



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to grow with
आपकी प्रगति का सच्चा साथी

Performance Analysis

For Quarter / Year Ended,
31st March 2025.

02.05.2025



Years of Trust & Excellence





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Good people to grow with



VISION

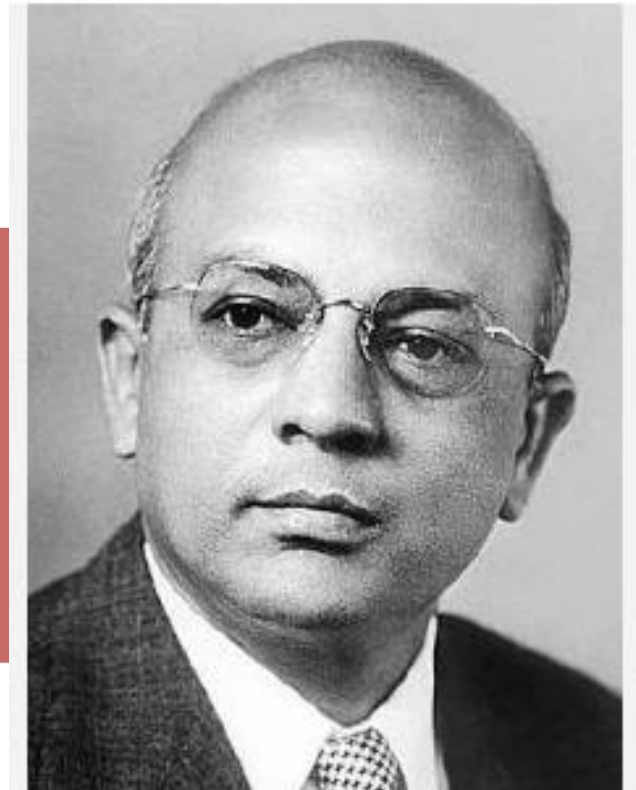
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

CORE VALUE

INTEGRITY AND TRANSPARENCY
INNOVATION AND COLLABORATION
SUSTAINABILITY

MISSION

"TO PROVIDE BEST BANKING SOLUTIONS THROUGH DIGITAL AND PHYSICAL EXPERIENCE FOR CUSTOMER DELIGHT WITH SKILLED MANPOWER "



Shri M Ct M Chidambaram Chettyar
IOB Founder Chairman



PERFORMANCE HIGHLIGHTS

BUSINESS GROWTH

(Rs. In Crores)

Parameters		FY 2023-24	FY 2024-25	Y-O-Y (%)
BUSINESS GROWTH	CASA	125508	136161	8.49%
	CASA%	43.90%	43.65%	(25 bps)
	Total Deposits	285905	311939	9.11%
	Home Loan	27621	31168	12.84%
	Jewel Loan	47732	69188	44.95%
	Advances	219018	250019	14.15%
	Business	504923	561958	11.30%

PROFITABILITY

Parameters		FY 2023-24	FY 2024-25	Y-o-Y (%)
Profitability	Net Interest Income	9829	10890	10.80%
	Net Interest Margin	3.28%	3.25%	(3 bps)
	Operating Expenses	8722	7747	-11.17%
	Operating Profit	6764	8688	28.44%
	Net Profit	2656	3335	25.25%



PERFORMANCE HIGHLIGHTS

ASSET QUALITY

(Rs. In Crores)

ASSET QUALITY	Parameters	FY 2023-24	FY 2024-25	Y-o-Y (%)
	Gross NPA	6794	5348	-21.29%
	Net NPA	1217	912	-25.06%
	GNPA%	3.10%	2.14%	(96 bps)
	NNPA%	0.57%	0.37%	(20 bps)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	FY 2023-24	FY 2024-25	Y-o-Y (%)
	PCR	96.85%	97.30%	44 bps
	CRAR	17.28%	19.74%	246 bps
	ROA	0.81%	0.92%	11 bps
	ROE	16.24%	16.28%	4 bps



(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25	Q-o-Q Mar 25 Over Dec 24	Q-o-Q Mar 25 Over Mar 24	Y-o-Y (12 M)
Interest Income	6629	7112	7634	24050	28131	7.34%	15.15%	16.97%
Interest Expenses	3866	4323	4511	14221	17241	4.35%	16.67%	21.23%
Net Interest Income	2763	2789	3123	9829	10890	11.98%	13.03%	10.80%
Non Interest Income	2477	1298	1581	5656	5545	21.85%	-36.17%	-1.96%
Operating Income	5240	4086	4704	15485	16435	15.11%	-10.23%	6.14%
Operating Expenses	3279	1820	2086	8722	7747	14.59%	-36.38%	-11.17%
Operating Profit	1961	2266	2618	6763	8688	15.53%	33.50%	28.44%
Total Provisions	768	1029	1063	3350	4176	3.39%	38.53%	24.66%
Tax expenses	385	364	503	757	1177	38.40%	30.63%	55.50%
Net Profit/Loss	808	874	1051	2656	3335	20.31%	30.08%	25.25%



(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25	Q-o-Q Mar 25 Over Dec 24	Q-o-Q Mar 25 Over Mar 24	Y-o-Y (12 M)
Interest on Loans	4760	5257	5258	17576	20182	0.02%	10.46%	14.83%
Interest on Investment	1539	1808	1816	5946	7038	0.42%	18.00%	18.36%
Other Interest Income	330	47	560	528	911	1103.48%	69.62%	72.54%
Total Interest Income	6629	7112	7634	24050	28131	7.34%	15.15%	16.97%
Exchange & Commission	410	348	465	1331	1502	33.72%	13.51%	12.88%
Profit / Loss on Sale of Investments	180	46	189	273	524	312.98%	4.97%	91.80%
Profit on Exchange	36	22	-16	193	39	-174.47%	-145.53%	-79.92%
Recovery from technical Written of Account towards income	908	635	477	2372	2362	-24.91%	-47.50%	-0.43%
All other Income	943	247	466	1487	1118	89.03%	-50.53%	-24.78%
Total Non Interest Income	2477	1298	1581	5656	5545	21.85%	-36.17%	-1.98%
Total Income	9106	8409	9215	29706	33676	9.58%	1.19%	13.36%



FEE BASED INCOME



(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25	Q-o-Q Mar 25 Over Dec 24	Q-o-Q Mar 25 Over Mar 24	Y-o-Y (12 M)
A.Exchange & Commission	140	116	207	363	571	78.42%	47.95%	57.40%
B.Income from Non-Fund Based Business	46	55	45	179	181	-19.19%	-3.16%	1.06%
C.Processing charges	138	96	125	448	427	29.41%	-9.33%	-4.66%
D.ATM/DBD Related Income	122	115	114	416	419	-0.73%	-6.52%	0.83%
E.Marketing/FI/Govt Business	21	10	15	72	58	50.54%	-31.09%	-20.02%
F.Miscellaneous Income	78	154	352	362	701	128.02%	353.96%	93.89%
FEE BASED INCOME (A+B+C+D+E+F)	544	546	857	1839	2357	56.76%	57.43%	28.15%
Overseas	25	15	15	84	62	-2.16%	-39.30%	-26.68%
Fee Based Income - Global	569	562	872	1923	2418	55.16%	53.26%	25.75%





TOTAL EXPENSES



(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25	Q-o-Q Mar 25 Over Dec 24	Q-o-Q Mar 25 Over Mar 24	Y-o-Y (12 M)
Interest on Deposits	3337	3742	3895	12609	15008	4.08%	16.71%	19.03%
Interest on Borrowings	529	581	616	1611	2232	6.04%	16.47%	38.56%
Total Interest Expenses	3866	4323	4511	14220	17241	4.35%	16.67%	21.24%
Staff Expenses	2517	1069	1132	6140	4666	5.89%	-55.03%	-24.00%
Other Expenses	762	751	954	2582	3081	26.98%	25.22%	19.32%
Operating Expenses	3279	1820	2086	8722	7747	14.59%	-36.38%	-11.17%
Total Expenses	7145	6143	6597	22942	24988	7.38%	-7.67%	8.92%

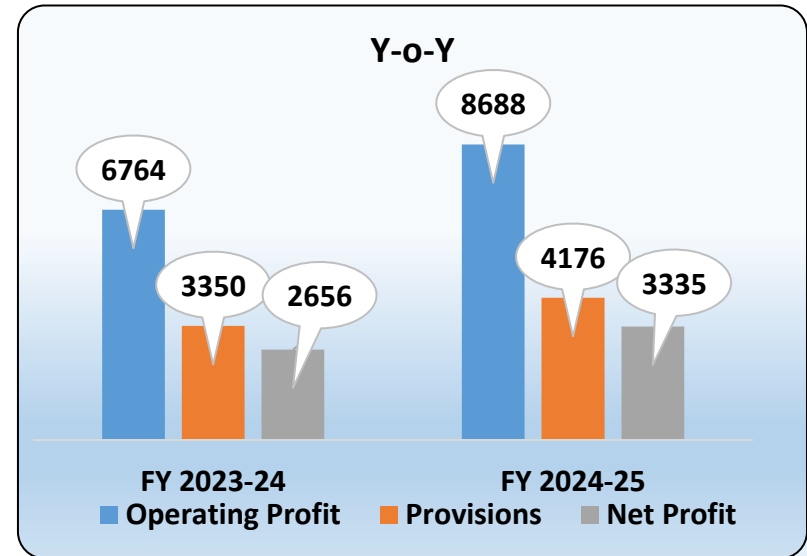
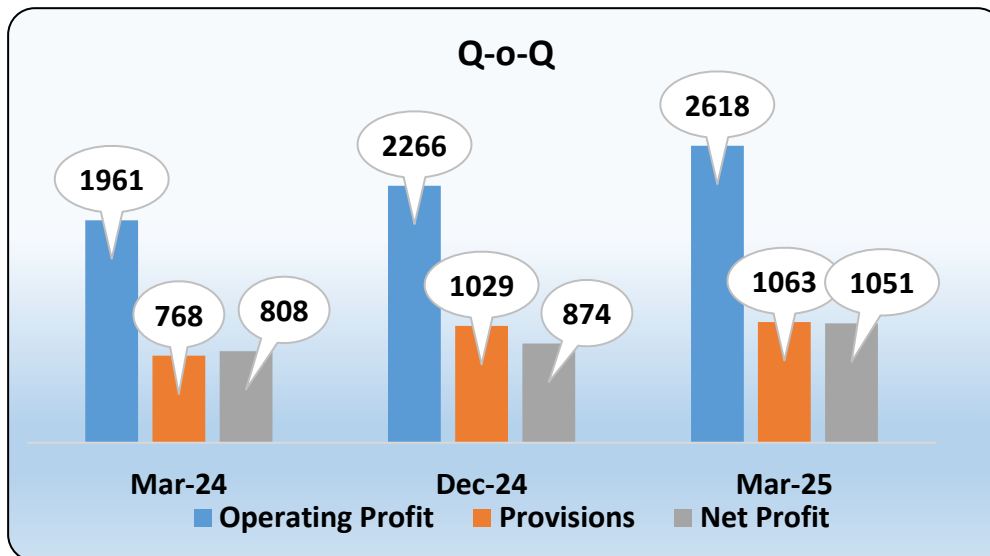


