273.11                                   | 1,231.21                                   | 2,141.55                                     | 1,231.21                                     | 1,407.96                              |
| <b>Total Assets</b>                 | <b>62,061.40</b>                           | <b>60,712.26</b>                           | <b>50,456.18</b>                           | <b>62,061.40</b>                             | <b>50,456.18</b>                             | <b>57,596.07</b>                      |
| <b>Segment Liabilities</b>          |  |  |  |  |  |                                       |
| i) Treasury Operations              | 6,811.79                                   | 8,780.88                                   | 6,029.16                                   | 6,811.79                                     | 6,029.16                                     | 8,708.99                              |
| ii) Corporate / Wholesale Banking   | 31,662.67                                  | 30,076.62                                  | 24,327.94                                  | 31,662.67                                    | 24,327.94                                    | 26,822.41                             |
| iii) Retail Banking                 | 17,142.90                                  | 15,819.69                                  | 14,828.63                                  | 17,142.90                                    | 14,828.63                                    | 16,220.12                             |
| iv) Other banking business          | -  | -  | -  | -  | -  | -                                     |
| Unallocated liabilities             | 1,201.53                                   | 1,050.80                                   | 842.10                                     | 1,201.53                                     | 842.10                                       | 1,102.84                              |
| <b>Capital &amp; Other Reserves</b> | <b>5,242.51</b>                            | <b>4,984.27</b>                            | <b>4,428.35</b>                            | <b>5,242.51</b>                              | <b>4,428.35</b>                              | <b>4,741.71</b>                       |
| <b>Total Liabilities</b>            | <b>62,061.40</b>                           | <b>60,712.26</b>                           | <b>50,456.18</b>                           | <b>62,061.40</b>                             | <b>50,456.18</b>                             | <b>57,596.07</b>                      |

 Mumbai  
October 10, 2012

 Romesh Sobti  
Managing Director


**Unaudited Financial Results for the quarter/half year ended September 30, 2012**

(Rs. in crores)

