



Ref No. IRC/154/2026-27

26.10.2026

BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001	National Stock Exchange of India Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051
BSE SCRIP CODE: 532388	NSE SCRIP CODE: IOB

Madam / Sir,

Outcome of Board Meeting- Approval of Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter and Half-Year ended on 30.09.2026

Ref: Our letter ref no. IRC/151/2026-27 dated 17.10.2026

In terms of Regulation 30, 33 and 52 and other applicable regulations of the SEBI (LODR) Regulations, 2015, we hereby inform that the Board of Directors of the Bank in its meeting held on **26.10.2026 (Monday)**, at Chennai inter alia, approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter and Half-year ended 30.09.2026.

In this regard, we enclose the following:

1. Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter and Half-year ended 30.09.2026, along with Segment Results, Cash Flow Statement, Statement of Assets and Liabilities and Independent Audit Report of the Statutory Central Auditors of the Bank.
2. NIL Security Cover Certificate as on 30.09.2026 for unsecured listed debt securities of the Bank. (Reg. 54 of SEBI LODR Regulations, 2015)
3. NIL Statement of Deviation/Variation in utilization of the funds raised for the Quarter ended 30.09.2026. (Reg. 32 (1) and Reg. 52(7)/(7A) of SEBI LODR Regulations, 2015)

The Financial Results will be made available on the Bank's Website under the following link: https://www.iob.bank.in/Financial_perf.

(contd...)

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

निवेशक संबंध कक्ष, केन्द्रीय कार्यालय, 763 अण्णा सालै, चेन्नै 600 002
Investor Relations Cell, Central Office, 763, Anna Salai, Chennai 600 002
044 – 7172 9791, 2888 9360 | investor@iob.bank.in

www.iob.bank.in @IOBIndia
1800 890 4445 | 1800 425 4445 +91 96777 11234



The Meeting of the Board of Directors commenced at 11.00 a.m. and concluded at 12.15 p.m.

This is for your information and appropriate dissemination.

Yours faithfully,

RAGHURAM

MALLELA

Raghuram Mallela

Deputy General Manager/

Company Secretary & Compliance Officer

Digitally signed by RAGHURAM
MALLELA
Date: 2026.10.26 12:25:22 +05'30'

Cc: 1. M/s IDBI Trusteeship Services Ltd

Asian Building, Ground Floor

17, R. Kamani Marg, Ballard Estate,

Mumbai – 400 001

2. M/s SBICAP Trustee Company Limited

04th Floor, Mistry Bhavan,

122 Dinshaw Vachha Road,

Churchgate, Mumbai - 400020

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

निवेशक संबंध कक्ष, केन्द्रीय कार्यालय, 763 अण्णा सालै, चेन्नै 600 002

Investor Relations Cell, Central Office, 763, Anna Salai, Chennai 600 002
044 – 7172 9791, 2888 9360 | investor@iob.bank.in

www.iob.bank.in @IOBIndia
1800 890 4445 | 1800 425 4445 +91 96777 11234



इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Standalone Financial Results for the Quarter and Half year ended 30.09.2026

(₹ in Lakhs)

STANDALONE							
S.No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
	Interest Earned (a) + (b) + (c) + (d)	9,20,123	8,77,757	7,84,879	17,97,880	15,23,434	31,89,568
	(a) Interest/discount on advances/bills	7,08,330	6,66,236	5,85,599	13,74,566	11,36,509	23,93,534
	(b) Income on Investments	2,05,252	1,97,751	1,87,182	4,03,003	3,70,062	7,51,835
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	6,541	13,770	5,687	20,311	10,452	29,533
	(d) Others	0	0	6,411	0	6,411	14,666
2	Other Income	1,22,665	2,16,023	1,36,545	3,38,688	2,84,637	5,63,647
3	TOTAL INCOME (1+ 2)	10,42,788	10,93,780	9,21,424	21,36,568	18,08,071	37,53,215
4	Interest Expended	5,33,425	5,08,995	4,78,965	10,42,420	9,42,895	19,32,204
	Operating Expenses (i) + (ii)	2,07,714	3,15,475	2,02,456	5,23,189	3,89,378	8,18,398
5	(i) Employees Cost	88,396	2,10,445	1,17,201	2,98,841	2,33,849	4,68,877
	(ii) Other Operating expenses	1,19,318	1,05,030	85,255	2,24,348	1,55,529	3,49,521
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	7,41,139	8,24,470	6,81,421	15,65,609	13,32,273	27,50,602
7	OPERATING PROFIT before Provisions & Contingencies (3-6)	3,01,649	2,69,310	2,40,003	5,70,959	4,75,798	10,02,613
8	Provisions (other than tax) and Contingencies of which Provisions for Non-Performing Assets	95,008	83,403	67,245	1,78,411	1,51,650	3,75,810
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	2,06,641	1,85,907	1,72,758	3,92,548	3,24,148	6,26,803
11	Tax Expenses	15,399	19,983	50,116	35,382	90,402	1,06,000
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	1,91,242	1,65,924	1,22,642	3,57,166	2,33,746	5,20,803
13	Extraordinary items (Net of Tax Expenses)	0	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	1,91,242	1,65,924	1,22,642	3,57,166	2,33,746	5,20,803
15	Paid up Equity Share Capital (Face Value of each share - ₹10/-)	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	14,82,485	14,82,485	9,48,999	14,82,485	9,48,999	14,82,485
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	92.44	92.44	94.61	92.44	94.61	92.44
	(ii) Capital Adequacy Ratio (%) (Basel III)	18.60	19.36	17.94	18.60	17.94	19.78
	(a) CET 1 Ratio	16.26	16.88	15.53	16.26	15.53	16.94
	(b) Additional Tier 1 Ratio	0	0	0	0	0	0
	(iii) Earning Per Share (EPS)						
	a) Basic and Diluted EPS before Extraordinary items (Net of Tax Expenses) for the period, for the year to date and for the previous year (not annualized) (₹)	0.99	0.86	0.64	1.85	1.21	2.70
	b) Basic and Diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (₹)	0.99	0.86	0.64	1.85	1.21	2.70
	(iv) NPA Ratios						
	a) Gross NPA	4,11,441	4,29,226	5,07,827	4,11,441	5,07,827	4,40,966
	b) Net NPA	54,358	58,842	77,639	54,358	77,639	63,777
	c) % of Gross NPA	1.19	1.33	1.83	1.19	1.83	1.42
	d) % of Net NPA	0.16	0.18	0.28	0.16	0.28	0.21
	(v) Return on Assets (Annualised) (%)	1.53	1.41	1.20	1.46	1.17	1.23
	(vi) Net Worth	31,83,462	30,39,803	25,29,138	31,83,462	25,29,138	28,11,384
	(vii) Outstanding Redeemable Preference Share	Not Applicable					
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	Not Applicable					
	(ix) Debt Equity Ratio	1.46	1.76	1.85	1.62	1.80	1.81
	(x) Total Debts to Total Assets	0.88	0.88	0.88	0.88	0.88	0.88
	(xi) Operating Margin (%) (Operating Profit/Total Income)	28.93	24.62	26.05	26.72	26.32	26.71
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	18.34	15.17	13.31	16.72	12.93	13.88

MADHAV CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 26.10.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Consolidated Financial Results for the Quarter and Half year ended 30.09.2026

(₹ in Lakhs)

