Ref No. IRC/101/2026-27 **20.07.2026**

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**

Madam / Sir,

Outcome of Board Meeting- Approval of Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter ended on 30.06.2026

Ref: Our letter ref no. IRC/99/2026-27 dated 14.07.2026

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 **July 20, 2026 (Monday)**, at Chennai inter alia, approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter ended June 30, 2026.

In this regard, we enclose the following:

1. Unaudited (Reviewed) Financial Results (Standalone & Consolidated) of the Bank for the Quarter ended 30.06.2026, along with Segment Results, Statement of Assets and Liabilities and Independent Audit Report of the Statutory Central Auditors of the Bank.

2. NIL Security Cover Certificate as on 30.06.2026 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 30.06.2026. (Reg. 32 (1) and Reg. 52(7)/(7A) of SEBI LODR Regulations, 2015)

इण्डियन ओवरसीज़ बैंक,
निवेशक संबंध कक्ष,केंन्द्रीय कार्यालय,
763 अण्णा सालै, चेन्नै 600 002
044 – 7172 9791, 2888 9360 | investor@iob.bank.in

www.iob.in
follow us on @IOBIndia
1800 425 4445
1800 890 4445

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

The Meeting of the Board of Directors commenced at 11.30 a.m. and concluded at 12.50 p.m.

Yours faithfully,

RAGHURAM MALLELA

Digitally signed by RAGHURAM MALLELA
Date: 2026.07.20 12:59:58 +05'30'

Raghuram Mallela
Deputy General Manager/
Company Secretary & Compliance Officer

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**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Standalone Financial Results for the Quarter ended 30.06.2026

(₹ in Lakhs)

S.No	Particulars	Quarter Ended			Year Ended
	STANDALONE				
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Interest Earned (a) + (b) + (c) + (d)**	**8,77,757**	**8,48,896**	**7,38,555**	**31,89,568**
	(a) Interest/discount on advances/bills	6,66,236	6,44,231	5,50,910	23,93,534
	(b) Income on Investments	1,97,751	1,91,203	1,82,880	7,51,835
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	13,770	13,462	4,765	29,533
	(d) Others	0	0	0	14,666
2	**Other Income**	**2,16,023**	**1,29,091**	**1,48,092**	**5,63,647**
3	**TOTAL INCOME (1+ 2)**	**10,93,780**	**9,77,987**	**8,86,647**	**37,53,215**
4	Interest Expended	5,08,995	5,01,925	4,63,930	19,32,204
5	Operating Expenses (i) + (ii)	3,15,475	2,09,557	1,86,922	8,18,398
	(i) Employees Cost	2,10,445	1,00,589	1,16,648	4,68,877
	(ii) Other Operating expenses	1,05,030	1,08,968	70,274	3,49,521
6	**TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)**	**8,24,470**	**7,11,482**	**6,50,852**	**27,50,602**
7	**OPERATING PROFIT before Provisions & Contingencies (3-6)**	**2,69,310**	**2,66,505**	**2,35,795**	**10,02,613**
8	Provisions (other than tax) and Contingencies	83,403	1,00,596	84,405	3,75,810
	of which Provisions for Non-Performing Assets	10,554	22,529	17,848	83,300
9	Exceptional Items	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1,85,907	1,65,909	1,51,390	6,26,803
11	Tax Expenses	19,983	15,364	40,286	1,06,000
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	1,65,924	1,50,545	1,11,104	5,20,803
13	Extraordinary items (Net of Tax Expenses)	0	0	0	0
14	**Net Profit (+) / Loss (-) for the period (12-13)**	**1,65,924**	**1,50,545**	**1,11,104**	**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
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
17	Analytical Ratios				
	(i) Percentage of shares held by Govt. of India	92.44	92.44	94.61	92.44
	(ii) Capital Adequacy Ratio (%) (Basel III)	19.36	19.78	18.28	19.78
	(a) CET 1 Ratio	16.88	16.94	15.78	16.94
	(b) Additional Tier 1 Ratio	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) (₹)	0.86	0.78	0.58	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) (₹)	0.86	0.78	0.58	2.70
	(iv) NPA Ratios				
	a) Gross NPA	4,29,226	4,40,966	5,17,846	4,40,966
	b) Net NPA	58,842	63,777	81,638	63,777
	c) % of Gross NPA	1.33	1.42	1.97	1.42
	d) % of Net NPA	0.18	0.21	0.32	0.21
	(v) Return on Assets (Annualised) (%)	1.41	1.32	1.14	1.23
	(vi) Net Worth	29,25,575	28,11,384	23,88,966	28,11,384
	(vii) Outstanding Redeemable Preference Share	Not Applicable			
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	Not Applicable			
	(ix) Debt Equity Ratio	1.76	1.88	1.77	1.81
	(x) Total Debts to Total Assets	0.88	0.88	0.89	0.88
	(xi) Operating Margin (%) (Operating Profit/Total Income)	24.62	27.25	26.59	26.71
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	15.17	15.39	12.53	13.88

