



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

तनावग्रस्त आस्ति प्रबंधन विभाग
Stressed Assets Management Department
केंद्रीय कार्यालय, चेन्नै / **Central Office, Chennai**

Date: 15.04.2026

**PUBLICATION OF LIST OF NPA LOANS PROPOSED FOR TRANSFER TO
ARCs & PERMITTED TRANSFEREES DURING THE FY 2026-27**

INVITATION OF EOIs

IOB invites Expression of Interests (EOIs) from ARCs/ SCBs/ NBFCs/ AIFIs/ SFBs for transfer of NPA loan Exposures during the FY 2026-27.

List of accounts proposed for Transfer to ARCs/ SCBs/ NBFCs/ AIFIs/ SFBs are given in Annexure 1.

Interested ARCs / Permitted Transferees shall submit Expression of Interest (EOI) in the enclosed format through email at saletoarc@iob.bank.in.

IOB reserve right to examine EOIs and accept or reject any or all or some of them at their sole discretion.

All costs and expenses incurred to carry out the due diligence process or any other process in furtherance of their interest to purchase of NPAs from IOB shall be borne by the intending bidders only.

While IOB will make available the information to the intending buyers which have come on record and it assumes no responsibility either on the part of IOB or its officers, if found later that the information on record with IOB is not updated with reference to loan documents/ outstanding balance/ mortgage/ security/ legal proceedings / ROC charge creation etc. and the lack of it or inadequacy of it lead to realizing of lower value or facing litigations in the course of realization in the borrowal accounts.

The transfer of proposed NPA Loan Exposures will be governed by following Master Directions issued by Reserve Bank of India:

- (I) Master Directions – “Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025: Part A – Transfer of Loan Exposures” dated 28.11.2025 as amended from time to time; and**

(II) Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions dated July 15, 2024 as amended from time to time; and

(III) Master Directions of Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025 dated 28.11.2025 as amended from time to time.

Please note that the transfer/ assignment shall be at the sole discretion of the Bank and shall be subject to final approval by the Competent Authority of the Bank.

KYC – There will be satisfactory completion of KYC by the Bank on the eligible participants.

ARCs / Permitted Transferees shall be under their own obligation to follow all extant guidelines/ notification issued by SEBI/ RBI/ IBA / other regulators from time to time pertaining to transfer of stressed loan exposures.

In case of any further clarification, the following officials may be contacted at 044-28519590 and 044- 71729003 (mail id : saletoarc@iob.bank.in).

Name	Designation	Mobile No.
Mr. Chandan Thakur	Senior Manager	8171624147
Mr. Dimple Baruah	Senior Manager	7636835363
Mr Navneet Katyayan	Senior Manager	8828255987