PROFIT PARAMETER



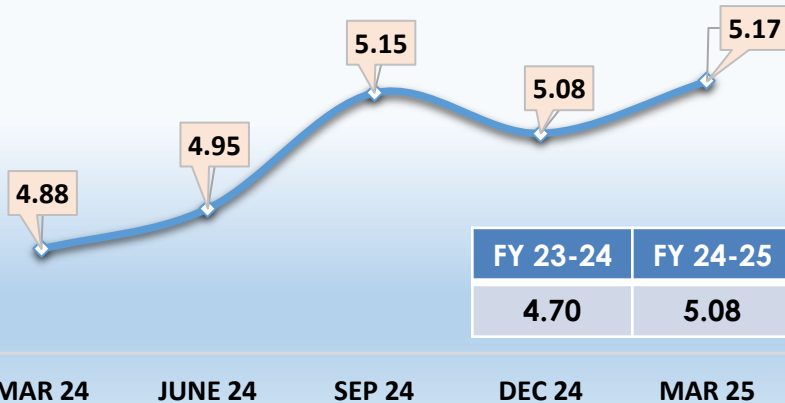
(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25	Q-o-Q Mar 25 Over Dec 24	Q-o-Q Mar 25 Over Mar 24	Y-o-Y (12 M)
Operating Profit	1961	2266	2618	6764	8688	15.53%	33.50%	28.44%
Provisions	768	1029	1063	3350	4176	3.39%	38.53%	24.66%
of which NPA Provisions	409	400	200	2706	834	-50.03%	-51.16%	-69.18%
Other Provisions	359	629	864	644	3342	37.35%	140.82%	418.92%
Tax Expenses	385	364	503	757	1177	38.40%	30.63%	55.50%
Net Profit	808	874	1051	2656	3335	20.31%	30.08%	25.25%

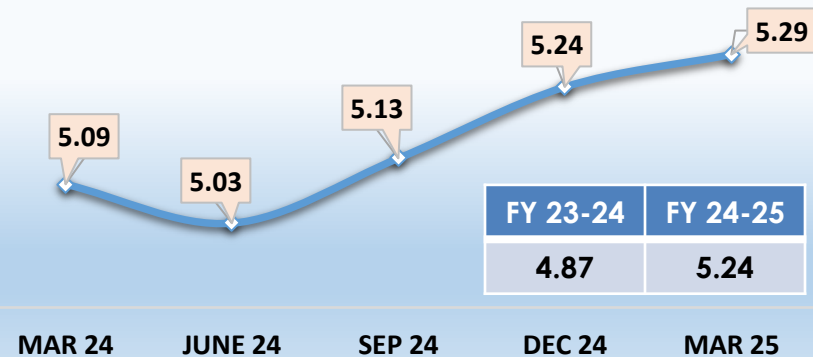




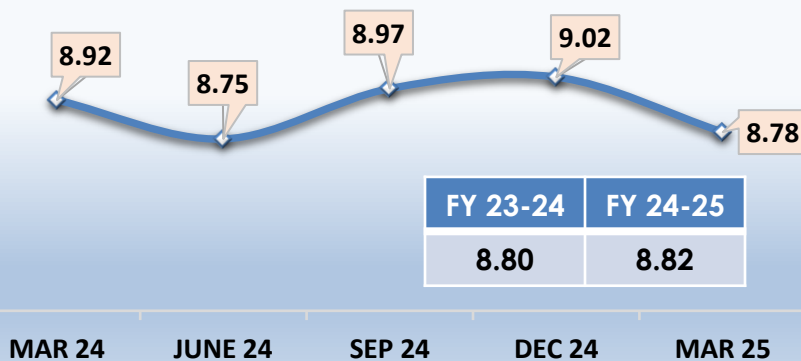
COST OF DEPOSITS(%)



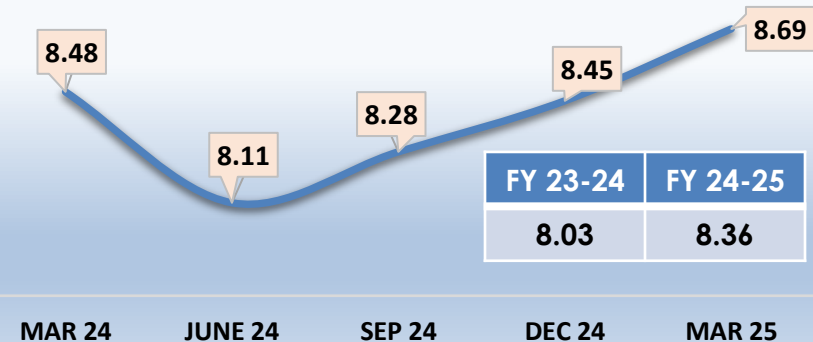
COST OF FUNDS(%)



YIELD ON ADVANCES(%)

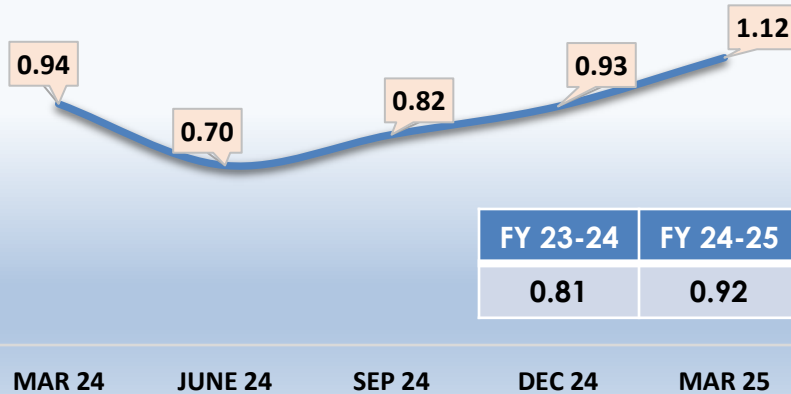


YIELD ON FUNDS(%)





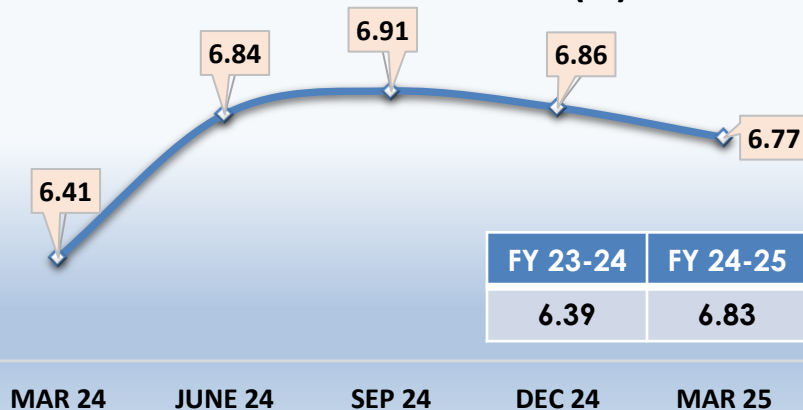
RETURN ON ASSETS(%)



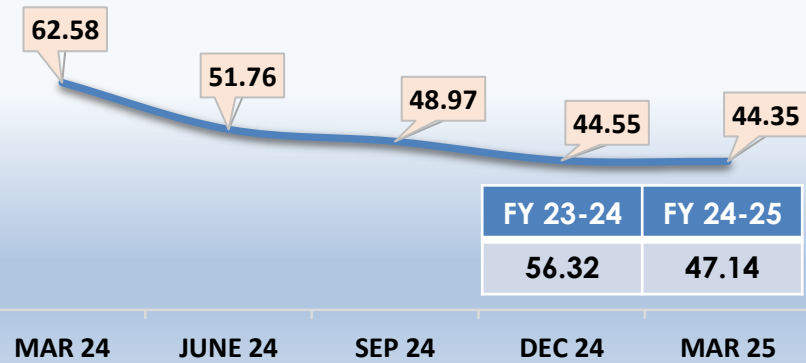
RETURN ON EQUITY (%)



YIELD ON INVESTMENT (%)

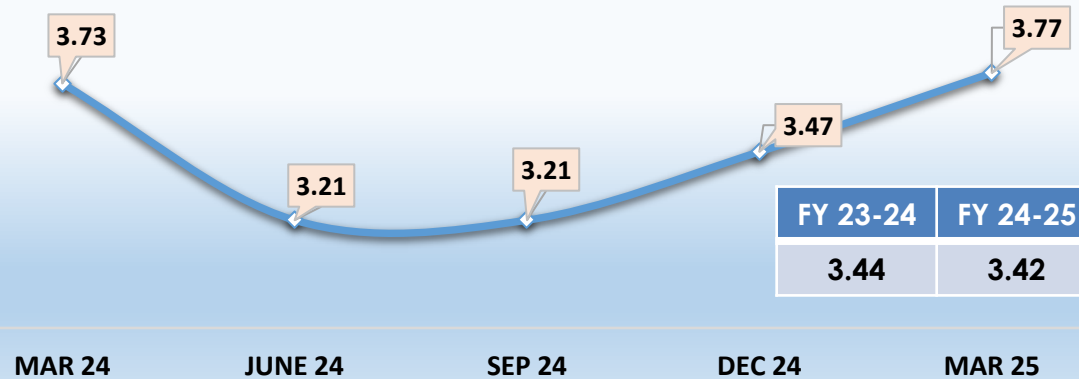


COST TO INCOME(%)





NET INTEREST MARGIN % (DOMESTIC)



NET INTEREST MARGIN % (GLOBAL)





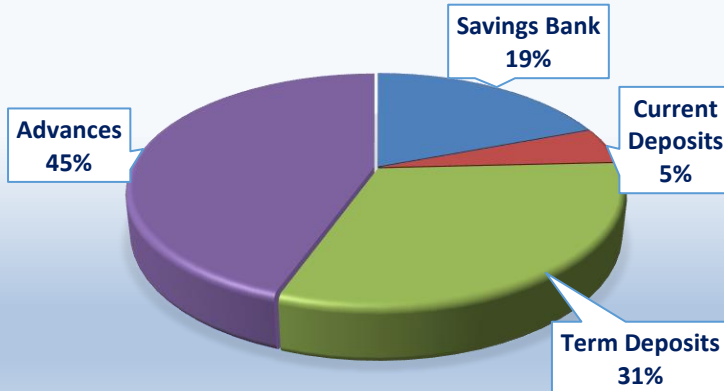
(Rs. In Crores)