CONSOLIDATED							
S.No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
	Interest Earned (a) + (b) + (c) + (d)	9,20,123	8,77,757	7,85,089	17,97,880	15,23,838	31,89,568
	(a) Interest/discount on advances/bills	7,08,330	6,66,236	5,85,599	13,74,566	11,36,509	23,93,534
	(b) Income on Investments	2,05,252	1,97,751	1,87,182	4,03,003	3,70,066	7,51,835
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	6,541	13,770	5,897	20,311	10,852	29,533
	(d) Others	0	0	6,411	0	6,411	14,666
2	Other Income	1,22,665	2,16,023	1,36,544	3,38,688	2,84,583	5,63,647
3	TOTAL INCOME (1+2)	10,42,788	10,93,780	9,21,633	21,36,568	18,08,421	37,53,215
4	Interest Expended	5,33,425	5,08,995	4,78,964	10,42,420	9,42,894	19,32,204
	Operating Expenses (i) + (ii)	2,07,714	3,15,475	2,02,517	5,23,189	3,89,515	8,18,398
5	(i) Employees Cost	88,396	2,10,445	1,17,227	2,98,841	2,33,907	4,68,877
	(ii) Other Operating expenses	1,19,318	1,05,030	85,290	2,24,348	1,55,608	3,49,521
6	TOTAL EXPENDITURE (4+5)	7,41,139	8,24,470	6,81,481	15,65,609	13,32,409	27,50,602
7	OPERATING PROFIT before Provisions & Contingencies (3-6)	3,01,649	2,69,310	2,40,152	5,70,959	4,76,012	10,02,613
8	Provisions (other than tax) and Contingencies of which Provisions for Non-Performing Assets	95,008	83,403	67,246	1,78,411	1,51,651	3,75,810
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	2,06,641	1,85,907	1,72,906	3,92,548	3,24,361	6,26,803
11	Tax expenses	15,399	19,983	50,116	35,382	90,402	1,06,000
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	1,91,242	1,65,924	1,22,790	3,57,166	2,33,959	5,20,803
13	Share in Profit From Associates	5,025	5,705	3,092	10,730	9,768	21,043
14	Extraordinary items (Net of Tax Expenses)	0	0	0	0	0	0
15	Net Profit (+) / Loss (-) for the period (12+13-14)	1,96,267	1,71,629	1,25,882	3,67,896	2,43,727	5,41,846
16	Paid up Equity Share Capital (Face Value of each share - ₹10/-)	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659
17	Reserves excluding Revaluation Reserves. (as per balance sheet of previous accounting year)	14,30,019	14,30,019	9,15,860	14,30,019	9,15,860	14,30,019
18	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	92.44	92.44	94.61	92.44	94.61	92.44
	(ii) Capital Adequacy Ratio (%) (Basel III)						
	(a) CET 1 Ratio						
	(b) Additional Tier 1 Ratio						
	(iii) Earning Per Share (EPS)						
	a) Basic and Diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized) (₹)	1.02	0.89	0.65	1.91	1.27	2.81
	b) Basic and Diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized) (₹)	1.02	0.89	0.65	1.91	1.27	2.81
	(iv) NPA Ratios						
	a) Gross NPA						
	b) Net NPA						
	c) % of Gross NPA						
	d) % of Net NPA						
	(v) Return on Assets (Annualised) (%)						
	(vi) Net Worth						
	(vii) Outstanding Redeemable Preference Share						
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve						
	(ix) Debt Equity Ratio						
	(x) Total Debts to Total Assets						
	(xi) Operating Margin (%) (Operating Profit/Total Income)	28.93	24.62	26.06	26.72	26.32	26.71
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	18.82	15.69	13.66	17.22	13.48	14.44

MADHAV CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

Place: Chennai
Date : 26.10.2026





इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Standalone Cashflow Statement for the Half Year ended 30.09.2026

(₹ In Lakhs)

Particulars	Half Year Ended	
	30.09.2026	30.09.2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit / (Loss)	35 71 67	23 37 46
Provision for taxes	3 53 82	9 04 03
Net Profit / (Loss) before Income Tax	39 25 49	32 41 49
Adjustments for :		
Amortisation of HTM Investments	45 82	54 66
(Profit)/Loss on Revaluation of Investments (NET)	(63 65)	(5 26)
Depreciation on Fixed Assets	2 35 25	2 06 92
(Profit) / Loss on Sale of Assets (NET)	(30)	(92)
Provision for NPAs	2 44 33	3 03 60
Provision for Standard Assets	14 90 00	11 34 35
Depreciation on Investments (net of Provision for NPI)	(1 17 52)	(36 13)
Depreciation Provision due to Fluctuation	13	41
Provision for Other Items	1 67 98	1 91 49
	20 02 04	18 49 12
Adjustments for :		
Increase / (Decrease) in Deposits	3 92 36 92	2 78 07 06
Increase / (Decrease) in Borrowings	(18 42 52)	42 05 53
Increase / (Decrease) in Other Liabilities & Provisions	4 99 43	16 69 04
(Increase) / Decrease in Investments	(51 21 85)	(57 52 18)
(Increase) / Decrease in Advances	(3 56 83 09)	(2 83 88 25)
(Increase) / Decrease in Other Assets	(27 40 71)	(16 50 46)
	(56 51 82)	(21 09 26)
Direct Taxes (Net)	(3 92 11)	(87 72)
NET CASH FLOW GENERATED FROM /(USED IN) OPERATING ACTIVITIES (A)	6 67 81	28 93 43
CASH FLOW FROM INVESTING ACTIVITIES		
Sale / disposal of Fixed Assets	4 82	11 51
Purchase of Fixed Assets	(1 72 74)	(4 77 47)
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES (B)	(1 67 92)	(4 65 96)
CASH FLOW FROM FINANCING ACTIVITIES		
Redemption of Tier I & Tier II Bonds / Other Borrowings/Increase in Capital	(87 15 82)	0
Issue of Capital Instruments(Issue of Basel III, Tier 1, Tier II Bonds)		
Changes in Reserve/Revaluation Reverse	83 77 07	(2 63 82)
Interest Paid on Capital Instruments(IOB Bonds, Tier II Bonds)	1 60 96	51 19
NET CASH GENERATED FROM/(USED IN) FROM FINANCING ACTIVITIES (C)	(1 77 79)	(2 12 63)
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	3 22 10	22 14 84
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
Cash & Balances with RBI	1 66 05 93	1 81 15 55
Balances with Banks & Money at Call	86 16 64	29 54 71
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Cash & Balances with RBI	1 30 14 02	2 02 57 14
Balances with Banks & Money at Call	1 25 30 65	30 27 96
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	3 22 10	22 14 84

Notes:

1. This statement has been prepared in accordance with Indirect Method.

2. The Previous year figures have been regrouped where ever necessary to conform with the current year presentation as per regulatory requirements.

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 26.10.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**
CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002
Consolidated Cashflow Statement for the Half Year ended 30.09.2026

(₹ in Lakhs)

Particulars	Half Year Ended	
	30.09.2026	30.09.2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit / (Loss)	36 78 97	24 37 27
Provision for taxes	3 53 82	9 04 03
Net Profit / (Loss) before Income Tax	40 32 79	33 41 30
Adjustments for :		
Amortisation of HTM Investments	45 82	54 66
(Profit)/Loss on Revaluation of Investments (NET)	(63 65)	(5 26)
Depreciation on Fixed Assets	2 35 25	2 06 72
(Profit) / Loss on Sale of Assets (NET)	(30)	(92)
Provision for NPAs	2 44 33	3 03 60
Provision for Standard Assets	14 90 00	11 34 35
Depreciation on Investments (net of Provision for NPI)	(1 17 52)	(36 13)
Depreciation Provision due to Fluctuation	13	41
Provision for Other Items	1 67 98	1 91 48
	20 02 04	18 48 91
Adjustments for :		
Increase / (Decrease) in Deposits	3 92 36 92	2 78 07 07
Increase / (Decrease) in Borrowings	(18 42 52)	42 05 53
Increase / (Decrease) in Other Liabilities & Provisions	5 16 94	16 68 57
(Increase) / Decrease in Investments	(52 29 15)	(53 78 20)
(Increase) / Decrease in Advances	(3 56 83 09)	(2 83 88 26)
(Increase) / Decrease in Other Assets	(27 40 71)	(16 50 35)
	(57 41 61)	(17 35 64)
Direct Taxes (Net)	(3 92 11)	(87 38)
NET CASH FLOW GENERATED FROM /(USED IN) OPERATING ACTIVITIES (A)	6 85 33	33 67 19
CASH FLOW FROM INVESTING ACTIVITIES		
Sale / disposal of Fixed Assets	4 82	11 52
Purchase of Fixed Assets	(1 72 74)	(4 77 47)
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES (B)	(1 67 92)	(4 65 95)
CASH FLOW FROM FINANCING ACTIVITIES		
Redemption of Tier I & Tier II Bonds / Other Borrowings/Increase in Capital	(87 33 34)	-
Issue of Capital Instruments (Issue of Basel III, Tier I, Tier II Bonds)	-	-
Changes in Reserve/Revaluation Reverse	83 77 07	(6 60 41)
Interest Paid on Capital Instruments (IOB Bonds, Tier II Bonds)	1 60 96	51 19
NET CASH GENERATED FROM/(USED IN) FROM FINANCING ACTIVITIES (C)	(1 95 31)	(6 09 22)
NET INCREASE IN CASH AND CASH EQUIVALENTS (A) +(B) + (C)	3 22 10	22 92 02
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
Cash & Balances with RBI	1 66 05 93	1 81 15 88
Balances with Banks & Money at Call	86 16 64	31 03 76
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Cash & Balances with RBI	1 30 14 02	2 02 57 14
Balances with Banks & Money at Call	1 25 30 65	32 54 52
NET INCREASE / DECREASE IN CASH AND CASH EQUIVALENTS	3 22 10	22 92 02

Notes:

1. This statement has been prepared in accordance with Indirect Method.
2. The Previous year figures have been regrouped where ever necessary to conform with the current year presentation as per regulatory requirements.

