



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Good People to grow with
आपकी प्रगति का सच्चा साथी

Performance Analysis

Q3/9M-FY 2024-25

20.01.2025





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VISION

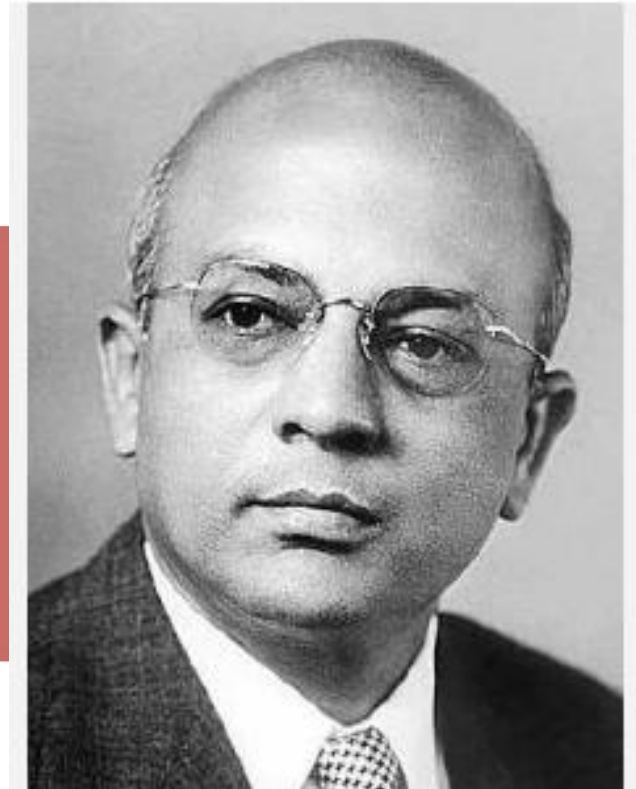
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

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 "



Shri M Ct M Chidambaram Chettyar
IOB Founder Chairman



BUSINESS GROWTH

(Rs. In Crores)

Parameters		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-O-Y (%)
BUSINESS GROWTH	CASA	120915	131856	132338	0.37%	9.45%
	CASA%	43.49%	42.44%	43.37%	93 bps	(12 bps)
	Total Deposits	278046	310652	305121	-1.78%	9.74%
	Home Loan	26612	29927	30573	2.16%	14.88%
	Jewel Loan	43947	57718	62580	8.42%	42.40%
	Advances	216163	230149	237632	3.25%	9.93%
	Business	494209	540801	542753	0.36%	9.82%

PROFITABILITY

Parameters		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-o-Y (%)
Profitability	Net Interest Income	2398	2538	2789	9.89%	16.30%
	Net Interest Margin	3.12%	3.08%	3.33%	25 bps	21 bps
	Operating Expenses	1879	2042	1820	-10.87%	-3.12%
	Operating Profit	1780	2128	2266	6.48%	27.30%
	Net Profit	723	777	874	12.48%	20.89%





ASSET QUALITY

(Rs. In Crores)

Parameters		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-o-Y (%)
ASSET QUALITY	Gross NPA	8441	6249	6071	-2.86%	-28.08%
	Net NPA	1303	1059	976	-7.85%	-25.10%
	GNPA%	3.90%	2.72%	2.55%	(17 bps)	(135 bps)
	NNPA%	0.62%	0.47%	0.42%	(5 bps)	(20 bps)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-o-Y (%)
	PCR	96.85%	97.06%	97.07%	1 bps	22 bps
	CRAR	16.80%	17.45%	16.97%	(48 bps)	17 bps
	ROA	0.86%	0.82%	0.93%	11 bps	7 bps
	ROE	17.70%	16.90%	17.86%	96 bps	16 bps





(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-23	Sep-24	Dec-24	9M 23-24	9M 24-25	Q-o-Q	Y-o-Y	9M FY 24-25 Over 9M FY 23-24
Interest Income	6176	6851	7112	17421	20498	3.81%	15.15%	17.66%
Interest Expenses	3778	4313	4323	10355	12730	0.23%	14.42%	22.93%
Net Interest Income	2398	2538	2789	7066	7768	9.89%	16.30%	9.93%
Non Interest Income	1262	1633	1298	3179	3964	-20.57%	2.82%	24.69%
Operating Income	3660	4171	4086	10245	11732	-2.04%	11.65%	14.51%
Operating Expenses	1879	2042	1820	5442	5661	-10.87%	-3.12%	4.03%
Operating Profit	1780	2128	2266	4803	6071	6.48%	27.30%	26.40%
Total Provisions	702	1146	1029	2584	3113	-10.27%	46.58%	20.45%
Tax expenses	356	205	364	372	674	77.65%	2.10%	81.29%
Net Profit/Loss	723	777	874	1847	2284	12.48%	20.89%	23.68%





(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-23	Sep-24	Dec-24	9M 23-24	9M 24-25	Q-o-Q	Y-o-Y	9M FY 24-25 Over 9M FY 23-24
Interest on Loans	4614	5055	5257	12816	15142	3.99%	13.93%	18.15%
Interest on Investment	1519	1754	1808	4406	5222	3.11%	19.05%	18.52%
Other Interest Income	42	42	47	199	133	10.69%	10.74%	-32.92%
Total Interest Income	6176	6851	7112	17421	20498	3.81%	15.15%	17.66%
Exchange & Commission	319	373	348	921	1037	-6.76%	9.11%	12.59%
Profit / Loss on Sale of Investments	33	67	46	92	335	-31.34%	38.64%	263.78%
Profit on Exchange	43	6	22	156	55	260.23%	-48.81%	-64.64%
Recovery from technical Written off Accounts towards Income	632	942	635	1464	1885	-32.60%	0.48%	31.92%
All other Income	235	245	247	545	652	0.59%	4.97%	11.17%
Total Non Interest Income	1262	1633	1298	3179	3964	-20.57%	2.82%	24.69%
Total Income	7437	8484	8409	20600	24461	-0.88%	13.07%	18.74%





(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-23	Sep-24	Dec-24	9M 23-24	9M 24-25	Q-o-Q	Y-o-Y	9M FY 24-25 Over 9M FY 23-24
A.Exchange & Commission	81	127	116	223	364	-8.55%	43.00%	63.32%
B.Income from Non Fund Based Business	42	42	55	133	136	32.23%	31.83%	2.53%
C.Processing charges	105	125	96	310	302	-23.05%	-8.12%	-2.58%
D.ATM/DBD Related Income	103	97	115	294	305	18.52%	11.47%	3.87%
E.Marketing/FI/Govt Business	18	15	10	51	43	-35.20%	-46.26%	-15.43%
F.Miscellaneous Income	89	56	154	284	303	173.99%	73.37%	6.70%
FEE BASED INCOME (A+B+C+D+E+F)	438	462	546	1295	1454	18.28%	24.76%	12.29%
Overseas	18	16	15	60	47	-4.82%	-15.45%	-21.48%
Fee Based Income - Global	456	478	562	1355	1501	17.50%	23.18%	10.80%





(Rs. In Crores)

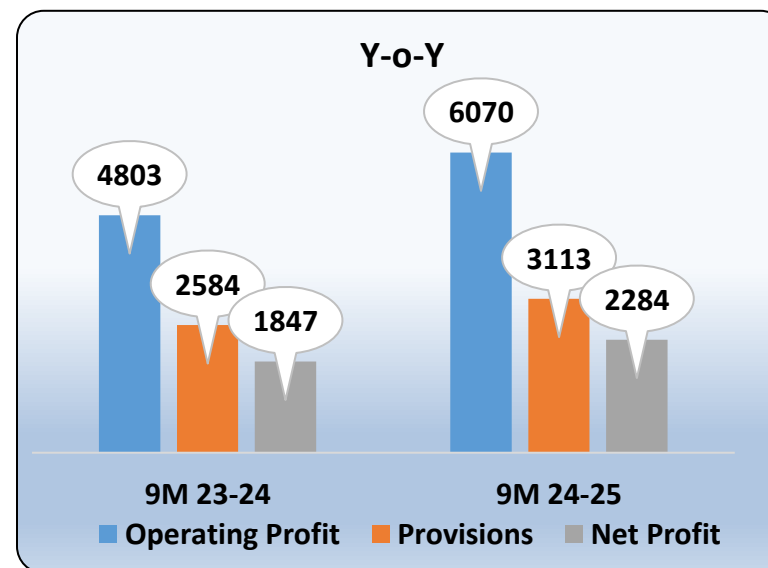
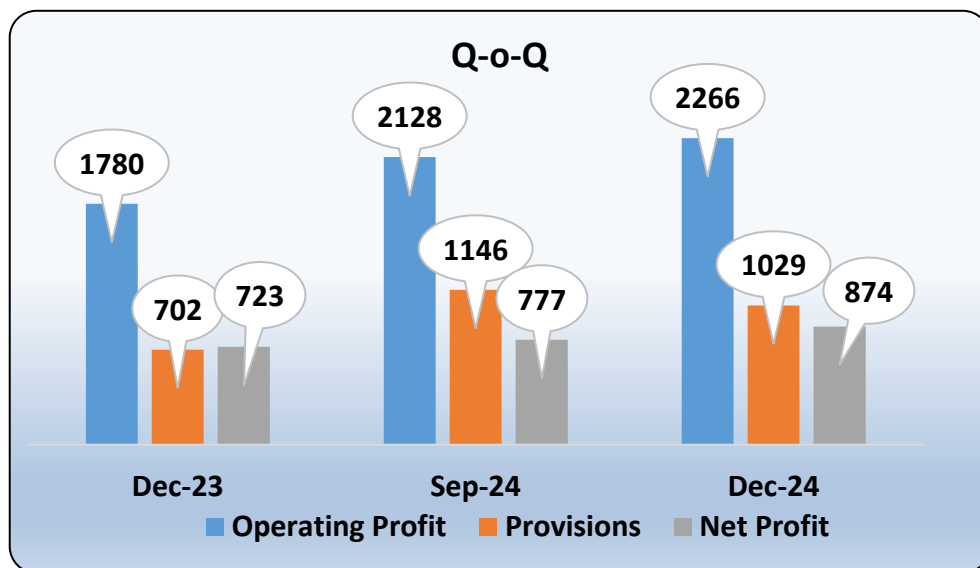
Particulars	Quarter Ending			9 Months		Growth %		
	Dec-23	Sep-24	Dec-24	9M 23-24	9M 24-25	Q-o-Q	Y-o-Y	9M FY 24-25 Over 9M FY 23-24
Interest on Deposits	3283	3784	3742	9272	11114	-1.12%	13.97%	19.87%
Interest on Borrowings	495	529	581	1083	1616	9.77%	17.38%	49.23%
Total Interest Expenses	3778	4313	4323	10355	12730	0.23%	14.42%	22.93%
Staff Expenses	1269	1341	1069	3622	3534	-20.27%	-15.76%	-2.42%
Other Expenses	610	702	751	1820	2127	7.10%	23.18%	16.85%
Operating Expenses	1879	2042	1820	5442	5661	-10.87%	-3.12%	4.03%
Total Expenses	5657	6356	6143	15797	18391	-3.35%	8.60%	16.42%





