



Ref No. IRC/259/2025-26

14.01.2026

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

**Outcome of Board Meeting- Approval of Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the quarter and nine months ended December 31, 2025**

In terms of Regulation 30, 33 and 52 and other applicable regulations of the SEBI (LODR) Regulations, 2015, we hereby inform that the Board of Directors of the Bank in its meeting held on **January 14, 2026 (Wednesday)**, at Chennai inter alia, approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the quarter and nine-months ended December 31, 2025.

In this regard, we enclose the following:

1. Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter and nine months ended December 31, 2025, along with Segment Results, Statement of Assets and Liabilities and Audit Report of the Statutory Central Auditors of the Bank.
2. Security Cover Certificate as on December 31, 2025 for unsecured listed debt securities of the Bank. (Reg. 54 of SEBI LODR Regulations, 2015)
3. Statement of Deviation/Variation in utilization of the funds raised for the Quarter ended December 31, 2025. (Reg. 32 (1) and Reg. 52(7)/(7A) of SEBI LODR Regulations, 2015)

The Meeting of the Board of Directors commenced at 11:00 a.m. and concluded at 12:15 p.m.

The Financial Results will be made available on the Bank's Website under the following link: [https://www.iob.bank.in/Financial\\_perf](https://www.iob.bank.in/Financial_perf).

Please take the above information on record and arrange for dissemination.

Yours faithfully,

(Ram Mohan K)  
**Compliance officer**



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

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इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Standalone Financial Results for the Quarter and Nine Months ended 31.12.2025

(₹ in Lakhs)

STANDALONE							
S.No	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
1	<b>Interest Earned (a) + (b) + (c) + (d)</b>	<b>8,17,239</b>	<b>7,84,879</b>	<b>7,11,172</b>	<b>23,40,672</b>	<b>20,49,742</b>	<b>28,13,101</b>
	(a) Interest/discount on advances/bills	6,12,794	5,85,599	5,03,906	17,49,303	14,92,431	20,18,213
	(b) Income on Investments	1,90,571	1,87,182	1,80,839	5,60,633	5,22,186	7,03,788
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	5,619	5,687	4,651	16,071	13,349	17,588
	(d) Others	8,255	6,411	21,776	14,665	21,776	73,512
2	<b>Other Income</b>	<b>1,49,919</b>	<b>1,36,545</b>	<b>1,29,753</b>	<b>4,34,556</b>	<b>3,96,397</b>	<b>5,54,507</b>
3	<b>TOTAL INCOME (1+ 2)</b>	<b>9,67,158</b>	<b>9,21,424</b>	<b>8,40,925</b>	<b>27,75,228</b>	<b>24,46,139</b>	<b>33,67,608</b>
4	Interest Expended	4,87,385	4,78,965	4,32,278	14,30,279	12,73,017	17,24,080
5	Operating Expenses (i) + (ii)	2,19,463	2,02,456	1,82,046	6,08,840	5,66,113	7,74,727
	(i) Employees Cost	1,34,440	1,17,201	1,06,905	3,68,288	3,53,441	4,66,640
	(ii) Other Operating expenses	85,023	85,255	75,141	2,40,552	2,12,672	3,08,087
6	<b>TOTAL EXPENDITURE (4+5) (excluding Provisions &amp; Contingencies)</b>	<b>7,06,848</b>	<b>6,81,421</b>	<b>6,14,324</b>	<b>20,39,119</b>	<b>18,39,130</b>	<b>24,98,807</b>
7	<b>OPERATING PROFIT before Provisions &amp; Contingencies (3-6)</b>	<b>2,60,310</b>	<b>2,40,003</b>	<b>2,26,601</b>	<b>7,36,109</b>	<b>6,07,009</b>	<b>8,68,801</b>
8	Provisions (other than tax) and Contingencies of which Provisions for Non-Performing Assets	1,23,565	67,245	1,02,864	2,75,214	3,11,284	4,17,629
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1,36,745	1,72,758	1,23,737	4,60,895	2,95,725	4,51,172
11	Tax Expenses	233	50,116	36,371	90,636	67,361	1,17,701
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	1,36,512	1,22,642	87,366	3,70,259	2,28,364	3,33,471
13	Extraordinary items (Net of Tax Expenses)	0	0	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	<b>1,36,512</b>	<b>1,22,642</b>	<b>87,366</b>	<b>3,70,259</b>	<b>2,28,364</b>	<b>3,33,471</b>
15	Paid up Equity Share Capital (Face Value of each share - ₹10/-)	19,25,659	19,25,659	18,90,241	19,25,659	18,90,241	19,25,659
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)						9,48,999
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	92.44	94.61	96.38	92.44	96.38	94.61
	(ii) Capital Adequacy Ratio (%) (Basel III)	16.30	17.94	16.97	16.30	16.97	19.74
	(a) CET 1 Ratio	13.99	15.53	14.33	13.99	14.33	17.13
	(b) Additional Tier 1 Ratio	0	0	0	0	0	0
	(iii) Earning Per Share (EPS)						
	a) Basic and Diluted EPS before Extraordinary items (Net of Tax Expenses) for the period, for the year to date and for the previous year (not annualized) (₹)	0.71	0.64	0.46	1.92	1.21	1.76
	b) Basic and Diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (₹)	0.71	0.64	0.46	1.92	1.21	1.76
	(iv) NPA Ratios						
	a) Gross NPA	4,52,989	5,07,827	6,07,051	4,52,989	6,07,051	5,34,772
	b) Net NPA	70,792	77,639	97,591	70,792	97,591	91,186
	c) % of Gross NPA	1.54	1.83	2.55	1.54	2.55	2.14
	d) % of Net NPA	0.24	0.28	0.42	0.24	0.42	0.37
	(v) Return on Assets (Annualised) (%)	1.28	1.20	0.93	1.20	0.82	0.92
	(vi) Net Worth	26,77,130	25,29,138	20,15,473	26,77,130	20,15,473	22,89,829
	(vii) Outstanding Redeemable Preference Share	Not Applicable					
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	Not Applicable					
	(ix) Debt Equity Ratio	1.76	1.85	1.81	1.79	1.68	1.66
	(x) Total Debts to Total Assets	0.88	0.88	0.88	0.88	0.88	0.88
	(xi) Operating Margin (%) (Operating Profit/Total Income)	26.91	26.05	26.95	26.52	24.81	25.80
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	14.11	13.31	10.39	13.34	9.34	9.90

**DHANARAJ T**  
EXECUTIVE DIRECTOR

**JOYDEEP DUTTA ROY**  
EXECUTIVE DIRECTOR

**AJAY KUMAR SRIVASTAVA**  
MANAGING DIRECTOR & CEO

**SRINIVASAN SRIDHAR**  
NON-EXECUTIVE CHAIRMAN

Place: Chennai  
Date : 14.01.2026





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Consolidated Financial Results for the Quarter and Nine Months ended 31.12.2025

(₹ in Lakhs)