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 26.10.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Standalone Segment Results for the Quarter and Half Year ended 30.09.2026

(₹ in Lakhs)

Particulars	Quarter Ended			Half Year		Year Ended
	30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
1) Segment Revenue						
a) Treasury Operations	2 35 895	2 67 986	2 26 950	5 03 881	4 56 154	9 09 230
b) Corporate / Wholesale Banking	2 80 480	3 14 756	2 38 210	5 95 236	5 23 563	11 03 771
c) Retail Banking	5 06 114	4 98 731	4 37 937	10 04 845	7 98 196	16 68 690
*1.) Digital Banking	13	6	9	19	13	49
2.) Other Retail Banking	5 06 101	4 98 725	4 37 928	10 04 826	7 98 183	16 68 641
d) Other Banking Operations	20 287	12 288	11 835	32 575	23 654	56 656
e) Unallocated	12	19	6 491	31	6 503	14 868
Total	10 42 788	10 93 780	9 21 423	21 36 568	18 08 070	37 53 215
Less: Inter segment Revenue	0	0	0	0	0	0
Income from Operations	10 42 788	10 93 780	9 21 423	21 36 568	18 08 070	37 53 215
2) Segment Results after Provisions & Before Tax						
a) Treasury Operations	1 09 889	1 06 556	1 00 710	2 16 445	2 15 119	4 05 409
b) Corporate / Wholesale Banking	71 813	78 042	11 309	1 49 855	67 914	2 05 810
c) Retail Banking	1 05 557	78 989	1 17 859	1 84 546	1 78 142	3 51 961
*1.) Digital Banking	(22)	(8)	(24)	(30)	(41)	(115)
2.) Other Retail Banking	1 05 579	78 997	1 17 883	1 84 576	1 78 183	3 52 076
d) Other Banking Operations	14 606	5 911	4 225	20 517	9 007	25 792
e) Unallocated	(216)	(188)	5 900	(404)	5 616	13 641
Operating Profit	3 01 649	2 69 310	2 40 003	5 70 959	4 75 798	10 02 613
Less: Provisions and Contingencies other than Taxes	95 008	83 403	67 245	1 78 411	1 51 649	3 75 810
Profit before Tax	2 06 641	1 85 907	1 72 758	3 92 548	3 24 149	6 26 803
Less: Provisions for Taxation	15 399	19 983	50 116	35 382	90 402	1 06 000
Profit after Tax	1 91 242	1 65 924	1 22 642	3 57 166	2 33 747	5 20 803
3) Segment Assets						
a) Treasury Operations	1 38 94 787	1 32 38 203	1 27 52 828	1 38 94 787	1 27 52 828	1 33 19 676
b) Corporate / Wholesale Banking	1 25 53 122	1 17 50 152	1 19 01 037	1 25 53 122	1 19 01 037	1 20 00 343
c) Retail Banking	2 49 85 454	2 27 43 463	1 81 34 881	2 49 85 454	1 81 34 881	2 15 40 847
*1.) Digital Banking	45	31	53	45	53	88
2.) Other Retail Banking	2 49 85 409	2 27 43 432	1 81 34 828	2 49 85 409	1 81 34 828	2 15 40 759
d) Other Banking Operations	12 740	12 542	11 215	12 740	11 215	9 539
e) Unallocated	3 40 464	3 51 290	4 48 754	3 40 464	4 48 754	4 61 581
Total	5 17 86 567	4 80 95 650	4 32 48 715	5 17 86 567	4 32 48 715	4 73 31 986
4) Segment Liabilities						
a) Treasury Operations	1 36 47 668	1 26 55 915	1 17 49 374	1 36 47 668	1 17 49 374	1 26 41 663
b) Corporate / Wholesale Banking	1 13 65 167	1 06 97 791	1 10 70 380	1 13 65 167	1 10 70 380	1 10 45 858
c) Retail Banking	2 26 61 889	2 07 45 074	1 69 09 885	2 26 61 889	1 69 09 885	1 98 67 609
*1.) Digital Banking	45	31	53	45	53	88
2.) Other Retail Banking	2 26 61 844	2 07 45 043	1 69 09 832	2 26 61 844	1 69 09 832	1 98 67 521
d) Other Banking Operations	30 458	49 368	29 583	30 458	29 583	16 835
e) Unallocated	5 950	6 183	5 929	5 950	5 929	8 488
Total	4 77 11 132	4 41 54 331	3 97 65 151	4 77 11 132	3 97 65 151	4 35 80 453
5) Capital Employed : Segment Assets-Segment Liabilities						
a) Treasury Operations	2 47 119	5 82 288	10 03 454	2 47 119	10 03 454	6 78 013
b) Corporate / Wholesale Banking	11 87 955	10 52 361	8 30 657	11 87 955	8 30 657	9 54 485
c) Retail Banking	23 23 564	19 98 389	12 24 996	23 23 564	12 24 996	16 73 238
*1.) Digital Banking	0	0	0	0	0	0
2.) Other Retail Banking	23 23 564	19 98 389	12 24 996	23 23 564	12 24 996	16 73 238
d) Other Banking Operations	(17 718)	(36 826)	(18 368)	(17 718)	(18 368)	(7 296)
e) Unallocated	3 34 515	3 45 107	4 42 825	3 34 515	4 42 825	4 53 093
Total	40 75 435	39 41 319	34 83 564	40 75 435	34 83 564	37 51 533
GEOGRAPHICAL SEGMENTS						
1) Revenue						
a) Domestic	10 07 498	10 63 901	8 90 573	20 71 399	17 46 424	36 30 205
b) International	35 290	29 879	30 850	65 169	61 646	1 23 010
Total	10 42 788	10 93 780	9 21 423	21 36 568	18 08 070	37 53 215
2) Assets						
a) Domestic	4 90 92 437	4 59 23 736	4 10 49 406	4 90 92 437	4 10 49 406	4 50 80 509
b) International	26 94 130	21 71 914	21 99 309	26 94 130	21 99 309	22 51 477
Total	5 17 86 567	4 80 95 650	4 32 48 715	5 17 86 567	4 32 48 715	4 73 31 986

Notes on Segment Reporting:

- The Bank operates in four segments viz., Treasury, Corporate / Wholesale, Retail and Other Banking Operations. These segments have been identified in line with AS - 17 on segment reporting issued by the Institute of Chartered Accountants of India (ICAI) and RBI guidelines.
- In compliance with RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, on Presentation & Disclosure, for reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard - 17 "Segment Reporting", bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment.
- Segment wise income and expenditure which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.
- Segment Assets and Liabilities have been apportioned on the basis of respective Segment Assets as allocated, wherever direct allocation is not possible.
- Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.

