

The Manager,
National Stock Exchange Ltd.
Mumbai

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, as amended from time to time and the Listing Agreement there under, 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.) | Credit Rating at the time of Issue | Revision in Credit Rating (Upgrade/Downgrade if any) |
|---|-------------------|-----------------|-------------|-------------------------|----------------------------|------------------------------------|--|
| Additional Tier I Basel III (Series I) | 02.02.2015 | 11.02.2015 | 1000 | 10,00,000 | 100 | 1.CARE AA- 2.ICRA AA-(hyb) | Nil |
| Tier II Basel III Series X | 18.02.2015 | 27.02.2015 | 5000 | 10,00,000 | 500 | 1.CARE AA+ 2.ICRA AA+(hyb) | Nil |
| Additional Tier I Basel III (Series II) | 27.03.2015 | 08.04.2015 | 4000 | 10,00,000 | 400 | 1.CARE AA- 2.ICRA AA-(hyb) | Nil |

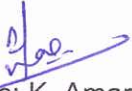
2. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs / Bonds issues.
3. The said NCDs / Bonds are unsecured.
4. The Debt Equity Ratio is **0.55**
5. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2015 are as under:



11. 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,



Name: K. Amar

Authorized Signatory



Countersigned by:



GDA Trusteeship Ltd.
Debenture Trustees



Annexure - 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 |
|---|----------------------|--------------|------------------|--------|------------------|---------------------|---------------------------|---------------------|-------------------|----------------------------|-------------------------------|
| Additional Tier I Basel III (Series I) | 17.04.2015 | INE705A08045 | 02.02.2015 | 100 cr | 9.54% | Perpetual | Nil | 100 cr | 31.03.2015 | 31.03.2015 | 1.CARE AA- 2.ICRA AA-(hyb) |
| Tier II Basel III Series X | 07.05.2015 | INE705A08052 | 18.02.2015 | 500 cr | 8.62% | 18.02.2025 | Nil | 500 cr | 31.03.2015 | 31.03.2015 | 1.CARE AA+ 2.ICRA AA+(hyb) |
| Additional Tier I Basel III (Series II) | Still to be executed | INE705A08060 | 27.03.2015 | 400 cr | 10.40% | Perpetual | Nil | 400 cr | 31.03.2016 | NA | 1.CARE AA- 2.ICRA AA-(hyb) |



Annexure - 4

Details of Complaints:

A) Status of Investor Grievance:

| No. of Complaints pending at the end of previous half-year (30.09.2014) | No. of Complaints received during the half-year (01.10.2014 to 31.03.2015) | No. of Complaints resolved during the half-year |
|---|--|---|
| NA | Nil | NA |

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 | | | | | |



Annexure – 5

Board of Directors of the Company as on 31.03.2015

| SL No. | NAME | POST/OCCUPATION |
|--------|--------------------------|--|
| 1 | Sri. Kishore Kumar Sansi | Managing Director & CEO |
| 2 | Sri. K.Ramadas Shenoy | Executive Director |
| 3 | Sri. B.S.Rama Rao | Executive Director |
| 4 | Sri. Sanjay Kumar | Director- representing the Government of India |
| 5 | Sri. Suma Verma | Director- representing the RBI |
| 6 | Sri. Y.Muralikrishna | Director- representing the Workmen employees |
| 7 | Sri. P.Vaidyanathan | Share holder Director |
| 8 | Smt. Bharati Rao | Share holder Nominee Director |

