



Shanmugam Rajendran & Associates LLP

Company Secretaries
(Formerly SR Srinivasan & Co LLP)



Date: 06th January, 2026

Ref No: SRALLP/IOB/83/2025-26

To

Indian Overseas Bank,
Investor Relation Cell,
Balance Sheet Management Department (BSMD),
Central Office,
763, Anna Salai,
Chennai – 600 002.

Dear Sir/Madam,

Investor Grievance Certificate and Report for the Quarter ended 31st December, 2025

We enclose the Investor Grievance Report for Quarter ended 31st December, 2025, based on the records produced to us by the Registrar & Share Transfer Agent, Cameo Corporate Services Limited.

We also enclose the Quarterly Certificate and Report of Resolution of Investor Grievances during the quarter 01st October, 2025 to 31st December, 2025.

Thanking You,
Yours Faithfully,

For Shanmugam Rajendran & Associates LLP
Company Secretaries

S. Nandakumaran
S. Nandakumaran
Partner
FCS: 13639 | COP: 26770



Encl.: As above

INDIAN OVERSEAS BANK

QUARTERLY CERTIFICATE OF RESOLUTION OF INVESTOR GRIEVANCE

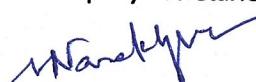
FOR THE QUARTER 01ST OCTOBER, 2025 – 31ST DECEMBER, 2025

We hereby certify that there were two Investor Grievances received during the quarter 01st October, 2025 – 31st December, 2025 as detailed below:

Month	No. of Grievances Received	No. of Grievances Resolved
October	0	0
November	0	0
December	2	2

S.No.	Month	Name of the Investor	Nature of Complaint	No. of Days taken to Resolve the Complaints	Complaint Code	Date of Complaint Received	Date of Complaint Resolved
1.	December	Lokesh Kumar Tayal	Demat of shares	02	IVJ	09/12/2025	11/12/2025
2.	December	Lokesh Kumar Tayal	Demat of shares	05	IVJ	22/12/2025	27/12/2025

For Shanmugam Rajendran & Associates LLP
Company Secretaries



S. Nandakumaran

Partner

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INDIAN OVERSEAS BANK

QUARTERLY REPORT OF RESOLUTION OF INVESTOR GRIEVANCE
FOR THE QUARTER 01ST OCTOBER, 2025 – 31ST DECEMBER, 2025

Particulars	Complaints Received	Complaints Resolved	Complaints Pending at the end of the period
Non-receipt of Refund for Non-Allotment	NIL	NIL	NIL
Share Certificate – Second issue	NIL	NIL	NIL
Non – receipt of dividend	NIL	NIL	NIL
Non – receipt of Annual Report	NIL	NIL	NIL
Non – Registration of change in Address	NIL	NIL	NIL
Non – receipt of share certificates	NIL	NIL	NIL
Non – receipt of share certificates after Transfer	NIL	NIL	NIL
Non – receipt of Duplicate share certificates Letter of communication	NIL	NIL	NIL
Non – receipt of Letter of offer for Rights	NIL	NIL	NIL
Non – receipt of Demat documents	02	02	NIL
Miscellaneous Complaints	NIL	NIL	NIL
Complaints received from SEBI	NIL	NIL	NIL
Complaints received from BSE Limited	NIL	NIL	NIL
Complaints received from National Stock Exchange of India Limited	NIL	NIL	NIL
Complaints received from National Securities Depository Limited	NIL	NIL	NIL
Lawyer Notice	NIL	NIL	NIL
Complaints received from consumer forum	NIL	NIL	NIL
Complaints received from court	NIL	NIL	NIL
TOTAL	02	02	NIL

For Shanmugam Rajendran & Associates LLP

Company Secretaries

S. Nandakumaran

Partner

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CAMEO CORPORATE SERVICES LIMITED

Ref: CAM/IOB/MIS/2025

02/01/2026

M/s Indian Overseas Bank.
No. 762, Anna Salai
Chennai - 600 002

Dear Sir/ Madam,

INVESTOR GRIEVANCE REDRESSAL REPORT - OCT 2025 - DEC 2025	
No. of investor complaints pending at the beginning of Quarter	NIL
No. of investor complaints received during the Quarter	02
No. of investor complaints disposed off during the Quarter	02
No. of investor complaints those remaining unresolved at the end of the Quarter	NIL

Source	No of Complaints	Name of the Complainant	Date of receipt	Date of response	Nature/description of complaints	Status
SEBI	01	LOKESH KUMAR TAYAL	09/12/2025	11/12/2025	DEMAT OF SHARES	ACTION TAKEN
SEBI	01	LOKESH KUMAR TAYAL	22/12/2025	27/12/2025	DEMAT OF SHARES	ACTION TAKEN

This is for your kind information and records.

Thanking you,

Yours faithfully,
For CAMEO CORPORATE SERVICES LIMITED

Asst. Manager.
Investor Services Cell