

INDIAN OVERSEAS BANK				
Credit Rating of Basel III Tier II Bonds (Long Term)				
(by Domestic Credit Rating Agencies)				
Year	CRISIL	CARE	ICRA	INDIA RATING
2020-21	A+ Stable	NA	A+ Stable	AA- Negative
2021-22	A+ Positive	AA- STABLE	A+ Positive	AA- STABLE
2022-23	AA- STABLE	AA- STABLE	AA- STABLE	AA- STABLE
2023-24	AA- POSITIVE	AA- POSITIVE	AA- POSITIVE	AA- POSITIVE
2024-25	AA, STABLE	AA, STABLE	AA, STABLE	AA, STABLE
2025-26	AA, STABLE	AA, STABLE	AA, STABLE	AA, POSITIVE
2026-27	AA+,STABLE (25.06.2026)	AA+,STABLE (23.07.2026)	Due on 19.11.2026	Due on 17.02.2027

Issuer Rating of the Bank
(Latest Rating Date: 17.02.2026)
INDIA RATING: AA, Positive

Rating of Certificate of Deposits issued by the Bank
CARE RATING: A1+

Global Credit Rating of the Bank		
(by International Credit Rating Agencies)		
Year	S&P	FITCH
2025-26	ICR: BBB, STABLE SACP: bbb- (25.02.2026)	IDR: BBB-, STABLE Viability Rating: bb (24.02.2026)

ICR – Issuer Credit Rating; **IDR**- Issuer Default Rating; **SACP** – Standalone Credit Profile