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## Performance Analysis – Q3 FY23 Indian Overseas Bank

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## VISION

*“To emerge as the preferred Bank connecting Generations with high standards of ethics and governance”.*

## CORE VALUES

- Integrity and Transparency
- Innovation and collaboration
- Sustainability

## MISSION

*“To provide best Banking solutions through digital and physical experience for customer delight with skilled manpower”.*

Parameters	Quarter Ended			Growth		
	Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)	
<b>BUSINESS GROWTH</b>	CASA	105105	111924	114591	2.38%	9.03%
	CASA%	42.53%	42.76%	44.50%	174 bps	197 bps
	Total Deposits	247119	261728	257480	-1.62%	4.19%
	Home Loan	19414	22458	23065	2.71%	18.81%
	Jewel Loan	29850	35128	35705	1.64%	19.61%
	Advances	148316	172713	175050	1.35%	18.02%
	Business	395435	434441	432530	-0.44%	9.38%

Parameters	Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)	
<b>Profitability</b>	Net Interest Income	1572	1953	2272	16.29%	44.51%
	Net Interest Margin	2.40%	2.79%	3.27%	48 bps	87 bps
	Operating Expenses	1230	1594	1682	5.53%	36.76%
	Operating Profit	1527	1494	1540	3.06%	0.82%
	Net Profit	454	501	555	10.74%	22.29%

Parameters		Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)
ASSET QUALITY	Gross NPA	15427	14726	14333	-2.67%	-7.09%
	Net NPA	3587	4149	4000	-3.58%	11.51%
	GNPA%	10.40%	8.53%	8.19%	(34bps)	(221bps)
	NNPA%	2.63%	2.56%	2.43%	(13 bps)	(20 bps)

Parameters		Dec-21	Sep-22	Dec-22	Q-o-Q(%)	Y-o-Y(%)
STRENGTHENING FINANCIAL INDICATORS	PCR	92.33%	90.94%	91.34%	40 bps	-99 bps
	CRAR	15.41%	15.14%	15.16%	2 bps	-25 bps
	ROA	0.62%	0.65%	0.73%	8 bps	11 bps
	ROE	15.37%	15.70%	16.43%	73 bps	106 bps



# FINANCIALS - AT A GLANCE

Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest Income	4198	4718	5056	12515	14208	7.16%	20.43%	13.53%
Interest Expenses	2626	2764	2784	7815	8229	0.71%	6.01%	5.30%
<b>Net Interest Income</b>	<b>1572</b>	<b>1953</b>	<b>2272</b>	<b>4701</b>	<b>5979</b>	<b>16.29%</b>	<b>44.51%</b>	<b>27.19%</b>
Non Interest Income	1186	1135	950	3399	2678	-16.25%	-19.86%	-21.20%
<b>Operating Income</b>	<b>2758</b>	<b>3088</b>	<b>3222</b>	<b>8100</b>	<b>8657</b>	<b>4.34%</b>	<b>16.83%</b>	<b>6.88%</b>
Operating Expenses	1230	1594	1682	3951	4597	5.53%	36.76%	16.36%
<b>Operating Profit</b>	<b>1527</b>	<b>1494</b>	<b>1540</b>	<b>4148</b>	<b>4060</b>	<b>3.06%</b>	<b>0.85%</b>	<b>-2.12%</b>
Total Provisions	1073	993	985	2991	2612	-0.82%	-8.23%	-12.69%
<b>Net Profit/Loss</b>	<b>454</b>	<b>501</b>	<b>555</b>	<b>1157</b>	<b>1449</b>	<b>10.74%</b>	<b>22.29%</b>	<b>25.20%</b>

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Performance Analysis –Q3 FY23

# TOTAL INCOME

Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest on Loans	2752	3139	3515	7983	9519	11.98%	27.73%	19.24%
Interest on Investment	1407	1489	1448	4211	4453	-2.80%	2.90%	5.75%
Other Interest Income	39	89	93	321	236	3.93%	137.51%	-26.56%
<b>Total Interest Income</b>	<b>4198</b>	<b>4718</b>	<b>5056</b>	<b>12515</b>	<b>14208</b>	<b>7.16%</b>	<b>20.43%</b>	<b>13.53%</b>
Exchange & Commission	238	281	307	729	848	9.39%	29.13%	16.36%
Profit on Sale of Investment	113	23	13	510	219	-43.48%	-88.50%	-57.06%
Loss on revaluation of Investment	0	-126	0	0	-604	-	-	-
Profit on Exchange	199	129	116	660	481	-9.92%	-41.81%	-27.07%
Recovery from technical Written of Ac	485	332	374	1145	1014	12.54%	-22.92%	-11.45%
All other Income	151	496	141	355	720	-71.65%	-6.99%	102.68%
<b>Total Non Interest Income</b>	<b>1186</b>	<b>1135</b>	<b>950</b>	<b>3399</b>	<b>2678</b>	<b>-16.25%</b>	<b>-19.86%</b>	<b>-21.20%</b>
<b>Total Income</b>	<b>5384</b>	<b>5852</b>	<b>6006</b>	<b>15915</b>	<b>16886</b>	<b>2.62%</b>	<b>11.55%</b>	<b>6.10%</b>

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Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
A.Exchange & Commission	69	88	82	213	246	-7.30%	17.51%	15.50%
B.Income from Non Fund Based Business	46	43	45	134	134	4.18%	-1.99%	-0.41%
C.Processing charges	65	92	102	212	268	10.81%	57.25%	26.44%
D.ATM/DBD Related Income	82	70	95	197	236	36.10%	15.48%	19.66%
E.Marketing/Fl/Govt Business	10	10	11	43	39	10.56%	6.10%	-9.43%
F.Miscellaneous Income	87	29	78	205	131	169.66%	-9.90%	-35.97%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>360</b>	<b>332</b>	<b>413</b>	<b>1004</b>	<b>1054</b>	<b>24.35%</b>	<b>14.79%</b>	<b>4.93%</b>
<b>Overseas</b>	<b>12</b>	<b>23</b>	<b>17</b>	<b>39</b>	<b>48</b>	<b>-27.39%</b>	<b>39.98%</b>	<b>22.50%</b>
<b>Fee Based Income - Global</b>	<b>372</b>	<b>355</b>	<b>430</b>	<b>1043</b>	<b>1102</b>	<b>21.00%</b>	<b>15.59%</b>	<b>5.58%</b>



# TOTAL EXPENSES

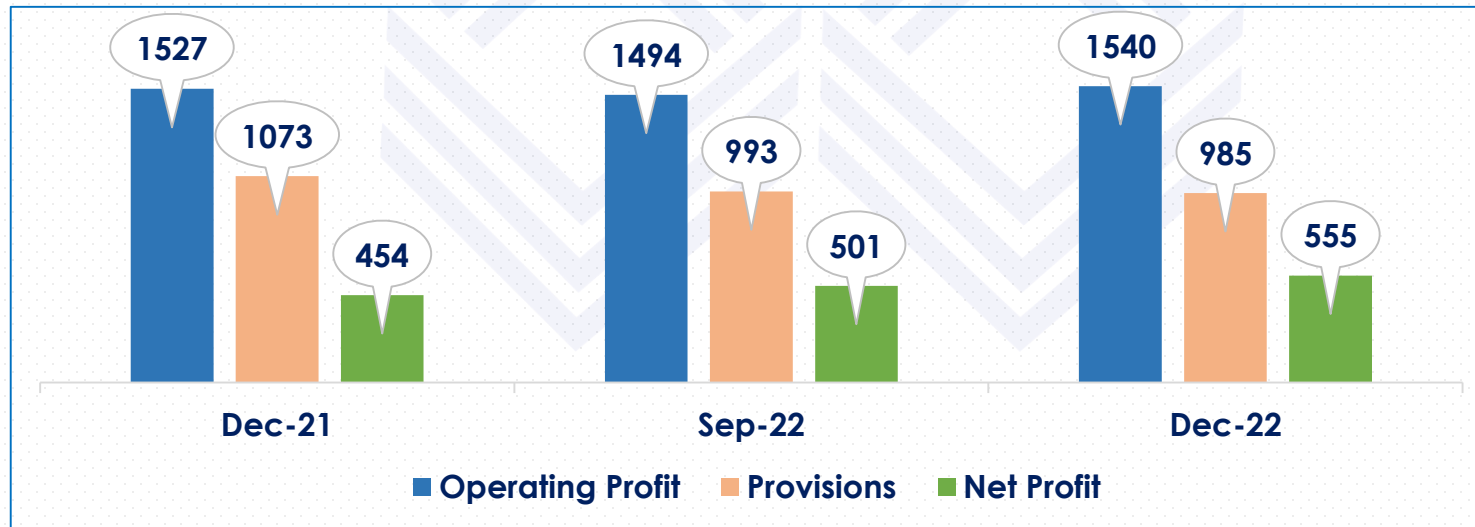
Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Interest on Deposits	2573	2621	2594	7661	7819	-1.03%	0.82%	2.07%
Interest on Borrowings	53	143	190	154	410	32.47%	257.89%	166.15%
<b>Total Interest Expenses</b>	<b>2626</b>	<b>2764</b>	<b>2784</b>	<b>7815</b>	<b>8229</b>	<b>0.71%</b>	<b>6.01%</b>	<b>5.30%</b>
Staff Expenses	749	1044	1107	2535	3001	6.05%	47.81%	18.39%
Other Expenses	481	550	575	1416	1596	4.55%	19.56%	12.72%
<b>Operating Expenses</b>	<b>1230</b>	<b>1594</b>	<b>1682</b>	<b>3951</b>	<b>4597</b>	<b>5.53%</b>	<b>36.76%</b>	<b>16.36%</b>
<b>Total Expenses</b>	<b>3856</b>	<b>4358</b>	<b>4466</b>	<b>11765</b>	<b>12826</b>	<b>2.47%</b>	<b>15.82%</b>	<b>9.02%</b>