Particulars	Mar-24	Dec-24	Mar-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	125508	132338	136161	3823	2.89%	10653	8.49%
Term Deposits	160397	172783	175777	2994	1.73%	15380	9.59%
Total Deposits	285905	305121	311938	6817	2.23%	26033	9.11%
Advances	219018	237632	250019	12387	5.21%	31001	14.15%
Business Mix	504923	542753	561958	19204	3.54%	57034	11.30%
CASA%(Domestic)	44.25%	43.76%	44.05%	28 bps		(20 bps)	
CD Ratio%(Domestic)	71.94%	73.99%	76.96%	296 bps		501 bps	
CASA%(Global)	43.90%	43.37%	43.65%	28 bps		(25 bps)	
CD Ratio%(Global)	76.61%	77.88%	80.15%	227 bps		354 bps	

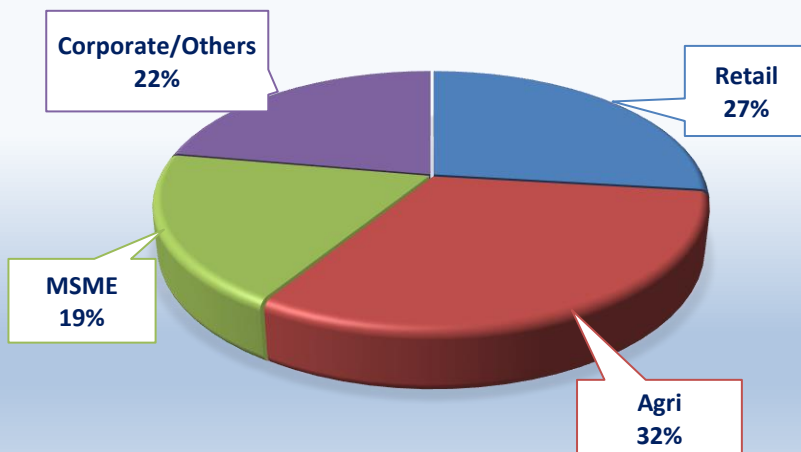




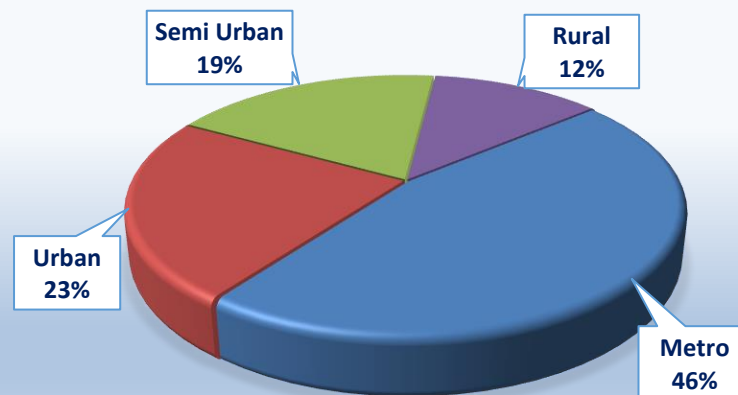
BUSINESS PORTFOLIO SHARE MAR 25



% SHARE OF DOMESTIC ADVANCE- MAR 25



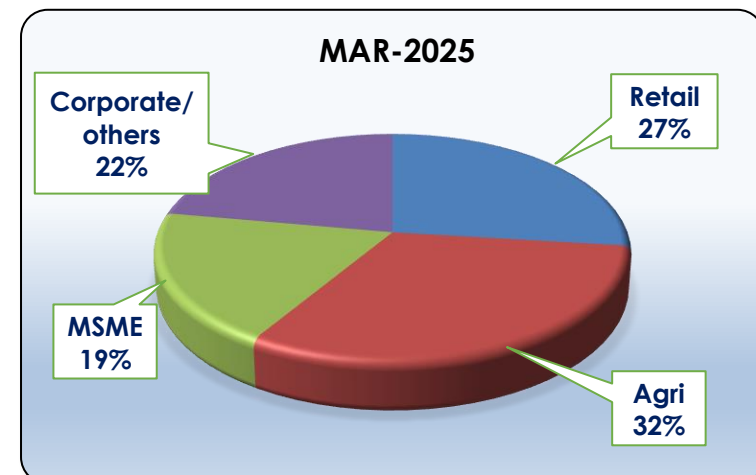
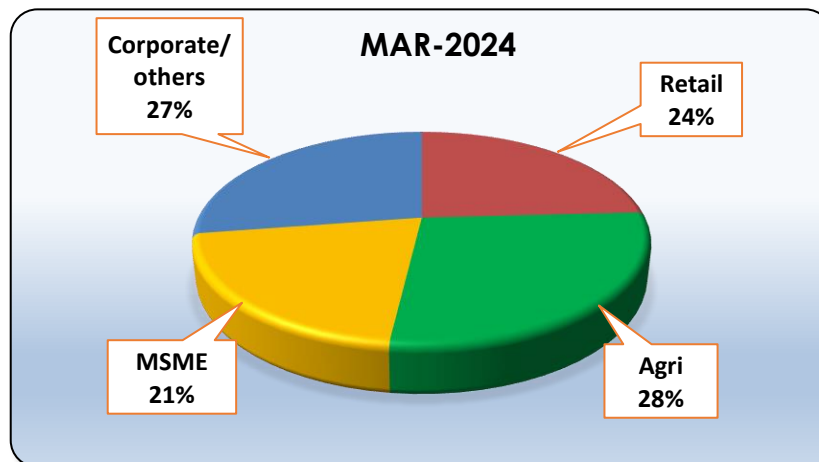
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: MAR 25





(Rs. In Crores)

Parameters	Mar-24	Dec-24	Mar-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	48514	58611	62764	4153	7.09%	14250	29.37%
Agri	55636	69139	74545	5407	7.82%	18909	33.99%
MSME	41552	43124	44310	1186	2.75%	2759	6.64%
Corporate/others	54995	48599	51882	3283	6.76%	-3113	-5.66%
Domestic Advances	200697	219472	233501	14029	6.39%	32804	16.35%
Overseas Advances	18321	18160	16518	-1642	-9.04%	-1804	-9.84%
Global Advances	219018	237632	250019	12387	5.21%	31001	14.15%
RAM to Domestic Adv (%)	72.60%	77.86%	77.78%	(8 bps)		518 bps	

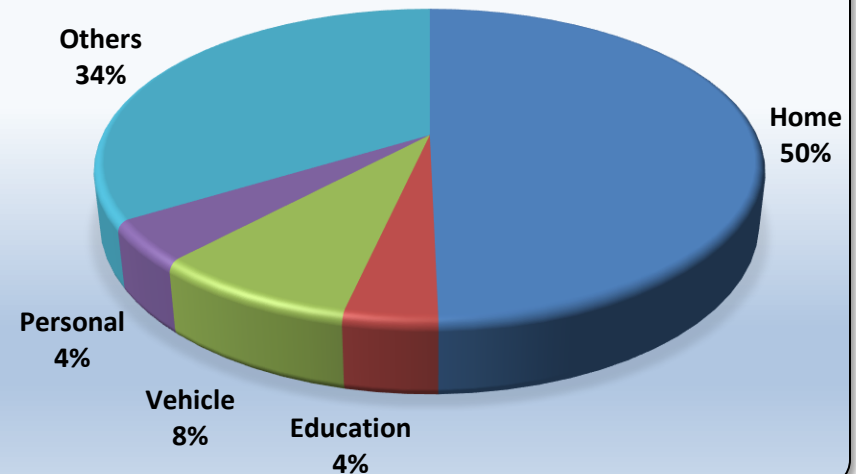




(Rs. In Crores)

Parameters	Mar-24	Dec-24	Mar-25	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	48514	58611	62764	7.09%	29.37%
Of which					
Home	27621	30573	31168	1.94%	12.84%
Education	2641	2672	2420	-9.45%	-8.38%
Vehicle	4491	5131	5311	3.51%	18.27%
Personal	2083	2572	2714	5.49%	30.29%
Others	11679	17662	21152	19.76%	81.12%
AGRI	55636	69139	74545	7.82%	33.99%
MSME	41552	43124	44310	2.75%	6.64%
Of which					
Micro	24780	23489	23659	0.72%	-4.52%
Small	7812	10588	11079	4.64%	41.82%
Medium	8960	9047	9572	5.81%	6.84%

RETAIL BREAK UP - MAR 25

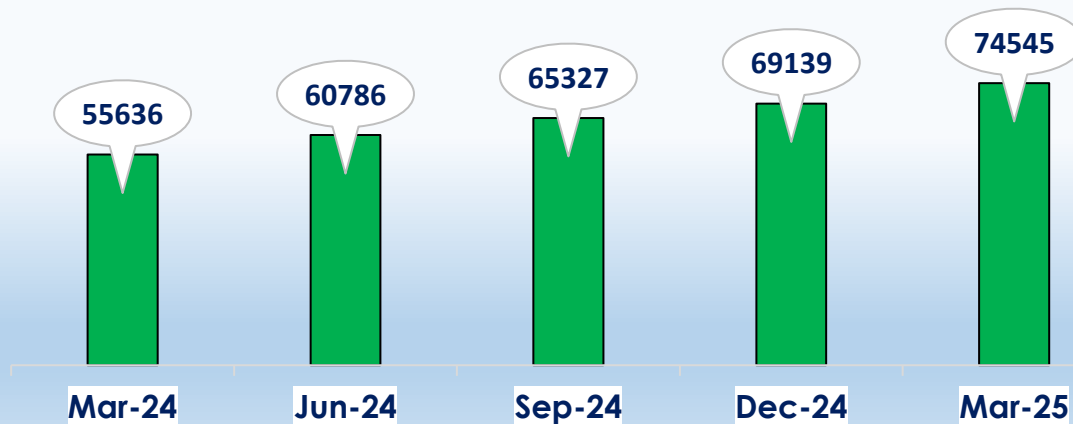




(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Mar-24	200697	55636	27.72%
Jun-24	212459	60786	28.61%
Sep-24	212995	65327	30.67%
Dec-24	219472	69139	31.50%
Mar-25	233501	74545	31.93%