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 20.07.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

FOR IDENTIFICATION ONLY

इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Consolidated Financial Results for the Quarter ended 30.06.2026

(₹ in Lakhs)

CONSOLIDATED

S.No	Particulars	Quarter Ended			Year Ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Interest Earned (a) + (b) + (c) + (d)**	**8,77,757**	**8,48,896**	**7,38,749**	**31,89,568**
	(a) Interest/discount on advances/bills	6,66,236	6,44,231	5,50,910	23,93,534
	(b) Income on Investments	1,97,751	1,91,203	1,82,884	7,51,835
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	13,770	13,462	4,955	29,533
	(d) Others	0	0	0	14,666
2	**Other Income**	**2,16,023**	**1,29,091**	**1,48,039**	**5,63,647**
3	**TOTAL INCOME (1+2)**	**10,93,780**	**9,77,987**	**8,86,788**	**37,53,215**
4	Interest Expended	5,08,995	5,01,925	4,63,930	19,32,204
5	Operating Expenses (i) + (ii)	3,15,475	2,09,557	1,86,998	8,18,398
	(i) Employees Cost	2,10,445	1,00,589	1,16,680	4,68,877
	(ii) Other Operating expenses	1,05,030	1,08,968	70,318	3,49,521
6	**TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)**	**8,24,470**	**7,11,482**	**6,50,928**	**27,50,602**
7	**OPERATING PROFIT before Provisions & Contingencies (3-6)**	**2,69,310**	**2,66,505**	**2,35,860**	**10,02,613**
8	Provisions (other than tax) and Contingencies	83,403	1,00,596	84,405	3,75,810
	of which Provisions for Non-Performing Assets	10,554	22,529	17,848	83,300
9	Exceptional Items	0	0	0	0
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1,85,907	1,65,909	1,51,455	6,26,803
11	Tax expenses	19,983	15,364	40,286	1,06,000
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	1,65,924	1,50,545	1,11,169	5,20,803
13	Share in Profit From Associates	5,705	5,070	6,676	21,043
14	Extraordinary items (Net of Tax Expenses)	0	0	0	0
15	**Net Profit (+) / Loss (-) for the period (12+13-14)**	**1,71,629**	**1,55,615**	**1,17,845**	**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
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
18	Analytical Ratios				
	(i) Percentage of shares held by Govt. of India	92.44	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) (₹)	0.89	0.81	0.61	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) (₹)	0.89	0.81	0.61	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)	24.62	27.25	26.60	26.71
	(xii) Net Profit Margin (%) (Net Profit after Tax/Total Income)	15.69	15.91	13.29	14.44

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 20.07.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

FOR IDENTIFICATION ONLY

इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Financial Results for the Quarter ended 30.06.2026

(₹ in Lakhs)

SUMMARISED BALANCE SHEET

	STANDALONE			CONSOLIDATED		
	30.06.2026 (Unaudited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	30.06.2025 (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 and Surplus	20,15,660	14,52,128	18,25,874	19,68,898	13,88,010	17,73,408
Minority Interest	0	0	0	0	0	0
Deposits	3,76,19,275	3,30,79,216	3,68,19,125	3,76,19,275	3,30,79,216	3,68,19,126
Borrowings	47,23,990	40,40,849	51,60,257	47,23,990	40,40,849	51,60,257
Other Liabilities & Provisions	18,11,066	9,13,536	16,01,071	18,11,066	9,13,551	16,01,070
Total	**4,80,95,650**	**4,14,11,388**	**4,73,31,986**	**4,80,48,888**	**4,13,47,285**	**4,72,79,520**
Assets						
Cash & Balances with Reserve Bank of India	12,01,504	18,31,232	16,60,593	12,01,504	18,31,232	16,60,593
Balances with Banks & Money at call and Short Notice	7,72,067	4,87,042	8,61,665	7,72,067	5,09,064	8,61,665
Investments	1,22,60,748	1,14,38,772	1,19,80,954	1,22,13,986	1,13,52,595	1,19,28,488
Advances	3,18,40,121	2,58,03,178	3,06,62,181	3,18,40,121	2,58,03,178	3,06,62,181
Fixed Assets	5,01,471	4,91,503	5,07,454	5,01,471	4,91,503	5,07,454
Other Assets	15,19,739	13,59,661	16,59,139	15,19,739	13,59,713	16,59,139
Total	**4,80,95,650**	**4,14,11,388**	**4,73,31,986**	**4,80,48,888**	**4,13,47,285**	**4,72,79,520**