(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-23	Sep-24	Dec-24	9M 23-24	9M 24-25	Q-o-Q	Y-o-Y	9M FY 24-25 Over 9M FY 23-24
Operating Profit	1780	2128	2266	4803	6070	6.48%	27.30%	26.38%
Provisions	702	1146	1029	2584	3113	-10.27%	46.58%	20.45%
of which NPA Provisions	367	71	400	2297	634	466.77%	8.94%	-72.39%
Other Provisions	335	1076	629	287	2479	-41.55%	87.84%	762.33%
Tax Expenses	356	205	364	372	674	77.65%	2.10%	81.29%
Net Profit	723	777	874	1847	2284	12.48%	20.89%	23.68%

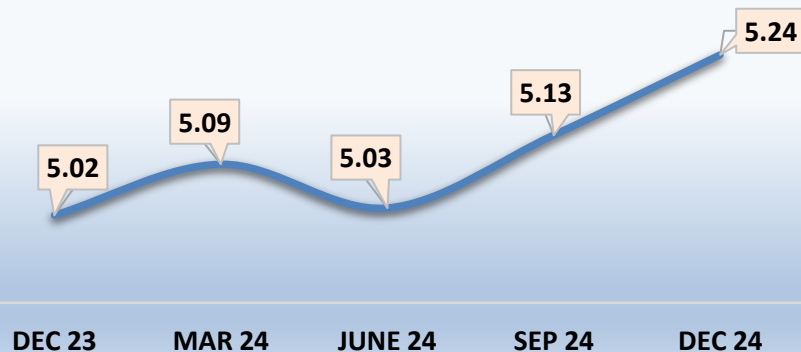




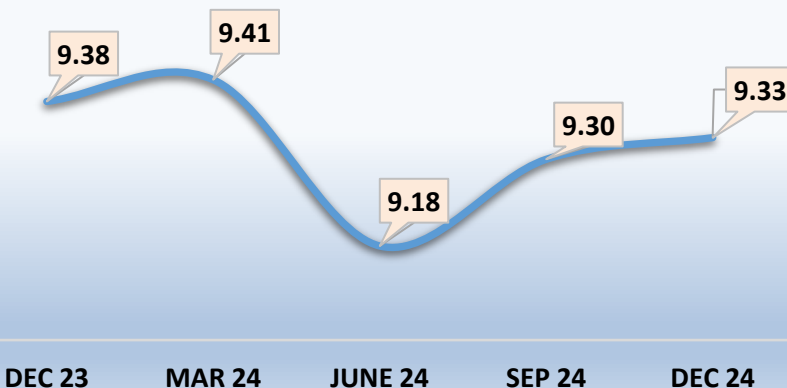
COST OF DEPOSITS(%)



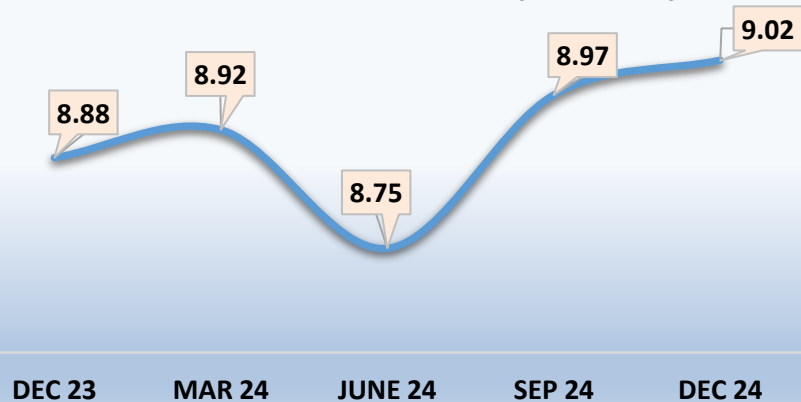
COST OF FUNDS(%)



YIELD ON ADVANCES % (DOMESTIC)

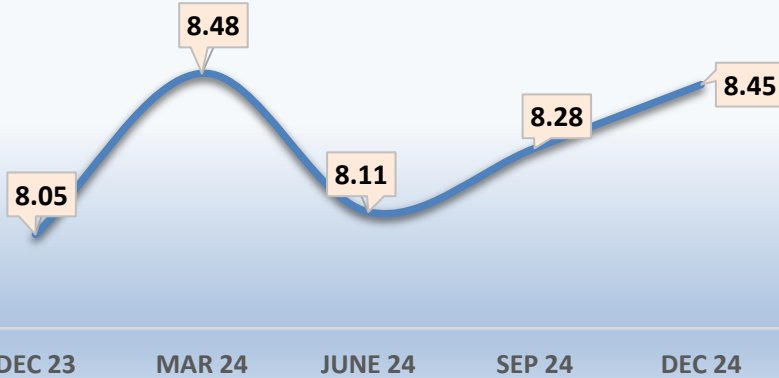


YIELD ON ADVANCES % (GLOBAL)

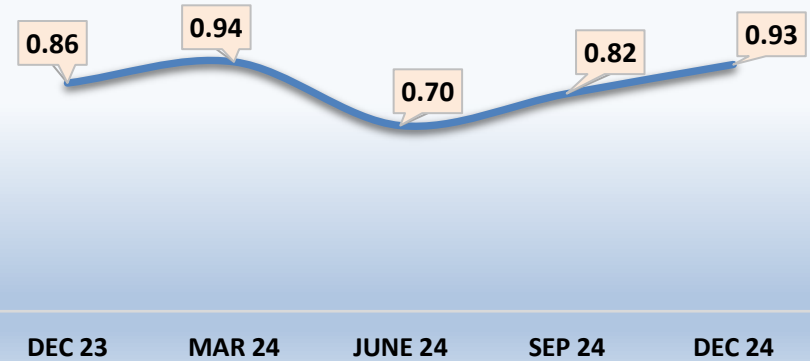




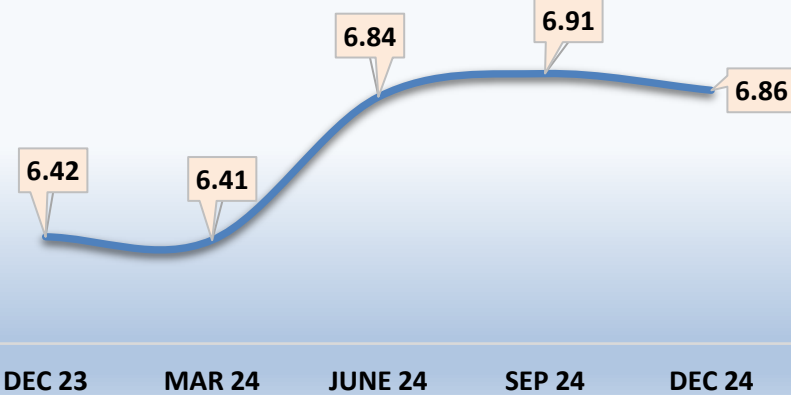
YIELD ON FUNDS(%)



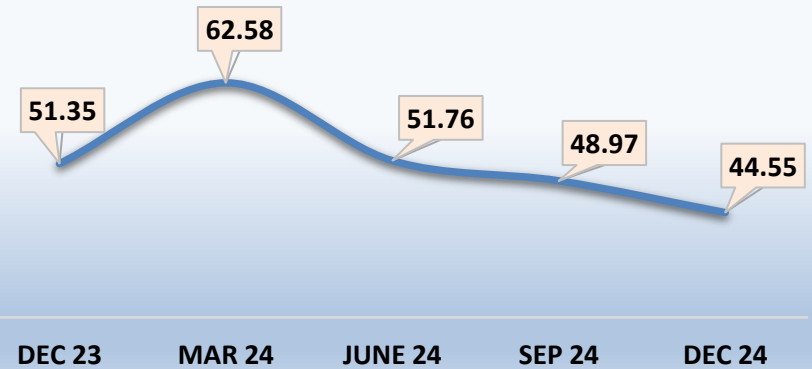
RETURN ON ASSETS (%)



YIELD ON INVESTMENT(%)