CONSOLIDATED							
S.No	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
1	<b>Interest Earned (a) + (b) + (c) + (d)</b>	<b>8,17,239</b>	<b>7,85,089</b>	<b>7,11,588</b>	<b>23,40,672</b>	<b>20,50,883</b>	<b>28,14,364</b>
	(a) Interest/discount on advances/bills	6,12,794	5,85,599	5,03,932	17,49,303	14,92,498	20,18,279
	(b) Income on Investments	1,90,571	1,87,182	1,80,997	5,60,633	5,22,603	7,04,241
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	5,619	5,897	4,883	16,071	14,006	18,331
	(d) Others	8,255	6,411	21,776	14,665	21,776	73,513
2	<b>Other Income</b>	<b>1,49,919</b>	<b>1,36,544</b>	<b>1,29,808</b>	<b>4,34,557</b>	<b>3,96,491</b>	<b>5,54,598</b>
3	<b>TOTAL INCOME (1+2)</b>	<b>9,67,158</b>	<b>9,21,633</b>	<b>8,41,396</b>	<b>27,75,229</b>	<b>24,47,374</b>	<b>33,68,962</b>
4	Interest Expended	4,87,385	4,78,964	4,32,394	14,30,279	12,73,405	17,24,448
5	Operating Expenses (i) + (ii)	2,19,463	2,02,517	1,82,378	6,08,840	5,66,865	7,75,626
	(i) Employees Cost	1,34,440	1,17,227	1,07,022	3,68,288	3,53,708	4,66,917
	(ii) Other Operating expenses	85,023	85,290	75,356	2,40,552	2,13,157	3,08,709
6	<b>TOTAL EXPENDITURE (4+5) (excluding Provisions &amp; Contingencies)</b>	<b>7,06,848</b>	<b>6,81,481</b>	<b>6,14,772</b>	<b>20,39,119</b>	<b>18,40,270</b>	<b>25,00,074</b>
7	<b>OPERATING PROFIT before Provisions &amp; Contingencies (3-6)</b>	<b>2,60,310</b>	<b>2,40,152</b>	<b>2,26,624</b>	<b>7,36,110</b>	<b>6,07,104</b>	<b>8,68,888</b>
8	Provisions (other than tax) and Contingencies	1,23,565	67,246	1,02,864	2,75,214	3,11,284	4,17,705
	of which Provisions for Non-Performing Assets	30,774	12,149	39,980	60,771	63,422	83,478
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1,36,745	1,72,906	1,23,760	4,60,896	2,95,820	4,51,183
11	Tax expenses	233	50,116	36,371	90,636	67,361	1,17,701
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	1,36,512	1,22,790	87,389	3,70,260	2,28,459	3,33,482
13	Share in Profit From Associates	6,204	3,092	138	15,973	1,896	6,069
14	Extraordinary items (Net of Tax Expenses)	0	0	0	0	0	0
15	<b>Net Profit (+) / Loss (-) for the period (12+13-14)</b>	<b>1,42,716</b>	<b>1,25,882</b>	<b>87,527</b>	<b>3,86,233</b>	<b>2,30,355</b>	<b>3,39,551</b>
16	Paid up Equity Share Capital (Face Value of each share - ₹10/-)	19,25,659	19,25,659	18,90,241	19,25,659	18,90,241	19,25,659
17	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)						9,15,860
18	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	92.44	94.61	96.38	92.44	96.38	94.61
	(ii) Capital Adequacy Ratio (%) (Basel III)						
	(a) CET 1 Ratio						
	(b) Additional Tier 1 Ratio						
	(iii) Earning Per Share (EPS)						
	a) Basic and Diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized) (₹)	0.71	0.65	0.46	1.92	1.22	1.79
	b) Basic and Diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (₹)	0.71	0.65	0.46	1.92	1.22	1.79
	(iv) NPA Ratios						
	a) Gross NPA						
	b) Net NPA						
	c) % of Gross NPA						
	d) % of Net NPA						
	(v) Return on Assets (Annualised) (%)						
	(vi) Net Worth						
	(vii) Outstanding Redeemable Preference Share						
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve						
	(ix) Debt Equity Ratio						
	(x) Total Debts to Total Assets						
	(xi) Operating Margin (%) (Operating Profit/Total Income)	26.91	26.06	26.93	26.52	24.81	25.79
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	14.76	13.66	10.40	13.92	9.41	10.08

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EXECUTIVE DIRECTOR

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SRINIVASAN SRIDHAR  
NON-EXECUTIVE CHAIRMAN

Place: Chennai  
Date : 14.01.2026





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**  
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

**Unaudited Financial Results for the Quarter and Nine Months ended 31.12.2025**

(₹ in Lakhs)

**SUMMARISED BALANCE SHEET**

	STANDALONE			CONSOLIDATED		
	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
<b>Capital &amp; Liabilities</b>						
Capital	19,25,659	18,90,241	19,25,659	19,25,659	18,90,241	19,25,659
Reserves and Surplus	16,99,729	10,35,835	13,28,433	16,42,192	10,02,242	12,97,676
Minority Interest	0	0	0	0	0	0
Deposits	3,49,30,203	3,05,12,130	3,11,93,882	3,49,30,204	3,05,12,144	3,11,93,882
Borrowings	46,80,529	43,09,667	42,22,766	46,80,529	43,09,667	42,22,766
Other Liabilities & Provisions	15,75,578	8,93,624	8,30,754	15,75,578	8,93,749	8,30,813
<b>Total</b>	<b>4,48,11,698</b>	<b>3,86,41,497</b>	<b>3,95,01,494</b>	<b>4,47,54,162</b>	<b>3,86,08,043</b>	<b>3,94,70,796</b>
<b>Assets</b>						
Cash & Balances with Reserve Bank of India	14,38,984	16,70,574	18,11,555	14,38,984	16,70,579	18,11,587
Balances with Banks & Money at call and Short Notice	6,39,243	6,80,420	2,95,472	6,39,243	6,95,031	3,10,376
Investments	1,16,19,560	1,09,10,323	1,11,04,484	1,15,62,024	1,08,61,049	1,10,58,797
Advances	2,91,12,311	2,32,50,683	2,45,55,517	2,91,12,311	2,32,51,673	2,45,55,517
Fixed Assets	5,01,973	3,70,481	4,65,482	5,01,973	3,70,489	4,65,482
Other Assets	14,99,627	17,59,016	12,68,984	14,99,627	17,59,222	12,69,037
<b>Total</b>	<b>4,48,11,698</b>	<b>3,86,41,497</b>	<b>3,95,01,494</b>	<b>4,47,54,162</b>	<b>3,86,08,043</b>	<b>3,94,70,796</b>

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NON-EXECUTIVE CHAIRMAN

Place: Chennai  
Date :14.01.2026





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**  
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

