



INDIAN OVERSEAS BANK
Investor Relations Cell,
Balance Sheet Management Department (BSMD),
Central Office, 763, Anna Salai,
Chennai – 600 002
BSMD/IRC/ 202/2014-15

Tel: 044-28889392
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18.11.2014

The Senior General Manager
Listing Department
Bombay Stock Exchange Limited
Floor 25, P.J. Towers
Dalal Street
Mumbai – 400 001

Kind Attn: Shri. Girish Joshi

Dear Sir,

Sub: Revision of Ratings by CRISIL Limited

The Credit Agency, M/s. CRISIL Limited, have reaffirmed its rating '**CRISIL AA / Stable**' on our Bank's lower Tier II Bonds. The Bank's Tier I Perpetual Bonds and Upper Tier II Bonds (under Basel II) they have revised the rating to '**CRISIL AA- / Stable**' from CRISIL AA / Negative. The rating on the bank's certificates of deposit programme and Fixed Deposit Programme have been reaffirmed at 'CRISIL A1+' and FAAA/Stable respectively. We give below the details of the bonds which are tradable in WDM segment.

Lower Tier II:

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	REDEMPTION DATE
SERIES VIII	INE565A09082	200.00	16.09.2005	123	16.12.2015
SERIES IX	INE565A09090	250.00	09.01.2006	123	09.04.2016
SERIES XI	INE565A09132	500.00	26.07.2006	120	26.07.2016
SERIES XII	INE565A09165	300.00	22.08.2008	120	22.08.2018
SERIES XIII	INE565A09181	290.00	24.08.2009	120	24.08.2019
SERIES XIV	INE565A09215	1000.00	31.12.2010	120	31.12.2020
Total		2540.00			



Upper Tier II:

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	CALL OPTION DATE
SERIES I	INE565A09140	500.00	05.09.2006	@180	@05.09.2016
SERIES II	INE565A09173	655.30	17.09.2008	@180	@17.09.2018
SERIES III	INE565A09199	510.00	01.09.2009	@180	@01.09.2019
SERIES IV	INE565A09223	967.00	10.01.2011	@180	@10.01.2026
Total		2632.30			

Tier I Perpetual Bonds:

BOND DESCRIPTION	ISIN No	ISSUE SIZE (Rs in Crores)	DATE OF ALLOTMENT	TENOR IN MONTHS	CALL OPTION DATE
SERIES I	INE565A09116	200.00	31.03.2006	@perpetual	@31.03.2016
SERIES II	INE565A09124	200.00	18.05.2006	@perpetual	@18.05.2016
SERIES III	INE565A09157	80.00	30.09.2006	@perpetual	@30.09.2016
SERIES IV	INE565A09207	300.00	29.09.2009	@perpetual	@29.09.2019
Total		780.00			

This is for your kind information and record to comply with clause 36 of the Listing Agreement.

Thanking You

Yours faithfully,


(S. Kalpaga Rani)
Assistant General Manager

