

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK



Ref No. IRC/ 41/2025-26

May 30, 2025

The General Manager,	The Vice President,
Department of Corporate Services,	National Stock Exchange Ltd.,
BSE Limited,	Exchange Plaza, C-1 Block G,
Floor 1, P.J. Towers, Dalal Street,	Bandra-Kurla Complex, Bandra (E),
Mumbai 400 001	Mumbai – 400 051
BSE SCRIP CODE: 532388	NSE SCRIP CODE: IOB

Dear Sir/ Madam,

Annual Secretarial Compliance Report of the Bank for the Financial Year ended on March 31,2025 under Regulation 24A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to SEBI circular no. CIR/CFD/CMD1/27/2019 dated February 08, 2019, and Regulation 24A of SEBI (LODR) Regulations, 2015, we enclose Annual Secretarial Compliance Report for the year ended March 31, 2025, submitted by M/s. Srinidhi Sridharan & Associates, Practicing Company Secretaries in the format specified by SEBI for your perusal and information.

Please take the same on record.

Yours faithfully,

(Ram Mohan K)

Compliance officer



SECRETARIAL COMPLIANCE REPORT OF INDIAN OVERSEAS BANK FOR THE YEAR ENDED31ST MARCH 2025

ISIN: INE565A01014

We, SRINIDHI SRIDHARAN & ASSOCIATES, Company Secretaries have examined:

- a) All the documents and records made available to us and explanation provided by INDIAN OVERSEAS BANK (hereinafter referred as "BANK") having its Central office at No 736, Anna Salai, Chennai- 600002.
- b) the filings/submissions made by the listed entity to the stock exchanges,
- c) website of the listed entity (website address: https://www.iob.in/)
- d) any other document/ filing, as may be relevant, which has been relied upon to make this certification, for the year ended 31st March, 2025 in respect of compliance with the provisions of:
 - a) the Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued there under; and
 - b) the Securities Contracts (Regulation) Act, 1956 ("SCRA"), rules made there under and the Regulations, circulars, guidelines issued there under by the Securities and Exchange Board of India ("SEBI");

The specific Regulations, whose provisions and the circulars/ guidelines issued there under, have been examined, including:-

- a) Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter SEBI Listing Regulations);
- b) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
- c) Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
- d) Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
- e) Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
- f) Securities and Exchange Board of India (Buy-back of Securities) Regulations, 2018;
 (Not applicable during the year under review)
- g) Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021; (Not applicable during the year under review)
- h) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client; (Not applicable during the year under review)



i) Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 and circulars/guidelines issued there under;

and based on the above examination, we hereby report that, during the review period:

(a) The listed entity has complied with the provisions of the above Regulations and circulars/ guidelines issued there under except the following:-

S.	Compliance	Regulatio	Deviations		Type of	l .		Observation	Manageme	Remarks
No	Requirement	n/		Taken	Action	s of	Amou	s/ Remarks	nt	
	(Regulations/circu	Circular		by		violat	nt	of the	Response	
	lars/ guidelines	No.				ion		Practicing		
	including specific							Company		
	clauses)							Secretary		
1.	Board of directors	Regulation	There was	-	-	-	-	There was no	The Bank is	-
	shall have an	17(1)(a) of	no woman					woman	regularly	
	optimum	SEBI	independen					independent	taking up	
	combination of	Listing	t director					director	with	
	executive and non-	Regulation	during the					during the	Government	
	executive directors	S	year under					year under	of India for	
	with at least one-		review						appointmen	
	woman independent		commencin					commencing	t of Women	
	director.		g from 1st					from 1st	Independen	
			April, 2024					April, 2024	t Director.	
			to 31st					to 31st		
			March,					March, 2025		
			2025							
2.	The listed entity	Regulation	For the	BSE	Received	Delay	-	The Bank	The Listed	-
	shall disclose to the	30 of SEBI	investor	Limited		ed		had delayed	Entity	
	stock exchanges the	Listing	meeting	(BSE)	E-mail	submi		in submitting	received	
	investor meeting	_	held on July		from	ssion		prior	warning	
	intimation at least	s read with	22^{nd} , 2024	Nationa	both the	of		intimation	letter from	
	two working days in	Schedule	the	l Stock	Stock	prior		about the	BSE & NSE	
	advance (excluding	III Part A	intimation	Exchan	exchange	intima		Investor	dated 29th	
	the date of	Para A	has been	ge of	S.	tion		Meet.	March,	
	intimation and date	clause 15	uploaded in	India		about			2025 in	
	of meet) of the said		the	Limited		the		Both the	respect of	
	meeting		recognised	(NSE)		Invest		Stock	the same	
			stock			or		exchanges	and the	
			exchange(s)			Meet		has sent a	bank has	
			on July 18th,					Caution	promptly	
			2024 (less					E-mail for	intimated	
			than two					the above	the same to	
			working					violation.	the Stock	
			days)						Exchanges.	

