

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: 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, 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	Issuance 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

<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 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