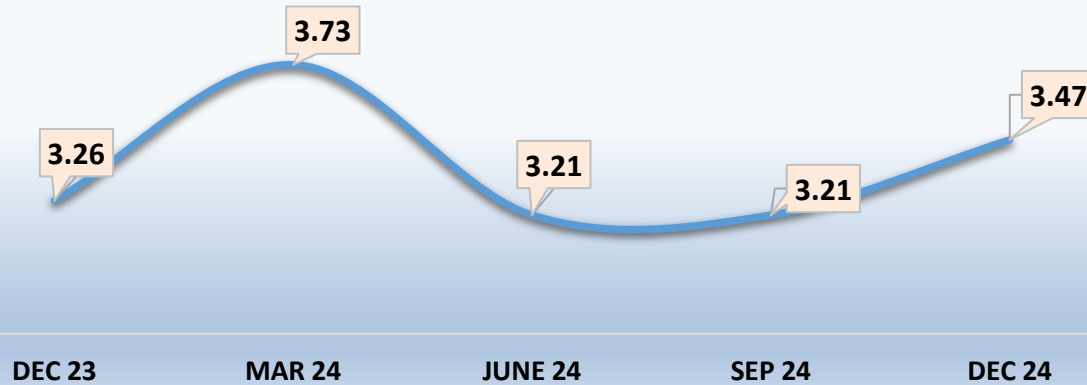


COST TO INCOME(%)





NET INTEREST MARGIN % (DOMESTIC)



NET INTEREST MARGIN % (GLOBAL)





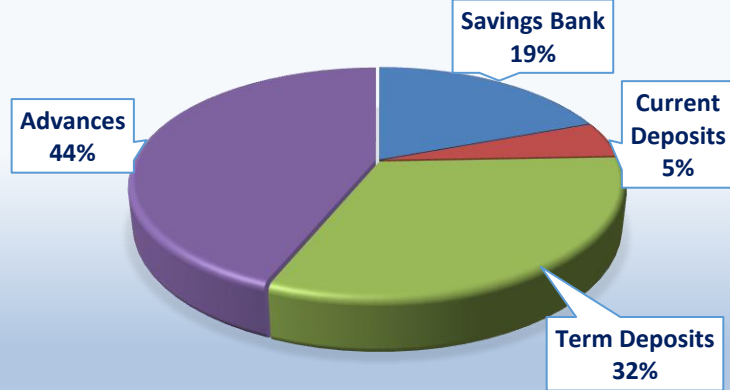
(Rs. In Crores)

Particulars	Dec-23	Sep-24	Dec-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	120915	131856	132338	482	0.37%	11423	9.45%
Term Deposits	157131	178796	172783	-6013	-3.36%	15652	9.96%
Total Deposits	278046	310652	305121	-5531	-1.78%	27075	9.74%
Advances	216163	230149	237632	7483	3.25%	21469	9.93%
Business Mix	494209	540801	542753	1952	0.36%	48544	9.82%
CASA%	43.49%	42.44%	43.37%	93 bps		(12 bps)	
CD Ratio%	77.74%	74.09%	77.88%	380 bps		14 bps	

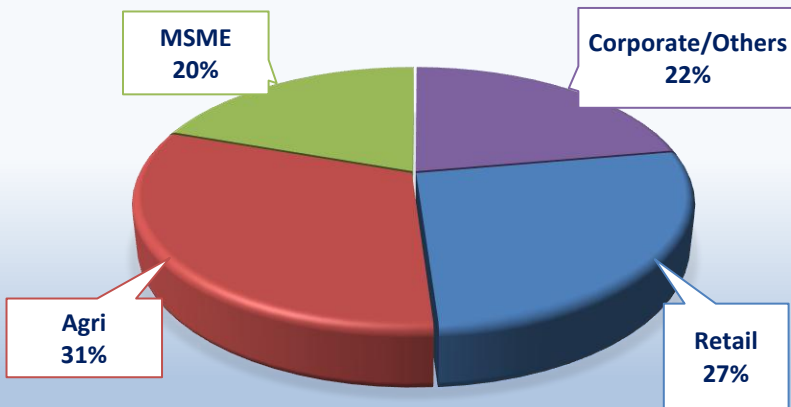




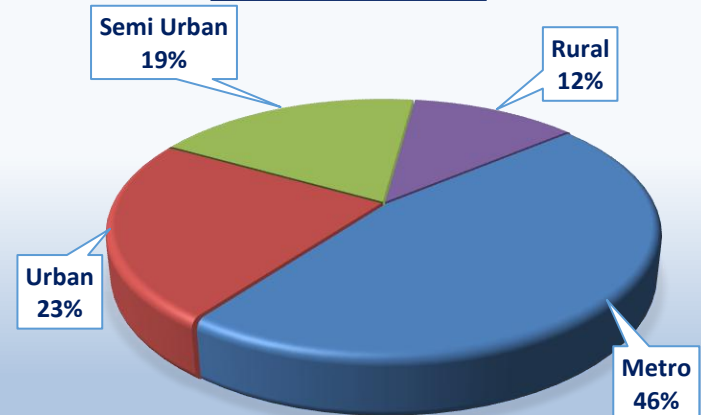
BUSINESS PORTFOLIO SHARE DEC 24



% SHARE OF DOMESTIC ADVANCE- DEC 24



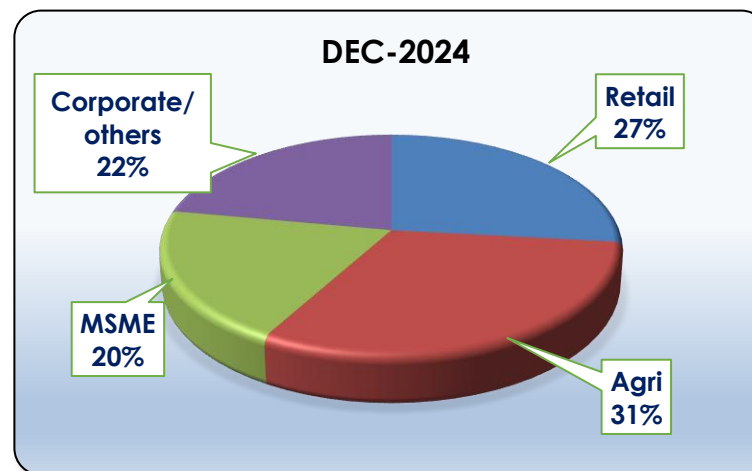
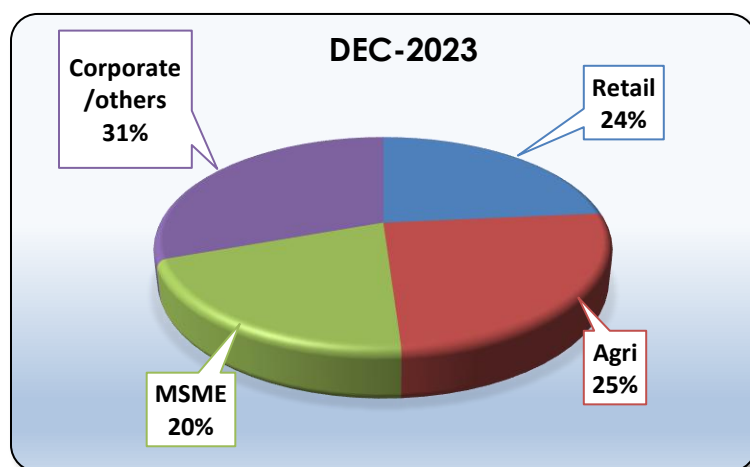
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: DEC 24





(Rs. In Crores)

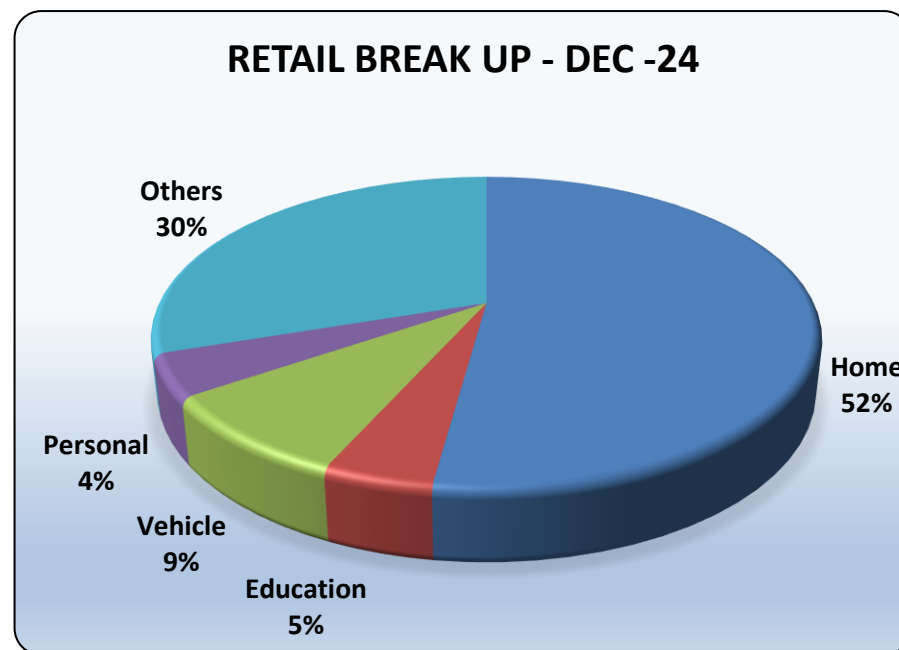
Parameters	Dec-23	Sep-24	Dec-24	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	46616	54291	58611	4319	7.96%	11995	25.73%
Agri	50326	65327	69139	3811	5.83%	18813	37.38%
MSME	40643	41574	43124	1550	3.73%	2481	6.11%
Corporate/others	60469	51802	48599	-3203	-6.18%	-11870	-19.63%
Domestic Advances	198054	212995	219472	6477	3.04%	21418	10.81%
Overseas Advances	18109	17154	18160	1006	5.86%	51	0.28%
Global Advances	216163	230149	237632	7483	3.25%	21469	9.93%
RAM to Domestic Adv (%)	69.47%	75.68%	77.86%	217 bps		838 bps	





