Table DF – 2

CAPITAL ADEQUACY as on 30.09.2014

Quantitative disclosures

(Rs. In Crore)

b) Capital requirements for credit risk: Standardised Approach	
Portfolios subject to standardised approach	168511.50
Securitisation exposures	0.00
Total	168511.50
c) Capital requirements for market risk: Standardised Duration Approach	
Interest rate risk	566.12
Foreign Exchange risk (including gold)	18.12
Equity risk	334.01
Total	**918.25**
d) Capital requirements for operational risk Basic indicator approach	
Operational Risk	**1067.86**
e) Total Capital Ratio for the Bank	
Total CRAR	10.30%
Total CRAR (subject to application of Prudential Floor)	
Tier 1 CRAR	10.30%
CET-I	7.30%

Table DF 3 --- As on 30.09.2014

CREDIT RISK: GENERAL DISCLOSURES FOR ALL BANKS

(Rs. In Crore)

Quantitative Disclosures	**Applicability to our Bank**	
a) Total gross credit risk exposures, Fund based and Non fund based separately	FB NFB	266711 89155
b) Geographic distribution of exposures, Fund based and Non fund based separately	FB	NFB
• Domestic	162227.80	36798.51
• Overseas	19287.37	4817.77
c) Industry type distribution of exposures, fund based and non-fund based separately.	Annexed	
d) Residual contractual maturity breakdown of assets	Annexed	
e) Amount of NPAs (Gross)		
• Substandard	7859.28	
• Doubtful (D1, D2, D3)	5337.13	
• Loss	137.46	
f) Net NPAs	9108.81	
g) NPA Ratios		
• Gross NPAs to gross advances	7.35	
• Net NPAs to net advances	5.17	
h) Movement of NPAs (Gross)		
• Opening balance	10350.83	
• Additions	4523.76	
• Reductions	1540.72	
• Closing balance	13333.87	
j) Movement of provisions for NPAs		
• Opening balance	3142.79	
• Provisions made during the period	845.09	
• Write off	298.96	
• Write back of excess provisions	0.00	
• Closing balance	3688.92	
k) Amount of Non-Performing Investments	155.19	

l) Amount of provisions held for non-performing investments	73.68	
m) Movement of provisions for depreciation on investments		
• Opening Balance as on 30.06.2014	484.29	
• Provisions made during the period	82.28	
• Write-off	-	
• Write-back of excess provisions	-	
• Closing Balance as on 30.09.2014	566.57	

Residual contractual Maturity break down of Assets

(Rs. In Crore)

Day 1	2-7 D	8-14D	15-28D	29D-3M	3-6M	6M-1Year	>1 to 3years	>3 to 5years	>5 years
17,042.94	7,669.25	6,022.32	7,615.87	26,147.22	22,327.54	37,988.81	89,583.50	30,787.14	66,927.94

Covers Gross Assets for global operations

INDUSTRY WISE EXPOSURES

(Rs. In Crore)

Industry Name	Outstanding
Mining and Quarrying	2286.90
Food Processing	3952.10
Sugar	1109.69
Edible Oils and Vanaspati	948.48
Tea	47.69
Beverage & Tobacco	431.21
Cotton Textiles	3922.59
Jute Textiles	65.09
Other Textiles	3240.20
Leather and Leather Products	507.81
Wood and Wood products	692.05
Paper and Paper Products	1805.74
Petroleum, Coal Products and Nuclear Fuels	1268.28
Chemicals, Dyes, Paints, etc.	2398.59
Of which Fertilisers	196.37
Of which Drugs and Pharmaceuticals	747.28
Of which Others	1454.94
Rubber, Plastic and their Products	1079.69
Glass and Glassware	147.22
Cement and Cement Products	1384.87
Iron and Steel	10292.82
Other Metal and Metal Products	2309.77
All Engineering	5688.14
Of which Electronics	411.24
Vehicles, Vehicle Parts and Transport Equipment	3185.58
Gems and Jewellery	877.41
Construction	1311.30
Infrastructure	27327.00
Of which Power	18158.73
Of which Telecommunications	1445.60
Of which Roads & Ports	7722.67
Other Industries	386.23
Computer Software	661.96
NBFCs	5520.20
Trade	9443.78
Residual Advances to Balance Gross Advances	91328.64
TOTAL	**181515.17**

