

# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Good People to grow with  
आपकी प्रगति का सच्चा साथी



## Performance Analysis

Q4-FY 2023-24

09.05.2024





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## VISION

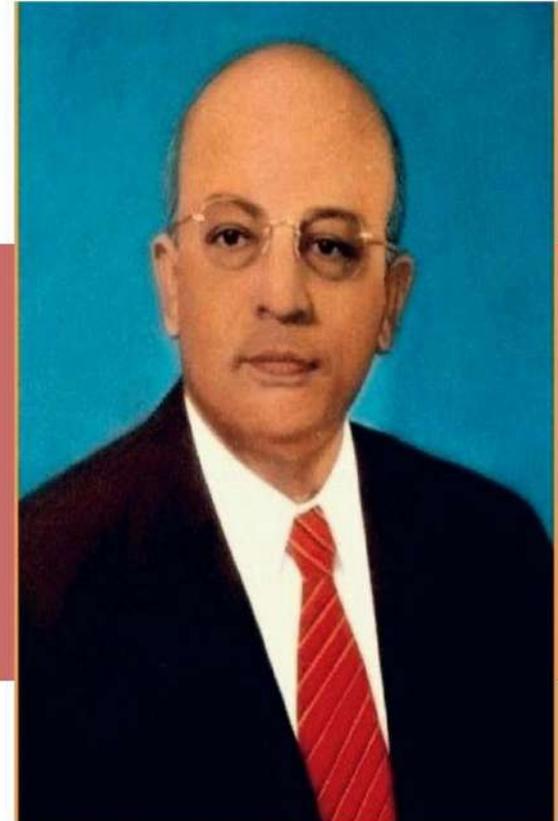
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

## 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 "





(Rs. In Crores)

**BUSINESS GROWTH**

Parameters		FY 2022-23	FY 2023-24	Y-O-Y ( %)
BUSINESS GROWTH	CASA	114113	125508	9.99%
	<b>CASA%</b>	<b>43.74%</b>	<b>43.90%</b>	<b>16 bps</b>
	Total Deposits	260883	285905	9.59%
	<b>Home Loan</b>	<b>24116</b>	<b>27621</b>	<b>14.53%</b>
	Jewel Loan	36828	47732	29.61%
	<b>Advances</b>	<b>189009</b>	<b>219018</b>	<b>15.88%</b>
	Business	449892	504923	12.23%

**PROFITABILITY**

Parameters		FY 2022-23	FY 2023-24	Y-o-Y ( %)
Profitability	<b>Net Interest Income</b>	<b>8255</b>	<b>9829</b>	<b>19.07%</b>
	Net Interest Margin	2.93%	3.28%	35 bps
	<b>Operating Expenses</b>	<b>6422</b>	<b>8722</b>	<b>35.81%</b>
	Operating Profit	5942	6764	13.83%
	<b>Net Profit</b>	<b>2099</b>	<b>2656</b>	<b>26.54%</b>



**ASSET QUALITY**

(Rs. In Crores)

Parameters		FY 2022-23	FY 2023-24	Y-o-Y (%)
ASSET QUALITY	Gross NPA	14072	6794	-51.72%
	<b>Net NPA</b>	<b>3266</b>	<b>1217</b>	<b>-62.74%</b>
	GNPA%	7.44%	3.10%	(434 bps)
	<b>NNPA%</b>	<b>1.83%</b>	<b>0.57%</b>	<b>(126 bps)</b>

**STRENGTHENING FINANCIAL INDICATORS**

Parameters		FY 2022-23	FY 2023-24	Y-o-Y (%)
STRENGTHENING FINANCIAL INDICATORS	PCR	92.63%	96.85%	422 bps
	<b>CRAR</b>	<b>16.10%</b>	<b>17.28%</b>	<b>118 bps</b>
	ROA	0.68%	0.81%	13 bps
	<b>ROE</b>	<b>15.55%</b>	<b>16.24%</b>	<b>69 bps</b>



(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q Q4 2023-24 Over Q3 2023-24	Q-o-Q Q4 2023-24 Over Q4 2022-23	Y-o-Y (12 M)
Interest Income	5192	6176	6629	19401	24050	7.33%	27.68%	23.96%
Interest Expenses	2916	3778	3866	11145	14221	2.33%	32.58%	27.60%
<b>Net Interest Income</b>	<b>2276</b>	<b>2398</b>	<b>2763</b>	<b>8256</b>	<b>9829</b>	<b>15.22%</b>	<b>21.40%</b>	<b>19.05%</b>
Non Interest Income	1430	1262	2477	4108	5656	96.28%	73.22%	37.68%
<b>Operating Income</b>	<b>3706</b>	<b>3660</b>	<b>5240</b>	<b>12364</b>	<b>15485</b>	<b>43.17%</b>	<b>41.39%</b>	<b>25.24%</b>
Operating Expenses	1824	1879	3279	6422	8722	74.51%	79.77%	35.81%
<b>Operating Profit</b>	<b>1882</b>	<b>1781</b>	<b>1961</b>	<b>5942</b>	<b>6763</b>	<b>10.11%</b>	<b>4.20%</b>	<b>13.82%</b>
Total Provisions	996	702	768	3594	3350	9.40%	-22.89%	-6.79%
<b>Tax expenses</b>	<b>236</b>	<b>356</b>	<b>385</b>	<b>249</b>	<b>757</b>	<b>8.15%</b>	<b>63.14%</b>	<b>204.02%</b>
<b>Net Profit/Loss</b>	<b>650</b>	<b>723</b>	<b>808</b>	<b>2099</b>	<b>2656</b>	<b>11.76%</b>	<b>24.31%</b>	<b>26.54%</b>





(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q Q4 23-24 Over Q3 23-24	Q-o-Q Q4 23-24 Over Q4 22-23	Y-o-Y (12 M)
Interest on Loans	3632	4614	4760	13151	17576	3.16%	31.06%	33.65%
Interest on Investment	1445	1519	1539	5849	5946	1.32%	6.51%	1.66%
Other Interest Income	115	42	330	401	528	685.71%	186.96%	31.67%
<b>Total Interest Income</b>	<b>5192</b>	<b>6175</b>	<b>6629</b>	<b>19401</b>	<b>24050</b>	<b>7.35%</b>	<b>27.68%</b>	<b>23.96%</b>
Exchange & Commission	372	319	410	1221	1331	28.53%	10.22%	9.01%
Profit / Loss on Sale of Investments (Net of Revaluation)	31	33	180	250	273	445.45%	480.65%	9.20%
Profit on Exchange	83	43	36	564	193	-16.28%	-56.63%	-65.78%
Recovery from technical Written of Account	697	632	908	1711	2372	43.72%	30.32%	38.65%
All other Income	247	235	943	362	1487	301.13%	281.65%	310.68%
<b>Total Non Interest Income</b>	<b>1430</b>	<b>1262</b>	<b>2477</b>	<b>4108</b>	<b>5656</b>	<b>96.28%</b>	<b>73.22%</b>	<b>37.68%</b>
<b>Total Income</b>	<b>6622</b>	<b>7437</b>	<b>9106</b>	<b>23509</b>	<b>29706</b>	<b>22.44%</b>	<b>37.51%</b>	<b>26.36%</b>





(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q Q4 2023-24 Over Q3 2023-24	Q-o-Q Q4 2023-24 Over Q4 2022-23	Y-o-Y (12 M)
A.Exchange & Commission	151	81	140	396	363	72.44%	-7.50%	-8.42%
B.Income from Non Fund Based Business	50	42	46	184	179	10.01%	-7.59%	-2.61%
C.Processing charges	92	105	138	360	448	31.14%	49.67%	24.36%
D.ATM/DBD Related Income	84	103	122	320	416	18.37%	45.15%	29.98%
E.Marketing/FI/Govt Business	24	18	21	63	72	17.40%	-11.95%	14.49%
F. Miscellaneous Income	197	89	78	328	362	-12.92%	-60.66%	10.21%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>598</b>	<b>438</b>	<b>544</b>	<b>1651</b>	<b>1839</b>	24.23%	-9.01%	11.40%
<b>Overseas</b>	<b>17</b>	<b>18</b>	<b>24.5</b>	<b>65</b>	<b>84</b>	<b>36.30%</b>	<b>44.31%</b>	<b>29.44%</b>
<b>Fee Based Income - Global</b>	<b>615</b>	<b>456</b>	<b>569</b>	<b>1716</b>	<b>1923</b>	<b>24.71%</b>	<b>-7.53%</b>	<b>12.08%</b>





## TOTAL EXPENSES



(Rs. In Crores)