**Standalone Segment Results for the Quarter and Nine Months ended 31.12.2025**

(₹ in Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
<b>1) Segment Revenue</b>						
a) Treasury Operations	2 30 850	2 23 004	1 90 507	6 79 844	5 67 089	7 91 788
b) Corporate / Wholesale Banking	2 80 716	2 38 143	2 39 028	8 03 967	7 61 215	10 06 682
c) Retail Banking	4 26 589	4 40 478	3 65 960	12 29 716	10 42 442	14 31 387
*1.) Digital Banking	14	9	6	27	12	22
2.) Other Retail Banking	4 26 574	4 40 469	3 65 954	12 29 688	10 42 430	14 31 365
d) Other Banking Operations	20 691	13 307	23 606	46 886	53 523	64 060
e) Unallocated	8 312	6 491	21 824	14 815	21 871	73 692
<b>Total</b>	<b>9 67 158</b>	<b>9 21 423</b>	<b>8 40 925</b>	<b>27 75 228</b>	<b>24 46 140</b>	<b>33 67 609</b>
Less: Inter segment Revenue	0	0	0	0	0	0
<b>Income from Operations</b>	<b>9 67 158</b>	<b>9 21 423</b>	<b>8 40 925</b>	<b>27 75 228</b>	<b>24 46 140</b>	<b>33 67 609</b>
<b>2) Segment Results after Provisions &amp; Before Tax</b>						
a) Treasury Operations	48 781	42 028	7 974	1 37 789	36 545	76 350
b) Corporate / Wholesale Banking	1 76 015	33 950	42 123	2 94 109	1 35 295	1 75 159
c) Retail Banking	14 539	1 52 433	1 38 855	2 66 081	3 81 963	5 09 914
*1.) Digital Banking	(34)	(24)	(53)	(75)	(97)	(164)
2.) Other Retail Banking	14 573	1 52 457	1 38 908	2 66 156	3 82 060	5 10 078
d) Other Banking Operations	12 861	5 692	15 850	24 400	31 389	33 755
e) Unallocated	8 114	5 900	21 799	13 730	21 817	73 623
<b>Operating Profit</b>	<b>2 60 310</b>	<b>2 40 003</b>	<b>2 26 601</b>	<b>7 36 109</b>	<b>6 07 009</b>	<b>8 68 801</b>
Less: Provisions and Contingencies other than Taxes	1 23 565	67 245	1 02 864	2 75 215	3 11 284	4 17 629
<b>Profit before Tax</b>	<b>1 36 745</b>	<b>1 72 758</b>	<b>1 23 737</b>	<b>4 60 894</b>	<b>2 95 725</b>	<b>4 51 172</b>
Less: Provisions for Taxation	233	50 116	36 371	90 636	67 361	1 17 701
<b>Profit after Tax</b>	<b>1 36 512</b>	<b>1 22 642</b>	<b>87 366</b>	<b>3 70 258</b>	<b>2 28 364</b>	<b>3 33 471</b>
<b>3) Segment Assets</b>						
a) Treasury Operations	1 25 53 001	1 27 24 215	1 19 03 123	1 25 53 001	1 19 03 123	1 20 03 133
b) Corporate / Wholesale Banking	1 23 12 143	1 19 02 531	1 07 58 532	1 23 12 143	1 07 58 532	1 12 91 776
c) Retail Banking	1 94 81 784	1 81 62 322	1 49 35 217	1 94 81 784	1 49 35 217	1 55 80 921
*1.) Digital Banking	57	53	116	57	116	105
2.) Other Retail Banking	1 94 81 727	1 81 62 269	1 49 35 101	1 94 81 727	1 49 35 101	1 55 80 816
d) Other Banking Operations	12 407	13 024	14 751	12 407	14 751	7 423
e) Unallocated	4 52 363	4 46 623	10 29 874	4 52 363	10 29 874	6 18 241
<b>Total</b>	<b>4 48 11 698</b>	<b>4 32 48 715</b>	<b>3 86 41 497</b>	<b>4 48 11 698</b>	<b>3 86 41 497</b>	<b>3 95 01 494</b>
<b>4) Segment Liabilities</b>						
a) Treasury Operations	1 06 33 007	1 09 12 595	1 09 50 654	1 06 33 007	1 09 50 654	1 06 52 426
b) Corporate / Wholesale Banking	1 18 03 771	1 13 82 045	1 03 27 814	1 18 03 771	1 03 27 814	1 07 12 851
c) Retail Banking	1 87 19 815	1 74 10 546	1 43 76 661	1 87 19 815	1 43 76 661	1 48 22 048
*1.) Digital Banking	57	53	116	57	116	105
2.) Other Retail Banking	1 87 19 758	1 74 10 493	1 43 76 545	1 87 19 758	1 43 76 545	1 48 21 943
d) Other Banking Operations	24 330	54 037	31 804	24 330	31 804	53 034
e) Unallocated	5 387	5 928	28 487	5 387	28 487	7 043
<b>Total</b>	<b>4 11 86 310</b>	<b>3 97 65 151</b>	<b>3 57 15 420</b>	<b>4 11 86 310</b>	<b>3 57 15 420</b>	<b>3 62 47 402</b>
<b>5) Capital Employed : Segment Assets-Segment Liabilities</b>						
a) Treasury Operations	19 19 994	18 11 620	9 52 469	19 19 994	9 52 469	13 50 707
b) Corporate / Wholesale Banking	5 08 371	5 20 486	4 30 718	5 08 371	4 30 718	5 78 925
c) Retail Banking	7 61 970	7 51 776	5 58 556	7 61 970	5 58 556	7 58 873
*1.) Digital Banking	0	0	0	0	0	0
2.) Other Retail Banking	7 61 970	7 51 776	5 58 556	7 61 970	5 58 556	7 58 873
d) Other Banking Operations	(11 923)	(41 013)	(17 053)	(11 923)	(17 053)	(45 611)
e) Unallocated	4 46 976	4 40 695	10 01 387	4 46 976	10 01 387	6 11 198
<b>Total</b>	<b>36 25 388</b>	<b>34 83 564</b>	<b>29 26 077</b>	<b>36 25 388</b>	<b>29 26 077</b>	<b>32 54 092</b>
<b>GEOGRAPHICAL SEGMENTS</b>						
<b>1) Revenue</b>						
a) Domestic	9 35 627	8 90 573	8 14 815	26 82 051	23 63 570	32 57 813
b) International	31 531	30 850	26 110	93 177	82 569	1 09 794
<b>Total</b>	<b>9 67 158</b>	<b>9 21 423</b>	<b>8 40 925</b>	<b>27 75 228</b>	<b>24 46 139</b>	<b>33 67 607</b>
<b>2) Assets</b>						
a) Domestic	4 26 79 483	410 49 406	367 69 243	426 79 483	367 69 243	375 13 905
b) International	21 32 215	21 99 309	18 72 253	21 32 215	18 72 253	19 87 590
<b>Total</b>	<b>4 48 11 698</b>	<b>432 48 715</b>	<b>386 41 496</b>	<b>448 11 698</b>	<b>386 41 496</b>	<b>395 01 495</b>

**Notes on Segment Reporting:**

- Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.
- Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.
- In compliance with RBI/DOR/2025-26/167 DOR.ACC. REC. No.86/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025 reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard - 17 "Segment Reporting", bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment.

**DHANARAJ T**  
EXECUTIVE DIRECTOR

**JOYDEEP DUTTA ROY**  
EXECUTIVE DIRECTOR

**AJAY KUMAR SRIVASTAVA**  
MANAGING DIRECTOR & CEO

**SRINIVASAN SRIDHAR**  
NON-EXECUTIVE CHAIRMAN

Place: Chennai  
Date: 14.01.2026



FOR IDENTIFICATION ONLY





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

**Consolidated Segment Results for the Quarter and Nine Months ended 31.12.2025**

(₹ in Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
<b>1) Segment Revenue</b>						
a) Treasury Operations	2 37 054	2 26 305	1 91 126	6 95 817	5 70 186	7 99 143
b) Corporate / Wholesale Banking	2 80 716	2 38 143	2 39 018	8 03 967	7 61 250	10 06 748
c) Retail Banking	4 26 589	4 40 478	3 65 960	12 29 716	10 42 442	14 31 387
*1.) Digital Banking	14	9	6	27	12	22
2.) Other Retail Banking	4 26 574	4 40 469	3 65 954	12 29 688	10 42 430	14 31 365
d) Other Banking Operations	20 691	13 307	23 606	46 886	53 523	64 060
e) Unallocated	8 312	6 491	21 825	14 815	21 870	73 693
<b>Total</b>	<b>9 73 362</b>	<b>9 24 724</b>	<b>8 41 535</b>	<b>27 91 201</b>	<b>24 49 271</b>	<b>33 75 031</b>
Less: Inter segment Revenue	0	0	0	0	0	0
<b>Income from Operations</b>	<b>9 73 362</b>	<b>9 24 724</b>	<b>8 41 535</b>	<b>27 91 201</b>	<b>24 49 271</b>	<b>33 75 031</b>
<b>2) Segment Results after Provisions &amp; Before Tax</b>						
a) Treasury Operations	54 985	45 268	8 130	1 53 762	38 522	82 477
b) Corporate / Wholesale Banking	1 76 015	33 950	42 128	2 94 109	1 35 310	1 75 189
c) Retail Banking	14 539	1 52 433	1 38 855	2 66 081	3 81 963	5 09 914
*1.) Digital Banking	(34)	(24)	(53)	(75)	(97)	(164)
2.) Other Retail Banking	14 573	1 52 457	1 38 908	2 66 156	3 82 060	5 10 078
d) Other Banking Operations	12 861	5 692	15 850	24 400	31 389	33 755
e) Unallocated	8 114	5 900	21 798	13 730	21 816	73 622
<b>Operating Profit</b>	<b>2 66 514</b>	<b>2 43 243</b>	<b>2 26 761</b>	<b>7 52 082</b>	<b>6 09 000</b>	<b>8 74 957</b>
Less: Provisions and Contingencies other than Taxes	1 23 565	67 245	1 02 864	2 75 215	3 11 284	4 17 705
<b>Profit before Tax</b>	<b>1 42 949</b>	<b>1 75 998</b>	<b>1 23 897</b>	<b>4 76 867</b>	<b>2 97 716</b>	<b>4 57 252</b>
Less: Provisions for Taxation	233	50 115	36 371	90 635	67 361	1 17 701
<b>Profit after Tax</b>	<b>1 42 716</b>	<b>1 25 883</b>	<b>87 526</b>	<b>3 86 232</b>	<b>2 30 355</b>	<b>3 39 551</b>
<b>3) Segment Assets</b>						
a) Treasury Operations	124 95 465	126 63 794	118 68 467	1 24 95 465	1 18 68 467	119 71 260
b) Corporate / Wholesale Banking	123 12 143	119 02 531	107 59 736	1 23 12 143	1 07 59 736	112 92 951
c) Retail Banking	194 81 784	181 62 322	149 35 217	1 94 81 784	1 49 35 217	155 80 921
*1.) Digital Banking	57	53	116	57	116	105
2.) Other Retail Banking	194 81 727	181 62 269	149 35 101	1 94 81 727	1 49 35 101	155 80 816
d) Other Banking Operations	12 407	13 024	14 751	12 407	14 751	7 423
e) Unallocated	4 52 363	4 46 623	10 29 873	4 52 363	10 29 873	6 18 241
<b>Total</b>	<b>447 54 162</b>	<b>431 88 294</b>	<b>386 08 044</b>	<b>447 54 162</b>	<b>386 08 044</b>	<b>394 70 796</b>
<b>4) Segment Liabilities</b>						
a) Treasury Operations	106 33 008	109 12 609	109 50 794	1 06 33 008	1 09 50 794	106 52 486
b) Corporate / Wholesale Banking	118 03 771	113 82 045	103 27 814	1 18 03 771	1 03 27 814	107 12 851
c) Retail Banking	187 19 815	174 10 546	143 76 661	1 87 19 815	1 43 76 661	148 22 048
*1.) Digital Banking	57	53	116	57	116	105
2.) Other Retail Banking	187 19 758	174 10 493	143 76 545	1 87 19 758	1 43 76 545	148 21 943
d) Other Banking Operations	24 330	54 037	31 804	24 330	31 804	53 034
e) Unallocated	5 387	5 928	28 487	5 387	28 487	7 043
<b>Total</b>	<b>411 86 311</b>	<b>397 65 165</b>	<b>357 15 560</b>	<b>411 86 311</b>	<b>357 15 560</b>	<b>362 47 462</b>
<b>5) Capital Employed : Segment Assets-Segment Liabilities</b>						
a) Treasury Operations	18 62 457	17 51 185	9 17 673	18 62 457	9 17 673	13 18 774
b) Corporate / Wholesale Banking	5 08 371	5 20 486	4 31 922	5 08 371	4 31 922	5 80 100
c) Retail Banking	7 61 970	7 51 776	5 58 556	7 61 970	5 58 556	7 58 873
*1.) Digital Banking	0	0	0	0	0	0
2.) Other Retail Banking	7 61 970	7 51 776	5 58 556	7 61 970	5 58 556	7 58 873
d) Other Banking Operations	(11 923)	(41 013)	(17 053)	(11 923)	(17 053)	(45 611)
e) Unallocated	4 46 976	4 40 695	10 01 386	4 46 976	10 01 386	6 11 198
<b>Total</b>	<b>35 67 851</b>	<b>34 23 129</b>	<b>28 92 484</b>	<b>35 67 851</b>	<b>28 92 484</b>	<b>32 23 334</b>

