



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Good People to grow with
आपकी प्रगति का सच्चा साथी



Performance Analysis

Q4 - FY 2023 - 24

BSE: 532388
NSE: IOB





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VISION MISSION STATEMENT



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



Shri M Ct M Chidambaram Chettyar
IOB Founder Chairman



Overview As on 31.03.2024

Key Parameters (Amount Rs. In Crore)

- **Total Business at Rs.5,04,923**
- **CASA at Rs.1,25,508**
- **Total Deposits Rs.2,85,905**
- **Gross Advances at Rs.2,19,018**
- **Operating Profit for Q4:23-24 at Rs.1,961**
- **Net Profit for Q4:23-24 at Rs.808**
- **Net NPA at 0.57% & GNPA at 3.10%**
- **Provision Coverage Ratio at 96.85%**
- **Daily Average Transactions 2.08 Crore**

Capital Adequacy Ratio (CRAR)

Particulars	Basel III	Regulatory Requirement
CET 1	14.47%	8.00%
TIER 1	14.47%	9.50%
TIER 2	2.81%	2.00%
TOTAL CRAR	17.28%	11.50% (Including CCB)

5th Rank amongst the PSBs in terms of Market Capitalization as on 01.04.2024



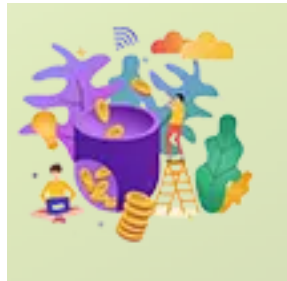
BUSINESS COMPOSITION



(Rs. In Crore)

Deposits

SB – Rs.1,02,589
CA – Rs.22,919
CASA – Rs.1,25,508
TD – Rs.1,60,397
Total Deposits – Rs.2,85,905



Retail

Retail Loans -
Rs.48,514



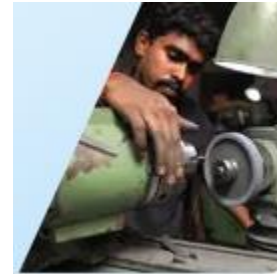
Agriculture

Loan Portfolio -
Rs.55,636



MSME

Loan Portfolio -
Rs.41,552



Corporate & Overseas

Loan Portfolio -
Rs.73,316





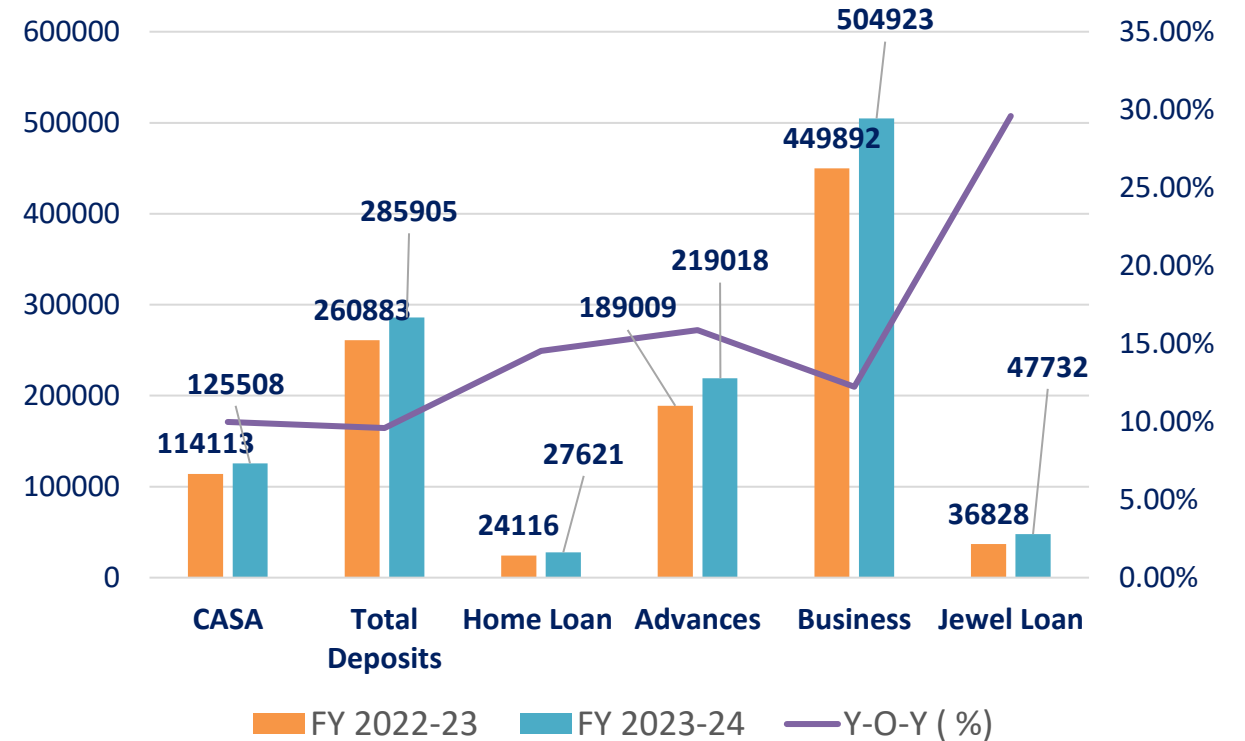
Performance Highlights



(Rs. In Crore)

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

Business Growth

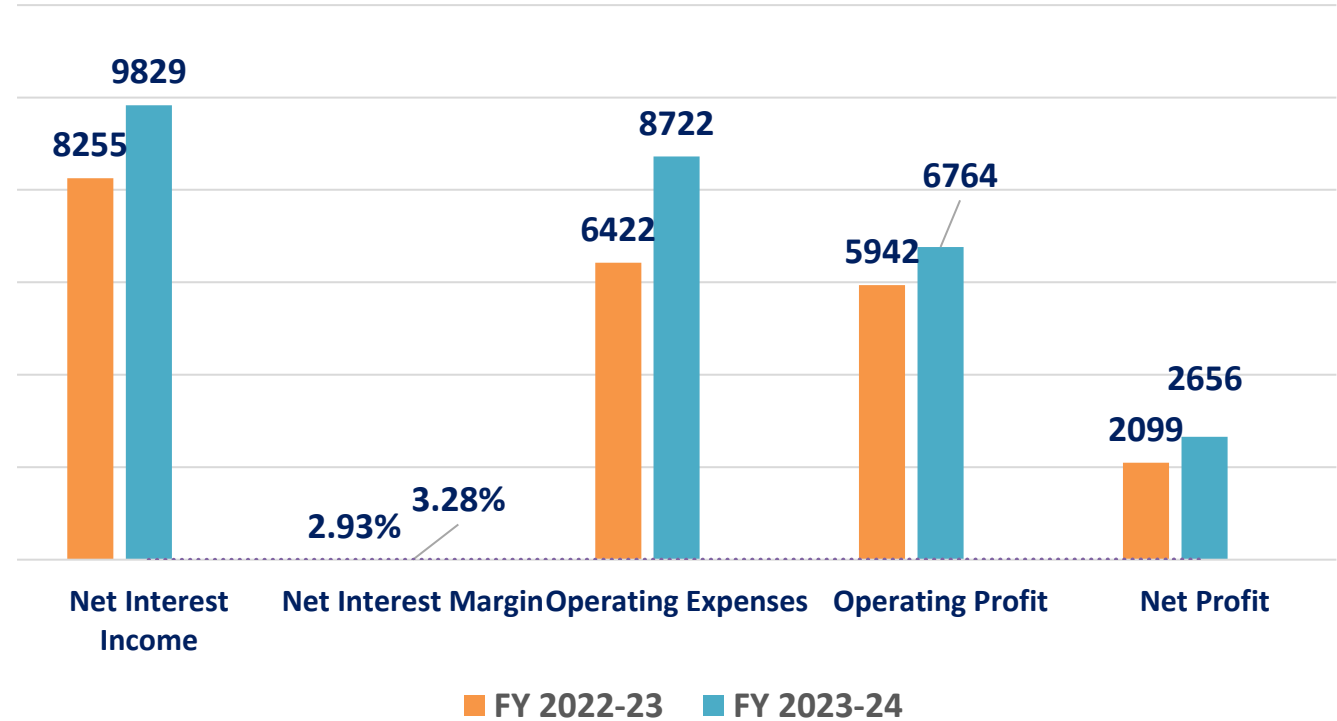




(Rs. In Crore)

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

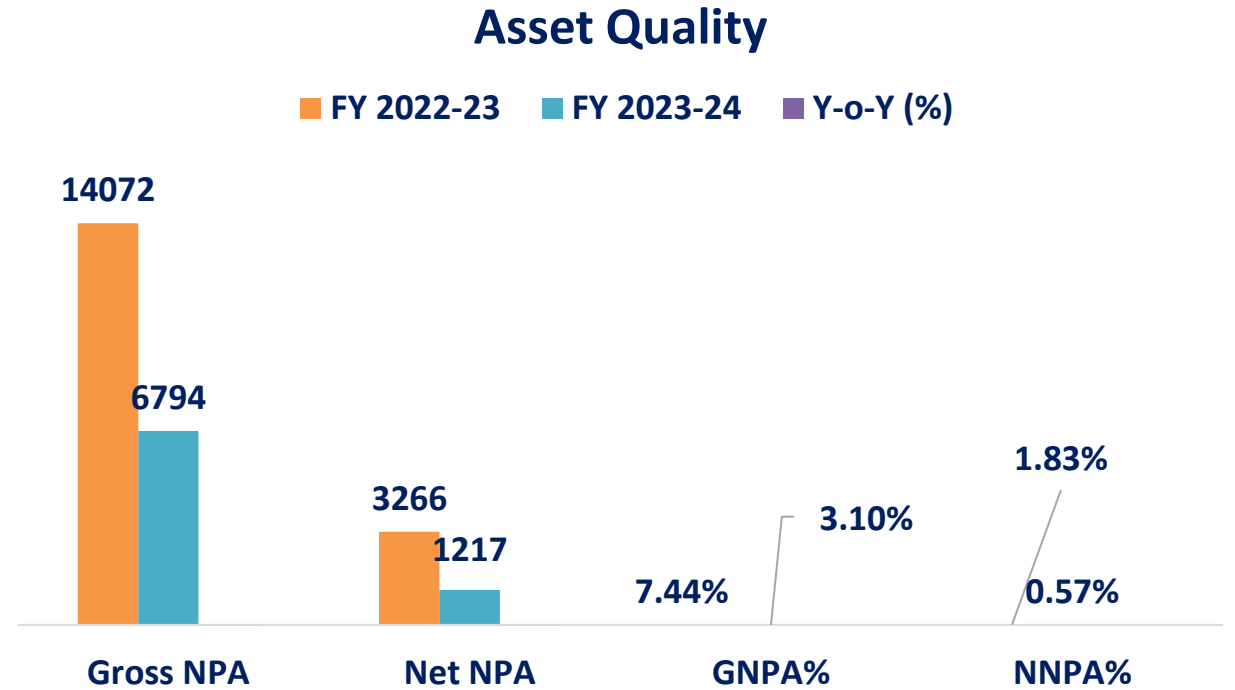
Profitability





(Rs. In Crore)

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

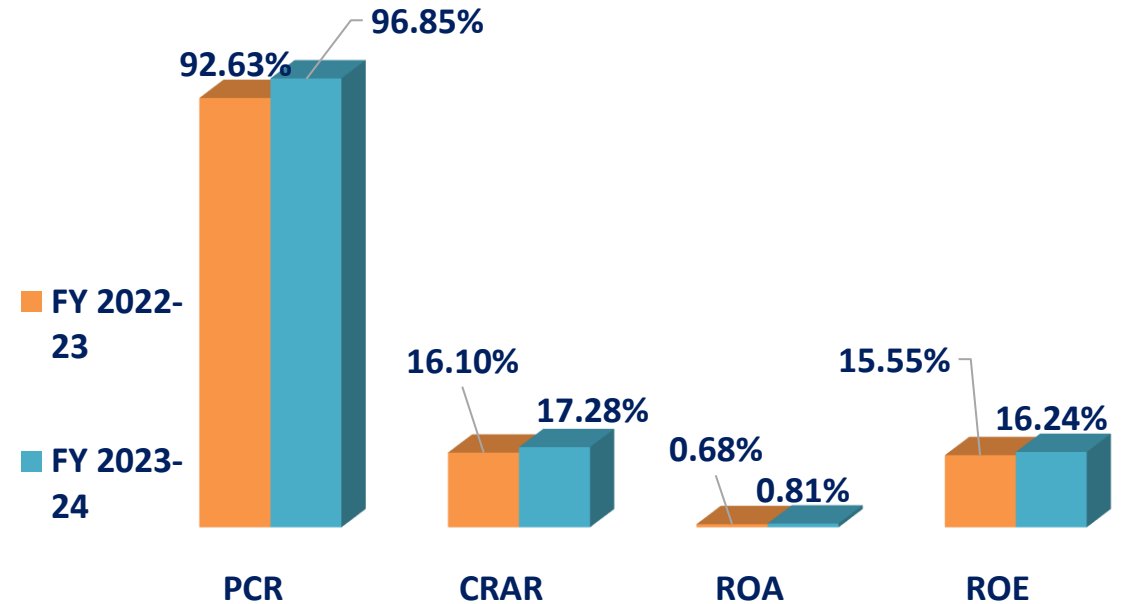







STRENGTHENING FINANCIAL INDICATORS

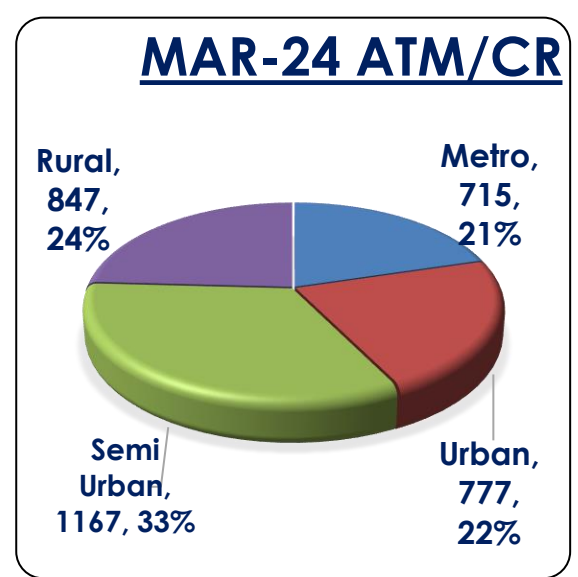
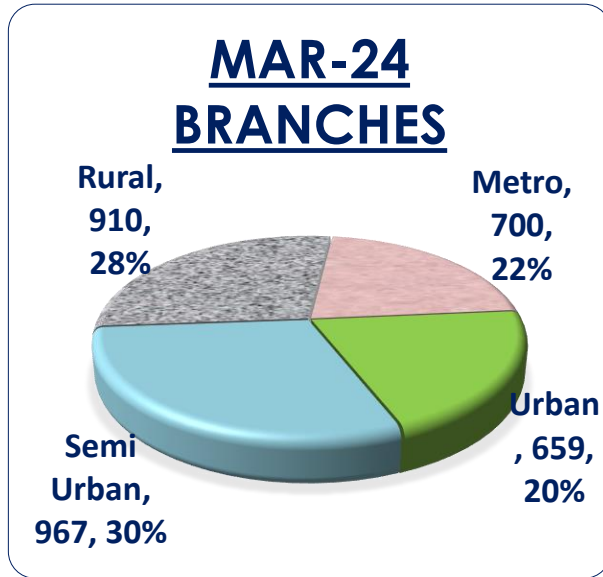
Parameters	FY 2022-23	FY 2023-24	Y-o-Y (%)
PCR	92.63%	96.85%	422 bps
CRAR	16.10%	17.28%	118 bps
ROA	0.68%	0.81%	13 bps
ROE	15.55%	16.24%	69 bps

