



Ref No. IRC/258/2025-26

13.01.2026

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,

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in MCLR w.e.f 15.01.2026

The ALCO of the Bank, in its meeting held on 13.01.2026, has reviewed the MCLR workings as on 10.01.2026 and reduced the Overnight MCLR by 5 bps w.e.f 15.01.2026. The revised MCLR shall be effective from 15.01.2026. The effective MCLR will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%) w.e.f 15.12.2025	Change	Revised MCLR (%) w.e.f 15.01.2026
1	Overnight MCLR	8.00	(-) 5 bps	7.95
2	One -Month MCLR	8.30	No Change	8.30
3	Three - Month MCLR	8.40	No Change	8.40
4	Six - Month MCLR	8.65	No Change	8.65
5	One Year MCLR	8.80	No Change	8.80
6	Two Year MCLR	8.80	No Change	8.80
7	Three Year MCLR	8.85	No Change	8.85

Yours faithfully,

(Ram Mohan K)
Compliance officer

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