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 20.07.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK Investor Relations Cell, C.O. निवेशक संबंध कक्ष, के.का

इण्डियन ओवरसीज़ बैंक **INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Standalone Segment Results for the Quarter ended 30.06.2026

(₹ in Lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1) Segment Revenue				
a) Treasury Operations	2 67 986	2 18 224	2 29 204	9 09 230
b) Corporate / Wholesale Banking	3 14 756	2 99 503	2 85 353	11 03 771
c) Retail Banking	4 98 731	4 46 731	3 60 259	16 68 690
*1.) Digital Banking	6	22	4	49
2.) Other Retail Banking	4 98 725	4 46 709	3 60 255	16 68 641
d) Other Banking Operations	12 288	13 478	11 819	56 657
e) Unallocated	19	51	12	14 867
Total	**10 93 780**	**9 77 987**	**8 86 647**	**37 53 215**
Less: Inter segment Revenue	0	0	0	0
Income from Operations	**10 93 780**	**9 77 987**	**8 86 647**	**37 53 215**
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	1 06 556	85 164	1 14 409	4 05 410
b) Corporate / Wholesale Banking	78 042	85 826	56 605	2 05 810
c) Retail Banking	78 989	90 517	60 283	3 51 960
*1.) Digital Banking	(8)	(40)	(17)	(115)
2.) Other Retail Banking	78 997	90 557	60 300	3 52 075
d) Other Banking Operations	5 911	5 086	4 782	25 791
e) Unallocated	(188)	(89)	(284)	13 641
Operating Profit	**2 69 310**	**2 66 504**	**2 35 795**	**10 02 612**
Less: Provisions and Contingencies other than Taxes	83 403	1 00 596	84 404	3 75 810
Profit before Tax	**1 85 907**	**1 65 908**	**1 51 391**	**6 26 802**
Less: Provisions for Taxation	19 983	15 364	40 287	1 06 000
Profit after Tax	**1 65 924**	**1 50 544**	**1 11 104**	**5 20 802**
3) Segment Assets				
a) Treasury Operations	1 32 38 203	1 33 19 676	1 23 68 146	1 33 19 676
b) Corporate / Wholesale Banking	1 17 50 152	1 20 00 343	1 16 91 761	1 20 00 343
c) Retail Banking	2 27 43 463	2 15 40 847	1 67 52 951	2 15 40 847
*1.) Digital Banking	31	88	44	88
2.) Other Retail Banking	2 27 43 431	2 15 40 759	1 67 52 907	2 15 40 759
d) Other Banking Operations	12 542	9 539	10 677	9 539
e) Unallocated	3 51 290	4 61 581	5 88 384	4 61 581
Total	**4 80 95 650**	**4 73 31 986**	**4 14 11 919**	**4 73 31 986**
4) Segment Liabilities				
a) Treasury Operations	1 26 55 915	1 26 41 663	1 06 89 069	1 26 41 663
b) Corporate / Wholesale Banking	1 06 97 791	1 10 45 858	1 12 03 378	1 10 45 858
c) Retail Banking	2 07 45 074	1 98 67 609	1 60 92 458	1 98 67 609
*1.) Digital Banking	31	88	44	88
2.) Other Retail Banking	2 07 45 043	1 98 67 521	1 60 92 414	1 98 67 521
d) Other Banking Operations	49 368	16 835	43 608	16 835
e) Unallocated	6 183	8 488	5 608	8 488
Total	**4 41 54 331**	**4 35 80 453**	**3 80 34 121**	**4 35 80 453**
5) Capital Employed : Segment Assets-Segment Liabilities				
a) Treasury Operations	5 82 288	6 78 013	16 79 077	6 78 013
b) Corporate / Wholesale Banking	10 52 361	9 54 485	4 88 383	9 54 485
c) Retail Banking	19 98 389	16 73 238	6 60 493	16 73 238
*1.) Digital Banking	0	0	0	0
2.) Other Retail Banking	19 98 389	16 73 238	6 60 493	16 73 238
d) Other Banking Operations	(36 826)	(7 296)	(32 931)	(7 296)
e) Unallocated	3 45 107	4 53 093	5 82 776	4 53 093
Total	**39 41 319**	**37 51 533**	**33 77 798**	**37 51 533**
GEOGRAPHICAL SEGMENTS				
1)Revenue				
a) Domestic	10 63 901	9 48 154	8 55 851	36 30 205
b) International	29 879	29 833	30 796	1 23 010
Total	**10 93 780**	**9 77 987**	**8 86 647**	**37 53 215**
2)Assets				
a) Domestic	4 59 23 736	4 50 80 509	3 91 78 819	4 50 80 509
b) International	21 71 914	22 51 477	22 33 100	22 51 477
Total	**4 80 95 650**	**4 73 31 986**	**4 14 11 919**	**4 73 31 986**