Strengthening Financial Indicators





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





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GLOBAL OUTREACH



HONG KONG
BRANCH



SINGAPORE
BRANCH



COLOMBO
BRANCH



BANGKOK
BRANCH

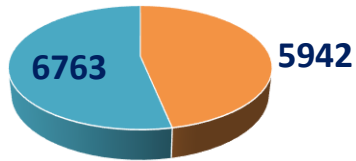




(Rs. In Crore)

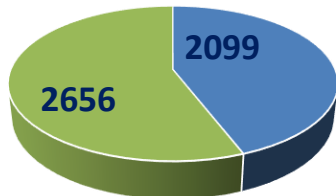
Operating Profit

(Rs. In Crore)



■ FY 22-23 ■ FY 23-24

Net Profit (Rs. In Crore)



■ FY 22-23 ■ FY 23-24

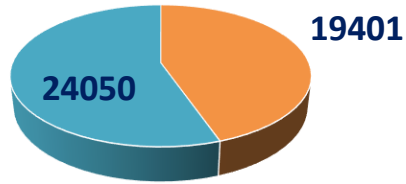
Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q	Q-o-Q	Y-o-Y (12 M)
						Q4 2023-24 Over Q3 2023-24	Q4 2023-24 Over Q4 2022-23	
Interest Income	5192	6176	6629	19401	24050	7.33%	27.68%	23.96%
Interest Expenses	2916	3778	3866	11145	14221	2.33%	32.58%	27.60%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



TOTAL INCOME

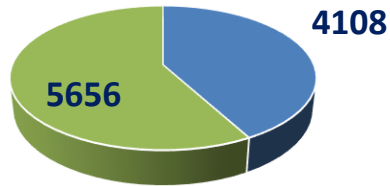
(Rs. In Crore)

Total Interest Income (Rs. In Crore)



■ FY 22-23 ■ FY 23-24

Total Non Interest Income (Rs. In Crore)



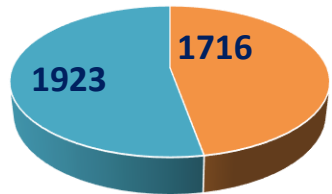
■ FY 22-23 ■ FY 23-24

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q	Q-o-Q	Y-o-Y (12 M)
						Q4 23-24 Over Q3 23-24	Q4 23-24 Over Q4 22-23	
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%
Total Interest Income	5192	6175	6629	19401	24050	7.35%	27.68%	23.96%
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%
Total Non Interest Income	1430	1262	2477	4108	5656	96.28%	73.22%	37.68%
Total Income	6622	7437	9106	23509	29706	22.44%	37.51%	26.36%



(Rs. In Crore)

Fee Based Income – Global (Rs. In Crore)



■ FY 22-23 ■ FY 23-24

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q	Q-o-Q	Y-o-Y (12 M)
						Q4 23-24 Over Q3 23-24	Q4 23-24 Over Q4 22-23	
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%
FEE BASED INCOME (A+B+C+D+E+F)	598	438	544	1651	1839	24.23%	-9.01%	11.40%
Overseas	17	18	24.5	65	84	36.30%	44.31%	29.44%
Fee Based Income - Global	615	456	569	1716	1923	24.71%	-7.53%	12.08%

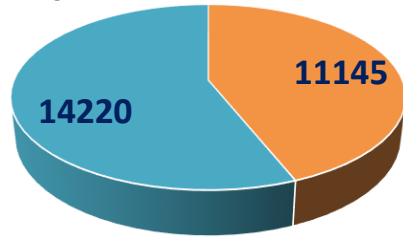


TOTAL EXPENSES



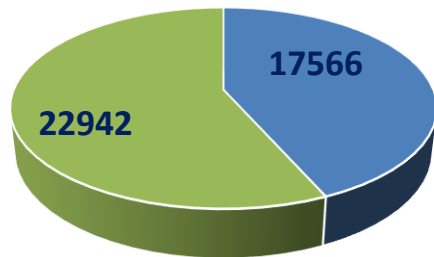
(Rs. In Crore)

Total Interest Expenses (Rs. In Crore)



■ FY 22-23 ■ FY 23-24

Total Expenses (Rs. In Crore)



■ FY 22-23 ■ FY 23-24

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 22-23	FY 23-24	Q-o-Q	Q-o-Q	Y-o-Y (12 M)
						Q4 2023-24	Q4 2023-24	
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%
Total Interest Expenses	2917	3778	3866	11145	14220	2.33%	32.53%	27.59%
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%
Operating Expenses	1824	1879	3279	6421	8722	74.51%	79.77%	35.84%
Total Expenses	4741	5657	7145	17566	22942	26.30%	50.71%	30.60%

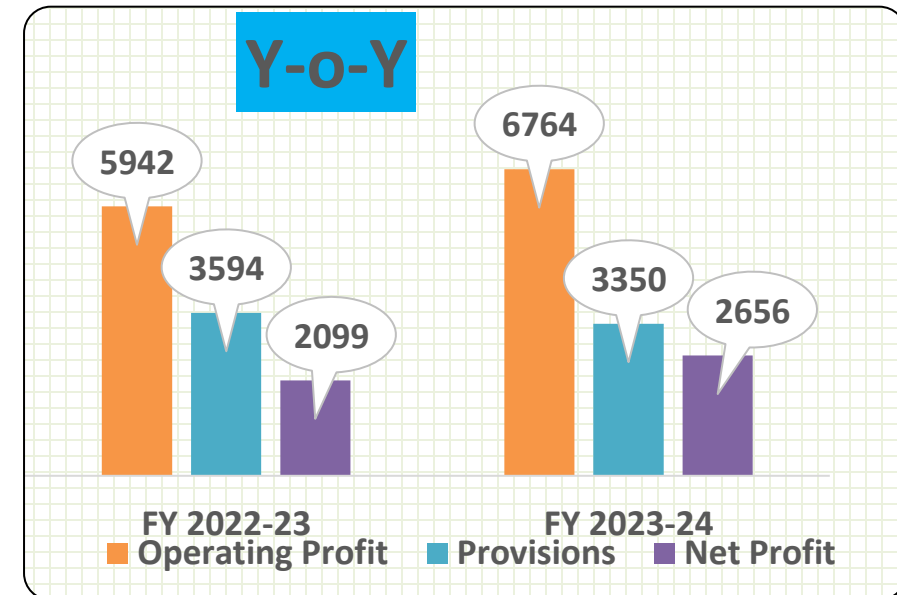
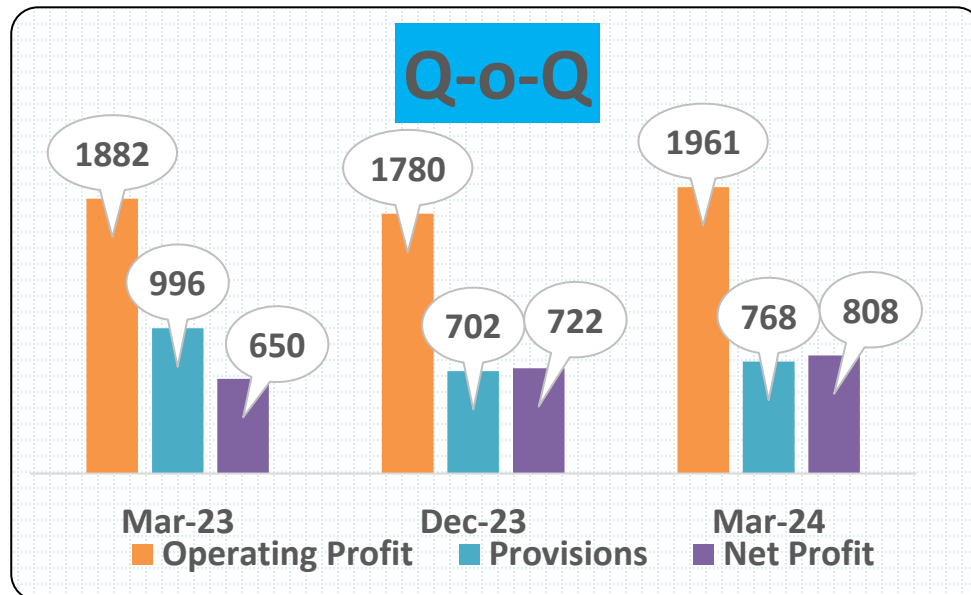


NET PROFIT



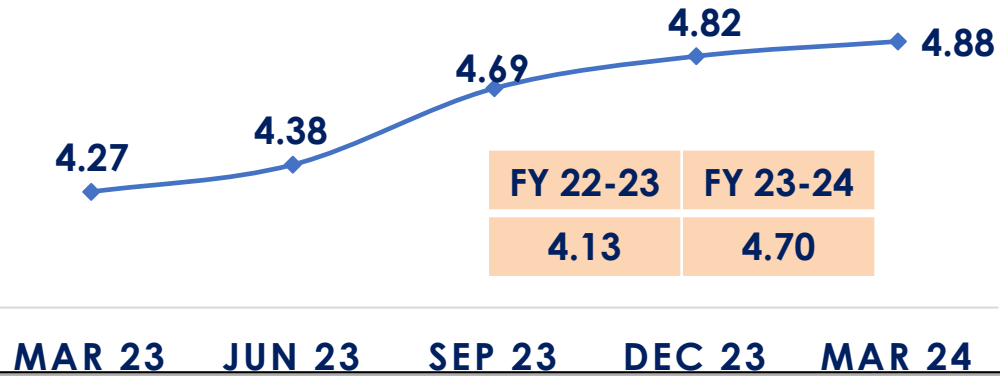
(Rs. In Crores)

Particulars	Quarter Ending			Year Ending		Growth %		
	Mar-23	Dec-23	Mar-24	FY 2022-23	FY 2023-24	Q-o-Q	Q-o-Q	Y-o-Y (12 M)
						Q4 2023-24 Over Q3 2023-24	Q4 2023-24 Over Q4 2022-23	
Operating Profit	1882	1780	1961	5942	6764	10.17%	4.20%	13.83%
Provisions	996	702	768	3594	3350	9.40%	-22.89%	-6.79%
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%
Tax Expenses	236	356	385	249	757	8.15%	63.14%	204.02%
Net Profit	650	722	808	2099	2656	11.91%	24.31%	26.54%

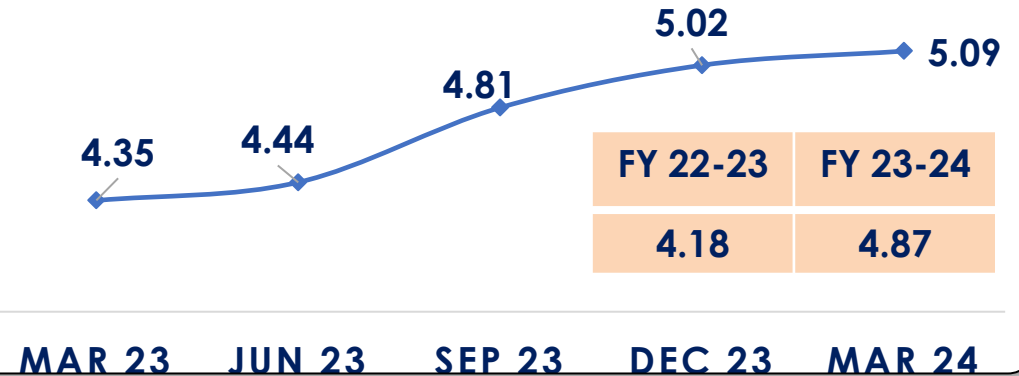




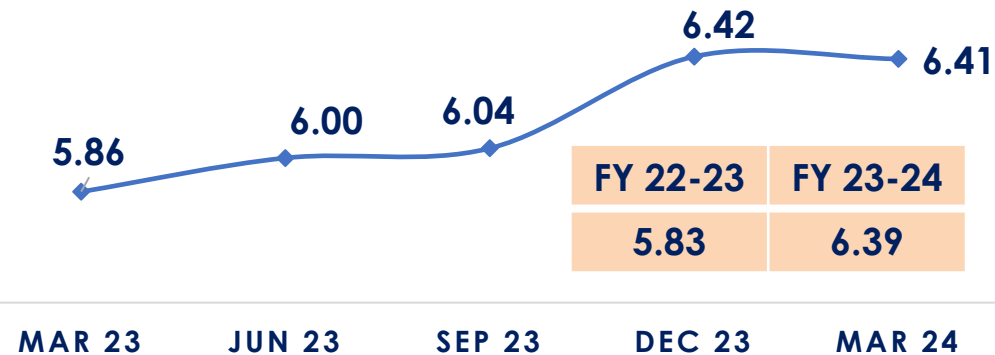
COST OF DEPOSITS(%)



