

Ref No. IRC/285/2025-26

18.02.2026

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,

Rating Action by India Rating & Research Limited

Pursuant to Regulation 30 & 55 of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, this is to inform that M/s India Rating & Research Limited has reviewed the rating of the Non-Convertible Securities & long-term issuer rating of the Bank as under:

ISIN	Name of Credit Rating Agency	Rating/ Outlook	Date of Credit Rating (Review)	Verification Status of CRA	Date of Verification
INE565A08035 (Basel III Tier II Bonds)	India Rating & Research Limited	Affirmed its Rating of IND AA and revised its Outlook from Stable to Positive.	17.02.2026	Verified	17.02.2026
INE565A08043 (Basel III Tier II Bonds)	India Rating & Research Limited	Affirmed its Rating of IND AA and revised its Outlook from Stable to Positive.	17.02.2026	Verified	17.02.2026
Long term issuer rating	India Rating & Research Limited	Affirmed its Rating of IND AA and revised its Outlook from Stable to Positive.	17.02.2026	Verified	17.02.2026

Please take the above information on record and arrange for dissemination.

Yours faithfully,

(Ram Mohan K)
Compliance officer

इण्डियन ओवरसीज़ बैंक,
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