



Ref No. IRC/26/2025-26

25.04.2025

<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,

**DISCLOSURE UNDER REGULATION 30 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

Pursuant to Regulation 30 read with Schedule III, Part A, Para A, sub-para 20 of SEBI LODR, 2015, please find below the details of penalty imposed on the Bank.

Name of the authority	Reserve Bank of India
Nature and details of the action(s) taken or order(s) passed	Reserve Bank of India has levied a monetary penalty of ₹63.60 Lakhs (Rupees Sixty-Three Lakh Sixty Thousand only).
Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority	25.04.2025
Details of the violation(s)/ contravention(s) committed or alleged to be committed	Penalty has been imposed in exercise of powers conferred on Reserve Bank of India under the provisions of Section 47A(1)(c) read with Section 46(4)(i) and 51(1) of Banking Regulation Act, 1949 for non-compliance with certain directions issued by RBI on 'Credit Flow to Agriculture- Collateral free agricultural loans' and 'Lending to Micro, Small & Medium Enterprises (MSME) Sector.'
Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible	NIL

We request you to take the above information on record and arrange for dissemination.

Yours faithfully,

(Ram Mohan K)  
Compliance officer

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