(Rs. In Crores)

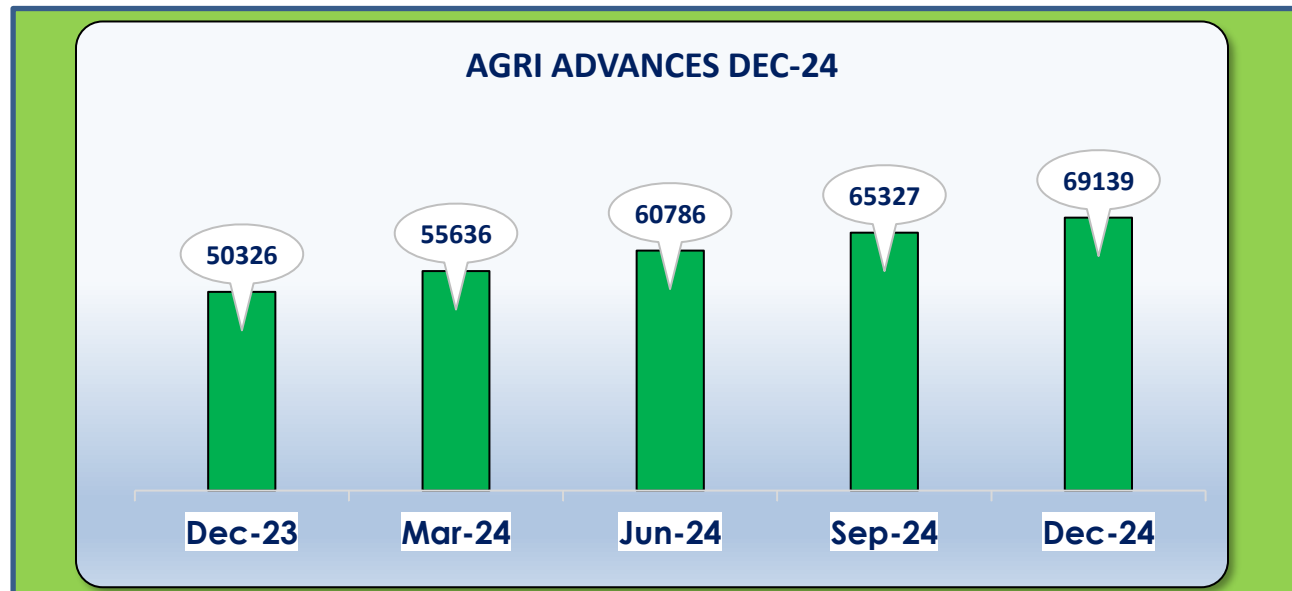
Parameters	Dec-23	Sep-24	Dec-24	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	46616	54291	58611	7.96%	25.73%
<i>Of which</i>					
Home	26612	29927	30573	2.16%	14.88%
Education	2635	2676	2672	-0.15%	1.41%
Vehicle	4248	4919	5131	4.30%	20.78%
Personal	1905	2417	2572	6.41%	35.03%
Others	11215	14352	17662	23.07%	57.49%
AGRI	50326	65327	69139	5.83%	37.38%
MSME	40643	41574	43124	3.73%	6.11%
<i>Of which</i>					
Micro	24171	20178	23489	16.41%	-2.82%
Small	7633	7883	10588	34.32%	38.72%
Medium	8839	13514	9047	-33.05%	2.35%





(Rs. In Crores)

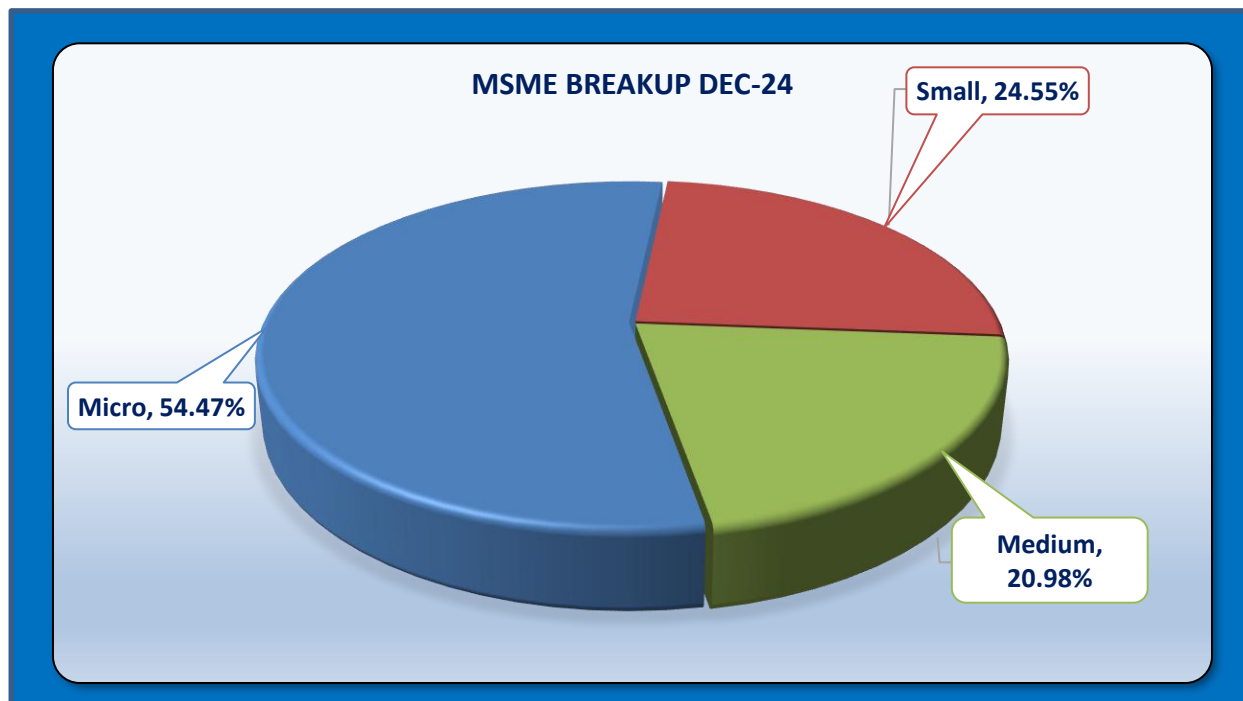
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Dec-23	198054	50326	25.41%
Mar-24	200697	55636	27.72%
Jun-24	212459	60786	28.61%
Sep-24	212995	65327	30.67%
Dec-24	219472	69139	31.50%





(Rs. In Crores)

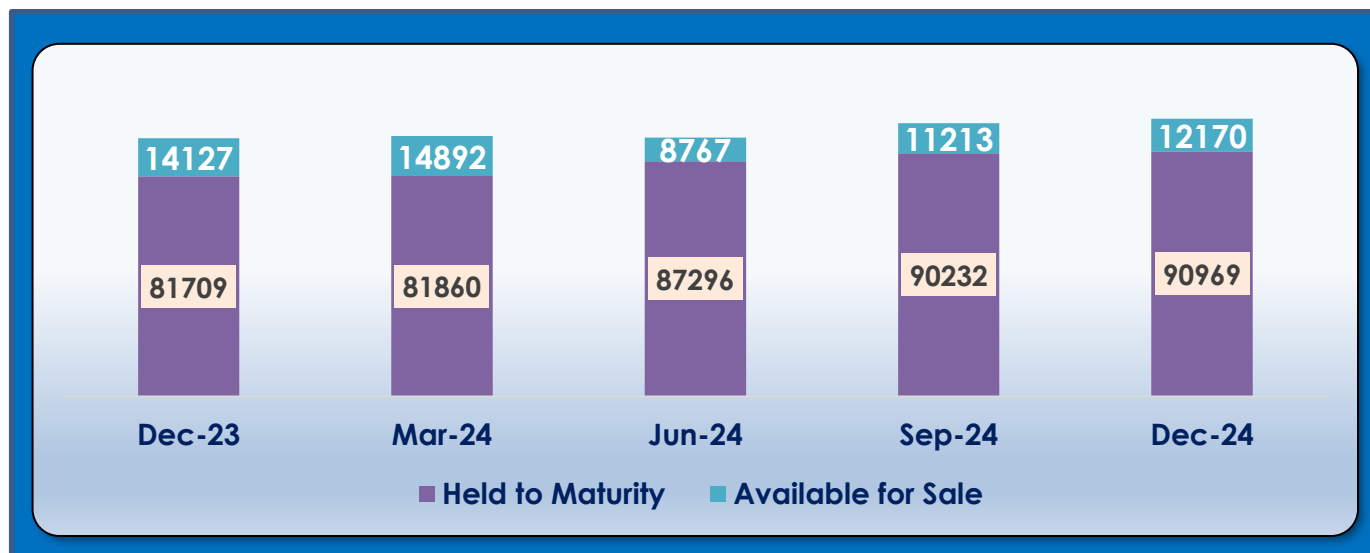
Category	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Micro	24171	24780	18977	20178	23489
Small	7633	7812	8002	7883	10588
Medium	8839	8960	15662	13514	9047
Total	40643	41552	42642	41574	43124





(Rs. In Crores)

Parameters	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Domestic Investments	96044	96752	97955	103128	104939
SLR	68029	69297	72823	78218	80006
Non SLR	28015	27455	25132	24910	24933
Held to Maturity	81709	81860	87296	90232	90969
Available for Sale	14127	14892	8767	11213	12170
Held for Trading	208	0	284	250	323
Fair value through Profit & Loss account – FVTPL	-	-	992	817	861
Subsidiaries, Associates and Joint Ventures	-	-	616	616	616
Investment by Overseas Branches	4166	4164	3989	4284	4171
Global Investments	100210	100916	101944	107412	109110





