

SH: 72 / 2026-27

October 26, 2026

The General Manager Department of Corporate Services BSE Limited I Floor, New Trading Ring Rotunda Building, P J Towers Dalal Street Fort, Mumbai – 400 001	The Manager, Listing Department, National Stock Exchange of India Limited 'Exchange Plaza', Bandra - Kurla Complex Bandra (E), Mumbai – 400 051
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Dear Sir,

Sub: Submission of Security Cover Certificate

Ref: SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.

Pursuant to Regulation 54 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Nil statement on Security Cover Certificate as on 30.09.2026 is annexed herewith.

Please take the same on record.

Thanking you,

Yours faithfully,

VENKATESH H H
Digitally signed by
VENKATESH H
Date: 2026.10.26
16:09:46 +05'30'

Venkatesh.H

Company Secretary & Secretary to the Board

Annexure I- Format of Security Cover

[illegible]

Annexure I- Format of Security Cover

Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														

NIL
(as the Bank has only Unsecured Bonds)

not to
be filled

Annexure I- Format of Security Cover

Lease Liabilities					NIL (as the Bank has only Unsecured Bonds)							
Provisions												
Others												
Total												
Cover on Book Value												
Cover on Market Value ^{ix}												
		Exclusiv e Security Cover Ratio			Pari-Passu Security Cover Ratio							

- ⁱ This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- ⁱⁱ This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- ⁱⁱⁱ This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
- ^{iv} This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
- ^v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- ^{vi} This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- ^{vii} In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
- ^{viii} Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
- ^{ix} The market value shall be calculated as per the total value of assets mentioned in Column O