AGRI ADVANCES MAR-25

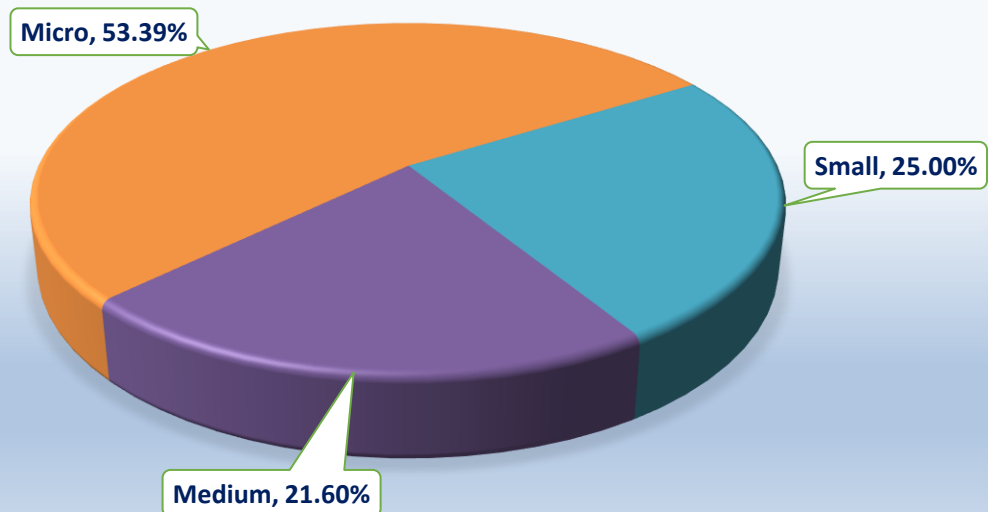




(Rs. In Crores)

Category	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Micro	24780	18977	20178	23489	23659
Small	7812	8002	7883	10588	11079
Medium	8960	15662	13514	9047	9572
Total	41552	42642	41574	43124	44310

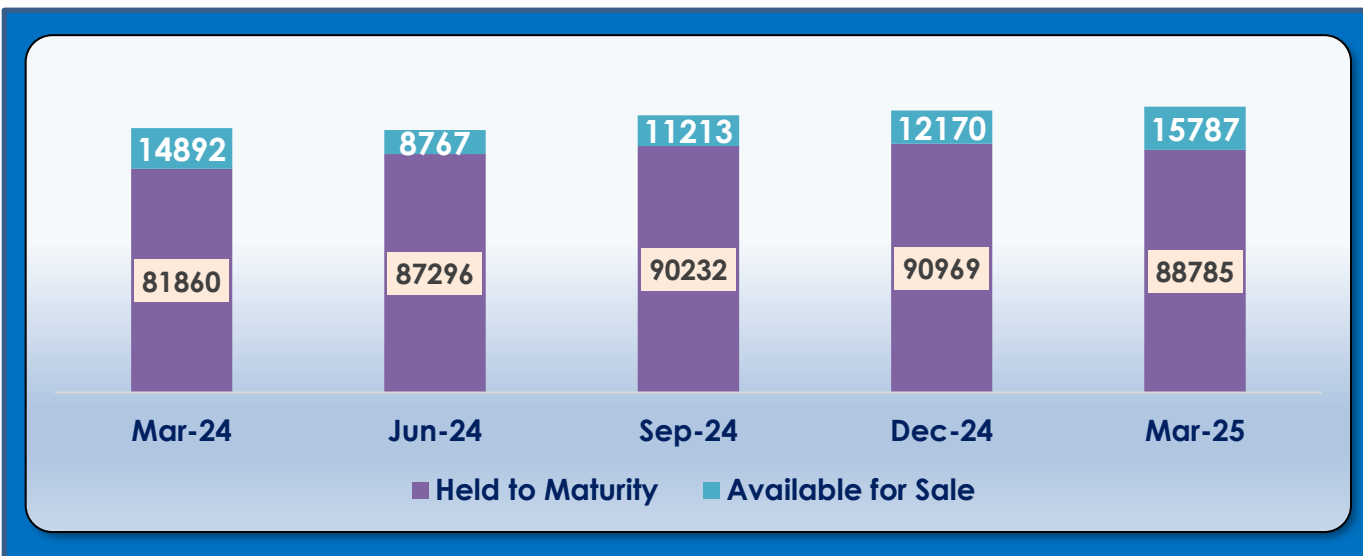
MSME BREAKUP MAR-25





(Rs. In Crores)

Parameters	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Domestic Investments	96752	97955	103128	104939	107020
SLR	69297	72823	78218	80006	80701
Non SLR	27455	25132	24910	24933	26319
Held to Maturity	81860	87296	90232	90969	88785
Available for Sale	14892	8767	11213	12170	15787
Held for Trading	0	284	250	323	381
Fair value through Profit & Loss account – FVTPL	-	992	817	861	1451
Subsidiaries, Associates and Joint Ventures	-	616	616	616	616
Investment by Overseas Branches	4164	3989	4284	4171	4026
Global Investments	100916	101944	107412	109110	111046





Particulars	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	FY 2023-24	FY 2024-25
Return on Equity (%)	18.50	14.10	16.90	17.86	19.53	16.24	16.28
Basic & Diluted Earning per Share	0.43	0.33	0.41	0.46	0.56	1.40	1.76
Price Earning Ratio	140.23	192.01	140.41	111.90	69.59	42.67	22.10
Book value per share (in Rs)	9.56	9.43	10.04	10.66	12.11	9.56	12.11
Price/Book value (in Rs)	6.27	6.82	5.75	4.85	3.22	6.27	3.22
Adjusted Book value (in Rs)	8.79	8.82	9.48	10.15	11.63	8.79	11.63
Price/Adjusted Book value (in Rs)	6.82	7.29	6.09	5.10	3.35	6.82	3.35





(Rs. In Crores)

Details	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	FY 23-24	FY 24-25
i) Opening Gross NPAs	8441	6794	6649	6249	6071	14072	6794
a. Cash Recoveries	322	139	219	170	263	1111	791
b. Upgradation	90	52	102	76	75	577	305
c. Write-Offs	1567	251	370	219	3043	7214	3883
d. Sale to ARCs	17	0	0	0	95	24	95
e. Other Reductions	0	0	0	0	0	0	0
ii) Total Reductions (a+b+c+d+e)	1996	442	691	465	3476	8926	5074
iii) Fresh Slippages to NPA category	329	277	251	284	2756	1516	3568
iv) Other Debits	21	20	40	2	-3	132	60
Closing Gross NPAs (i-ii+iii+iv)	6794	6649	6249	6071	5348	6794	5348
Gross NPA (%)	3.10%	2.89%	2.72%	2.55%	2.14%	3.10%	2.14%
Net NPAs (Absolute)	1217	1154	1059	976	912	1217	912
Net NPA (%)	0.57%	0.51%	0.47%	0.42%	0.37%	0.57%	0.37%
Provision Coverage Ratio	96.85%	96.96%	97.06%	97.07%	97.30%	96.85%	97.30%
f. Recovery from Tech Write off accounts	980	361	1041	676	522	2539	2600
f. i) Of which Reduction	908	308	988	650	480	2372	2426
g. Recovery from overseas set off accounts	29	3	78	0	8	55	90
h. Recovery from uncharged interest	30	27	43	34	29	244	133
Total Recovery(a+b+d+f+g+h)	1468	582	1482	957	992	4549	4014





GNPA(%)



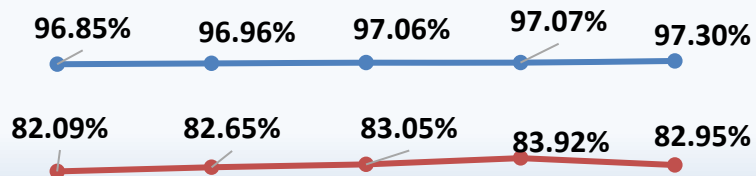
Mar-24 Jun-24 Sep-24 Dec-24 Mar-25

NNPA(%)



Mar-24 Jun-24 Sep-24 Dec-24 Mar-25

PCR(%)

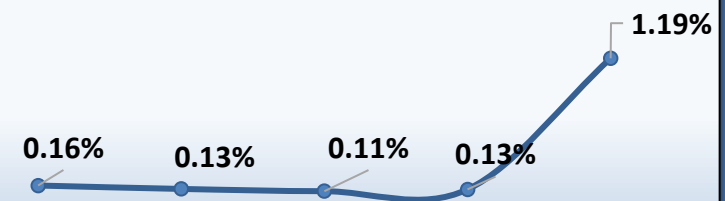


Mar-24 Jun-24 Sep-24 Dec-24 Mar-25

—●— PCR (Including techwrite off)

—●— PCR (excluding techwrite off)

SLIPPAGE RATIO



Mar-24 Jun-24 Sep-24 Dec-24 Mar-25



(Rs. In Crores)

Segmental NPAs	Mar-24			Dec-24			Mar-25		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	48514	824	1.70%	58611	978	1.67%	62764	754	1.20%
Agri	55636	2098	3.77%	69139	1829	2.65%	74545	1673	2.24%
MSME	41552	2227	5.36%	43124	1753	4.07%	44310	1314	2.97%
RAM	145702	5149	3.53%	170874	4560	2.67%	181619	3741	2.06%
Corporate	54995	289	0.53%	48599	267	0.55%	51882	224	0.43%
Domestic Advance	200697	5438	2.71%	219472	4827	2.20%	233501	3965	1.70%
Overseas	18321	1357	7.41%	18160	1244	6.85%	16518	1382	8.37%
Total	219018	6794	3.10%	237632	6071	2.55%	250019	5348	2.14%



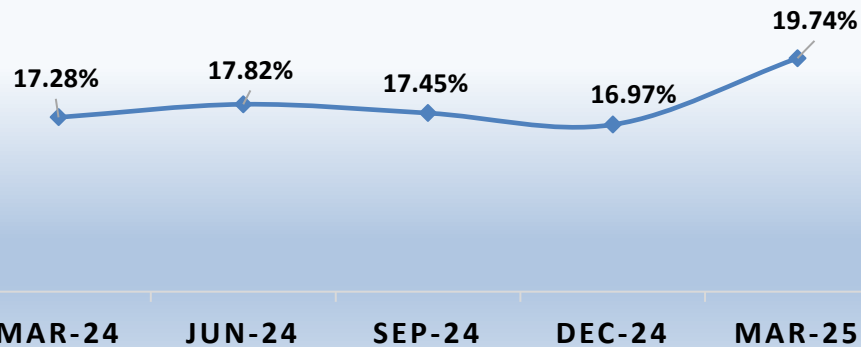
(Rs. In Crores)

Particulars	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Market Risk RWA	8892	1602	1441	1353	1341
Operational Risk RWA	16705	19183	19183	19183	19183
Credit Risk RWA	118382	124051	130555	137216	148560
Total RWA (A)	143979	144836	151179	157753	169084
CET 1	20840	21706	22300	22601	28972
CET 1%	14.47%	14.99%	14.75%	14.33%	17.13%
Tier 1	20840	21706	22300	22601	28972
Tier 1%	14.47%	14.99%	14.75%	14.33%	17.13%
Tier 2	4035	4106	4087	4170	4412
Tier 2%	2.80%	2.83%	2.70%	2.64%	2.61%
Total Capital (B)	24875	25811	26386	26772	33384
CRAR (B/A)	17.28%	17.82%	17.45%	16.97%	19.74%
Total RWA to Advance Ratio	65.74%	62.95%	65.69%	66.39%	67.63%
Credit RWA to Advance Ratio	54.05%	53.91%	56.73%	57.74%	59.42%

