

Annexure A

Details of Interest/Principal Payment and Credit Rating for the Quarter ended on 31-Dec-21 (1-Oct-21 - 31-Dec-21):

Interest/Principal (ISIN wise)						
Issue Size	ISIN No	Due date of redemption and/or interest (falling in the quarter)	Due Type (Interest & Principal)	Amount Due	Paid/unpaid(date of payment, & reasons if not paid)	Amount Paid
5,00,00,00,000	INE705A08052	NA	Interest	NA	NA	NA
4,50,00,00,000	INE705A08078	NA	Interest	NA	NA	NA
3,25,00,00,000	INE705A08094	NA	Interest	NA	NA	NA

For Bank of Baroda (erstwhile Vijaya Bank)

P. K. Agarwal
Company Secretary
Place Mumbai
Date 03-03-2022



Annexure B
Details of Complaints for the Quarter ended on 31-Dec-21
(1-Oct-21 - 31-Dec-21)

A) Status of Investor Grievance:

No. of Complaints received during the quarter	No. of Complaints resolved during the quarter	No. of Complaints pending at the end of reporting quarter

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		

For Bank of Baroda (erstwhile Vijaya Bank)

P. K. Agarwal
 Company Secretary
 Place Mumbai
 Date 03-03-2022



Annexure C

Format of certificate for asset cover by issuer of Debt Securities

To,
Catalyst Trusteeship Limited

We here by confirm the following details to Debenture trustee

a) We (Issuer Name) vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities where Catalyst Trusteeship Limited is the Debenture trustee.

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount
NA	NA	NA	NA

b) Asset Cover for listed debt securities:

- i. The financial information as on _____ has been extracted from the books of accounts for the year ended _____ and other relevant records.
- ii. The assets of the (issuer Name) provide coverage of times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table - I)
- iii. The total assets of the (Issuer Name) provide coverage of times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

Table - I:

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' - (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	NA
	• Property Plant & Equipment (Fixed assets) - movable/immovable property etc		NA
	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		NA
	• Receivables including interest accrued on Term loan/ Debt Securities etc		NA
	• Investment(s)		NA
	• Cash and cash equivalents and other current/ Non-current assets		NA
			NA
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	NA
	• Debt Securities (Provide details as per table below)		NA
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		NA
	• Interest accrued/payable on secured Debt Securities		NA
			NA
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	(A/B)	NA



ISIN wise details

Sr. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on DD-MM-YYYY	Cover Required	Assets Required
1.	XYZ	NA	NA	NA	NA	NA	NA
	Grand Total	NA	NA	NA	NA	NA	NA

Table - II:

Sr.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/	A NA
		NA
ii.	Total Borrowings (unsecured)	B NA
	• Term loan	NA
	• Non-convertible Debt Securities	NA
	• CC/ OD Limits	NA
	• Other Borrowings	NA
	• IND - AS adjustment for effective Interest rate on unsecured borrowings	NA
		NA
		NA
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B) NA

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity

I hereby certify that the above information are correct and compliance made in respect of the covenants / terms of the issue of the listed debt securities (NCD's) and certify that the such covenants/terms of the issue have been complied bythe (issuer Name) except as stated below: -

For Bank of Baroda (erstwhile Vijaya Bank)

P. K. Agarwal
Company Secretary
Place Mumbai
Date 03-03-2022



Annexure D

a. Details of Recovery expense fund

The screenshot displays the NSE application processing system interface. At the top, there is a navigation menu with options like HOME, MASTER, ISSUE, COMPLIANCE, PAYMENT, REPORT, HELP, DEBT, and VALUE-ADDED SERVICES. The main content area shows a search filter for 'Bank of Baroda' and a table of 'REF Outstanding List' with 13 records. Below this, there is a 'Cash Deposit Details' table and a 'Bank Guarantee Details' table. The interface also includes a sidebar with 'Create New REF Outstanding Details' and a footer with a disclaimer and a circular stamp of the Bank of Baroda Treasury Department.

REF Outstanding List

Application No	Company Name	Designated Stock	Application Date	Created By	Status
13	Bank of Baroda		12-Jan-2021	BANBARODA	Approved

Cash Deposit Details

Application No	Issue Type	Cash Amount	Date of Deposit	Transactions No./UTR details	Transactions Date	Drawn on Bank	Attachment	Status
13	REF Out Stan	25000000	12-Jan-2021	BARB2021012101	12-Jan-2021	BANK OF BAR	NSEBarMTRUTP.pdf	ACTN

Bank Guarantee Details

BC Reference Number	Application No	Issue Type	Guarantee Amount	Guarantee Date	Guarantee No	Bank Name	Validity from	Validity Upto	Attachment	Physical copy Received	Status

Bank of Baroda
NSE, Electronic Application Processing System (NEAPS)

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Please note that the contact details of the entities and its Officials, registered on the NEAPS portal, may be used by the Exchange to send various communication viz regulatory updates, Acknowledgements, Approvals etc., from time to time, either individually or on bulk-basis.