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/Currrent year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 20.07.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK Investor Relations Cell, C.O. निवेशक संबंध कक्ष, के.का

FOR IDENTIFICATION ONLY
R. DEVENDERA KUMAR & ASSOCIATES FRN No. 114207W MUMBAI CHARTERED ACCOUNTANTS आर देवेन्द्र कुमार एवं एसोसिएट

TEJ RAJ & PAL FRN No. 304124E Chartered Accountants तेज राज एंड पाल

LAXMI TRIPTI & ASSOCIATES FRN No. 009189C Chartered Accountant लक्ष्मी तृप्ति एंड एसोसिएट्स

SANJEEV OMPRAKASH GARG & CO. FRN No. 008273C Chartered Accountants संजीव ओमप्रकाश गर्ग एंड कंपनी

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600 002

Unaudited Consolidated Segment Results for the Quarter ended 30.06.2026

(₹ in Lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1) Segment Revenue				
a) Treasury Operations	2 73 691	2 23 294	2 36 021	9 30 274
b) Corporate / Wholesale Banking	3 14 756	2 99 503	2 85 353	11 03 771
c) Retail Banking	4 98 731	4 46 731	3 60 259	16 68 690
*1.) Digital Banking	6	22	4	49
2.) Other Retail Banking	4 98 725	4 46 709	3 60 255	16 68 641
d) Other Banking Operations	12 288	13 478	11 820	56 656
e) Unallocated	19	51	12	14 868
Total	**10 99 485**	**9 83 057**	**8 93 465**	**37 74 259**
Less: Inter segment Revenue	0	0	0	0
Income from Operations	**10 99 485**	**9 83 057**	**8 93 465**	**37 74 259**
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	1 12 261	90 234	1 21 149	4 26 453
b) Corporate / Wholesale Banking	78 042	85 826	56 605	2 05 810
c) Retail Banking	78 989	90 517	60 283	3 51 961
*1.) Digital Banking	(8)	(40)	(17)	(115)
2.) Other Retail Banking	78 997	90 557	60 300	3 52 076
d) Other Banking Operations	5 911	5 087	4 783	25 792
e) Unallocated	(188)	(89)	(284)	13 642
Operating Profit	**2 75 015**	**2 71 575**	**2 42 536**	**10 23 658**
Less: Provisions and Contingencies other than Taxes	83 402	1 00 596	84 404	3 75 811
Profit before Tax	**1 91 613**	**1 70 979**	**1 58 132**	**6 47 847**
Less: Provisions for Taxation	19 984	15 364	40 287	1 05 999
Profit after Tax	**1 71 629**	**1 55 615**	**1 17 845**	**5 41 848**
3) Segment Assets				
a) Treasury Operations	1 31 91 442	1 32 67 210	1 23 04 043	1 29 74 004
b) Corporate / Wholesale Banking	1 17 50 152	1 20 00 343	1 16 91 761	1 22 11 797
c) Retail Banking	2 27 43 463	2 15 40 847	1 67 52 951	2 16 22 168
*1.) Digital Banking	31	88	44	88
2.) Other Retail Banking	2 27 43 432	2 15 40 759	1 67 52 907	2 16 22 080
d) Other Banking Operations	12 541	9 539	10 677	13 161
e) Unallocated	3 51 290	4 61 581	5 88 384	4 58 390
Total	**4 80 48 888**	**4 72 79 520**	**4 13 47 816**	**4 72 79 520**
4) Segment Liabilities				
a) Treasury Operations	1 26 55 915	1 26 41 663	1 06 89 094	1 10 73 380
b) Corporate / Wholesale Banking	1 06 97 791	1 10 45 858	1 12 03 378	1 17 00 736
c) Retail Banking	2 07 45 074	1 98 67 609	1 60 92 458	2 07 58 558
*1.) Digital Banking	31	88	44	88
2.) Other Retail Banking	2 07 45 043	1 98 67 521	1 60 92 414	2 07 58 470
d) Other Banking Operations	49 367	16 834	43 608	39 289
e) Unallocated	6 183	8 488	5 608	8 488
Total	**4 41 54 330**	**4 35 80 452**	**3 80 34 146**	**4 35 80 451**
5) Capital Employed : Segment Assets-Segment Liabilities				
a) Treasury Operations	5 35 527	6 25 547	16 14 949	19 00 624
b) Corporate / Wholesale Banking	10 52 361	9 54 485	4 88 383	5 11 061
c) Retail Banking	19 98 389	16 73 238	6 60 493	8 63 610
*1.) Digital Banking	0	0	0	0
2.) Other Retail Banking	19 98 389	16 73 238	6 60 493	8 63 610
d) Other Banking Operations	(36 826)	(7 295)	(32 931)	(26 128)
e) Unallocated	3 45 107	4 53 093	5 82 776	4 49 902
Total	**38 94 558**	**36 99 068**	**33 13 670**	**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/Currrent year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation.

