



INDIAN OVERSEAS BANK
Investor Relations Cell,
Balance Sheet Management Department (BSMD),
Central Office, 763, Anna Salai,
Chennai – 600 002
IRC/BSMD/ /2013-14

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18.10.2013

To
The Vice - Preseident
Listing Department
The National Stock Exchange Limited
Exchange Plaza
Plot No. C/1, 'G' Block
Bandra Kurla Complex
Bandra (E)
Mumbai 400 051

Dear Sir,

Sub: Revision of Ratings by CRISIL Limited

The Credit Agency, M/s. CRISIL Limited, have revised its rating on our Bank's lower Tier II Bonds (under Basel II) to '**CRISIL AA / Stable**' from 'CRISIL AA+ / Stable' and on the Bank's Tier I Perpetual Bonds and Upper Tier II Bonds (under Basel II) to 'CRISIL AA/ Negative' from CRISIL AA+/Stable. The rating on the bank's certificates of deposit programme has been reaffirmed at 'CRISIL A1+'. 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	09.04.2016
SERIES IX	INE565A09090	250.00	09.01.2006	120	13.03.2016
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			

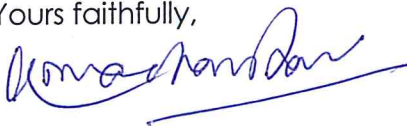
Tier I Perpetual Bonds:

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.

Thanking You

Yours faithfully,



(C. N. Ramachandran)
Asst. General Manager

