



Ref No. IRC/287/2025-26

26.02.2026

<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>
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Dear Sir/ Madam,

**Assignment of Global Credit Rating by FITCH Ratings**

Pursuant to Regulation 30 read with Clause 3 of Para A of Part A of Schedule III and Regulation 55 of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, and SEBI Master Circular No. SEBI/HO/DDHS/DDHS-POD2/P/CIR/2025/101 dated July 11, 2025, this is to inform that M/s Fitch Ratings, International Credit Rating Agency has assigned the bank a fresh **Long Term Default Credit Rating (IDR) as” BBB-/Stable and Viability Rating of “bb”**.

The details of the rating assigned are as under:

Parameter	Name of Credit Rating Agency	Rating/ Outlook	Rating Action	Date of Credit Rating	Verification Status of CRA	Date of Verification
Long Term Issuer Default Rating (LT-IDR)	FITCH Ratings	<b>BBB- / Stable</b>	New	26.02.2026	Verified	26.02.2026
Short Term Issuer Default Rating (ST-IDR)	FITCH Ratings	<b>F3</b>	New	26.02.2026	Verified	26.02.2026
Viability Rating	FITCH Ratings	<b>bb</b>	New	26.02.2026	Verified	26.02.2026
Government Support	FITCH Ratings	<b>bbb-</b>	New	26.02.2026	Verified	26.02.2026

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

Yours faithfully,

(Ram Mohan K)  
Compliance officer

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