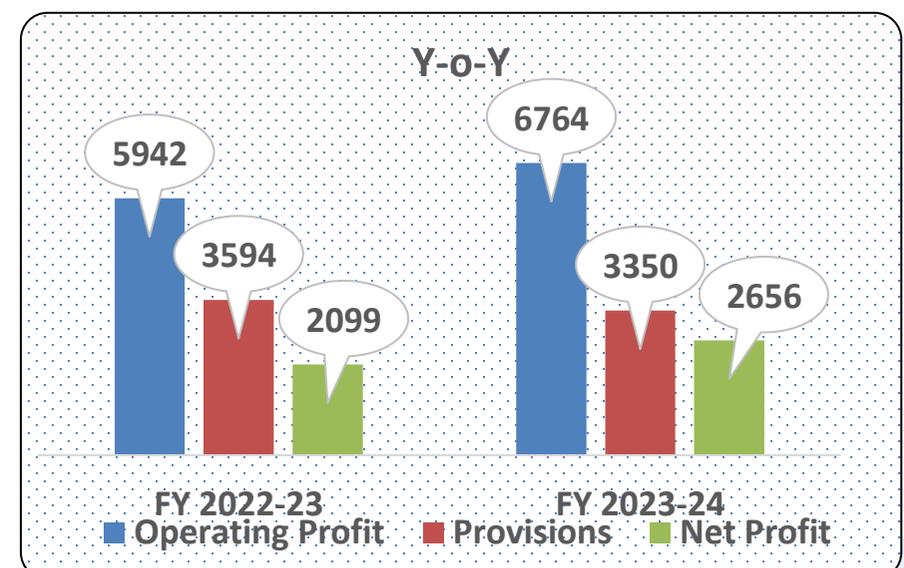
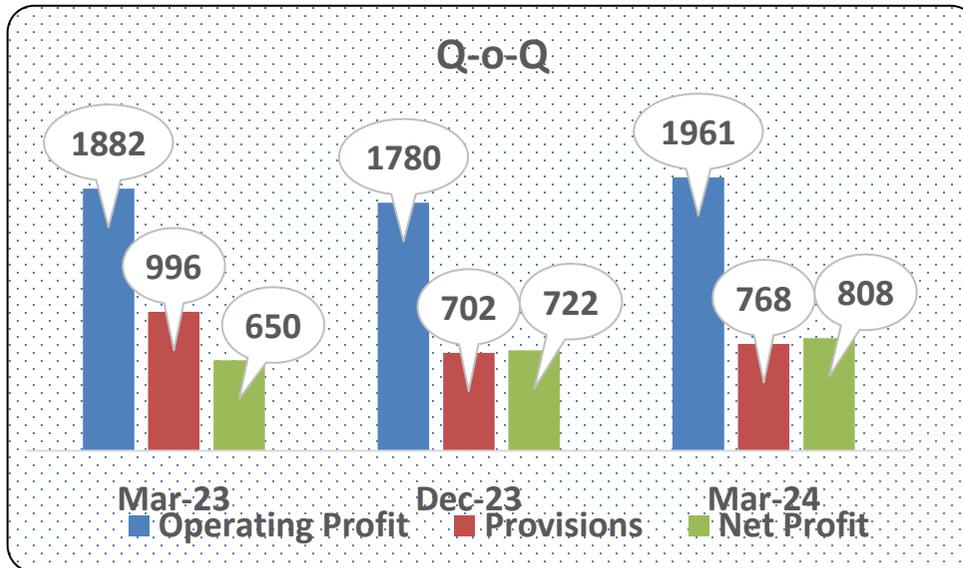
Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q Q4 2023-24 Over Q3 2023-24	Q-o-Q Q4 2023-24 Over Q4 2022-23	Y-o-Y (12 M)
Interest on Deposits	2717	3283	3337	10536	12609	1.64%	22.82%	19.68%
Interest on Borrowings	200	495	529	609	1611	6.87%	164.50%	164.53%
<b>Total Interest Expenses</b>	<b>2917</b>	<b>3778</b>	<b>3866</b>	<b>11145</b>	<b>14220</b>	<b>2.33%</b>	<b>32.53%</b>	<b>27.59%</b>
Staff Expenses	1098	1269	2517	4099	6140	98.35%	129.23%	49.79%
Other Expenses	726	610	762	2322	2582	24.92%	4.96%	11.20%
<b>Operating Expenses</b>	<b>1824</b>	<b>1879</b>	<b>3279</b>	<b>6421</b>	<b>8722</b>	<b>74.51%</b>	<b>79.77%</b>	<b>35.84%</b>
<b>Total Expenses</b>	<b>4741</b>	<b>5657</b>	<b>7145</b>	<b>17566</b>	<b>22942</b>	<b>26.30%</b>	<b>50.71%</b>	<b>30.60%</b>





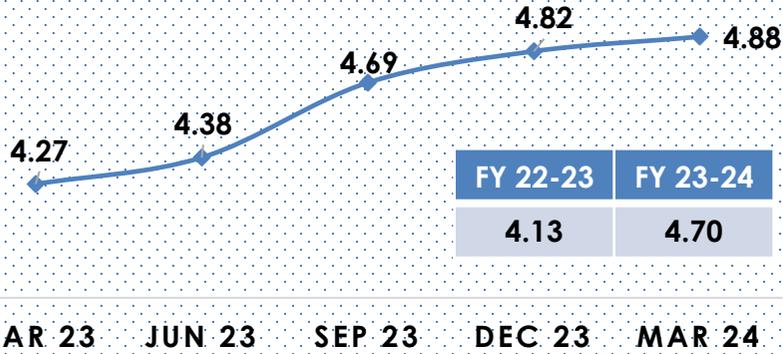
(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q Q4 2023-24 Over Q3 2023-24	Q-o-Q Q4 2023-24 Over Q4 2022-23	Y-o-Y (12 M)
Operating Profit	1882	1780	1961	5942	6764	10.17%	4.20%	13.83%
<b>Provisions</b>	<b>996</b>	<b>702</b>	<b>768</b>	<b>3594</b>	<b>3350</b>	<b>9.40%</b>	<b>-22.89%</b>	<b>-6.79%</b>
of which NPA Provisions	1028	367	409	2858	2706	11.44%	-60.21%	-5.32%
Other Provisions	-32	335	359	736	644	7.16%	-1221.88%	-12.50%
<b>Tax Expenses</b>	<b>236</b>	<b>356</b>	<b>385</b>	<b>249</b>	<b>757</b>	<b>8.15%</b>	<b>63.14%</b>	<b>204.02%</b>
<b>Net Profit</b>	<b>650</b>	<b>722</b>	<b>808</b>	<b>2099</b>	<b>2656</b>	<b>11.91%</b>	<b>24.31%</b>	<b>26.54%</b>

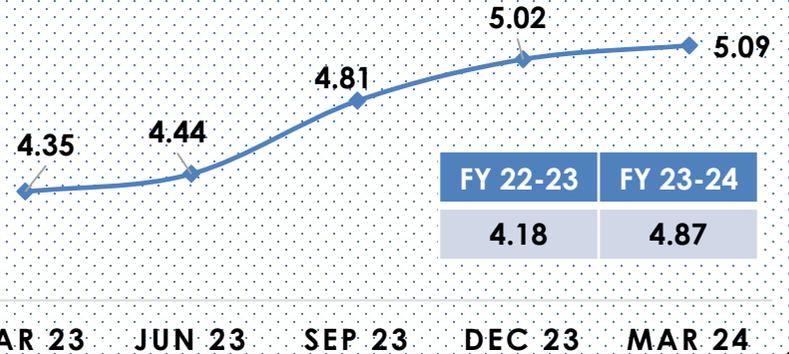




COST OF DEPOSITS(%)



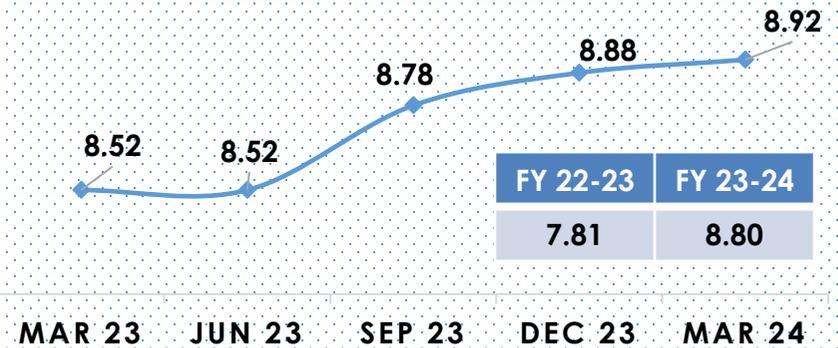
COST OF FUNDS(%)



YIELD ON INVESTMENT(%)

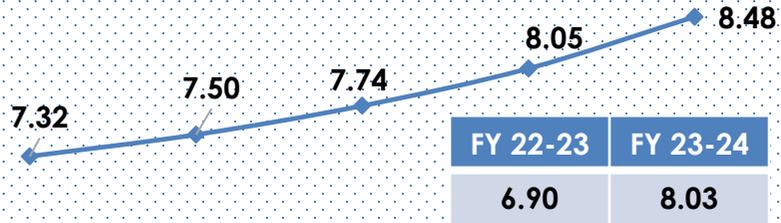


YIELD ON ADVANCES(%)





YIELD ON FUNDS(%)



MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

RETURN ON ASSETS(%)



MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

NET INTEREST MARGIN(%)



MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

COST TO INCOME(%)



MAR 23 JUN 23 SEP 23 DEC 23 MAR 24



(Rs. In Crores)

Particulars	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
<b>CASA</b>	<b>114113</b>	<b>120915</b>	<b>125508</b>	<b>4593</b>	<b>3.80%</b>	<b>11395</b>	<b>9.99%</b>
a)Retail Term Deposits	130303	135815	141219	5404	3.98%	10916	8.38%
b)Bulk Deposits	11928	16522	14314	-2208	-13.36%	2386	20.00%
c)Overseas Term Deposits	4539	4794	4864	70	1.46%	325	7.16%
<b>Term Deposits (a+b+c)</b>	<b>146770</b>	<b>157131</b>	<b>160397</b>	<b>3266</b>	<b>2.08%</b>	<b>13627</b>	<b>9.28%</b>
<b>Total Deposits</b>	<b>260883</b>	<b>278046</b>	<b>285905</b>	<b>7859</b>	<b>2.83%</b>	<b>25022</b>	<b>9.59%</b>
<b>Advances</b>	<b>189009</b>	<b>216163</b>	<b>219018</b>	<b>2855</b>	<b>1.32%</b>	<b>30009</b>	<b>15.88%</b>
<b>Business Mix</b>	<b>449892</b>	<b>494209</b>	<b>504923</b>	<b>10714</b>	<b>2.17%</b>	<b>55031</b>	<b>12.23%</b>
<b>CASA%</b>	<b>43.74%</b>	<b>43.49%</b>	<b>43.90%</b>	<b>41 bps</b>		<b>16 bps</b>	
<b>CD Ratio%</b>	<b>72.45%</b>	<b>77.74%</b>	<b>76.61%</b>	<b>(113 bps)</b>		<b>416 bps</b>	