MADHAW CHANDRA JHA
CHIEF FINANCIAL OFFICER

DHANARAJ T
EXECUTIVE DIRECTOR

JOYDEEP DUTTA ROY
EXECUTIVE DIRECTOR

Place: Chennai
Date : 20.07.2026

AJAY KUMAR SRIVASTAVA
MANAGING DIRECTOR & CEO

SRINIVASAN SRIDHAR
NON-EXECUTIVE CHAIRMAN

FOR IDENTIFICATION ONLY

IOB
Good people to grow with

Indian Overseas Bank

Central Office, 763, Anna Salai, Chennai 600 002

Notes Forming Part of Standalone and Consolidated Unaudited Financial Results for the Quarter ended June 30, 2026

1. The above Standalone and Consolidated Unaudited Financial Results for the quarter ended June 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 July 20, 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 ended June 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 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.

INDIAN OVERSEAS BANK Investor Relations Cell, C.O.

FOR IDENTIFICATION ONLY
R. DEVENDERA KUMAR & ASSOCIATES FRN No. 114207W MUMBAI CHARTERED ACCOUNTANTS

TEJ RAJ & PAL FRN No. 304124E Chartered Accountants

LAXMI TRIPTI & ASSOCIATES FRN No. 009189C Chartered Accountant

SANJEEV OMPRAKASH GARG & CO. FRN No. 008373C Chartered Accountants

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 30 June 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 said Investment Fluctuation Reserve(IFR) and consequently the existing amount of IFR of ₹49,000 Lakhs has been transferred below the line to Revenue Reserve during the quarter.

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 25%, 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 RBI/ DOR/ 2025-26/ 157.DOR.CRE.REC.76/07-02-001/2025-26 dated November 28, 2025 towards which the Bank holds provision of ₹ 2,284 Lakhs as on June 30, 2026.

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10. The Bank has a carried balance of Net Deferred Tax Assets up to June 30, 2026 aggregating to ₹ 2,43,994.73 Lakhs which was recognized in earlier periods. Bank has reversed Deferred Tax Asset amounting to ₹19,616.00 Lakhs for the quarter ended June 30, 2026 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 ₹ 27,780.48 Lakhs and Goods and Service Tax aggregating to ₹160,776.33 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. 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 ₹10,71,304.56 Lakhs (99.68% of total outstanding of IBC admitted accounts of ₹10,74,746.91 Lakhs) as on June 30, 2026.

13. In accordance with the RBI guidelines on "Resolution Framework – 2.0: Resolution of COVID – 19 related stress 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 June 30, 2026 (In ₹Lakhs)
4,453	63,189.42

14. 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/365days 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 30.06.2026, out of (b) classified an NPA	Provision as on 31.03.2026	Addl. Provision made during quarter ended 30.06.2026	Provision as on 30.06.2026
60,776	0.00	0.00	23,819	6,925	30,388

15. 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 June 30, 2026 are as under:

(In ₹Lakhs)

Number of Accounts	Aggregate exposure as on June 30, 2026
408	5,387.89

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16. 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 ended June 30, 2026 are given below:

I. Details of loans not in default acquired:

- Co- Lending:

Particulars	Quarter ended 30.06.2026
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	4,263
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%
Tangible Security Coverage (%)	247.05
Rating wise distribution of loans acquired by value	NA

- Pool Buy-out:

Particulars	Quarter ended 30.06.2026
Aggregate Principal outstanding of loans acquired (In ₹Lakhs)	9,265.63
Weighted Average Residual Maturity (in years)	1.67
Weighted Average Holding period by originator (in years)	0.25
Retention of Beneficial Economic interest by originator	10%
Tangible Security Coverage (%)	158.41%
Rating wise distribution of loans acquired by value	NA