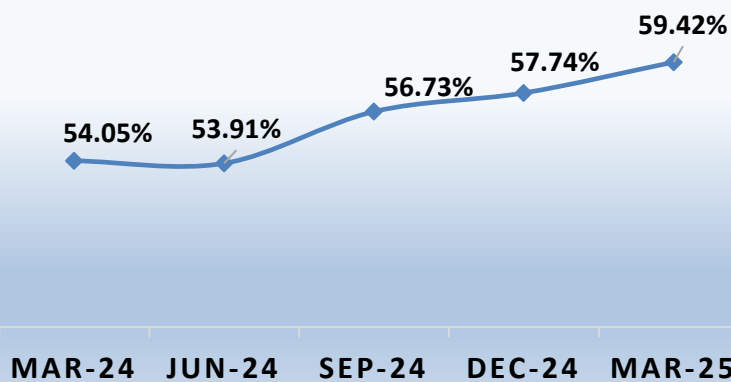


MOVEMENT OF CRAR & RWAs

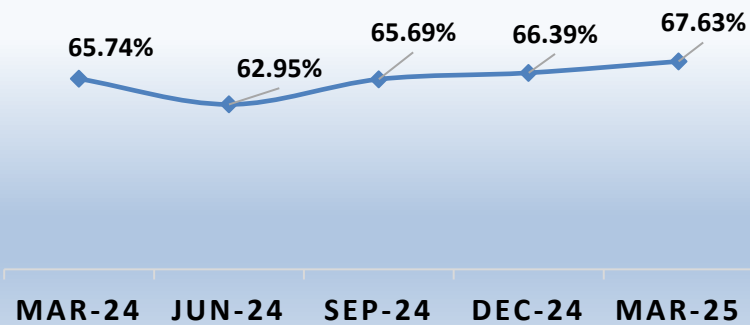
CRAR



CREDIT RWA TO ADVANCE RATIO

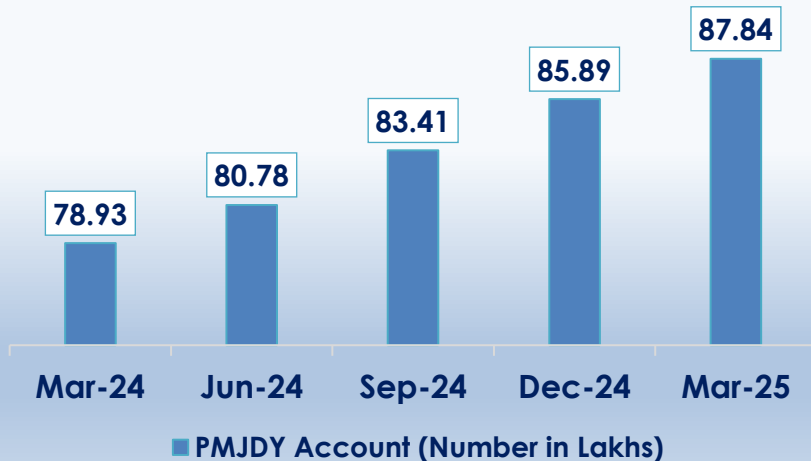


TOTAL RWA TO ADVANCE RATIO

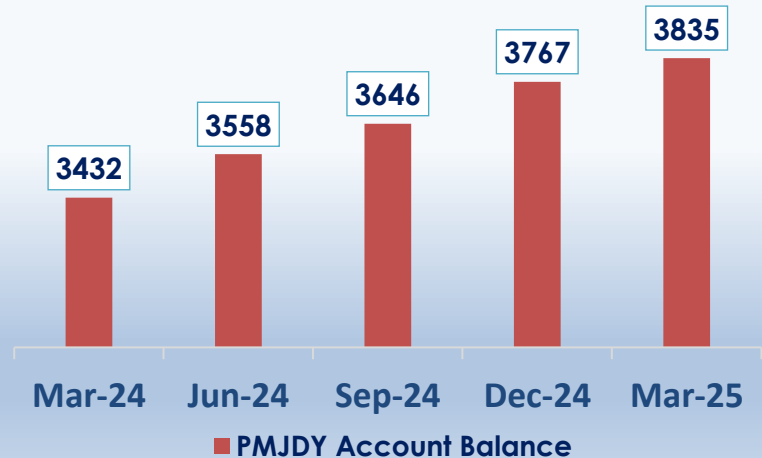




PMJDY Account (Number in Lakhs)



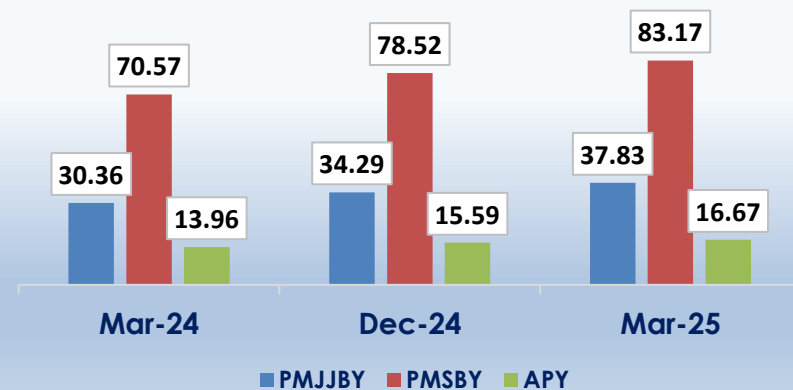
PMJDY Account Balance (in Crs)



PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)

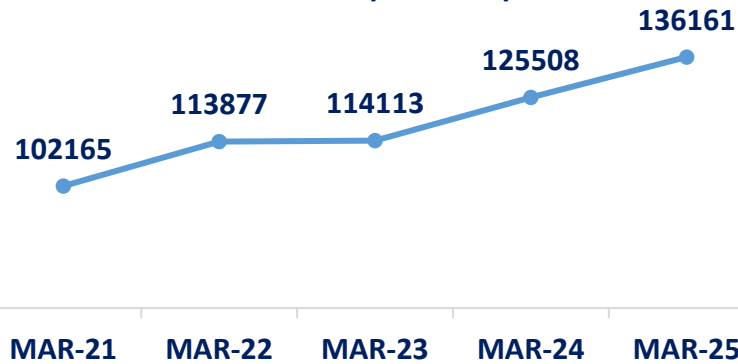




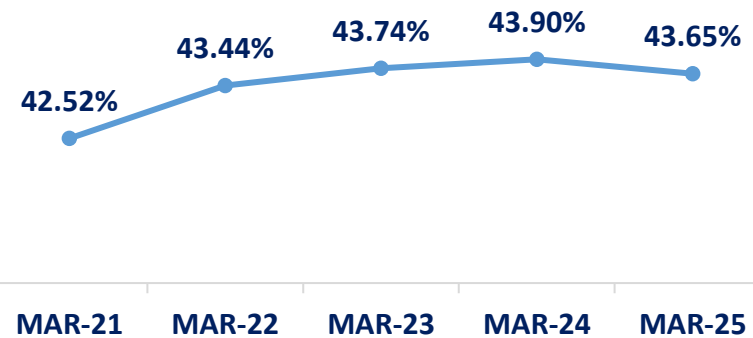
CASA & Deposits Growth in last 5 years



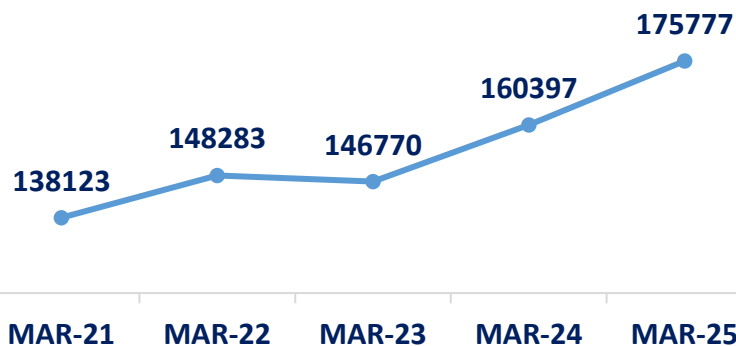
CASA (Rs. in Cr)



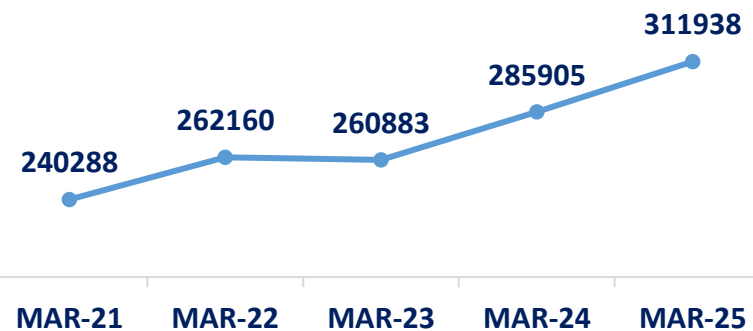
CASA %



TERM DEPOSITS (Rs. in Cr)



TOTAL DEPOSITS (Rs. in Cr)

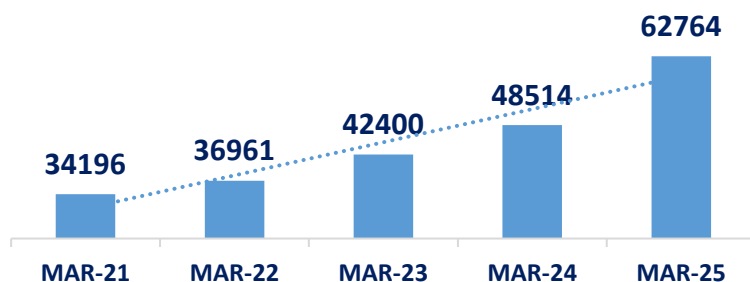




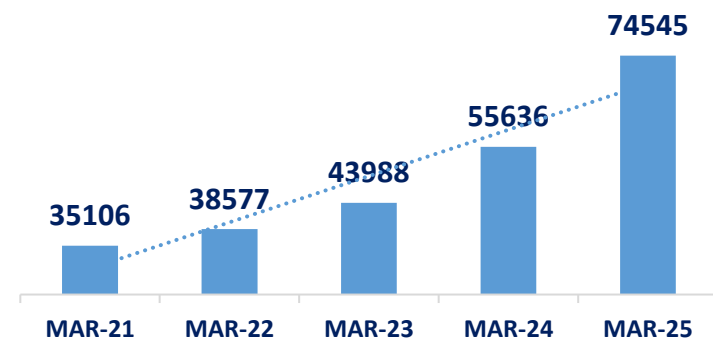
Advances Growth in last 5 years

(Rs. In Crore)

