



Ref No. IRC/153/2026-27

24.10.2026

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,

Disclosure under Regulation 30 of the SEBI (LODR) Regulations, 2015

In terms of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we hereby inform that as part of RBI Inspection for Supervisory Evaluation (ISE) 2026, it was observed that the applicable risk weights were not applied for the following:

- RWA for Corporates (ECB loan under syndication) within which external rating is not covering the entire exposure of the syndicate.
- RWA for Corporates (ECB loan under syndication) within which external rating is not having the name of the lead Bank in syndicate.
- RWA for Exposures under Syndication-Secondary Arrangement, wherein it has been acquired from Banks not operating in host jurisdiction.
- RWA for undisbursed exposure where master was not opened in Core Banking Solution (CBS) resulting in under reporting of total exposure as on March 31, 2026.

Apart from the above and other observations pointed out in the RBI ISE 2026, the details of Risk Weighted Assets (RWA) and CRAR, leverage ratio calculated by the Bank as on March 31, 2026 and assessed by RBI as part of ISE 2026 are as under:

(Rs. in Crores)

Particular	Calculated by the Bank	Assessed by RBI as part of ISE 2026
Total Risk Weighted Assets	1,97,931.60	2,05,323.69
Common Equity Tier 1 (CET 1) / Tier 1 Capital	33,524.49	33,514.49
Total Capital	39,143.98	39,133.98
Common Equity Tier 1 (CET1)/ Tier I CRAR (%)	16.94	16.32
Tier 2 CRAR (%)	2.84	2.74
Total CRAR (%)	19.78	19.06
Leverage Ratio (%)	6.60	6.58

Further, we advise that:

- The RWA and CRAR as assessed by RBI as part of ISE 2026 does not have any impact on Net Profit as on March 31, 2026 reported by the Bank.
- The CET1 CRAR and Total CRAR of the Bank as on March 31, 2026 remain well above the RBI specified minimum CET1 CRAR of 5.50% and Total CRAR of 11.50%.

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bankनिवेशक संबंध कक्ष, केन्द्रीय कार्यालय, 763 अण्णा सालै, चेन्नै 600 002
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3. The Bank has already factored the aforesaid observations of RBI in the calculation of RWA and CRAR of the Bank for the quarter ended September 30, 2026.

This is for your information and appropriate dissemination.

Yours faithfully,

**RAGHURAM
MALLELA**

Digitally signed by RAGHURAM
MALLELA
Date: 2026.10.24 18:45:28 +05'30'

Raghuram Mallela
Deputy General Manager/
Company Secretary & Compliance Officer



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

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