**Notes on Segment Reporting:**

1. Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.

2. Figures of the previous years/ current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.

3. In compliance with RBI/DOR/2025-26/167 DOR.ACC. REC. No.86/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025 reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard - 17 "Segment Reporting", bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment.

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EXECUTIVE DIRECTOR

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**AJAY KUMAR SRIVASTAVA**  
MANAGING DIRECTOR & CEO

**SRINIVASAN SRIDHAR**  
NON-EXECUTIVE CHAIRMAN

Place: Chennai  
Date: 14.01.2026





## Indian Overseas Bank

Central Office, 763, Anna Salai, Chennai 600 002

### **Notes Forming Part of Standalone and Consolidated Unaudited (Reviewed) Financial Results for the Quarter and Nine months ended December 31, 2025**

1. The above Standalone and Consolidated Unaudited Financial results for the Quarter and Nine months ended December 31, 2025 have been reviewed and recommended by the Audit Committee of the Board of Indian Overseas Bank (hereinafter referred as "Bank") and approved by the Board of Directors in their respective meeting held on January 14, 2026. The results have been subjected to limited review by the Statutory Central Auditors of the Bank as per the requirements of Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("SEBI Regulations").
2. The above financial results for the Quarter and Nine months ended December 31, 2025 have been arrived at after considering necessary provisions for loan losses, restructured assets, standard assets, non-performing assets (including COVID-19 related provisions) stressed sector accounts, income tax, deferred tax, depreciation on investments and fixed assets, non performing investments, unhedged foreign currency exposures and other necessary provisions on the basis of prudential norms and directions issued by RBI, judicial pronouncement and accounting standards notified under the Companies (Accounting Standards) Rules, 2021 and applicable laws. Provision for employee benefits for Quarter and Nine months ended December 31, 2025 pertaining to Pension, Gratuity and Leave Encashment have been made on estimated Actuarial Valuation for the current year which is subject to adjustment at year end.
3. The above Financial results have been prepared in accordance with the recognition and measurement principles generally accepted in India, including those laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") and other applicable Accounting standards, notified under the Companies (Accounting Standards) Rules, 2021, as amended from time to time, the relevant provisions of the Banking Regulation Act, 1949, the directions, guidelines and circulars issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and In compliance with the presentation and disclosure requirements pf Regulation 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India ( Listing Obligations and Disclosure Requirements ) Regulations 2015 ( "the Listing Regulations" ) as amended including relevant circulars issued by SEBI from time to time.



4. In preparation of these financial results, the Bank has applied its significant accounting policies and practices that are consistent with those followed in annual financial results for the previous year ended March 31, 2025.
5. The Consolidated Financial Results (CFS) are prepared in accordance with Accounting Standard 21 (AS 21) on "Accounting for Consolidated Financial Results", Accounting Standard 23 (AS 23) on "Accounting for Investment in Associates" and Accounting Standard 27 (AS 27) on "Financial Reporting of Interests in Joint Venture" issued by The Institute of Chartered Accountants of India and the guidelines issued by RBI.
6. The Consolidated Financial Results comprise the financial results of Indian Overseas Bank (The Bank) and the following Associates:

Name of the Entity	Type of Association	Country of Incorporation	Proportion of Ownership of Bank
Odisha Grameen Bank	Associate	India	35%
ACER Credit Rating Pvt. Ltd	Associate	India	26%

7. The Bank had an investment of 35% in India International Bank (Malaysia) Berhad (IIBMB) with 1,15,50,000 no. of shares of MYR 10 each valuing ₹19,957.52 Lakhs which is in the process of voluntary winding up. During the quarter ended December 31, 2025, an amount of USD 25,717,298.33 (Equivalent to INR 23,088 Lakhs) was received by the Bank (being 35% share) towards interim capital distribution/ repatriation which has been appropriated towards original investment of ₹19,957.52 Lakhs. Accordingly, as of 31.12.2025, the entire book value of investment in IIBMB has been realised and the provision held towards the IIBMB investment of ₹613.33 Lakhs has also been reversed. IIBMB therefore is no longer a Joint Venture in the books of the Bank.
8. a) Pursuant to Gazette Notification CG-DL-E07042025-262329 dated April 07, 2025 issued by Government of India, erstwhile Utkal Grameen Bank (sponsored by State Bank of India) got amalgamated with Odisha Gramya Bank (Sponsored by Indian Overseas Bank) w.e.f. May 01, 2025. In accordance with AS-23 (Accounting for Investments in Associates in Consolidated Financial Statements) the carrying amount of investment in equity shares of ₹1,19,598.27 Lakhs is adjusted against IOB's share of net assets of ₹62,068.21 Lakhs and the balance of ₹57,530.06 Lakhs is adjusted against balance in Reserves and Surplus to recognize the decline in the value.



b) Post acquisition of the perpetual bonds from State Bank of India amounting to ₹813.83 Lakhs, the total investment in perpetual bonds of Odisha Grameen Bank is ₹1,688.33 Lakhs. The coupon payment on such investment is regular.

c) The Bank is holding 18.06% in Universal Sompo General Insurance Company Ltd. Since the shareholding in the Company is less than 20%, the same has not been considered as Joint Venture for preparation of Consolidated Financial Results as per extant RBI guidelines.