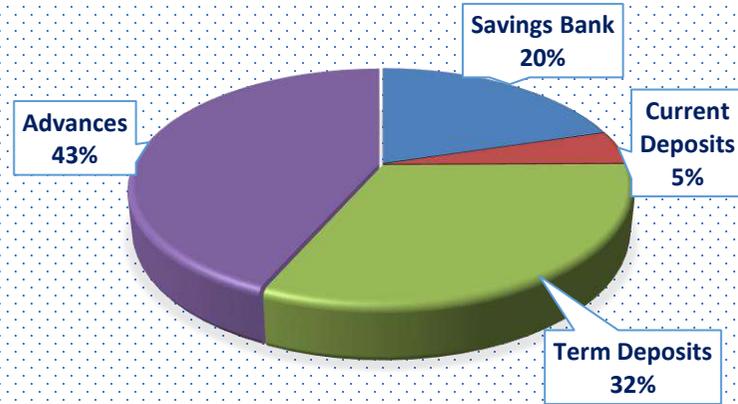
(Rs. In Crores)

Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
<b>Domestic-Deposits</b>							
Savings Bank	97211	98544	102328	3784	3.84%	5117	5.26%
Current Account	14882	19921	21107	1186	5.95%	6225	41.83%
<b>CASA</b>	<b>112093</b>	<b>118465</b>	<b>123435</b>	<b>4970</b>	<b>4.20%</b>	<b>11342</b>	<b>10.12%</b>
Term Deposits	142231	152337	155533	3196	2.10%	13302	9.35%
<b>Deposits</b>	<b>254324</b>	<b>270802</b>	<b>278968</b>	<b>8166</b>	<b>3.02%</b>	<b>24644</b>	<b>9.69%</b>
<b>CASA%</b>	<b>44.07%</b>	<b>43.75%</b>	<b>44.25%</b>	<b>50 bps</b>		<b>18 bps</b>	
<b>Overseas- Deposits</b>							
Savings Bank	232	274	261	-13	-4.74%	29	12.50%
Current Account	1788	2175	1812	-363	-16.69%	24	1.34%
<b>CASA</b>	<b>2020</b>	<b>2449</b>	<b>2073</b>	<b>-376</b>	<b>-15.35%</b>	<b>53</b>	<b>2.62%</b>
Term Deposits	4539	4794	4864	70	1.46%	325	7.16%
<b>Global Deposits</b>							
CASA	114113	120914	125508	4594	3.80%	11395	9.99%
Term Deposits	146770	157131	160397	3266	2.08%	13627	9.28%
<b>Deposits</b>	<b>260883</b>	<b>278045</b>	<b>285905</b>	<b>7860</b>	<b>2.83%</b>	<b>25022</b>	<b>9.59%</b>
<b>CASA%</b>	<b>43.74%</b>	<b>43.49%</b>	<b>43.90%</b>	<b>41 bps</b>		<b>16 bps</b>	

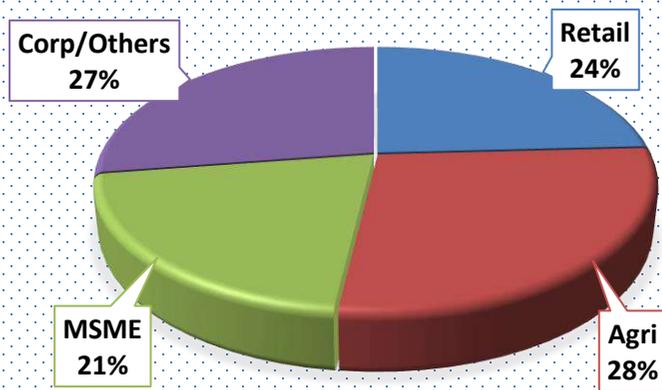




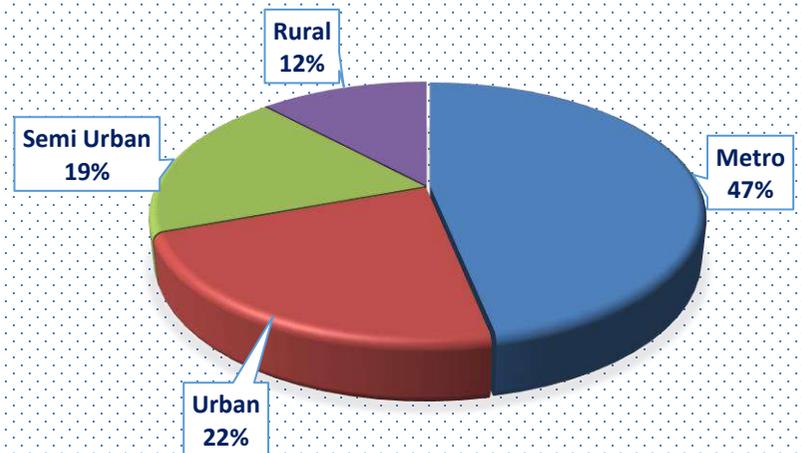
BUSINESS PORTFOLIO SHARE MAR 24



% SHARE OF ADVANCE-MAR 24



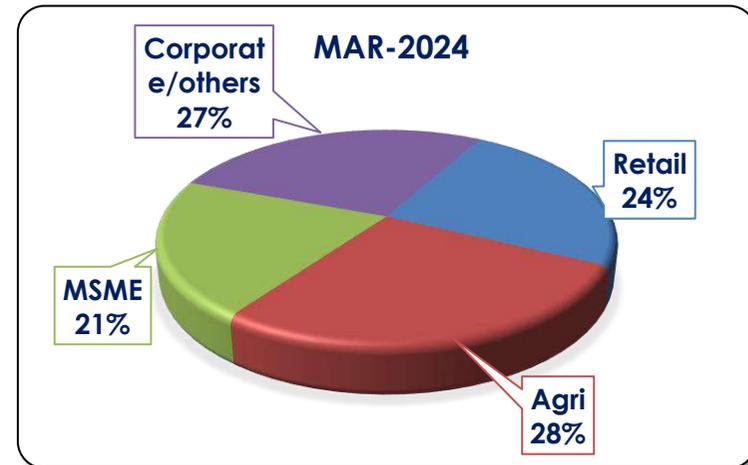
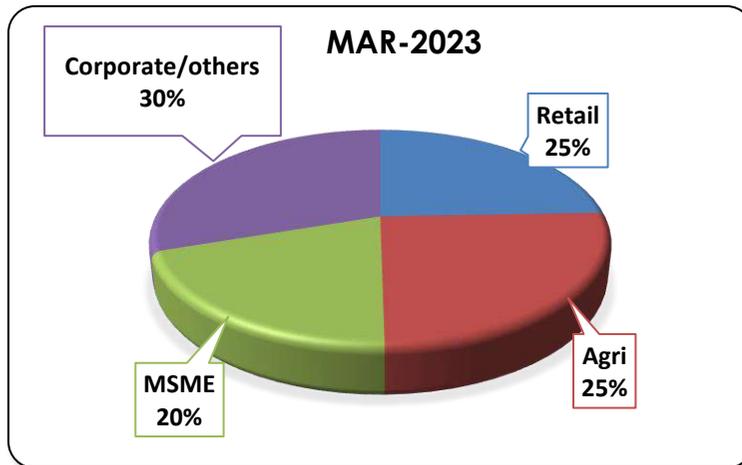
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: MAR 24





(Rs. In Crores)

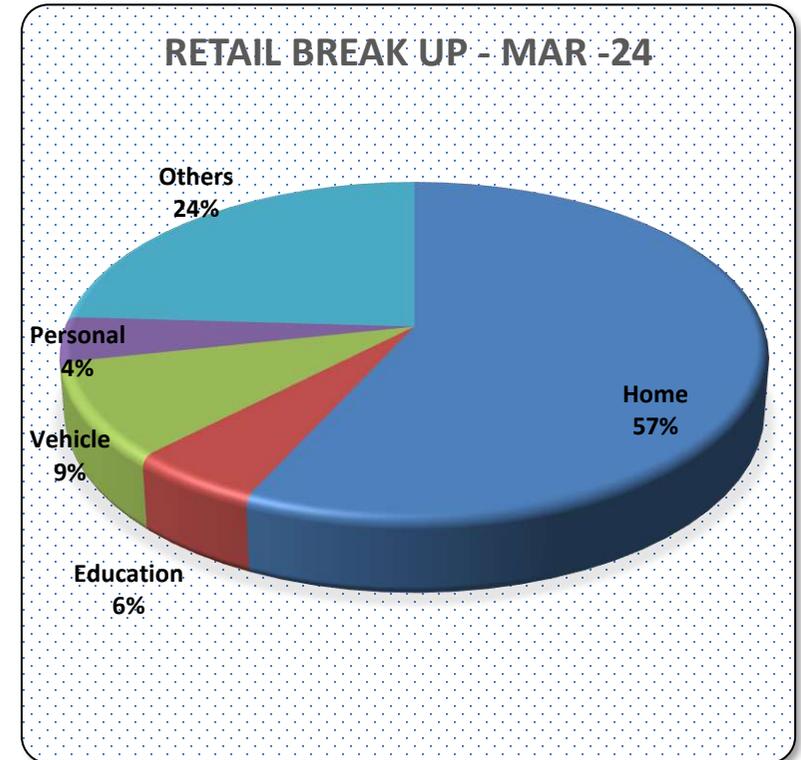
Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	42400	46616	48514	1898	4.07%	6114	14.42%
Agri	43988	50326	55636	5310	10.55%	11648	26.48%
MSME	34856	40643	41552	909	2.24%	6696	19.21%
Corporate/others	52425	60469	54995	-5474	-9.05%	2570	4.90%
<b>Domestic Advances</b>	<b>173669</b>	<b>198054</b>	<b>200697</b>	<b>2643</b>	<b>1.33%</b>	<b>27028</b>	<b>15.56%</b>
Overseas Advances	15340	18109	18321	212	1.17%	2981	19.43%
<b>Global Advances</b>	<b>189009</b>	<b>216163</b>	<b>219018</b>	<b>2855</b>	<b>1.32%</b>	<b>30009</b>	<b>15.88%</b>
<b>RAM to Domestic Adv (%)</b>	<b>69.81%</b>	<b>69.47%</b>	<b>72.60%</b>	<b>313 bps</b>		<b>279 bps</b>	





