



Ref: - JKB/TRY/2023-24

Department of Corporate Services  
BSE Limited  
P.J.Towers,  
Dalal Street  
Mumbai 400 001

Dated:- 20<sup>th</sup> JAN ,2024

Sub: - Certificate under Regulation 54 (3) of SEBI (LODR) Regulations-2015.

1. Security ID: 925J&KBL24. (Security Code: 957375).
2. Security ID: 105J&KBLPER. (Security Code: 958016).
3. Security ID: 950JKBL32. (Security Code: 973898).
4. Security ID: 975JKBL32. (Security Code: 974503).

Sir,

In pursuance to Regulation 54 (3) of SEBI (LODR) Regulations- 2015, we hereby confirm that required Asset Cover Certificate (as of 31<sup>st</sup> of Dec-2023) in respect of unsecured Non-Convertible Securities issued by our Bank have been submitted to the Debenture Trustees. A copy of Asset Cover Certificate is enclosed as Annexure-A.

Yours faithfully

Authorised Signatory

Dy. General Manager



### Annexure-A

(Amt in Crores)

S No	Particulars		Amount
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	0.00 ( As Debt issued is unsecured )
ii.	Total Borrowings (unsecured)	B	
	• Term loan		
	• Non-convertible Debt Securities		2881.00
	• CC/ OD Limits		
	• Other Borrowings		
	• IND AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/ Information Memorandum / Debenture Trust Deed)	(A/B)	NA

### Dy. General Manager

Registered office

Corporate Headquarters  
M.A.Road, Srinagar 190001  
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