9. In accordance with SEBI regulations, for the purpose of consolidated Financial Results for Quarter and Nine months ended December 31, 2025, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.

10. In line with RBI Circular RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 (Updated as on January 01, 2026) on 'Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025' read together with the RBI Circular DBR. No. BP. BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', the Banks are required to make consolidated Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under Basel III capital requirements. The said disclosures are made available on the following link <https://iob.in/Basel-iii-disclosures>. These disclosures are not subjected to limited review by the Statutory Central Auditors of the Bank.

11. Based on the available financial results and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI/DOR/2025-26/157.DOR.CRE.REC.76/07-02-001/2025-26 dated November 28, 2025 and the Bank holds provision of ₹2,338 Lakhs as on December 31, 2025.

12. During the current financial year, the Bank has exercised the option to transition to lower tax rate regime i.e. 25.168% permitted under section 115BAA of the Income Tax Act, 1961 as against existing tax rate of 34.944%. The Deferred Tax asset has been remeasured accordingly.

13. The Bank has a carried balance of Net Deferred Tax Assets up to December 31, 2025 aggregating to ₹2,92,806.40 Lakhs which was recognized in earlier periods and on estimated basis Bank has reversed Deferred Tax Asset amounting to NIL and ₹90,000 Lakhs for the Quarter and Nine months ended December 31, 2025, respectively.



14. In respect of certain disputed demands relating to income tax of ₹1,73,998.65 Lakhs, Service Tax aggregating to ₹26,967.58 Lakhs and Goods and Service Tax aggregating to ₹1,59,699.85 Lakhs, in Bank's view, taking into consideration certain judicial rulings and expert advice and decisions in Bank's own appeal on same issues, these demands are not considered sustainable and hence no provision is considered necessary and are disclosed as contingent liability. During the nine months ended December 31, 2025, the Bank has received a total Income Tax refund of ₹ 1,14,135.02 Lakhs.

15. As per RBI circular No DBR.No.BP.15199/21.04.048/2016-17 dated June 23, 2017 and DBR.No.BP.1906/21.04.048/2017-18 dated August 28, 2017, for the accounts covered under the provisions of IBC (Insolvency and Bankruptcy Code), the Bank is holding a total provision of ₹11,80,597.54 Lakhs 99.74% of total outstanding of IBC admitted accounts of ₹11,83,687.95 Lakhs) as on December 31, 2025.

16. The position of Investors' Complaints for the Quarter and Nine months ended December 31, 2025 is as under:

Particulars	Quarter ended 31.12.2025	Nine month ended 31.12.2025
Complaints pending at the beginning	Nil	Nil
Complaints received	02	04
Complaints redressed	02	04
Complaints pending at the end	Nil	Nil

17. Provision Coverage Ratio of the Bank as on December 31, 2025 stood at 97.49%.

18. The Bank hold Additional provision as contingency on Covid-19, Rescheduled And Natural Calamity accounts amounting to ₹95,779 Lakhs as on December 31, 2025.

19. As on December 31, 2025, Bank holds as forward-looking provision of ₹1,50,000 Lakhs on account of provision requirement under Expected Credit Loss framework

20. Impact of RBI Circular No. RBI/2018-19/203 DBR No. BP.BC.45/21.04.048/2018-19 dated June 07, 2019 on Prudential framework on resolution of stressed assets, where viable resolution plan has not been implemented within 180 days/365days of review period: (In ₹Lakhs)

Amount of loans impacted by RBI Circular (FB + NFB)	Amount of loans to be classified as NPA	Amount of Loans as on 31.12.2025, out of (b) classified an NPA	Provision Held as on 30.09.2025	Addl. Provision made during quarter ended 31.12.2025	Provision held as on 31.12.2025
65,704	--	--	25,378	--	24,897



21. In accordance with the RBI Cir.No.DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 on "Resolution Framework – 2.0: Resolution of COVID – 19 related stress of individuals and Small Business", the number of borrower accounts where modification was sanctioned and implemented and the aggregate exposure to such borrowers are as under: -

(In ₹Lakhs)

No of Borrowers	Aggregate exposure as on December 31, 2025
5,771	71,391.01

22. Details of Priority Sector Lending Certificate (PSLC) done during the Quarter and Nine months ended December 31, 2025 are as under:

(In ₹Lakhs)

Particulars	Amount Purchased	Amount Sold	Commission Earned	Commission Paid
PSLC QE - 31.12.2025	--	6,21,300	13,784	--
PSLC- 9M ended 31.12.2025	--	20,66,300	54,712	--

23. In accordance with the RBI circular No DBR.No.BP.BC.18/21.04.048/2018-19 dated January 01, 2019 DOR.No.BP.BC.34 /21.04.048/2019-20 dated February 11, 2020 & DOR. No. BP.BC/4/21.04.048/2020-21 dated August 06, 2020, on "Restructuring of Advances - Micro, Small and Medium Enterprises (MSME) Sector' (One Time Restructuring)" the details of MSME restructured accounts as on December 31, 2025 are as under:

(In ₹Lakhs)

Number of Accounts	Aggregate exposure as on December 31, 2025
740	6,801.84

24. Disclosure as per the RBI Master directions ref no RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 on Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025" dated November 28, 2025, the details of loans transferred / acquired during Quarter and Nine months ended December 31, 2025 are given below.

I. Details of loans not in default acquired:

- Co-Lending:

Particulars	Corporate	Agri		Retail	MSME
		Direct Assignment			
Mode of Acquisition		Capri Global Capital	IIFL Finance		
Aggregate Principal outstanding of loans acquired (In ₹ Lakhs)	NIL	67,512.76	34,905.59	NIL	35,922.39



Weighted Average Residual Maturity (in years)	Less than 1 year		0.87
Weighted Average Holding period by originator (in years)	Less than 1 year		--
Tangible Security Coverage (%)	206	198	150
Rating wise distribution of loans acquired by value	--	--	Unrated

- Pool Buy-out:

Particulars	Corporate	Agri	Retail	MSME
Mode of Acquisition	Direct Assignment			
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	NIL	NIL	19,846.53	NIL
Weighted Average Residual Maturity (in years)			1.64	
Weighted Average Holding period by originator (in years)			0.25	
Tangible Security Coverage (%)			150.94	
Rating wise distribution of loans acquired by value			--	

II. Details of loans not in Default transferred: NIL

III. Details of Stressed Loan transferred during the year 2025-26 (up to December 31, 2025):

Details of Stress Loans (NPA A/cs) transferred:			
Particular	To ARCs	To Permitted Transferees	To other Transferees
	31.12.2025		
No. of Accounts	323	05	--
Aggregate principal outstanding loans transferred (₹Lakhs)	1,96,411.87	42,062.21	--
Weighted average residual tenor of the loans transferred	--	--	--
Net book value of loans transferred (at the time of transfer)	1,172.62	--	--
Aggregate Consideration (₹Lakhs)	49,002.40	2,591.00	--
Additional consideration realized in respect of accounts transferred in earlier year.	--	--	--
Details of loans acquired:			



Particular	From SCBs, RRBs, UCBs, SCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	NIL	
Aggregate consideration paid		
Weighted average residual tenor of loans acquired		

The Bank has reversed the amount of ₹30,264.62 Lakhs of excess provision to the profit and loss account on account of sale of stressed loans during the year 2025-26 (up to December 31, 2025).

- IV. The distribution of Security Receipts (SRs) held by the Bank across the various categories of Recovery Ratings assigned to such SRs by the Credit Rating Agencies as on December 31, 2025 is given as under:

(In ₹Lakhs)

Recovery Rating	Book Value (31.12.2025)
RR1+ (More than 150%)	6,810.83
RR1 (100% - 150%)	30,846.08
RR2 (75% - 100%)	5,307.76
RR3 (50% - 75%)	0.00
RR4 (25% - 50%)	0.00
RR5 (0% - 25%)	0.00
RR6	0.00
SRs – Rating Exempted during planning period	0.00
SRs- Unrated	0.00
TOTAL	42,379.26

25. Pursuant to RBI Master directions ref no RBI/DOR/2025-26/159 DOR.STR.REC.No.78/ 21.04.048/ 2025-26 on Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025" dated November 28, 2025, the Bank has implemented the prescribed guidelines for periodic valuation of Government Guaranteed Security Receipts. In accordance with the guidelines, the Bank carried out a revaluation of such Security Receipts as on December 31, 2025 resulting in a revaluation gain of ₹585.41 Lakhs. This amount has been credited to the Profit and Loss Account for the quarter ended December 31, 2025. For the Nine month ended December 31, 2025, the revaluation gain aggregated to ₹253.83 Lakhs, which has been recognized in the Profit and Loss Account.



