



**इण्डियन ओवरसीज़ बैंक**  
**Indian Overseas Bank**

आपकी प्रगति का सच्चा साथी  
Good people to grow with



Ref No. IRC/ 20 /2025-26

11.04.2025

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

Dear Sir/ Madam,

**Subject: Disclosure in terms of the SEBI Operational Circular for Issue and listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 – Chapter XIV Centralized Database for Corporate Bonds/Debentures.**

Pursuant to Chapter XIV of the SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, for Centralized Database for corporate bonds/ debentures, please find herewith the enclosed 'Annexure XIV-B' containing details as prescribed in the aforesaid SEBI Circular.

This is for your information and records please.

Yours faithfully,

Ram Mohan K  
Compliance Officer

**Annual Disclosure of Non-Convertible Securities for the Financial Year 2024-25**

List of data fields to be submitted by issuer to stock exchanges on a periodical basis as on 31<sup>st</sup> March 2025 (once a year) and/or 'as and when' basis (event based).

List of data fields to be submitted by issuer to stock exchanges on a periodical basis (Once a year)

**1. Listing details**

SN.	ISIN	ALLOTMENT DATE	LISTING DATE	LISTING QUANTITY	FIRST ISSUE/ FURTHER ISSUE	EXCHANGE
1	INE565A08035	24.09.2019	07.10.2019	500	FIRST ISSUE	BSE
2	INE565A08043	31.03.2022	04.04.2022	665	FIRST ISSUE	BSE
3	INE565A08050	24.03.2023	28.03.2023	1000	FIRST ISSUE	BSE

**2. A hyperlink of "Listing Notification by stock exchange" [Final approval] hyperlink(downloadable):**

SN.	ISIN No	Links
1	INE565A08035	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20191007-20">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20191007-20</a>
2	INE565A08043	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20220404-26">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20220404-26</a>
3	INE565A08050	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230328-50">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230328-50</a>

**3. Details of Record Date:**

SN.	ISIN	Record Date	Interest/ Redemption	Date of payment of interest/redemption
1	INE565A08035	06.09.2024	Interest	24.09.2024
2	INE565A08043	07.03.2025	Interest	31.03.2025
3	INE565A08050	07.03.2025	Interest	24.03.2025

**4. Details of Credit Rating:****a) Current Rating details:**

ISIN	Type of Bonds	Name of the CRA	Credit Rating	Outlook	Rating Action (New, Upgrade, Downgrade Reaffirm)	Date of Credit Rating	Verification Status of CRAs	Date of Verification
INE565A08035	Tier 2 Bonds	CRISIL	AA	Stable	Upgrade	27.06.2024	Verified	28.06.2024
		IND RT	AA	Stable	Upgrade	17.01.2025	Verified	17.01.2025
INE565A08043	Tier 2 Bonds	CARE	AA	Stable	Upgrade	06.08.2024	Verified	07.08.2024
		IND RT	AA	Stable	Upgrade	17.01.2025	Verified	17.01.2025
INE565A08050	Tier 2 Bonds	CARE	AA	Stable	Upgrade	06.08.2024	Verified	07.08.2024
		ICRA	AA	Stable	Upgrade	27.11.2024	Verified	27.11.2024

**b) Earlier Rating details:**

a) Whether Interest payment/redemption payment made: (yes/no) – Yes

ISIN	Type of Bonds	Name of the CRA	Credit Rating	Outlook	Rating Action (New, Upgrade, Downgrade Reaffirm)	Date of Credit Rating	Verification Status of CRAs	Date of Verification
INE565A08035	Tier 2 Bonds	CRISIL	AA-	Positive	Re-affirmed	28.06.2023	Verified	28.06.2023
		IND RT	AA-	Positive	Re-affirmed	23.02.2024	Verified	23.02.2024
INE565A08043	Tier 2 Bonds	CARE	AA-	Positive	Re-affirmed	03.10.2023	Verified	03.10.2023
		IND RT	AA-	Positive	Re-affirmed	23.02.2024	Verified	23.02.2024
INE565A08050	Tier 2 Bonds	CARE	AA-	Positive	Re-affirmed	03.10.2023	Verified	03.10.2023
		ICRA	AA-	Positive	Re-affirmed	28.11.2023	Verified	28.11.2023

**b) Details of interest payments:**

(Rs in Crores)

S.no	Particulars	Details		
1	ISIN	INE565A08035	INE565A08043	INE565A08050
2	Issue Size	500	665	1000
3	Interest Amount to be paid on due date	45.40	57.19	90.00
4	Frequency- quarterly/monthly	Yearly	Yearly	Yearly
5	Change in frequency of payment (if any)	NA	NA	NA
6	Details of such change	--	--	--
7	Interest payment record date	06.09.2024	07.03.2025	07.03.2025
8	Due date for interest payment	24.09.2024	31.03.2025	24.03.2025
9	Actual date for interest payment	24.09.2024	31.03.2025	24.03.2025
10	Amount of interest paid	45.40	57.19	90
11	Date of last interest payment	24.09.2023	02.04.2024*	25.03.2024**
12	Reason for non-payment/delay in payment	NA	NA	NA

\*31/03/2024 was a holiday on account of Sunday and 01/04/2024 was Annual Closing of Accounts.

\*\*24/03/2024 was a holiday on account of Sunday

**c) Details of redemption payments:**

(Rs in Crores)

SN.	Particulars	Details
1	ISIN	NIL
2	Type of redemption (full/partial)	NA
3	If partial redemption, then By face value redemption By quantity redemption	NA
4	If redemption is based on quantity, specify, whether on: Lot basis By quantity redemption	NA
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	NA
6	Redemption date due to put option (if any)	NA

7	Redemption date due to call option (if any)	NA
8	Quantity redeemed (no. of NCDs)	NA
9	Due date for redemption (DD/MM/YYYY)	NA
10	Actual date for redemption (DD/MM/YYYY)	NA
11	Amount redeemed	NA
12	Outstanding amount (Rs)	NA
13	Date of last interest payment	NA

#### 6. Default history information:

Have there been any defaults/ delays in servicing any other debt security issued by the issuer?  
If yes, details thereof: **Not Applicable.**

Yours faithfully,

Ram Mohan K  
Compliance Officer