# PROVISIONS & PROFIT

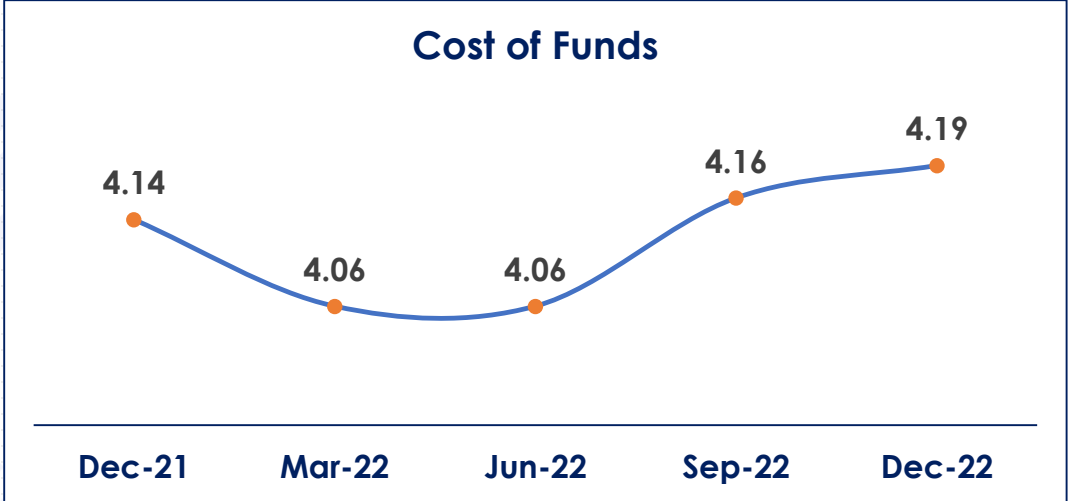
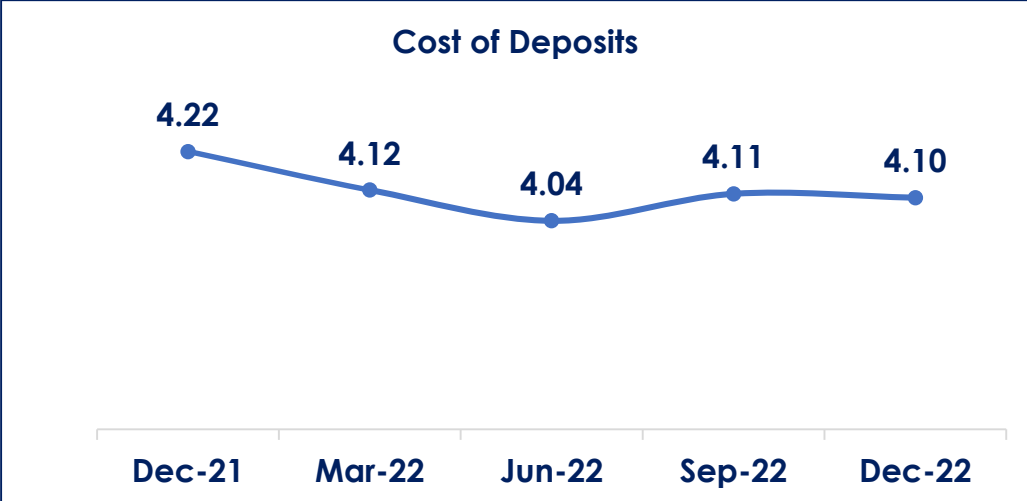
Rs. in crores

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-21	Sep-22	Dec-22	FY-2021-22	FY-2022-23	Q-o-Q	Y-o-Y	9Months FY 22-23 Over 9M FY 21-22
Operating Profit	1527	1494	1540	4148	4060	3.06%	0.85%	-2.12%
<b>Provisions</b>	<b>1073</b>	<b>993</b>	<b>985</b>	<b>2991</b>	<b>2612</b>	<b>-0.82%</b>	<b>-8.23%</b>	<b>-12.69%</b>
of which NPA Provisions	937	627	711	2832	1471	13.37%	-24.12%	-48.05%
Other Provisions	136	366	274	159	1140	-25.14%	101.28%	617.25%
<b>Net Profit</b>	<b>454</b>	<b>501</b>	<b>555</b>	<b>1157</b>	<b>1449</b>	<b>10.74%</b>	<b>22.29%</b>	<b>25.20%</b>



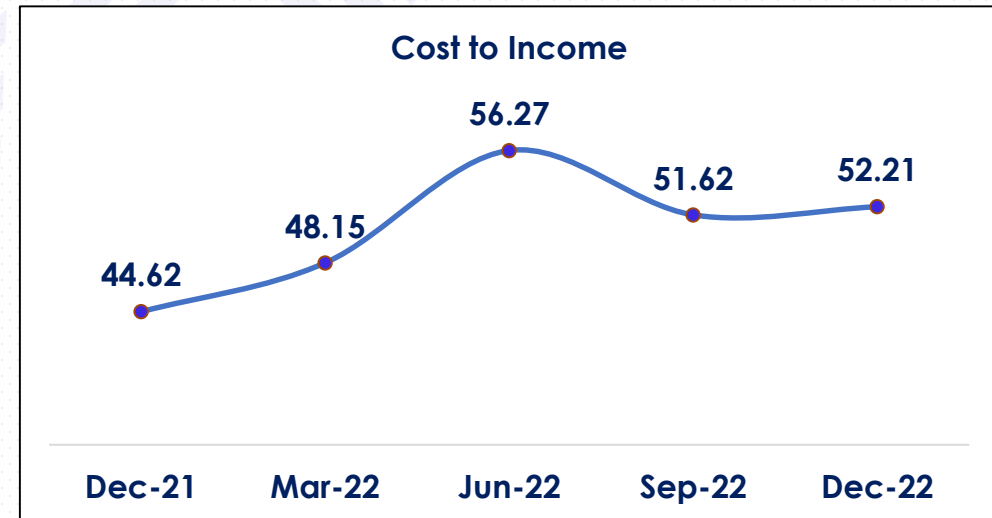
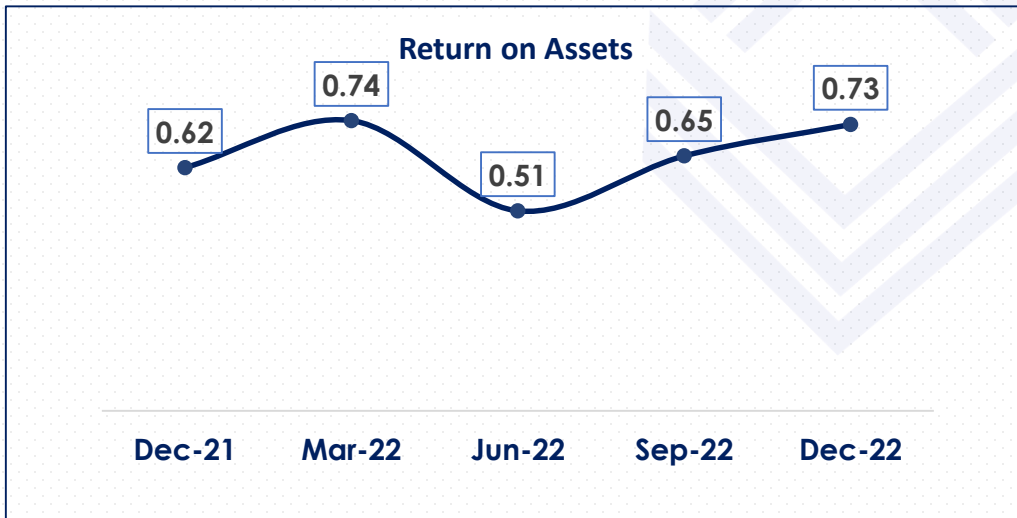
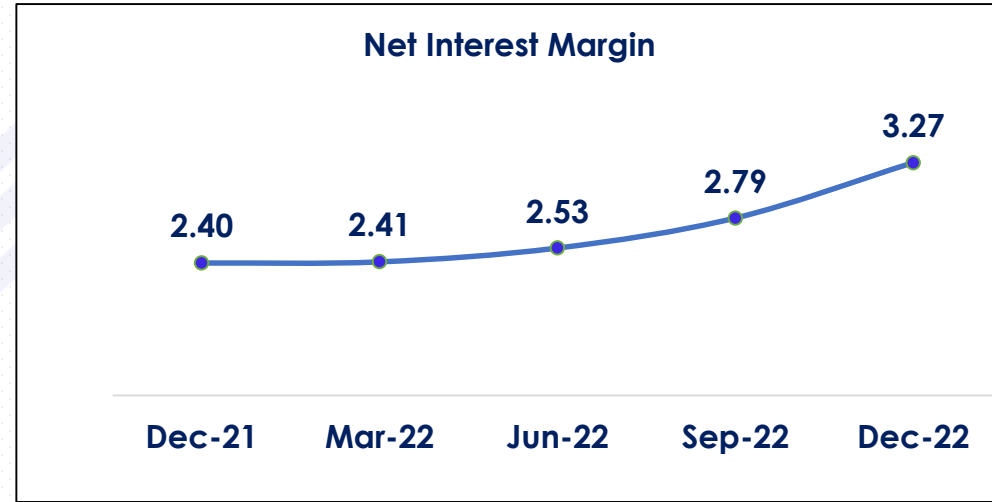
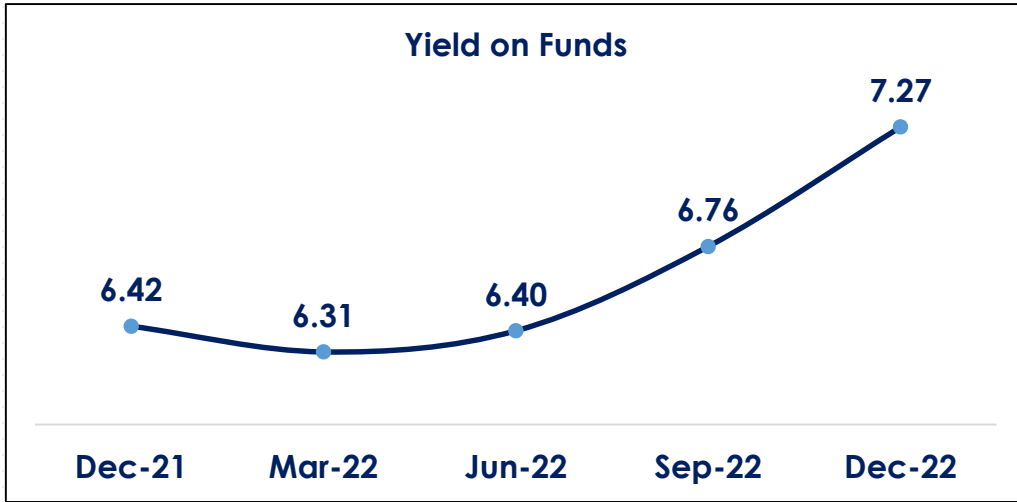
# PERFORMANCE RATIOS – QUARTERLY

Rs. in crores



# PERFORMANCE RATIOS – QUARTERLY

Rs. in crores



Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
*Return on Equity (%)	15.37	18.12	12.51	15.70	16.56
*Basic & Diluted Earning per Share	0.24	0.29	0.21	0.27	0.29
*Price Earning Ratio	84.71	62.11	78.09	64.81	109.29
Book value per share (in Rs)	6.37	6.54	6.73	6.98	7.21
Price/Book value (in Rs)	3.20	2.78	2.44	2.51	4.46
Adjusted Book value (in Rs)	4.47	4.51	4.77	4.79	5.09
Price/Adjusted Book value (in Rs)	4.55	4.02	3.45	3.66	6.31