Particulars	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
* Return on Equity (%)	17.70	18.50	14.10	16.90	17.86
* Basic & Diluted Earning per Share	0.38	0.43	0.33	0.41	0.46
* Price Earning Ratio	113.32	140.23	192.01	140.41	111.90
Book value per share (in Rs)	8.93	9.56	9.43	10.04	10.66
Price/Book value (in Rs)	4.85	6.27	6.82	5.75	4.85
Adjusted Book value (in Rs)	8.24	8.79	8.82	9.48	10.15
Price/Adjusted Book value (in Rs)	5.26	6.82	7.29	6.09	5.10
* QUARTERLY					





(Rs. In Crores)

Details	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
i) Opening Gross NPAs	9893	8441	6794	6649	6249
a. Cash Recoveries	212	322	139	219	170
b. Upgradation	163	90	52	102	76
c. Write-Offs	1491	1567	251	370	219
d. Sale to ARCs	0	17	0	0	0
e. Other Reductions	0	0	0	0	0
ii) Total Reductions (a+b+c+d+e)	1866	1996	442	691	465
iii) Fresh Slippages to NPA category	331	329	277	251	284
iv) Other Debits	81	21	20	40	2
Closing Gross NPAs (i-ii+iii+iv)	8441	6794	6649	6249	6071
Gross NPA (%)	3.90%	3.10%	2.89%	2.72%	2.55%
Net NPAs (Absolute)	1303	1217	1154	1059	976
Net NPA (%)	0.62%	0.57%	0.51%	0.47%	0.42%
Provision Coverage Ratio	96.85%	96.85%	96.96%	97.06%	97.07%
f. Recovery from Tech Write off accounts	696	980	361	1041	676
f. i) Of which Reduction	632	908	308	988	650
g. Recovery from overseas set off accounts	4	29	3	78	0
h. Recovery from uncharged interest	53	30	27	43	34
Total Cash Recovery + Upgradation(a+b+f+g+h)	1127	1468	582	1482	957

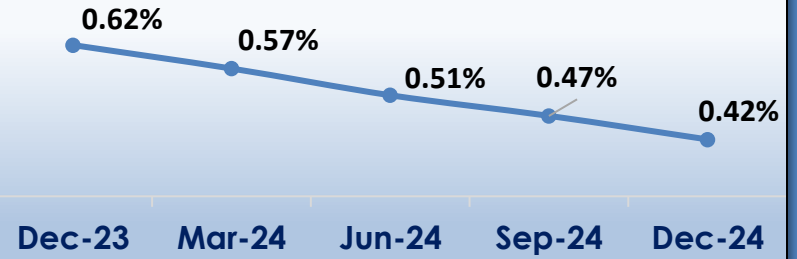




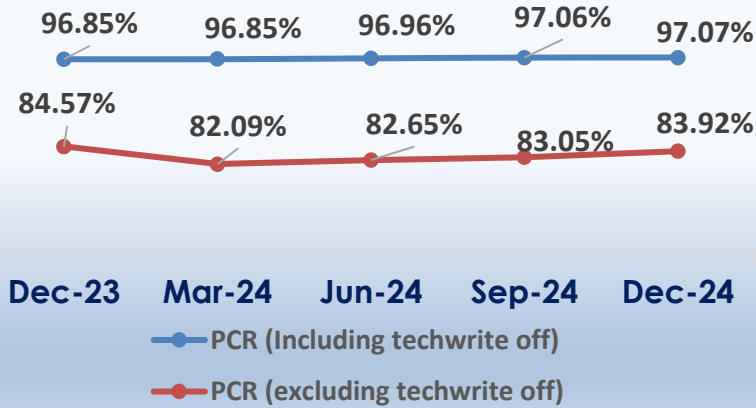
GNPA %



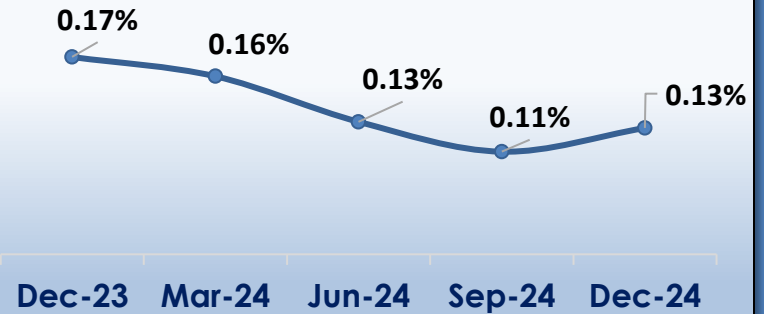
NNPA %



PCR



SLIPPAGE RATIO





(Rs. In Crores)

Segmental NPAs	Dec-23			Sep-24			Dec-24		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	46616	846	1.81%	54291	935	1.72%	58611	978	1.67%
Agri	50326	2183	4.34%	65327	1920	2.94%	69139	1829	2.65%
MSME	40643	2291	5.64%	41574	1754	4.22%	43124	1753	4.07%
RAM	137585	5320	3.87%	161193	4610	2.86%	170874	4560	2.67%
Corporate	60469	1521	2.52%	51802	282	0.54%	48599	267	0.55%
Domestic Advance	198054	6841	3.45%	212995	4892	2.30%	219472	4827	2.20%
Overseas	18109	1600	8.84%	17154	1357	7.91%	18160	1244	6.85%
Total	216163	8441	3.90%	230149	6249	2.72%	237632	6071	2.55%



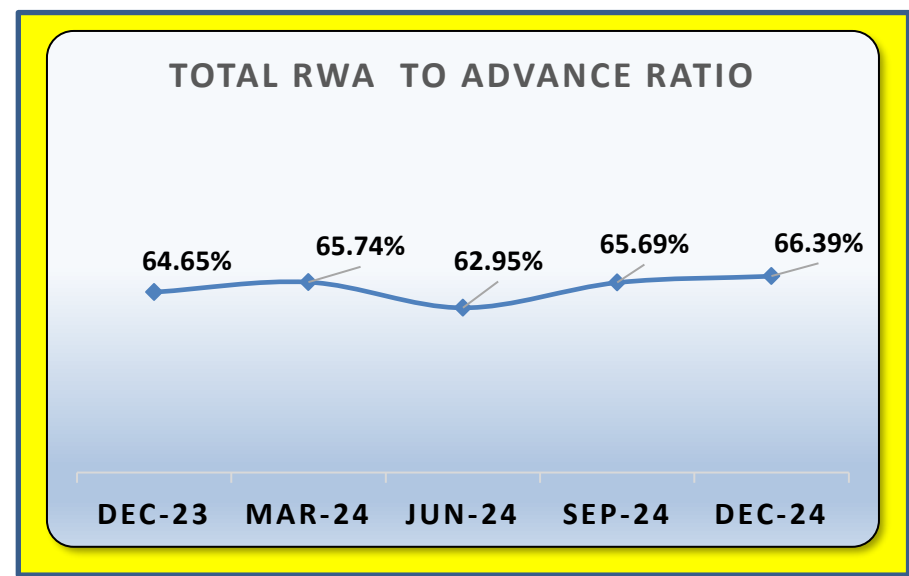
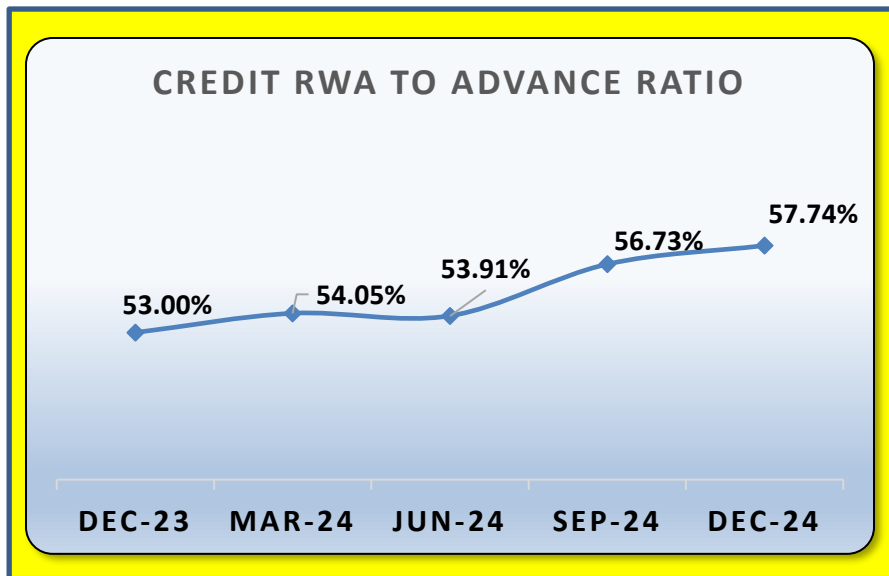
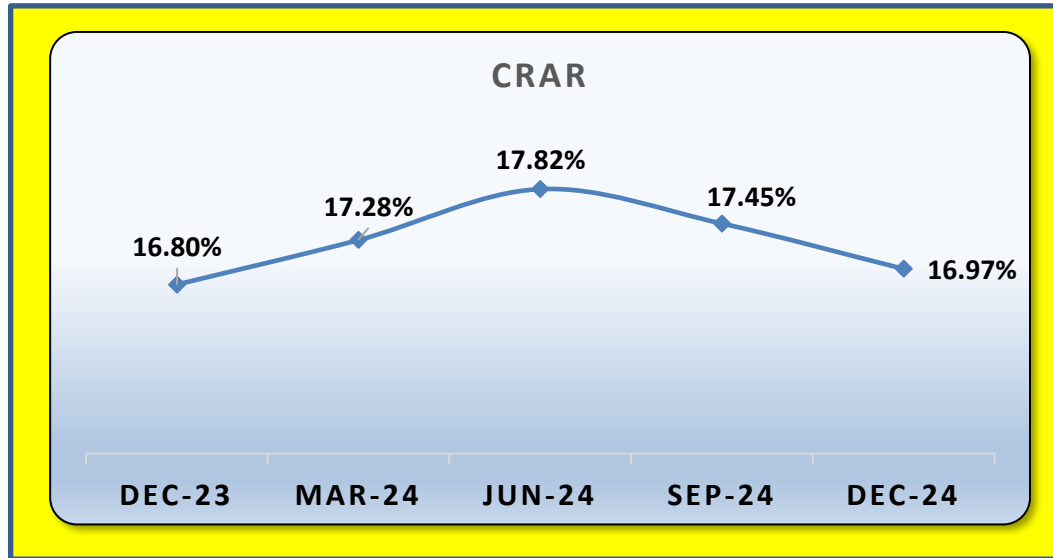