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Table DF-4 as on 30.09.2014

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Quantitative Disclosures

(Rs. In Crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
ADVANCES / INVESTMENT			
Below 100% risk weight	99929.69	10548.52	89381.18
100% risk weight	100666.27	14158.71	86507.56
More than 100% risk weight	31609.14	8431.37	23177.76
Deducted	0.00	0.00	0.00
TOTAL	**232205.10**	**33138.60**	**199066.50**
OTHER ASSETS			
Below 100% risk weight	26137.05	1070.29	25066.75
100% risk weight	6559.84	0.00	6559.84
More than 100% risk weight	0.00	0.00	0.00
Deducted	0.00	0.00	0.00
TOTAL	**32696.89**	**1070.29**	**31626.59**

Table DF – 5

CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

Quantitative Disclosures as on 30.09.2014 **(Rs. In Crore)**

For each separately disclosed credit risk portfolio, the exposure (after, where applicable, on or off balance sheet netting) that is covered by Eligible Financial Collateral after application of haircuts	**25334.94**
Domestic Sovereign	0.00
Foreign Sovereign	0.00
Public Sector Entities	11.04
Banks – Schedule (INR)	0.00
Foreign Bank claims in FCY	0.00
Primary Dealers	0.00
Corporates	3402.09
Regulatory Retail Portfolio (RRP)	15645.13
Claims secured by Residential Property	20.53
Claims secured by Commercial Real Estate	66.89
Consumer Credit	5889.98
Capital Market Exposure	1.56
NBFC	22.46
Venture Capital	0.00
Non Performing Assets – a) Housing Loan	0.34
Non Performing Assets – b) Others	47.97
Other Assets – Staff Loans	52.74
Other Assets	113.26
Restructured Accounts	20.86
Claims secured by C.R.E-RH	40.09

Quantitative Disclosures **(Rs. In Crore)**

For each separately disclosed credit risk portfolio, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by guarantees / Credit Derivatives (whenever specifically permitted by RBI)	**18867.22**
Public Sector Entities	11492.42
Corporates	4113.60
Regulatory Retail Portfolio (RRP)	889.73
Restructured	2336.67
Capital Market Exposure	0.00
CRE	24.94
CRE-RH	9.86

Table DF – 7

Market Risk in Trading Book:

Quantitative Disclosures:

(Rs. In Crore)

Type of Market Risk	Risk Weighted Asset (Notional)	Capital Requirement
Interest rate risk	6290.23	566.12
Equity position risk	3711.26	334.01
Foreign exchange risk	201.32	18.12
TOTAL	**10202.81**	**918.25**

Table DF – 8

Operational Risk

Quantitative disclosures

Rs. In Crores

Parameter	Capital amount	Notional Risk Weighted Assets
15% of positive average annual gross income over the previous 3 years as defined by RBI	1067.86	11865.07

Table DF –9

Interest rate risk on the Banking Book:

Quantitative Disclosures

Change in Interest Rate	ALM Policy Limit for EaR	Earnings at Risk (EaR) 30.09.2014	
		Up to 1 year	Up to 5 years
0.25% change	167.30 (3% of NII of previous year)	143.02	104.39
0.50% change	334.61 (6% of NII of previous year)	286.04	208.78
0.75% change	501.91 (9% of NII of previous year)	429.07	313.16
1.00% change	669.22 (12% of NII of previous year)	572.09	417.55
2.00% change	1338.43 (24% of NII of previous year)	1144.18	835.10

ECONOMIC VALUE OF EQUITY	**30.09.2014**
Modified Duration Gap (DGAP)	0.15%
Limit as per ALM Policy	(+/-)1.00%
Market value of Equity (MVE)	
For a 200 BPS Rate Shock the Drop in Equity Value	-5.67%

Table DF – 10: General Disclosure for Exposures Related to Counterparty Credit Risk