II. Details of loans not in Default transferred: Nil

III. Details of Stressed Loan transferred during the quarter ended June 30,2026:

Details of Stress Loans (NPA A/cs) transferred:					
Particular	To ARCs		To Permitted Transferees		To other Transferees
	30.06.2026	30.06.2025	30.06.2026	30.06.2025	
No. of Accounts	NIL	02	NIL	NIL	NIL
Aggregate principal outstanding loans transferred (₹Lakhs)	NIL	16,614.34	NIL	NIL	
Weighted average residual tenor of the loans transferred	NIL	2.56 years	NIL	NIL	
Net book value of loans transferred (at the time of transfer)(₹Lakhs)	NIL	0.00	NIL	NIL	

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Aggregate Consideration(₹Lakhs)	NIL	6,243.00	NIL	NIL	
Additional consideration realized in respect of accounts transferred in earlier year.	NIL	0.00	NIL	NIL	

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		

During the quarter ended June 30, 2026, the Bank did not reverse any excess provision to the Profit and Loss Account arising from the sale of stressed loans, as the amount of such reversal was Nil.

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 June 30, 2026 are given as under:

a) Security Receipts guaranteed by Government of India:

(In ₹Lakhs)

Recovery Rating Band	Book Value (30.06.2026)
RR1+ (More than 150%)	6,810.84
RR1 (100% - 150%)	14,602.05
RR2 (75% - 100%)	5,307.76
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	26,720.65

b) Security Receipts not guaranteed by Government of India:

(In ₹Lakhs)

Recovery Rating Band	Book Value (30.06.2026)
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

17. 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 30.06.2026**
No. of CLA Partners	2
Quantum of CLA Disbursed (₹ in Lakhs)	4,263
Weighted Average ROI	8.50% p.a.
Fees Paid (Exclusive of GST) (₹ in Lakhs)	NIL
Broad Sectors	Agri
Performance of Loans under CLA	Satisfactory
Details of Default Loss Guarantee	NIL

18. The Bank hold additional provision as contingency on Covid-19 Rescheduled accounts and accounts affected with Natural Calamity amounting to ₹86,273.40 Lakhs as on June 30, 2026.

19. As on June 30, 2026, Bank holds as forward-looking provision of ₹2,15,000.00 Lakhs on account of provision requirement under Expected Credit Loss framework.

20. Provision Coverage Ratio of the Bank as on June 30, 2026 stood at 97.67%.

21. Details of Priority Sector Lending Certificate (PSLC) transactions done during the Quarter ended June 30, 2026 are as under:

(In ₹Lakhs)

Particulars	**Amount Purchased**	**Amount Sold**	**Commission Earned**	**Commission Paid**
PSLC	NIL	32,50,000	86,255	NIL

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK Investor Relations Cell, C.O. निवेशक संबंध कक्ष, के.का

FOR IDENTIFICATION ONLY R. DEVENDERA KUMAR & ASSOCIATES FRN No. 114207W MUMBAI CHARTERED ACCOUNTANTS आर देवेन्द्र कुमार एवं एसोसिएट

TEJ RAJ & PAL FRN No. 304124E Chartered Accountants तेज राज एंड पाल

LAXMI TRIPTI & ASSOCIATES FRN No. 009189C Chartered Accountant लक्ष्मी तृप्ति एंड एसोसिएट्स

SANJEEV OMPRAKASH GARG & CO. FRN No. 008773C Chartered Accountants संजीव ओमप्रकाश गर्ग एंड कंपनी

22. 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.	70	3,28,989.49
2	Projects under implementation accounts sanctioned and disbursed during the quarter.	10	53,124.29
3	Projects under implementation accounts where DCCO has been achieved during the quarter	7	99,128.8
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	73	2,82,985.24
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be invoked.	3	35,686.21
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	3	35,686.21
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 has 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	--	--
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.	--	--

INDIAN OVERSEAS BANK
Investor Relations Cell, C.O.

FOR IDENTIFICATION ONLY
R. DEVENDERA KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS
MUMBAI

TEJ RAJ & PAL
FRN No. 304124E
Chartered Accountants

LAXMI TRIPTI & ASSOCIATES
FRN No. 009189C
Chartered Accountant

SANJEEV OMPRAKASH GARG & CO.
Chartered Accountants

23. The Status of Investors' Complaints for the quarter ended June 30, 2026 is as under:

Particulars	Quarter ended 30.06.2026
Complaints pending at the beginning	Nil
Complaints received	01
Complaints redressed	01
Complaints pending at the end	Nil

24. Penalty levied by the Reserve Bank of India on the Bank for the Quarter ended June 30, 2026 is as detailed below: (In ₹Lakhs)

Particulars	Quarter ended 30.06.2026
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).	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

25. 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.