(Rs. In Crores)

Particulars	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Market Risk RWA	8481	8892	1602	1441	1353
Operational Risk RWA	16705	16705	19183	19183	19183
Credit Risk RWA	114570	118382	124051	130555	137216
Total RWA (A)	139756	143979	144836	151179	157753
CET 1	19495	20840	21706	22300	22601
CET 1%	13.95%	14.47%	14.99%	14.75%	14.33%
Tier 1	19495	20840	21706	22300	22601
Tier 1%	13.95%	14.47%	14.99%	14.75%	14.33%
Tier 2	3987	4035	4106	4087	4170
Tier 2%	2.85%	2.80%	2.83%	2.70%	2.64%
Total Capital (B)	23482	24875	25811	26386	26772
CRAR (B/A)	16.80%	17.28%	17.82%	17.45%	16.97%
Total RWA to Advance Ratio	64.65%	65.74%	62.95%	65.69%	66.39%
Credit RWA to Advance Ratio	53.00%	54.05%	53.91%	56.73%	57.74%

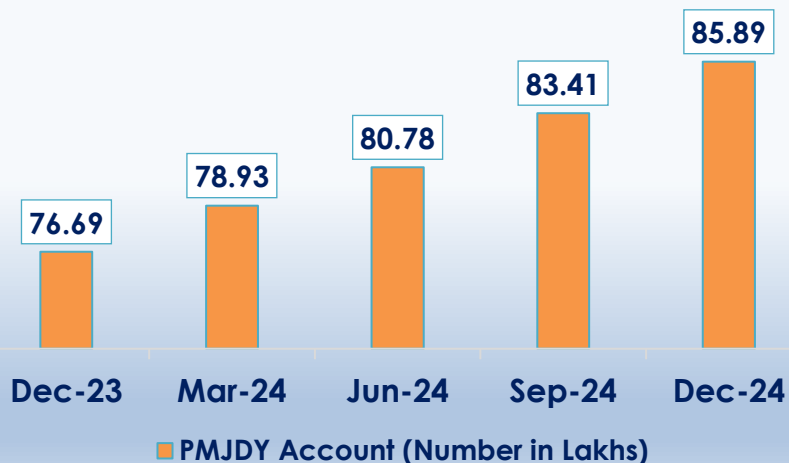


MOVEMENT OF CRAR & RWAs

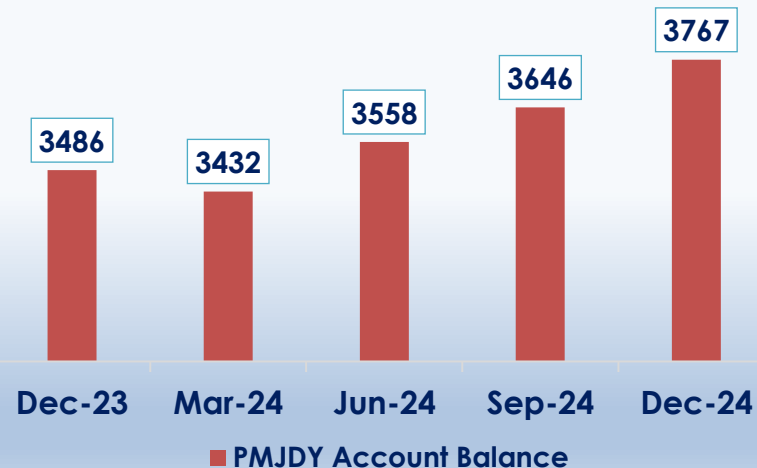




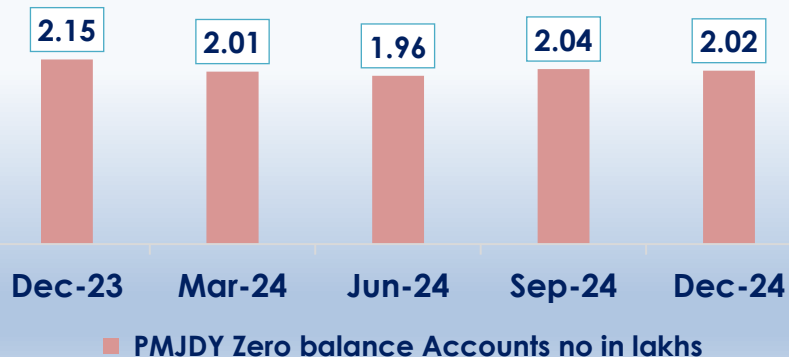
PMJDY Account (Number in Lakhs)



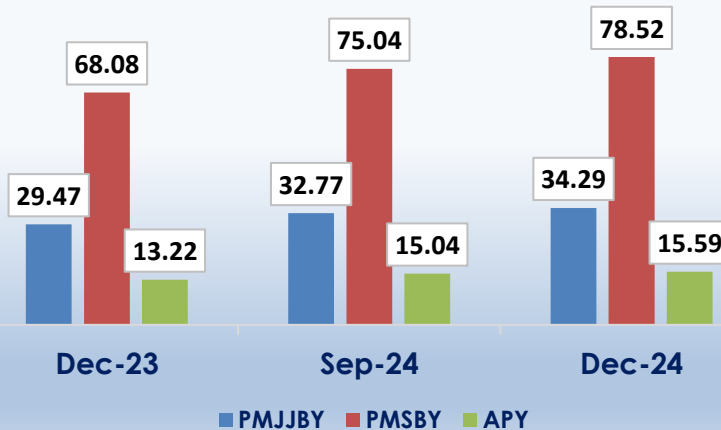
PMJDY Account Balance (in Crs)



PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)



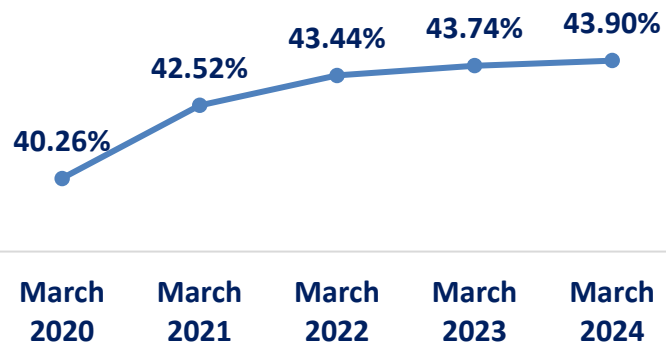


(Rs. In Crore)

CASA in Rs.



CASA in %



Term Deposits in Rs.



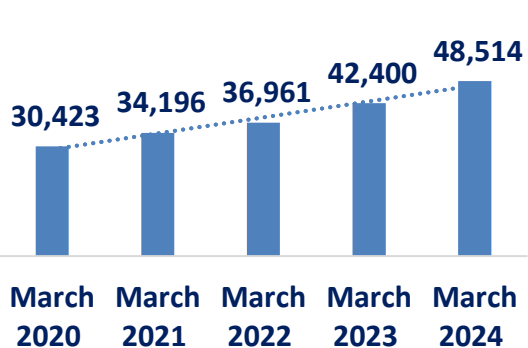
Total Deposits in Rs.



