



Ref No. IRC/306/2025-26

12.03.2026

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

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in MCLR w.e.f 15.03.2026

The Asset Liability Management Committee (ALCO) of the Bank, in its meeting held on 12.03.2026, has reviewed the MCLR workings as on 10.03.2026 and reduced the One Month MCLR by 10 bps w.e.f 15.03.2026. The revised MCLR shall be effective from 15.03.2026. The effective MCLR will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%)	Change	Revised MCLR (%) w.e.f 15.03.2026
1	Overnight MCLR	7.95	No Change	7.95
2	One -Month MCLR	8.30	(-)10 bps	8.20
3	Three - Month MCLR	8.40	No Change	8.40
4	Six - Month MCLR	8.65	No Change	8.65
5	One Year MCLR	8.80	No Change	8.80
6	Two Year MCLR	8.80	No Change	8.80
7	Three Year MCLR	8.85	No Change	8.85

Thanking you,

Yours faithfully,

Raghuram Mallela
Deputy General Manager/
Company Secretary & Compliance Officer

इण्डियन ओवरसीज़ बैंक,
निवेशक संबंध कक्ष, केंद्रीय कार्यालय,
763 अण्णा सालै, चेन्नै 600 002

044 – 7172 9791, 2888 9360 | investor@iobnet.co.in

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