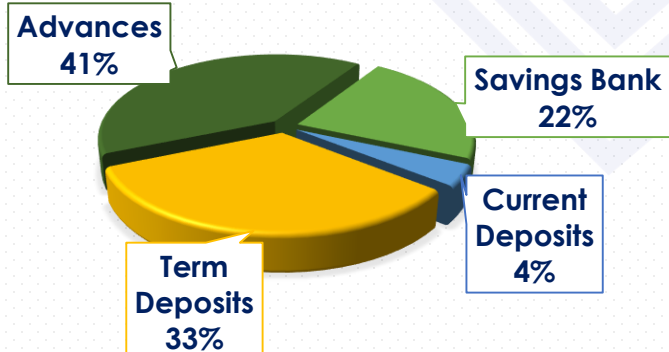
\*Quarterly

# BUSINESS PERFORMANCE - GLOBAL

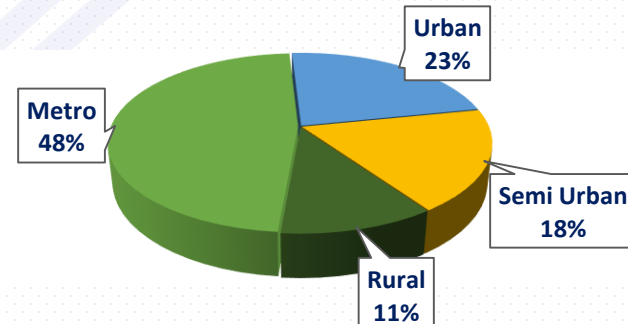
Rs. in crores

Particulars	Dec-21	Sep-22	Dec-22	Q-o-Q (%)	Y-o-Y (%)	Q-o-Q variation		Y-o-Y variation	
						Amount	%	Amount	%
<b>CASA</b>	<b>105105</b>	<b>111924</b>	<b>114591</b>	<b>2.38%</b>	<b>9.03%</b>	<b>2667</b>	<b>2.38%</b>	<b>9486</b>	<b>9.03%</b>
a)Retail Term Deposits	131524	135188	130771	-3.27%	-0.57%	-4416	-3.27%	-753	-0.57%
b)Bulk Deposits	7166	11108	7951	-28.42%	10.96%	-3157	-28.42%	785	10.96%
c)Overseas Term Deposits	3324	3508	4167	18.76%	25.35%	658	18.76%	843	25.35%
<b>Term Deposits (a+b+c)</b>	<b>142014</b>	<b>149804</b>	<b>142889</b>	<b>-4.62%</b>	<b>0.62%</b>	<b>-6915</b>	<b>-4.62%</b>	<b>875</b>	<b>0.62%</b>
<b>Total Deposits</b>	<b>247119</b>	<b>261728</b>	<b>257480</b>	<b>-1.62%</b>	<b>4.19%</b>	<b>-4248</b>	<b>-1.62%</b>	<b>10361</b>	<b>4.19%</b>
<b>Advances</b>	<b>148316</b>	<b>172713</b>	<b>175050</b>	<b>1.35%</b>	<b>18.02%</b>	<b>2337</b>	<b>1.35%</b>	<b>26734</b>	<b>18.02%</b>
<b>Business Mix</b>	<b>395435</b>	<b>434441</b>	<b>432530</b>	<b>-0.44%</b>	<b>9.38%</b>	<b>-1912</b>	<b>-0.44%</b>	<b>37095</b>	<b>9.38%</b>
<b>CASA%</b>	<b>42.53%</b>	<b>42.76%</b>	<b>44.50%</b>	<b>174 bps</b>	<b>197 bps</b>	<b>174 bps</b>		<b>197 bps</b>	
<b>CD Ratio%</b>	<b>60.02%</b>	<b>65.99%</b>	<b>67.99%</b>	<b>200 bps</b>	<b>797 bps</b>	<b>200 bps</b>		<b>797 bps</b>	

**BUSINESS PORTFOLIO SHARE DEC-22**



**POP CATEGORY WISE DISTRIBUTION OF DEPOSITS:DEC-22**



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# DEPOSITS COMPOSITION

Rs. in crores

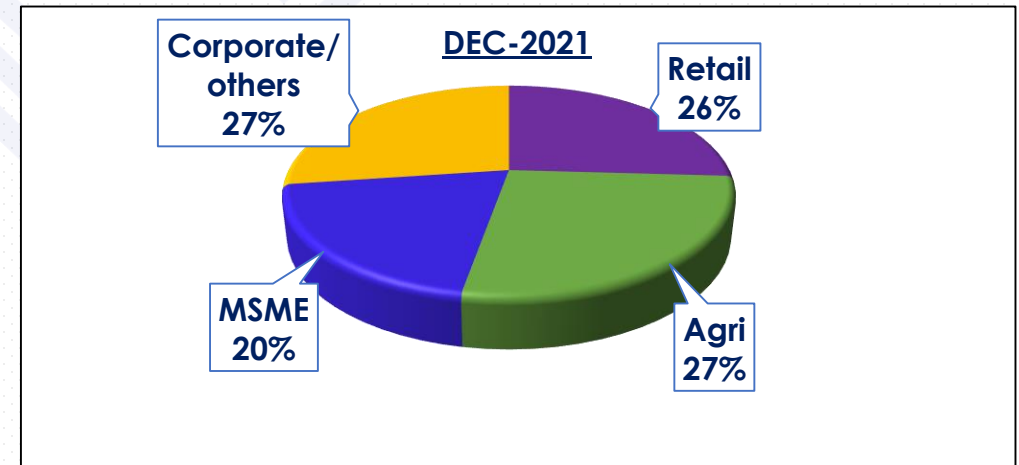
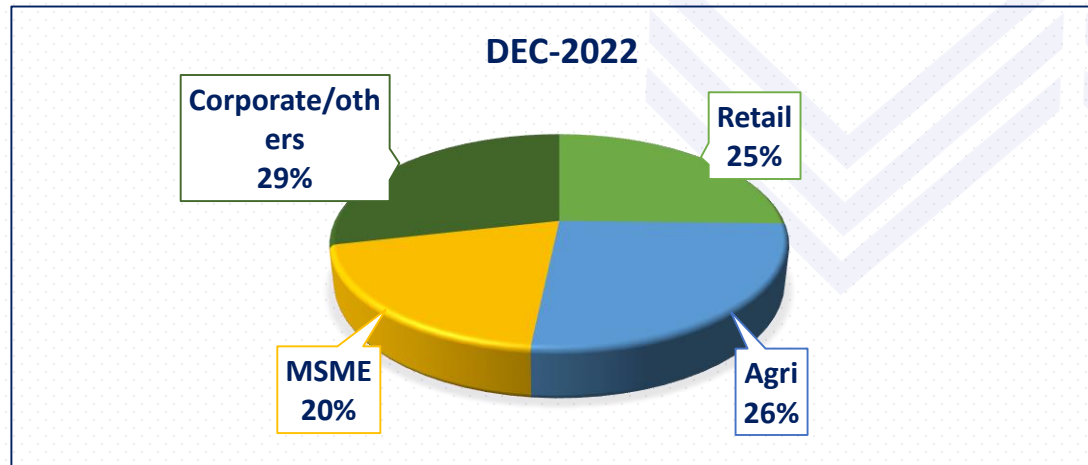
Parameters	Dec-21	Sep-22	Dec-22	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
<b>Domestic-Deposits</b>							
Savings Bank	88253	95370	96537	8284	9.39%	1167	1.22%
Current Account	15135	14839	15807	672	4.44%	969	6.53%
<b>CASA</b>	<b>103388</b>	<b>110208</b>	<b>112344</b>	<b>8956</b>	<b>8.66%</b>	<b>2135</b>	<b>1.94%</b>
Term Deposits	138690	146296	138723	33	0.02%	-7573	-5.18%
<b>Deposits</b>	<b>242078</b>	<b>256504</b>	<b>251066</b>	<b>8988</b>	<b>3.71%</b>	<b>-5438</b>	<b>-2.12%</b>
<b>CASA%</b>	<b>42.71%</b>	<b>42.97%</b>	<b>44.75%</b>	<b>204 bps</b>		<b>178 bps</b>	
<b>Overseas- Deposits</b>							
Savings Bank	201	207	216	15	7.58%	9	4.50%
Current Account	1516	1509	2031	515	33.97%	522	34.58%
<b>CASA</b>	<b>1717</b>	<b>1716</b>	<b>2247</b>	<b>530</b>	<b>30.88%</b>	<b>531</b>	<b>30.96%</b>
Term Deposits	3324	3508	4167	843	25.35%	658	18.76%
<b>Global Deposits</b>							
CASA	105105	111924	114591	9486	9.03%	2667	2.38%
Term Deposits	142014	149804	142889	875	0.62%	-6915	-4.62%
<b>Deposits</b>	<b>247119</b>	<b>261728</b>	<b>257480</b>	<b>10361</b>	<b>4.19%</b>	<b>-4248</b>	<b>-1.62%</b>
<b>CASA%</b>	<b>42.53%</b>	<b>42.76%</b>	<b>44.50%</b>	<b>197 bps</b>		<b>174 bps</b>	

# RISK SPREAD - ASSETS

Rs. in crores

Parameters	Dec-21	Sep-22	Dec-22	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Retail	35501	39834	40838	5337	15.03%	1005	2.52%
Agri	36874	41814	42284	5410	14.67%	470	1.12%
MSME	27437	31497	31783	4346	15.84%	286	0.91%
Corporate/others	37259	46326	45994	8735	23.44%	-331	-0.71%
<b>Domestic Advances</b>	<b>137072</b>	<b>159470</b>	<b>160900</b>	<b>23828</b>	<b>17.38%</b>	<b>1430</b>	<b>0.90%</b>
Overseas Advances	11244	13243	14150	2906	25.84%	907	6.85%
<b>Global Advances</b>	<b>148316</b>	<b>172713</b>	<b>175050</b>	<b>26734</b>	<b>18.02%</b>	<b>2337</b>	<b>1.35%</b>
<b>RAM to Domestic Adv</b>	<b>72.82%</b>	<b>70.95%</b>	<b>71.41%</b>	<b>(-141 bps)</b>		<b>46bps</b>	