26. Penalty levied by the Reserve Bank of India on the Bank for the Quarter and Nine months ended December 31, 2025 is as detailed below: (In ₹ Lakhs)

Particulars	Quarter ended 31.12.2025	Nine Months ended 31.12.2025
Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) (Disclosure as per RBI/DOR/2025-26/167 DOR.ACC. REC. No.86/21.04.018/2025-26 dated 28.11.2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025).	NIL	95.40

27. As per RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28.11.2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025 - Disclosure related to Project Finance.

S.No	Item Description	Number of Accounts	Total Outstanding (In ₹ Lakhs)
1	Projects under implementation accounts at the beginning of the quarter.	34	2,37,712.47
2	Projects under implementation accounts sanctioned and disbursed during the quarter.	31	9,848.66
3	Projects under implementation accounts where DCCO has been achieved during the quarter	2	2,531.15
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	63	45,968.7
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be invoked.	2	14,689.09
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	2	14,689.09
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may has been invoked due to change in scope and size of the project.	1	14,433.38
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	--	--
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	--	--



7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	--	--
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may has been invoked.	--	--
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	--	--
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	--	--
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	--	--

28. The Government of India has notified four new Labour Codes subsuming 29 legislations relating thereto effective November 21, 2025. Based on the broad assessment carried by the management, the Bank continues to comply with the major provisions having financial impact. The rules relating to said Labour Codes are yet to be notified and any resultant impact arising out of the same shall be taken care on such notification.

29. Other Income includes income (including commission) from non-fund-based banking activities, fees, earning from foreign exchange, profit/loss on sale of assets, profit/loss (including revaluation) from investments, dividends from subsidiaries, recoveries from accounts written off, etc.

30. As per RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28.11.2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025, the details of Miscellaneous Income under the head "Other Income" exceeding 1% of the Total Income for the period ended December 31, 2025 is as under: -

Schedule	Item under the Subhead	Period	Amount (₹ in Lakhs)	Amount in Percent
Schedule 14 Other income (VII Miscellaneous income)	Other Income including Recovery received in Technical Write Off Accounts	Quarter ended 31.12.2025	79,107.14	8.18
		Nine Months ended 31.12.2025	2,26,266.53	8.15

31. The figures for the Quarter ended December 31, 2025 are the balancing figures between the unaudited (reviewed) Figures in respect of the quarter ended December 31, 2025 and the published unaudited (reviewed) figures for the quarter ended September 30, 2025.



FOR IDENTIFICATION ONLY



32. Figures for the corresponding previous periods have been regrouped/  
reclassified wherever considered necessary.

  
(Dhanaraj T)  
**Executive Director**

  
(Joydeep Dutta Roy)  
**Executive Director**

  
(Ajay Kumar Srivastava)  
**Managing Director & CEO**

  
(Srinivasan Sridhar)  
**Non-Executive Chairman**

**Place:** Chennai

**Date:** January 14, 2026



**R. Devendra Kumar & Associates**

**Chartered Accountants**

205, Blue Rose Industrial Estate,  
Western Express Highway,  
Borivali (East), Mumbai - 400 066

**Tej Raj & Pal**

**Chartered Accountants**

Plot No.1278/2256/4294,  
Govinda Prasad, Bomikhal,  
Bhubaneswar – 751010

**Laxmi Tripti & Associates**

**Chartered Accountants**

800, M V K, 8th Floor, Sangita Elipse,  
Sahakar Road, Vile Parle (East),  
Mumbai - 400 057

**Sanjeev Omprakash Garg & Co.**

**Chartered Accountants**

B-141, Gauri Grah Nirman Society,  
Dr Govind Narayan Singh Model Town,  
Chuna Bhatti, Bhopal, 462016

**Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Indian Overseas Bank for the for the quarter and nine months ended December 31, 2025 pursuant to Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended**

To,  
The Board of Directors  
**Indian Overseas Bank**  
Chennai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Indian Overseas Bank** ('the Bank') for the quarter and nine months ended December 31, 2025 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended ('the Regulations') except for the disclosures relating to 'Consolidated Pillar 3 disclosures as at December 31, 2025 including Leverage Ratio, liquidity coverage ratio and Net stable funding ratio (NSFR) under Basel III Capital Regulations' as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us. This Statement is the responsibility of the Bank's Management and has been approved by its Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. The financial results incorporate the relevant returns of 20 domestic branches reviewed by us and 01 foreign branches reviewed by the local auditors of foreign branches specifically appointed for this purpose. These review reports cover 28.25 % of the advance portfolio of the Bank and 64.42 % of the non-performing assets of the Bank. The financial results also include un-reviewed results of 3489 branches of the Bank.

In the conduct of our review, we have also considered review reports submitted by the Inspection teams of Bank of 280 domestic branches and 03 foreign branches to the Bank Management. These review reports cover 28.69% of the advance portfolio of the Bank and 20.26% of the non-performing assets of the Bank. Apart from these review reports, we have also considered various information generated from Centralized Database at Bank's Central Office.



4. Based on our review conducted as above and subject to limitations as mentioned in paragraph 3 above and read with notes to the financial results, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Standalone Financial Results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**5. Emphasis of Matter**

We draw attention to Note No.13 of the Statement regarding carried balance of ₹ 2,92,806.40 lakhs relating to Deferred tax asset and reversal of Nil and ₹ 90,000 Lakhs during the quarter and nine months ended December 31, 2025, respectively on estimated basis and the management's assessment of the realizability of the carried balance of the Deferred tax asset as on December 31, 2025.

Our conclusion is not modified in respect of above matter.

For R. Devendra Kumar & Associates  
Chartered Accountants  
FRN: 114207W

  
Neeraj Golas  
Partner

M. No.: 074392

UDIN: 26074392KCYMHA7336



For Tej Raj & Pal  
Chartered Accountants  
FRN:304124E

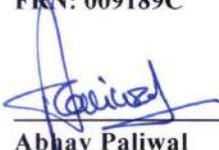
  
Beeraka Vijay  
Partner

M. No.: 214678

UDIN: 26214678LSEICW6092



For Laxmi Tripti & Associates  
Chartered Accountants  
FRN: 009189C

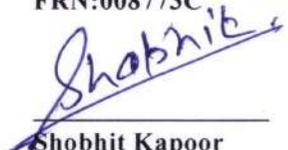
  
Abhay Paliwal  
Partner

M. No.:435511

UDIN: 26435511XHACCX8138



For Sanjeev Omprakash Garg & Co.  
Chartered Accountants  
FRN:008773C

  
Shobhit Kapoor  
Partner

M. No.:472309

UDIN: 26472309JUHTOO9653



Date: January 14, 2026  
Place: Chennai

**R. Devendra Kumar & Associates**  
**Chartered Accountants**  
205, Blue Rose Industrial Estate,  
Western Express Highway,  
Borivali (East), Mumbai - 400 066

**Tej Raj & Pal**  
**Chartered Accountants**  
Plot No.1278/2256/4294,  
Govinda Prasad, Bomikhal,  
Bhubaneswar – 751010

**Laxmi Tripti & Associates**  
**Chartered Accountants**  
800, M V K, 8th Floor, Sangita Elipse,  
Sahakar Road, Vile Parle (East),  
Mumbai - 400 057

**Sanjeev Omprakash Garg & Co.**  
**Chartered Accountants**  
B-141, Gauri Grah Nirman Society,  
Dr Govind Narayan Singh Model Town,  
Chuna Bhatti, Bhopal - 462016

**Independent Auditors' Review Report on Unaudited Consolidated Financial Results of Indian Overseas Bank for the quarter and nine months ended December 31, 2025 pursuant to the Regulation 33 and 52 read with Regulation 63(2) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, (as amended)**

