

SD/ F 24/261/2022-23

January 16,2023

The Manager
Listing Department
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, 2015

Dear Sir/Madam,

Pursuant to Regulation 54(2)/ (3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations ,2015 and SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, the companies are advised to submit the Security Cover Certificate for the unsecured debt securities in the format prescribed in Annexure I of the abovementioned circular along with the financial results within prescribed timelines in NEAPS. Accordingly, please find the below details of Non-Convertible Tier II Bonds as on December 31, 2022.

Name of the Issuer	ISIN	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 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 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)	
		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						
Other debt sharing pari-passu charge with above debt								-						
Other Debt		<i>not to be filled</i>						-						
<i>Subordinated debt</i>								-						

<i>Borrowings</i>								-						
<i>Bank</i>								-						
<i>Debt Securities</i>								-						
<i>Others</i>								-						
<i>Trade payables</i>								-						
<i>Lease Liabilities</i>								-						
<i>Provisions</i>								-						
<i>Others</i>								-						
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 30-09-2022	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

For The Federal Bank Limited

Samir P Rajdev
Company Secretary