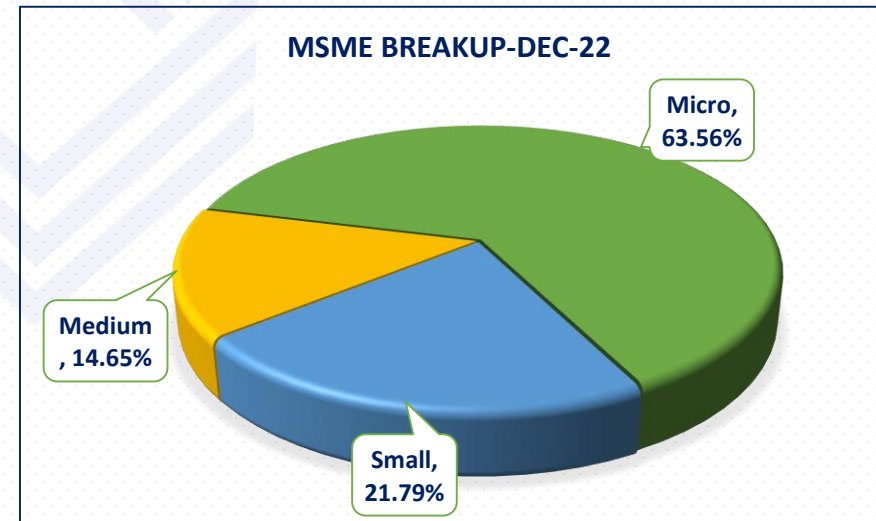
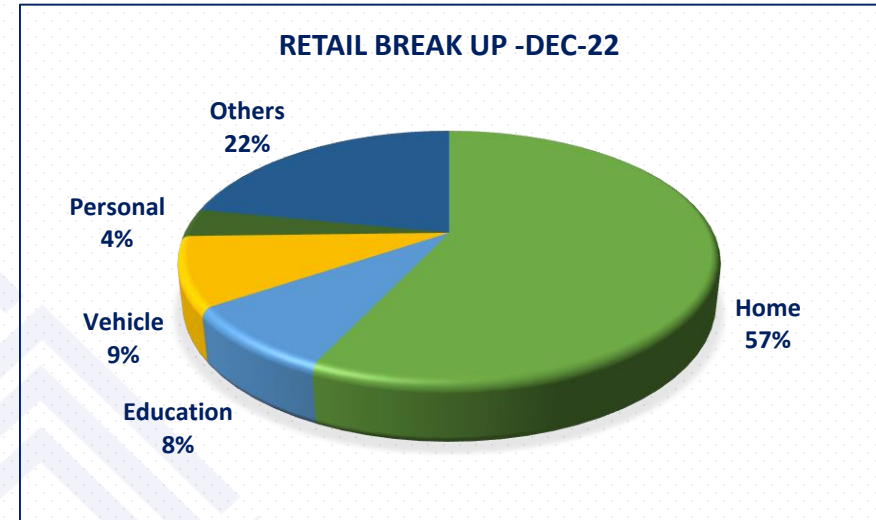
## DOMESTIC SHARE OF ADVANCES



# RAM PERFORMANCE

Rs. in crores

Parameters	Dec-21	Sep-22	Dec-22	Y-o-Y %	Q-o-Q %
<b>RETAIL CREDIT</b>	<b>35501</b>	<b>39834</b>	<b>40838</b>	<b>15.03%</b>	<b>2.52%</b>
<i>Of which</i>					
Home	19414	22458	23294	19.98%	3.72%
Education	4096	3644	3482	-14.99%	-4.45%
Vehicle	3369	3634	3677	9.15%	1.19%
Personal	870	1355	1453	66.94%	7.19%
Others	7752	8743	8933	15.23%	2.17%
<b>AGRI</b>	<b>36874</b>	<b>41814</b>	<b>42284</b>	<b>14.67%</b>	<b>1.12%</b>
<b>MSME</b>	<b>27437</b>	<b>31497</b>	<b>31783</b>	<b>15.84%</b>	<b>0.91%</b>
<i>Of which</i>					
Micro	17228	20061	20201	17.25%	0.69%
Small	6306	6864	6927	9.86%	0.92%
Medium	3903	4572	4656	19.30%	1.84%

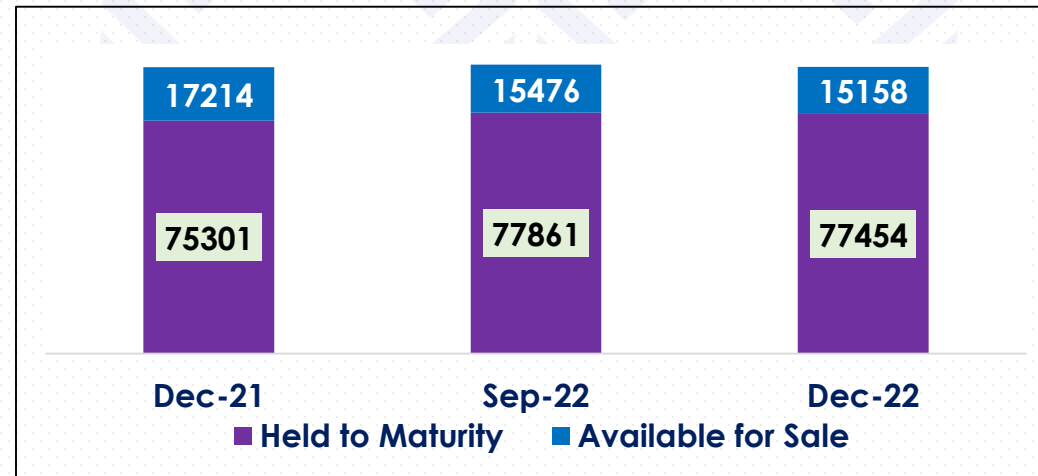


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Parameters	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
<b>Domestic Investments</b>	<b>93145</b>	<b>96409</b>	<b>96794</b>	<b>93337</b>	<b>92642</b>
SLR	62365	66154	68225	65224	65043
Non SLR	30780	30255	28569	28113	27599
Held to Maturity	75301	76971	79192	77861	77454
Available for Sale	17214	19438	17602	15476	15158
Held for Trading	630	0	0	0	30
<b>Investment by Overseas Branch</b>	<b>3928</b>	<b>4207</b>	<b>4123</b>	<b>3698</b>	<b>3877</b>
<b>Global Investments</b>	<b>97073</b>	<b>100616</b>	<b>100917</b>	<b>97035</b>	<b>96519</b>



Details	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
<b>i) Opening Gross NPAs</b>	15666	15427	15299	14919	14726
a. Cash Recoveries	269	284	379	243	340
b. Upgradation	152	178	260	207	380
c. Write-Offs	1119	702	367	1287	1356
d. Sale to ARCs	0	40	0	11	0
<b>ii) Total Reductions (a+b+c+d)</b>	<b>1540</b>	<b>1203</b>	<b>1006</b>	<b>1747</b>	<b>2076</b>
iii) Fresh Slippages to NPA category	1256	981	551	1391	1556
iv) Other Debits	45	94	76	164	127
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>15427</b>	<b>15299</b>	<b>14919</b>	<b>14726</b>	<b>14333</b>
<b>Gross NPA (%)</b>	<b>10.40%</b>	<b>9.82%</b>	<b>9.12%</b>	<b>8.53%</b>	<b>8.19%</b>
Net NPAs (Absolute)	3587	3825	3698	4149	4000
<b>Net NPA (%)</b>	<b>2.63%</b>	<b>2.65%</b>	<b>2.43%</b>	<b>2.56%</b>	<b>2.43%</b>
<b>Provision Coverage Ratio</b>	<b>92.33%</b>	<b>91.66%</b>	<b>91.86%</b>	<b>90.94%</b>	<b>91.34%</b>

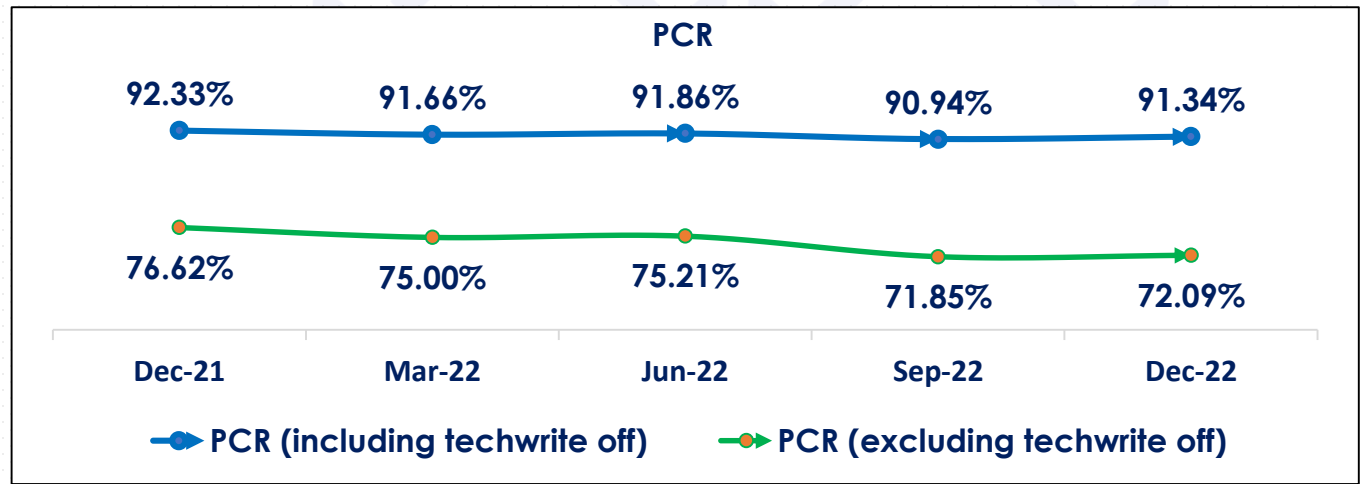
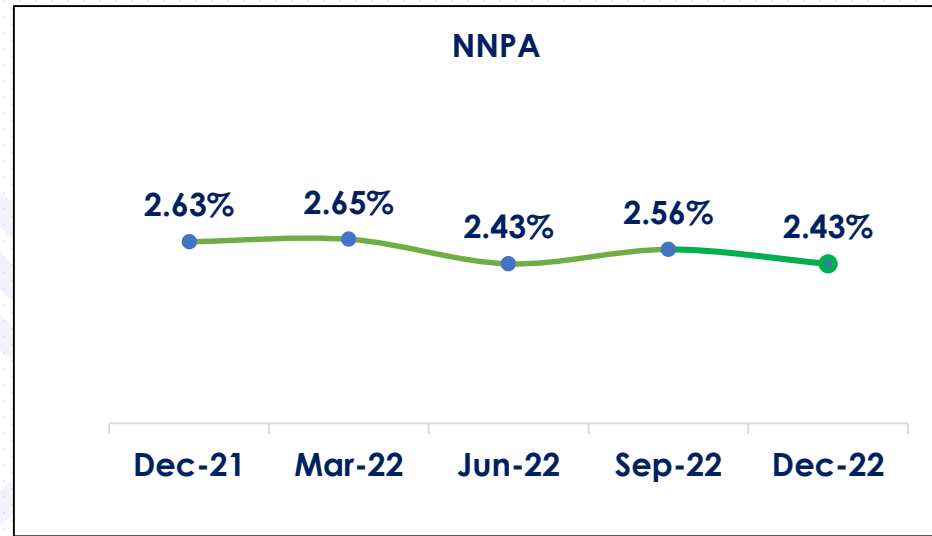
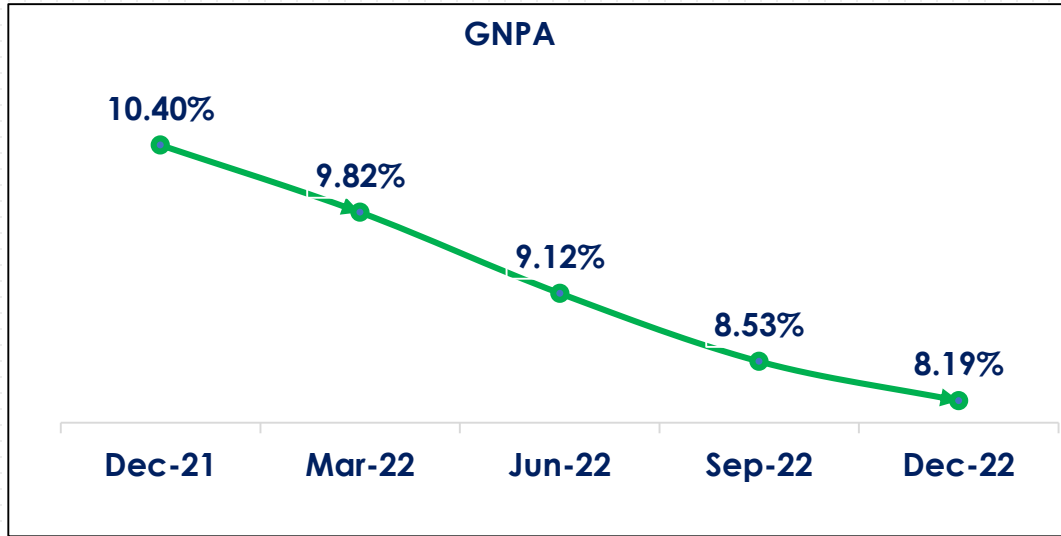
# Sector-wise Credit Deployment & NPA