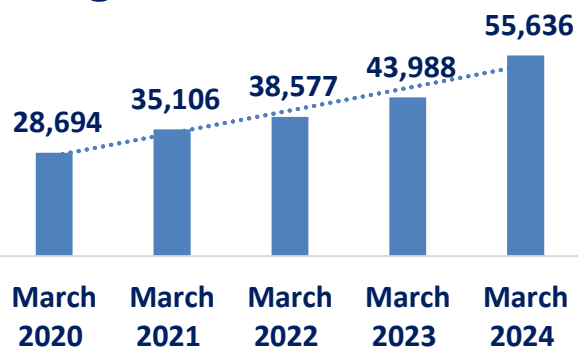


(Rs. In Crore)

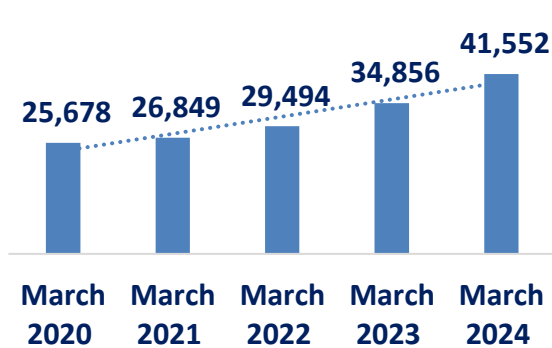
Retail Advances



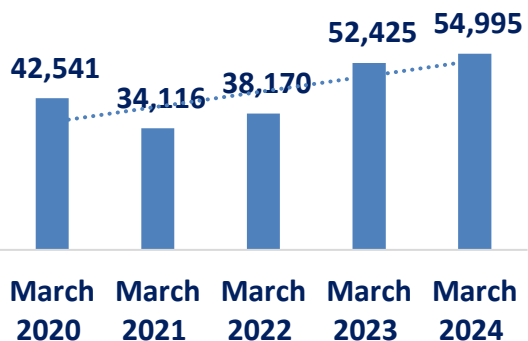
Agriculture Advances



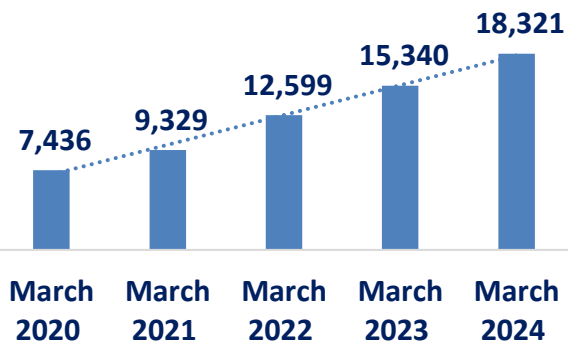
MSME Advances



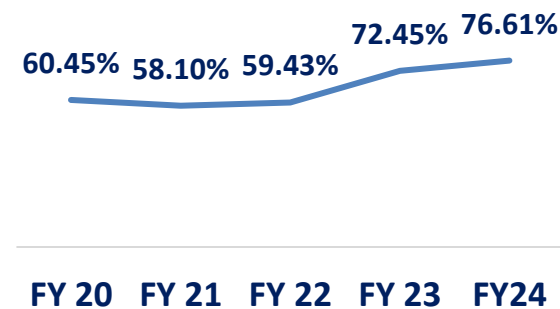
Corporate Advances



Overseas Advances



CD Ratio



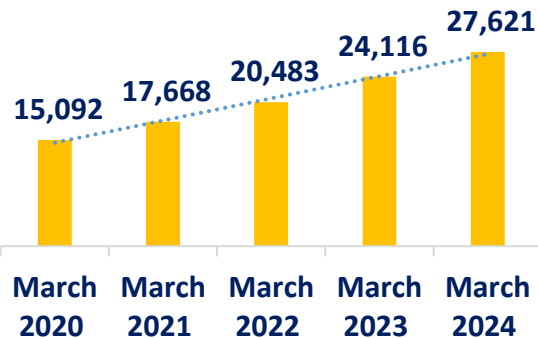


(Rs. In Crore)

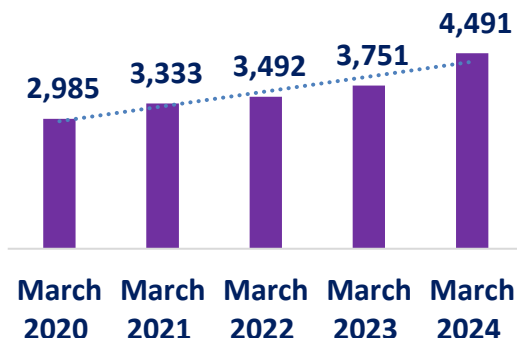
Personal Loans



Home Loans



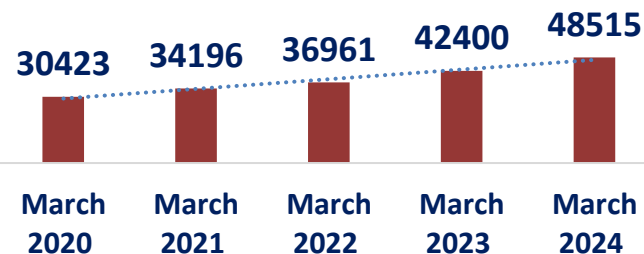
Vehicle Loans



Other Retail Loans



Total Retail Loan Portfolio



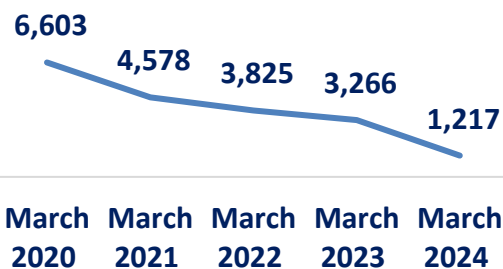


(Rs. In Crore)

Gross NPA in Rs.



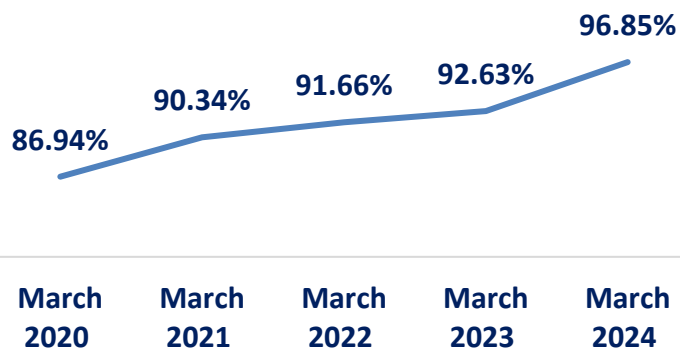
Net NPA in Rs.



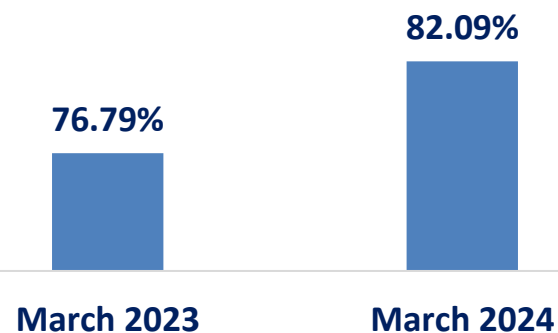
NNPA (%)



Provision Coverage Ratio (%)

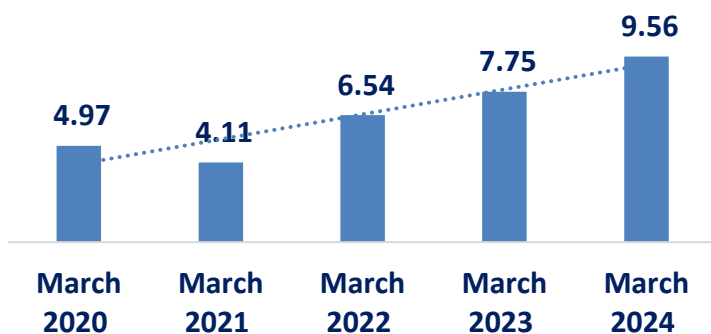


PCR (Excluding Tech Write Off)





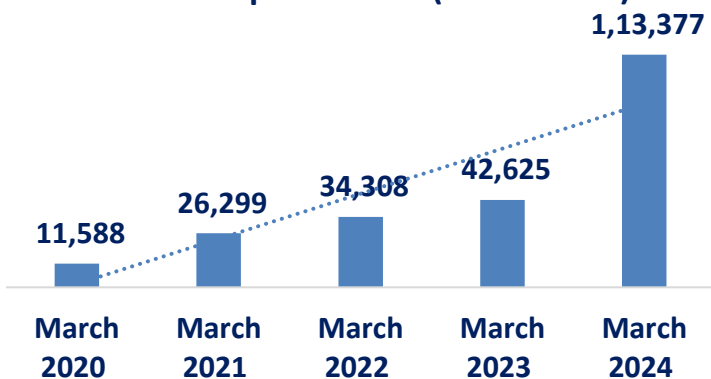
Book value per share (in Rs.)



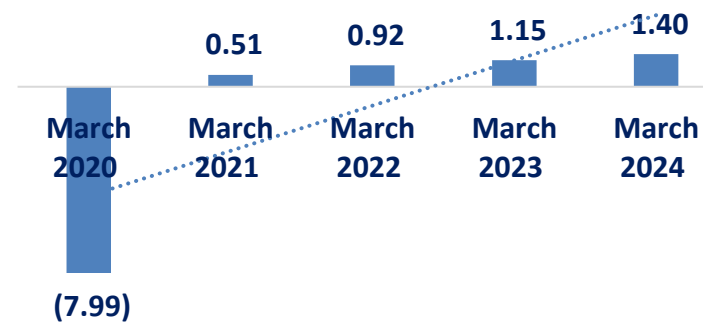
Share Price (in Rs.)



Market Capitalization (Rs. In Crore)



Earning per Share





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Good people to grow with

Technology & Digital Initiatives





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Technology & Digital Initiatives



Introduction

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

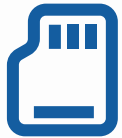
We are committed in our digital transformation journey to bring customer delight through various digital innovations and have in place a clear strategy co-developed with one of the Big 4 consultancy firm.