MADHAV CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 26.10.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN





इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Consolidated Segment Results for the Quarter and Half Year ended 30.09.2026

(₹ in Lakhs)

Particulars	Quarter Ended			Half Year		Year Ended
	30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
1) Segment Revenue						
a) Treasury Operations	2 40 921	2 73 691	2 30 251	5 14 612	4 66 273	9 30 274
b) Corporate / Wholesale Banking	2 80 480	3 14 756	2 38 210	5 95 236	5 23 563	11 03 771
c) Retail Banking	5 06 114	4 98 731	4 37 937	10 04 845	7 98 196	16 68 690
*1.) Digital Banking	13	6	9	19	13	49
2.) Other Retail Banking	5 06 101	4 98 725	4 37 928	10 04 826	7 98 183	16 68 641
d) Other Banking Operations	20 287	12 288	11 835	32 575	23 654	56 656
e) Unallocated	11	19	6 491	30	6 503	14 868
Total	10 47 813	10 99 485	9 24 724	21 47 298	18 18 189	37 74 259
Less: Inter segment Revenue	0	0	0	0	0	0
Income from Operations	10 47 813	10 99 485	9 24 724	21 47 298	18 18 189	37 74 259
2) Segment Results after Provisions & Before Tax						
a) Treasury Operations	1 14 915	1 12 261	1 03 950	2 27 176	2 25 100	4 26 453
b) Corporate / Wholesale Banking	71 813	78 042	11 309	1 49 855	67 914	2 05 810
c) Retail Banking	1 05 557	78 989	1 17 859	1 84 546	1 78 142	3 51 961
*1.) Digital Banking	(22)	(8)	(24)	(30)	(41)	(115)
2.) Other Retail Banking	1 05 579	78 997	1 17 883	1 84 576	1 78 183	3 52 076
d) Other Banking Operations	14 606	5 911	4 225	20 517	9 007	25 792
e) Unallocated	(217)	(188)	5 900	(405)	5 616	13 642
Operating Profit	3 06 674	2 75 015	2 43 243	5 81 689	4 85 779	10 23 658
Less: Provisions and Contingencies other than Taxes	95 008	83 402	67 245	1 78 410	1 51 650	3 75 811
Profit before Tax	2 11 666	1 91 613	1 75 998	4 03 279	3 34 129	6 47 847
Less: Provisions for Taxation	15 399	19 984	50 115	35 383	90 402	1 05 999
Profit after Tax	1 96 267	1 71 629	1 25 883	3 67 896	2 43 727	5 41 848
3) Segment Assets						
a) Treasury Operations	1 38 53 051	1 31 91 442	1 26 92 407	1 38 53 051	1 26 92 407	1 29 74 004
b) Corporate / Wholesale Banking	1 25 53 122	1 17 50 152	1 19 01 037	1 25 53 122	1 19 01 037	1 22 11 797
c) Retail Banking	2 49 85 454	2 27 43 463	1 81 34 881	2 49 85 454	1 81 34 881	2 16 22 168
*1.) Digital Banking	45	31	53	45	53	88
2.) Other Retail Banking	2 49 85 409	2 27 43 432	1 81 34 828	2 49 85 409	1 81 34 828	2 16 22 080
d) Other Banking Operations	12 740	12 541	11 215	12 740	11 215	13 161
e) Unallocated	3 40 464	3 51 290	4 48 754	3 40 464	4 48 754	4 58 390
Total	5 17 44 831	4 80 48 888	4 31 88 294	5 17 44 831	4 31 88 294	4 72 79 520
4) Segment Liabilities						
a) Treasury Operations	1 36 05 932	1 26 55 915	1 17 49 388	1 36 05 932	1 17 49 388	1 10 73 380
b) Corporate / Wholesale Banking	1 13 65 167	1 06 97 791	1 10 70 380	1 13 65 167	1 10 70 380	1 17 00 736
c) Retail Banking	2 26 61 889	2 07 45 074	1 69 09 885	2 26 61 889	1 69 09 885	2 07 58 558
*1.) Digital Banking	45	31	53	45	53	88
2.) Other Retail Banking	2 26 61 845	2 07 45 043	1 69 09 832	2 26 61 845	1 69 09 832	2 07 58 470
d) Other Banking Operations	30 458	49 367	29 583	30 458	29 583	39 289
e) Unallocated	5 949	6 183	5 929	5 949	5 929	8 488
Total	4 76 69 395	4 41 54 330	3 97 65 165	4 76 69 395	3 97 65 165	4 35 80 451
5) Capital Employed : Segment Assets-Segment Liabilities						
a) Treasury Operations	2 47 119	5 35 527	9 43 019	2 47 119	9 43 019	19 00 624
b) Corporate / Wholesale Banking	11 87 955	10 52 361	8 30 657	11 87 955	8 30 657	5 11 061
c) Retail Banking	23 23 564	19 98 389	12 24 996	23 23 564	12 24 996	8 63 610
*1.) Digital Banking	0	0	0	0	0	0
2.) Other Retail Banking	23 23 564	19 98 389	12 24 996	23 23 564	12 24 996	8 63 610
d) Other Banking Operations	(17 718)	(36 826)	(18 368)	(17 718)	(18 368)	(26 128)
e) Unallocated	3 34 516	3 45 107	4 42 825	3 34 516	4 42 825	4 49 902
Total	40 75 436	38 94 558	34 23 129	40 75 436	34 23 129	36 99 069

Notes on Segment Reporting:

1. The Bank operates in four segments viz., Treasury, Corporate / Wholesale, Retail and Other Banking Operations. These segments have been identified in line with AS - 17 on segment reporting issued by the Institute of Chartered Accountants of India (ICAI) and RBI guidelines.

2. In compliance with RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, on Presentation & Disclosure, for reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard - 17 "Segment Reporting", bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment.

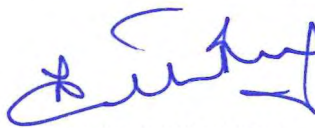
3. Segment wise income and expenditure which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.

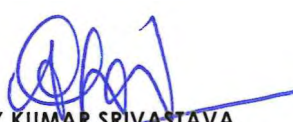
4. Segment Assets and Liabilities have been apportioned on the basis of respective Segment Assets as allocated, wherever direct allocation is not possible.

5. Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.


MADHAV CHANDRA JHA
CHIEF FINANCIAL OFFICER


DHANARAJ T
EXECUTIVE DIRECTOR


JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR


AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO


SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

Place: Chennai
Date : 26.10.2026





Indian Overseas Bank

Central Office, 763, Anna Salai, Chennai 600 002

**Notes Forming Part of Standalone and Consolidated Unaudited Financial Results
for the Quarter and Half Year ended September 30, 2026**

1. The above Standalone and Consolidated Unaudited Financial Results for the quarter and half year ended September 30, 2026, have been reviewed and approved by the Board of Directors of Indian Overseas Bank (hereinafter referred as "Bank") in its meeting held on October 26, 2026. Since the requisite number of independent directors are yet to be appointed, in terms of Para 14A of the Nationalized Banks (Management and Miscellaneous Provisions) Scheme, 1970 these results were placed before the Board of Directors for their review and approval. These financial results have been subjected to limited review by the Statutory Central Auditors of the Bank as per the requirements of SEBI (LODR) Regulations, 2015 as amended ("SEBI Regulations").
2. The financial results for the quarter and half year ended September 30, 2026 have been arrived at after considering extant prudential norms and directions issued by the Reserve Bank of India on Income Recognition, Asset Classification and provisioning relating to advances, non performing investments, unhedged foreign currency exposures, and provision towards income tax, deferred tax, depreciation on investments and fixed assets, employee benefits pertaining to Pension, Gratuity and Leave Encashment on interim actuarial valuation for the current year which is subject to adjustment at year end and other necessary provisions as required under applicable Accounting Standards, RBI guidelines and in compliance with the presentation and disclosure requirements of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (LODR) Regulations 2015 as amended including relevant circulars issued by SEBI/RBI from time to time.
3. The Standalone and Consolidated Financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), notified under the Companies (Accounting Standards) Rules, 2021, as amended from time to time, the relevant provisions of the Banking Regulation Act, 1949, the directions, guidelines and circulars issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India.
4. In terms of RBI guidelines, the Banks are required to make consolidated Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under Basel III capital requirements. The said disclosures are made available on the following link <https://iob.in/Basel-iii-disclosures>. These disclosures are not subjected to audit by the Statutory Central Auditors of the Bank.