Rs. in crores

Segmental NPAs	Dec-21			Sep-21			Dec-22		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
<b>Retail</b>	35501	1398	3.94%	39834	1484	3.72%	40838	1646	4.03%
<b>Agri</b>	36874	2816	7.64%	41814	2912	6.96%	42284	2961	7.00%
<b>MSME</b>	27437	3148	11.47%	31497	3269	10.38%	31783	3122	9.82%
<b>RAM</b>	<b>99812</b>	<b>7362</b>	<b>7.38%</b>	<b>113144</b>	<b>7665</b>	<b>6.77%</b>	<b>114905</b>	<b>7730</b>	<b>6.73%</b>
<b>Corporate</b>	37259	6235	16.73%	46326	5044	10.89%	45994	4911	10.68%
<b>Domestic Advance</b>	<b>137072</b>	<b>13597</b>	<b>9.92%</b>	<b>159470</b>	<b>12708</b>	<b>7.97%</b>	<b>160900</b>	<b>12641</b>	<b>7.86%</b>
<b>Overseas</b>	11244	1830	16.27%	13243	2018	15.24%	14150	1692	11.96%
<b>Total</b>	<b>148316</b>	<b>15427</b>	<b>10.40%</b>	<b>172713</b>	<b>14726</b>	<b>8.53%</b>	<b>175050</b>	<b>14333</b>	<b>8.19%</b>



# MOVEMENT OF NPA RATIO & PCR

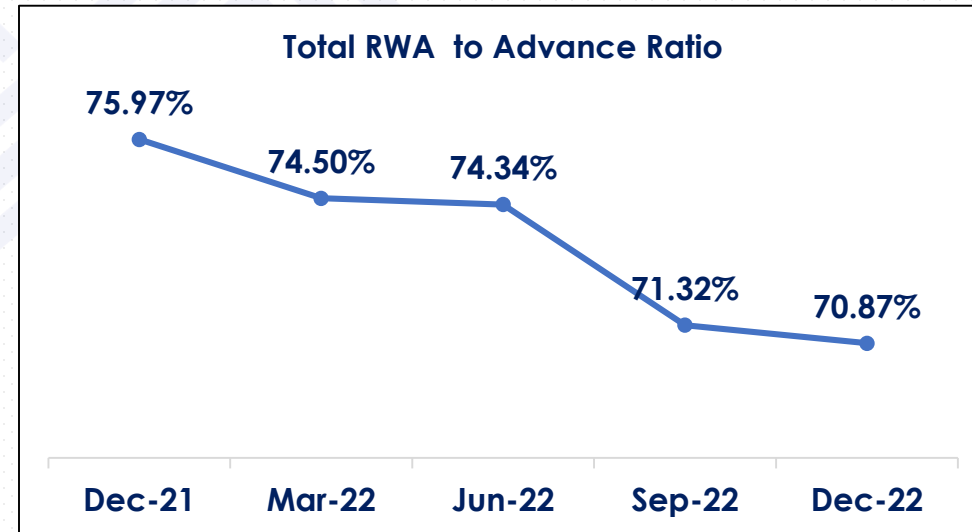
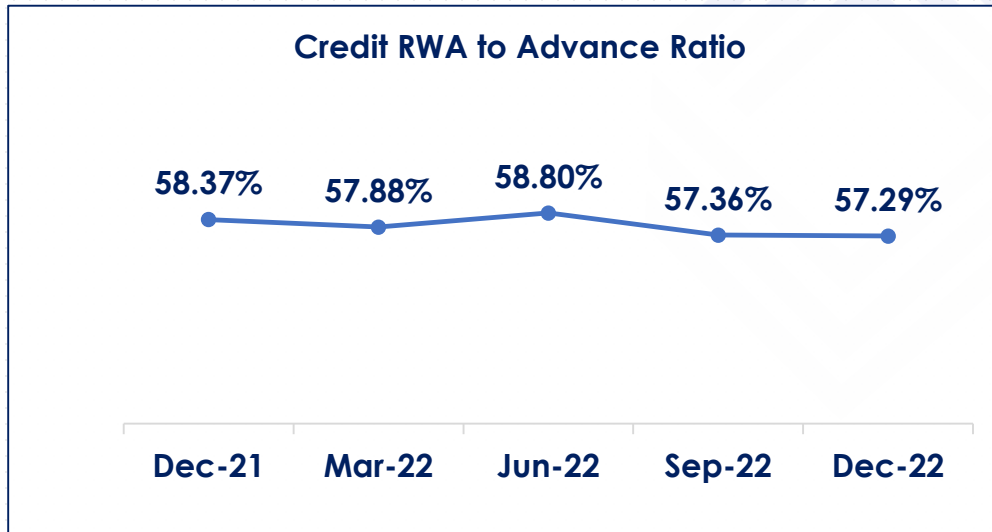
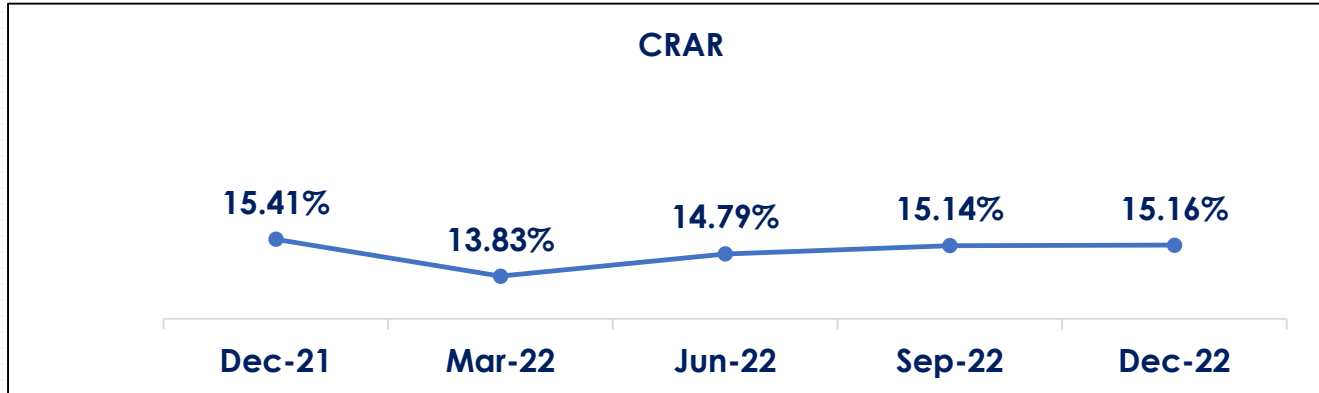