**General Manager
Stressed Assets Management Department**

ANNEXURE 1 – REGIONWISE LIST OF ACCOUNTS PROPOSED FOR TRANSFER TO ARCs / PERMITTED TRANSFEREES DURING FY 2026-27

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
1	AHMEDABAD	ASHRAM ROAD	OSIAHYPER RETAIL LIMITED	13.91
2	AHMEDABAD	ARMB - AHMEDABAD	DIAMOND POWER TRANSFORMER	46.33
3	AHMEDABAD	ARMB - AHMEDABAD	ACCORD INDUSTRIES LIMITED	26.84
4	AHMEDABAD	ARMB - AHMEDABAD	JASUBHAI JEWELLERS PVT LT	26.21
5	AHMEDABAD	ARMB - AHMEDABAD	JASON DEKOR PRIVATE LIMIT	17.40
6	AHMEDABAD	ARMB - AHMEDABAD	VIMAL OIL & FOODS LIMITED	10.07
7	BANGALORE	BANGALORE-CITY (MAIN)	NAVA KARNATAKA STEELS PVT	13.14
8	BARODA	NAVASARI	NEER AQUACULTURE EXPORTS	11.14
9	CHANDIGARH	ARMB - CHANDIGARH	RICHA INDUSTRIES LTD. (TE	120.24
10	CHANDIGARH	ARMB - CHANDIGARH	SEL TEXTILES LIMITED	118.11
11	CHANDIGARH	ARMB - CHANDIGARH	LAKHANI INDIA LIMITED	53.61
12	CHANDIGARH	ARMB - CHANDIGARH	SRS REAL INFRASTRUCTURE L	43.18
13	CHANDIGARH	ARMB - CHANDIGARH	SCASA NUTRIENTS PVT. LTD.	26.78
14	CHANDIGARH	ARMB - CHANDIGARH	RUPANA PAPER MILLS LIMITE	24.80
15	CHANDIGARH	ARMB - CHANDIGARH	INFUTEC HEALTHCARE LIMITE	19.16
16	CHANDIGARH	ARMB - CHANDIGARH	WINSOME YARNS LTD	18.92
17	CHANDIGARH	ARMB - CHANDIGARH	NIRBAHI TEXTILES PVT LTD	17.69
18	CHANDIGARH	ARMB - CHANDIGARH	SONEERA JEWELLERY MENUFAC	13.85
19	CHANDIGARH	ARMB - CHANDIGARH	LAKHANI PLATINUM LIFESTYL	13.64
20	CHANDIGARH	ARMB - CHANDIGARH	SHIVAM CONTINENTAL PRIVAT	13.59
21	CHANDIGARH	ARMB - CHANDIGARH	WAZIR SINGH YARNS PVT LTD	12.11
22	CHANDIGARH	ARMB - CHANDIGARH	EASYTECH GLOBAL PRIVATE L	10.38
23	CHANDIGARH	ARMB - CHANDIGARH	STEEL TECH INDIA	10.25
24	CHANDIGARH	ARMB - CHANDIGARH	SYNERGY METAL FORMING	10.22
25	CHANDIGARH	ARMB - CHANDIGARH	SYNERGY PRESS WELL	10.11

Indian Overseas Bank, Stressed Assets Management Department, Central Office

List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
26	CHENNAI-I	ARMB,CHENNAI	ABAN HOLDINGS PTE LTD	1271.53
27	CHENNAI-I	ARMB,CHENNAI	M/S GVK DEOLI KOTA EXPRES	157.09
28	CHENNAI-I	ARMB,CHENNAI	S.V.SUGAR MILLS LTD	120.78
29	CHENNAI-I	ARMB,CHENNAI	COASTAL ENERGY PRIVATE LI	114.29
30	CHENNAI-I	ARMB,CHENNAI	SAALIM SHOES PVT LTD	93.56
31	CHENNAI-I	ARMB,CHENNAI	NAGAI POWER PRIVATE LIMIT	80.45
32	CHENNAI-I	ARMB,CHENNAI	PPS ENVIRO POWER PVT LTD	52.08
33	CHENNAI-I	ARMB,CHENNAI	VEEPEE ESTATEAND HOTELSPR	51.36
34	CHENNAI-I	ARMB,CHENNAI	THE JEYPORE SUGAR COMPANY	22.87
35	CHENNAI-I	ARMB,CHENNAI	SURANA INDUSTRIES LIMITED	20.88
36	CHENNAI-I	ARMB,CHENNAI	GREEN TREE HOMES AND VENT	15.59
37	CHENNAI-I	ARMB,CHENNAI	JAIN GRANITES AND PROJECT	15.22
38	CHENNAI-I	ARMB,CHENNAI	K KANNAN	11.05
39	CHENNAI-I	MYLAPORE, CHENNAI	RASUL ENTERPRISES	14.49
40	CHENNAI-I	T NAGAR	FUTURISTIC GLOBAL RESOURC	14.34
41	COIMBATORE	ARMB, COIMBATORE	SENTHIL PAPERS AND BOARDS	67.69
42	COIMBATORE	ARMB, COIMBATORE	SUBHASHRI BIO- ENERGIES P	49.19
43	COIMBATORE	ARMB, COIMBATORE	BANGGARU JEWELS PRIVATE L	12.50
44	COIMBATORE	ARMB, COIMBATORE	SRI PUSSPAM TEXTILE MILL	11.64
45	DELHI	ARMB, DELHI	M/S. AMTEK AUTO LIMITED	398.50
46	DELHI	ARMB, DELHI	ERA INFRA ENGINEERING LIM	383.59
47	DELHI	ARMB, DELHI	J M D OILS PVT LTD	222.31
48	DELHI	ARMB, DELHI	EMMSONS INTERNATIONAL LIM	213.56
49	DELHI	ARMB, DELHI	PUNJ LLOYD LIMITED	141.75
50	DELHI	ARMB, DELHI	INDIAN TECHNOMAC CO. LIMI	138.09
51	DELHI	ARMB, DELHI	M/S CENTURY COMMUNICATION	136.30
52	DELHI	ARMB, DELHI	TULIP TELECOM LIMITED	117.84
53	DELHI	ARMB, DELHI	VARAHI DIAMONDS & FINANCE	111.27

