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इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स सं 3765, 763 ~~अण्णा साहेब~~ चेंब्रे 600 002

Indian Overseas Bank

Central Office: P.B.No.: 3765, 763 Anna ~~Street~~ Chennai-600 002

Investor Relations Cell

Balance Sheet Management Department

BSMD/IRC/ 39 /2012-13

To  
The General Manager  
Department of Corporate Services  
**Bombay Stock Exchange Limited**  
Floor 1, P.J. Towers  
Dalal Street  
Mumbai 400 001

Dear Sir,

**Sub: ICRA Ltd Rating for non-convertible bonds in the nature of promissory notes issued by our bank from time to time.**

In terms of Reg 23 (2) of SEBI (issue and Listing of Debt Securities) Regulations, 2008 and the listing agreement, we wish to advise as under.

ICRA Ltd, the credit rating agency, have reaffirmed its existing rating "[ICRA]AA+ (pronounced ICRA double A plus) with Outlook negative for the following Lower Tier II Bonds programmes of our Bank under WDM segment.

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	REDEMPTION DATE
Series IX	INE565A09090	250.00	09.01.2006	123	09.04.2016
SERIES X	INE565A09108	300.00	13.03.2006	120	13.03.2016
SERIES XI	INE565A09132	500.00	26.07.2006	120	26.07.2016
SERIES XII	INE565A09165	300.00	22.08.2008	120	22.08.2018
SERIES XIII	INE565A09181	290.00	24.08.2009	120	24.08.2019
SERIES XIV	INE565A09215	1000.00	31.12.2010	120	31.12.2020

As regards the following Upper Tier II Bonds, ICRA LTD, have reaffirmed its existing rating "[ICRA]AA, (pronounced as ICRA double A) with Outlook negative.

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	CALL OPTION DATE
Series I	INE565A09140	500.00	05.09.2006	@180	@05.09.2016
SERIES II	INE565A09173	655.30	17.09.2008	@180	@17.09.2018
SERIES III	INE565A09199	510.00	01.09.2009	@180	@01.09.2019
SERIES IV	INE565A09223	967.00	10.01.2011	@180	@10.01.2026



As regards the following Tier I (Perpetual Bonds), ICRA LTD, have reaffirmed its existing rating "[ICRA]AA, (pronounced as ICRA double A) with Outlook negative.

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	CALL OPTION DATE
Series I	INE565A09116	200.00	31.03.2006	@perpetual	@31.03.2016
SERIES II	INE565A09124	200.00	18.05.2006	@perpetual	@18.05.2016
SERIES III	INE565A09157	80.00	30.09.2006	@perpetual	@30.09.2016
SERIES IV	INE565A09207	300.00	29.09.2009	@perpetual	@29.09.2019

This is for your information and record.

Thanking You

Yours faithfully,



C N Ramachandran  
Asst. General Manager