FOR IDENTIFICATION ONLY



5. In preparation of these financial results, the Bank has applied its significant accounting policies and practices that are consistent with those followed in annual financial results for the previous year ended March 31, 2026, except in the case of revised useful life of the premises of 60 years as against 40 years hitherto; and in the case other fixed assets depreciation is now being charged on proportionate basis for the period put to use as against for the full year irrespective of date of acquisition. The resultant impact of the change for the quarter ended September 30, 2026, is not material. Further, the Bank, in line with RBI (Commercial Bank - Classification, Valuation and Operation of Investment Portfolio) Second amendment Directions dated May 18, 2026, has discontinued the maintenance of Investment Fluctuation Reserve (IFR) during the quarter ended June 30, 2026. Accordingly, the existing balance of IFR amounting to ₹49,000 lakh was transferred, below the line, to Revenue Reserve during the quarter ended June 30, 2026. Consequently, there is no impact on the profit and loss account for the quarter ended September 30, 2026.
6. The Consolidated Financial Results (CFS) are prepared in accordance with Accounting Standard 21 (AS 21) on "Accounting for Consolidated Financial Results", Accounting Standard 23 (AS 23) on "Accounting for Investment in Associates" and Accounting Standard 27 (AS 27) on "Financial Reporting of Interests in Joint Venture" notified under the Companies (Accounting Standards) Rules 2021 as amended and the guidelines issued by RBI.
7. The Consolidated Financial Results comprise the financial results of Indian Overseas Bank and the following Associates of the Bank:

Name of the Company	Type of Investment	Country of Incorporation	% of Holding	Status
Odisha Grameen Bank	Associate	India	35%	Reviewed
ACER Credit Rating Pvt. Ltd	Associate	India	26%	Unreviewed

The investment in the associates has been accounted for under equity method as per AS 23 (Accounting for Investment in Associates) and accordingly carrying amount of investment in equity shares is adjusted against IOB's share of net assets and the balance is adjusted against balance in Reserves and Surplus to recognize the increase/decrease in the value during consolidation.

8. The Bank is holding 18.06% in Universal Sompo General Insurance Company Ltd. Since the shareholding in the Company is less than 20%, the same has not been considered as Joint Venture for preparation of Consolidated Financial Results as per extant RBI guidelines.



9. Based on the available financial results and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Master Directions dated November 28, 2025, towards which the Bank holds provision of ₹5,674 Lakhs as on September 30, 2026.
10. The Bank has a carried balance of Net Deferred Tax Assets up to September 30, 2026, aggregating to ₹2,31,521.29 Lakhs which was recognized in earlier periods. Bank has reversed Deferred Tax Asset amounting to ₹15,014 Lakhs and ₹34,630 Lakhs for the quarter and half year ended September 30, 2026, respectively, on prudence basis. In the opinion of the management, the carrying balance of Net Deferred Tax Asset is fully realizable.
11. In respect of certain disputed demands relating to income tax of ₹4,63,156.15 Lakhs, Service Tax aggregating to ₹ 28,228.95 Lakhs and Goods and Service Tax aggregating to ₹1,60,752.01 Lakhs, in Bank's view, taking into consideration certain judicial rulings and expert advice and decisions in Bank's own appeal on same issues, these demands are not considered sustainable and hence no provision is considered necessary.
12. The current tax expenses and deferred tax expenses are determined in accordance with the provisions of the Income Tax Act, 2025 and as per the Accounting Standard 22 – 'Accounting for Taxes on Income'.
13. In accordance with the RBI guidelines for the accounts covered under the provisions of IBC (Insolvency and Bankruptcy Code), the Bank is holding a total provision of ₹9,57,269.76 Lakhs (99.79% of total outstanding of IBC admitted accounts of ₹ 9,59,271.80 Lakhs) as on September 30, 2026.
14. In accordance with the RBI guidelines on "Resolution Framework – 2.0: Resolution of COVID – 19 related stresses of individuals and Small Business", the number of borrower accounts where modification was sanctioned and implemented and the aggregate exposure to such borrowers are as under: -

No of Borrowers	Aggregate exposure as on September 30, 2026 (In ₹Lakhs)
3,860	66,492.17

15. In accordance with the RBI guidelines on Prudential framework on resolution of stressed assets, where viable resolution plan has not been implemented within 180 days/365 days of review period:

(In ₹Lakhs)

Amount of loans impacted by RBI Circular (FB + NFB)	Amount of loans to be classified as NPA	Amount of Loans as on 30.09.2026, out of (b) classified as NPA	Provision as on 30.06.2026	Addl. Provision made during quarter ended 30.09.2026	Provision as on 30.09.2026
58,449	NIL	NIL	30,388	NIL	29,225



16. In accordance with the RBI guidelines on Restructuring of Advances - Micro, Small and Medium Enterprises (MSME) Sector (One Time Restructuring), the details of MSME restructured accounts as on September 30, 2026, are as under:

(In ₹Lakhs)

Number of Accounts	Aggregate exposure as on September 30, 2026
319	5,007.23

17. Pursuant to the RBI Resolution Framework for COVID-19-related Stress, the Bank had implemented resolution plans for eligible borrower accounts. The details of such accounts outstanding as on September 30, 2026, are as under:

(In ₹Lakhs)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of Previous half year (A) (31.03.2026)	Of (A), aggregate debt that slipped into NPA during the half year (30.09.2026)	Of (A) amount written off during the half year (30.09.2026)	Of (A) amount paid by the borrowers during the half year (30.09.2026)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – position as at the end of this half year (30.09.2026)
Personal Loan*	18,672.93	372.33	--	1,613.59	16,687.01
Corporate Persons**	15,163\$	--	--	11,592#	3,571
MSMEs	44,020.46	400.10	--	4,575.91	39,044.55
Others	18,393.79	10.82	--	2,305.77	16,077.20
Total	105,848.18	783.25	--	29,685.27	75,379.76

*Personal loans represent Retail advances.

**As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

Includes accounts where provision removed due to regular repayment in last 12 months & due to reclassification of account under A&RID.

\$ O/s as on 31.03.2026 was ₹24,761 Lakhs, out of which ₹9,598 Lakhs was classified as Agri during the quarter.

18. The Bank hold additional provision as contingency on Covid-19 Rescheduled accounts and accounts affected with Natural Calamity amounting to ₹76,807.20 Lakhs as on September 30, 2026.

19. As on September 30, 2026, Bank holds as forward-looking provision of ₹2,70,000.00 Lakhs on account of provision requirement under Expected Credit Loss framework.

20. Provision Coverage Ratio of the Bank as on September 30, 2026, stood at 97.69%.



FOR IDENTIFICATION ONLY



21. As per Master Directions of Reserve Bank of India on "Commercial Banks - Financial Statements: Presentation and Disclosures dated November 28, 2025, the details of loans transferred / acquired during quarter and half year ended September 30, 2026, are given below:

I. Details of loans not in default acquired:

• Co-Lending:

Particulars	Quarter ended 30.09.2026		
	AGRI	MSME	RETAIL
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	20.76	1,618.67	1,18,167.33
Weighted Average Residual Maturity (in years)	Less than 1 Yr		
Weighted Average Holding period by originator (in years)	Less than 1 Yr		
Retention of Beneficial Economic interest by originator (%)	20	20	30
Tangible Security Coverage (%)	182.27	157	196.03
Rating wise distribution of loans acquired by value	Assets are Unrated		
Particulars	Half year ended 30.09.2026		
	AGRI	MSME	RETAIL
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	3,155.39	1,618.67	1,18,167.33
Weighted Average Residual Maturity (in years)	Less than 1 Yr		
Weighted Average Holding period by originator (in years)	Less than 1 Yr		
Retention of Beneficial Economic interest by originator (%)	20	20	30
Tangible Security Coverage (%)	249.63	157	196.03
Rating wise distribution of loans acquired by value	Assets are Unrated		

• Pool Buy-out:

Particulars	Quarter ended	Half year ended
	30.09.2026	
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	99,999.59	1,08,219.90
Weighted Average Residual Maturity (in years)	1.56	1.54
Weighted Average Holding period by originator (in years)	0.25	0.25
Retention of Beneficial Economic interest by originator (%)	10	10
Tangible Security Coverage (%)	158.29	158.31
Rating wise distribution of loans acquired by value	--	--



- II. Details of loans not in Default transferred: Nil
- III. Details of Stressed Loan transferred during the half year ended September 30,2026:

Details of Stress Loans (NPA A/cs) transferred:					
Particular	To ARCs		To Permitted Transferees		To other Transferees
	30.09.2026	30.09.2025	30.09.2026	30.09.2025	
No. of Accounts	1,459	77	1	2	NIL
Aggregate principal outstanding loans transferred (₹Lakhs)	33,361.24	1,01,495.36	2,684.61	3,926.07	
Weighted average residual tenor of the loans transferred	NA*	NA*	0	0	
Net book value of loans transferred (at the time of transfer)(₹Lakhs)	0.00	1,172.62	0.00	0.00	
Aggregate Consideration(₹Lakhs)	10,805.18	22,607.00	1,561.00	925.00	
Additional consideration realized in respect of accounts transferred in earlier year.	0.00	0.00	0.00	0.00	
Details of loans acquired during the year:					
Particular	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)			From ARCs	
Aggregate principal outstanding of loans acquired	NIL				
Aggregate consideration paid					
Weighted average residual tenor of loans acquired					
The Bank has reversed the amount of ₹6,063.22 Lakhs of excess provision to the profit and loss account arising from the sale of stressed loans during the year 2026-27 (Upto September 30, 2026)					