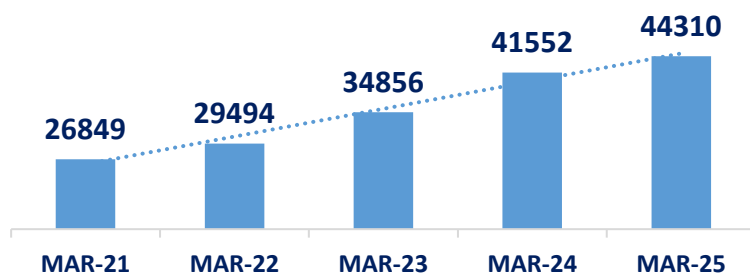
RETAIL ADVANCES



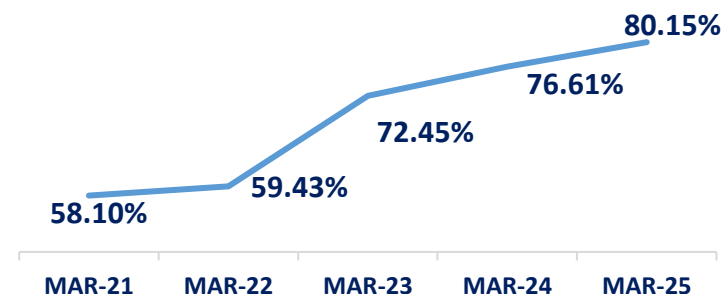
AGRI ADVANCES



MSME ADVANCES



CD RATIO

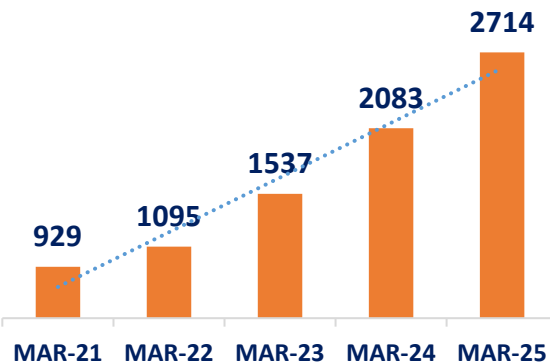




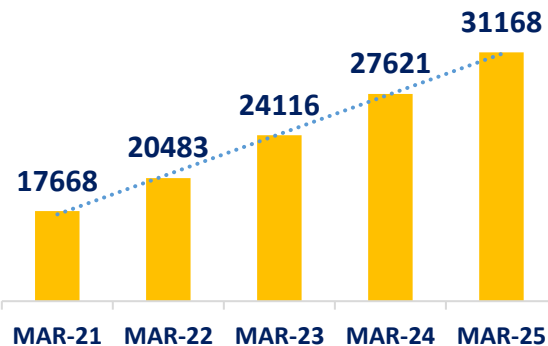
Retail Segment Loans growth in last 5 years

(Rs. In Crore)

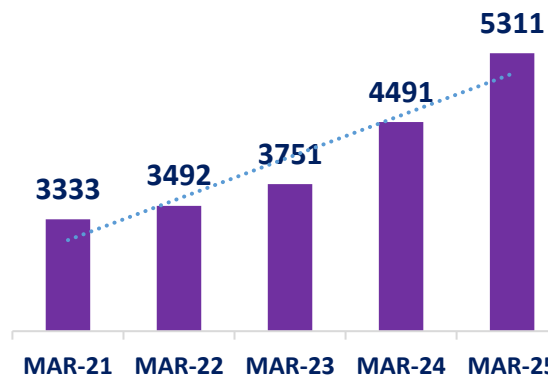
Personal Loans



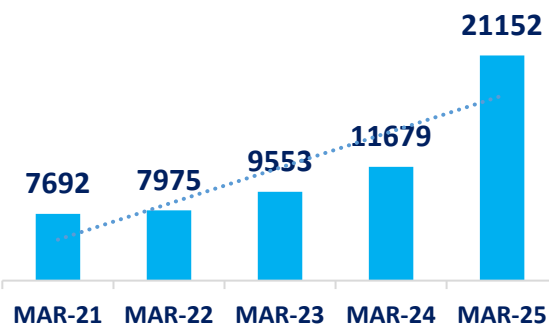
Home Loans



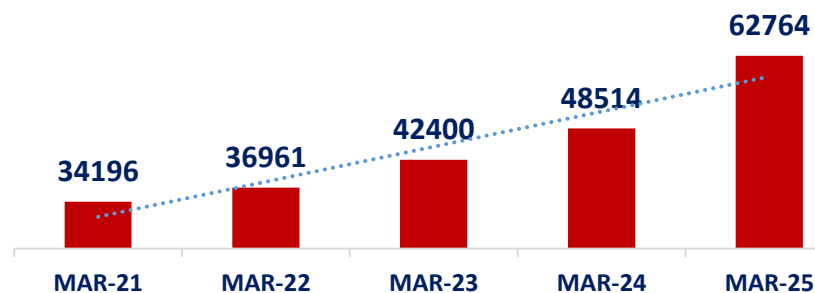
Vehicle Loans



Other Retail Loans



Total Retail Portfolio

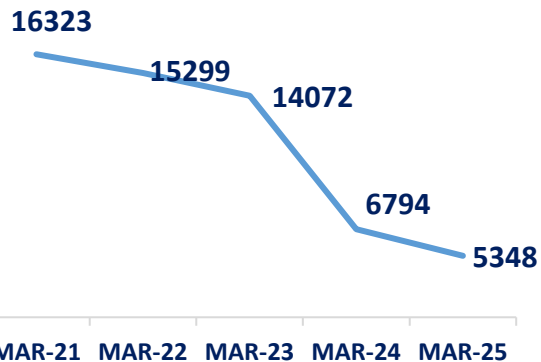




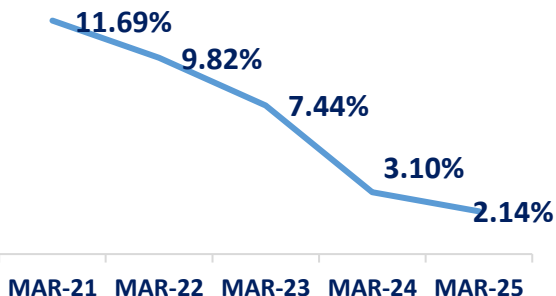
Decreasing NPA Levels & Increase in PCR over 5 years

(Rs. In Crore)

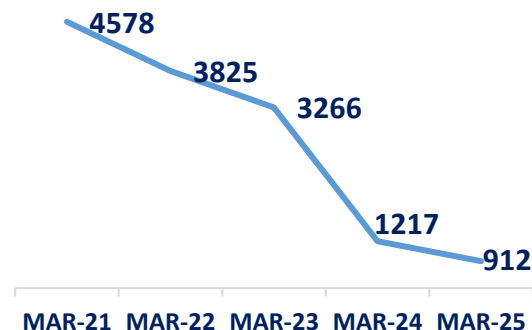
GROSS NPA (Rs. in Cr)



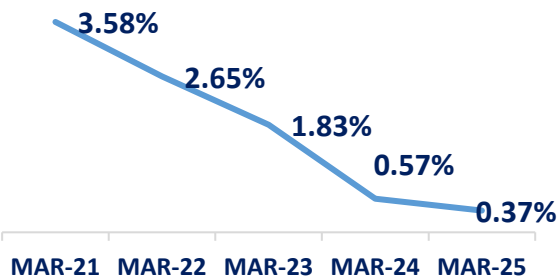
GROSS NPA %



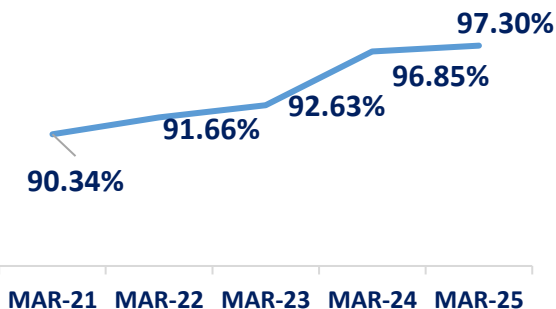
NET NPA (Rs. in Cr)



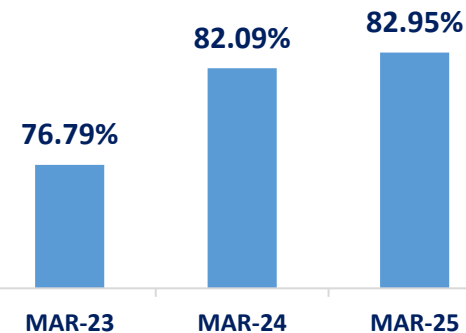
NET NPA %



PROVISION COVERAGE RATIO(%)



PCR(EXCLUDING TECH WRITE OFF)





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Good people to grow with

Technology & Digital Initiatives





Introduction

Indian Overseas Bank has got a robust and resilient technology platform in place to serve customers across the diverse generations.

We are committed in our digital transformation journey to bring customer delight through various digital innovations and have in place a clear strategy co-developed with one of the Big 4 consultancy firm.

We continue to pioneer on various digital initiatives through a spectrum of digital banking products to match the evolving customer needs.



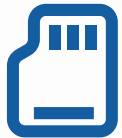
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Technology & Digital Initiatives



Focus Areas



**Technology
Resilience**



**Customer
Centricity**



**Digital
Innovation**



**Operational
Efficiency**





Customer Centricity

Prioritizing the overall customer experience by tailoring services to meet customer needs and preferences

01

Self-service hub “digital.iob.in” with bouquet of digital service under one place

02

Any-time Any-where delivery of services like account opening, nomination, Re-KYC by bank staff themselves made possible via Tab devices

03

Leveraging RBIH’s Unified Lending Interface (ULI) for frictionless experience of customers

04

Digital Banking Kiosks for round the clock customer service

05

Launched Interoperable Cardless Cash Withdrawal (ICCW) as Issuer and Acquirer.

06

Launched Interoperable Cash Deposit (ICD) and UPI Circle on pilot basis in the Global Fintech Fest 2024.





Digital Innovation

Pioneer in multiple digital initiatives with commitment towards transforming user experience

01

Aadhaar Face Authentication ensuring inclusiveness in authentication for various services like Account opening, Re-KYC, Nomination, etc. via Tab banking

02

Collaboration with Fintechs to develop unique solutions for a differentiated experience

03

Online Re-KYC, Customer Address Updates ,Mandate registration without visiting branch

04

Online instant safe deposit locker allotment without visiting branch

05

Online account number portability across the branches of the bank



Operational Efficiency

Enhancing operational efficiency powered through blend of digital centric process re-engineering and digital solutions

- 01** Digital App for Collection and Recovery enhancing collections efficiency
- 02** CRM tool for widening and deepening customer engagements
- 03** Loan Origination System for efficient credit underwriting
- 04** Digital journeys for seamless customer onboarding
- 05** Digital office note solution to eliminate paper work and reduced turn around time



Value Delivery

Digital initiatives have resulted in multifaceted value addition in accomplishing bank's business vision and mission.

