

Statement of Deviation / Variation in utilization of funds raised

[As per Regulation 32(1) of SEBI (LODR) Regulations, 2015]

Name of Listed Entity				Indian Overseas Bank		
Mode of Fund Raising				Not Applicable		
Date of Raising Funds				Not Applicable		
Amount Raised				Nil		
Report Filed for Quarter ended				31.12.2022		
Monitoring Agency				Not Applicable		
Monitoring Agency Name, if Applicable				Not Applicable		
Is there a Deviation / Variation in use of funds raised				No		
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders				Not Applicable		
If yes, Date of Shareholder Approval				Not Applicable		
Explanation for the Deviation / Variation				Not Applicable		
Comments of the Audit committee after review				Nil		
Comments of Auditors, if any				Nil		
Objects for which funds have been raised and where there has been a deviation, in the following table				Not Applicable		
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds Utilized	Amt of Deviation / Variation for the quarter according to applicable Object	Remarks if any
Nil						

Note- Bank has not raised funds during the quarter ended 31.12.2022. There is no deviation in utilization of funds raised earlier by the bank.

Deviation of variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund raising document, i.e. Prospectus, letter of offer etc.

Name of Signatory: S Nandakumaran
Designation: Company Secretary

Date- 09.02.2023



**Statement of Deviation /Variation in the use of the proceeds of issue of Listed
Non-Convertible Debt Securities**

[As per Regulations 52(7) of SEBI (LODR) Regulations, 2015]

A- Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks if any
1	2	3	4	5	6	7	8	9	10
Indian Overseas Bank	INE565A0 8043	Private Placement	Basel III Tier II Bonds	31.03.22	665.00	Yes	No Deviation	N.A.	Nil
	INE565A0 9264	Private Placement	Basel III Tier II Bonds	10.12.18	300.00	Yes	No Deviation	N.A.	Nil
	INE565A0 8035	Private Placement	Basel III Tier II Bonds	24.09.19	500.00	Yes	No Deviation	N.A.	Nil

B- Statement of deviation/ variation in use of Issue proceeds:

Particulars					Remarks		
Name of listed entity					Indian Overseas Bank		
Mode of fund raising					Private Placement		
Type of instrument					Non-convertible Securities (Basel III Tier II Bonds)		
Date of raising funds					N.A.		
Amount raised					Nil		
Report filed for quarter ended					31.12.2022		
Is there a deviation/ variation in use of funds raised?					Not applicable		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?					Not applicable		
if yes, details of the approval so required?					Not applicable		
Date of approval					Not applicable		
Explanation for the deviation/ variation					Not applicable		
Comments of the audit committee after review					Nil		
Comments of the auditors if any					Nil		
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table-							
Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)		Remarks, if any
Nil							

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: S Nandakumaran
Designation: DGM & Company Secretary
Date: 09.02.2023



Indian Overseas Bank
Investor Relations Cell, Central Office, Chennai
SECURITY COVER CERTIFICATE AS ON 31.12.2022

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F	
ASSETS			Charge Value											
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt						NIL								
Other debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.

[ii] This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.

[iii] Pari passu Charge shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.

[iv] This column shall include book value of assets having pari passu charge and outstanding book value of all debt having that pari passu security charge along with debt for which this certificate is issued.

[v] This column shall include book value of all other assets having pari passu charge and outstanding book value of all debt having that pari passu security.

[vi] This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for

[vii] This column shall include assets which are considered at market Value like Land, Building, Residential/ Commercial Real Estate, while other assets having charge shall be stated at book value.



(Signature)

(S NANDAKUMARAN)
DGM & COMPANY SECRETARY

DATE- 09.02.2023