



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



Ref No. IRC/ 27 /2024-25

15.04.2024

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, Securitised 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,

Ram Mohan K
Compliance Officer

Annual Disclosure of Non-Convertible Securities for the Financial Year 2023-24

List of data fields to be submitted by issuer to stock exchanges on a periodical basis as on 31st March 2024 (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

SN.	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	04.04.2022	665	FIRST ISSUE	BSE
4	INE565A08050	24.03.2023	28.03.2023	1000	FIRST ISSUE	BSE

*Bond having ISIN INE565A09264 was redeemed on 08.12.2023 by exercising call option

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

SN.	ISIN No	Links
1	INE565A09264	https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20181224-45
2	INE565A08035	https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20191007-20
3	INE565A08043	https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20220404-26
4	INE565A08050	https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230328-50

3. Details of Record Date:

SN.	ISIN	Record Date	Interest/ Redemption	Date of payment of interest/redemption
1	INE565A09264	22.11.2023	Interest & Redemption	08.12.2023
2	INE565A08035	08.09.2023	Interest	24.09.2023
3	INE565A08043	15.03.2024	Interest	02.04.2024
4	INE565A08050	07.03.2024	Interest	25.03.2024

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-	Positive	Re-affirmed	28.06.2023	Verified	28.06.2023
		ICRA	AA-	Positive	Re-affirmed	28.11.2023	Verified	28.11.2023
INE565A08035	Tier 2 Bonds	CRISIL	AA-	Positive	Re-affirmed	28.06.2023	Verified	28.06.2023
		IND RT	AA-	Positive	Re-affirmed	23.02.2024	Verified	23.02.2024
INE565A08043	Tier 2 Bonds	CARE	AA-	Positive	Re-affirmed	03.10.2023	Verified	03.10.2023
		IND RT	AA-	Positive	Re-affirmed	23.02.2024	Verified	23.02.2024
INE565A08050	Tier 2 Bonds	CARE	AA-	Positive	Re-affirmed	03.10.2023	Verified	03.10.2023
		ICRA	AA-	Positive	Re-affirmed	28.11.2023	Verified	28.11.2023

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-	Stable	Upgrade	29.06.2022	Verified	29.06.2022
		ICRA	AA-	Stable	Upgrade	14.11.2022	Verified	30.11.2022
INE565A08035	Tier 2 Bonds	CRISIL	AA-	Stable	Upgrade	29.06.2022	Verified	29.06.2022
		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	30.11.2022	Verified	30.11.2022

5. Payment Status:

a) Whether Interest payment/redemption payment made: (yes/no) – Yes

b) Details of interest payments:**(Rs in Crores)**

SN.	Particulars	Details			
		INE565A09264	INE565A08035	INE565A08043	INE565A08050
1	ISIN	INE565A09264	INE565A08035	INE565A08043	INE565A08050
2	Issue Size (Rs. In Crore)	300	500	665	1000
3	Interest Amount to be paid on due date	35.10	45.40	57.19	90
4	Frequency- quarterly/monthly	Yearly	Yearly	Yearly	Yearly
5	Change in frequency of payment (if any)	NA	NA	NA	NA
6	Details of such change	--	--	--	--
7	Interest payment record date	22.11.2023	08.09.2023	15.03.2024	07.03.2024
8	Due date for interest payment (DD/MM/YYYY)	10.12.2023*	24.09.2023***	31.03.2024 #	24.03.2024##
9	Actual date for interest payment (DD/MM/YYYY)	08.12.2023	25.09.2023	02.04.2024	25.03.2024
10	Amount of interest paid	35.10	45.40	57.19	90
11	Date of last interest payment	12.12.2022**	26.09.2022****	31.03.2023	NA
12	Reason for non-payment/delay in payment	NA	NA	NA	NA

*Call option was exercised on 08/12/2023 (Friday) as 09/12/2023 and 10/12/2023 were holidays on account of Second Saturday and Sunday.

**10/12/2022 and 11/12/2022 are holiday on account of Second Saturday and Sunday respectively.

***24.09.2023 was a holiday (Sunday). Hence, interest was paid on the 25.09.2023.

****24.09.2022 and 25.09.2022 were holidays on account of Second Saturday and Sunday.

*31/03/2024 was a holiday on account of Sunday and 01/04/2024 was Annual Closing of Accounts.

24/03/2024 was a holiday on account of Sunday

c) Details of redemption payments:**(Rs in Crores)**

SN.	Particulars	Details
1	ISIN	INE565A09264
2	Type of redemption (full/partial)	Full
3	If partial redemption, then By face value redemption By quantity redemption	NA
4	If redemption is based on quantity, specify, whether on: Lot basis By quantity redemption	NA
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Call
6	Redemption date due to put option (if any)	NA
7	Redemption date due to call option (if any)	10.12.2023*
8	Quantity redeemed (no. of NCDs)	3000
9	Due date for redemption (DD/MM/YYYY)	10.12.2028
10	Actual date for redemption (DD/MM/YYYY)	08.12.2023
11	Amount redeemed	300
12	Outstanding amount (Rs)	NIL
13	Date of last interest payment	NA

* Call option was exercised on 08/12/2023 (Friday) as 09/12/2023 and 10/12/2023 were holidays on account of Second Saturday and Sunday.

6. Default history information:

Have there been any defaults/ delays in servicing any other debt security issued by the issuer? If yes, details thereof: **Not Applicable.**

Yours faithfully,

Ram Mohan K
Compliance Officer