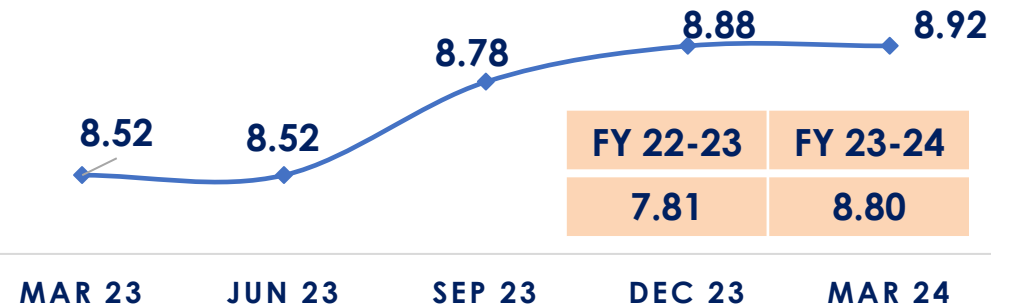
COST OF FUNDS(%)



YIELD ON INVESTMENT(%)



YIELD ON ADVANCES(%)

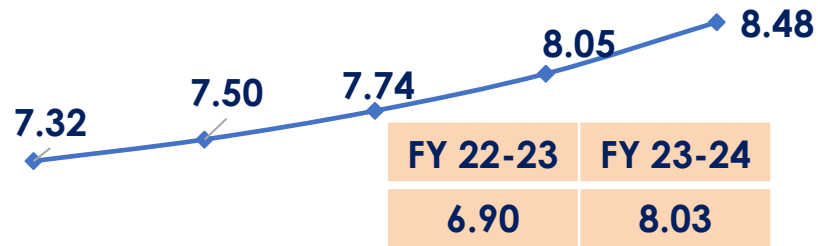




PERFORMANCE RATIOS - QUARTERLY

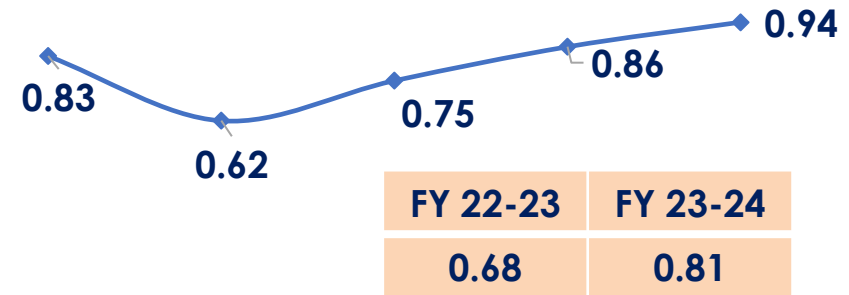


YIELD ON FUNDS(%)



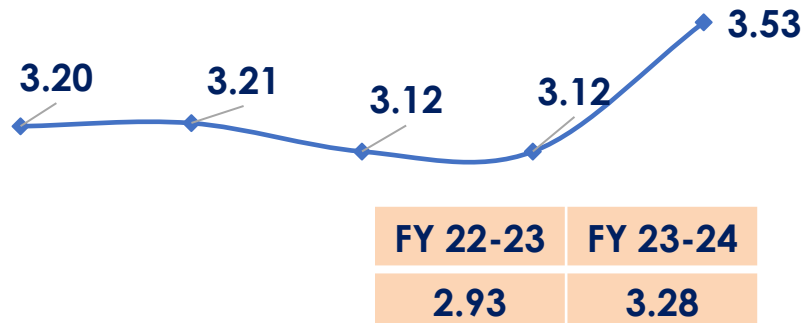
MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

RETURN ON ASSETS(%)



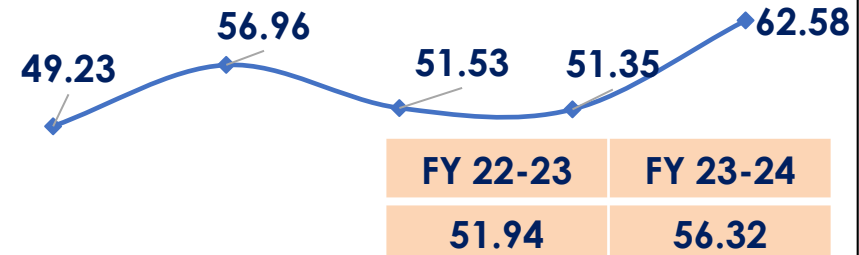
MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

NET INTEREST MARGIN(%)



MAR 23 JUN 23 SEP 23 DEC 23 MAR 24

COST TO INCOME(%)

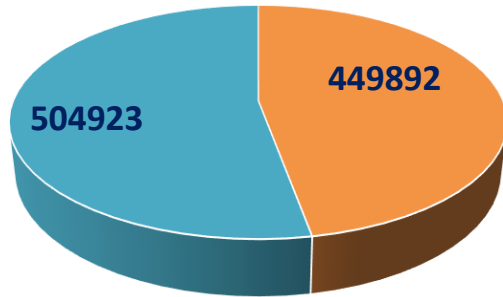


MAR 23 JUN 23 SEP 23 DEC 23 MAR 24



(Rs. In Crore)

Business Mix (Rs. In Crore)



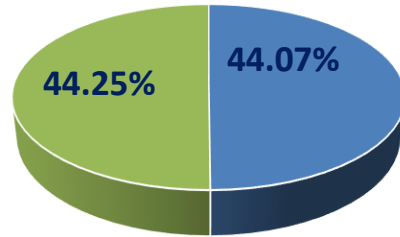
■ Mar-23 ■ Mar-24

Particulars	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	114113	120915	125508	4593	3.80%	11395	9.99%
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%
Term Deposits (a+b+c)	146770	157131	160397	3266	2.08%	13627	9.28%
Total Deposits	260883	278046	285905	7859	2.83%	25022	9.59%
Advances	189009	216163	219018	2855	1.32%	30009	15.88%
Business Mix	449892	494209	504923	10714	2.17%	55031	12.23%
CASA%	43.74%	43.49%	43.90%		41 bps		16 bps
CD Ratio%	72.45%	77.74%	76.61%		(113 bps)		416 bps



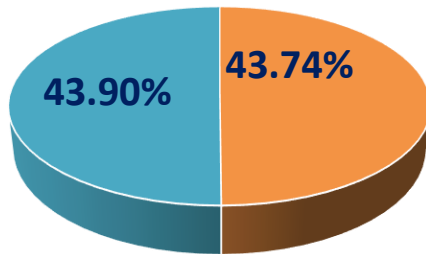
(Rs. In Crore)

Domestic CASA %



■ Mar-23 ■ Mar-24

GLOBAL CASA%

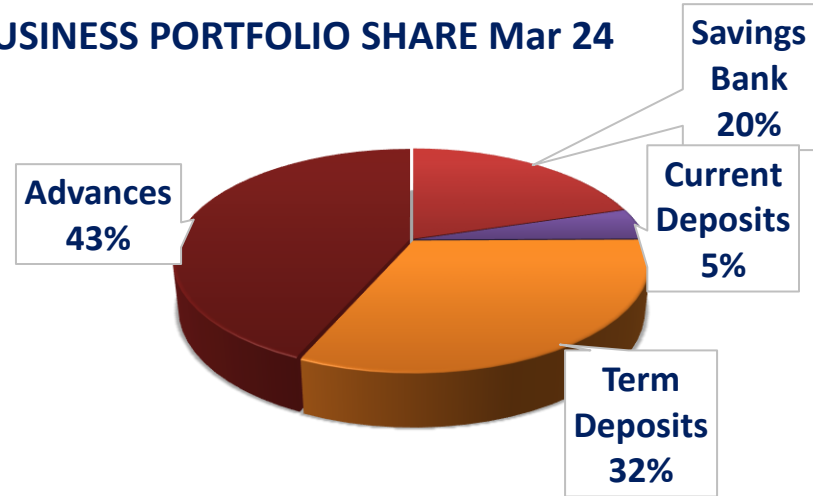


■ Mar-23 ■ Mar-24

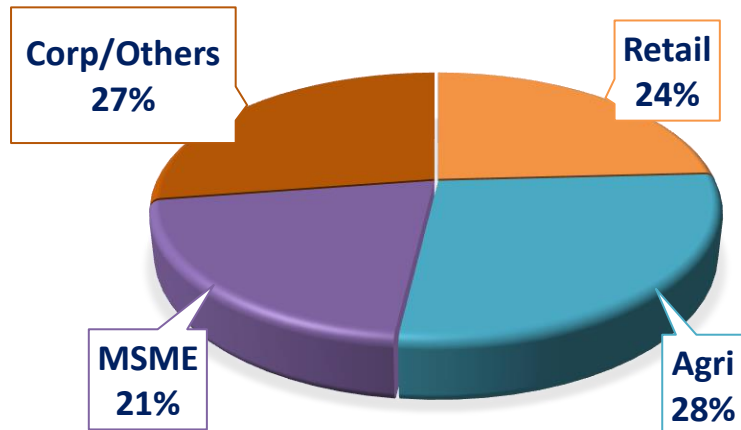
Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	97211	98544	102328	3784	3.84%	5117	5.26%
Current Account	14882	19921	21107	1186	5.95%	6225	41.83%
CASA	112093	118465	123435	4970	4.20%	11342	10.12%
Term Deposits	142231	152337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



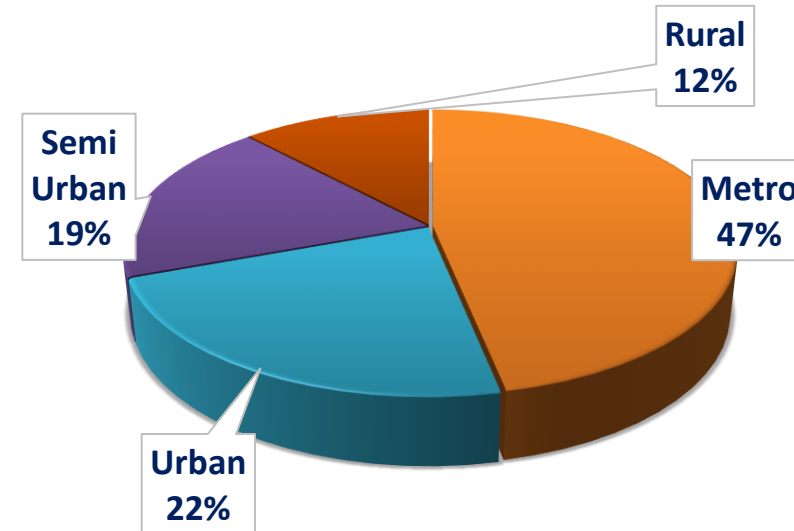
BUSINESS PORTFOLIO SHARE Mar 24



% SHARE OF ADVANCE-MAR 24



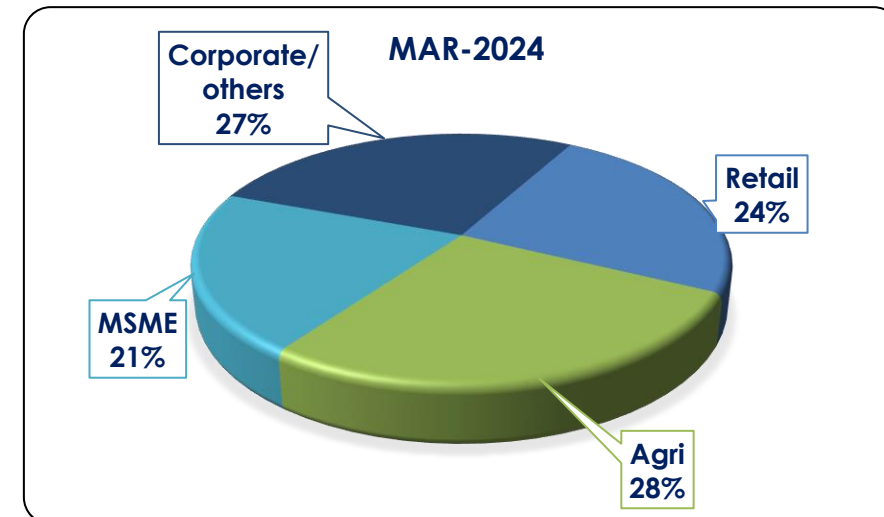
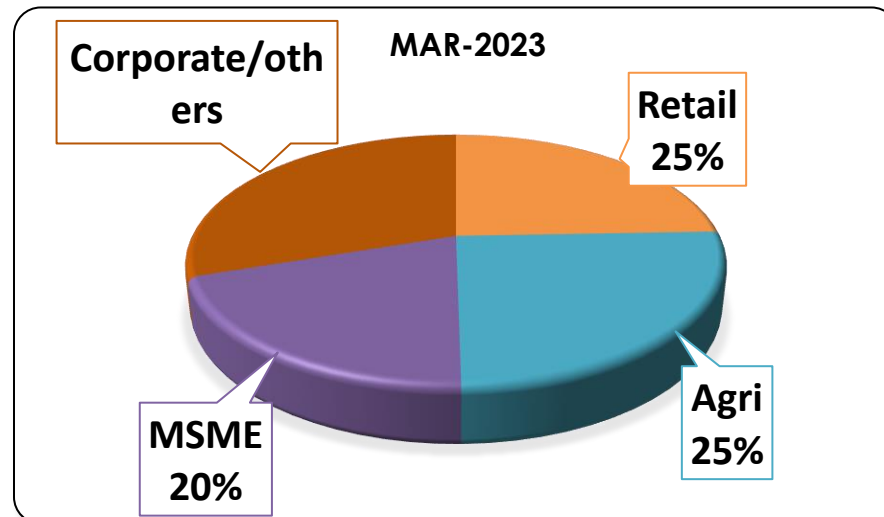
POP Category wise distribution of deposits Mar 24





(Rs. In Crore)