# CAPITAL ADEQUACY

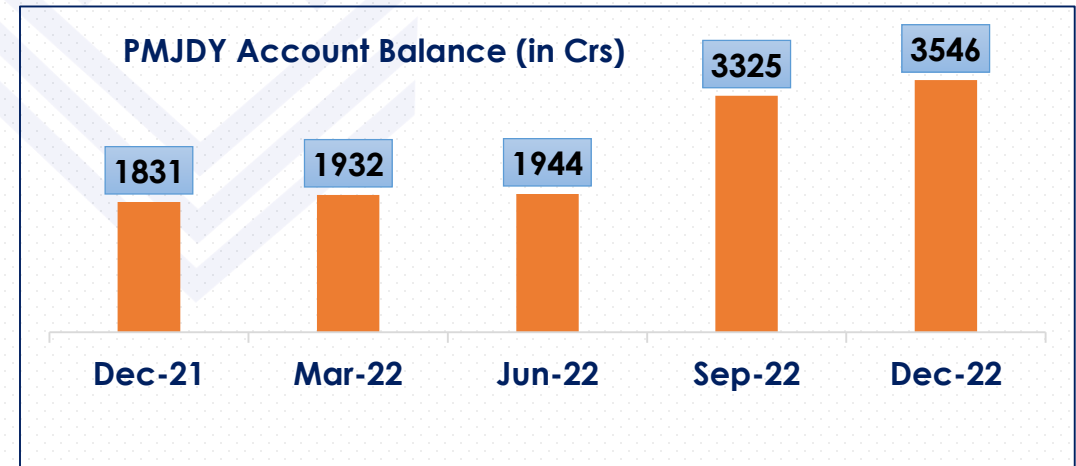
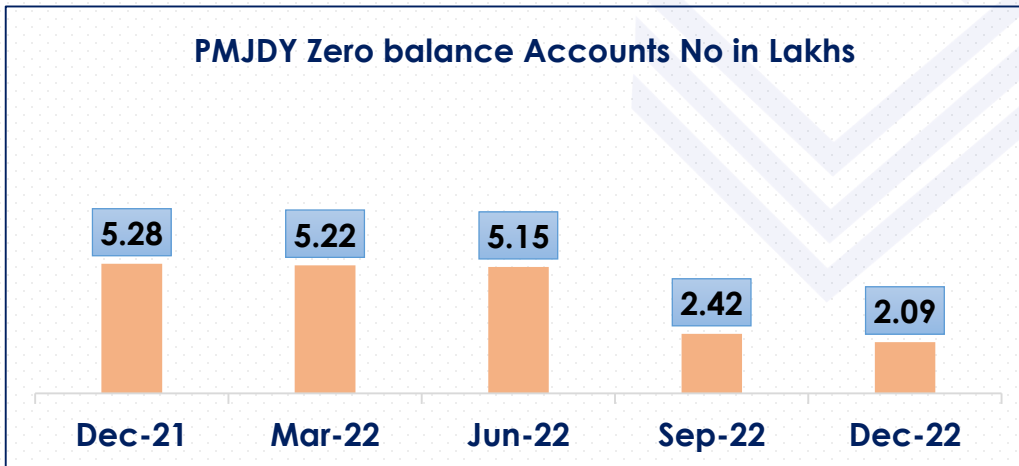
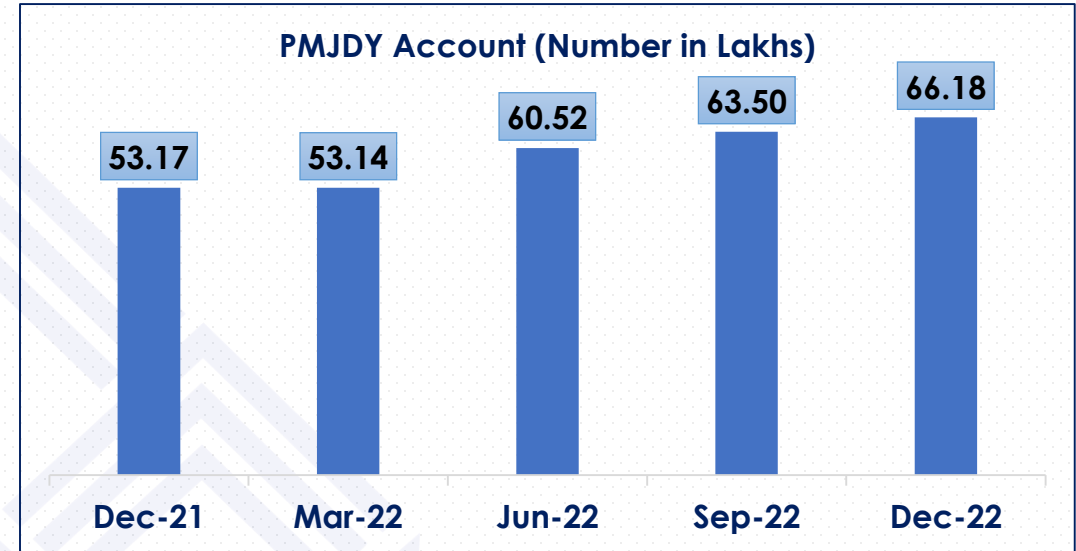
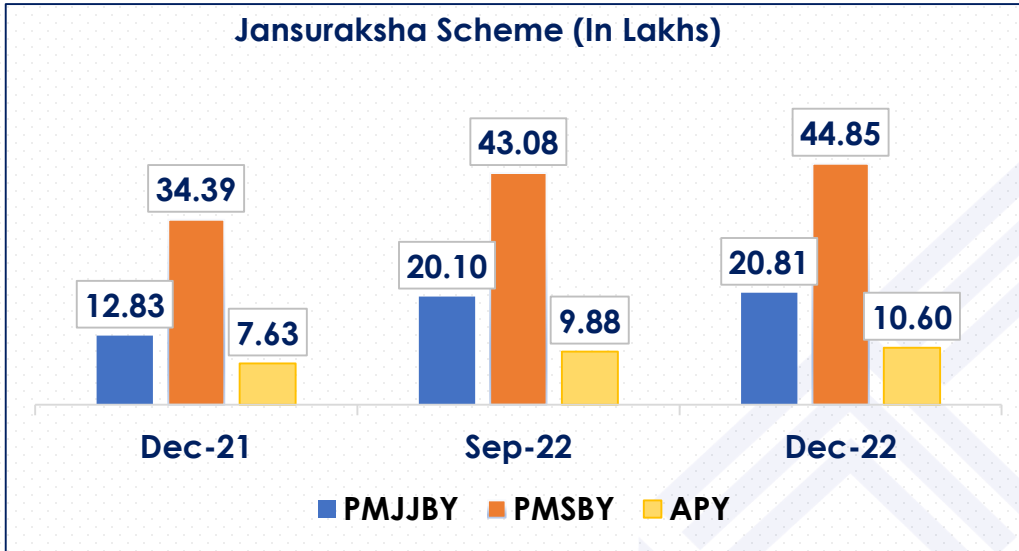
Rs. in crores

Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Market Risk RWA	12153	12491	10352	9058	8695
Operational Risk RWA	13402	13402	15066	15066	15066
Credit Risk RWA	86579	90176	96162	99060	100294
<b>Total RWA (A)</b>	<b>112134</b>	<b>116069</b>	<b>121580</b>	<b>123184</b>	<b>124055</b>
CET 1	14513	12428	14279	14921.13	15704
<b>CET 1%</b>	<b>12.94%</b>	<b>10.71%</b>	<b>11.75%</b>	<b>12.11%</b>	<b>12.66%</b>
Tier 1	14513	12428	14279	14921	15704
<b>Tier 1%</b>	<b>12.94%</b>	<b>10.71%</b>	<b>11.75%</b>	<b>12.11%</b>	<b>12.66%</b>
Tier 2	2772	3622	3697	3733	3109
<b>Tier 2%</b>	<b>2.47%</b>	<b>3.12%</b>	<b>3.04%</b>	<b>3.03%</b>	<b>2.51%</b>
<b>Total Capital (B)</b>	<b>17285</b>	<b>16050</b>	<b>17976</b>	<b>18654</b>	<b>18813</b>
<b>CRAR (B/A)</b>	<b>15.41%</b>	<b>13.83%</b>	<b>14.79%</b>	<b>15.14%</b>	<b>15.16%</b>
<b>Total RWA to Advance Ratio</b>	<b>75.97%</b>	<b>74.50%</b>	<b>74.34%</b>	<b>71.32%</b>	<b>70.87%</b>
<b>Credit RWA to Advance Ratio</b>	<b>58.37%</b>	<b>57.88%</b>	<b>58.80%</b>	<b>57.36%</b>	<b>57.29%</b>

# MOVEMENT OF CRAR & RWAs



# Financial Inclusion



# DIGITAL OUTREACH

**INTERNET BANKING**  
Anytime Anywhere Banking with a wide range of Banking functionalities

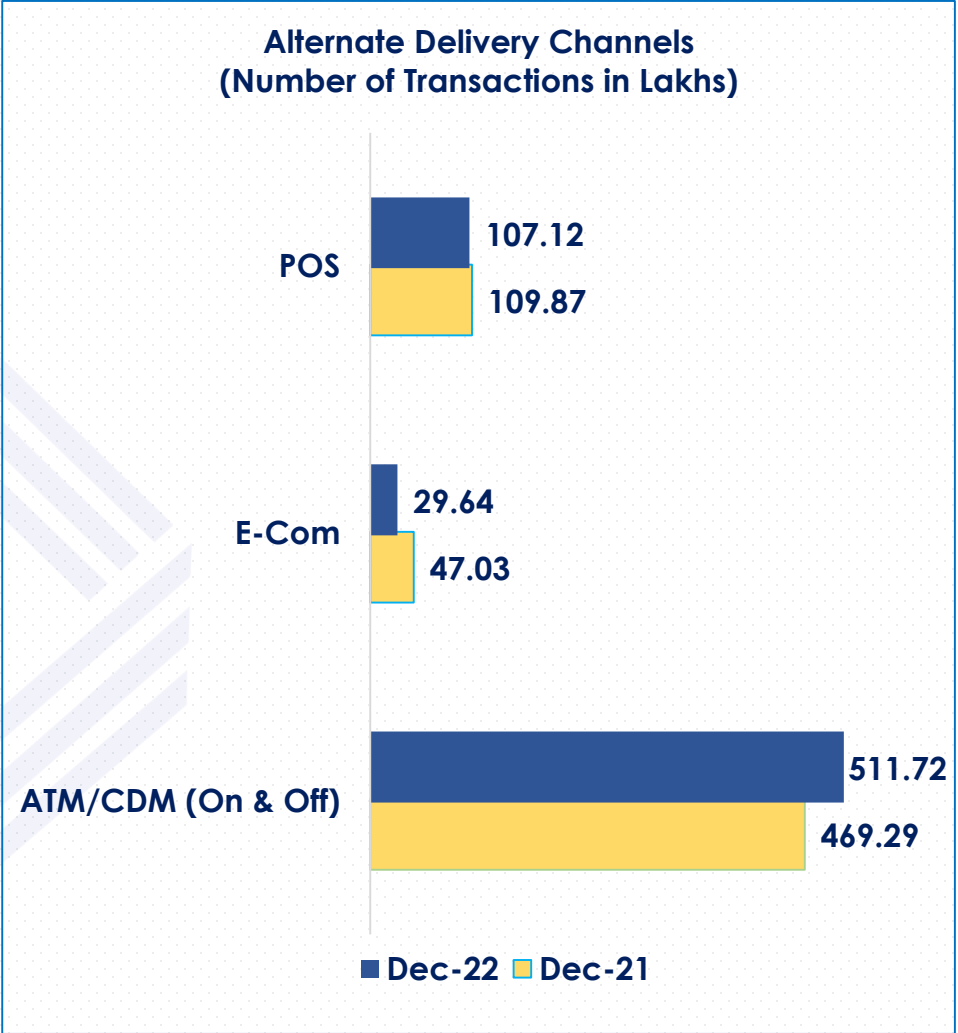
**MOBILE BANKING**  
Mobile app which offers major banking functions at ease