(Rs. In Crores)

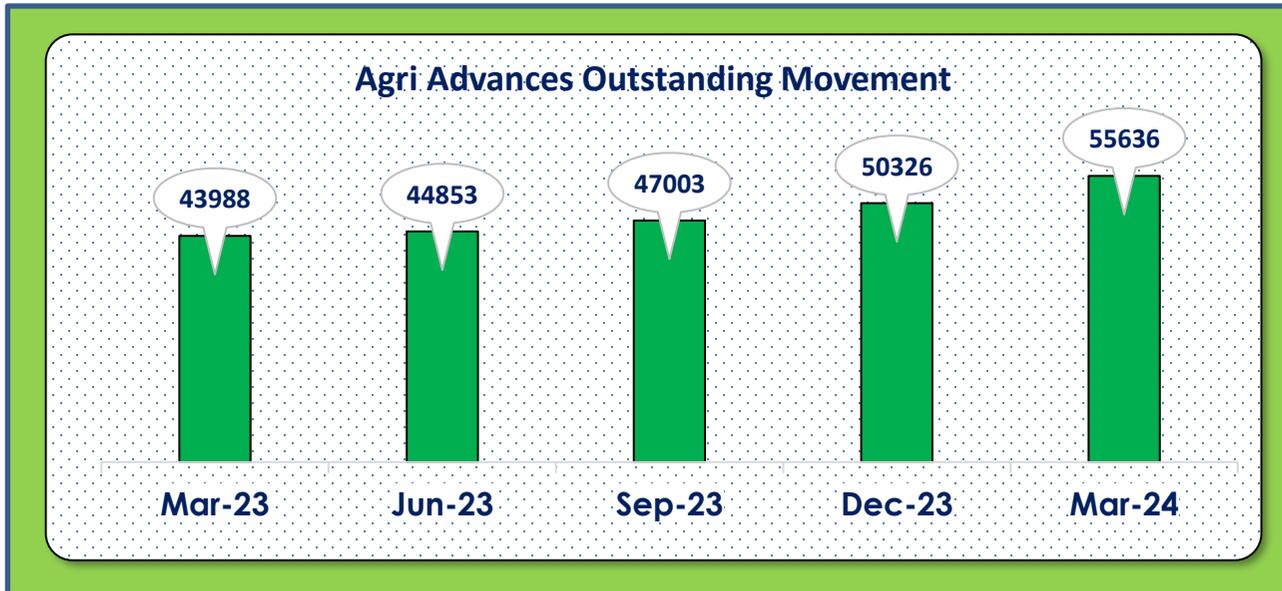
Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q %	Y-o-Y %
<b>RETAIL CREDIT</b>	<b>42400</b>	<b>46616</b>	<b>48514</b>	<b>4.07%</b>	<b>14.42%</b>
<i>Of which</i>					
Home	24116	26612	27621	3.79%	14.53%
Education	3443	2635	2641	0.23%	-23.29%
Vehicle	3751	4248	4491	5.71%	19.72%
Personal	1537	1905	2083	9.33%	35.51%
Others	9553	11215	11679	4.13%	22.25%
<b>AGRI</b>	<b>43988</b>	<b>50326</b>	<b>55636</b>	<b>10.55%</b>	<b>26.48%</b>
<b>MSME</b>	<b>34856</b>	<b>40643</b>	<b>41552</b>	<b>2.24%</b>	<b>19.21%</b>
<i>Of which</i>					
Micro	23654	24171	24780	2.52%	4.76%
Small	6959	7633	7812	2.35%	12.26%
Medium	4243	8839	8960	1.36%	111.16%





(Rs. In Crores)

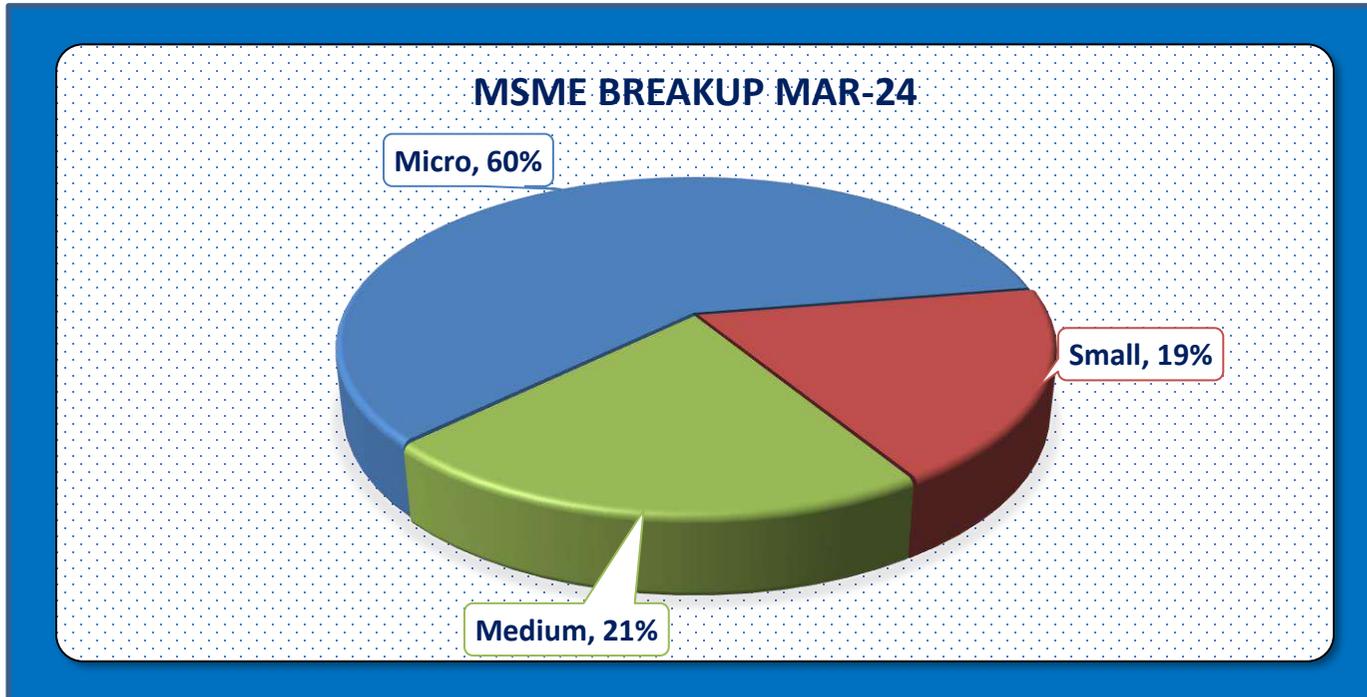
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Mar-23	173669	43988	25.33%
Jun-23	174611	44853	25.69%
Sep-23	191823	47003	24.50%
Dec-23	198054	50326	25.41%
Mar-24	200697	55636	27.72%





(Rs. In Crores)

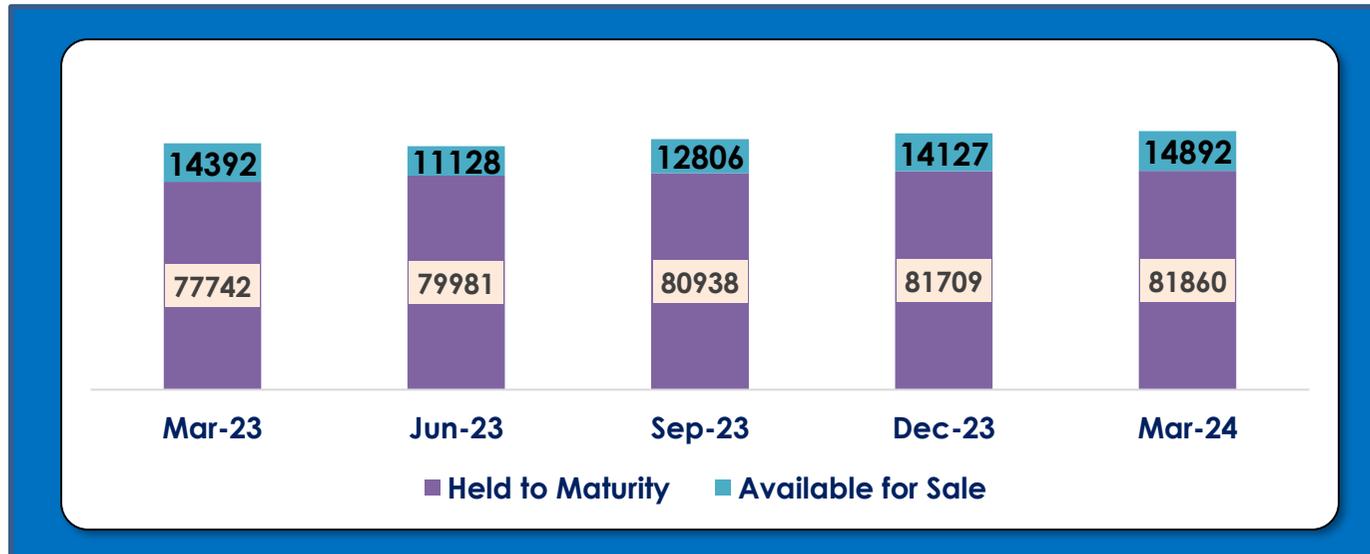
Category	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
Micro	23654	24420	23607	24171	24780
Small	6959	7207	7471	7633	7812
Medium	4243	4320	8033	8839	8960
<b>Total</b>	<b>34856</b>	<b>35947</b>	<b>39111</b>	<b>40643</b>	<b>41552</b>