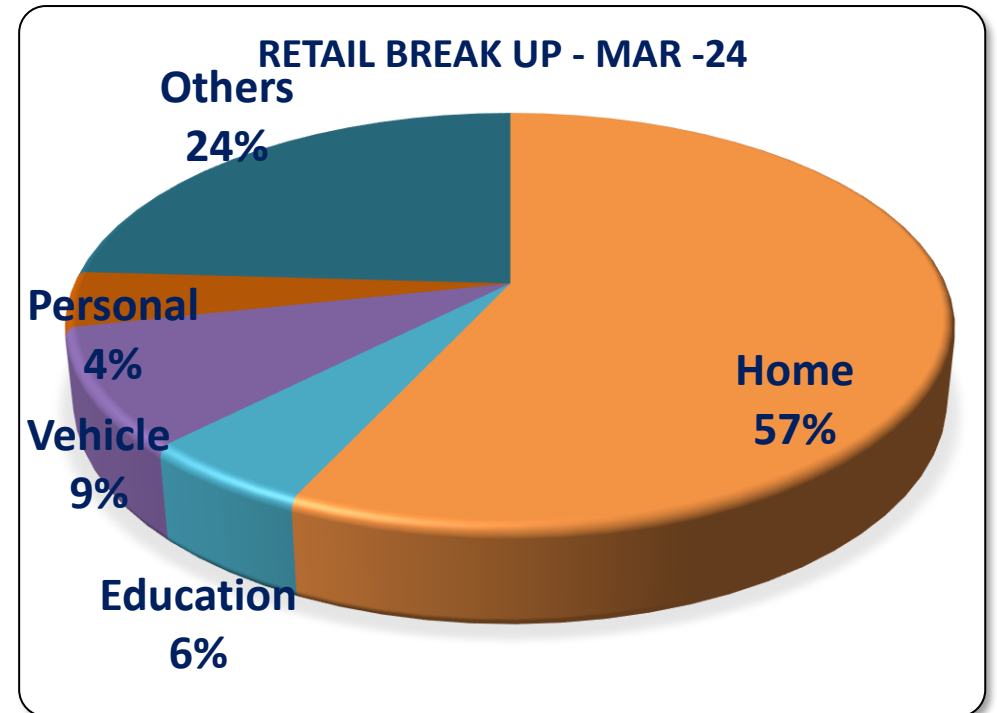
Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	42400	46616	48514	1898	4.07%	6114	14.42%
Agri	43988	50326	55636	5310	10.55%	11648	26.48%
MSME	34856	40643	41552	909	2.24%	6696	19.21%
Corporate/others	52425	60469	54995	-5474	-9.05%	2570	4.90%
Domestic Advances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





(Rs. In Crore)

Parameters	Mar-23	Dec-23	Mar-24	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	42400	46616	48514	4.07%	14.42%
Of which					
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%
AGRI	43988	50326	55636	10.55%	26.48%
MSME	34856	40643	41552	2.24%	19.21%
Of which					
Micro	23654	24171	24780	2.52%	4.76%
Small	6959	7633	7812	2.35%	12.26%
Medium	4243	8839	8960	1.36%	111.16%

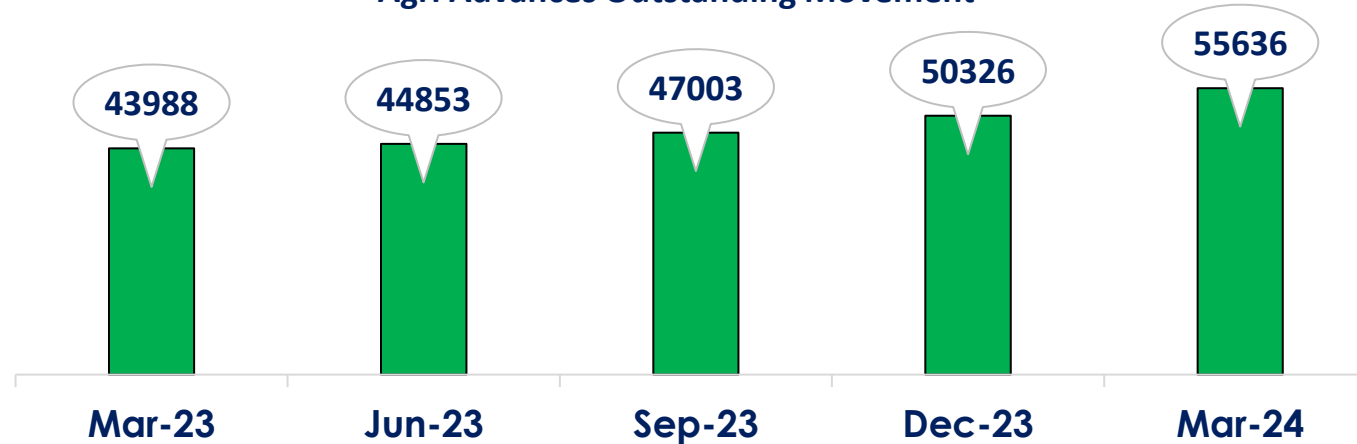




(Rs. In Crore)

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%

Agri Advances Outstanding Movement

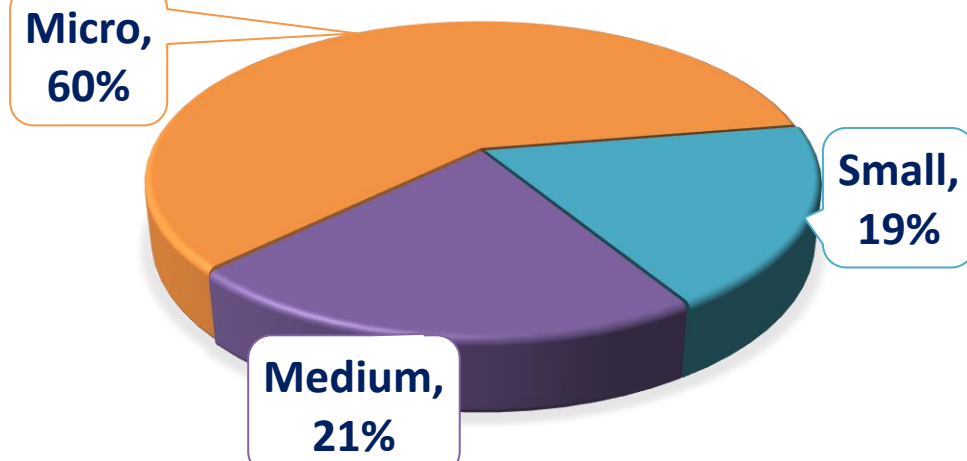




(Rs. In Crore)

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
Total	34856	35947	39111	40643	41552

MSME BREAKUP MAR-24

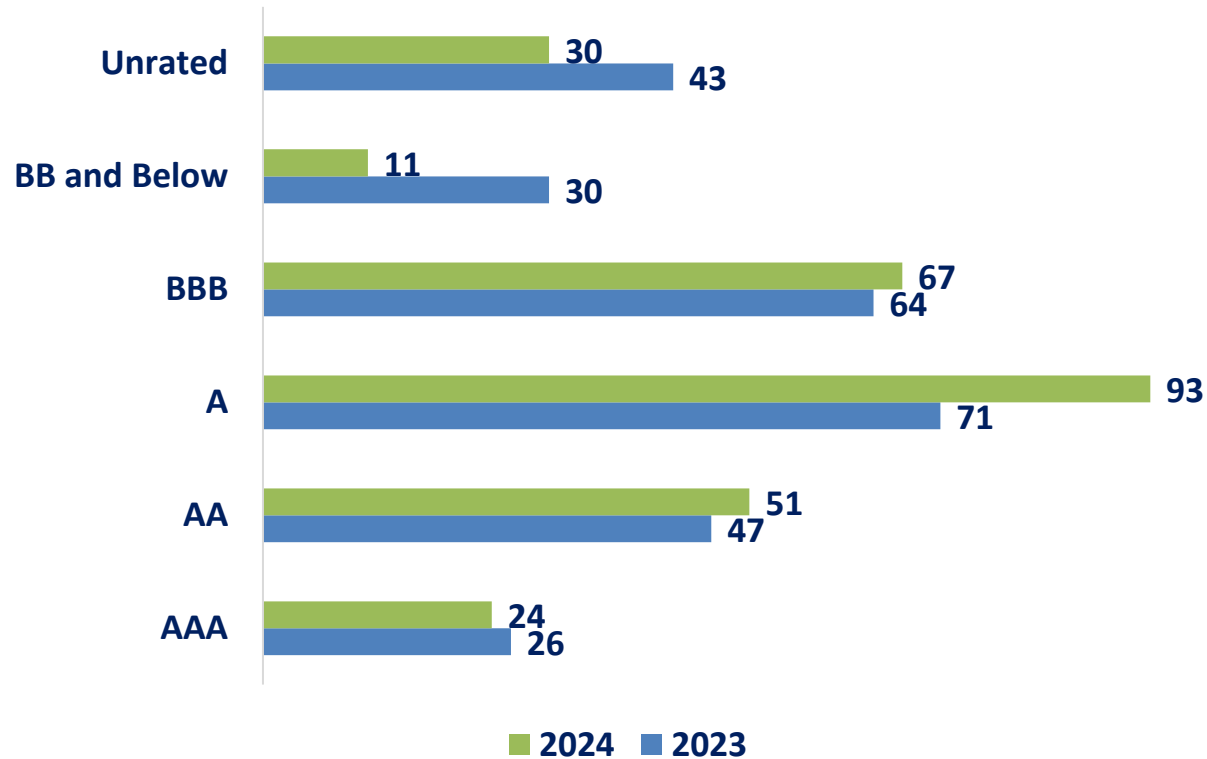




Account Ratings - Corporate



Rating Wise Number of Accounts

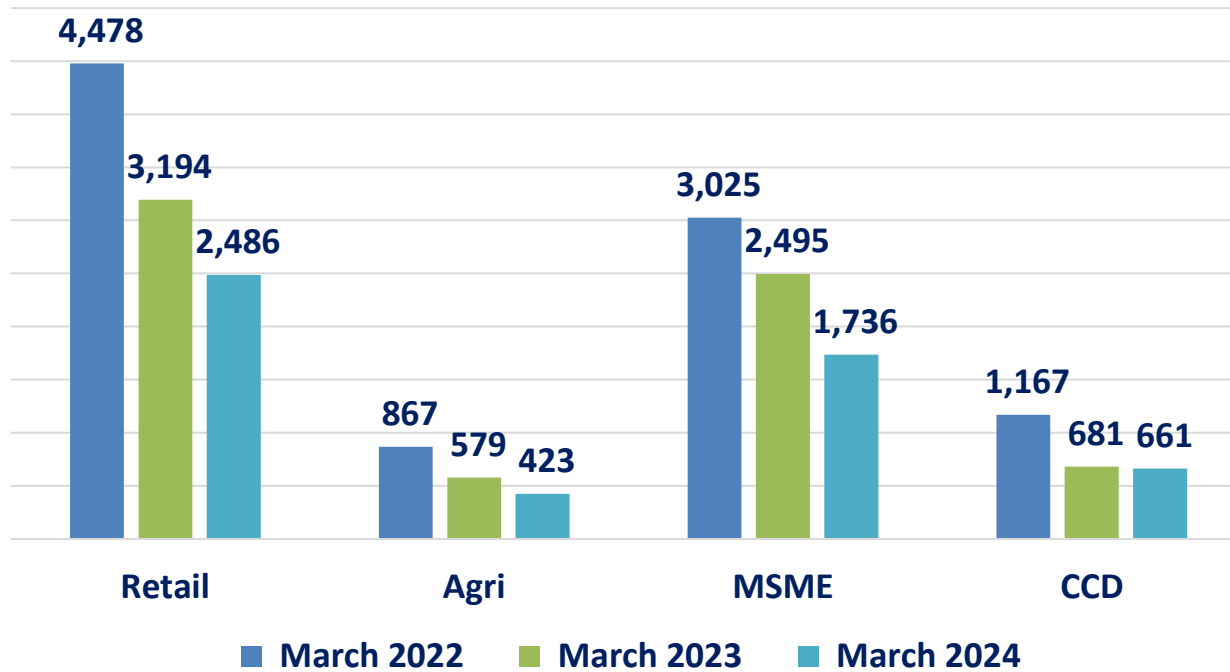


RATING WISE	2023	2024
AAA	26	24
AA	47	51
A	71	93
BBB	64	67
BB and Below	30	11
Unrated	43	30
Total	281	276



(Rs. In Crore)

Restructured Advances (Rs. In Crore)



	March 2022	March 2023	March 2024
Retail	4,478	3,194	2,486
Agri	867	579	423
MSME	3,025	2,495	1,736
CCD	1,167	681	661
Total	9,537	6,949	5,306

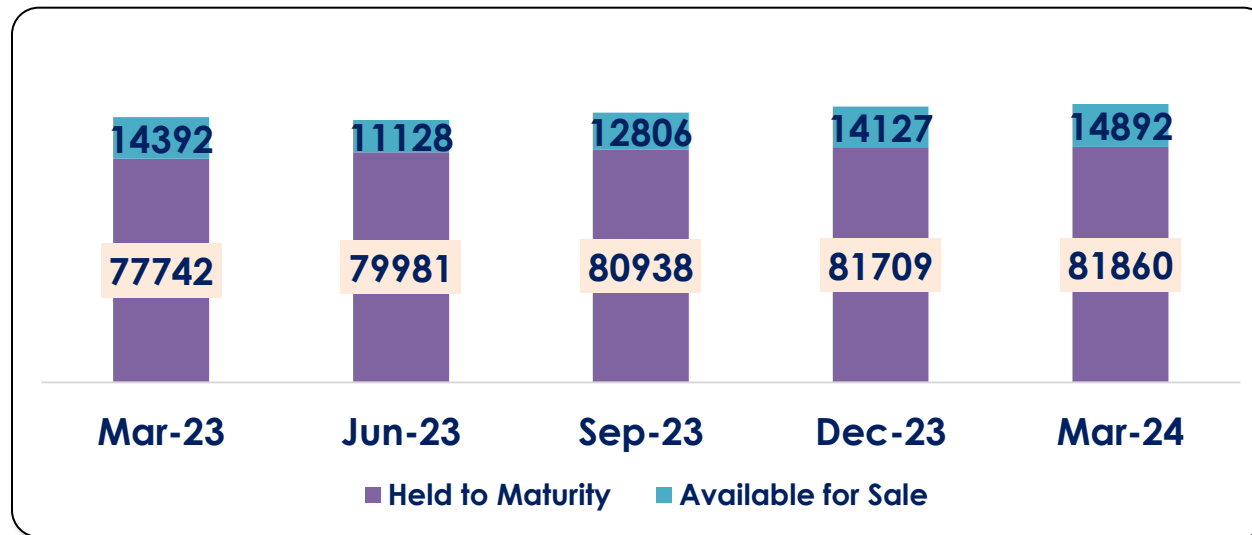


INVESTMENT



(Rs. In Crore)