SECRETARIAL COMPLIANCE REPORT FOR THE YEAR ENDED $31^{\mbox{\scriptsize ST}}$ MARCH, 2025



	Any vacancy in the	_	The tenure	-	-	-	-	The bank has		-
	office of a director	17 (1E) of	of the					not filled the	the Board of	
	shall be filled by the	SEBI	Independen					vacancy of	Directors is	
	listed entity at the	Listing	t Directors					the board	filled by	
	earliest and in any	Regulation	was					within the	Department	
	case not later than	S	completed					time as	of Financial	
1	three months from the	_	on 20 th					stipulated	Services,	
	date of such vacancy.		December,					_	Government	
	aute of such vacancy.		· 1							
	Further to that if the		2024 and					_	of India only	
			the vacancy					regulation,	and the	
	listed entity becomes		was not					consequent	Bank has no	
	non-compliant with		filled,					to that the	role in the	
1	the above provision		consequent					board and	appointmen	
	due to expiration of		to that the					committee	t of	
1	the term of office of		board as					composition	Directors.	
	any director, the		well as					was	Bank has	
	resulting vacancy		committee					adversely	taken up	
	shall be filled by the		composition					affected.	with the	
	listed entity not later		_					arrecteu.		
1	than the date such		was						DFS,	
	office is vacated.		affected.						Government	
	office is vacated.								of India for	
									appointmen	
									t of	
									Directors on	
1	I								the Board of	
4.	Board of directors	Regulation	The Listed	-	-		_	The bank did	the Bank.	_
4.	Board of directors	Regulation		-	-	-	-	The bank did	the Bank. Vacancies in	-
	shall have an	17(1)(b) of	entity did	-	-	-	-	not have a	the Bank. Vacancies in the Board of	-
	shall have an optimum	l7(1)(b) of SEBI	entity did not have a	-	-	-	-	not have a duly	the Bank. Vacancies in the Board of Directors is	-
	shall have an optimum combination of	l7(1)(b) of SEBI Listing	entity did not have a duly	1	-	-	-	not have a duly constituted	the Bank. Vacancies in the Board of Directors is filled by	-
	shall have an optimum combination of executive and non-	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted	1	-	-	-	not have a duly constituted Board for the	the Bank. Vacancies in the Board of Directors is filled by Department	-
	shall have an optimum combination of executive and non- executive directors	l7(1)(b) of SEBI Listing	entity did not have a duly constituted Board for	-	-	-	-	not have a duly constituted Board for the period	the Bank. Vacancies in the Board of Directors is filled by Department of Financial	-
	shall have an optimum combination of executive and non- executive directors with at least one-	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted	-	-	1	-	not have a duly constituted Board for the period between	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services,	-
	shall have an optimum combination of executive and non- executive directors	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for	-	-	-	-	not have a duly constituted Board for the period between	the Bank. Vacancies in the Board of Directors is filled by Department of Financial	-
	shall have an optimum combination of executive and non- executive directors with at least one-	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period	-	-	-	-	not have a duly constituted Board for the period between 21 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services,	-
	shall have an optimum combination of executive and non- executive directors with at least one- third of the board	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between	-	-	-	-	not have a duly constituted Board for the period between 21 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government	-
	shall have an optimum combination of executive and non- executive directors with at least one- third of the board being independent directors when	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21st	-	-	-	-	not have a duly constituted Board for the period between 21 st December,	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21st December, 2024 to 31st	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21st December, 2024 to 31st	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors.	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-		not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-		not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-		not have a duly constituted Board for the period between 21 st December, 2024 to 31 st	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-		-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March, 2025	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March, 2025	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the DFS,	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21st December, 2024 to 31st March, 2025	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the DFS, Government of India for	
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21st December, 2024 to 31st March, 2025	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the DFS, Government of India for appointmen	-
	shall have an optimum combination of executive and non-executive directors with at least one-third of the board being independent directors when chairperson is a non-executive	17(1)(b) of SEBI Listing Regulation	entity did not have a duly constituted Board for the period between 21 st December, 2024 to 31 st March,	-	-	-	-	not have a duly constituted Board for the period between 21st December, 2024 to 31st March, 2025	the Bank. Vacancies in the Board of Directors is filled by Department of Financial Services, Government of India only and the Bank has no role in the appointmen t of Directors. Bank has taken up with the DFS, Government of India for	



