



Ref No. IRC/263/2025-26

15.01.2026

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,

**Newspaper Publication of Financial Results for the Quarter and nine months ended
31.12.2025**

We refer our letter No. IRC/259/2025-26 dated 14.01.2026 informing the Unaudited (Reviewed) Financial Results of the Bank for the quarter and nine months ended 31.12.2025.

In terms of Regulation 47 and Regulation 52 of SEBI (LODR) Regulations, 2015, we have published Financial Results in three Newspapers viz. Business Standard (English & Hindi), Financial Express (English), Jansatta (Hindi) and Dinakaran (Tamil) on 15.01.2026.

We enclose newspaper publication of Financial Results.

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

Yours faithfully,

RAM
MOHAN
K
Digitally signed
by RAM MOHAN
K
Date: 2026.01.15
14:25:24 +05'30'

(Ram Mohan K)

Compliance officer

इण्डियन ओवरसीज़ बैंक,
निवेशक संबंध कक्ष, केन्द्रीय कार्यालय,
763 अण्णा साले, चेन्नै 600 002

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THE MARKETS ON WEDNESDAY			
			change †
Sensex	83,382.7	▼	245.0
Nifty	25,665.6	▼	66.7
Nifty Futures‡	25,719.0	▲	53.4
Dollar	₹90.3		₹90.2‡
Euro	₹105.2		₹105.3‡
Brent Crude (\$/bbl)	67.3*		66.7‡
Gold (10gm)**	₹1,41,446.0	▲	₹1,724.0

† Over previous close; ‡ (January) Premium on Nifty Spot; ‡ Previous close; * At 9pm IST; ** Market rate exclusive of VAT; Source: BHA



Smartphone exports may have topped \$30 bn in 2025



Infosys Q3 profit down 2.2% on new Labour Codes

2025 best year for Indian cinema since pandemic



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Indian Overseas Bank
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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31.12.2025

(Rs. in Lakhs)

SCAN FOR RESULTS

QR CODE

BUSINESS MIX
₹ 6,44,276 Cr

GROSS ADVANCES
₹ 2,94,974 Cr

OPERATING PROFIT
₹ 2,603 Cr

NET PROFIT
₹ 1,365 Cr

GROSS NPA
1.54 %

NET NPA
0.24 %

PCR
97.49 %

RoA
1.28 %

NIM-Domestic
3.42 %

S No	Particulars	Standalone			Consolidated		
		Quarter Ended 31.12.2025	Quarter Ended 31.12.2024	Year Ended 31.03.2025	Quarter Ended 31.12.2025	Quarter Ended 31.12.2024	Year Ended 31.03.2025
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	9,67,158	8,40,925	33,67,608	9,67,158	8,41,396	33,68,962
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,36,745	1,23,737	4,51,172	1,36,745	1,23,760	4,51,183
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	1,36,745	1,23,737	4,51,172	1,36,745	1,23,760	4,51,183
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	1,36,512	87,366	3,33,471	1,42,716	87,527	3,39,551
5	Total Comprehensive Income for the period {Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)}	Not Applicable					
6	Paid up Equity Share Capital	19,25,659	18,90,241	19,25,659	19,25,659	18,90,241	19,25,659
7	Reserves (Excluding Revaluation Reserves)	9,48,999	6,31,725	9,48,999	9,15,860	5,93,064	9,15,860
8	Securities Premium Account	9,63,650	8,55,790	9,63,650	9,63,650	8,55,790	9,63,650
9	Networth	26,77,130	20,15,473	22,89,829			
10	Paid Up Debt Capital / Outstanding Debt	Not Applicable					
11	Outstanding Redeemable Preference Shares	Not Applicable					
12	Debt Equity Ratio	1.76	1.81	1.66			
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)						
	Basic:	0.71	0.46	1.76	0.71	0.46	1.79
	Diluted:	0.71	0.46	1.76	0.71	0.46	1.79
14	Capital Redemption Reserve	Not Applicable					
15	Debenture Redemption Reserve	Not Applicable					
16	Debt Service Coverage Ratio	Not Applicable					
17	Interest Service Coverage Ratio	Not Applicable					

- NOTES:
- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and Bank website(www.iob.bank.in).
 - For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE Ltd and National Stock Exchange of India Ltd) and can be assessed on the URL (BSE: www.bseindia.com and NSE: www.nseindia.com).
 - The impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.

Date : 14.01.2026
Place : Chennai

Dhanaraj T
Executive Director

Joydeep Dutta Roy
Executive Director

Ajay Kumar Srivastava
Managing Director & CEO

Srinivasan Sridhar
Non Executive Chairman



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SCAN FOR RESULTS



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Q-o-Q

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Date: 14.01.2026
Place: Chennai

Dhanaraj T
Executive Director

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Managing Director & CEO

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Non Executive Chairman



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31.12.2025 को समाप्त तिमाही के लिए अपरीक्षित वित्तीय परिणाम

(रु लाख में)