To  
The Board of Directors  
**Indian Overseas Bank**  
Chennai

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Indian Overseas Bank** (“the Parent”/ “the Bank) , its share of the net profit/(loss) after tax of its associates for the quarter and nine months ended December 31, 2025 (**‘the Statement’**), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (**‘the Regulations’**) except for the disclosures relating to ‘Consolidated Pillar 3 disclosure as at December 31, 2025 including Leverage Ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations’ as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent’s Management and approved by the Parent’s Board of Directors, has been prepared by the Parent’s Management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 “Interim Financial Reporting” (“AS 25”), notified under the Companies (Accounting Standards) Rules, 2021, as amended from time to time, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”, issued by ICAI. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other



**R. Devendra Kumar & Associates**  
Chartered Accountants

**Tej Raj & Pal**  
Chartered Accountants

**Laxmi Tripti & Associates**  
Chartered Accountants

**Sanjeev Omprakash Garg & Co.**  
Chartered Accountants

review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

The Unaudited Standalone Financial Results of the Parent incorporate the relevant returns of 20 domestic branches reviewed by us and 01 foreign branch reviewed by local auditors of foreign branch specifically appointed for this purpose and un-reviewed results of 3489 branches of the Bank.

In the conduct of our review of the Parent, we have also considered the review reports submitted by the Inspection teams of Bank of 280 domestic branches and 03 foreign branches to the Bank Management of the Parent. Apart from these review reports, we have also considered various information generated from Centralized Database at Bank's Central Office.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

**Parent** : Indian Overseas Bank  
**Associates** : Acer Credit Rating Pvt Ltd.  
Odisha Grameen Bank (Regional Rural Bank)

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditor referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes to financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at December 31, 2025 including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations as disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.



**R. Devendra Kumar & Associates**  
Chartered Accountants

**Tej Raj & Pal**  
Chartered Accountants

**Laxmi Tripti & Associates**  
Chartered Accountants

**Sanjeev Omprakash Garg & Co.**  
Chartered Accountants

### Emphasis of Matter

6. We draw attention to Note No.13 of the Statement regarding carried balance of ₹ 2,92,806.40 lakhs relating to Deferred tax asset and reversal of Nil and ₹ 90,000 Lakhs during the quarter and nine months ended December 31, 2025, respectively on estimated basis and the management assessment of the realizability of the carried balance of the Deferred tax asset as on December 31, 2025.  
Our conclusion is not modified in respect of these matters.

### Other Matters

7. We did not review the interim financial information of one foreign branch included in the standalone unaudited financial results of the Parent, whose results reflect total revenues of ₹ 9,191.43 lakhs and ₹ 32,280.24 lakhs for the quarter and nine months ended December 31, 2025 respectively, as considered in the standalone unaudited financial results of the Parent. This interim financial information has been reviewed by other auditor whose report have been furnished to us and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the branch is based solely on the report of other auditor and the procedures performed by us as stated in paragraph 3 above.

The consolidated unaudited financial results include Parent's share of net profit/(loss) after tax of ₹ 6211.08 lakhs and ₹ 15979.62 lakhs for the quarter and nine months ended December 31, 2025 respectively, as considered in the consolidated unaudited financial results, in respect of one Associate, whose financial results have not been reviewed by us. This interim financial information has been reviewed by other auditor whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of said associate is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

8. The consolidated unaudited financial results include the interim financial information of 3489 Branches (3486 domestic branches and 3 foreign branches) included in the standalone unaudited financial results of the Parent which have not been reviewed, whose results reflect total revenues of ₹ 6,89,909.11 lakhs and ₹ 20,66,600.51 lakhs for the quarter and nine months ended December 31, 2025 respectively, as considered in the standalone unaudited financial results of the Parent. Based on our review of the Parent conducted as per para 3 above and according to the information and explanation given to us by the management, the interim financial information related to these unreviewed branches are not material.



**R. Devendra Kumar & Associates**  
Chartered Accountants

**Tej Raj & Pal**  
Chartered Accountants

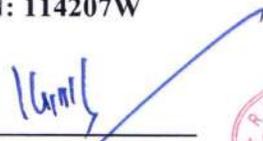
**Laxmi Tripti & Associates**  
Chartered Accountants

**Sanjeev Omprakash Garg & Co.**  
Chartered Accountants

The consolidated unaudited financial results also include Parent's share of net profit/(loss) after tax of ₹ (7.07) lakhs and ₹ (6.37) lakhs for the quarter and nine months ended December 31, 2025 respectively, as considered in the consolidated unaudited financial results, in respect of one Associate, which has not been reviewed by their auditors. According to the information and explanations given to us by the Management, the interim financial information related to the Associate is not material.

Our conclusion on the statement is not modified in respect of the above matters.

**For R. Devendra Kumar & Associates**  
Chartered Accountants  
FRN: 114207W

  
\_\_\_\_\_  
**Neeraj Golas**  
Partner  
M. No.: 074392  
UDIN: 26074392TMYICO2688



**For Tej Raj & Pal**  
Chartered Accountants  
FRN:304124E

  
\_\_\_\_\_  
**Beeraka Vijay**  
Partner  
M. No.: 214678  
UDIN: 26214678SPXXCY1114

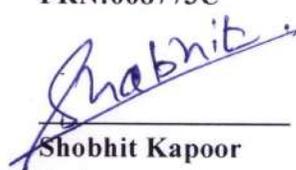


**For Laxmi Tripti & Associates**  
Chartered Accountants  
FRN: 009189C

  
\_\_\_\_\_  
**Abhay Paliwal**  
Partner  
M. No.:435511  
UDIN: 26435511QTBABG2809



**For Sanjeev Omprakash Garg & Co.**  
Chartered Accountants  
FRN:008773C

  
\_\_\_\_\_  
**Shobhit Kapoor**  
Partner  
M. No.:472309  
UDIN: 26472309PKDKPD8961



Date: January 14, 2026  
Place: Chennai

**Independent Auditors' Certificate pursuant to the requirements of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and Circular No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/67 dated May 19,2022**

To,  
**The Board of Directors,**  
**Indian Overseas Bank,**  
763, Anna Salai,  
Chennai-600002

**IDBI Trusteeship Services Ltd.**  
Asian building, Ground Floor,  
17, R. Kamani Marg,  
Ballard Estate, Mumbai-400001

**M/s SBICAP Trustee Company Limited**  
202, Maker Tower,  
"E" Cuffe Parade, Colaba,  
Mumbai- 400005

**1. Introduction**

This certificate is issued on specific request of Indian Overseas Bank (the "Bank"), having its Central Office at Chennai in accordance with the terms of our engagement letter dated October 15, 2025 for submission of the same to IDBI Trusteeship Services Ltd and SBICAP Trustee Company Limited ("IDBI" / "Debenture Trustees"). This certificate is required with regard to maintenance of Security cover pursuant to the requirements of Regulation 54 read with Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations") and Circular No. SEBI / HO/ MIRSD/ MIRSD\_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022 and compliance with covenants of Information Memorandum in respect of unsecured Bonds issued on Private Placement basis pursuant to the requirements under Reg 56(1)(d) of SEBI Regulations.

**2. Management's Responsibility**

It is the responsibility of the management to compute / extract the data related to security Cover from the books of accounts of the Bank based on unaudited accounts for the period ended December 31, 2025 which have been subjected to Limited Review by the Statutory Central Auditors of the Bank. The responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the data of Security cover and applying an appropriate basis of preparation. This responsibility includes compliance with maintenance of Security cover pursuant to the requirements of Regulation 54 read under Reg 56(1)(d) of the SEBI Regulations and Circular No. SEBI / HO/ MIRSD/ MIRSD\_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022. This responsibility also includes compliance with all the covenants of Information Memorandum and Debenture Trust Deed in respect of unsecured Bonds issued on Private Placement basis.



The Bank has computed / extracted the data for Security Cover for the quarter ended December 31, 2025 as per Annexure "I" enclosed which has been initialled by us for identification purpose.

The Management is also responsible for complying with various provisions of Reserve Bank of India guidelines, applicable Accounting Standards, The Banking Regulation Act, 1949 and conditions stated in the SEBI Regulations.