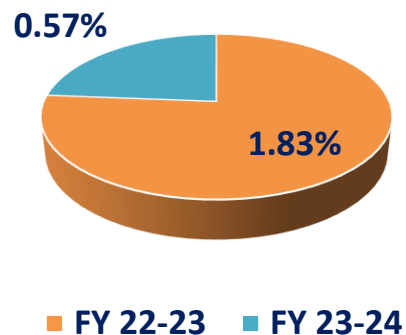
Parameters	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
Domestic Investments	92134	91170	93744	96044	96752
SLR	64459	63455	66005	68029	69297
Non SLR	27675	27715	27739	28015	27455
Held to Maturity	77742	79981	80938	81709	81860
Available for Sale	14392	11128	12806	14127	14892
Held for Trading	0	61	0	208	0
Investment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



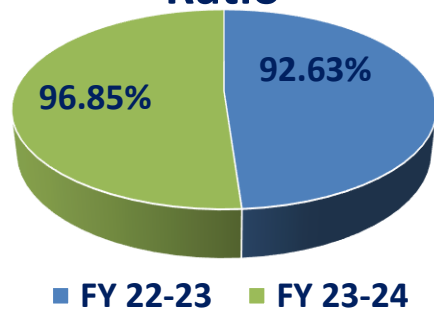


(Rs. In Crore)

Net NPA (%)



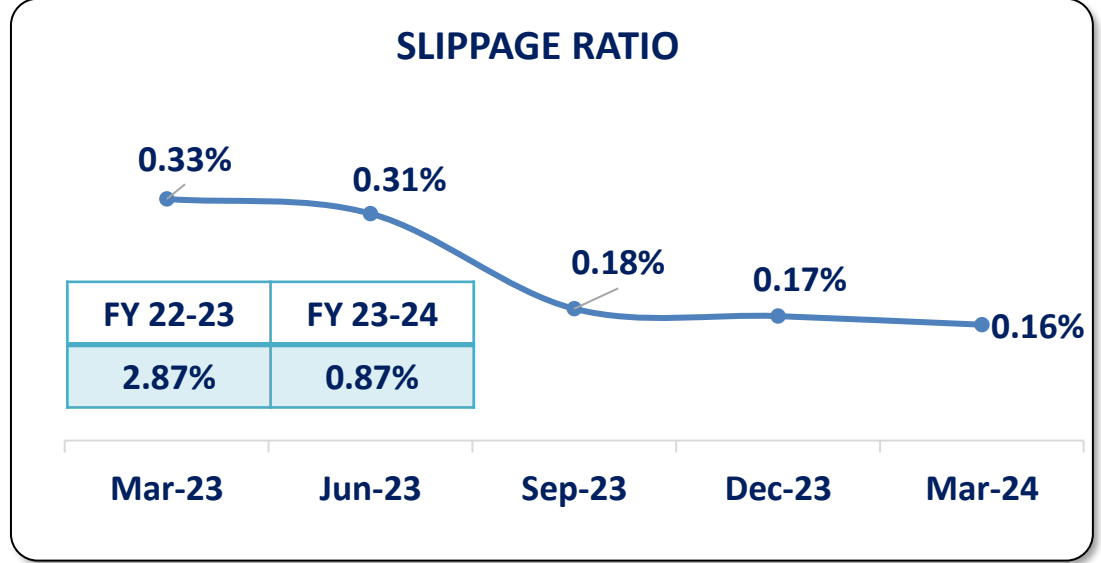
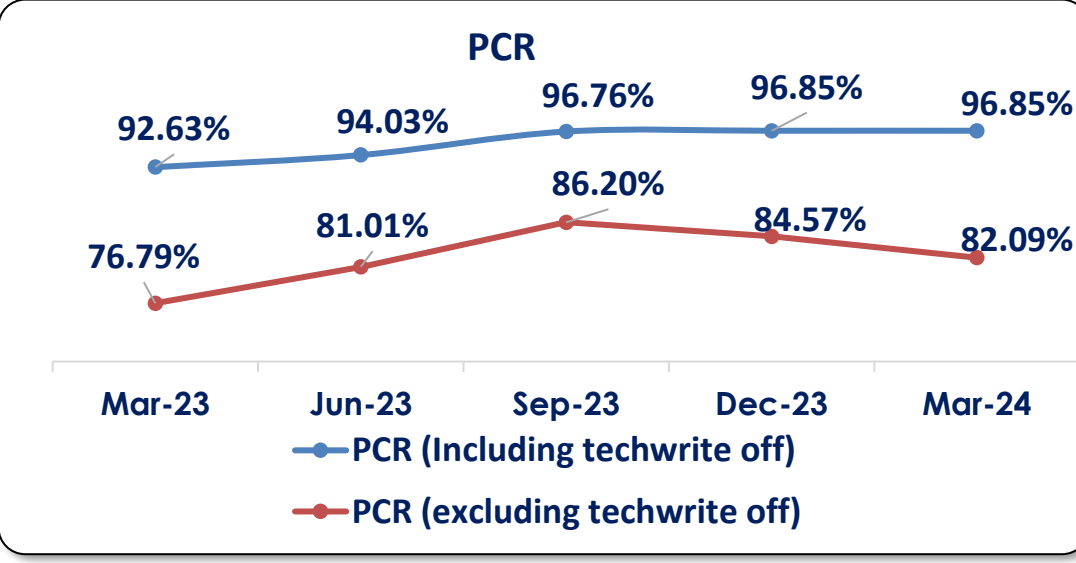
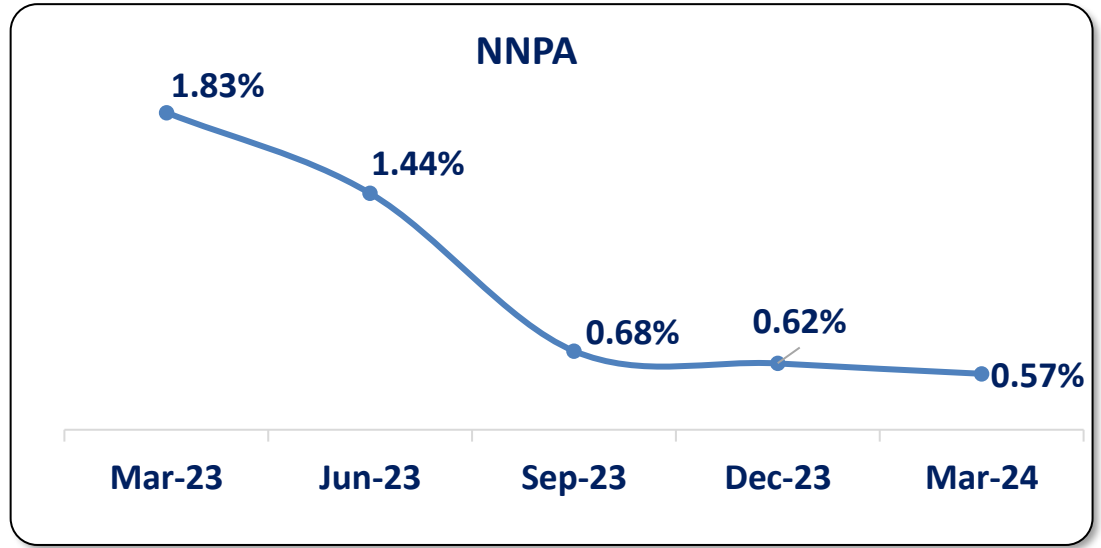
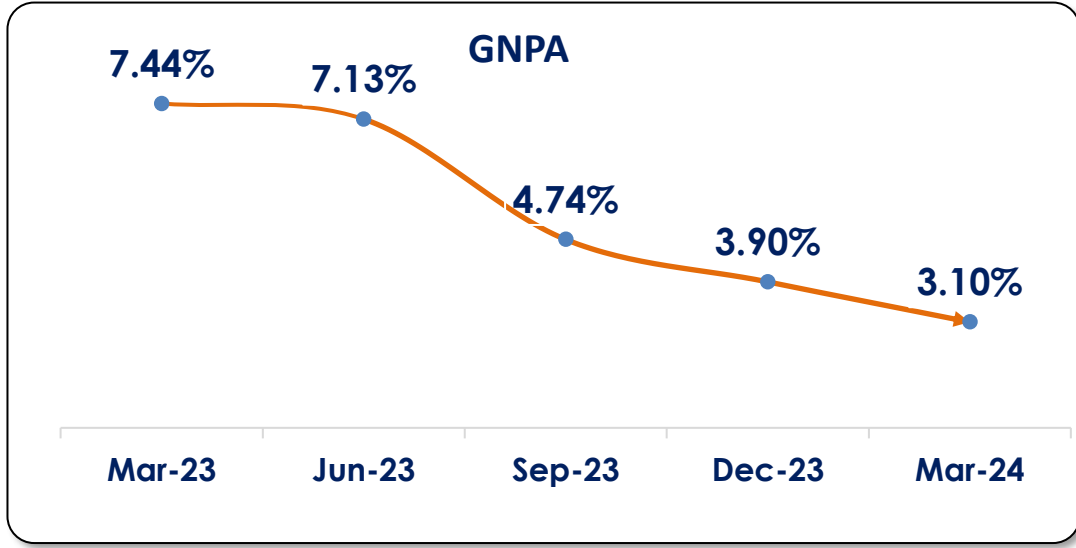
Provision Coverage Ratio



Details	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	FY 22-23	FY 23-24
i) Opening Gross NPAs	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
ii) Total Reductions (a+b+c+d)	870	988	4076	1866	1996	5700	8926
iii) Fresh Slippages to NPA category	531	535	321	331	329	4029	1516
iv) Other Debits	76	12	19	81	21	443	132
Closing Gross NPAs (i-ii+iii+iv)	14072	13629	9893	8441	6794	14072	6794
Gross NPA (%)	7.44%	7.13%	4.74%	3.90%	3.10%	7.44%	3.10%
Net NPAs	3266	2590	1364	1303	1217	3266	1217
Net NPA (%)	1.83%	1.44%	0.68%	0.62%	0.57%	1.83%	0.57%
Provision Coverage Ratio	92.63%	94.03%	96.76%	96.85%	96.85%	92.63%	96.85%
f. Recovery from Written off accounts	778	407	446	636	938	1798	2427
g. Recovery from uncharged interest	155	86	106	116	102	199	410
Total Recovery (a+b+d+f+g)	1400	884	1069	1127	1468	4285	4549

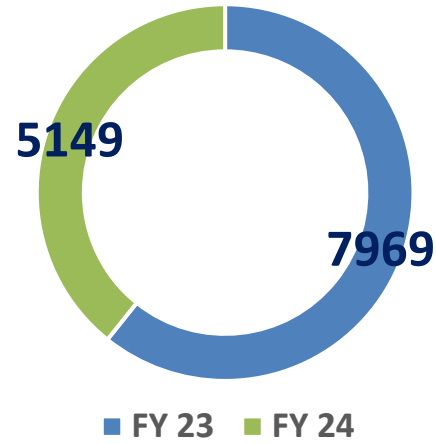


NPA MANAGEMENT

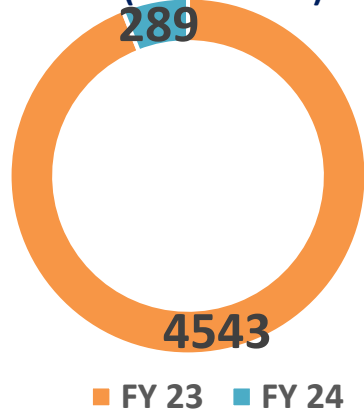


(Rs. In Crore)

RAM (NPA) (Rs. In Crore)



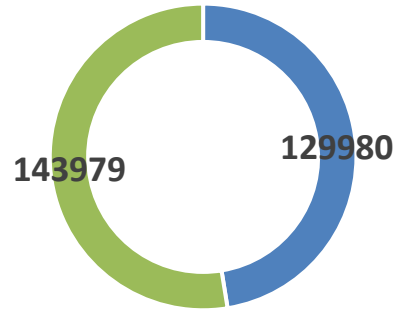
**Corporate (NPA)
(Rs. In Crore)**



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%
RAM	121244	7969	6.57%	137585	5320	3.87%	145702	5149	3.53%
Corporate	52425	4543	8.67%	60469	1521	2.52%	54995	289	0.53%
Domestic Advance	173669	12512	7.20%	198054	6841	3.45%	200697	5438	2.71%
Overseas	15340	1560	10.17%	18109	1600	8.84%	18321	1357	7.41%
Total	189009	14072	7.45%	216163	8441	3.90%	219018	6794	3.10%

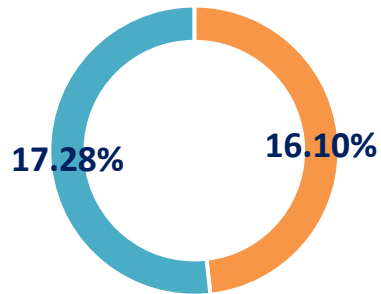


Total RWA (A) (Rs. In Crore)



■ Mar-23 ■ Mar-24

CRAR (B/A) in %



■ Mar-23 ■ Mar-24

(Rs. In Crore)

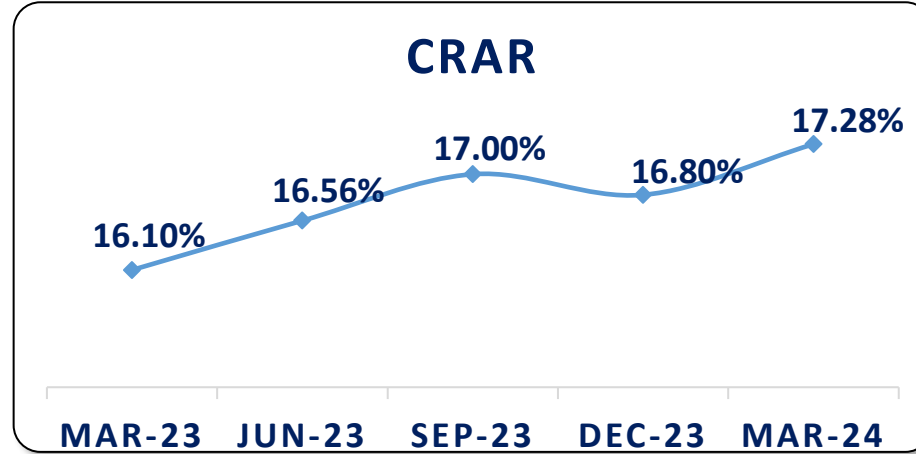
Particulars	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
Market Risk RWA	8208	6506	7814	8481	8892
Operational Risk RWA	15066	16705	16705	16705	16705
Credit Risk RWA	106706	106969	106838	114570	118382
Total RWA (A)	129980	130180	131357	139756	143979
CET 1	16736	17367	18135	19495	20840
CET 1%	12.88%	13.34%	13.81%	13.95%	14.47%
Tier 1	16736	17367	18135	19495	20840
Tier 1%	12.88%	13.34%	13.81%	13.95%	14.47%
Tier 2	4189	4192	4190	3987	4035
Tier 2%	3.22%	3.22%	3.19%	2.85%	2.81%
Total Capital (B)	20925	21559	22325	23482	24875
CRAR (B/A)	16.10%	16.56%	17.00%	16.80%	17.28%
Total RWA to Advance Ratio	68.77%	68.06%	62.88%	64.65%	65.74%
Credit RWA to Advance Ratio	56.46%	55.93%	51.14%	53.00%	54.05%



