



Ref No. IRC/130/2025-26

11.08.2025

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

Dear Sir/ Madam,

**Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015**

**Revision in MCLR w.e.f 15.08.2025**

The Assets and Liabilities Management Committee of the Bank, in its meeting held on 11.08.2025, has reviewed the MCLR workings as on 08.08.2025 and reduced the MCLR by 10 bps across the tenors. The revised MCLR shall be effective from 15.08.2025. The effective MCLR will be as per details given below until further review.

**TENOR WISE MCLR**

S No	Tenors	Existing MCLR (%) w.e.f 15.07.2025	Change	Revised MCLR (%) w.e.f 15.08.2025
1	Overnight MCLR	8.15	(-) 10 bps	8.05
2	One -Month MCLR	8.40	(-) 10 bps	8.30
3	Three - Month MCLR	8.55	(-) 10 bps	8.45
4	Six - Month MCLR	8.80	(-) 10 bps	8.70
5	One Year MCLR	9.00	(-) 10 bps	8.90
6	Two Year MCLR	9.00	(-) 10 bps	8.90
7	Three Year MCLR	9.05	(-) 10 bps	8.95

**Revision in Base Rate w.e.f 15.08.2025**

ALCO reviewed the Base Rate workings and decided to **reduce Base Rate by 20 bps w.e.f. 15.08.2025**. The effective Base Rate will be **9.80%** until further review.

Yours faithfully,

(Ram Mohan K)  
**Compliance officer**

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