Quantitative Disclosure

Rs in Crore

No	Particulars	Notional Amount	MTM	Total current credit exposure
1	Derivatives	692.26	15.29	59.77
2	Interest Rates Contract/Swaps	7340.72	140.67	230.73
3	Forward Purchase /Sales Contract	5131.2	4.97	70.66
5	Credit Derivatives	0	0	0
6	Credit Default Swaps	0	0	0

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Indian Overseas Bank
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DF - 11 : Composition of capital

	Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)	Rs. In Crore	Amounts Subject to Pre-Basel III
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	6080.48	6080.48
2	Retained earnings	7490.32	7490.32
3	Accumulated other comprehensive income (and other reserves)	0	0
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0	0
	Public sector capital injections grandfathered until 1 January 2018	0	0
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	0
6	**Common Equity Tier 1 capital before regulatory adjustments**	**13570.80**	**13570.80**
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)		
10	Deferred tax assets2		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	201.05	0.00
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	7.88	0.00
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)3	0	204.17
20	Mortgage servicing rights4 (amount above 10% threshold)	0	0
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	0	0
22	Amount exceeding the 15% threshold6	0	0
23	of which: significant investments in the common stock of financial entities	0	0
24	of which: mortgage servicing rights	0	0
25	of which: deferred tax assets arising from temporary differences	0	0
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	0	0
26a	of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0	0
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries8	0	0
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	0	0

26d	of which: Unamortised pension funds expenditures		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0	0
	of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)		
	of which: [INSERT TYPE OF ADJUSTMENT]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	0	0
29	**Common Equity Tier 1 capital (CET1)**	**208.92**	**204.17**
	Additional Tier 1 capital: instruments	**13361.88**	**13366.63**
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	624.00	780.00
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0	0
33	Directly issued capital instruments subject to phase out from Additional Tier 1	624.00	780.00
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	0
35	of which: instruments issued by subsidiaries subject to phase out	0	0
36	**Additional Tier 1 capital before regulatory adjustments**	0	0
	Additional Tier 1 capital: regulatory adjustments	**624.00**	**780.00**
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	75.00	75.00
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0.00	0.00
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)10	0	0
41	National specific regulatory adjustments (41a+41b)	0	0.00
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0	0
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0	0
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0	0
	of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]	0	0
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**		
44	**Additional Tier 1 capital (AT1)**	75	75
44a	**Additional Tier 1 capital reckoned for capital adequacy11**	**549.00**	**705.00**
45	**Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)**	**549.00**	**705.00**
	Tier 2 capital: instruments and provisions	***13910.88***	***14071.63***

Central Office Chennai

46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2	1604.00	1902.00
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2105.84	2632.30
49	of which: instruments issued by subsidiaries subject to phase out	0	0
50	Provisions12	0	0
51	**Tier 2 capital before regulatory adjustments**	2083.76	2083.76
	Tier 2 capital: regulatory adjustments	**5793.60**	**6618.06**
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments	55.00	55.00
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	30.00	0.00
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments (56a+56b)	0	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries		
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0	
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	0	204.17
	of which: [INSERT TYPE OF ADJUSTMENT		204.17
57	**Total regulatory adjustments to Tier 2 capital**	0	0
58	**Tier 2 capital (T2)**	85.00	262.62
58a	**Tier 2 capital reckoned for capital adequacy14**	***5708.60***	***6355.44***
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	**5708.60**	**6355.44**
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	0	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**5708.60**	**6355.44**
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment	**19619.48**	**20427.07**
	of which: [INSERT TYPE OF ADJUSTMENT]	0.00	
	of which: ...		
60	**Total risk weighted assets (60a + 60b + 60c)**	0	
60a	of which: total credit risk weighted assets	***190579.37***	
60b	of which: total market risk weighted assets	168511.49	
60c	of which: total operational risk weighted assets	10202.81	
	Capital ratios	11865.07	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
62	Tier 1 (as a percentage of risk weighted assets)	7.01%	
63	Total capital (as a percentage of risk weighted assets)	7.30%	
		10.30%	

Indian Overseas Bank
Central Office
Chennai
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64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.00%	
65	of which: capital conservation buffer requirement	0	
66	of which: bank specific countercyclical buffer requirement	0	
67	of which: G-SIB buffer requirement	0	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	2.01%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)	0	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2083.76	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2604.70	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	624.00	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	156.00	
84	Current cap on T2 instruments subject to phase out arrangements	2105.84	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	526.46	