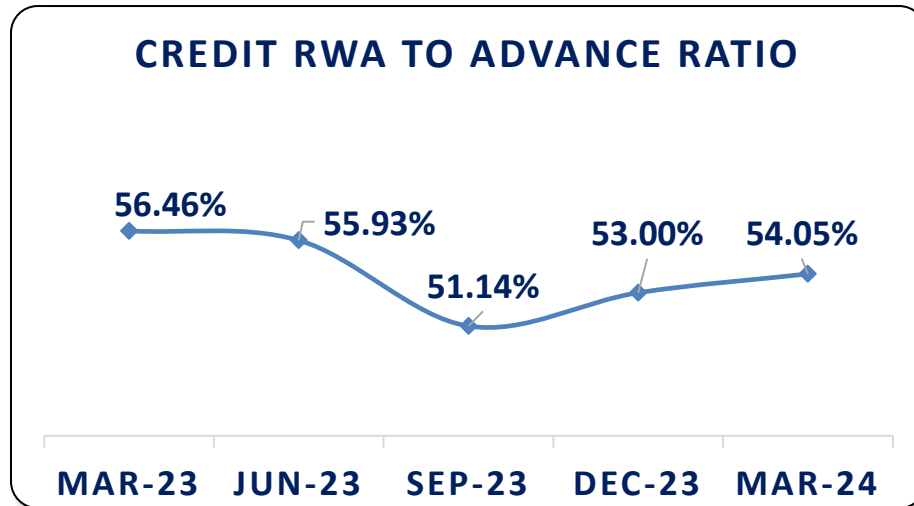
MOVEMENT OF CRAR & RWAs



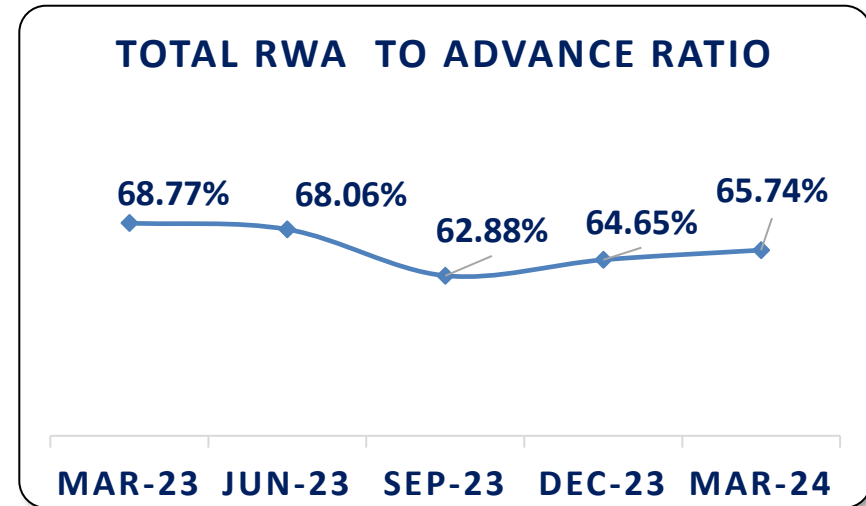
CRAR



CREDIT RWA TO ADVANCE RATIO

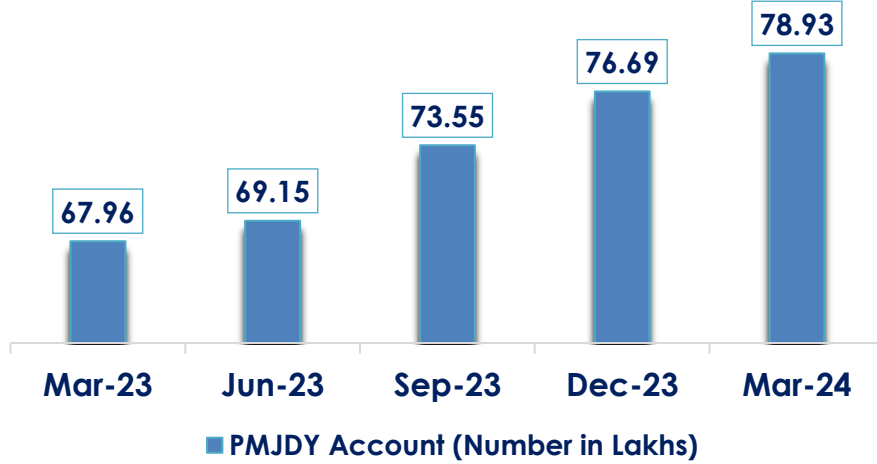


TOTAL RWA TO ADVANCE RATIO

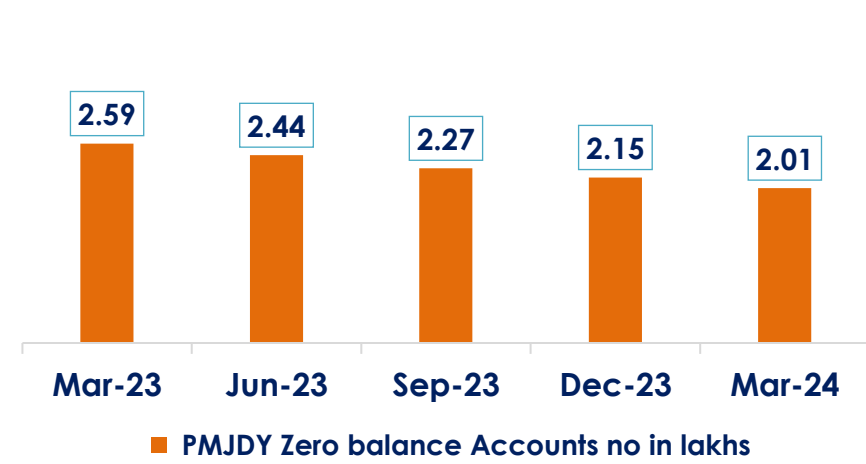




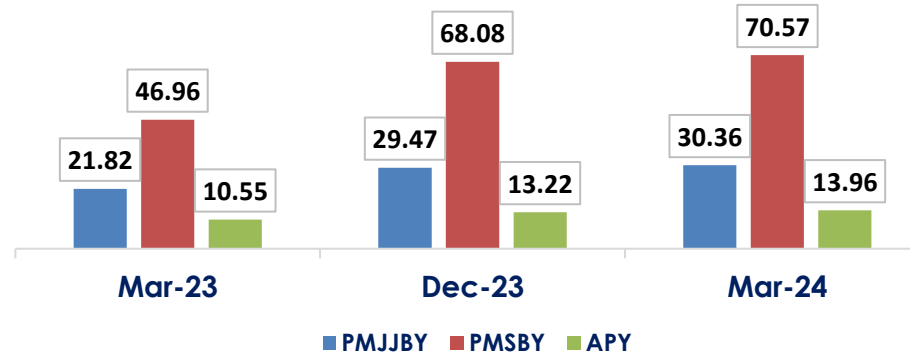
PMJDY Account (Number in Lakhs)



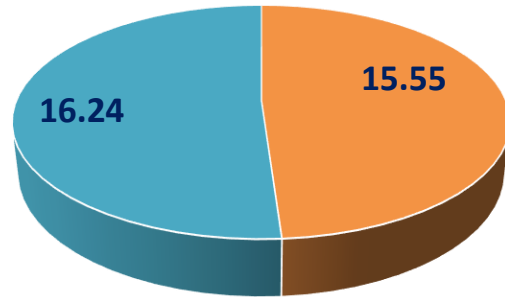
PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)

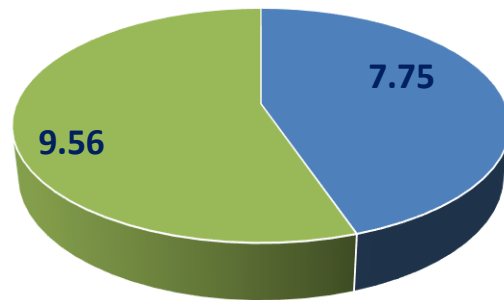


Return on Equity (%)



■ FY 2022-23 ■ FY 2023-24

Book value per share (in Rs)



■ FY 2022-23 ■ FY 2023-24

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



CASA & Deposits Growth in last 5 years



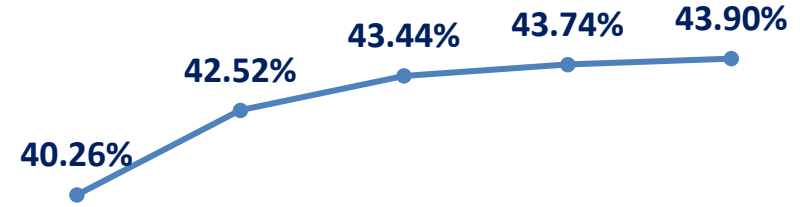
(Rs. In Crore)

CASA in Rs.



Year	March 2020	March 2021	March 2022	March 2023	March 2024
------	------------	------------	------------	------------	------------

CASA in %



Year	March 2020	March 2021	March 2022	March 2023	March 2024
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Term Deposits in Rs.



Year	March 2020	March 2021	March 2022	March 2023	March 2024
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Total Deposits in Rs.



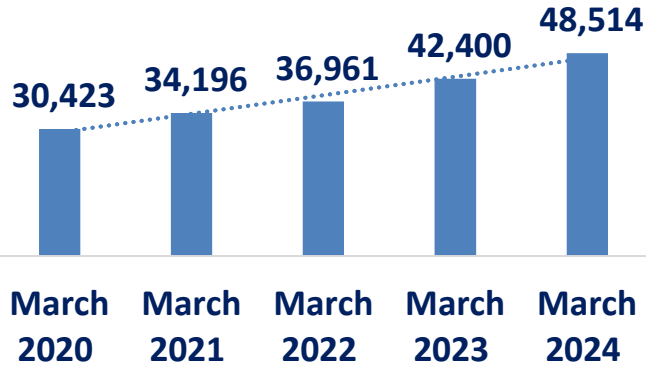
Year	March 2020	March 2021	March 2022	March 2023	March 2024
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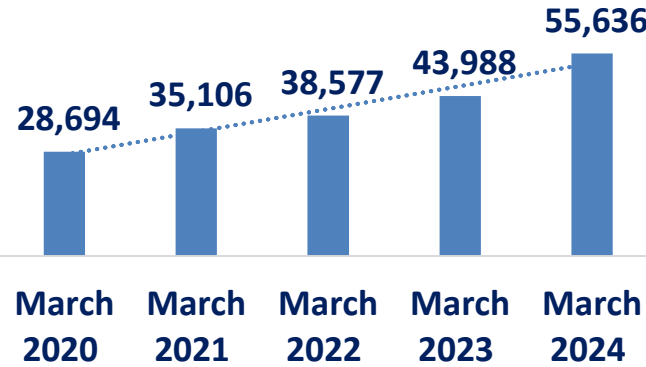
Advances Growth in last 5 years

(Rs. In Crore)