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
54	DELHI	ARMB, DELHI	RADIKAL FOODS LIMITED	100.57
55	DELHI	ARMB, DELHI	PC JEWELLER LIMITED	89.41
56	DELHI	ARMB, DELHI	SHIV-VANI OIL & GAS EXPLO	78.22
57	DELHI	ARMB, DELHI	NAFTO GAZ INDIA PRIVATE L	75.01
58	DELHI	ARMB, DELHI	ALPINE MINMETALS INDIA PR	74.92
59	DELHI	ARMB, DELHI	PEARL VISION P LTD	71.44
60	DELHI	ARMB, DELHI	CASTEX TECHNOLOGIES LTD(F	71.09
61	DELHI	ARMB, DELHI	AMIRA PURE FOODS PRIVATE	66.81
62	DELHI	ARMB, DELHI	PIXION MEDIA PRIVATE LIM	59.33
63	DELHI	ARMB, DELHI	JYOTI BUILDTECH PRIVATE L	54.58
64	DELHI	ARMB, DELHI	NCML INDUSTRIES LIMITED	51.50
65	DELHI	ARMB, DELHI	SHAKTI BHOG FOODS LIMITED	49.21
66	DELHI	ARMB, DELHI	GAGAN PULSES PVT LTD	47.48
67	DELHI	ARMB, DELHI	M/S AIRWORTH TRAVEL & TOU	38.52
68	DELHI	ARMB, DELHI	M/S JADIA PIPES INDIA LTD	32.75
69	DELHI	ARMB, DELHI	ADIGEAR INTERNATIONAL	32.39
70	DELHI	ARMB, DELHI	PATEL WOOD PRODUCTS LTD	29.46
71	DELHI	ARMB, DELHI	BANSAL DIAMONDS PVT. LTD	28.67
72	DELHI	ARMB, DELHI	SIMMTRONICS SEMICONDUCTOR	24.72
73	DELHI	ARMB, DELHI	MNT BUILDCON PRIVATE LIM	23.68
74	DELHI	ARMB, DELHI	OSM PROJECTS PRIVATE LIM	23.55
75	DELHI	ARMB, DELHI	ANSAL API INFRASTRUCTURE	23.08
76	DELHI	ARMB, DELHI	HORIZON BUILDCON PVT LTD	21.65
77	DELHI	ARMB, DELHI	RAAJ WIRES	21.37
78	DELHI	ARMB, DELHI	H G RETAIL SOLUTION PVT L	19.31
79	DELHI	ARMB, DELHI	DVP EXIM PVT LTD	16.90
80	DELHI	ARMB, DELHI	SHREE HARI OVERSEAS PVT.L	16.85

