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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/ 68 /2018-19

12.06.2018

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,

**Disclosure as per Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

This is to inform that in view of the capital position of the Bank as at 31 March 2018 being below the requirement (including countercyclical buffer) of the Reserve Bank of India, Hong Kong Monetary Authority (HKMA) is enhancing the supervisory arrangements on our Hong Kong Branch (IOBHK). Accordingly, IOBHK is required :

- (i) to maintain high quality liquid assets (HQLA) in Hong Kong equivalent to 100% of **unpledged deposits**.
- (ii) Not to proactively solicit customer deposits while transactional deposits such as pledged deposits for commercial loans can be accepted in normal course.

*[It is explained that IOBHK can continue to take deposits as margin for credit that is being disbursed and there is no restriction on extending credit.]*

- (iii) To maintain a position of "net due to" its head office, other branches and any direct or indirect subsidiaries and associates of the Bank.

*[It is explained that our Hong Kong Branch operates with funds borrowed from India. Hence this does not alter the position of the Bank.]*





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We confirm that the above is applicable only to our Hong Kong Branch and will not have any material impact on the Bank's operations in India and other overseas centres.

The above information pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015 may be taken on record.

Thanking you,

Yours faithfully,

  
**C Haridas**  
**General Manager & CFO**