01

Enhanced Customer Satisfaction: Improved customer satisfaction, engagement, and loyalty through streamlined digital interactions, personalized services, and user-friendly interfaces

02

Productivity Enhancement: Optimized internal processes reducing manual workloads, and minimized costs through automation, digitalization and the integration of digital tools and platforms

03

Business Growth: Enhanced market reach, acquiring new customers, and increasing revenue by leveraging digital channels.

04

Agility and Adaptability: Flexible and responsive organizational culture capable of quickly adapting to changing market dynamics, and customer preferences.

05

Product Enhancement: Released **BHIM IOB UPI with enhanced user experience** in Android. iOS app also released in August 2024





API FABRIC BRIEFING KIT



Fabric that best suits your business!

API Fabric Catalogue

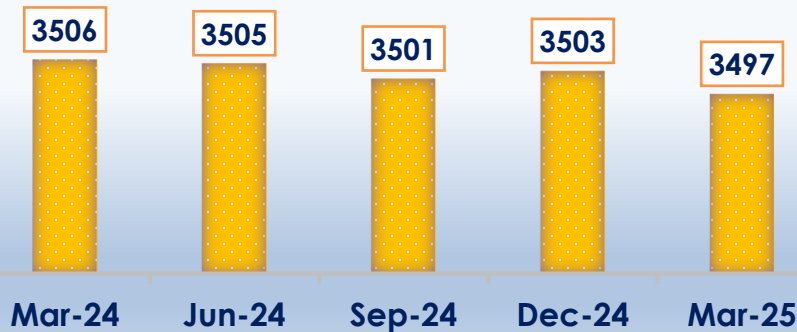


Scan to know more about
API Fabric Suite

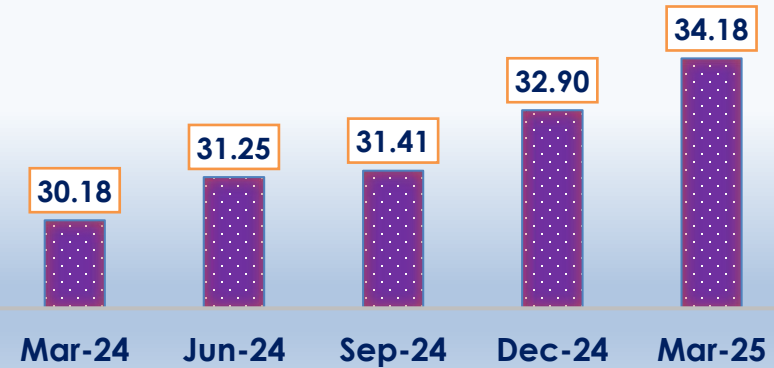




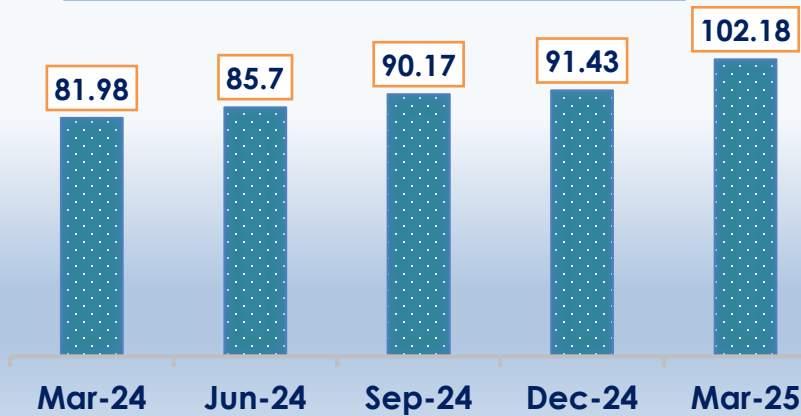
ATM/CDM
(NO OF OUTLETS)



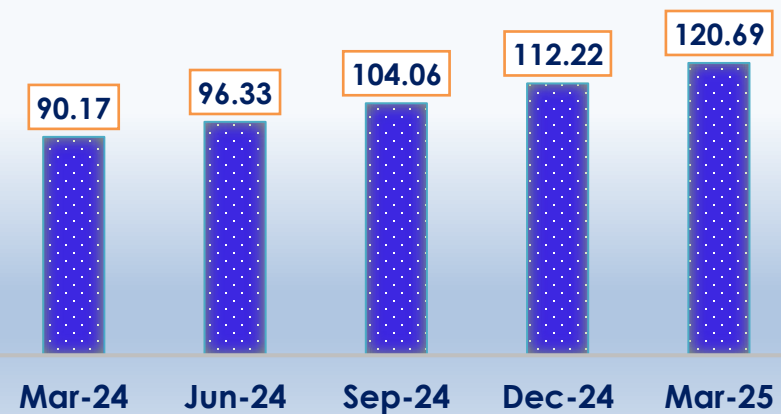
INTERNET BANKING REGISTERED USERS
(IN LAKHS)



MOBILE BANKING REGISTERED USERS
(IN LAKHS)



UPI REGISTERED USERS
(IN LAKHS)





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CUSTOMER TOUCH POINT PAN INDIA



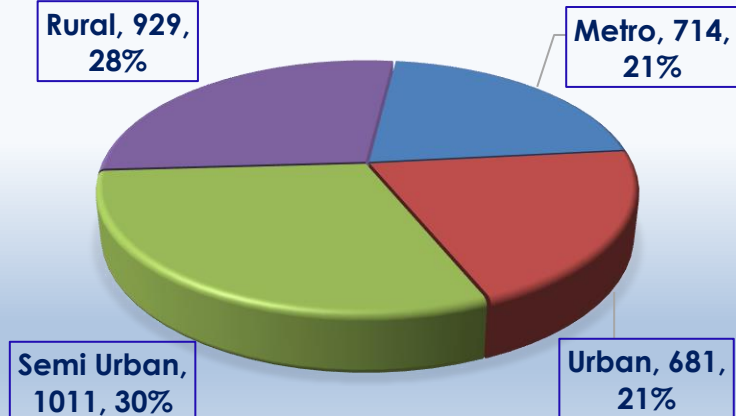
DBU
SOLAN

DBU
THANJAVUR

Domestic Presence	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
 Branches	3236	3250	3269*	3322*	3335*
 ATM/CR	3506	3505	3501	3503	3497
 BC	6379	7078	8023	9041	10135

* Excluding 8 RLPCs(Retail Loan Processing Centres)

MAR-25 BRANCHES





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FOREIGN OUTREACH



HONG KONG
BRANCH



SINGAPORE
BRANCH



COLOMBO
BRANCH



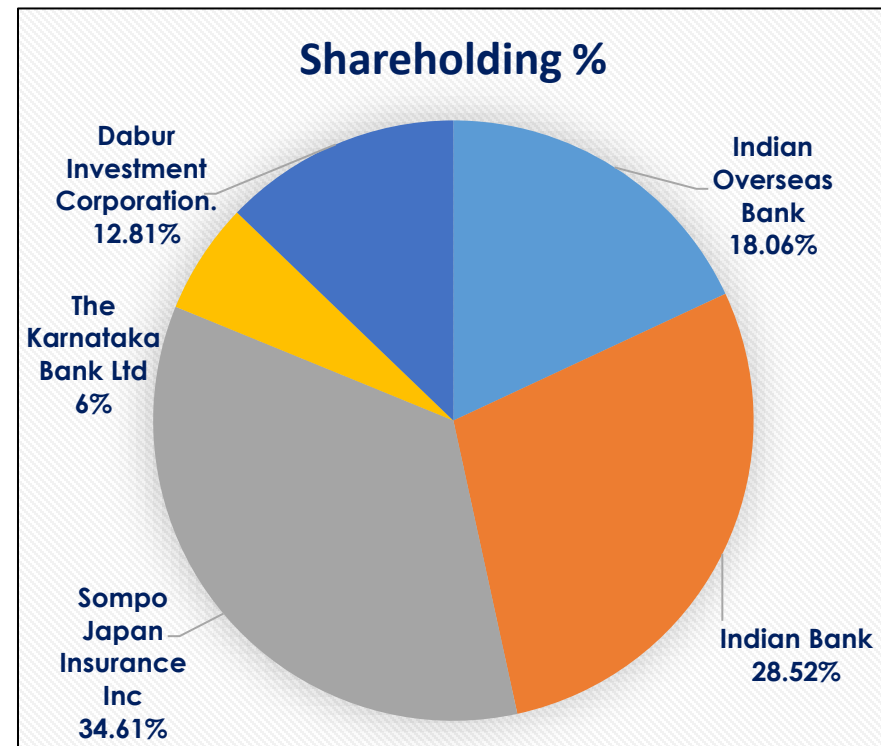
BANGKOK
BRANCH



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 on Entity	Shareholding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sampo Japan Insurance Inc	34.61%
The Karnataka Bank Ltd	6.00%
Dabur Investment Corporation	12.81%
Total	100.00%

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

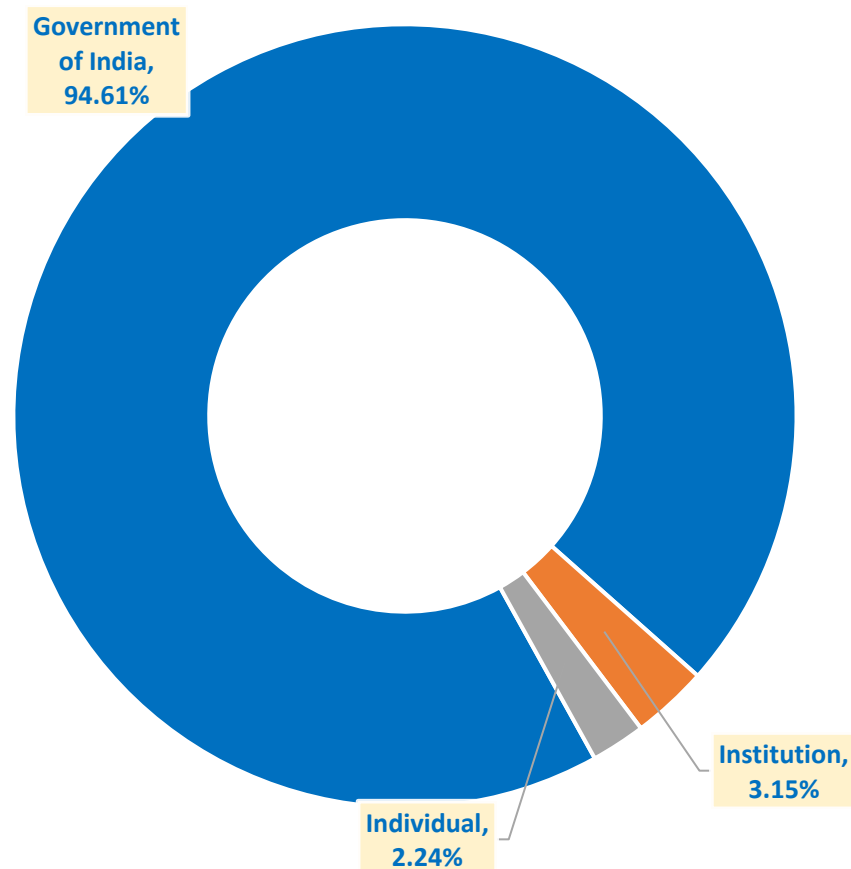


STRATERGIC INVESTMENT JOINT VENTURE

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".