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND BALANCE (Rs. IN CRORES)
81	DELHI	ARMB, DELHI	SIOMOND PHARMACEUTICALS P	16.36
82	DELHI	ARMB, DELHI	INTERNATIONAL COIL LTD	15.29
83	DELHI	ARMB, DELHI	TIRUPATI TRANSLOGISTICS P	14.42
84	DELHI	ARMB, DELHI	SSP DIAMONDS PRIVATE LIM	14.03
85	DELHI	ARMB, DELHI	M/S SBS OVERSEAS PRIVATE	13.86
86	DELHI	ARMB, DELHI	RAPID METRO RAIL GURGAON	13.13
87	DELHI	ARMB, DELHI	TAKSHILA RETAIL PRIVATE L	12.82
88	DELHI	ARMB, DELHI	UTTAM SINGH DUGGAL & CO L	12.65
89	DELHI	ARMB, DELHI	CELLPAGECOMMUNICATIONS	12.41
90	DELHI	ARMB, DELHI	TRANSITIONS	12.21
91	DELHI	ARMB, DELHI	HEMANT JEWELS PRIVATE LIM	12.12
92	DELHI	ARMB, DELHI	A I METALS PVT LTD	11.27
93	DELHI	DEFENCE COLONY, NEW DELHI	H.Q LAMPS MANUFACTURING C	23.35
94	DELHI	JANPATH, N. DELHI	MAHANAGAR TELEPHONE NIGAM	2330.41
95	DELHI	JANPATH, N. DELHI	P AND G ENTERPRISES PVT L	35.78
96	DELHI	NEHRU PLACE, N. DELHI	THE INDURE PRIVATE LIMITE	16.34
97	ERNAKULAM	ALWAYE (ALUVA)	PLUMBERS CHOICE PLASTICS	12.83
98	ERNAKULAM	ERNAKULAM	JIS INTERNATIONAL EXPORTS	13.53
99	GOA	HUBLI	NAVACHETANA MICRO FIN SER	53.20
100	HYDERABAD	ARMB - HYDERABAD	LANCO AMARKANTAK POWER PV	667.30
101	HYDERABAD	ARMB - HYDERABAD	IVRCL LIMITED	622.68
102	HYDERABAD	ARMB - HYDERABAD	PIONEER GAS POWER LIMITED	191.01
103	HYDERABAD	ARMB - HYDERABAD	GAYATRI PROJECTS LIMITED	170.31
104	HYDERABAD	ARMB - HYDERABAD	VNR INFRASTRUCTURES LIMIT	88.64
105	HYDERABAD	ARMB - HYDERABAD	LANCO VIDARBHA THERMAL PO	82.45
106	HYDERABAD	ARMB - HYDERABAD	M/S HELAPURI SPINNING MIL	60.56

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SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
107	HYDERABAD	ARMB - HYDERABAD	G V K INDUSTRIES LTD	54.73
108	HYDERABAD	ARMB - HYDERABAD	TRANSSTROY KRISHNAGIRI-TI	44.40
109	HYDERABAD	ARMB - HYDERABAD	TRANSSTROY BHOPAL BYPASS	40.90
110	HYDERABAD	ARMB - HYDERABAD	DQ ENTERTAINMENT [INTERNA	39.03
111	HYDERABAD	ARMB - HYDERABAD	IL&FS ENGINEERING AND CON	36.72
112	HYDERABAD	ARMB - HYDERABAD	ASMITHA MICROFIN LIMITED	36.45
113	HYDERABAD	ARMB - HYDERABAD	NAOLIN INFRASTRUCTURE PRI	32.28
114	HYDERABAD	ARMB - HYDERABAD	SAI MAATARINI TOLLWAYS LI	30.19
115	HYDERABAD	ARMB - HYDERABAD	SRI LAKSHMINARASIMHA OIL	20.11
116	HYDERABAD	ARMB - HYDERABAD	SUNCORP LIFESTYLES LIMITE	18.19
117	HYDERABAD	ARMB - HYDERABAD	SWAWS CREDIT CORPORATION	12.15
118	HYDERABAD	ARMB - HYDERABAD	VYBRA AUTOMET LTD	10.42
119	KARAIKUDI	KARAIKUDI	KALAIYAR KOIL MILK PROCES	10.50
120	KOLKATA-METRO	SALT LAKE CITY KOLKATA	VFS CAPITAL LIMITED	58.97
121	KOLKATA-METRO	ARMB KOLKATA	CONCAST STEEL & POWER LTD	220.38
122	KOLKATA-METRO	ARMB KOLKATA	CORPORATE ISPAT ALLOYS LI	113.33
123	KOLKATA-METRO	ARMB KOLKATA	JVL AGRO INDUSTRIES LTD(U	65.42
124	KOLKATA-METRO	ARMB KOLKATA	SPACE MATRIX LIMITED	57.00
125	KOLKATA-METRO	ARMB KOLKATA	ABHIJEET PROJECTS LIMITED	43.01
126	KOLKATA-METRO	ARMB KOLKATA	SURINA IMPEX PRIVATE LIMI	41.62
127	KOLKATA-METRO	ARMB KOLKATA	KRISH ISPST COMPANY LIMIT	35.62
128	KOLKATA-METRO	ARMB KOLKATA	SHREE RAM SAW MILL PRIVAT	31.98
129	KOLKATA-METRO	ARMB KOLKATA	ABHIJEET PROJECTS LIMITED	31.97
130	KOLKATA-METRO	ARMB KOLKATA	SHREE GANESH JEWELLERY HO	30.73
131	KOLKATA-METRO	ARMB KOLKATA	ABHIJEET INFRASTRUCTURE L	28.04

