

SEC/LODR/374/2024-25

January 27, 2025

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

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

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, please find enclosed herewith the Security Cover details of Non-Convertible Debentures issued by The Federal Bank Limited as on December 31st, 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	lssuance Date	Amount Issued (in Cr)	Nature of security
THE FEDERAL BANK LTD	INE171A08032	20-01-2022	700	Unsecured
THE FEDERAL BANK LTD	INE171A08040	29-03-2023	995	Unsecured
THE FEDERAL BANK LTD	INE171A08057	12-11-2024	1500	Unsecured

The disclosure as required under Annexure 1 is annexed.

Kindly take the information on record.

Thanking you,

Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev Company Secretary

The Federal Bank Ltd. | Secretarial Dept | 6th Floor, Federal Towers, Bank Junction, Aluva | Phone: 04842622263 Email: secretarial@federalbank.co.in | CIN: L65191KL1931PLC000368 | Website: <u>www.federalbank.co.in</u>

Annexure I:

a) Revised Format for Security Cover Certificate

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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															

1 -	1	1	I	1	1	1	I	l .	1 1	1
Loans										
Inventories										
Trade										
Receivables										
Cash and Cash										
Equivalents										
Bank Balances										
other than Cash and Cash										
Equivalents										
Others										
Total										
LIABILITIES										
Debt securities						INE171A08032 -				
to which this						Rs 700 cr INE171A08040 –				
certificate						INE171A08040 -				
pertains						Rs. 995 cr				
						INE171A08057 – Rs. 1,500 cr				
Other debt sharing pari- passu charge with above debt						··· /- · · · ·				
sharing pari-										
passu charge										
above debt										
Other Debt		1								
Subordinated		not to be								
debt		not to be filled								
Borrowings		1								
~										
Bank		1								
	1	I			I I				II	I

	1	1	1	I	1	I	I	1	I	I	I	1	1	1
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 31-12-2024	Cover Required (in times)	Security Required (in crores)
1	INE171A08032	Non-Convertible Tier II Bonds	Unsecured	700 cr	700 cr	NIL	NIL
2	INE171A08040	Non-Convertible Tier II Bonds	Unsecured	995 cr	995 cr	NIL	NIL
3	INE171A08057	Infra Bond	Unsecured	1,500 cr	1,500 cr	NIL	NIL