FOR IDENTIFICATION ONLY



IV. The distribution of Security Receipts (SRs) held by the Bank across the various categories of Recovery Ratings assigned to such SRs by the Credit Rating Agencies as on September 30, 2026, are given as under:

a) Security Receipts guaranteed by Government of India:

(In ₹ Lakhs)

Recovery Rating Band	Book Value (30.09.2026)
RR1+ (More than 150%)	7,350.49
RR1 (100% - 150%)	20,133.56
RR2 (75% - 100%)	0.00
RR3 (50% - 75%)	0.00
RR4 (25% - 50%)	0.00
RR5 (0% - 25%)	0.00
RR6	0.00
SRs – Rating Exempted during planning period	0.00
SRs- Unrated	0.00
TOTAL	27,484.05

b) Security Receipts not guaranteed by Government of India:

(In ₹ Lakhs)

Recovery Rating Band	Book Value (30.09.2026)
RR1+ (More than 150%)	0.00
RR1 (100% - 150%)	0.00
RR2 (75% - 100%)	0.00
RR3 (50% - 75%)	0.00
RR4 (25% - 50%)	0.00
RR5 (0% - 25%)	0.00
RR6	0.00
SRs – Rating Exempted during planning period	0.00
SRs- Unrated*	1,17,486.25
TOTAL	1,17,486.25

*As per RBI guidelines, post realization period (8 years), rating is not applicable.

c) Quantum of excess provisions reversed to the Profit and Loss account on account of sale of stressed loans to ARCs: NIL

22. The following tables set forth, for the periods indicated, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025.

Particulars	Quarter ended 30.09.2026		
	AGRI	MSME	RETAIL
No. of CLA Partners	1	1	1
Quantum of CLA Disbursed (₹ in Lakhs)	20.76	1,636.54	1,35,143.53
Weighted Average ROI	9%	9%	9%



Fees (Exclusive of GST) (₹ in Lakhs)	8.00	8.76	8.00
Broad Sectors	Agricultural and allied	Gold Loans	Retail segment /Consumption Loans
Performance of Loans under CLA	Satisfactory/Regular	Standard & performing	Satisfactory/Regular
Details of Default Loss Guarantee	NIL	NA	NIL

23. Details of Priority Sector Lending Certificate (PSLC) transactions done during the quarter and half year ended September 30, 2026, are as under:

(In ₹Lakhs)

Particulars	Amount Purchased	Amount Sold	Commission Earned	Commission Paid
Quarter ended 30.09.2026	NIL			
Half year ended 30.09.2026	NIL	32,50,000	86,255	NIL

24. As per Master Directions of Reserve Bank of India on "Commercial Banks - Financial Statements: Presentation and Disclosures", the disclosure related to Project Finance is as under:

(In ₹Lakhs)

S.No	Item Description	No.of A/cs	Total O/s
1	Projects under implementation accounts at the beginning of the quarter.	72	2,79,998.19
2	Projects under implementation accounts sanctioned and disbursed during the quarter.	2	21,199.52
3	Projects under implementation accounts where DCCO has been achieved during the quarter	0	0
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	74	3,01,197.71
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be invoked.	5	52,410.03
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	5	52,410.03
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	--	--
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	--	--
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may have been invoked due to change in scope and size of the project.	--	--
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	--	--



FOR IDENTIFICATION ONLY



7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	--	--
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	--	--
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may has been invoked.	--	--
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	--	--
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	--	--
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	--	--

25.The Status of Investors' Complaints for the quarter and half year ended September 30, 2026, is as under:

Particulars	Quarter ended 30.09.2026	Half year ended 30.09.2026
Complaints pending at the beginning	NIL	NIL
Complaints received	NIL	01
Complaints redressed	NIL	01
Complaints pending at the end	NIL	NIL

26. Penalty levied by the Reserve Bank of India on the Bank for the period ended September 30, 2026, is as detailed below:

(In ₹Lakhs)

Particulars	For the period 30.09.2026
a) Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) (Disclosure as per RBI/DOR/2025-26/167 DOR.ACC. REC. No.86/21.04.018/2025-26 dated 28.11.2025 on Reserve Bank of India (Commercial Banks -Financial Statements: Presentation and Disclosures) Directions, 2025) as amended.	NIL
b) Number of instances of default in a reverse repo transaction as well as the quantum of penalty paid to the RBI during the quarter.	NIL

27. In accordance with the applicable RBI guidelines, Bank carried out revaluation of Government Guaranteed Security Receipts as on September 30, 2026, resulting in revaluation gain of ₹2,399.28 Lakhs.



FOR IDENTIFICATION ONLY



28. Other Income includes income (including commission) from non-fund-based banking activities, fees, earning from foreign exchange, profit/loss on sale of assets, profit/loss (including revaluation) from investments, dividends from subsidiaries, recoveries from accounts written off etc.
29. During the half year ended September 30, 2026, the Bank appropriated its accumulated losses of ₹8,73,334.22 Lakhs as at March 31, 2026, against an equivalent balance standing to the credit of the Share Premium Account pursuant to the approval of the Reserve Bank of India, resulting in the full adjustment of such accumulated losses with effect from July 10, 2026.
30. The figures for the quarter ended September 30, 2026, are the balancing figures between the unaudited (reviewed) figures in respect of the half year ended September 30, 2026, and the published unaudited (reviewed) figures for the quarter ended June 30, 2026.

31. Summarized Balance Sheet is as under:

(₹ in Lakhs)

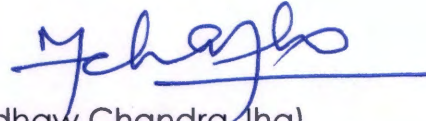
PARTICULARS	STANDALONE			CONSOLIDATED		
	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
CAPITAL & LIABILITIES						
Capital	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659	19,25,659
Reserves & Surplus	21,49,776	15,57,905	18,25,874	21,08,040	14,97,470	17,73,408
Minority Interest	0	0	0	0	0	0
Deposits	4,07,42,818	3,39,06,596	3,68,19,125	4,07,42,818	3,39,06,597	3,68,19,126
Borrowings	49,76,005	46,43,319	51,60,257	49,76,005	46,43,319	51,60,257
Other Liabilities & Provisions	19,92,308	12,15,235	16,01,071	19,92,308	12,15,249	16,01,070
Total	5,17,86,566	4,32,48,714	4,73,31,986	5,17,44,830	4,31,88,294	4,72,79,520
ASSETS						
Cash & Balances with Reserve Bank of India	13,01,402	20,25,714	16,60,593	13,01,402	20,25,714	16,60,593
Balances with Banks & Money at call and Short Notice	12,53,065	3,02,796	8,61,665	12,53,065	3,25,452	8,61,665
Investments	1,25,06,672	1,16,78,374	1,19,80,954	1,24,64,936	1,15,95,290	1,19,28,488
Advances	3,42,06,058	2,73,63,983	3,06,62,181	3,42,06,058	2,73,63,983	3,06,62,181
Fixed Assets	5,02,844	4,98,903	5,07,454	5,02,844	4,98,903	5,07,454
Other Assets	20,16,525	13,78,944	16,59,139	20,16,525	13,78,952	16,59,139
Total	5,17,86,566	4,32,48,714	4,73,31,986	5,17,44,830	4,31,88,294	4,72,79,520



FOR IDENTIFICATION ONLY



32. Figures for the corresponding previous periods have been regrouped/ reclassified wherever considered necessary.



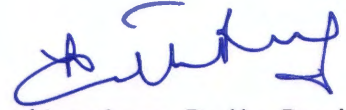
(Madhaw Chandra Jha)

Chief Financial Officer



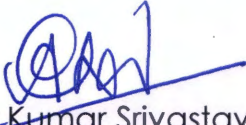
(Dhanaraj T)

Executive Director



(Joydeep Dutta Roy)

Executive Director



(Ajay Kumar Srivastava)

Managing Director & CEO



(Srinivason Sridhar)

Non-Executive Chairman

Place: Chennai

Date: 26.10.2026



R. Devendra Kumar & Associates
Chartered Accountants
205, Blue Rose Industrial Estate,
Western Express Highway,
Borivali (East), Mumbai - 400 066