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
132	KOLKATA-METRO	ARMB KOLKATA	KESHAR MULTIYARN MILL LIM	26.85
133	KOLKATA-METRO	ARMB KOLKATA	MEDI DRIPS CARRIERS PVT L	23.96
134	KOLKATA-METRO	ARMB KOLKATA	FEEDATIVES PHARMA PVT LTD	14.85
135	KOLKATA-METRO	ARMB KOLKATA	PLASTOLENE POLYMERS PVT L	14.84
136	KOLKATA-METRO	ARMB KOLKATA	SOVA ISPAT ALLOYS LTD.	13.91
137	KOLKATA-METRO	ARMB KOLKATA	APEX STEEL PVT LTD	11.64
138	KOLKATA-METRO	ARMB KOLKATA	M/S CONCAST MORENA ROAD P	11.56
139	KOLKATA-METRO	ARMB KOLKATA	YUMMZ FOODS PRIVATE LIMIT	10.69
140	LUCKNOW	MALL ROAD, KANPUR	FROST INTERNATIONAL LIMIT	839.50
141	LUCKNOW	MALL ROAD, KANPUR	ROTOMAC GLOBAL PVT LTD	750.53
142	LUCKNOW	MALL ROAD, KANPUR	FROST INFRASTRUCTURE AND	138.39
143	LUCKNOW	MALL ROAD, KANPUR	M/S VIVA MERCHANTS P LTD	15.80
144	LUCKNOW	MALL ROAD, KANPUR	GLOBIZ EXIM PVT.LTD.	10.02
145	LUDHIANA	LUDHIANA	UP MONEY LIMITED	36.89
146	MUMBAI-METRO	FORT, MUMBAI	SHINGAR LIMITED	29.15
147	MUMBAI-METRO	ARMB - MUMBAI	VIDEOCON INDUSTRIES LTD.	896.71
148	MUMBAI-METRO	ARMB - MUMBAI	VIDEOCON OILVENTURES LIMI	480.09
149	MUMBAI-METRO	ARMB - MUMBAI	IL&FS FINANCIAL SERVICES	275.39
150	MUMBAI-METRO	ARMB - MUMBAI	IL&FS TRANSPORTATION NETW	212.29
151	MUMBAI-METRO	ARMB - MUMBAI	GITANJALI GEMS LTD	167.34
152	MUMBAI-METRO	ARMB - MUMBAI	USHDEV INTERNATIONAL LIMI	166.01
153	MUMBAI-METRO	ARMB - MUMBAI	VALECHA KACHCHH TOLL ROAD	158.27
154	MUMBAI-METRO	ARMB - MUMBAI	JET AIRWAYS (INDIA) LIMIT	154.47
155	MUMBAI-METRO	ARMB - MUMBAI	NAKODA LIMITED	128.53
156	MUMBAI-METRO	ARMB - MUMBAI	RELIANCE COMMUNICATION LT	119.52