Category of Shareholder	% share
Government of India	94.61%
FI/Banks	0.68%
Foreign Portfolio Investor (Corporate)	0.22%
Mutual Funds	0.07%
Insurance Companies	1.84%
Bodies Corporate	0.34%
Individual	1.92%
ESOP/ESOS/ESPS	0.20%
NRI	0.05%
HUF	0.04%
Others	0.03%





Rs in Lakhs

Balance Sheet as at 31.03.2025				
LIABILITIES				
Particulars	Standalone		Consolidated	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
Capital	1925659	1890241	1925659	1890241
Reserves and Surplus	1328433	903989	1297676	865904
Deposits	31193882	28590538	31193882	28612148
Borrowings	4222766	3038717	4222766	3038717
Other Liabilities & Provisions	830754	779877	830813	779923
Total	39501494	35203362	39470797	35186932
ASSETS				
Cash & Balance with RBI	1811555	1690456	1811587	1690554
Balance with Banks and Money at Call and Short Notice	295472	164986	310376	190936
Investments	11104484	9963208	11058797	9919392
Advances	24555517	21331881	24555517	21333013
Fixed Assets	465482	373976	465482	374019
Other Assets	1268985	1678855	1269038	1679019
Total	39501494	35203362	39470797	35186932



ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



IOB introduced an ESG mascot named "Mr. Harit" to raise awareness about environmental sustainability among its stakeholders. This initiative reflects the bank's commitment to integrating ESG principles into its operations and engaging the community in environmental conservation efforts.



Indian Overseas Bank Launches IOB ESG Mascot



**ESG Mascot
"Mr. Harit"**



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ESG INITIATIVES



The primary objective of this partnership is to further IOB's sustainability agenda, particularly in the area of green building financing. Through this MOU, IOB gain access to database of projects which are green building certified and energy efficient. IOB will be able to finance developers and buyers of certified green buildings



Indian Overseas Bank Signs MOU with Indian Green Building Council (IGBC)



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PCAF is a global partnership of financial institutions that collaboratively develop and implement a harmonized approach to assess and disclose greenhouse gas (GHG) emissions associated with loans and investments. Indian Overseas Bank is early adopters in the Indian Banking space to join the PCAF initiative. MOU will enable IOB to measure and disclose the greenhouse gas (GHG) emissions associated with its financed activities, enabling a comprehensive understanding of its environmental impact and adopting globally harmonized methodologies for GHG accounting, ensuring alignment with best practices in the financial industry.





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ESG INITIATIVES



ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



GREEN FINANCE

- IOB E-VEHICLE LOAN
- IOB GREEN DEPOSIT
- IOB SURYA LOAN
- IOB HL SURYA LOAN
- IOB TEJAS





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ESG INITIATIVES



ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



IOB TEJAS
FOR RENEWAL SOLAR
ENERGY EQUIPMENT

IOB VEHICLE
LOAN FOR E BIKE/CAR



CREDIT FACILITY
TO
WIND MILL



PAPERLESS
BANKING





ESG INITIATIVES



VARIOUS IOB CREDIT
SCHEME FOR
WOMEN

Empower
Women



THE SAKTHI- IOB
CHIDAMBARAM
CHETTIAR MEMORIAL
TRUST



FINANCIAL LITERACY
CENTERS (SNEHA)

FRIENDLY
WORK
ENVIRONMENT





ESG INITIATIVES

ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



COMPLYING WITH
ALL GUIDELINES
& REGULATIONS

EFFECTIVE
MONITORING



CUSTOMER
RIGHT POLICY



EFFECTIVE
CUSTOMER
COMPLAINTS
RESOLUTION





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ACCOLADES & AWARDS



Indian Overseas Bank has been recognized as a TOP IMPROVER in the EASE 5.0 rankings! Kudos to our Chairman, Shri. Srinivasan Sridhar, MD & CEO, Shri. Ajay Kumar Srivastava, and Chief Compliance Officer, Shri. Nataraj K, for receiving the trophy 🏆 and citation from DFS Secretary Dr. Vivek Joshi.



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ACCOLADES & AWARDS



**Mr. Ajay Kumar Shrivastav,
MD & CEO of Indian Overseas
Bank received Rajbhasha
Keerthi First Prize for the year
2023-24 from Hon'ble Home &
Cooperation Minister Mr. Amit
Shah ji.**



Indian Overseas Bank has secured 5 prestigious Citations at the IBA Banking Technology Awards 2025 for the 2nd consecutive year!



Categories Won:

- **Winner: Best Tech Talent & Organization**
- **Runner-up: Best (Digital) Financial Inclusion**
- **Special Mentions:**
 - 1 Best IT Risk Management**
 - 2 Best Technology Bank**
 - 3 Best AI & ML Adoption**



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Indian Overseas Bank's Staff College, Anna Nagar, Chennai, has been awarded the prestigious ISO 9001:2015 certification!





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ACCOLADES & AWARDS



Indian Overseas Bank is proud to be honored with the prestigious SKOCH Award 2024 for its initiatives in the area of compliance.





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ACCOLADES & AWARDS



IOB
Indian Overseas Bank
is proud to receive the Best Supporting Bank Award

2025
BEAT EXPO

TN Beat Expo 2025 (Jan 25-26)

#IOB #TNBeatExpo2025 #EmpoweringLives

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Indian Overseas Bank
is proud to receive the
Best Supporting Bank
Award from Hon'ble
Dr. M. Mathiventhan,
Minister for Adi
Dravidar Welfare, at
TN Beat Expo 2025
(Jan 25-26)!





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आपकी प्रगति का सच्चा साथी
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ACCOLADES & AWARDS



MoU Signing between



&



Crescent
Institute of Science & Technology
Deemed to be University u/s 3 of the UGC Act, 1956

B.S. Abdur Rahman



Indian Overseas Bank
Cybernova
Hackathon 2024-25
Innovate. Secure. Transform.

An Initiative of Government of India, DFS & IBA

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**Indian Overseas Bank
signed an MoU with
B.S. Abdur Rahman
Crescent Institute for
launching a
Cybersecurity
Hackathon, with E&Y
as the knowledge
partner!**





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Indian Overseas Bank

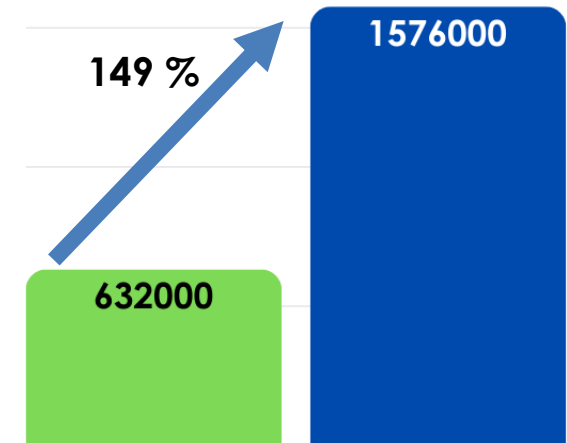
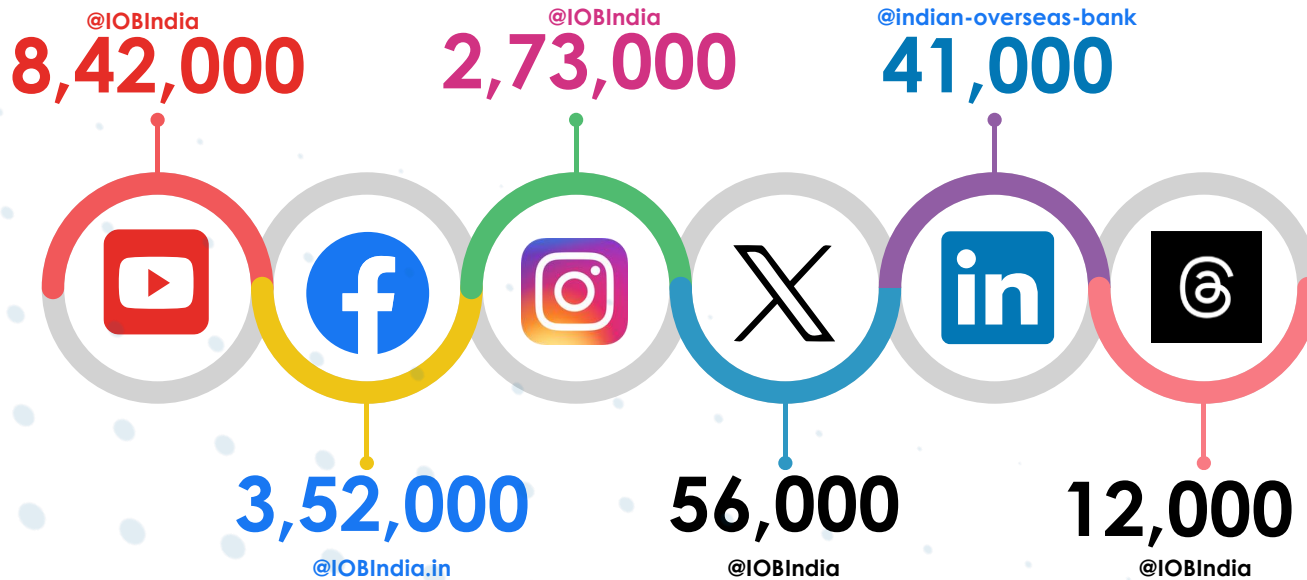
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Social Media Presence



● FY 2023-24

● FY 2024-25





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Indian Overseas Bank

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PRODUCTS & SERVICES



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IOB Ultra HNI Savings Scheme

SB PRIME | SB PRIORITY | SB PRIVILEGE

- upto ₹1.10 Crore Personal Accident Insurance
- Free NEFT, RTGS, IMPS, and SMS alerts
- 100% waiver on housing & vehicle loan processing fees
- Zero issuance & maintenance charges on Credit Cards
- Unlimited visits for Doorstep Banking
- Premium Debit Cards with free international & domestic lounge access
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- Complimentary cheque books, demand drafts, and locker operations

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- Mobile Banking
- No Branch Visits!

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Get Personalised Debit Card & Cheque Book at your doorstep

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IOB

IOB CD GOLD

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IOB

IOB UPI VYAPAR (for UPI QR Merchants)

Har Payment Digital

- Sound notification
- Dynamic QR option
- Manage QR option
- Statement download
- Sub-merchant creation
- Dashboard with total collections
- Transaction history with filter option
- Collect Money Request

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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.



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