									the Board of the Bank.	
5.	The Board of	Regulation		-	-	-	-	The bank did		
	Directors shall	18 of SEBI	entity did						the Board of	
	constitute the Audit	Listing	not have a					duly	Directors is	
	Committee with at	Regulation						constituted	filled by	
	least two-third of	S	constituted					Audit	Department	
	Members of the		Audit					Committee	of Financial	
	committee as		Committee					for the	Services,	
	Independent		for the					period	Government	
	Directors.		period					between	of India only	
			between					21 st	and the	
			21st					December,	Bank has no	
			December,					2024 to 31st	role in the	
			2024 to 31st					March, 2025	appointmen	
			March,						t of	
			2025						Directors.	
									Bank has	
									taken up	
									with the	
									DFS,	
									Government	
									of India for	
									appointmen	
									t of	
									Directors on	
									the Board of	
									the Bank.	
									However,	
									the role of	
									the ACB was	
									carried out	
									by the	
									Board	
									under the	
									special	
									provisions	
									granted	
									under para	
									14 A of the	
									Nationalise	
									d Banks	
									(Manageme	
									nt and	
									Miscellaneo	
									us	
									Provisions)	
									Amendment	
									Scheme	
									2021. The	
									Bank has	

SECRETARIAL COMPLIANCE REPORT FOR THE YEAR ENDED 31ST MARCH, 2025



				7					reconstitute	
									d the Audit	
									Committee	
									of the Board	
									with effect	
									from 22nd	
									April, 2025	
6.	The Board of	Regulation	The Listed	-	-	-	-	The bank did	The bank	
	Directors shall	19(1)(c)of	entity did					not have a	had	
	constitute the	SEBI	not have a					duly	reconstitute	
	Nomination and	Listing	duly					constituted	d the	
	Remuneration	_	constituted					Nomination	Nomination	
	Committee with at	S	Nomination					and	and	
	least two-third of		and					Remuneratio	Remunerati	
	Members of the		Remunerati					n Committee	on	
	committee as		on					for the	Committee	
	Independent		Committee					period	with effect	
1	Directors		for the					between	from 24 th	
			period					21st	March,	
			between					December,	2025.	
			21 st					2024 to 23rd	2020.	
			December,					March, 2025.		
			2024 to 23 rd					1.1df cli, 2025.		
			March,							
			2025							
7.	The Board of	Regulation		_	_	_	_	The bank did	Vacancies in	_
' '	Directors shall	21 (2) of	entity did						the Board of	
	constitute the Risk	SEBI	not have a					duly	Directors is	
	Management	Listing	duly					constituted	filled by	
	Committee with	_	constituted						Department	
	minimum three	S	Risk					Management	-	
	members with		Managemen					Committee	Services,	
	majority of them		t Committee						Government	
	being members of		for the						of India only	
	the board of		period					between	and the	
	directors, including		between						Bank has no	
	at least one		21st					December,	role in the	
	independent		December,					2024 to 31st		
	director.		2024 to 31st					March, 2025.	t of	
	un ettor.		March					1·1a1 C11, 2023.	Directors.	
1			2025.						Bank has	
1			۷۵۷۵.						taken up	
1									with the	
									DFS,	
1									Government	
									of India for	
									appointmen	
									t of	
									Directors on	
									the Board of the Bank.	