(Rs. In Crores)

Parameters	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
<b>Domestic Investments</b>	<b>92134</b>	<b>91170</b>	<b>93744</b>	<b>96044</b>	<b>96752</b>
SLR	64459	63455	66005	68029	69297
Non SLR	27675	27715	27739	28015	27455
Held to Maturity	77742	79981	80938	81709	81860
Available for Sale	14392	11128	12806	14127	14892
Held for Trading	0	61	0	208	0
<b>Investment by Overseas Branches</b>	<b>4138</b>	<b>4158</b>	<b>4147</b>	<b>4166</b>	<b>4164</b>
<b>Global Investments</b>	<b>96272</b>	<b>95328</b>	<b>97891</b>	<b>100210</b>	<b>100916</b>





Particulars	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	FY 2022-23	FY 2023-24
Return on Equity (%)	18.32	13.44	16.16	17.70	18.50	15.55	16.24
Basic & Diluted Earning per Share	0.34	0.26	0.33	0.38	0.43	1.15	1.40
Price Earning Ratio	65.57	92.33	141.48	113.32	140.23	19.65	42.67
Book value per share (in Rs)	7.75	8.01	8.35	8.93	9.56	7.75	9.56
Price/Book value (in Rs)	2.91	3.05	5.60	4.85	6.27	2.91	6.27
Adjusted Book value (in Rs)	6.02	6.64	7.63	8.24	8.79	6.02	8.79
Price/Adjusted Book value (in Rs)	3.75	3.68	6.13	5.26	6.82	3.75	6.82

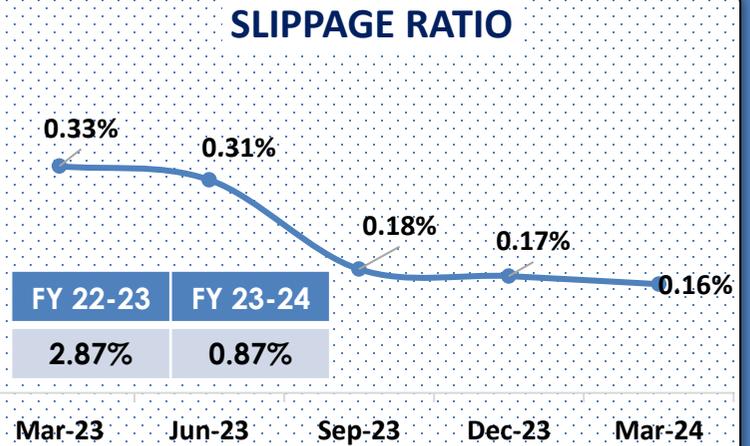
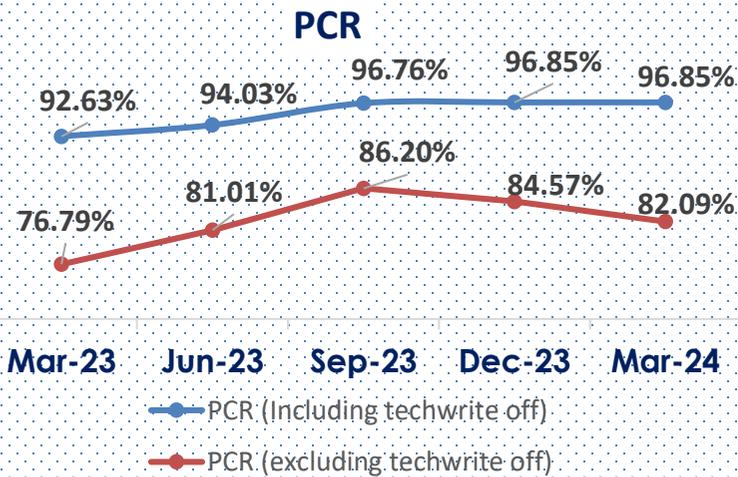
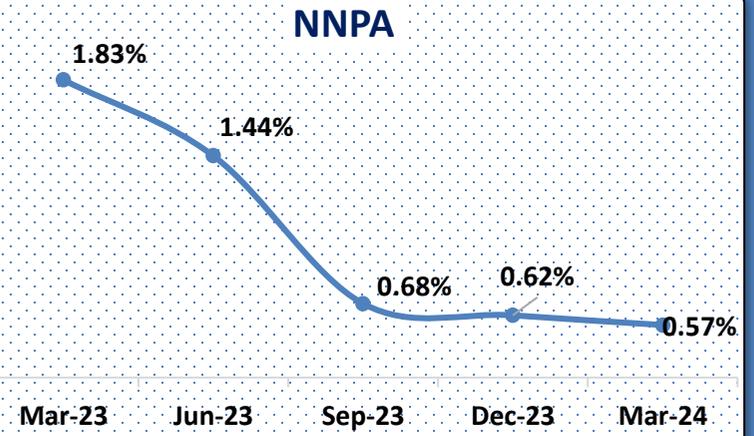
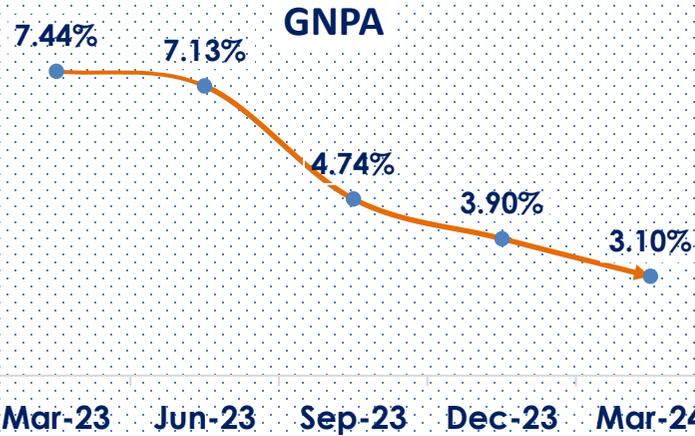




(Rs. In Crores)

Details	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	FY 22-23	FY 23-24
<b>i) Opening Gross NPAs</b>	14333	14072	13629	9893	8441	15299	14072
a. Cash Recoveries	292	248	329	212	322	1254	1111
b. Upgradation	175	143	181	163	90	1023	577
c. Write-Offs	403	597	3559	1491	1567	3412	7214
d. Sale to ARCs	0	0	7	0	17	11	24
<b>ii) Total Reductions (a+b+c+d)</b>	<b>870</b>	<b>988</b>	<b>4076</b>	<b>1866</b>	<b>1996</b>	<b>5700</b>	<b>8926</b>
iii) Fresh Slippages to NPA category	531	535	321	331	329	4029	1516
iv) Other Debits	76	12	19	81	21	443	132
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>14072</b>	<b>13629</b>	<b>9893</b>	<b>8441</b>	<b>6794</b>	<b>14072</b>	<b>6794</b>
<b>Gross NPA (%)</b>	<b>7.44%</b>	<b>7.13%</b>	<b>4.74%</b>	<b>3.90%</b>	<b>3.10%</b>	<b>7.44%</b>	<b>3.10%</b>
Net NPAs	3266	2590	1364	1303	1217	3266	1217
<b>Net NPA (%)</b>	<b>1.83%</b>	<b>1.44%</b>	<b>0.68%</b>	<b>0.62%</b>	<b>0.57%</b>	<b>1.83%</b>	<b>0.57%</b>
<b>Provision Coverage Ratio</b>	<b>92.63%</b>	<b>94.03%</b>	<b>96.76%</b>	<b>96.85%</b>	<b>96.85%</b>	<b>92.63%</b>	<b>96.85%</b>
<b>f. Recovery from Written off accounts</b>	778	407	446	636	938	1798	2427
<b>g. Recovery from uncharged interest</b>	155	86	106	116	102	199	410
<b>Total Recovery (a+b+d+f+g)</b>	<b>1400</b>	<b>884</b>	<b>1069</b>	<b>1127</b>	<b>1468</b>	<b>4285</b>	<b>4549</b>







(Rs. In Crores)

Segmental NPAs	Mar-23			Dec-23			Mar-24		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	42400	1802	4.25%	46616	846	1.81%	48514	824	1.70%
Agri	43988	2974	6.76%	50326	2183	4.34%	55636	2098	3.77%
MSME	34856	3193	9.16%	40643	2291	5.64%	41552	2227	5.36%
<b>RAM</b>	<b>121244</b>	<b>7969</b>	<b>6.57%</b>	<b>137585</b>	<b>5320</b>	<b>3.87%</b>	<b>145702</b>	<b>5149</b>	<b>3.53%</b>
Corporate	52425	4543	8.67%	60469	1521	2.52%	54995	289	0.53%
<b>Domestic Advance</b>	<b>173669</b>	<b>12512</b>	<b>7.20%</b>	<b>198054</b>	<b>6841</b>	<b>3.45%</b>	<b>200697</b>	<b>5438</b>	<b>2.71%</b>
Overseas	15340	1560	10.17%	18109	1600	8.84%	18321	1357	7.41%
<b>Total</b>	<b>189009</b>	<b>14072</b>	<b>7.45%</b>	<b>216163</b>	<b>8441</b>	<b>3.90%</b>	<b>219018</b>	<b>6794</b>	<b>3.10%</b>





