



Telephone : 044 – 28889333, 28415702
E-Mail : investor@iobnet.co.in

इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स 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/ 242/2022-23

14.11.2022

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 / Madam,

Sub: Asset Cover Certificate as per Regulation 54(3) of SEBI (LODR) Regulations, 2015 for the quarter / financial year ended 30th September, 2022

We submit herewith Asset Cover Certificate of the Bank as per Regulation 54(3) of SEBI (LODR) Regulations, 2015 for the quarter ended 30th September 2022.

Please take the above on your record.

Yours faithfully,

S Nandakumaran
DGM & Company Secretary





| A | B | C | | D | | E | | F | | G | | H | I | J | K | L | M | N | O |
|--|--|---|--------------------|---|-------------------|-------------------|-------------------|-------------------|--|--|-------------------|--------------------------------|----------------------------------|----------------|--|--|--|--|-----------------------|
| | | Exclusive Charge | Exclusive Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | Part Passu Charge | | | | | | | | |
| Particulars | Description of Asset for which this certificate relate | Debt for which this certificate is being issued | Other Secured Debt | Debt for which this certificate is being issued | Book Value | Book Value | Yes / No | Book Value | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge) | Other assets on which there is pari passu charge (excluding items covered in column F) | Book Value | Assets not offered as Security | Elimination (amount in negative) | Total (C to H) | Market Value for Assets charged on exclusive basis | Retired to only those items covered by this certificate for reason | Market Value for Assets charged on exclusive basis | Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable (for eg. Bank Balance, DSRA market value is not applicable) | Total Value (K+L+M+N) |
| Assets | | Book Value | Book Value | | | | | | | | | | | | | | | | |
| Property, plant and Equipment | | | | | | | | | | | | | | | | | | | |
| Capital, Work-in Progress | | | | | | | | | | | | | | | | | | | |
| Right of Use Assets | | | | | | | | | | | | | | | | | | | |
| Goodwill | | | | | | | | | | | | | | | | | | | |
| Inangible Assets | | | | | | | | | | | | | | | | | | | |
| Inangible Assets under Development | | | | | | | | | | | | | | | | | | | |
| Investment | | | | | | | | | | | | | | | | | | | |
| Loans | | | | | | | | | | | | | | | | | | | |
| Inventories | | | | | | | | | | | | | | | | | | | |
| Trade Receivables | | | | | | | | | | | | | | | | | | | |
| Cash & Cash Equivalents | | | | | | | | | | | | | | | | | | | |
| Bank Balances other than cash and cash equivalents | | | | | | | | | | | | | | | | | | | |
| Others | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | |
| Liabilities | | | | | | | | | | | | | | | | | | | |
| Debt Securities to which this certificate pertains | | | | | | | | | | | | | | | | | | | |
| Other debt sharing pari passu charge with above debt | | | | | | | | | | | | | | | | | | | |
| Other debt | | | | | | | | | | | | | | | | | | | |
| Subordinate Debt | | | | | | | | | | | | | | | | | | | |
| Borrowings | | | | | | | | | | | | | | | | | | | |
| Bank | | | | | | | | | | | | | | | | | | | |
| Debt Securities | | | | | | | | | | | | | | | | | | | |
| Others | | | | | | | | | | | | | | | | | | | |
| Trade Payables | | | | | | | | | | | | | | | | | | | |
| Lease Liabilities | | | | | | | | | | | | | | | | | | | |
| Provisions | | | | | | | | | | | | | | | | | | | |
| Others | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | |
| Cover on Book Value | | | | | | | | | | | | | | | | | | | |
| Cover on Market Value | | | | | | | | | | | | | | | | | | | |
| | | Exclusive Security Cover Ratio | | | | | | | Part Passu Security Cover Ratio | | | | | | | | | | |

NIL

Relating to Column, F