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## इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स सं 3765, 763 अण्णा सालै, चेन्नै 600 002

### Indian Overseas Bank

Central Office: P.B.No.: 3765, 763 Anna Salai, Chennai 600 002

#### Investor Relations Cell

IRC/281 /2019-20

07.01.2020

The Senior General Manager  
Dept. of Corporate Services  
**BSE Limited**  
Floor 1, P J Towers  
Dalal Street  
**Mumbai – 400 001**

The Vice President  
**National Stock Exchange of India Limited**  
"Exchange Plaza", C-1, Block G  
Bandra-Kurla Complex  
Bandra (E)  
**Mumbai 400 051**

Dear Sir/Madam,

### Marginal Cost of Funds-based Lending Rate (MCLR) – Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015

We refer to the subject mentioned above and inform that our Bank has decreased the MCLR by 25 bps for Overnight and One month for the month of January until further review. Interest rates for all other tenors will continue to be same until further review.

#### TENOR WISE MCLR W.E.F. 10.01.2020

S No	Tenor	Rate of Interest (%)	Revised Rate of Interest (%)
1	Overnight MCLR	8.05	<b>7.80</b>
2	One - Month MCLR	8.20	<b>7.95</b>
3	Three - Month MCLR	8.35	8.35
4	Six - Month MCLR	8.40	8.40
5	One Year MCLR	8.50	8.50
6	Two Year MCLR	8.60	8.60
7	Three Year MCLR	8.70	8.70

The above information pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015 may be taken on record.

Thanking you,

Yours faithfully,

S Nandakumaran  
Company Secretary

