Secretarial Department

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SEC/LODR/43/2024-25 **May 02, 2024**

The Manager
The National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051

Sub: The Federal Bank Limited – Disclosure under Regulation 54(2)/(3) of SEBI, Listing Obligations and Disclosure Requirements Regulations (LODR), 2015

Dear Sir/Madam,

Pursuant to Regulation 54(2)/(3) of SEBI, Listing Obligations and Disclosure Requirements Regulations (LODR), 2015 and SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, please find enclosed herewith the Security Cover details of Non-Convertible Debentures issued by The Federal Bank Limited as on March 31, 2024.

Since all debt securities issued by the bank are unsecured as mentioned in the table below, a NIL certificate is being issued in the format prescribed in Annexure 1 of the circular.

Name of the Issuer	ISIN Number	Issuance Date	Amount Issued (in Cr)	Nature of security
The FEDERAL BANK LTD	INE171A08024	20-06-2019	300	Unsecured
THE FEDERAL BANK LTD	INE171A08032	20-01-2022	700	Unsecured
THE FEDERAL BANK LTD	INE171A08040	29-03-2023	995	Unsecured

The disclosure as required under Annexure 1 is annexed.

We request you to take the above information on record in compliance with the requirement.

Yours Faithfully,

For The Federal Bank Limited

SAMIR PRAVINCHANDRA RAJDEV

Digitally signed by SAMIR PRAVINCHANDRA RAJDEV
Date: 2024.05.02 11:24:07 +05'30'

Samir P Rajdev
Company Secretary

Annexure I:

a) Revised Format for Security Cover Certificate

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)**
												Relating to Column F		
		Book Value	**Book Value**	**Yes/ No**	**Book Value**	**Book Value**								
ASSETS														
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							INE171A08024 – Rs 300 cr INE171A08032 –Rs 700 cr INE171A08040 – Rs. 995 cr							
Other debt sharing pari-passu charge with above debt		*not to be filled*												
Other Debt														
Subordinated debt														
Borrowings														
Bank														

Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value							NA							
Cover on Market Value[ix]							NA							
		Exclusive Security Cover Ratio	NIL		**Pari-Passu Security Cover Ratio**	NIL								

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. This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
iv. This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
v. This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
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. In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
viii. Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
ix. The market value shall be calculated as per the total value of assets mentioned in Column O.

b) ISIN wise Details

Sr. No.	ISIN	Facility	Type of Charge	Sanctioned Amount	Outstanding Amount as on 31-03-2024	Cover Required (in times)	Security Required (in crores)
1	INE171A08024	Non-Convertible Tier II Bonds	Unsecured	300 cr	300 cr	NIL	NIL
2	INE171A08032	Non-Convertible Tier II Bonds	Unsecured	700 cr	700 cr	NIL	NIL
3	INE171A08040	Non-Convertible Tier II Bonds	Unsecured	995 cr	995 cr	NIL	NIL