



Ref No. IRC/104/2025-26

14.07.2025

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

Dear Sir/ Madam,

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in MCLR w.e.f 15.07.2025

The Assets and Liabilities Management Committee of the Bank, in its meeting held on 14.07.2025, has reviewed the MCLR workings as on 10.07.2025 and reduced the MCLR by 10 bps across the tenor. The revised MCLR shall be effective from 15.07.2025. The effective MCLR will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%) w.e.f 15.01.2025	Change	Revised MCLR (%) w.e.f 15.07.2025
1	Overnight MCLR	8.25	(-) 10 bps	8.15
2	One -Month MCLR	8.50	(-) 10 bps	8.40
3	Three - Month MCLR	8.65	(-) 10 bps	8.55
4	Six - Month MCLR	8.90	(-) 10 bps	8.80
5	One Year MCLR	9.10	(-) 10 bps	9.00
6	Two Year MCLR	9.10	(-) 10 bps	9.00
7	Three Year MCLR	9.15	(-) 10 bps	9.05

Yours faithfully,

(Ram Mohan K)
Compliance officer

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

044 – 7172 9791, 2888 9360 | investor@iobnet.co.in



www.iob.in



1800 425 4445
1800 890 4445