Notes to the Template

Row No. of the template	Particular	(Rs. In million)
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0
	Total as indicated in row 10	0

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केंद्रीय कार्यालय चेन्नै Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0
	of which: Increase in Common Equity Tier 1 capital	0
	of which: Increase in Additional Tier 1 capital	0
	of which: Increase in Tier 2 capital	0
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0
	(i) Increase in Common Equity Tier 1 capital	0
	(ii) Increase in risk weighted assets	0
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	0
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	0
50	Eligible Provisions included in Tier 2 capital	1291.16
	Eligible Revaluation Reserves included in Tier 2 capital	792.60
	Total of row 50	2083.76
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	0

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Table DF – 12: Composition of Capital-Reconciliation Requirements

(Rs.in Crore)

		Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
A	Capital & Liabilities		
i	Paid up Capital	1235.35	
	Reserves and Surplus	14908.50	
	Minority Interest	0.00	
	Total Capital	**16143.85**	
ii	Deposits	**239223.59**	
	of which : Deposit from Banks	535.23	
	of which : customer deposits	238688.36	
	of which : Others		
iii	Borrowings	**19198.80**	
	of which : From RBI	0.00	
	of which : From bank	10938.99	
	of which : from other institutional & agencies	1857.51	
	of which : Others(pl .Specify)	0.00	
	of which : Capital instruments	6402.30	
iv	Other liabilities and provisions	**6342.54**	
	Total	**280908.78**	

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केंद्रीय कार्यालय Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

		Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
B	Assets		
i	Cash and Balances with Reserve Bank of India	**11784.05**	
	Balance with bank and money at call and short notice	**10572.37**	
II	Investments:	**74394.04**	
	of which: Government Securities	63684.40	
	of which: Other approved securities	52.56	
	of Which :shares	1107.33	
	of which : Debentures & Bonds	5321.04	
	of which: Subsidiaries/joint Venture/Associates	193.2	
	of which : other (commercial Paper, Mutual Funds etc)	4035.51	
iii	Loans and advances	**175181.27**	
	of which : Loans and advances to banks	975.32	
	of which : Loans and advances to customers	174205.95	
iv	Fixed assets	**2564.50**	
v	Other assets	**6412.55**	
	of which : Goodwill and intangible assets	0.00	
	of which : Deferred tax assets	0.00	
vi	Goodwill on consolidation	0.00	
vii	Debit balance in Profit & Loss account	0.00	
	Total	**280908.78**	

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Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Lower Tier II SERIES VII	Lower Tier II SERIES VIII	Lower Tier II SERIES IX	Lower Tier II SERIES X
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09074	INE565A09082	INE565A09090	INE565A09108
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	ineligible	ineligible	ineligible	ineligible
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	300	800	1000	1200
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	08.01.2005	16.09.2005	09.01.2006	13.03.2006
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	08.04.2015	16.12.2015	09.04.2016	13.03.2016
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable
15	Optional call date, contingent call dates and redemption amount (Rs. in millions)	nil, nil, 1500	nil, nil, 2000	nil, nil, 2500	nil, nil, 3000
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not available	Not available	Not available	Not available
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केंद्रीय कार्यालय चेन्नै Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI

इण्डियन ओवरसीज़ बैंक
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Chennai
Balance Sheet Management Dept.
तुलन पत्र प्रबंधन विभाग

Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Lower Tier II SERIES XI	Lower Tier II SERIES XII	Lower Tier II SERIES XIII	Lower Tier II SERIES XIV
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09132	INE565A09165	INE565A09181	INE565A09215
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	ineligible	ineligible	ineligible	ineligible
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	2000	2400	2320	10000
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	26.07.2006	22.08.2008	24.08.2009	31.12.2010
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	26.07.2016	22.08.2018	24.08.2019	31.12.2020
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable
15	Optional call date, contingent call dates and redemption amount (Rs. in millions)	nil, nil, 5000	nil, nil, 3000	nil, nil, 2900	nil, nil, 10000
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not available	Not available	Not available	Not available
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank
तुलन पत्र प्रबंधन विभाग Balance Sheet Management Dept.
केंद्रीय कार्यालय Central Office Chennai

