



Ref No. IRC/113/2025-26

25.07.2025

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,

Disclosure under Regulation 30 of the SEBI (LODR) Regulations, 2015
Disciplinary Action on the Bank by Hong Kong Monetary Authority-
Clarification sought by NSE

Further to our disclosure Ref No. IRC/111/2025-26 dated 22.07.2025 and e-mail dated 24.07.2025 received from NSE, we herewith furnish the revised disclosure as per point no. 20 of Para A part A of Schedule III and as per Reg 30(13) of the SEBI LODR Regulations 2015 read with SEBI Circular dated February 25, 2025 on Industry Standards Forum.

Yours faithfully,

(Ram Mohan K)
Compliance officer

Encl:

- 1. Form A**
- 2. Declaration**

FORM A

Disclosure by Indian Overseas Bank regarding receipt of communication from regulatory, statutory, enforcement or judicial authority under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

[Regulation 30(13) – Disclosure of communication from regulatory, statutory, enforcement or judicial authority]

Sl. No	Particulars	Details
1	Name of the listed entity	Indian Overseas Bank
2	Type of communication received	Disciplinary decision letter
3	Date of receipt of communication	22.07.2025
4	Authority from whom communication received	Hong Kong Monetary Authority
5	Brief summary of the material contents of the communication received, including reasons for receipt of the communication	The authority has ordered for conducting a look-back review on the transaction alerts generated by its transaction monitoring system, submitting to the HKMA a remedial plan to address the contraventions, submitting a report prepared by an independent external advisor to the HKMA assessing whether the remedial measures are effective, and also for IOBHK to pay a pecuniary penalty.
6	Period for which communication would be applicable, if stated	NA
7	Expected financial implications on the listed entity, if any	Not material and only to the extent of pecuniary penalty imposed
8	Details of any aberrations/non-compliances identified by the authority in the communication	Contravention of Section 23, 19 (3) and paragraph (c) of Section 5(1) of Schedule 2 to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (AMLO) between May 2021 to January 2024
9	Details of any penalty or restriction or Sanction imposed pursuant to the communication	Pecuniary penalty to the extent of HK\$8,500,000 (Approximately INR 9.29 Crores as per FEDAI Rate)

10	Action(s) taken by listed company with respect to the communication	The Bank and its branch operating at Hong Kong have taken necessary preventive actions for further strengthening its internal processes and policies in this regard. Training of staff members is also being strengthened and enhanced for the staff of the branch as per the directions of the Regulator. With this remediation being done, we don't anticipate any recurrence of such observations from the Regulator in future pointing out some gaps in our process etc. The impact of the said Regulatory action on the Bank is not material, on the Bank's present or future operation.
11	Any other relevant information	NIL





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Dear Sir/ Madam,

Annexure C to Industry Standards Note on Regulation 30 of SEBI LODR Regulations
Disciplinary Action on the Bank by Hong Kong Monetary Authority
Ref: IRC/113/2025-26

In respect of the captioned matter, I, the undersigned, state and declare that the information and details provided in **Form A**, in compliance with Regulation 30(13) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, is true, correct and complete to the best of my knowledge and belief.

Thanking you,

Yours faithfully,

Name and Signature: Ram Mohan K
Date: 25.07.2025
Place: Chennai
Designation: Compliance Officer
Email ID: investor@iobnet.co.in