Tej Raj & Pal
Chartered Accountants
Plot No.1278/2256/4294,
Govinda Prasad, Bomikhal,
Bhubaneswar – 751010

Laxmi Tripti & Associates
Chartered Accountants
800, M V K, 8th Floor, Sangita Elipse,
Sahakar Road, Vile Parle (East),
Mumbai - 400 057

Sanjeev Omprakash Garg & Co.
Chartered Accountants
B-141, Gauri Grah Nirman Society,
Dr Govind Narayan Singh Model Town,
Chuna Bhatti, Bhopal, 462016

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Indian Overseas Bank for the quarter and half year ended September 30, 2026 pursuant to Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended

To,
The Board of Directors
Indian Overseas Bank
Chennai

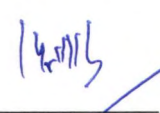
1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Indian Overseas Bank** ('the Bank') for the quarter and half year ended September 30, 2026 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended ('the Regulations') except for the disclosures relating to 'Consolidated Pillar 3 disclosures as at September 30, 2026 including Leverage Ratio, liquidity coverage ratio and Net stable funding ratio (NSFR) under Basel III Capital Regulations' as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us. This Statement is the responsibility of the Bank's Management and has been approved by its Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. The financial results incorporate the relevant returns of 20 domestic branches reviewed by us and 02 foreign branches reviewed by the local auditors of foreign branches specifically appointed for this purpose. These review reports cover 27.37 % of the advance portfolio of the Bank and 68.10 % of the non-performing assets of the Bank. The financial results also include un-reviewed results of 3645 branches of the Bank.



In the conduct of our review, we have also considered review reports submitted by the Inspection teams of Bank of 380 domestic branches and 02 foreign branches to the Bank Management. These review reports cover 38.45% of the advance portfolio of the Bank and 15.18% of the non-performing assets of the Bank. Apart from these review reports, we have also considered various information generated from Centralized Database at Bank's Central Office.

4. Based on our review conducted as above and subject to limitations as mentioned in paragraph 3 above and read with notes to the financial results, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Standalone Financial Results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For R. Devendra Kumar & Associates
Chartered Accountants
FRN: 114207W


Neeraj Golas
Partner

M. No.: 074392

UDIN:26074392OOQXPC1537

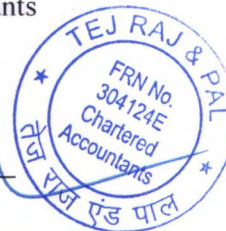


For Tej Raj & Pal
Chartered Accountants
FRN:304124E

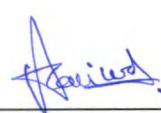

Beeraka Vijay
Partner

M. No.: 214678

UDIN: 26214678ZAKVCO8561



For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C

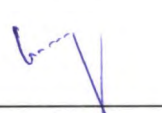

Abhay Paliwal
Partner

M. No.:435511

UDIN:26435511FESAZV8355



For Sanjeev Omprakash Garg & Co.
Chartered Accountants
FRN:008773C


Sanjeev Garg
Partner

M. No.:077944

UDIN: 26077944GRAIUS2896



Date: October 26, 2026
Place: Chennai

R. Devendra Kumar & Associates
Chartered Accountants
205, Blue Rose Industrial Estate,
Western Express Highway,
Borivali (East), Mumbai - 400 066

Tej Raj & Pal
Chartered Accountants
Plot No.1278/2256/4294,
Govinda Prasad, Bomikhal,
Bhubaneswar – 751010

Laxmi Tripti & Associates
Chartered Accountants
800, M V K, 8th Floor, Sangita Elipse,
Sahakar Road, Vile Parle (East),
Mumbai - 400 057

Sanjeev Omprakash Garg & Co.
Chartered Accountants
B-141, Gauri Grah Nirman Society,
Dr Govind Narayan Singh Model Town,
Chuna Bhatti, Bhopal, 462016

Independent Auditors' Review Report on Unaudited Consolidated Financial Results of Indian Overseas Bank for the quarter and half year ended September 30, 2026 pursuant to the Regulation 33 and 52 read with Regulation 63(2) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, (as amended)

To
The Board of Directors
Indian Overseas Bank
Chennai

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Indian Overseas Bank** ("the Parent"/ "the Bank"), its share of the net profit/(loss) after tax of its associates for the quarter and half year ended September 30, 2026 (**'the Statement'**), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (**'the Regulations'**) except for the disclosures relating to 'Consolidated Pillar 3 disclosure as at September 30, 2026 including Leverage Ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations' as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared by the Parent's Management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), notified under the Companies (Accounting Standards) Rules, 2021, as amended from time to time, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.



3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by ICAI. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

The Unaudited Standalone Financial Results of the Parent incorporate the relevant returns of 20 domestic branches reviewed by us and 02 foreign branches reviewed by local auditors of foreign branches specifically appointed for this purpose and un-reviewed results of 3645 branches of the Bank.

In the conduct of our review of the Parent, we have also considered the review reports submitted by the Inspection teams of Bank of 380 domestic branches and 02 foreign branches to the Bank Management of the Parent. Apart from these review reports, we have also considered various information generated from Centralized Database at Bank's Central Office.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Parent : Indian Overseas Bank
Associates : Acer Credit Rating Pvt Ltd.
Odisha Grameen Bank (Regional Rural Bank)

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes to financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2026 including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations as disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.



Other Matters

6. We did not review the interim financial information of 02 foreign branches included in the standalone unaudited financial results of the Parent, whose results reflect total advances of ₹ 10,32,736.98 lakhs as at September 30, 2026 and total revenues of ₹ 16053.29 lakhs and ₹30357.08 lakh lakhs for the quarter and half year ended on September 30, 2026 respectively, as considered in the standalone unaudited financial results of the Parent. This interim financial information has been reviewed by other auditors whose report have been furnished to us and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the branches is based solely on the report of other auditors and the procedures performed by us as stated in paragraph 3 above.

The consolidated unaudited financial results include Parent's share of net profit/(loss) after tax of ₹5,036.85 lakhs and ₹10,756.35 lakhs for the quarter and half year ended on September 30, 2026 respectively, as considered in the consolidated unaudited financial results, in respect of one Associate, whose financial results have not been reviewed by us. This interim financial information have been reviewed by other auditor whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of Associates is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

7. The consolidated unaudited financial results include the interim financial information of 3645 Branches (3643 domestic branches and 2 foreign branches) included in the standalone unaudited financial results of the Parent which have not been reviewed, whose results reflect total advances of ₹ 2,48,43,334.99 lakhs as at 30 September 2026 and total revenues of ₹ 8,54,428.79 lakhs and ₹ 17,09,390.48 lakhs for the quarter and half year ended on September 30, 2026 respectively, as considered in the standalone unaudited financial results of the Parent. Based on our review of the Parent conducted as per para 3 above and according to the information and explanation given to us by the management, this interim financial information related to these unreviewed branches are not material.

The consolidated unaudited financial results include the interim financial information of the Associates which have not been reviewed by their auditors, whose interim financial information reflect Parents share of net profit/(loss) after tax of (₹11.64) lakhs and (₹26.12) lakhs for the quarter and half year ended on September 30, 2026 respectively, as considered in the consolidated unaudited financial results. According to the information and explanations given to us by the Management, the interim financial information related to the Associates is not material.

Our conclusion on the statement is not modified in respect of the above matters.