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
157	MUMBAI-METRO	ARMB - MUMBAI	VIDEOCON TELECOMMUNICATIO	105.51
158	MUMBAI-METRO	ARMB - MUMBAI	SAMSUNG C AND T CORPORATI	102.33
159	MUMBAI-METRO	ARMB - MUMBAI	FUTURE ENTERPRISES LIMITE	97.33
160	MUMBAI-METRO	ARMB - MUMBAI	VIR ALLOYS & STEEL,CO. PV	80.45
161	MUMBAI-METRO	ARMB - MUMBAI	KRISHNA KNITWEAR TECHNOLO	72.65
162	MUMBAI-METRO	ARMB - MUMBAI	ZOOM DEVELOPERS PVT LTD	66.45
163	MUMBAI-METRO	ARMB - MUMBAI	PLATINUM TEXTILES LTD	65.33
164	MUMBAI-METRO	ARMB - MUMBAI	MHOW GHATBILLOD TOLL ROAD	56.05
165	MUMBAI-METRO	ARMB - MUMBAI	ESKAY K'N'IT INDIA LTD	46.36
166	MUMBAI-METRO	ARMB - MUMBAI	TUTICORIN COAL TERMINAL P	45.49
167	MUMBAI-METRO	ARMB - MUMBAI	JAYBHARAT TEXTILES AND RE	38.25
168	MUMBAI-METRO	ARMB - MUMBAI	KISAN AGRO MART PRIVATE L	37.06
169	MUMBAI-METRO	ARMB - MUMBAI	TECHNO KART INDIA LTD	31.41
170	MUMBAI-METRO	ARMB - MUMBAI	KSL AND INDUSTRIES LTD	29.81
171	MUMBAI-METRO	ARMB - MUMBAI	FIRESTAR INTERNATIONAL PV	27.96
172	MUMBAI-METRO	ARMB - MUMBAI	SABGROUP CONTENT NETWORK	24.85
173	MUMBAI-METRO	ARMB - MUMBAI	YATIN STEELS INDIA PRIVAT	24.24
174	MUMBAI-METRO	ARMB - MUMBAI	TEXPLAST INDUSTRIES LIMIT	23.83
175	MUMBAI-METRO	ARMB - MUMBAI	JAI JYOTAWALI STEEL PVT L	22.62
176	MUMBAI-METRO	ARMB - MUMBAI	COTTSTOWN FASHION LIMITED	21.87
177	MUMBAI-METRO	ARMB - MUMBAI	KADAM & KADAM GOLD REFINE	21.07
178	MUMBAI-METRO	ARMB - MUMBAI	SAVAIR ENERGY LIMITED	20.06
179	MUMBAI-METRO	ARMB - MUMBAI	RELIANCE TELECOM LIMITED	18.32
180	MUMBAI-METRO	ARMB - MUMBAI	M/S MAPLE COMPOSITE CONTA	18.30

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
181	MUMBAI-METRO	ARMB - MUMBAI	JORSS BULLION PVT.LTD.	16.09
182	MUMBAI-METRO	ARMB - MUMBAI	Y A MAMAJI FURNISHINGS PV	15.53
183	MUMBAI-METRO	ARMB - MUMBAI	STARVIEW TRADING CO PVT L	15.20
184	MUMBAI-METRO	ARMB - MUMBAI	JAIMIN JEWELLERY EXPORTS	14.84
185	MUMBAI-METRO	ARMB - MUMBAI	GLORY POLYFILMS LTD.	14.52
186	MUMBAI-METRO	ARMB - MUMBAI	M/S KUMUDCHANDRA D MEHTA	13.84
187	MUMBAI-METRO	ARMB - MUMBAI	SUPREME MANOR WADA BHIWAN	13.10
188	MUMBAI-METRO	ARMB - MUMBAI	ANTRIX DIAMOND EXPORTS PV	12.02
189	MUMBAI-METRO	ARMB - MUMBAI	M/S S S V DEVELOPERS & BU	11.98
190	MUMBAI-METRO	ARMB - MUMBAI	SPL TECHNOCHEM	10.96
191	MUMBAI-METRO	ARMB - MUMBAI	TOTAL TEXTILE SOLUTIONS P	10.61
192	MUMBAI-METRO	ARMB - MUMBAI	VINIL TRADING PRIVATE LIM	10.30
193	MUMBAI-METRO	ARMB - MUMBAI	DENSITY GLOBAL TRADING SE	10.08
194	NAGPUR	NAGPUR	SRIGANESH FORWARDERS PRIV	19.84
195	PUNE	ARMB - PUNE	INNOVENTIVE INDUSTRIES LI	31.37
196	PUNE	ARMB - PUNE	SRIMAULI INFRASTRUCTURE P	24.72
197	PUNE	ARMB - PUNE	DSK MOTORS PRIVATE LIMITE	17.76
198	TRIVANDRUM	ADOOR	SANDHYA CASHEW FACTORY	27.17
199	TUTICORIN	TUTICORIN	ST. JOHN FREIGHT SYSTEMS	24.12
200	TUTICORIN	TUTICORIN	ST.JOHN CONTAINER LINES P	15.05
201	TUTICORIN	TUTICORIN	SHUNMUGAM TRADERS PRIVATE	10.77
202	VARANASI	VARANASI	GLOBAL BUSINESS CONEXXTIO	14.79
203	VIJAYAWADA	ANDHRA LOYOLA COLLEGE	AMODA SPINTEX LIMITED	10.54
204	VIJAYAWADA	CHANDRAMOULI NAGAR, GUNTUR	SPIN COT TEXTILES PVT LTD	25.17