**IMPS**  
24x7 instant fund transfer to other Banks through Internet Banking and Mobile Banking

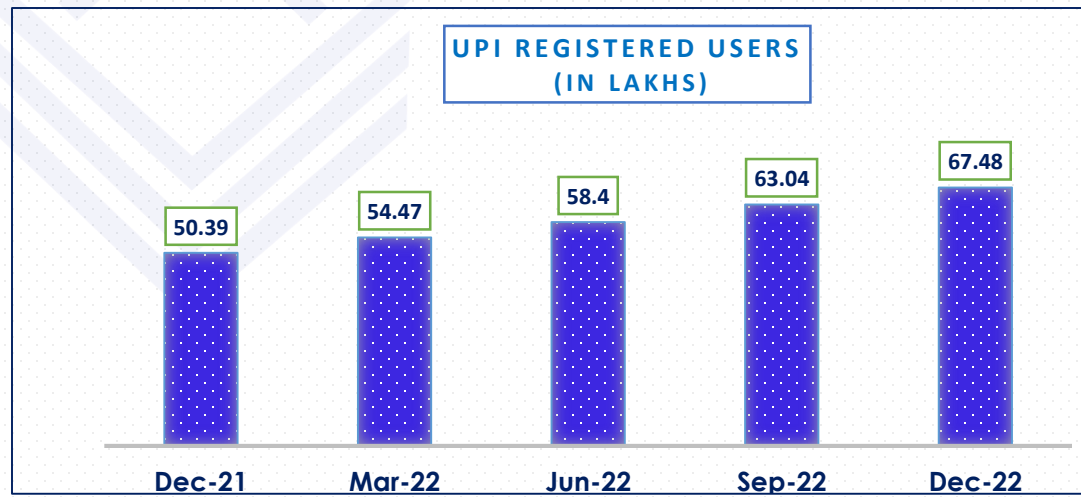
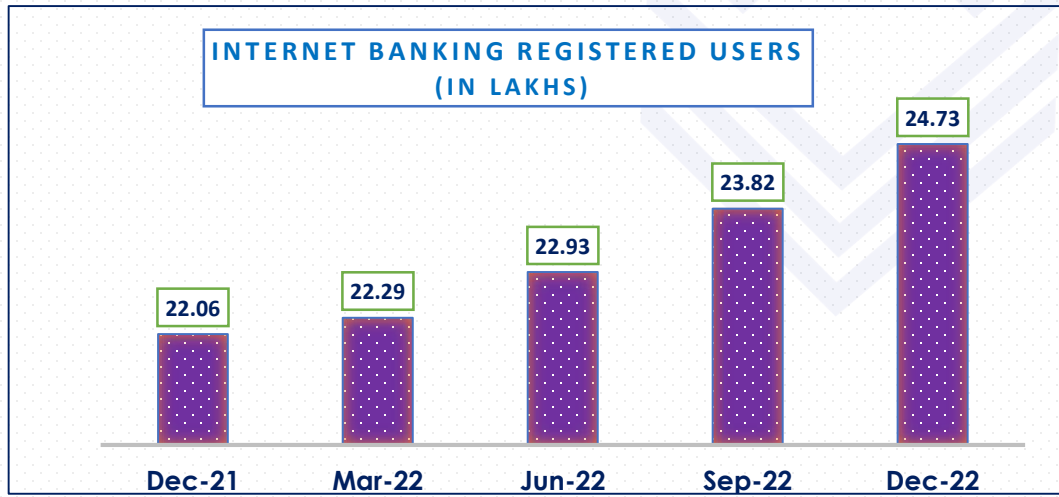
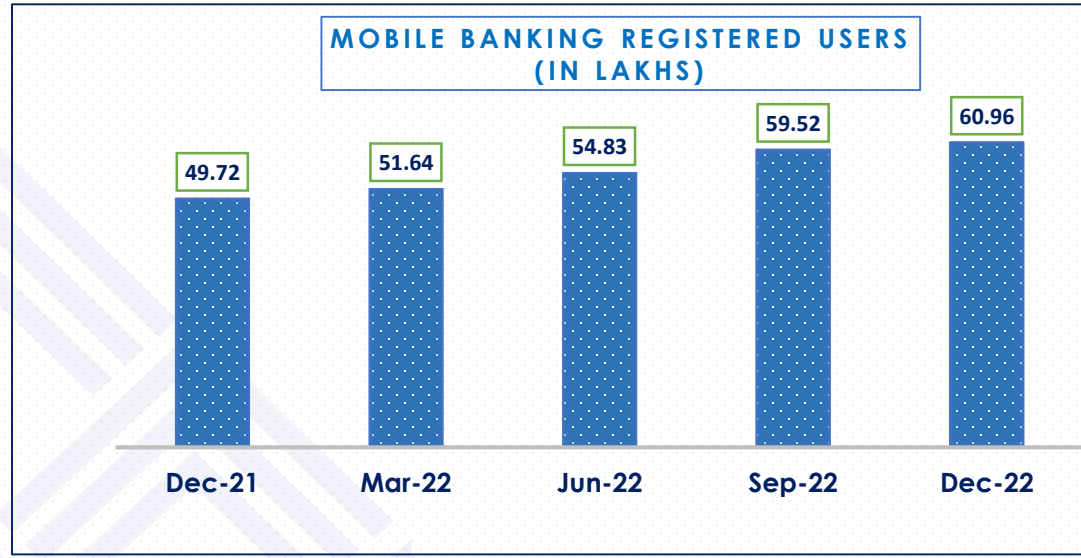
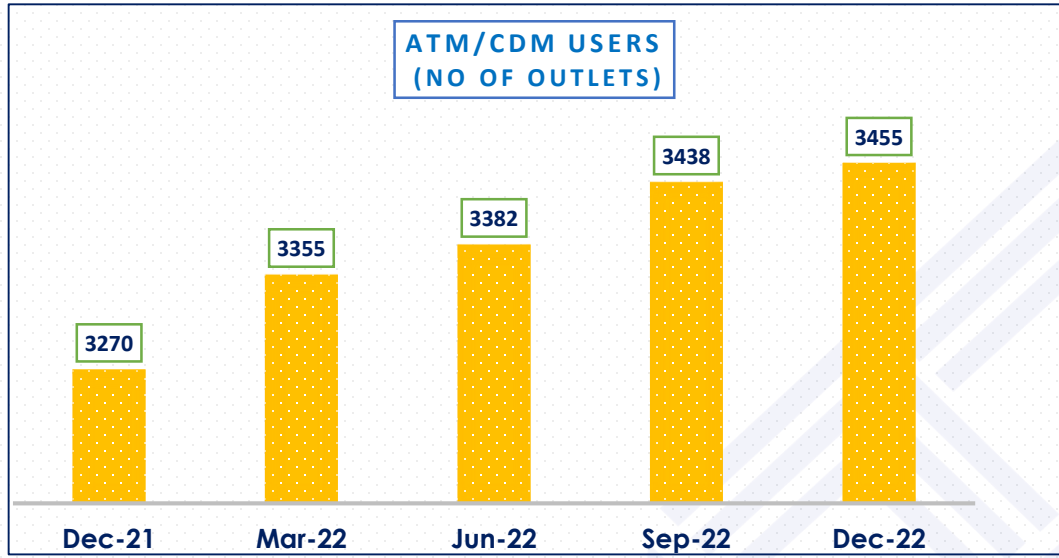
**IOB PAY**  
Payment Gateway to merchants towards payment of bills/ fee

**BHIM IOB UPI**  
Send and receive money 24x7

**DEBIT CARDS**  
Wide range of Debit and Credit Cards available for shopping and cash withdrawal.



# DIGITAL OUTREACH



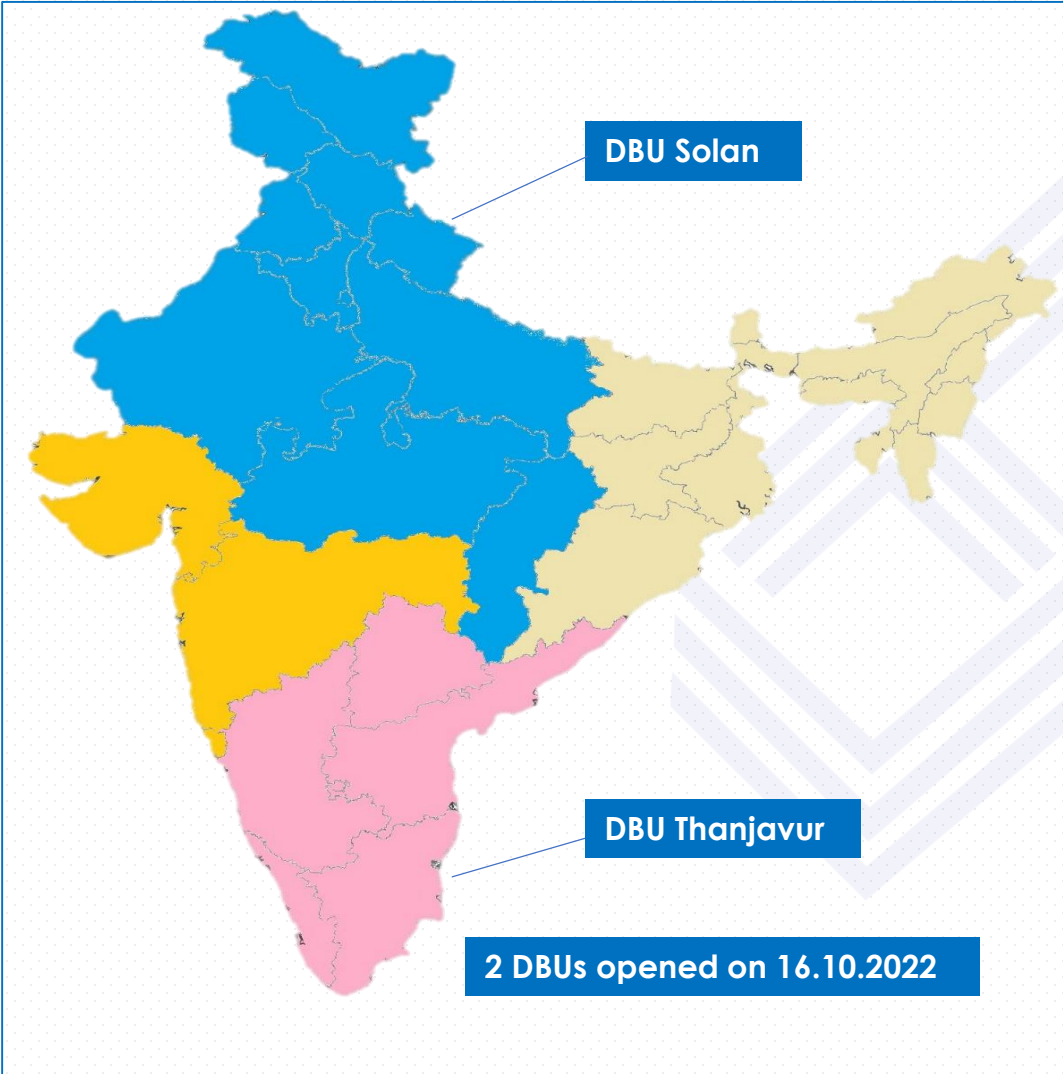
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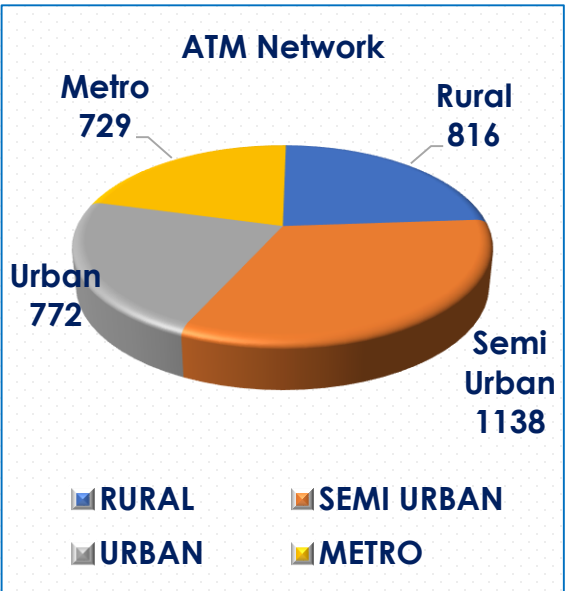
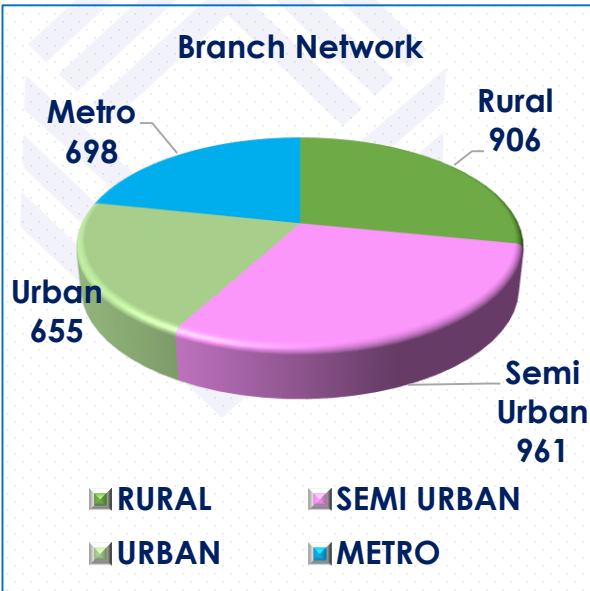
Performance Analysis –Q3 FY23



