



Ref No. IRC/150/2026-27

12.10.2026

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

Madam/Sir,

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in Marginal Cost of Funds based Lending Rate (MCLR) w.e.f 15.10.2026

The Exchanges are hereby informed that the MCLR w.e.f. 15.10.2026 will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%)	Change	Revised MCLR (%) w.e.f 15.10.2026
1	Overnight MCLR	7.90	(+) 5 bps	7.95
2	One -Month MCLR	8.25	No Change	8.25
3	Three - Month MCLR	8.45	(+) 5 bps	8.50
4	Six - Month MCLR	8.70	(+) 5 bps	8.75
5	One-Year MCLR	8.85	(+) 5 bps	8.90
6	Two-Year MCLR	8.85	(+) 5 bps	8.90
7	Three-Year MCLR	8.90	(+) 5 bps	8.95

This is for your information and appropriate dissemination.

Yours faithfully,

**VISHAL
BHATNAGAR**

Vishal Bhatnagar

Deputy Company Secretary

Digitally signed by VISHAL
BHATNAGAR
Date: 2026.10.12 18:29:00 +05'30'

**इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank**

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