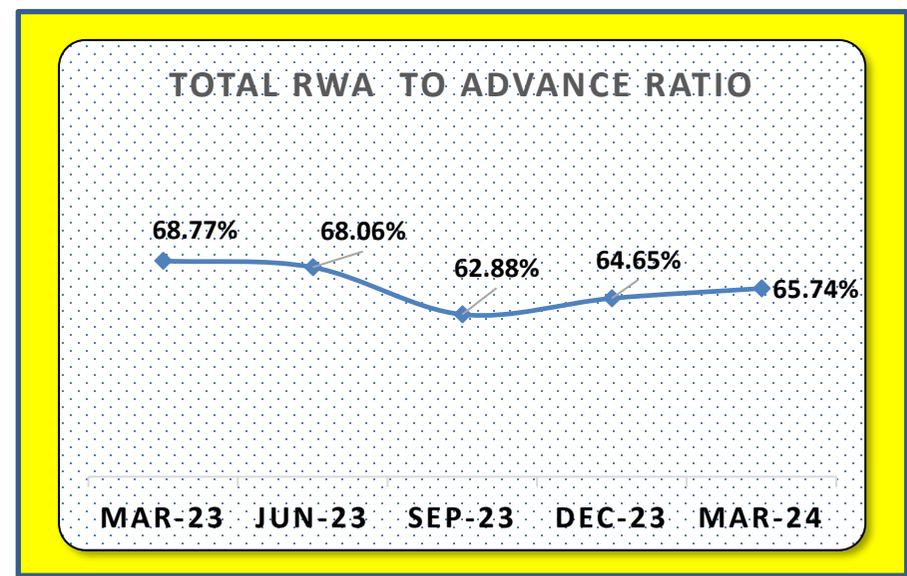
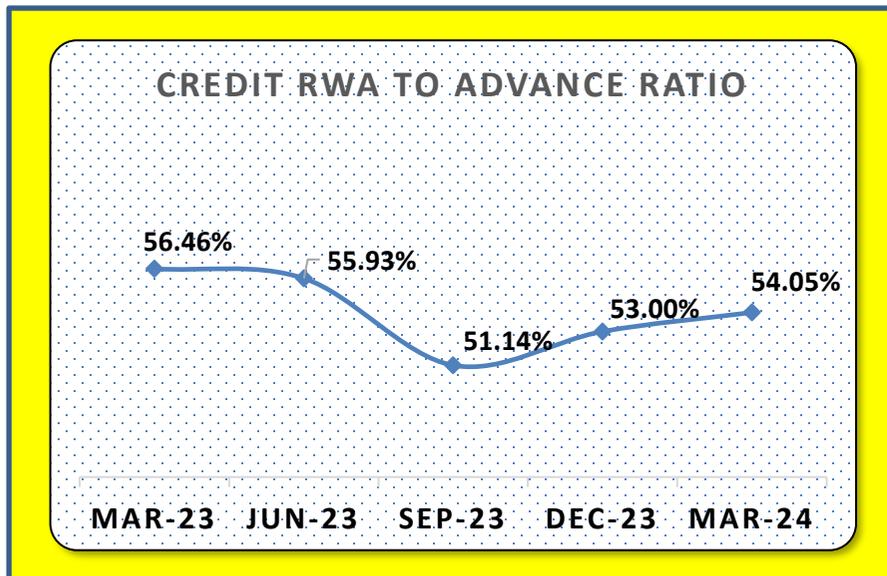
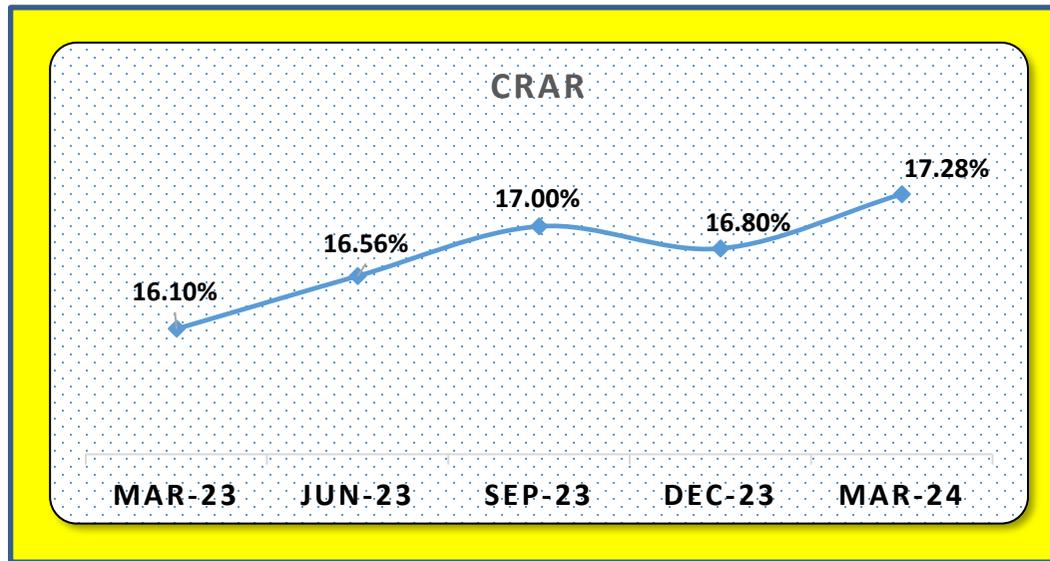
(Rs. In Crores)

Particulars	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
Market Risk RWA	8208	6506	7814	8481	8892
Operational Risk RWA	15066	16705	16705	16705	16705
Credit Risk RWA	106706	106969	106838	114570	118382
<b>Total RWA (A)</b>	<b>129980</b>	<b>130180</b>	<b>131357</b>	<b>139756</b>	<b>143979</b>
CET 1	16736	17367	18135	19495	20840
<b>CET 1%</b>	<b>12.88%</b>	<b>13.34%</b>	<b>13.81%</b>	<b>13.95%</b>	<b>14.47%</b>
Tier 1	16736	17367	18135	19495	20840
<b>Tier 1%</b>	<b>12.88%</b>	<b>13.34%</b>	<b>13.81%</b>	<b>13.95%</b>	<b>14.47%</b>
Tier 2	4189	4192	4190	3987	4035
<b>Tier 2%</b>	<b>3.22%</b>	<b>3.22%</b>	<b>3.19%</b>	<b>2.85%</b>	<b>2.80%</b>
<b>Total Capital (B)</b>	<b>20925</b>	<b>21559</b>	<b>22325</b>	<b>23482</b>	<b>24875</b>
<b>CRAR (B/A)</b>	<b>16.10%</b>	<b>16.56%</b>	<b>17.00%</b>	<b>16.80%</b>	<b>17.28%</b>
<b>Total RWA to Advance Ratio</b>	<b>68.77%</b>	<b>68.06%</b>	<b>62.88%</b>	<b>64.65%</b>	<b>65.74%</b>
<b>Credit RWA to Advance Ratio</b>	<b>56.46%</b>	<b>55.93%</b>	<b>51.14%</b>	<b>53.00%</b>	<b>54.05%</b>



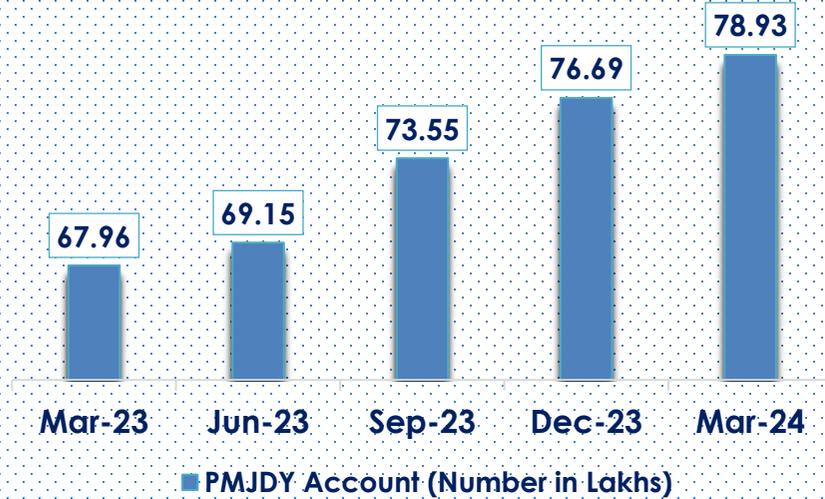


## MOVEMENT OF CRAR & RWAs

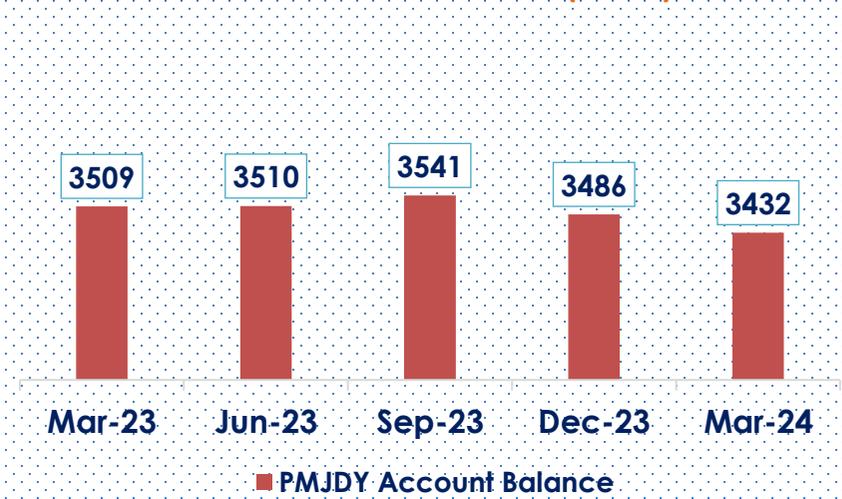




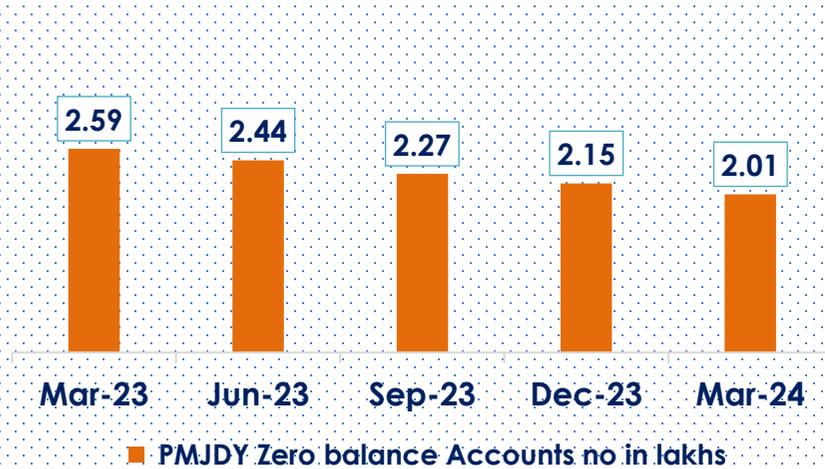
PMJDY Account (Number in Lakhs)



