

इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK

Ref No. IRC/ 426 /2023-24

15.05.2023

The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001	The Vice President, National Stock Exchange Ltd., Exchange Plaza", C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051
BSE SCRIP CODE: 532388	NSE SCRIP CODE: IOB

Dear Sir/ Madam,

Subject: Disclosure in terms of the SEBI Operational Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 – Chapter XIV Centralized Database for Corporate Bonds/Debentures.

Pursuant to Chapter XIV of the SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, for Centralized Database for corporate bonds/ debentures, please find herewith the enclosed 'Annexure XIV-B' containing details as prescribed in the aforesaid SEBI Circular.

This is for your information and records please.

Yours faithfully,

S Nandakumaran
DGM & Company Secretary

Annual Disclosure of Non-Convertible Securities for the Financial year 2022-23

List of data fields to be submitted by issuer to stock exchanges on a periodical basis as on 31st March 2023 (once a year) and/or 'as and when' basis (event based).

List of data fields to be submitted by issuer to stock exchanges on a periodical basis (Once a year)

1. Listing details

SL.N O	ISIN	ALLOTMENT DATE	LISTING DATE	LISTING QUANTITY	FIRST ISSUE/FURTHER ISSUE	EXCHANGE
1	INE565A09264	10.12.2018	24.12.2018	300	FIRST ISSUE	BSE
2	INE565A08035	24.09.2019	07.10.2019	500	FIRST ISSUE	BSE
3	INE565A08043	31.03.2022	04.03.2022	665	FIRST ISSUE	BSE
4	INE565A08050	24.03.2023	28.03.2023	1000	FIRST ISSUE	BSE

2. A hyperlink of "Listing Notification by stock exchange" [Final approval] hyperlink(downloadable):

<https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230328-50>

3. Details of Record Date:

In terms of Offer Document to the issue, Record Date for payment of Coupon or of principal shall be the date falling 15 days prior to the relevant Coupon Payment Date, Issuer Call Date, Tax Call Date or Regulatory Call Date on which interest or principal repayment is due and payable. Pursuant to Regulation 60 of SEBI (LODR) Regulations, 2015, Bank has already intimated to the Stock exchanges, details of Record Dates fixed for payment of interest/ Principal during the FY 2022-23.

4. Details of Credit Rating:

a) Current Rating details:

ISIN	Type of Bonds	Name of the CRA	Credit Rating	Outlook	Rating Action (New, Upgrade, Downgrade Reaffirm)	Date of Credit Rating	Verification Status of CRAs	Date of Verification
INE565A09264	Tier 2 Bonds	CRISIL	AA-	STABLE	Upgrade	11.08.2022	Verified	11.08.2022
		ICRA	AA-	STABLE	Re-affirmed	14.11.2022	Verified	30.11.2022
INE565A08035	Tier 2 Bonds	CRISIL	AA-	STABLE	Upgrade	11.08.2022	Verified	11.08.2022
		IND RT	AA-	STABLE	Re-affirmed	27.02.2023	Verified	27.02.2023
INE565A08043	Tier 2 Bonds	CARE	AA-	STABLE	Re-affirmed	14.12.2022	Verified	14.12.2022
		IND RT	AA-	STABLE	Re-affirmed	27.02.2023	Verified	27.02.2023
INE565A08050	Tier 2 Bonds	CARE	AA-	STABLE	Assigned	14.12.2022	Verified	14.12.2022
		ICRA	AA-	STABLE	Assigned	14.11.2022	Verified	14.11.2022

b) Earlier Rating details:

ISIN	Type of Bonds	Name of the CRA	Credit Rating	Outlook	Rating Action (New, Upgrade, Downgrade Reaffirm)	Date of Credit Rating	Verification Status of CRAs	Date of Verification
INE565A09264	Tier 2 Bonds	CRISIL	AA+	Positive	Re-affirmed	24.12.2021	Verified	24.12.2021
		ICRA	AA-	STABLE	Re-affirmed	14.03.2022	Verified	14.03.2022
INE565A08035	Tier 2 Bonds	CRISIL	AA+	Positive	Re-affirmed	24.12.2021	Verified	24.12.2021
		IND RT	AA-	Negative	Assigned	12.09.2021	Verified	12.09.2021
			AA-	STABLE	Upgrade	13.12.2021	Verified	13.12.2021
			AA-	Stable	Re-affirmed	28.02.2022	Verified	28.02.2022
INE565A08043	Tier 2 Bonds	CARE	AA-	STABLE	Assigned	08.03.2022	Verified	08.03.2022
		IND RT	AA-	STABLE	Assigned	28.02.2022	Verified	28.02.2022

5. Payment Status:

In terms of the Offer Documents to the issue, annual Interest is payable on the Anniversary of date of Allotment every year till redemption of Bonds. If the date of payment of interest falls on holiday, the interest payment is made on the succeeding Business Day. In terms of Regulation 57(1) of SEBI (LODR) Regulations, the Bank has intimated to the Stock Exchanges, details of Payment of Interest/ Principal on Tier 2 Bonds due during the FY 2022-23 on the same day of Payment of Interest/ Principal.

6. Default history information:

Have there been any defaults/ delays in servicing any other debt security issued by the issuer? **No.** If yes, details thereof: **Not Applicable.**

Yours faithfully,

S Nandakumaran
DGM & Company Secretary