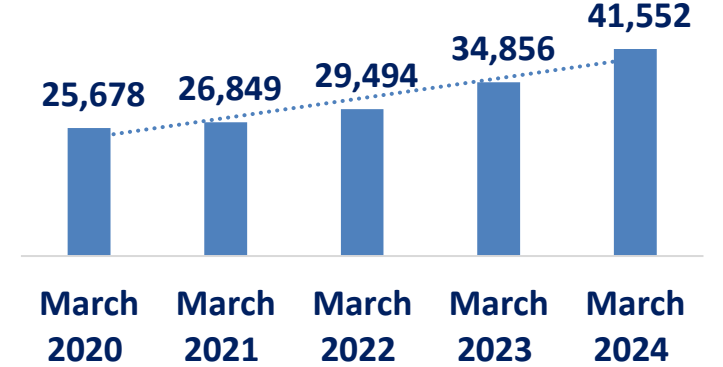
Retail Advances



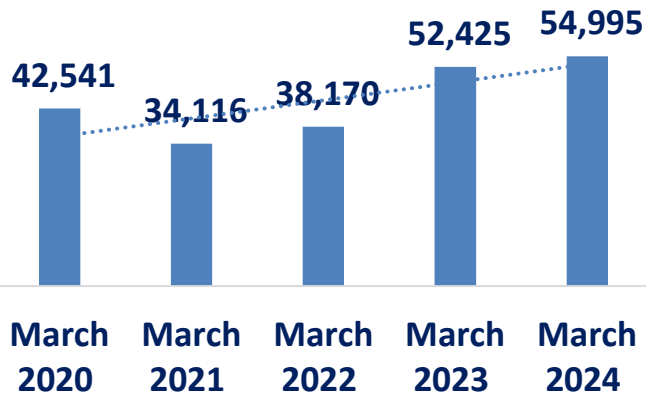
Agriculture Advances



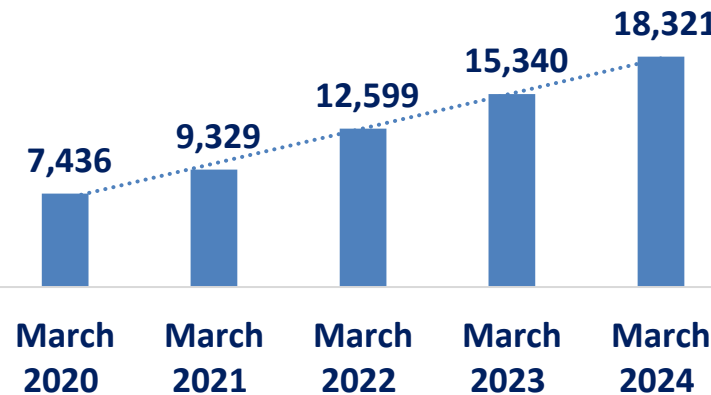
MSME Advances



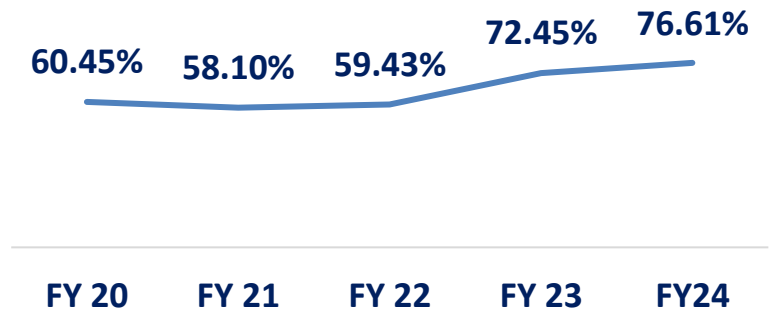
Corporate Advances



Overseas Advances



CD Ratio

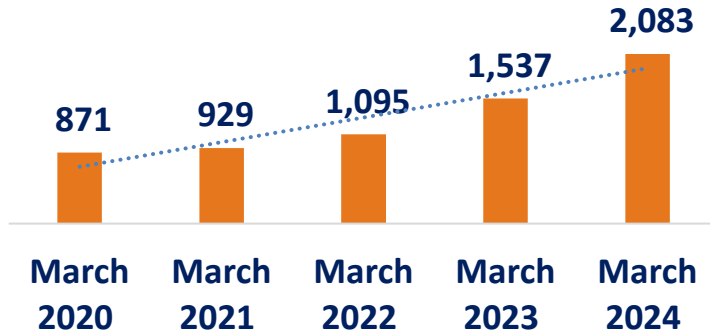




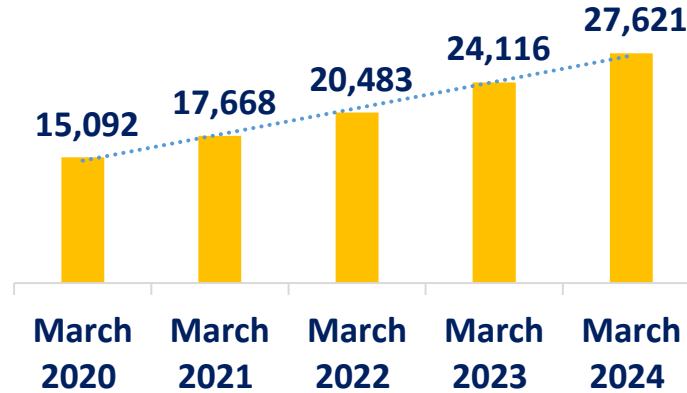
Retail Segment Loans growth in last 5 years

(Rs. In Crore)

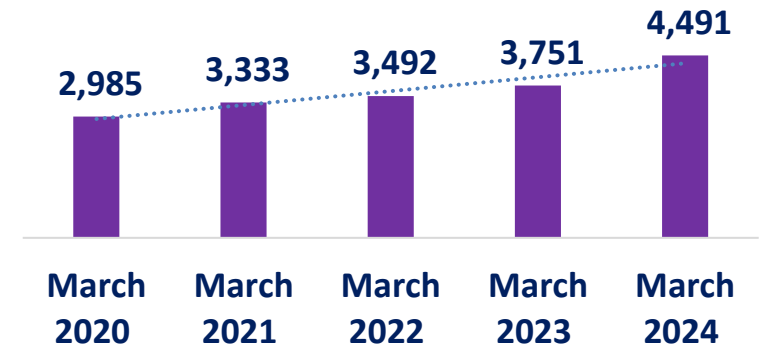
Personal Loans



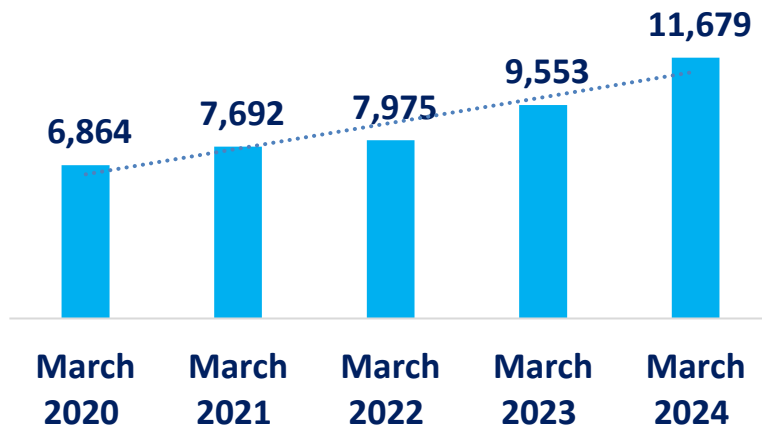
Home Loans



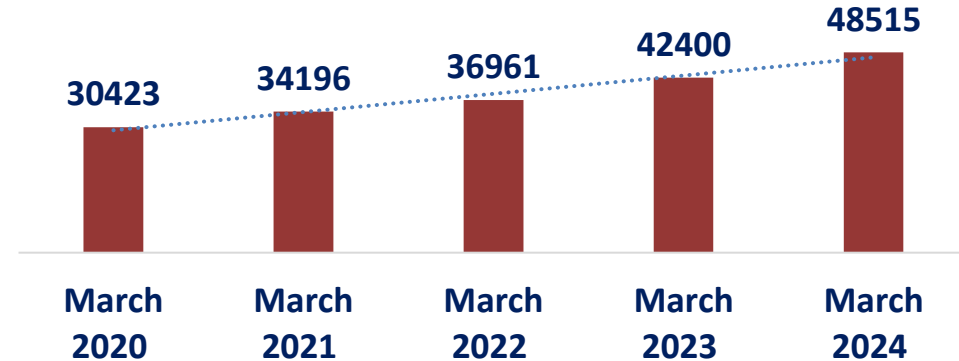
Vehicle Loans



Other Retail Loans



Total Retail Loan Portfolio



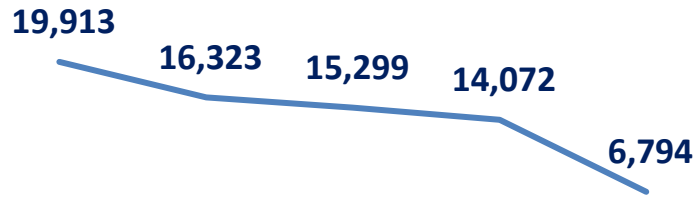


Decreasing NPA Levels and Increase in PCR over 5 years



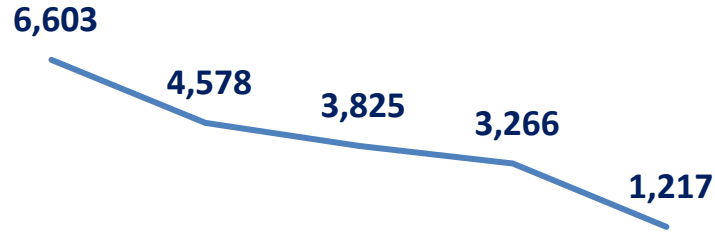
(Rs. In Crore)

Gross NPA in Rs.



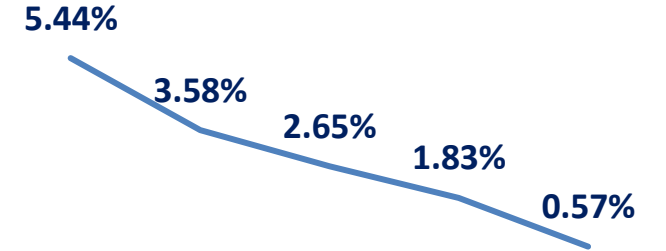
March 2020 March 2021 March 2022 March 2023 March 2024

Net NPA in Rs.



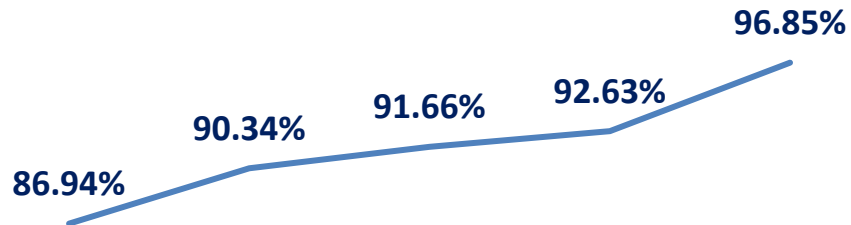
March 2020 March 2021 March 2022 March 2023 March 2024

NNPA (%)



March 2020 March 2021 March 2022 March 2023 March 2024

Provision Coverage Ratio (%)



March 2020 March 2021 March 2022 March 2023 March 2024

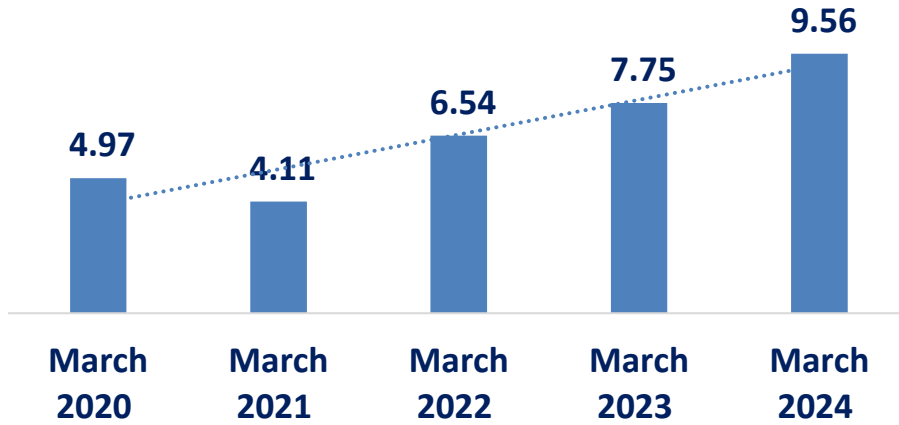
PCR (Excluding Tech Write Off)



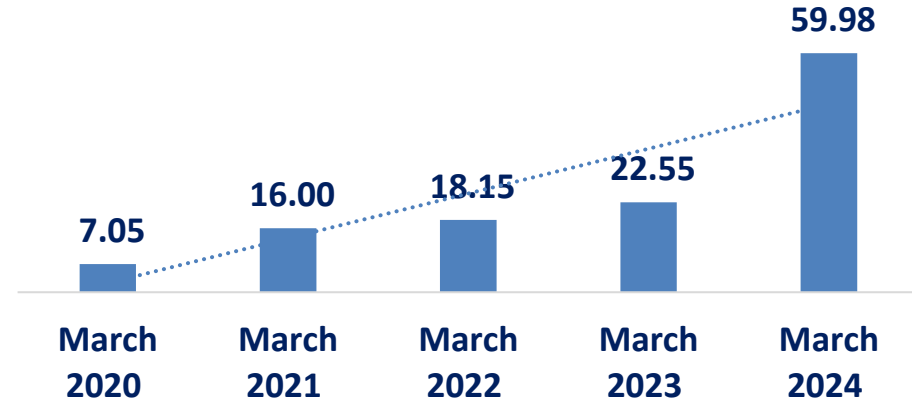
March 2023 March 2024



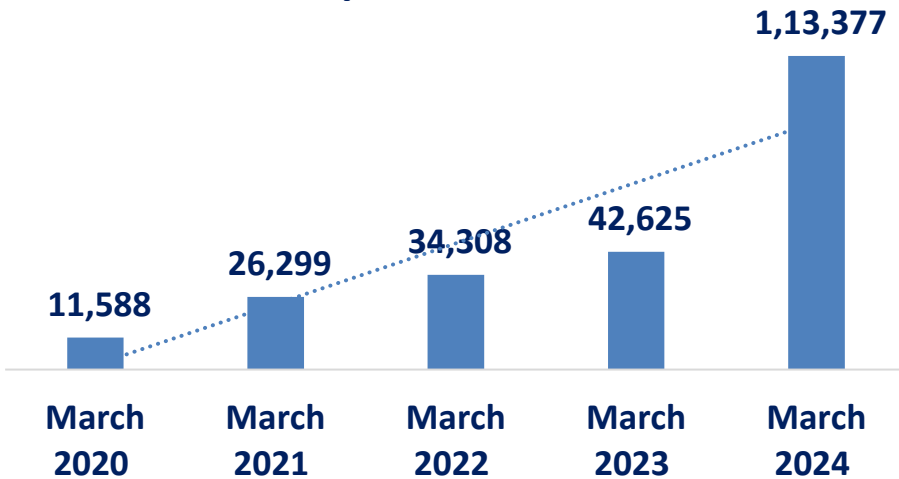
Book value per share (in Rs.)



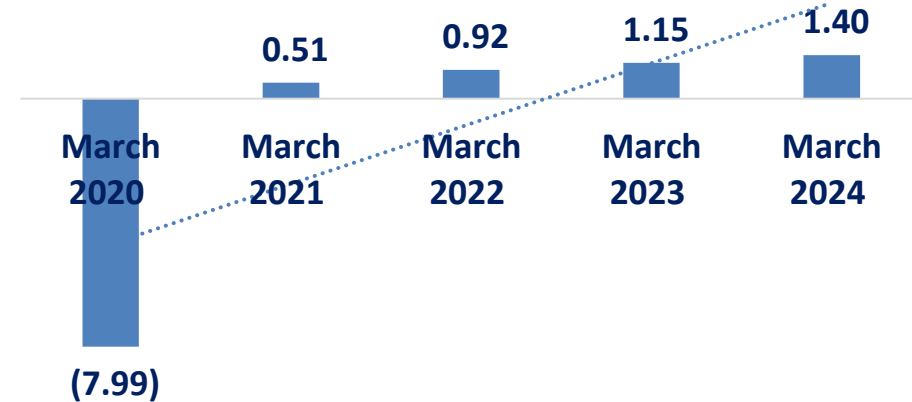
Share Price (in Rs.)



Market Capitalization (Rs. In Crore)



Earning per Share





Indian Overseas Bank

Technology & Digital Initiatives





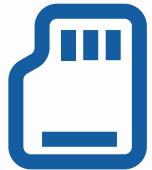
Introduction

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.