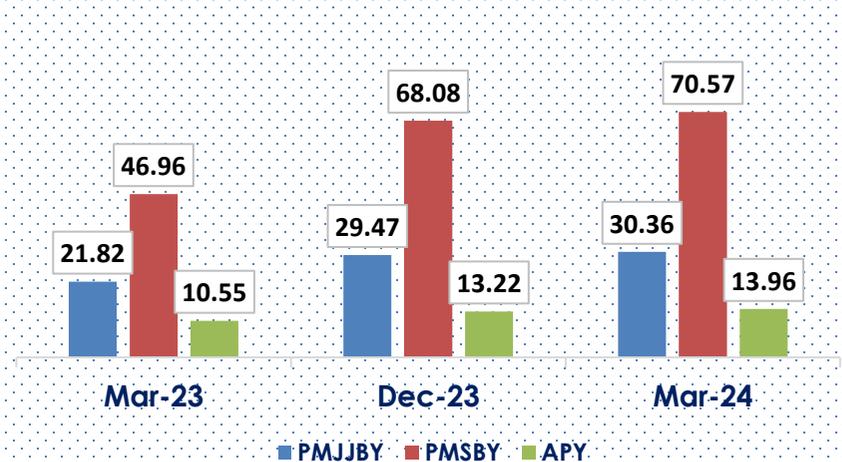
PMJDY Account Balance (in Crs)

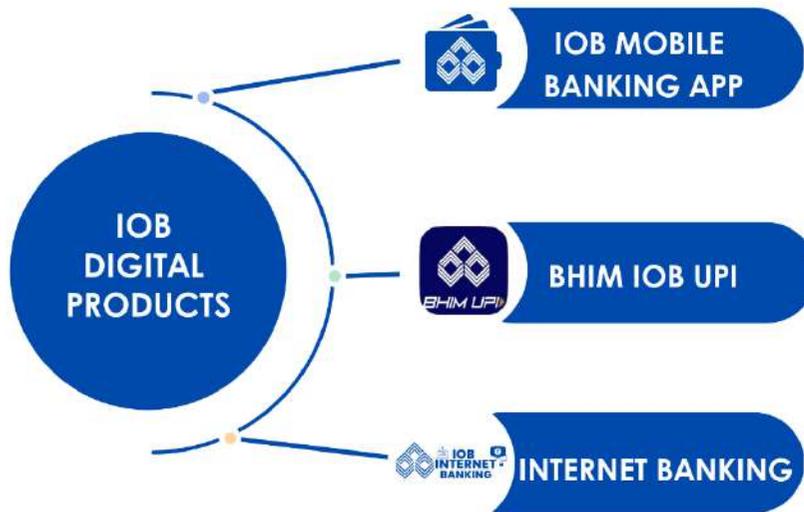


PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)





GO  
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# IOB MOBILE BANKING APP



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# DIGITAL INITIATIVES





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DIGITAL INITIATIVES



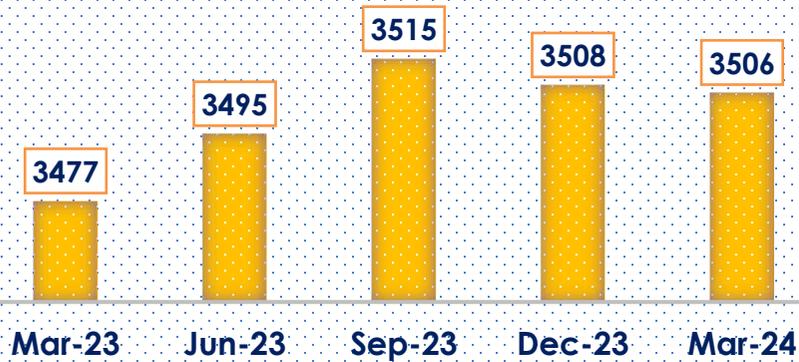
# e-BG

Get Your Bank Guarantee  
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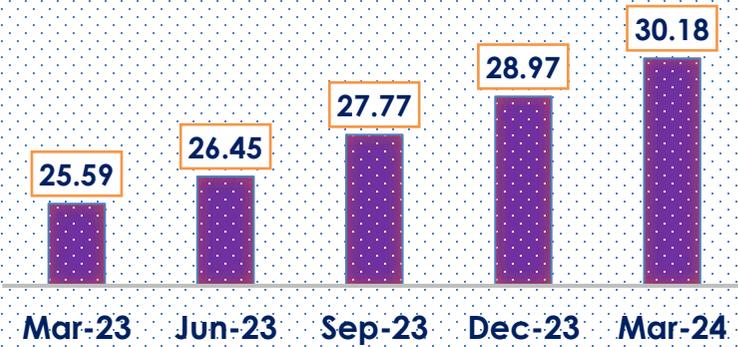




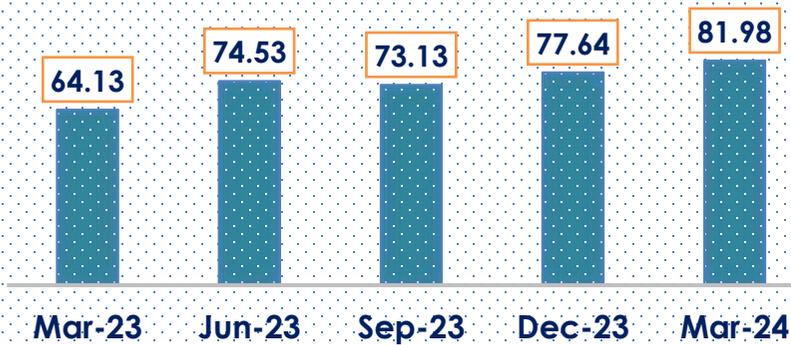
ATM/CDM USERS  
(NO OF OUTLETS)



INTERNET BANKING REGISTERED  
USERS  
(IN LAKHS)

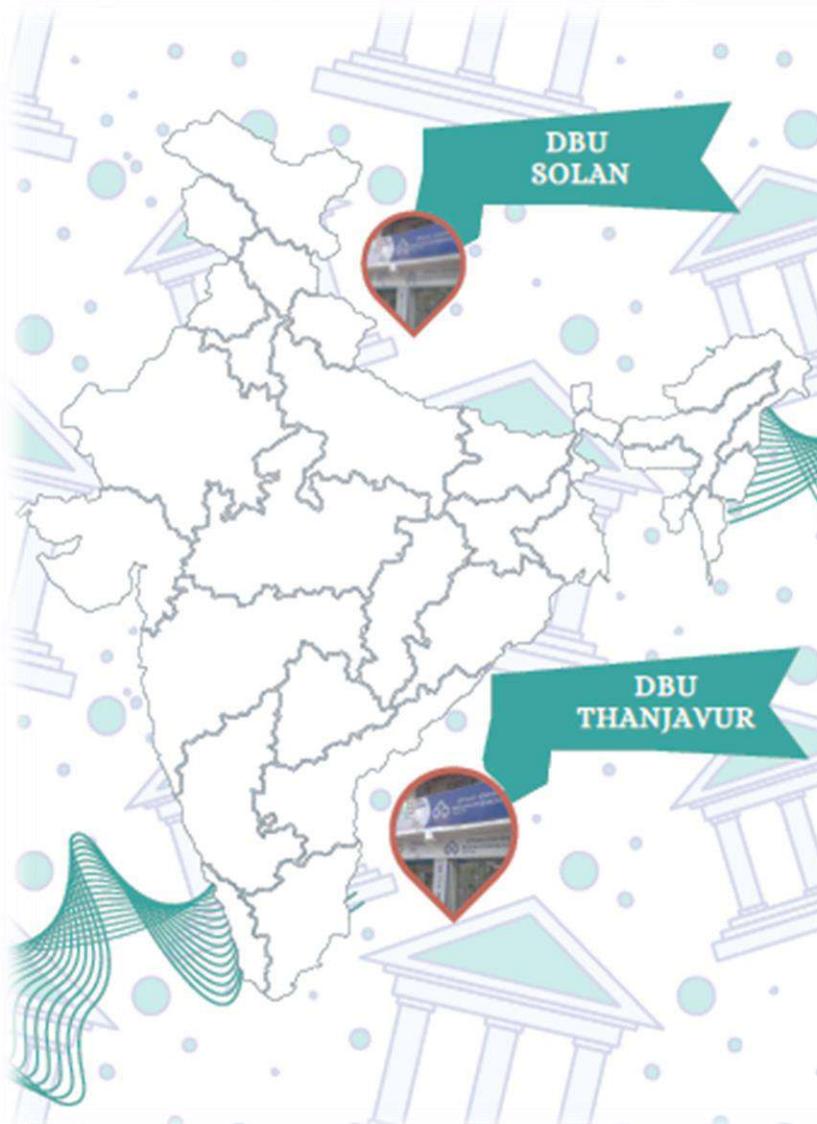


MOBILE BANKING REGISTERED USERS  
(IN LAKHS)



