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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/ 123 /2019-20

30.07.2019

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,

Assignment / Review of Ratings by CRISIL Limited

Credit Rating Agency, M/s. CRISIL Limited has assigned its rating of 'CRISIL A+/Stable' for the proposed issue of Rs. 300 crore Tier II Bonds (under Basel III) and reaffirmed the rating on the following Instruments of our Bank:

Type of Instrument	Amount (Rs. In Crore)	Rating (July 2019)
Tier-II bonds (under Basel III)	500.00	CRISIL A+/Stable (reaffirmed)
Tier-II bonds (under Basel III)	300.00	CRISIL A+/Stable (reaffirmed)
Tier-II bonds (under Basel III)	800.00	CRISIL A+/Stable (reaffirmed)
Lower Tier-II bonds (under Basel II)	1290.00	CRISIL A+/Stable (reaffirmed)
Tier-I Perpetual bonds (under Basel II)	300.00	CRISIL A-/Stable (reaffirmed)
Upper Tier-II bonds (under Basel II)	1477.00	CRISIL A-/Stable (reaffirmed)
Fixed Deposit Programme	200000.00	FAA/ Stable (Reaffirmed)
Certificate of Deposits Programme		CRISIL A1+ (Reaffirmed)

The ratings continue to factor in the expectation of strong support from Government of India.

Please take the above information on record, pursuant to Regulation 30 and 84 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,

Radha Venkatakrisnan
General Manager & CFO