| Sr. No. | Particulars   | Quarter ended<br>30.09.2012<br>(unaudited) | Quarter ended<br>30.06.2012<br>(unaudited) | Quarter ended<br>30.09.2011<br>(unaudited) | Half Year<br>ended<br>30.09.2012<br>(unaudited) | Half Year ended<br>30.09.2011<br>(unaudited) | Year ended<br>31.03.2012<br>(audited) |
|---------|---|--|--|--|---|--|---------------------------------------|
| 1.      | Interest Earned   | 1,727.93                                   | 1,632.04                                   | 1,323.86                                   | 3,359.97  | 2,488.44                                     | 5,359.20                              |
|         | (a)+(b)+(c)+(d)   |  |  |  |   |  |                                       |
| (a)     | Interest / Discount on Advances / Bills                                     | 1,381.93                                   | 1,312.06                                   | 1,037.10                                   | 2,693.99  | 1,937.79                                     | 4,216.62                              |
| (b)     | Income on Investments   | 323.75                                     | 302.89                                     | 267.22                                     | 626.64  | 514.60                                       | 1,078.20                              |
| (c)     | Interest on balances with Reserve Bank of India and other inter bank funds  | 18.01                                      | 16.65                                      | 4.45                                       | 34.66   | 8.69   | 23.86                                 |
| (d)     | Others  | 4.24                                       | 0.44                                       | 15.09                                      | 4.68  | 27.36  | 40.52                                 |
| 2.      | Other Income  | 320.49                                     | 318.78                                     | 239.21                                     | 639.27  | 454.61                                       | 1,011.78                              |
| 3.      | <b>Total Income (1+2)</b>   | <b>2,048.42</b>                            | <b>1,950.82</b>                            | <b>1,563.07</b>                            | <b>3,999.24</b>                                 | <b>2,943.05</b>                              | <b>6,370.98</b>                       |
| 4.      | Interest Expended   | 1,218.20                                   | 1,147.94                                   | 904.67                                     | 2,366.14  | 1,679.24                                     | 3,654.95                              |
| 5.      | Operating Expenses (i)+(ii)   | 410.40                                     | 398.85                                     | 325.42                                     | 809.25  | 619.11                                       | 1,343.00                              |
| (i)     | Employees Cost  | 162.05                                     | 152.56                                     | 115.22                                     | 314.61  | 225.93                                       | 485.47                                |
| (ii)    | Other Operating Expenses  | 248.35                                     | 246.29                                     | 210.20                                     | 494.64  | 393.18                                       | 857.53                                |
| 6.      | <b>Total Expenditure (4+5) Excluding Provisions and Contingencies</b>       | <b>1,628.60</b>                            | <b>1,546.79</b>                            | <b>1,230.09</b>                            | <b>3,175.39</b>                                 | <b>2,298.35</b>                              | <b>4,997.95</b>                       |
| 7.      | <b>Operating Profit Before Provisions and Contingencies (3-6)</b>           | <b>419.82</b>                              | <b>404.03</b>                              | <b>332.98</b>                              | <b>823.85</b>                                   | <b>644.70</b>                                | <b>1,373.03</b>                       |
| 8.      | Provisions (other than tax) and Contingencies                               | 49.07                                      | 53.50                                      | 46.97                                      | 102.57  | 91.56  | 180.38                                |
| 9.      | Exceptional items   | -  | -  | -  | -   | -  | -                                     |
| 10.     | <b>Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)</b>    | <b>370.75</b>                              | <b>350.53</b>                              | <b>286.01</b>                              | <b>721.28</b>                                   | <b>553.14</b>                                | <b>1,192.65</b>                       |
| 11.     | Tax Expense   | 120.50                                     | 114.27                                     | 92.92                                      | 234.77  | 179.87                                       | 390.04                                |
| 12.     | <b>Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)</b> | <b>250.25</b>                              | <b>236.26</b>                              | <b>193.09</b>                              | <b>486.51</b>                                   | <b>373.27</b>                                | <b>802.61</b>                         |
| 13.     | Extraordinary items (net of tax expense)                                    | -  | -  | -  | -   | -  | -                                     |
| 14.     | <b>Net Profit for the period (12-13)</b>                                    | <b>250.25</b>                              | <b>236.26</b>                              | <b>193.09</b>                              | <b>486.51</b>                                   | <b>373.27</b>                                | <b>802.61</b>                         |
| 15.     | Paid up Equity Share Capital<br>(Face Value: Rs.10/- each)                  | 469.72                                     | 468.93                                     | 466.75                                     | 469.72  | 466.75                                       | 467.70                                |
| 16.     | Reserves excluding revaluation reserves                                     |  |  |  |   |  | 4,054.67                              |
| 17.     | <b>Analytical Ratios</b>  |  |  |  |   |  |                                       |
| (i)     | Percentage of shares held by Government of India                            | Nil  | Nil  | Nil  | Nil   | Nil  | Nil                                   |
| (ii)    | Capital Adequacy Ratio (%)  | 11.76                                      | 12.86                                      | 14.32                                      | 11.76   | 14.32  | 13.85                                 |
| (iii)   | <b>Earnings per share - (Basic and Diluted) (Rs.)</b>                       |  |  |  |   |  |                                       |
| a)      | Basic EPS before / after Extraordinary items (not annualized)               | 5.33                                       | 5.05                                       | 4.14                                       | 10.38   | 8.01   | 17.20                                 |
| b)      | Diluted EPS before / after Extraordinary items (not annualized)             | 5.23                                       | 4.96                                       | 4.06                                       | 10.19   | 7.85   | 16.86                                 |
| (iv)    | <b>NPA Ratios</b>   |  |  |  |   |  |                                       |
| (a)     | Gross NPA   | 409.52                                     | 365.12                                     | 332.58                                     | 409.52  | 332.58                                       | 347.08                                |
|         | Net NPA   | 114.31                                     | 99.89                                      | 93.12                                      | 114.31  | 93.12  | 94.67                                 |
| (b)     | Gross NPA (%)   | 1.03                                       | 0.97                                       | 1.09                                       | 1.03  | 1.09   | 0.98                                  |
|         | Net NPA (%)   | 0.29                                       | 0.27                                       | 0.31                                       | 0.29  | 0.31   | 0.27                                  |
| (c)     | Return on Assets (%) (annualized)   | 1.56                                       | 1.57                                       | 1.55                                       | 1.57  | 1.56   | 1.57                                  |
| 18.     | <b>Public Shareholding</b>  |  |  |  |   |  |                                       |
|         | - No. of Shares   | 378,532,745                                | 377,734,696                                | 375,562,511                                | 378,532,745                                     | 375,562,511                                  | 376,510,017                           |
|         | - Percentage of Shareholding  | 80.62                                      | 80.59                                      | 80.50                                      | 80.62   | 80.50  | 80.54                                 |



