



Ref No. IRC/235/2025-26

11.12.2025

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 15.12.2025****Revision in Bank's EBLR (RLLR & REPO RATE) w.e.f. 15.12.2025**

The Assets and Liabilities Management Committee of the Bank, in its meeting held on 11.12.2025, has reviewed the MCLR workings as on 10.12.2025 and reduced the MCLR by 5 bps in Three-Months, Six-Months & 1-Year MCLR. The revised MCLR shall be effective from 15.12.2025. The effective MCLR will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%) w.e.f 15.09.2025	Change	Revised MCLR (%) w.e.f 15.12.2025
1	Overnight MCLR	8.00	No Change	8.00
2	One -Month MCLR	8.30	No Change	8.30
3	Three - Month MCLR	8.45	(-) 5 bps	8.40
4	Six - Month MCLR	8.70	(-) 5 bps	8.65
5	One Year MCLR	8.85	(-) 5 bps	8.80
6	Two Year MCLR	8.85	(-) 5 bps	8.80
7	Three Year MCLR	8.90	(-) 5 bps	8.85

Further, ALCO took note of the Repo Rate cut of 25 bps announced by RBI in its MPC meeting held from Dec 3 to 5, 2025. After deliberation, ALCO decided to reduce External Benchmark Lending Rate (EBLR) by 25 bps w.e.f. 15.12.2025.

The revised EBLR rates are as below:

Benchmark	Existing Rate w.e.f. 12.06.2025	Existing Rate w.e.f. 15.12.2025
Repo Linked Lending Rate (RLLR)	8.35%	8.10%
Repo Rate	5.50%	5.25%

Yours faithfully,

(Ram Mohan K)

Compliance officer

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