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इण्डियन ओवरसीज़ बैंक

केन्द्रीय कार्यालय- पोस्ट बाँक्स सं 3765, 763 अण्णा सालै, चेन्नै 600 002

Indian Overseas Bank

Central Office: P.B.No.: 3765, 763 Anna Salai, Chennai 600 002

Investor Relations Cell

IRC/ > /2020-21

03.08.2020

The Senior General Manager Dept. of Corporate Services **BSE Limited** Floor 1, P J Towers, Dalal Street Mumbai - 400 001

The Vice President National Stock Exchange of India Limited "Exchange Plaza", C-1, Block G Bandra-Kurla Complex, Bandra (E) Mumbai 400 051

Dear Sir.

Assignment / Withdrawal of Rating by CRISIL Limited

Credit Rating Agency M/s. CRISIL Limited has assigned its rating and has reaffirmed the rating on the following instruments of our Bank:

Type of Instrument	Amount (Rs. in Crore)	Rating
Tier II Bonds (under Basel III)	1900.00	CRISIL A+/Stable (Reaffirmed)
Lower Tier II Bonds (under Basel II)	1000.00	CRISIL A+ / Stable (Reaffirmed)
Upper Tier II Bonds (under Basel II	967.00	CRISIL A- / Stable (Reaffirmed)
Certificates of Deposit Programme		CRISIL A1+ (Reaffirmed)
Fixed Deposit Programme	2 200000	FAA / Stable (Reaffirmed)

CRISIL has withdrawn its rating on Lower Tier II Bonds (Rs.290 crore), Upper Tier II Bonds (Rs.510 crore) and Perpetual Bonds (Rs.300 crore) as the outstanding against these is Nil.

Please take note of the above information on record, pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015.

Yours faithfully

S. Nandakumaran, Company Secretary