26. The Government of India has notified the New Labour Codes effect from November 21, 2025 and the relevant rules relating to these codes have been notified. Bank is in the process of completing the assessment of the impact and continue to carry the provision made in this regard.

27. In line with clause 21 of the Nationalized Banks (Management and Miscellaneous Provisions) Scheme, 1970, as amended and after having obtained the approval of RBI on July 01, 2026 and that of shareholders of the Bank at the Annual General Meeting of Shareholders held on July 07, 2026, the Bank, on July 10, 2026 appropriated its entire accumulated losses amounting to ₹8,73,334.22 Lakhs as on March 31, 2026 by utilizing an equivalent amount standing to the credit of Share Premium account of the Bank as on March 31, 2026.

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28. 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

(Srinivasan Sridhar)
Non-Executive Chairman

Place: Chennai
Date: July 20, 2026

INDIAN OVERSEAS BANK
Investor Relations Cell, C.O.

FOR IDENTIFICATION ONLY
R. DEVENDERA KUMAR & ASSOCIATES
FRN No. 114207W
MUMBAI
CHARTERED ACCOUNTANTS

TEJ RAJ & PAL
FRN No. 304124E
Chartered Accountants

LAXMI TRIPTI & ASSOCIATES
FRN No. 009189C
Chartered Accountant

SANJEEV OMPRAKASH GARG & CO.
FRN No. 003773C
Chartered Accountants

R. Devendra Kumar & Associates
Chartered Accountants
205, Blue Rose Industrial Estate,
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Tej Raj & Pal
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Plot No.1278/2256/4294,
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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 for the quarter ended June 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 ended June 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 June 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 01 foreign branch reviewed by the local auditor of foreign branch specifically appointed for this purpose. These review reports cover 23.58 % of the advance portfolio of the Bank and 64.45 % of the non-performing assets of the Bank. The financial results also include un-reviewed results of 3628 branches of the Bank.

   In the conduct of our review, we have also considered review reports submitted by the Inspection teams of Bank of 330 domestic branches and 03 foreign branches to the Bank Management. These review reports cover 30.73% of the advance portfolio of the Bank and 20.22% 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.

R. DEVENDRA KUMAR & ASSOCIATES FRN 114207W MUMBAI CHARTERED ACCOUNTANTS आर. देवेन्द्र कुमार एवं एसोसिएट्स

TEJ RAJ & PAL FRN No. 304124E Chartered Accountants तेज राज एंड पाल

LAXMI TRIPTI & ASSOCIATES FRN No. 009189C Chartered Accountant लक्ष्मी तृप्ति एंड एसोसिएट्स

SANJEEV OMPRAKASH GARG & CO. FRN No. 006973C Chartered Accountants संजीव ओमप्रकाश गर्ग एंड कंपनी

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

R. DEVENDRA KUMAR & ASSOCIATES
FRN: 114207W
MUMBAI
CHARTERED ACCOUNTANTS

Neeraj Golas
Partner
M. No.: 074392
UDIN:26074392FKTIOH7581

For Tej Raj & Pal
Chartered Accountants
FRN:304124E

TEJ RAJ & PAL
FRN No. 304124E
Chartered Accountants

Beeraka Vijay
Partner
M. No.: 214678
UDIN:26214678KPXZQI6467

For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C

LAXMI TRIPTI & ASSOCIATES
FRN No. 009189C
Chartered Accountant

Abhay Paliwal
Partner
M. No.:435511
UDIN:26435511XAGOFL4764

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

SANJEEV OMPRAKASH GARG & CO.
FRN No. 008773C
Chartered Accountants

Tanvi Mathur
Partner
M. No.:438723
UDIN:26438723WCADAL4487

Date: July 20, 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 ended June 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 ended June 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 June 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 01 foreign branch reviewed by local auditor of foreign branch specifically appointed for this purpose and un-reviewed results of 3628 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 330 domestic branches and 03 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 June 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 one foreign branch included in the standalone unaudited financial results of the Parent, whose results reflect total revenues of ₹ 37,09.63 lakhs for the quarter ended June 30, 2026, as considered in the standalone unaudited financial results of the Parent. This interim financial information has been reviewed by other auditor 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 branch is based solely on the report of other auditor 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 ₹ 57,19.49 lakhs for the quarter ended June 30, 2026, 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 has 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 said Associate 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 3628 Branches (3625 domestic branches/ other offices and 3 foreign branches) included in the standalone unaudited financial results of the Parent which have not been reviewed, whose results reflect total revenues of ₹ 6,04,855.47 lakhs for the quarter ended June 30, 2026, 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, the interim financial information related to these unreviewed branches are not material.