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List of NPA Loans proposed for Transfer to ARCs and Permitted Transferees during FY 2026-27.

SL NO	REGION	Branch	BORRNAME	FUND_BALANCE (Rs. IN CRORES)
205	VIJAYAWADA	RING ROAD, VIJAYAWADA	MULPURI FISHERIES PVT LTD	48.04
206	VIJAYAWADA	RING ROAD, VIJAYAWADA	VANTAGE SPINNERS PVT LTD	36.05
207	VIJAYAWADA	RING ROAD, VIJAYAWADA	MULPURI FOODS AND FEEDS P	31.46
208	VISAKHAPATNAM	ARMB - VISAKHAPATNAM	AGRI GOLD PROJECTS LIMITE	20.87
209	VISAKHAPATNAM	ARMB - VISAKHAPATNAM	SRI VENKATESWARA CONSTRUC	17.54
210	VISAKHAPATNAM	ARMB - VISAKHAPATNAM	HARI EQUIPMENTS PRIVATE L	16.30
211	VISAKHAPATNAM	ARMB - VISAKHAPATNAM	ABHEDYA POWER (P) LTD	11.33

**Expression of Interest (EOI) &
Letter of Authority for Participating in the E- Auction**

(To be submitted on the letterhead by all the bidders participating in the E- Auction)

To,
The General Manager,
Indian Overseas Bank
Stressed Assets Management Department,
Central Office: 763, Anna Salai, Chennai -600 002

Subject: Expression of Interest for acquisition of NPA loan exposures:

- 1)
- 2)
- 3)

We _____ (name of the company) hereby express our interest in acquisition of above mentioned NPA Loan Exposures. We further understand and confirm that:

1. This EOI is made with full understanding that IOB reserve the right to reject or accept any offer, cancel the process for the proposed transfer process, and / or reject EOI.
2. We confirm to comply with all extant guidelines/ notification issued by SEBI/ RBI/ IBA / other regulators from time to time pertaining to transfer of stressed loan exposures and we are eligible and have the capacity to conclude the acquisition of captioned Financial Asset in accordance with the applicable laws and regulations of India.
3. We hereby confirm that we have adopted fair practices code in compliance with RBI notification dated 16.07.2020 and such other notifications of RBI given from time to time.
4. The transfer of loan exposures will be governed by the Master Directions – “Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025: Part A – Transfer of Loan Exposures” dated 28.11.2025 issued by RBI.
5. We hereby confirm that we are not disqualified in terms of Section 29 A of the Insolvency and Bankruptcy Code, 2016 for acquisition of the above mentioned financial assets.
6. In case of Transfer of Fraud Loan Exposures, we hereby confirm to take over the responsibilities of the Bank with respect to continuous reporting, monitoring, filing of complaints with law enforcement agencies and also the proceedings related to such complaints.
7. In case of Transfer of Accounts declared as Wilful defaulter, ARC shall continue to report the account as a Wilful Defaulter until the balance remaining to be

recovered in their account plus the amount written off by the "transferor" lender falls below the threshold of ₹25 lakh or as notified by Reserve Bank of India from time to time.

8. We hereby confirm that for acquisition of this financial assets, we have no conflict of interest with Bank and are not related, directly or indirectly, to Bank.
9. We further undertake that the information furnished by us in this EOI and other documents submitted in connection therewith is true, correct, complete and accurate.
10. We have enclosed the signed copy of Non-Disclosure Agreement (NDA)

Yours Sincerely,

(Signature)

Name of the Signatory:

Designation:

Company Seal