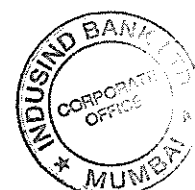
|     |  |            |            |            |            |            |            |
|-----|--|------------|------------|------------|------------|------------|------------|
| 19. | Promoters and Promoter Group Shareholding  |            |            |            |            |            |            |
| (a) | Pledged / Encumbered   |            |            |            |            |            |            |
|     | - Number of Shares   | Nil        | Nil        | Nil        | Nil        | Nil        | Nil        |
|     | - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) | Nil        | Nil        | Nil        | Nil        | Nil        | Nil        |
|     | - Percentage of Shares (as a % of total share capital)                                   | Nil        | Nil        | Nil        | Nil        | Nil        | Nil        |
| (b) | Non-encumbered   |            |            |            |            |            |            |
|     | - Number of Shares   | 90,999,984 | 90,999,984 | 90,999,984 | 90,999,984 | 90,999,984 | 90,999,984 |
|     | - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) | 100.00     | 100.00     | 100.00     | 100.00     | 100.00     | 100.00     |
|     | - Percentage of Shares (as a % of total share capital)                                   | 19.38      | 19.41      | 19.50      | 19.38      | 19.50      | 19.46      |

**Notes:**

- 1) The Bank has followed the same accounting policies in the preparation of the financial statements as those followed in the annual financial statements for the year ended March 31, 2012.
- 2) The working results for the quarter and half year ended September 30, 2012 have been arrived at after considering provision for standard assets, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- 3) The above financial results for the quarter and half year ended September 30, 2012 were subjected to "Limited Review" by the Statutory Auditors of the Bank. A clean report has been issued by them thereon. These financial results were reviewed by the Audit Committee and subsequently have been taken on record and approved by the Board of Directors at its meeting held on October 10, 2012.
- 4) During the quarter and half year ended September 30, 2012, the Bank allotted 7,98,049 shares and 20,22,728 shares respectively, pursuant to the exercise of stock options by certain employees.
- 5) The position of investor complaints is as under:  
No. of complaints pending resolution at the beginning of the quarter 2; received during the quarter 33; resolved during the quarter 32; closing position 3.
- 6) During the period under review, the Bank has revised the estimates of useful life of automated teller machines (ATMs), software and certain other items of fixed assets. As per AS-6, whenever there is a revision in the estimated useful life of an asset, the unamortised depreciable amount is charged over the revised remaining useful life of the said asset. This revision in the estimates has resulted in the profit after tax for the quarter and half year ended September 30, 2012 being higher by Rs 5.02 crs.
- 7) Previous period / year figures have been regrouped / reclassified, where necessary to confirm to current period / year classification.

Mumbai  
October 10, 2012

Romesh Sobti  
Managing Director



## Annex 2

| Series No. | Dt. of Trust Deed | ISIN No.     | Dt. Of Allotment | Amount  | Rate of interest | Dates of Redemption | Amt. redeemed during year | Balance Outstanding | Interest due date | Dt. Of payment of interest  | Credit rating  |
|------------|-------------------|--------------|------------------|---------|------------------|---------------------|---------------------------|---------------------|-------------------|-----------------------------|----------------|
| 1          | 25-05-2009        | INE095A09155 | 31-03-2009       | 100 Crs | 10.50%           | 30-06-2014          | Nil                       | 100 Crs             | 1st April, 2013   | 2 <sup>nd</sup> April, 2013 | ICRA AA CAREAA |
| 2          | 25-5-2009         | INE095A09163 | 31-03-2010       | 420 Crs | 9.50%            | 30-06-2015          | Nil                       | 420 Crs             | 1st April, 2013   | 2 <sup>nd</sup> April, 2012 | ICRA AA CAREAA |