Focus Areas



**Technology
Resilience**



**Customer
Centricity**



**Digital
Innovation**



**Operational
Efficiency**



Technology Resilience

Towards ensuring a robust and resilient infrastructure for digital led growth of the bank while maintaining customer trust, and compliance with regulatory requirements in an increasingly digital and interconnected environment

01

Industry's leading Core Banking Solution which can handle 5000 TPS

02

Scalable Private cloud and Container platform to handle digital led growth

03

3200+ Branches with Dual High Speed Network links to ensure uninterrupted service

04

3500+ strong ATM network and Cash recyclers, with high uptime

05

Integrated Payment Hub to handle diverse payment types and huge volume transactions

Customer Centricity

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

01

Secure and user friendly internet and mobile banking facility offering diverse range of banking services

02

Self service centric solutions for instant fulfilment like Jansuraksha enrolment, straight through process for credit facilities

03

Any-time, any-where service delivery via Tab banking for account opening and KYC services

04

Frictionless digital journeys leveraging digital public infrastructure like Aadhaar, UPI

05

Digital Banking Kiosks for round the clock customer service

Digital Innovation

Pioneer in multiple digital initiatives with commitment towards transforming customer experience

01

Face Authentication using Aadhaar Biometrics for contact less and inclusive service delivery

02

My Account My Name empowering customers to name account as per their choice

03

e-BG for secure and paperless issuance of Bank Guarantees

04

Online instant safe deposit locker allotment without visiting branch

05

Online account number portability across the branches of the bank

Operational Efficiency

Pioneer in multiple digital initiatives with commitment towards transforming customer experience

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.

Awards & Accolades

IBA Banking Technology Awards Feb' 2024

Best Technology Talent

Best Digital Financial Inclusion

Best Technology Bank

Best AI/ML Adoption

Best Fintech & DPI Adoption

EASE (Enhanced Access & Service Excellence)

Top improver in EASE 5.0 citation from DFS, GOI

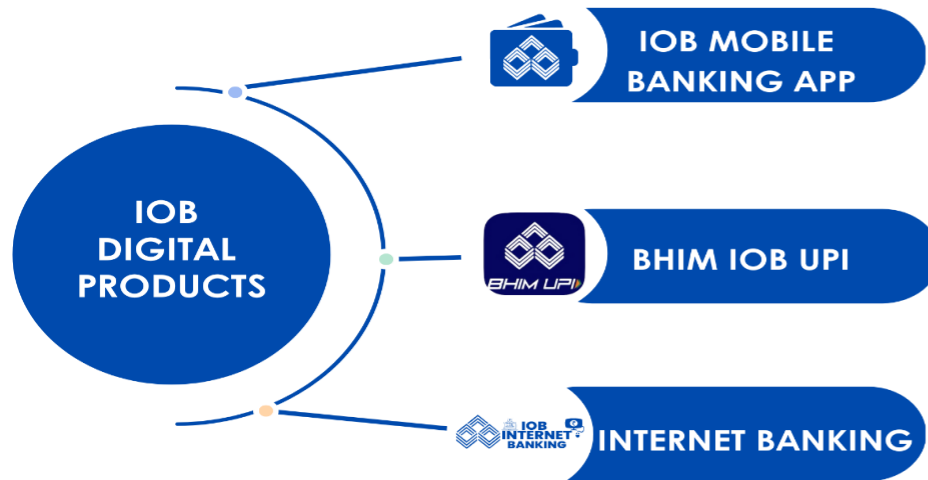




इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

Digital initiatives



**GO
DIGITAL !!!**



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB MOBILE BANKING APP



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



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इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

DIGITAL INITIATIVES



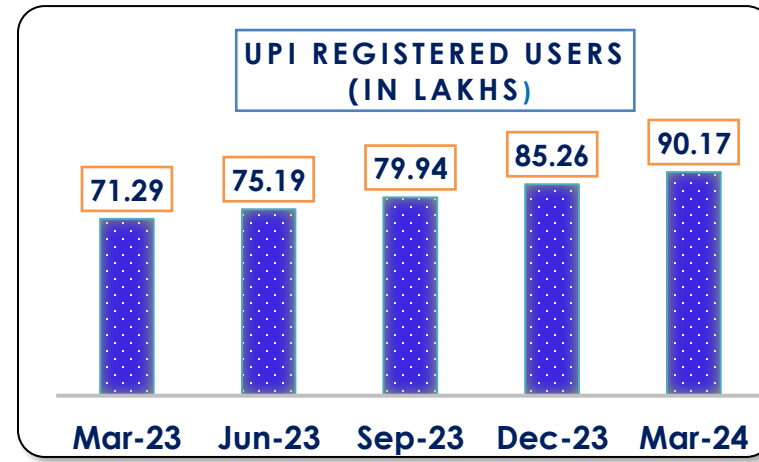
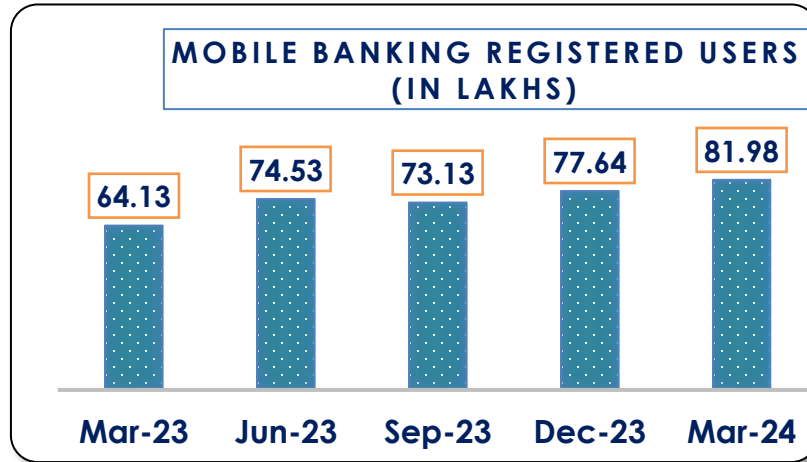
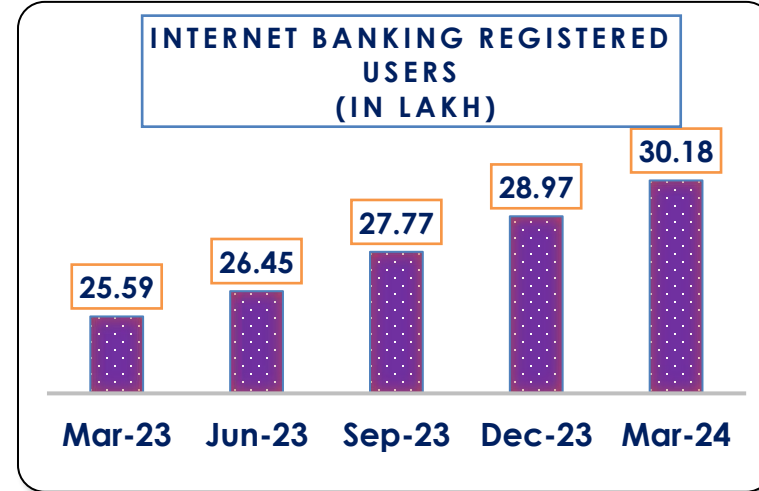
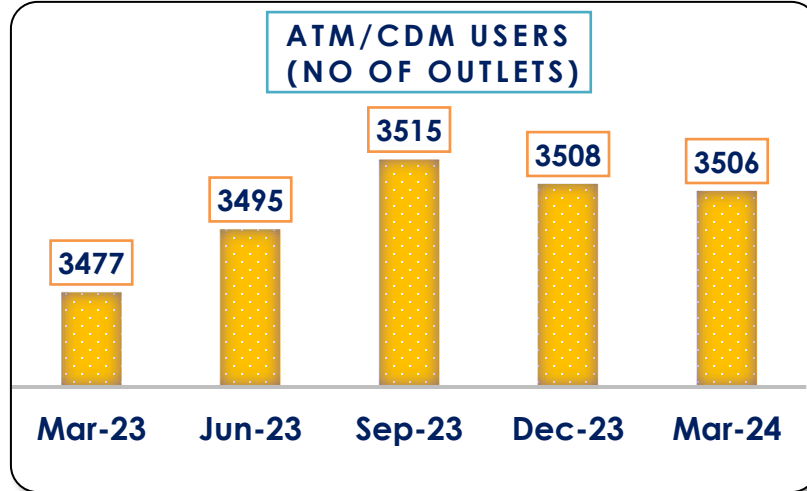


e-BG

Get Your Bank Guarantee

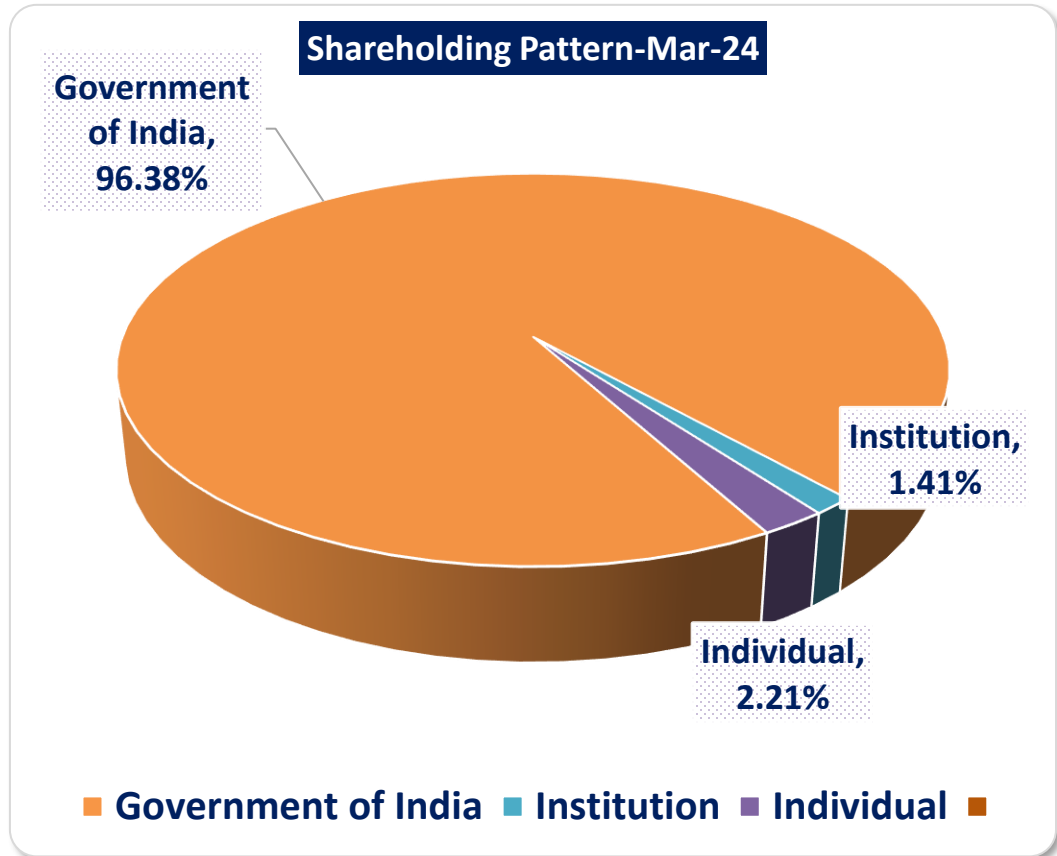
Digitally !!!







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%

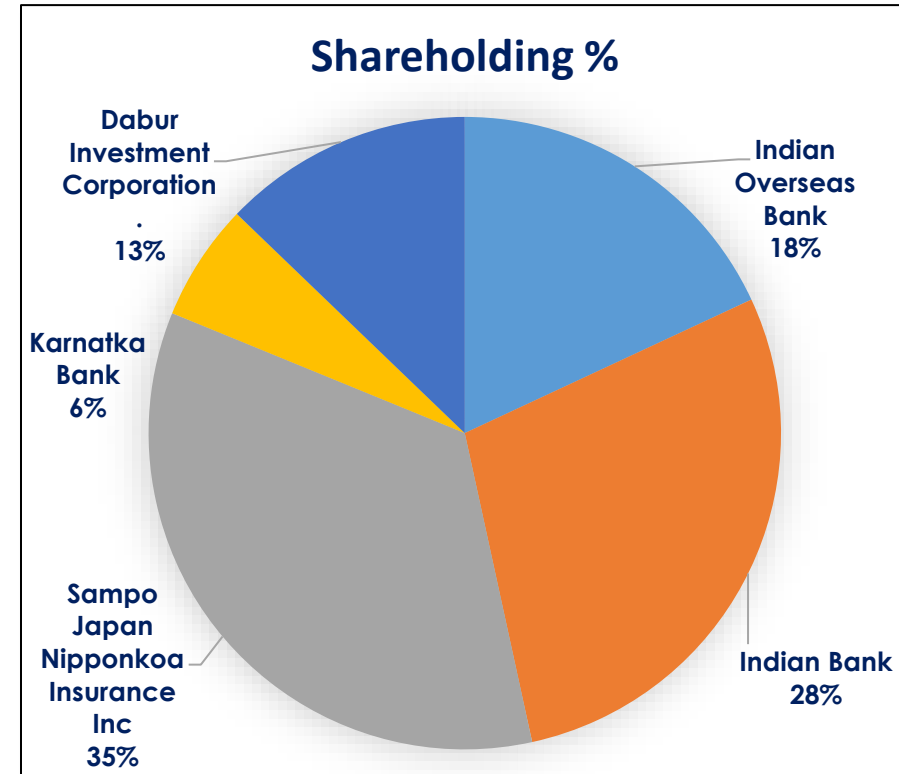




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

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%
Total	100.00%

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



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 Lakh)

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
Total	35203362	31374582	35186932	31344990
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
Total	35203362	31374582	35186932	31344990



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



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ENVIRONMENTAL SOCIAL GOVERNANCE



ENVIRONMENTAL

Introducing
IOB Green Deposit

"Secure Your Savings,
Secure **the Planet!**
Investing in a
Greener Future"



✓ Minimum Deposit : ₹ 1000/-

✓ 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**


T&C Apply



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ENVIRONMENTAL



IOB TEJAS
FOR RENEWABLE SOLAR
ENERGY EQUIPMENT



PAPERLESS
BANKING



IOB VEHICLE
LOAN FOR E BIKE/CAR



CREDIT FACILITY
TO
WINDMILL





इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

ESG INITIATIVES



ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

S
SOCIAL



VARIOUS IOB CREDIT
SCHEME FOR
WOMEN



FINANCIAL LITERACY
CENTERS (SNEHA)

THE SAKTHI- IOB
CHIDAMBARAM CHETTIAR
MEMORIAL TRUST

*Empower
Women*



FRIENDLY
WORK
ENVIRONMENT





ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

G

GOVERNANCE





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.



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



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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