



Ref No. IRC/301/2024

10.01.2025

The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001	The Vice President, National Stock Exchange Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051
BSE SCRIP CODE: 532388	NSE SCRIP CODE: IOB

Dear Sir/ Madam,

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in MCLR w.e.f 15.01.2025

The Assets and Liabilities Management Committee of the Bank, in its meeting held on 10.01.2025, has reviewed the MCLR workings as on 08.01.2025 and increased MCLR by 5 bps for Three - Months, Six - Month and One Year tenor and by 10 bps for Two Year tenor. The revised MCLR shall be effective from 15.01.2025. The effective MCLR will be as per details given below until further review.

TENOR WISE MCLR W.E.F. 15.01.2025

S No	Tenor	Existing MCLR (%) w.e.f 15.11.2024	Change	Revised MCLR (%) w.e.f 15.01.2025
1	Overnight MCLR	8.25	--	8.25
2	One - Month MCLR	8.50	--	8.50
3	Three - Month MCLR	8.60	(+) 5 bps	8.65
4	Six - Month MCLR	8.85	(+) 5 bps	8.90
5	One Year MCLR	9.05	(+) 5 bps	9.10
6	Two Year MCLR	9.00	(+) 10 bps	9.10
7	Three Year MCLR	9.15	--	9.15

The above information may be taken on record.

Yours faithfully,

(Ram Mohan K)
Compliance officer