M/s. M. D RAMINA & CO.  
Chartered Accountants  
6, Tiwari Chawl, Prabhat Colony  
Santacruz ( East ), Mumbai - 400 055  
Tel.: 26104722, Mob. 09619532453 , EMAIL — [camukeshdramina@gmail.com](mailto:camukeshdramina@gmail.com)

**CERTIFICATE REGARDING STATUTORY COMPLIANCE WITH RESPECT TO OUTSTANDING AMOUNT OF TIER II BONDS/UPPER TIER II BONDS RAISED BY INDUSIND BANK LTD & WHERE GDA TRUSTEE & CONSULTANCY IS APPOINTED AS TRUSTEE.**

**(i) Utilisation of Funds:**

The funds raised through Tier II Bonds/ Upper Tier II Bonds are not meant for any specific project as such and therefore the proceeds of these Issues utilized for the regular business activities of the Bank. The Bank has shored up its capital base to match the growth in assets and maintain level of CAR higher than the minimum level prescribed by RBI. The requirement of capital has increased o account of phased convergence to Basel II norms by Reserve Bank of India and growth in credit.

**(ii) Payment of Interest Up to the last due date**

Bank has paid the eligible interest up to the last due date. The Details of Interest payment dates are as under:

| Sr.No | Particulars of Tier II / Upper Tier II Bonds | Issued amount (Rs.in Crore) | Coupon Rate(% per annum) | Date on which Interest is payable/paid by the Bank |
|-------|--|-----------------------------|--------------------------|--|
| 1     | INE095A09155                                 | 100.00                      | 10.50                    | Annually, 1st April                                |
| 2     | INE095A09163                                 | 420.00                      | 9.50                     | Annually, 1st April                                |

**(iii) Status of Redemption of Debentures on due Date as on 30-09-2012:-**

| Sr.No | Particulars of Tier II / Upper Tier II Bonds | Issued amount (Rs.in Crore) | Date of Redemption |
|-------|--|-----------------------------|--------------------|
| 1     | INE095A09155                                 | 100.00                      | 30-06-2014         |
| 2     | INE095A09163                                 | 420.00                      | 30-06-2015         |

**(iv)** All the above bonds are Unsecured, Redeemable & Non convertible Bonds and hence the question of security does not arise.

**(v)** Bank has not defaulted on any payment of Principal (on redemption) as well as while making payment of Interest on Tier II Bonds/ Upper Tier II bonds.

FOR M. D. RAMINA & CO.  
Chartered Accountant  
Firm Reg. No. 131143W

*M Ramina*

Mukesh D. Ramina  
(Proprietor)  
M.No 135714





**Declaration**

We hereby certify and declare that ---

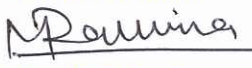
- (A) the proceeds the respective issues of NCDs / Bonds of the Company, were utilized for the purpose as mentioned in the respective Information Memorandum of the respective issues;
- (B) the Cash-Flow of the Bank is adequate for payment of interest and redemption of principal of the NCDs / Bonds issued;
- (C) being a banking company, no 'Debenture Redemption Reserve' is required to be created for the year ending on 30.09.2012;
- (D) We have complied with all the terms and conditions of each of the issues as well as all the provisions of Laws, Rules and Regulations including Securities Contract Act & Rules and guidelines of SEBI.

**Authorized Signatory**

**Chartered Accountant**

**For M/s. M. D. RAMINA & CO.**  
Chartered Accountants



  
**Mukesh D. Ramina**  
Proprietor  
Membership No. 135714

**Annexure - 4**

**Details of Complaints:**

**A) Status of Investor Grievance:**

| No. of Complaints pending at the end of previous half-year (31.03.2012) | No. of Complaints received during the half-year (01.04.2012 to 30.09.2012) | No. of Complaints resolved during the half-year |
|---|--|---|
| Nil   | Nil  | Nil   |

**B) Details of complaints pending for more than 30 days:**

| No. of Complaints pending for more than 30 days | Nature of complaints         |                                |           | Steps taken for redressal | Status of complaint (if redressed, date of redressal) |
|---|------------------------------|--------------------------------|-----------|---------------------------|---|
|   | Delay in payment of interest | Delay in payment of redemption | Any other |                           |   |
| Nil   | Nil                          | Nil                            | Nil       | Nil                       | Nil   |

