



Ref No. IRC/127/2026-27

13.08.2026

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

Dear Sir/ Madam,

Intimation under Regulation 30 of SEBI (LODR) Regulations, 2015
Revision in Marginal Cost of Funds based Lending Rate (MCLR) w.e.f 15.08.2026

The Exchanges are hereby informed that the MCLR w.e.f. 15.08.2026 will be as per details given below until further review.

TENOR WISE MCLR

S No	Tenor	Existing MCLR (%)	Change	Revised MCLR (%) w.e.f 15.08.2026
1	Overnight MCLR	7.90	No Change	7.90
2	One -Month MCLR	8.25	No Change	8.25
3	Three - Month MCLR	8.40	(+) 5 bps	8.45
4	Six - Month MCLR	8.65	(+) 5 bps	8.70
5	One-Year MCLR	8.80	(+) 5 bps	8.85
6	Two-Year MCLR	8.80	(+) 5 bps	8.85
7	Three-Year MCLR	8.85	(+) 5 bps	8.90

This is for your information and appropriate dissemination.

Yours faithfully,

Raghuram Mallela
Deputy General Manager/
Company Secretary & Compliance Officer