R. Devendra Kumar & Associates
Chartered Accountants

Tej Raj & Pal
Chartered Accountants

Laxmi Tripti & Associates
Chartered Accountants

Sanjeev Omprakash Garg & Co.
Chartered Accountants

For R. Devendra Kumar & Associates
Chartered Accountants
FRN: 114207W

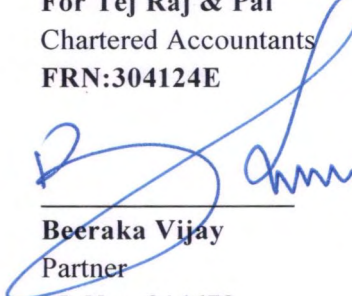

Neeraj Golas
Partner

M. No.: 074392

UDIN: 26074392HUDTY2779



For Tej Raj & Pal
Chartered Accountants
FRN: 304124E


Beeraka Vijay
Partner

M. No.: 214678

UDIN: 26214678XMSTYW5765



For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C

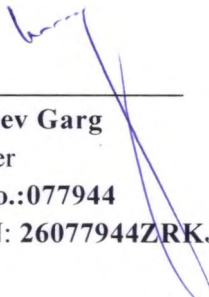

Abhay Paliwal
Partner

M. No.: 435511

UDIN: 26435511VCGSAG6823



For Sanjeev Omprakash Garg & Co.
Chartered Accountants
FRN: 008773C


Sanjeev Garg
Partner

M. No.: 077944

UDIN: 26077944ZRRKJMO4101



Date: October 26, 2026

Place: Chennai

Independent Auditors' Certificate on 'Security Cover' as on September 30, 2026 pursuant to the requirements of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and Circular No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/67 dated May 19,2022

To,
The Board of Directors,
Indian Overseas Bank,
763, Anna Salai,
Chennai-600002

IDBI Trusteeship Services Ltd.
Asian building, Ground Floor,
17, R. Kamani Marg,
Ballard Estate, Mumbai-400001

M/s SBICAP Trustee Company Limited
202, Maker Tower,
"E" Cuffe Parade, Colaba,
Mumbai- 400005

Bombay Stock Exchange
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400001, Maharashtra,

and

National Stock Exchange of India Limited
Exchange Plaza, C-1,Block G.
Bandra Kurla Complex, Bandra East,
Mumba, 400151

1. Introduction

This certificate is issued on specific request of Indian Overseas Bank (the "Bank"), having its Central Office at Chennai in accordance with the terms of our engagement letter dated October 16, 2026 for submission of the same to National Stock Exchange of India Limited , Bombay Stock Exchange and IDBI Trusteeship Services Ltd. , SBICAP Trustee Company Limited ("**Debenture Trustees**"). This certificate is required with regard to maintenance of Security cover pursuant to the requirements of Regulation 54 read with Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations") and Circular No. SEBI / HO/ MIRST/ MIRSD_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022.

2. Management's Responsibility

It is the responsibility of the management to compute / extract the data related to security Cover from the books of accounts of the Bank based on Standalone Financial results for the quarter ended on September 30, 2026 which have been subjected to limited review by the Statutory Central Auditors of the Bank. The



responsibility includes designing, implementing and maintaining internal controls relevant to the preparation and presentation of the data of Security cover and applying an appropriate basis of preparation. This responsibility includes compliance with maintenance of Security cover pursuant to the requirements of Regulation 54 read under Reg 56(1)(d) of the SEBI Regulations and Circular No. SEBI / HO/ MIRSD/ MIRSD_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022.

The Bank has computed / extracted the data for Security Cover as on September 30, 2026, as per Annexure "I" enclosed which has been initialled by us for identification purpose.

The Management is also responsible for complying with various provisions of Reserve Bank of India guidelines, applicable Accounting Standards, The Banking Regulation Act, 1949 and conditions stated in the SEBI Regulations.

3. Auditors' Responsibility

Pursuant to the requirements, our responsibility is to provide a reasonable assurance in the form of an opinion based on our review of the Books of accounts with respect to the data of Security cover as laid down in the Annexure I attached hereto as on September 30, 2026 as to whether the same has been extracted accurately from the Standalone unaudited financial Statements and relevant books and records of the Bank for the quarter ended September 30, 2026 pursuant to the requirements of Regulation 54 read with Reg 56(1)(d) of the SEBI Regulations and Circular no. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/67 dated May 19,2022.

4. The unaudited financial results of the Bank for the quarter ended on September 30,2026 have been jointly reviewed by us as one of the Central Statutory Auditors of the Bank on which we issued an unmodified conclusion vide our report dated October 26, 2026. Our Limited review of these financial Results was conducted in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

5. We conducted our examination of the results in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India as well as SRS 4400 - Engagements to perform Agreed-upon procedures regarding Financial Information issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of historical Financial Information, and Other Assurance and Related Services Engagements.

7. Our scope of work did not include verification of compliance with other requirements of the SEBI Regulations / other circulars, notifications, etc., as issued by relevant regulatory authorities from time to time, and any other laws and regulations applicable to the Bank.



8. Opinion

Based on our examination and procedures performed by us as above and according to the information & explanations given to us, we report that the data related to Security Cover as laid down in Annexure I as on September 30, 2026 has been extracted accurately from the standalone unaudited financial Statements for the quarter ended on September 30, 2026 and relevant books and records of the Bank pursuant to the requirements of Regulation 54 read with Regulation 56 (1) (d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the SEBI Regulations") and Circular No. SEBI / HO/ MIRSD/ MIRSD_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022.

9. Restriction on Distribution and Use

This certificate has been prepared at the request of the Bank solely for the purpose of enabling it to comply with the requirements of the SEBI Regulations and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For R. Devendra Kumar & Associates

Chartered Accountants

FRN: 114207W


(Neeraj Golas)

Partner

Mem. No.: 074392

UDIN: 26074392MMAJAQ6517



Place: Chennai

Date : October 26, 2026



Indian Overseas Bank
Central Office, Chennai

SECURITY COVER CERTIFICATE AS ON 30.09.2026

Column A	Column B	Column C (i)	Column D (ii)	Column E (iii)	Column F (iv)	Column G (v)	Column H (vi)	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								Relating to Column F
ASSETS			Charge Value											
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt						NIL								
Other debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.

[ii] This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.

[iii] Pari passu Charge shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.

[iv] This column shall include book value of assets having pari passu charge and outstanding book value of all debt having that pari passu security charge along with debt for which this certificate is issued.

[v] This column shall include book value of all other assets having pari passu charge and outstanding book value of all debt having that pari passu security.

[vi] This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.

[vii] This column shall include assets which are considered at market Value like Land, Building, Residential/ Commercial Real Estate, while other assets having charge shall be stated at book value.



(Deputy General Manager)



(Statutory Central Auditor)

DATE: 26.10.2026



इण्डियन ओवरसीज़ बैंक

INDIAN OVERSEAS BANK

Statement of Deviation / Variation in Utilization of Funds Raised

[As per Regulation 32(1) of SEBI (LODR) Regulations, 2015]

Name of Listed Entity	Indian Overseas Bank					
Mode of Fund Raising	No funds were raised during the quarter					
Date of Raising Funds	Not Applicable					
Amount Raised	Nil					
Report Filed for Quarter ended	30.09.2026					
Monitoring Agency	Not Applicable					
Monitoring Agency Name, if Applicable	Not Applicable					
Is there a Deviation / Variation in use of funds raised	No					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable					
If yes, Date of Shareholder Approval	Not Applicable					
Explanation for the Deviation / Variation	Not Applicable					
Comments of the Audit committee after review	Nil					
Comments of Auditors if any	Nil					
Objects for which funds have been raised and where there has been a deviation, in the following table	No funds were raised during the quarter					
Original Object	Modified Object if any	Original Allocation	Modified Allocation if any	Funds Utilized	Amt of Deviation / Variation for the quarter according to applicable Object	Remarks if any
Nil						

Deviation of variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund-raising document, i.e., Prospectus, letter of offer etc.

Name of Signatory: Raghuram Mallela
Designation: Company Secretary

Date: 26.10.2026





इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK

**Statement of Deviation /Variation in the use of the proceeds of issue of Listed
Non-Convertible Debt Securities**

A- Statement of utilization of issue proceeds (Reg.52(7) of SEBI LODR Regulations)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks if any
1	2	3	4	5	6	7	8	9	10
NIL									

B- Statement of deviation/ variation in use of Issue proceeds: (Reg.52(7A) of SEBI LODR Regulations)

Particulars					Remarks	
Name of listed entity					Indian Overseas Bank	
Mode of fund raising					Not applicable	
Type of instrument					Not applicable	
Date of raising funds					Not applicable	
Amount raised					Nil	
Report filed for quarter ended					30.09.2026	
Is there a deviation/ variation in use of funds raised?					Not applicable	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?					Not applicable	
if yes, details of the approval so required?					Not applicable	
Date of approval					Not applicable	
Explanation for the deviation/ variation					Not applicable	
Comments of the audit committee after review					Not applicable	
Comments of the auditors if any					Not applicable	
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table-						
Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
Nil						





इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK

Statement of Deviation /Variation in the use of the proceeds of Issue of Listed
Non-Convertible Debt Securities

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Raghuram Mallela
Designation: Company Secretary
Date: 26.10.2026

