



इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी  
Good people to grow with



Ref No. IRC/170/2024-25

14.08.2024

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 MCLR & Base Rate w.e.f 15.08.2024**

The Assets and Liabilities Management Committee of the Bank, in its meeting held on 14.08.2024, has reviewed the MCLR workings as on 09.08.2024 and increased MCLR by 5 bps for One-month MCLR to Two-year MCLR and by 10 bps for Three-year MCLR w.e.f. 15.08.2024. The effective MCLR will be as per details given below until further review.

**TENOR WISE MCLR**

S No	Tenor	Existing MCLR (%) w.e.f 15.07.2024	Change	Revised MCLR (%) w.e.f 15.08.2024
1	Overnight MCLR	8.20	--	8.20
2	One - Month MCLR	8.40	(+) 5 bps	8.45
3	Three - Month MCLR	8.55	(+) 5 bps	8.60
4	Six - Month MCLR	8.80	(+) 5 bps	8.85
5	One Year MCLR	8.95	(+) 5 bps	9.00
6	Two Year MCLR	8.95	(+) 5 bps	9.00
7	Three Year MCLR	9.05	(+) 10 bps	9.15

**REVISION OF BASE RATE**

The Assets and Liabilities Management Committee reviewed the Base Rate workings and decided to **increase Base Rate by 10 bps w.e.f. 15.08.2024**. The effective base rate will be **10.00%** until further review.

The above information may be taken on record.

Yours faithfully,

(Ram Mohan K)  
Compliance officer

इण्डियन ओवरसीज़ बैंक,  
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