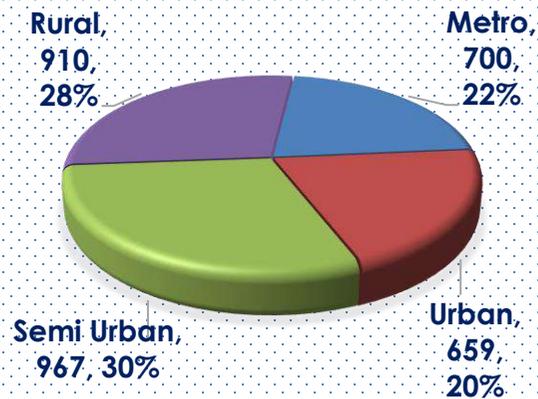
UPI REGISTERED USERS  
(IN LAKHS)



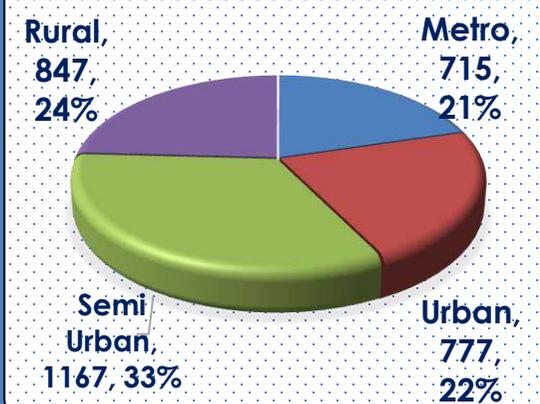


Domestic Presence	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
 Branches	3220	3222	3223	3226	3236
 ATM/CR	3477	3495	3515	3508	3506
 BC	3190	3322	3891	4886	6379

**MAR-24 BRANCHES**



**MAR-24 ATM/CR**





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## FOREIGN OUTREACH



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BRANCH



SINGAPORE  
BRANCH



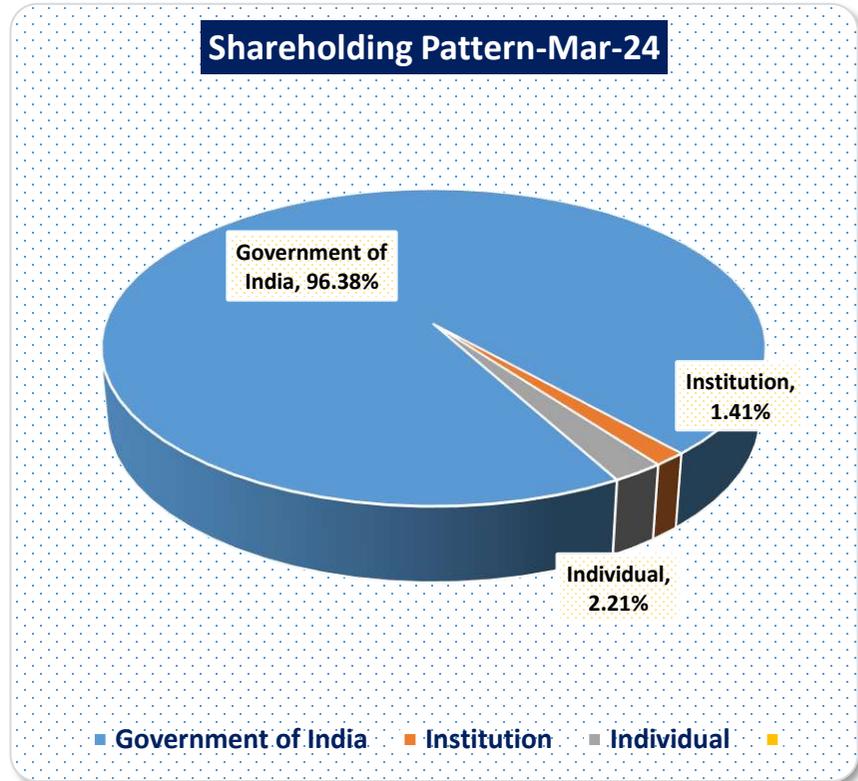
COLOMBO  
BRANCH



BANGKOK  
BRANCH



Category of Shareholder	% share
Government of India	96.38%
FI/Banks	0.00%
Foreign Portfolio Investor (Corporate)	0.05%
Mutual Funds	0.06%
Insurance Companies	1.23%
Individual	1.90%
ESOP/ESOS/ESPS	0.22%
Bodies Corporate	0.07%
NRI	0.05%
HUF	0.04%

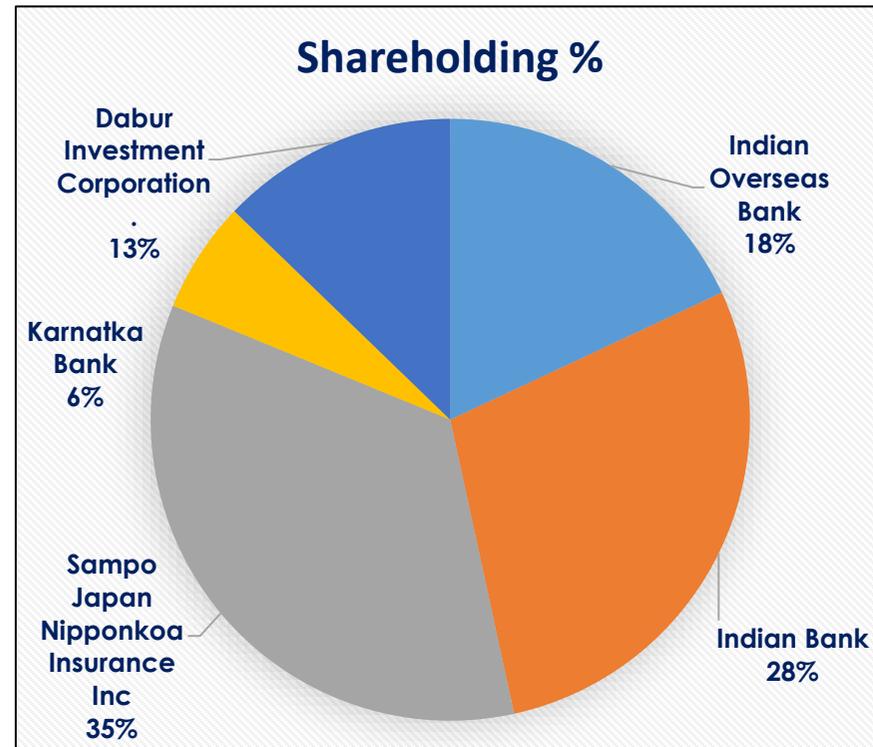




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

Name of Entity	Share Holding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sampo Japan Nipponkoa Insurance Inc	34.61%
Karnataka Bank	6.00%
Dabur Investment Corporation	12.81%
<b>Total</b>	<b>100.00%</b>

- USGIC has entered Bancassurance tie up with Allahabad Bank, IOB & Karnataka Bank.
- IOB entered Corporate Agency arrangements with effect from 20<sup>th</sup> 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".



(Rs. In Lakhs)

Balance Sheet as at 31.03.2024				
LIABILITIES				
Particulars	Standalone		Consolidated	
	Mar-24	Mar-23	Mar-24	Mar-23
Capital	1890241	1890241	1890241	1890241
Reserves and Surplus	903989	636053	865904	597363
Deposits	28590538	26088329	28612148	26097359
Borrowings	3038717	2080377	3038717	2080377
Other Liabilities & Provisions	779877	679582	779923	679650
<b>Total</b>	<b>35203362</b>	<b>31374582</b>	<b>35186932</b>	<b>31344990</b>
ASSETS				
Cash & Balance with RBI	1690456	1714836	1690554	1715018
Balance with Banks and Money at Call and Short Notice	164986	345873	190936	367065
Investments	9963208	9417041	9919392	9364252
Advances	21331881	17805257	21333013	17806768
Fixed Assets	373976	370998	374019	371074
Other Assets	1678855	1720578	1679019	1720813
<b>Total</b>	<b>35203362</b>	<b>31374582</b>	<b>35186932</b>	<b>31344990</b>



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Secure **the Planet!**  
Investing in a  
**Greener Future"**



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- ✓ Eligible Scheme : RDP\*
- ✓ Period : 999 Days
- ✓ Bulk Deposit Option Available

**OPEN NOW**

\*RDP-Reinvestment Deposit Plan

**0.75% additional interest rate for Super Senior Citizen & 0.50% for additional interest rate for Senior Citizen**

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ENVIRONMENTAL SOCIAL GOVERNANCE

**E**  
ENVIRONMENTAL



**IOB TEJAS  
FOR RENEWABLE SOLAR  
ENERGY EQUIPMENT**

**IOB VEHICLE  
LOAN FOR E BIKE/CAR**



**CREDIT FACILITY  
TO  
WINDMILL**




**PAPERLESS  
BANKING**





**ESG**  
ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS IOB CREDIT SCHEME FOR WOMEN

*Empower Women*



THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST

**S**  
SOCIAL



FINANCIAL LITERACY CENTERS (SNEHA)

FRIENDLY WORK ENVIRONMENT





**ESG**  
ENVIRONMENTAL SOCIAL GOVERNANCE

COMPLYING WITH ALL GUIDELINES & REGULATIONS

EFFECTIVE MONITORING

CUSTOMER RIGHT POLICY

EFFECTIVE CUSTOMER COMPLAINTS RESOLUTION

**G**

GOVERNANCE



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





## 19th IBA Annual Banking Technology Conference, Expo & Citations

Indian Overseas Bank received 5 awards under Medium Size Banks Category in the following fields.

1. Winner- Best Technology Talent
2. Winner- Best Financial Inclusion
3. Runner Up-Best Fintech & DPI Adoption
4. Special Mention- Best Technology Bank
5. Special Mention- Best AI&ML 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.



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**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

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