30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI

Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Upper Tier II SERIES I	Upper Tier II SERIES II	Upper Tier II SERIES III	Upper Tier II SERIES IV
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09140	INE565A09173	INE565A09199	INE565A09223
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	5000	6553	5100	9670
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	05.09.2006	17.09.2008	01.09.2009	10.01.2011
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	05.09.2021	17.09.2023	01.09.2024	10.01.2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (in Rs. Million)	05.09.2016 nil 5000	17.09.2018 nil 6553	01.09.2019 nil 5100	10.01.2021 nil 9670
16	Subsequent call dates, if applicable .	No	No	No	No
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Central Office Chennai Balance Sheet Management तुलन पत्र प्रबंधन विभाग

24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केन्द्रीय कार्यालय चेन्नै Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Perpetual SERIES I	Perpetual SERIES II	Perpetual SERIES III	Perpetual SERIES IV
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09116	INE565A09124	INE565A09157	INE565A09207
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
5	Post-transitional Basel III rules	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	2000	2000	800	3000
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	31.03.2006	18.05.2006	30.09.2006	29.09.2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual
14	Issuer call subject to prior supervisory approva	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (Rs. in millions)	31.03.2016, nil, 2000	18.05.2016, nil, 2000	30.09.2016, nil, 800	29.09.2019, nil, 3000
16	Subsequent call dates, if applicable	No	No	No	No
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversio	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केन्द्रीय कार्यालय चेन्नै Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	equity shareholders and subordinate to claims of all other creditors	equity shareholders and subordinate to claims of all	equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI

इण्डियन ओवरसीज़ बैंक
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Balance Sheet Management Dept.
तुलन पत्र प्रबंधन विभाग

Table DF-14 : Terms and Conditions of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Perpetual SERIES I	Perpetual SERIES II	Perpetual SERIES III	Perpetual SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09116	INE565A09124	INE565A09157	INE565A09207
2	Instrument type	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
5	Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual
6	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
7	Optional call date, contingent call dates and redemption amount (Rs. in millions)	31.03.2016, nil, 2000	18.05.2016, nil, 2000	30.09.2016, nil, 800	29.09.2019, nil, 3000
8	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
9	Existence of a dividend stopper	Yes	Yes	Yes	Yes
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
15	Non-compliant transitioned features	Yes	Yes	Yes	Yes
16	If yes, specify non-compliant features	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केन्द्रीय कार्यालय चेन्नै Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

Table DF-14 : Terms and Conditions of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Upper Tier II SERIES I	Upper Tier II SERIES II	Upper Tier II SERIES III	Upper Tier II SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09140	INE565A09173	INE565A09199	INE565A09223
2	Instrument type	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount (in Rs. Million)	05.09.2016 nil 5000	17.09.2018 nil 6553	01.09.2019 nil 5100	10.01.2021 nil 9670
6	Subsequent call dates, if applicable	No	No	No	No
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	Yes	Yes	Yes	Yes
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No	No	No	No
16	If yes, specify non-compliant features	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केन्द्रीय कार्यालय Central Office Chennai Balance Sheet Management Dept. तुलन पत्र प्रबंधन विभाग

Table DF-14 : Terms and Conditions of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Lower Tier II SERIES VII	Lower Tier II SERIES VIII	Lower Tier II SERIES IX	Lower Tier II SERIES X	Lower Tier II SERIES XI	Lower Tier II SERIES XII	Lower Tier II SERIES XIII	Lower Tier II SERIES XIV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09074	INE565A09082	INE565A09090	INE565A09108	INE565A09132	INE565A09165	INE565A09181	INE565A09215
2	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
5	Optional call date, contingent call dates and redemption amount (Rs. in millions)	nil, nil, 1500	nil, nil, 2000	nil, nil, 2500	nil, nil, 3000	nil, nil, 5000	nil, nil, 3000	nil, nil, 2900	nil, nil, 10000
6	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No	No	No	No	No	No	No	No
16	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank केन्द्रीय कार्यालय Central Office Chennai तुलन पत्र प्रबंधन विभाग Balance Sheet Management Dept.