



Ref No. IRC/21/2026-27

13.04.2026

<b>The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001 BSE SCRIP CODE: 532388</b>	<b>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</b>
--	--

Dear Sir/ Madam,

**Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015**  
**Revision in MCLR w.e.f 15.04.2026**

The Asset Liability Management Committee (ALCO) of the Bank, in its meeting held on 13.04.2026, has reviewed the MCLR workings as on 10.04.2026 and decided to reduce the Overnight, 1- Year & 2- Year MCLR by 5 bps each w.e.f 15.04.2026. The revised MCLR shall be effective from 15.04.2026. The effective MCLR will be as per details given below until further review.

**TENOR WISE MCLR**

S No	Tenor	Existing MCLR (%) w.e.f 15.03.2026	Change	Revised MCLR (%) w.e.f 15.04.2026
1	Overnight MCLR	7.95	(-) 5 bps	7.90
2	One -Month MCLR	8.20	No Change	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	(-) 5 bps	8.75
6	Two Year MCLR	8.80	(-) 5 bps	8.75
7	Three Year MCLR	8.85	No Change	8.85

This is for your information and appropriate dissemination.

Yours faithfully,

Raghuram Mallela  
Deputy General Manager/  
Company Secretary & Compliance Officer