

CSFB No. 2019-20/198

May 17, 2019

M/s Bombay Stock Exchange Limited
Listing Compliance
P.J Towers,
Dalal Street,
Mumbai 400001

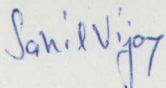
Subject: Intimation in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.

Dear Sir/Madam,

In accordance with the requirement of the aforesaid regulations, we hereby submit/ confirm/declare the following information:

1. Pursuant to the Regulation 52 (1) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 Audited Financial results for the year ended March 31, 2019 is enclosed as **Annexure I**.
2. Pursuant to the Regulation 52 (3) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015, Declaration is enclosed as **Annexure II**.
3. In term of Regulation 52 (4):
 - a) There is a change in credit rating and the same is enclosed as **Annexure III**.
 - b) Being a Banking Company, requirement of disclosures of Asset cover, debt service coverage ratio and interest services coverage ratio are not applicable.
 - c) The Bank follows the guidelines issued by RBI from time to time with regard to Capital Adequacy Ratio. Accordingly, the debt-equity ratio is not applicable to the Bank.
 - d) The Bank had made payment of interest on all the listed Bonds on time and there is no default in payment of interest. Detail of the same along with due dates of payment is enclosed as **Annexure IV**.
 - e) The Bank has not issued any Redeemable Preference shares.
 - f) As per Section 71(4) of Companies Act, 2013 read with Rule 18 (7) (b) of Companies (Share Capital and Debentures), Rules, 2014 requirement of creating Debentures Redemption reserve in not applicable on Banking Company.
 - g) Net worth of the Company as on March 31, 2019 was Rs. 248.47 Crores.
 - h) Earnings per share as on March 31, 2019 were Rs.6.82/-.
 - i) Net Profit after Tax as on March 31, 2019 was Rs. 19.41 Crores.
4. Pursuant to the Regulation 52(7) there was no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

Yours faithfully



(Sahil Vijay)
Company Secretary