									**	
									However,	
									the role of	
									the RMCB	
									was carried	
									out by the	
									Board	
									under the	
									special	
									provisions	
									granted	
									under para	
									14 A of the	
									Nationalise	
									d Banks	
									(Manageme	
									nt and	
									Miscellaneo	
									us	
									Provisions)	
									Amendment	
									Scheme	
									2021 as on	
									31st March,	
									2025.	
									2025.	
									The Bank	
									has	
									reconstitute	
									d the Risk	
									Managemen t Committee	
									with effect	
									from 22 nd	
	TIL N	D	D : .1	C · · · ·	D :	TA7		ml D 11	April, 2025.	
	The Nomination and						-	The Bank has		
	Remuneration	19 (3A) of	Financial	es and	the	ng		not	conducted	
	Committee of the	SEBI	Year 2023-		Financial			conducted	NRC	
	Listed Entity shall	Listing	24, there	ge	Year	receiv		any	meeting for	
	meet at least once in	_			2023–24,				FY 2024-25	
	a financial year.	S	meetings	of India		from		and	on	
			_	(SEBI)	were no	SEBI		Remuneratio	27.03.2025	
			Nomination		meetings			n Committee		
			and		held by	18 th		meeting		
			Remunerati		the	Febru		during the		
			on		Nominati	-		Financial		
			Committee.		on and	2025		Year 2023-		
					Remuner			24.		
					ation					
					Committ					
L					ee.					



(b) The listed entity has taken the following actions to comply with the observations made in the previous reports:

S.	Observations/	Observations made	Compliance	Details of	Remedial	Comments
No	Remarks of the	in the secretarial	Requirement	violation /	actions, if	of the PCS
	Practicing	compliance report	(Regulations/circul	deviations	any, taken	on the
	Company Secretary	for the year ended	ars/ guidelines	and	by the	actions
	in the previous	31st March, 2024	including specific	actions	listed entity	taken by
	Reports		clauses)	taken /		the listed
				penalty		entity
				imposed, if		
				any, on the		
				listed		
				entity		
1.	The listed entity has	Delay in submission	Regulation 60(2) of	Delay in	Bank has	The Listed
	delayed in intimating	on of the notice of	SEBI (LODR)	submission	adopted	entity has
	the notice of the	the Record period.	Regulations, 2015 –	of the	remedial	paid the fine
	Record date to the		The listed entity	notice of	measures to	of Rs.
	BSE Limited,		shall give notice in	the Record	ensure	10,000/- to
	recognised stock		advance of at least	date during	compliance	BSE Limited
	exchange(s)		seven working days	the		on 16 th June,
			(excluding the date	Financial		2023.
			of intimation and the	Year 2021-		
			record date) to the	22.		The Bank
			recognised stock			has paid the
			exchange(s) of the	The BSE		fine, action
			record date or of as	Limited has		closed.
				levied a fine		
			stock exchange(s)	of		
			may agree to or	Rs.10,000/-		
			require specifying	on 29 th		
			the purpose of the	May, 2023		
			record date.			

We further affirm the compliance status with respect to the specific provisions by the listed entity as mentioned below:

Sr. No.	Particulars	Compliance Status (Yes/No/NA)	Observations/ Remarks by PCS
1.	Secretarial Standards The compliances of the listed entity are in accordance with the applicable Secretarial Standards (SS) viz., Secretarial Standard on Meetings of the Board of Directors and General Meetings issued by the Institute of Company Secretaries India (ICSI) as notified by the Central Government under section 118(10) of the Companies Act, 2013 and mandatorily applicable.	NOT APPLICABLE	The Secretarial Standards issued and notified by the Institute of Company Secretaries of India are applicable only to Companies registered under the Companies Act as provided under Section 118 of the Companies Act, 2013 and since the Bank does not have a Corporate