   The consolidated unaudited financial results also include Parent's share of net profit/(loss) after tax of ₹ (14.47) lakhs for the quarter ended June 30, 2026, as considered in the consolidated unaudited financial results, in respect of one Associate, which has not been reviewed by their auditors. According to the information and explanations given to us by the Management, the interim financial information related to the Associate is not material. Our conclusion on the statement is not modified in respect of the above matters.

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

R. DEVENDRA KUMAR & ASSOCIATES FRN: 114207W MUMBAI CHARTERED ACCOUNTANTS आर. देवेन्द्र कुमार एवं एसोसिएट्स

Neeraj Golas
Partner
M. No.: 074392
UDIN:26074392XVJEWO8243

For Tej Raj & Pal
Chartered Accountants
FRN:304124E

TEJ RAJ & PAL FRN No. 304124E Chartered Accountants तेज राज एंड पाल

Beeraka Vijay
Partner
M. No.: 214678
UDIN:26214678TTEOMD1099

For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C

LAXMI TRIPTI & ASSOCIATES FRN No. 009189C Chartered Accountant लक्ष्मी तृप्ति एंड एसोसिएट्स

Abhay Paliwal
Partner
M. No.:435511
UDIN:26435511SBORHR7062

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

SANJEEV OMPRAKASH GARG & CO. FRN No. 008773C Chartered Accountants संजीव ओमप्रकाश गर्ग एंड कंपनी

Tanvi Mathur
Partner
M. No.:438723
UDIN:26438723KYAKPX8232

Date: July 20, 2026
Place: Chennai

R. DEVENDRA KUMAR & ASSOCIATES
CHARTERED ACCOUNTANTS

205, Blue Rose Industrial Estate,
Near Petrol Pump, Western Express Highway,
Borivali (East), Mumbai – 400 066
Tel.:91-22-4802 4518,4974 3754
Mobile: 9821111282, 9869032387, 7017251265
E-mail: admin@rdevendra.com

Independent Auditors' Certificate on 'Security Cover' as on June 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 July 15, 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 June 30, 2026 which have been subjected to limited review by the Statutory Central Auditors of the Bank. The

R. DEVENDRA KUMAR & ASSOCIATES FRN: 114207W MUMBAI CHARTERED ACCOUNTANTS आर. देवेन्द्र कुमार एवं एसोसिएट्स

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 June 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 June 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 June 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 June 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 July 20, 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.

R. DEVENDRA KUMAR & ASSOCIATES
FRN 114207W
MUMBAI
CHARTERED ACCOUNTANTS
आर. देवेन्द्र कुमार एवं एसोसिएट्स

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 June 30, 2026 has been extracted accurately from the standalone unaudited financial Statements for the quarter ended on June 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/ MIRST/ 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

R. DEVENDRA KUMAR & ASSOCIATES
FRN: 114207W
MUMBAI
CHARTERED ACCOUNTANTS
आर. देवेन्द्र कुमार एवं एसोसिएट्स

(Neeraj Golas)
Partner
Mem. No.: 074392
UDIN: 26074392KPQAXB4998

Place: Chennai
Date : July 20, 2026

Annexure I

Indian Overseas Bank
Central Office, Chennai
SECURITY COVER CERTIFICATE AS ON 30.06.2026

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		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				
	Description of asset for which this certificate relate	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 paripassu 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 ascertainaleor applicable (For Eg. Bank Balance, DSRA market value is not	Total Value(=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
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.

INDIAN OVERSEAS BANK
Investor Relations Cell, C.O.

(Deputy General Manager)

(Statutory Central Auditor)

DATE: 20.07.2026

R. DEVENDRA KUMAR & ASSOCIATES
FRN: 114207W
MUMBAI
CHARTERED ACCOUNTANTS

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	30.06.2026
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:

a) Deviation in the objects or purposes for which the funds have been raised or
b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
c) 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: 20.07.2026

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK Investor Relations Cell, C.O. निवेशक संबंध कक्ष, के.का

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 of 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	30.06.2026
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 Investor Relations Cell, निवेशक संबंध कक्ष, के.का

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:

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

Name of signatory: Raghuram Mallela
Designation: Company Secretary
Date: 20.07.2026