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b. Accounts/ funds to be maintained in case of Municipal Debt Securities (if applicable)

Sr. No.	Name of the Listed Entity	Issue Type (Public/Private Placed)	Issue Size (in ₹ crores)	Size/Value of fund/account maintained		
				No lien escrow account	Interest payment account	Sinking fund account
Na	Na	Na	Na	Na	na	

For Bank of Baroda (erstwhile Vijaya Bank)

P. K. Agarwal
 Company Secretary
 Place Mumbai
 Date 03-03-2022



Annexure F

Note on Reference of Regulations referred in Quarterly Compliance Letter

I. Obligations of Listed entity which has listed its non-convertible securities (Chapter V Regulation 52 of LODR)

1. The listed entity shall prepare and submit un-audited or audited quarterly and year to date standalone financial results on a quarterly basis in the format as specified by the Board within 45 days from the end of the quarter, other than last quarter, to the recognised stock exchange(s).
2. The listed entity shall comply with following requirements with respect to preparation, approval, authentication and publication of annual and quarterly financial results:
 - a) Un-audited financial results on quarterly basis shall be accompanied by limited review report prepared by the statutory auditors of the listed entity, in the format as specified by the Board, provided that in case of issuers whose accounts are audited by the Comptroller and Auditor General of India, the report shall be provided by any Practising Chartered Accountant (PCA).
 - b) The quarterly results shall be taken on record by the board of directors and signed by the managing director / executive director.
 - c) The audited results for the year shall be submitted to the recognised stock exchange(s) in the same format as is applicable for quarterly financial results.
 - d) The annual audited standalone and consolidated financial results for the financial year shall be submitted to the stock exchange(s) within sixty days from the end of the financial year along with the audit report.
 - e) Modified opinion(s) in audit reports / limited review reports that have a bearing on the interest payment / dividend payment pertaining to non-convertible securities / redemption or principal repayment capacity of the listed entity shall be appropriately and adequately addressed by the board of directors while publishing the accounts for the said period.
 - f) The listed entity shall also submit as part of its standalone or consolidated financial results for the half year, by way of a note, a statement of assets and liabilities and statement of cash flows as at the end of the half year.
3. The listed entity, while submitting quarterly / annual financial results, shall disclose the following line items along with the financial results:
 - a) Debt Equity Ratio;
 - b) Debt Service Coverage Ratio (*not applicable for Banks/NBFCs/HFCs registered with Reserve Bank of India*);
 - c) Interest Service Coverage Ratio (*not applicable for Banks/NBFCs/HFCs registered with Reserve Bank of India*);
 - d) Outstanding redeemable preference shares (quantity and value);



- e) Capital Redemption Reserve/Debenture Redemption Reserve;
- f) Net Worth;
- g) Net Profit after Tax;
- h) Earnings per Share;
- i) Current Ratio;
- j) Long term Debt to working capital
- k) Bad Debt to Account Receivable Ratio
- l) Current Liability Ratio;
- m) Total Debts to Total Assets;
- n) Debtors Turnover;
- o) Inventory Turnover;
- p) Operating Margin (%);
- q) Net Profit Margin (%);
- r) Sector Specific Equivalent Ratios, as Applicable

4. The listed entity shall within forty-five days from the end of every quarter submit to the stock exchange, a statement indicating the utilization of issue proceeds of non-convertible securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved
5. The listed entity shall, within two working days of the conclusion of the meeting of the board of directors, publish the financial results and statement referred to in sub-regulation (4), in at least one English national daily newspaper circulating in the whole or substantially the whole of India.
6. A copy each of above disclosures (para 1 to 5) to stock exchanges / newspaper shall also be provided to Debenture Trustees on the same day the information is submitted to stock exchanges / published in newspaper.

II. Asset Cover (Regulation 54)

1. In respect of its listed non-convertible debt securities, the listed entity shall maintain hundred per cent. asset cover or higher asset cover as per the terms of offer document / Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount at all times for the non-convertible debt securities issued;
2. The listed entity shall disclose to the stock exchange in quarterly, half-yearly, year-to-date and annual financial statements, as applicable, the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities;
3. The listed entity shall disclose the asset cover available in case of non-convertible debt securities along with its financial results in the format as specified by the Board;



III. Documents & Intimation Debenture Trustee [Regulation 56]

1. The listed entity shall forward the following to the debenture trustee promptly;
 - (a) A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilisation of funds during the implementation period of the project for which the funds have been raised;
(Provided that in the case of debentures or preference shares issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved)
 - (b) A copy of all notices, resolutions and circulars relating to:
 - i) new issue of non-convertible debt securities at the same time as they are sent to shareholders/ holders of non-convertible debt securities;
 - ii) the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;
 - (c) Intimations regarding:
 - i) Any revision in the rating;
 - ii) Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities;
 - iii) failure to create charge on the assets;
 - iv) All covenants of the issue (including side letters, accelerated payment clause, etc.);
2. The listed entity shall also disclose to the Debenture Trustee at the same time as it has intimated to the stock exchange, all material events and/or information as disclosed under regulation 51 of LODR in so far as it relates to the interest, principal, issue and terms of non-convertible debt securities, rating, creation of charge on the assets, notices, resolutions and meetings of holders of non-convertible debt securities.
3. The listed entity shall forward to the debenture trustee any such information sought and provide access to relevant books of accounts as required by the debenture trustee'
4. The listed entity may, subject to the consent of the debenture trustee, send the information stipulated in sub-regulation 56 (1) of LODR, in electronic form/fax.

For Bank of Baroda (erstwhile Vijaya Bank)

P. K. Agarwal
Company Secretary
Place Mumbai
Date 03-03-2022