SECRETARIAL COMPLIANCE REPORT FOR THE YEAR ENDED $31^{\mbox{\scriptsize ST}}$ MARCH, 2025



			identification Number (CIN) and is a Nationalized Bank now, therefore the Secretarial Standards are not applicable
2.	Adoption and timely updation of the Policies		
	All applicable policies under SEBI Regulations are adopted with the approval of board of directors of the listed entity.	YES	-
	All the policies are in conformity with SEBI Regulations and has been reviewed & timely updated as per the regulations/circulars/ guidelines issued by SEBI.	YES	-
3.	Maintenance and disclosures on Website		
	 The Listed entity is maintaining a functional website. Timely dissemination of the 	YES	The Bank has generally followed the provisions of Regulation 46 and 62 of the SEBI Listing
	documents/ information under a separate section on the website.	YES	Regulations, and there was some overlap in the information disclosed
	Web-links provided in annual corporate governance reports under Regulation 27(2) are accurate and specific which redirects to the relevant document(s)/ section of the website.	YES	under both regulations.
4.	Disqualification of Director		-
	None of the Directors of the Company are disqualified under Section 164 of Companies Act, 2013.	YES	-
5.	Details related to Subsidiaries of listed entities		
	 Identification of material subsidiary companies. Requirements with respect to disclosure of material as well as other subsidiaries. 	NOT APPLICABLE YES	The Listed Entity does not have a Material Subsidiary Company



Preservation of Documents The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under SEBI LODR Regulations, 2015.	YES	-
Performance Evaluation		
The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year as prescribed in SEBI Regulations.	YES	-
Related Party Transactions		
The listed entity has obtained prior approval of Audit Committee for all Related party transactions. (or)	YES	-
 In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ratified/rejected by the Audit committee. 	NOT APPLICABLE	Not Applicable during the year under review.
Disclosure of events or information		
The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of SEBI LODR Regulations, 2015 within the time limits prescribed thereunder.	NO	Kindly Refer to the table above
Prohibition of Insider Trading		
The listed entity is in compliance with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015.	YES	The Bank has generally complied with provision as stipulated under SEBI (Prohibition of Insider Trading) Regulations, 2015.
Actions taken by SEBI or Stock Exchange(s), if any		
No Actions taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder.	YES	-
	maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under SEBI LODR Regulations, 2015. Performance Evaluation The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year as prescribed in SEBI Regulations. Related Party Transactions • The listed entity has obtained prior approval of Audit Committee for all Related party transactions. (or) • In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ratified/rejected by the Audit committee. Disclosure of events or information The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of SEBI LODR Regulations, 2015 within the time limits prescribed thereunder. Prohibition of Insider Trading The listed entity is in compliance with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015. Actions taken by SEBI or Stock Exchanges (including under the Standard Operating Procedures issued by SEBI retrough various circulars) under SEBI Regulations and circulars/ guidelines issued	The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under SEBI LODR Regulations, 2015. Performance Evaluation The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year as prescribed in SEBI Regulations. Related Party Transactions • The listed entity has obtained prior approval of Audit Committee for all Related party transactions. (or) • In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ratified/rejected by the Audit committee. Disclosure of events or information The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of SEBI LODR Regulations, 2015 within the time limits prescribed thereunder. Prohibition of Insider Trading The listed entity is in compliance with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015. Actions taken by SEBI or Stock Exchange(s), if any No Actions taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) guidelines issued



12.	Resignation of statutory auditors from the listed entity or its material subsidiaries: In case of resignation of statutory auditor from the listed entity or any of its material subsidiaries during the financial year, the listed entity and / or its material subsidiary(ies) has / have complied with paragraph 6.1 and 6.2 of section V-D of chapter V of the Master Circular on compliance with the provisions of the LODR Regulations by listed entities.	NOT APPLICABLE	-
13.	Additional Non-compliances, if any No additional non-compliance observed for all SEBI regulation/circular/guidance note etc.	YES	Kindly Refer to the table above

PLACE: CHENNAI DATE: 15TH MAY, 2025

For SRINIDHI SRIDHARAN &ASSOCIATES COMPANY SECRETARIES

CS SRINIDHI SRIDHARAN FCS No. 12510 CP No. 17990 PR No. 6279/2024 UIN: S2017TN472300

UDIN: F012510G000347185