परिणाम के लिए स्कैन करें



बिजनेस मिक्स
₹ 6,44,276 Cr

सकल अग्रिम
₹ 2,94,974 Cr

परिचालन लाभ
₹ 2,603 Cr

निवल लाभ
₹ 1,365 Cr

सकल एनपीए
1.54 %

निवल एनपीए
0.24 %

पीसीआर
97.49 %

आरओए
1.28 %

निवल ब्याज मार्जिन घरेलू
3.42 %

Q-o-Q

क्र. सं.	विवरण	स्टैंडअलोन			समेकित		
		31.12.2025 को समाप्त तिमाही हेतु (अ-लेखापरीक्षित)	31.12.2024 को समाप्त तिमाही हेतु (अ-लेखापरीक्षित)	31.03.2025 को समाप्त वर्ष हेतु (लेखापरीक्षित)	31.12.2025 को समाप्त तिमाही हेतु (अ-लेखापरीक्षित)	31.12.2024 को समाप्त तिमाही हेतु (अ-लेखापरीक्षित)	31.03.2025 को समाप्त वर्ष हेतु (लेखापरीक्षित)
1	परिचालन से कुल आय	9,67,158	8,40,925	33,67,608	9,67,158	8,41,396	33,68,962
2	अवधि के लिए निवल लाभ/(हानि) (कर, अपवाद और/या असाधारण मद से पहले)	1,36,745	1,23,737	4,51,172	1,36,745	1,23,760	4,51,183
3	कर से पहले अवधि के लिए निवल लाभ/(हानि) (अपवाद और/या असाधारण मदों के बाद)	1,36,745	1,23,737	4,51,172	1,36,745	1,23,760	4,51,183
4	कर के बाद की अवधि के लिए निवल लाभ/(हानि) (अपवाद और/या असाधारण मदों के बाद)	1,36,512	87,366	3,33,471	1,42,716	87,527	3,39,551
5	अवधि के लिए कुल समेकित आय [(कर के बाद) अवधि के लिए समाविष्ट लाभ/(हानि) और अन्य समेकित आय (कर के बाद)]	लागू नहीं					
6	प्रदत्त इक्विटी शेयर पूंजी	19,25,659	18,90,241	19,25,659	19,25,659	18,90,241	19,25,659
7	आरक्षितियाँ (पुनर्मूल्यांकन आरक्षितियों को छोड़ कर)	9,48,999	6,31,725	9,48,999	9,15,860	5,93,064	9,15,860
8	प्रतिभूति प्रीमियम खाता	9,63,650	8,55,790	9,63,650	9,63,650	8,55,790	9,63,650
9	मालियत	26,77,130	20,15,473	22,89,829			
10	प्रदत्त ऋण पूंजी/ बकाया ऋण	लागू नहीं					
11	बकाया प्रतिदेय वरीयता शेयर	लागू नहीं					
12	ऋण इक्विटी अनुपात	1.76	1.81	1.66			
13	प्रति शेयर लाभ (प्रत्येक ₹ 10/- पर) (सतत एवं असतत परिचालन हेतु)						
	1. मूल :	0.71	0.46	1.76	0.71	0.46	1.79
	2. घटाया गया	0.71	0.46	1.76	0.71	0.46	1.79
14	पूँजी मोचन आरक्षितियाँ	लागू नहीं					
15	डिबेंचर मोचन आरक्षितियाँ	लागू नहीं					
16	कर्ज-चुकोती कवरेज अनुपात	लागू नहीं					
17	ब्याज सर्विस कवरेज अनुपात	लागू नहीं					

नोट:

- उपर्युक्त जानकारी सेबी (सूचीबद्ध बाध्यताएं व प्रकटीकरण अपेक्षाएं) विनियमन 2015 के विनियमन 33 एवं 52 के तहत स्टॉक एक्सचेंजों के पास दर्ज तिमाही वित्तीय परिणामों के विस्तृत प्रारूप का सार है। तिमाही के वित्तीय परिणाम के पूर्ण प्रारूप स्टॉक एक्सचेंज की वेबसाइट (बीएसई: www.bseindia.com एवं एनएसई: www.nseindia.com) एवं बैंक की वेबसाइट www.iob.bank.in पर उपलब्ध है।
- सूचिबद्ध विनियमों के विनियमन 52(4) में संदर्भित अन्य मदों के लिए, स्टॉक एक्सचेंजों (बीएसई लिमिटेड और नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड) को संबंधित प्रासंगिक खुलासे किए गए हैं, जिनको दिए गए यूआरएल पर देखा जा सकता है। (बीएसई: www.bseindia.com और एनएसई: www.nseindia.com).
- लेखांकन नीतियों में परिवर्तन के कारण निवल लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मद(दों) पर पड़ने वाले प्रभाव(वों) का प्रकटीकरण फुटनोट के माध्यम से किया जाएगा।

दिनांक: 14.01.2026

धनराज टी

जयदीप दत्ता रॉय

अजय कुमार श्रीवास्तव

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स्थान: चेन्नै

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कार्यपालक निदेशक

प्रबंध निदेशक व सीईओ

गैर-कार्यपालक अध्यक्ष



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- ✓ बीमा
- ✓ स्टेटमेंट डाउनलोड करें

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मोबाइल
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(सोसाइटी प्रबंधन ऐप)

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एमएमएस के माध्यम से खाते में
बकाया राशि की जानकारी प्राप्त करें





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