# CUSTOMER TOUCH POINTS PAN-INDIA as on 31.12.2022



Region	Branch	ATM	BC
Northern Region	632	524	256
Eastern Region	301	220	191
Western Region	594	566	325
Southern Region	1693	2145	1970
<b>Grand Total</b>	<b>3220</b>	<b>3455</b>	<b>2742</b>



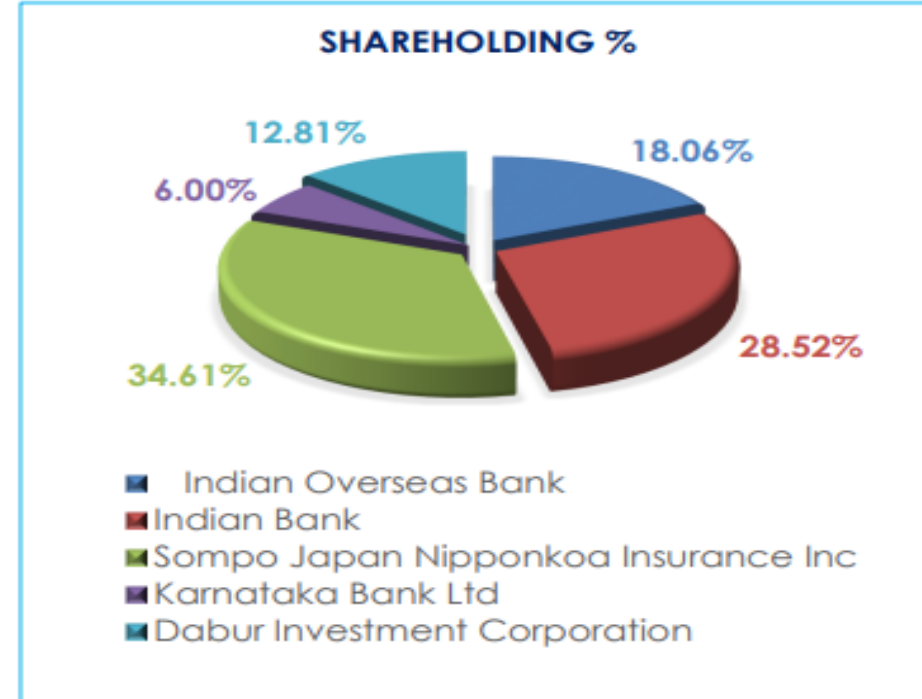
<b>Overseas Branches</b>	<b>Singapore</b>	<b>Hong Kong</b>	<b>Colombo</b>	<b>Bangkok</b>
<b>JV Subsidiary</b>	<b>Malaysia</b>			
<b>Remittance Centre</b>	<b>Singapore- Serengoon Road</b>			

## STRATEGIC INVESTMENTS–JOINT VENTURE

Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

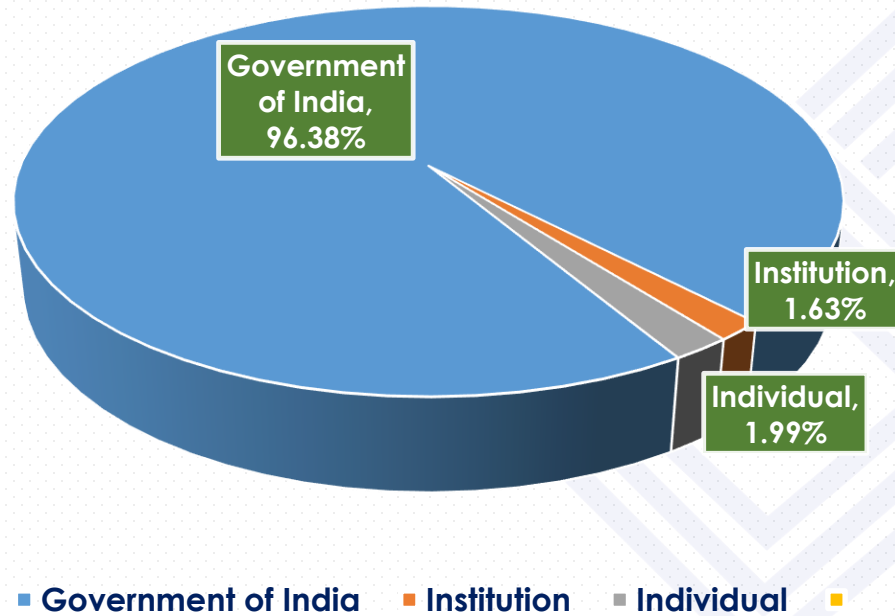
**IOB** entered into Non Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of **18%** along with the other Banks and Institutions

Name of Entity	Shareholding %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sampo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
<b>Total</b>	<b>100.00%</b>	<b>368</b>



- USGIC has entered into Bancassurance tie up with Indian Bank, IOB & Karnataka Bank.
- IOB entered into Corporate Agency arrangements with effect from 20<sup>th</sup> December 2008 for distribution of USGI products.

Shareholding Pattern-Dec-22



Category of Shareholder	%share
<b>Government of India</b>	<b>96.38%</b>
FI/Banks	1.23%
Foreign Portfolio Investor (Corporate)	0.10%
Mutual Funds	0.11%
Insurance Companies	0.02%
Individual	1.62%
ESOP/ESOS/ESPS	0.28%
Bodies Corporate	0.15%
NRI	0.05%
HUF	0.04%
Clearing Members	0.02%

# Assets & Liabilities-An Overview

	(Rs. In lakhs)	
	As at 31.12.2022 (Reviewed)	As at 31.12.2021 (Reviewed)
<b>Capital &amp; Liabilities</b>		
Capital	18,90,241	18,90,241
Reserve & Surplus	5,69,277	3,11,811
Deposits	2,57,47,997	2,47,11,831
Borrowings	13,36,533	3,72,296
Other Liabilities & Provisions	6,51,984	6,37,517
<b>Total</b>	<b>3,01,96,033</b>	<b>2,79,23,697</b>
<b>Assets</b>		
Cash & Balances with RBI	17,99,405	15,73,009
Balances with Banks and Money at Call and Short Notice	3,77,178	11,20,372
Investments	94,38,828	94,29,928
Advances	1,64,68,025	1,36,38,703
Fixed Assets	3,69,764	2,86,269
Other Assets	17,42,834	18,75,416
<b>Total</b>	<b>3,01,96,033</b>	<b>2,79,23,697</b>









As a part of Green Initiative, the Bank is moving towards Paperless banking through various initiatives such as Mobile Banking, Internet Banking, BHIMIOB UPI, Debit Cards, Management of ATMs/Cash Recyclers/Passbook Kiosks, IOB PAY etc.



For encouraging use of renewal energy, Bank offers special credit scheme – IOB SURYA for purchase renewable solar energy equipment Such as Solar Cookers, Solar Heaters & Home/Indoor Lighting Systems



Supporting environment friendly projects, bank extend credit facilities to renewal energy sector such as projects for installation of wind mills etc.



Supporting governments aims for becoming a 100% electric vehicle nation by 2030, Our Bank too have taken measures to motivate buying Electric Vehicles by offering attractive loans scheme with interest concessions .





IOB is committed to and involved in various social causes, the most prominent being women empowerment. The Sakthi - IOB Chidambaram Chettiar Memorial Trust which was established with an Objective to empower the Women Folk in the lower strata of society through vocational training



Credit facilities are being extended under various social service Schemes such as Credit Linkage to Women SHGs, PMSvanidhi, Mudra (Shishu) etc. Bank also encourages women borrowers by extending interest Concessions and offering special credit schemes such as IOB Sagarlakshmi, Bhoomishakti, IOB Mahila Plus etc.



Bank has developed an employee friendly working atmosphere within the organization through various welfare measures, training programs, Grievance redressal mechanism etc.



Financial Literacy is imparted through Financial Literacy Centers (SNEHA) established at 24 locations under Corporate Social Responsibility. The counsellors of these centers are educating the people in rural and urban areas with regard to various financial products and services available.





The Bank recognizes the critical importance of effective Corporate Governance for the safe and sound functioning of the Bank and lays emphasis on ensuring that structures, processes and systems are put in place to establish strategic objectives to serve the interest of the Bank and its stakeholders which also facilitate effective monitoring



Bank is complying with all guidelines/regulations laid down by the Regulatory Authorities and Government of India from time to time. The Bank redresses the shareholders grievances without any delay. Bank has constituted internal committee constituted under Section 4 of the Sexual Harassment of Women at Workplace Act 2013.



Bank has put in place a strong online Grievance Redressal Mechanism in which customers can register their complaints through various Grievance Redressal Systems such as Standardized Public Grievance Redressal System (SPGRS), Pension Grievance/Complaint Redressal System (PGRS)



Adhering to the directives of RBI, Bank has put in place Customer Right Policy with an objective of ensuring basic rights of the customer. It attempts to spell out the rights of the customer as also the responsibilities of the bank.



- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.
- These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

# Thank you

**We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.**

Please provide your valuable feedback@investor.iobnet.co.in

visit us @ <https://www.iob.in>