**3. Auditors' Responsibility**

Pursuant to the requirements, our responsibility is to provide a reasonable assurance in the form of an opinion based on our review of the Books of accounts with respect to the data of Security cover as laid down in the Annexure attached hereto as at December 31, 2025 as to whether the same has been extracted accurately from the Standalone unaudited financial statements of the Bank for the period ended December 2025 pursuant to the requirements of Regulation 54 read with Reg 56(1)(d) of the SEBI Regulations and Circular no. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/67 dated May 19,2022 and whether the Bank has complied with covenants of Information Memorandum in respect of unsecured Bonds issued on Private Placement basis and outstanding during the period 01.04.2025 to 31.12.2025.

4. The unaudited financial results for the period ended December 31, 2025 have been jointly reviewed by us as one of the Central Statutory Auditors of the Bank on which we issued an unmodified conclusion vide our report dated January 14, 2025. Our limited review of these financial results was conducted in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. The standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in audit. Accordingly, we do not express an audit opinion.
5. We have obtained statement of Security cover as per Annexure and verified with the relevant supporting records and documents produced before us. Further we have obtained the list of covenants in the Information Memorandum from the management and verified the compliance with the relevant supporting records and documents produced before us.
6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India as well as SRS 4400 - Engagements to perform Agreed-upon procedures regarding Financial Information issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of historical Financial Information, and Other Assurance and Related Services Engagements.







**ANNEXURE II****Indian Overseas Bank****Investor Relations Cell****Central Office, Chennai****Annexure-II: List of Covenants (as on 31.12.2025)**

No.	Category	Sub-Type (AS Applicable)	Covenant (As Applicable)	Remarks
1	Accounts / funds / reserves maintained	Debt Service Reserve amount	Covenant as to amount to be maintained, manner of creation and/or funding of account, Date till required to be maintained or date on which to be created, manner of creation including period for renewal, replenishment, invocation (amount, date, period, etc.), manner of maintenance (ratio, percentage etc), bank account number (if applicable) etc.	N.A.
		Interest Service Reserve Account		N.A.
		Major maintenance reserve		N.A.
		Escrow account / RERA account		N.A.
		Debenture Redemption Reserve		N.A.
		Debenture Reserve Fund		N.A.
		Recovery Expense Fund		0.25 Crores
		Account details		Maintained with BSE
		Any other Fund / Account		N.A.
2.	Financial	Debt Service Coverage Ratio	Covenant as to maintenance as a ratio or percentage of .... (state), Not less than/ Not exceeding x, Time Bucket etc.	N.A.
		Interest cover		N.A.
		Net Debt to EBITDA		N.A.
		Gross Debt to EBITDA		N.A.
		Debt Cap		N.A.
		Debt Equity ratio		1.76
		Debt / Total Assets		0.88
		Gross NPA		Crores
		NNPA		0.24
		Write off		Crores
		Net NPA / TNW		0.026
		Debt to Value Ratio		N.A.
		CAR (Capital Adequacy Ratio)		16.30%
		Current Ratio		N.A.
		Dividend ratio		N.A.
		Asset liability mismatch		N.A.
		Any other ratio		N.A.
Payment of Interest on due dates	Yes			
Payment of principal on due dates	Yes			
3	Affirmative	Security Cover as per terms of Issue	Covenant as to Ratio or percentage, not less than, third party interest/title, rentals, negative lien, insurance, ROC and CERSAI filing etc	N.A.
		Title of Security/asset		
4	Affirmative or restrictive	Credit rating	Covenant as to minimum rating (Rating symbol), Standalone basis, consolidated, CE/SO rating, notch downgrade, etc.	Furnished at the Bottom
		Credit downgrade		N.A.



5	Negative	Purpose/end-use	Change in Key Managerial Personnel (KMP), Auditor, Board of Directors, shareholding, restriction with amount, date till which applicable, any change or restriction with specifics, modification of charge / creation of further charge, indebtedness/further investment etc.	N.A.
		Change in nature and conduct of business		There is no change in nature and conduct of business
		Change in management		Change in Board of Directors and Auditors is in accordance with the notification as and when issued by DFS and RBI
		Fund raising / borrowing / encumbrance		N.A.
6	Default	Default of principal or interest or both	Covenant as to extra interest payable, cure period allowed, investment allowed, additional infusion required etc.	Nil
		Security creation default		N.A.

**Credit Rating:**

CRISIL – CRISIL AA/Stable (27.06.2025)

India Ratings – AA/Stable (17.01.2025)

CARE – CARE AA/Stable (29.09.2025)

ICRA – ICRA AA/Stable (12.11.2025)

**For Indian Overseas Bank**


**Dy. General Manager**  
**Investor Relation Cell**



For Identification In terms of our separate report

**For R. Devendra Kumar & Associates****Chartered Accountants**

**(Neeraj Golas)**

Partner

M. No. : 074392

UDIN: 26074392ZRGBTO8780

Date : January 14,2026





Indian Overseas Bank  
Central Office, Chennai

**SECURITY COVER CERTIFICATE AS ON 31.12.2025**

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment			Charge Value											
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
<b>Total</b>														
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
<b>Total</b>														
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

NIL

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.  
 [ii] This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.  
 [iii] Pari passu Charge shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.  
 [iv] This column shall include book value of assets having pari passu charge and outstanding book value of all debt having that pari passu security charge along with debt for which this certificate is issued.  
 [v] This column shall include book value of all other assets having pari passu charge and outstanding book value of all debt having that pari passu security.  
 [vi] This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.  
 [viii] This column shall include assets which are considered at market Value like Land, Building, Residential/ Commercial Real Estate, while other assets having charge shall be stated at book value.



(Statutory Central Auditor)

DATE: 14.01.2026



इण्डियन ओवरसीज़ बैंक  
**INDIAN OVERSEAS BANK**

**Statement of Deviation / Variation in Utilization of Funds Raised**

[As per Regulation 32(1) of SEBI (LODR) Regulations, 2015]

Name of Listed Entity	Indian Overseas Bank						
Mode of Fund Raising	Not Applicable						
Date of Raising Funds	NIL						
Amount Raised	NIL						
Report Filed for Quarter ended	31.12.2025						
Monitoring Agency	Not Applicable						
Monitoring Agency Name, if Applicable	Not Applicable						
Is there a Deviation / Variation in use of funds raised	No						
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable						
If yes, Date of Shareholder Approval	Not Applicable						
Explanation for the Deviation / Variation	Not Applicable						
Comments of the Audit committee after review	Nil						
Comments of Auditors if any	Nil						
Objects for which funds have been raised and where there has been a deviation, in the following table	NIL						
Original Object	Modified Object if any	Original Allocation	Modified Allocation if any	Funds Utilized	Amt of Deviation / Variation for the quarter according to applicable Object	Remarks if any	
Nil							

Deviation of variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund-raising document, i.e., Prospectus, letter of offer etc.

Name of Signatory: Madhwa Chandra Jha  
Designation: Chief Financial Officer

Date: 14.01.2026





**Statement of Deviation /Variation in the use of the proceeds of issue of Listed  
Non-Convertible Debt Securities**

[As per Regulations 52(7) of SEBI (LODR) Regulations, 2015]

**A- Statement of utilization of issue proceeds**

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks if any
1	2	3	4	5	6	7	8	9	10
NIL									

**B- Statement of deviation/ variation in use of Issue proceeds:**

Particulars	Remarks
Name of listed entity	Indian Overseas Bank
Mode of fund raising	Not applicable
Type of instrument	Not applicable
Date of raising funds	Not applicable
Amount raised	Nil
Report filed for quarter ended	31.12.2025
Is there a deviation/ variation in use of funds raised?	Not applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not applicable
if yes, details of the approval so required?	Not applicable
Date of approval	Not applicable
Explanation for the deviation/ variation	Not applicable
Comments of the audit committee after review	Not applicable
Comments of the auditors if any	Not applicable
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table-	

Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NIL						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

*Madhaw Chandra Jha*

Name of Signatory: Madhaw Chandra Jha  
Designation: Chief Financial Officer

Date: 14.01.2026