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**





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

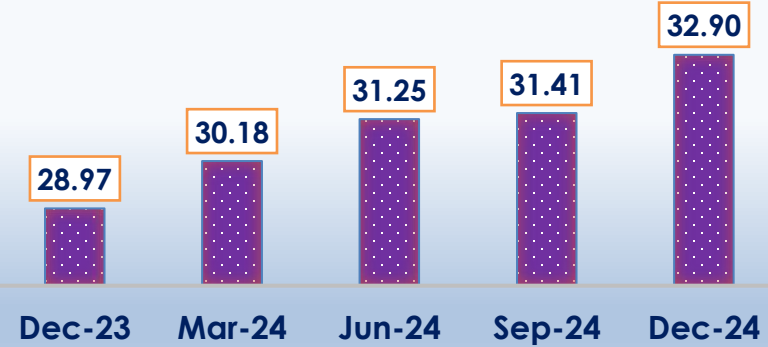




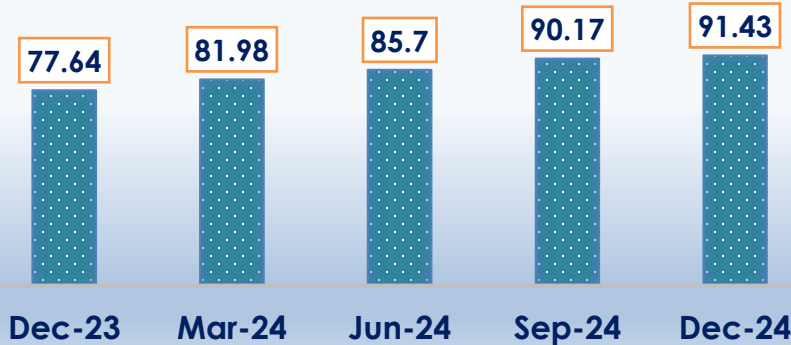
**ATM/CDM USERS
(NO OF OUTLETS)**



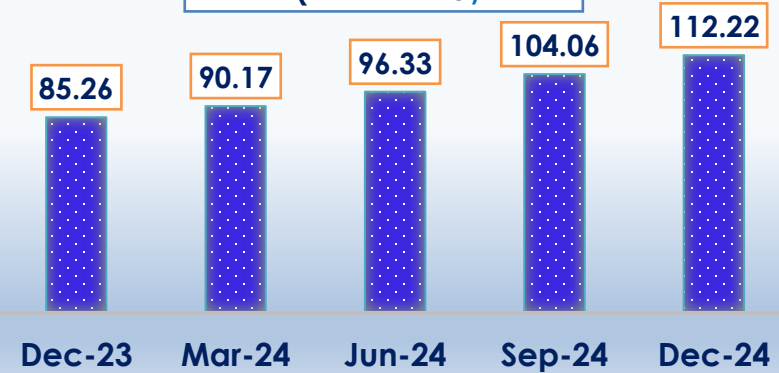
**INTERNET BANKING REGISTERED USERS
(IN LAKHS)**

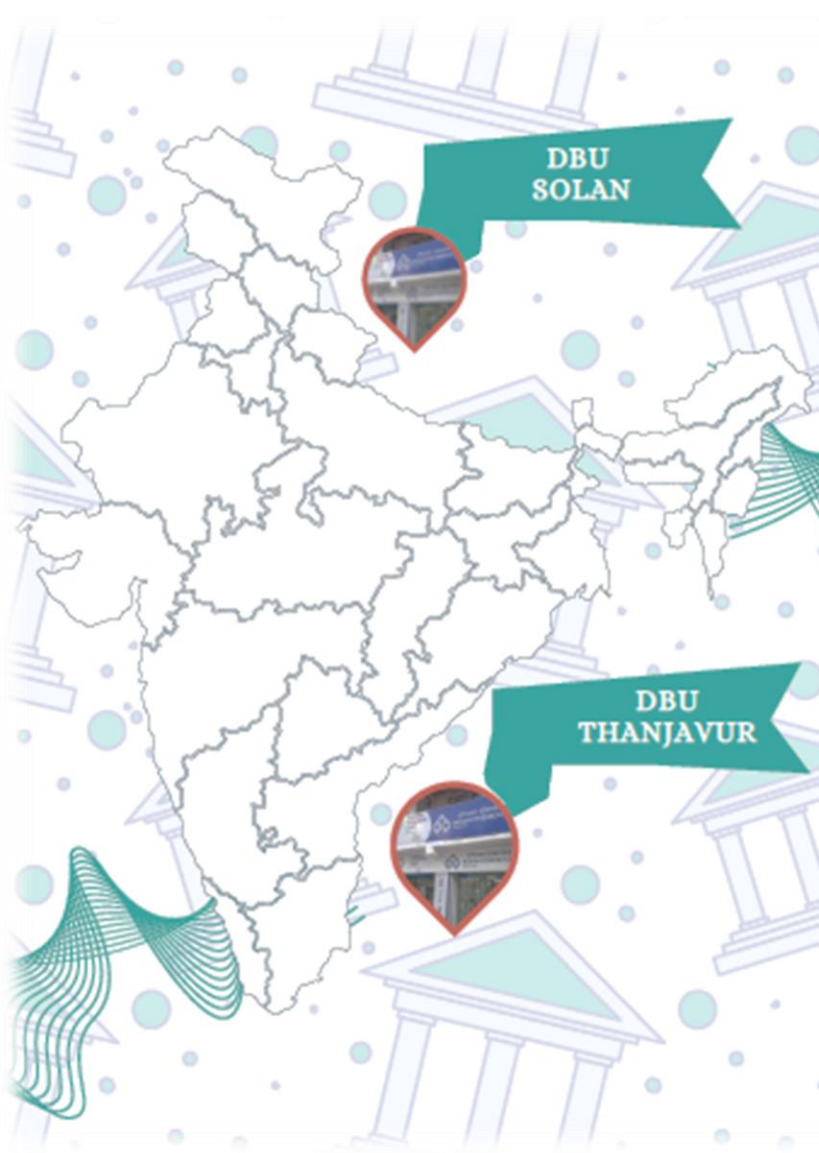



**MOBILE BANKING REGISTERED USERS
(IN LAKHS)**



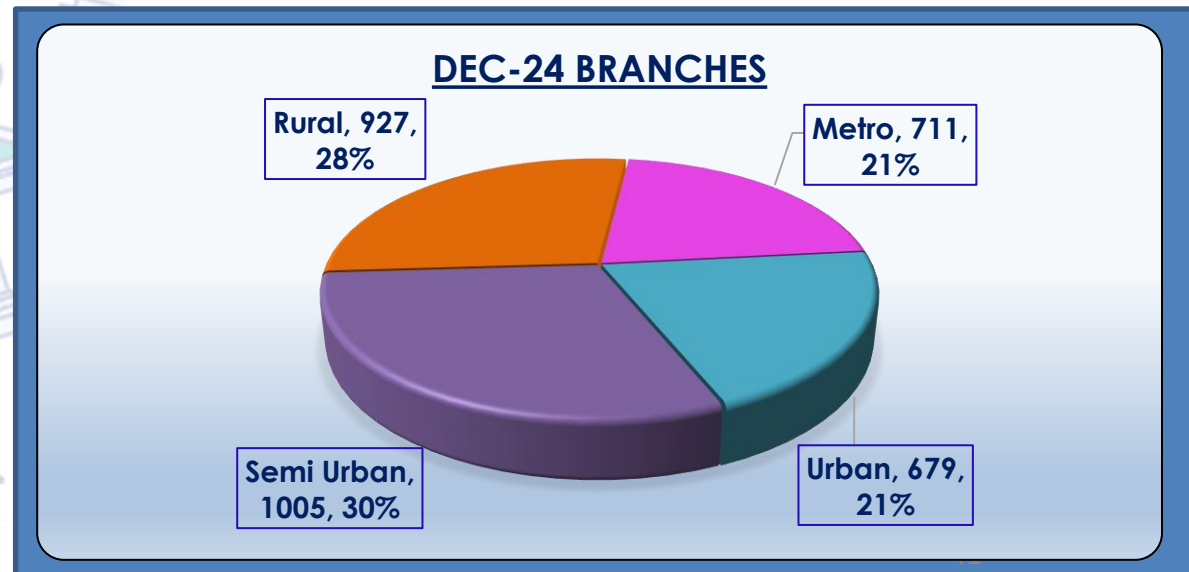
**UPI REGISTERED USERS
(IN LAKHS)**





Domestic Presence		Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
	Branches	3226	3236	3250	3269*	3322*
	ATM/CR	3508	3506	3505	3501	3503
	BC	4886	6379	7078	8023	9041

* Excluding 8 RLPCs(Retail Loan Processing Centres)





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FOREIGN OUTREACH



**HONG KONG
BRANCH**



**SINGAPORE
BRANCH**



**COLOMBO
BRANCH**

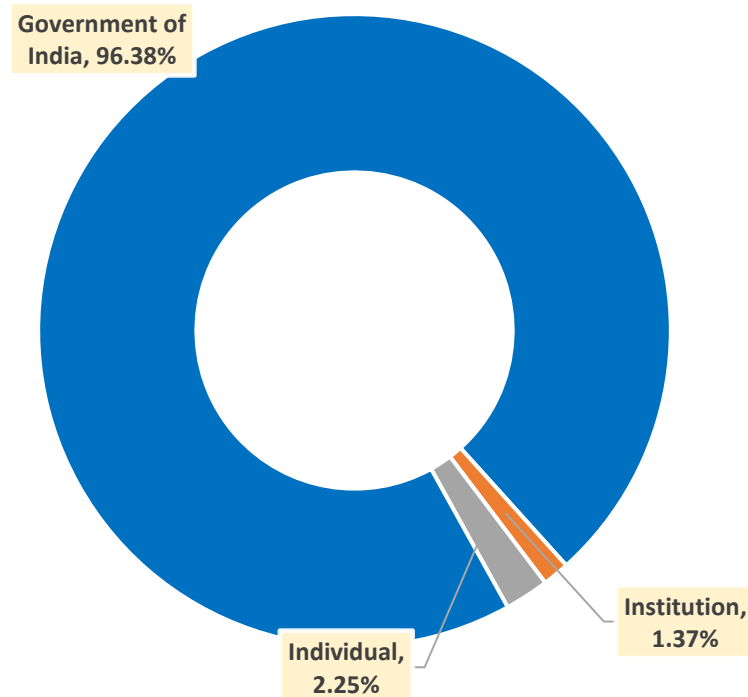


**BANGKOK
BRANCH**





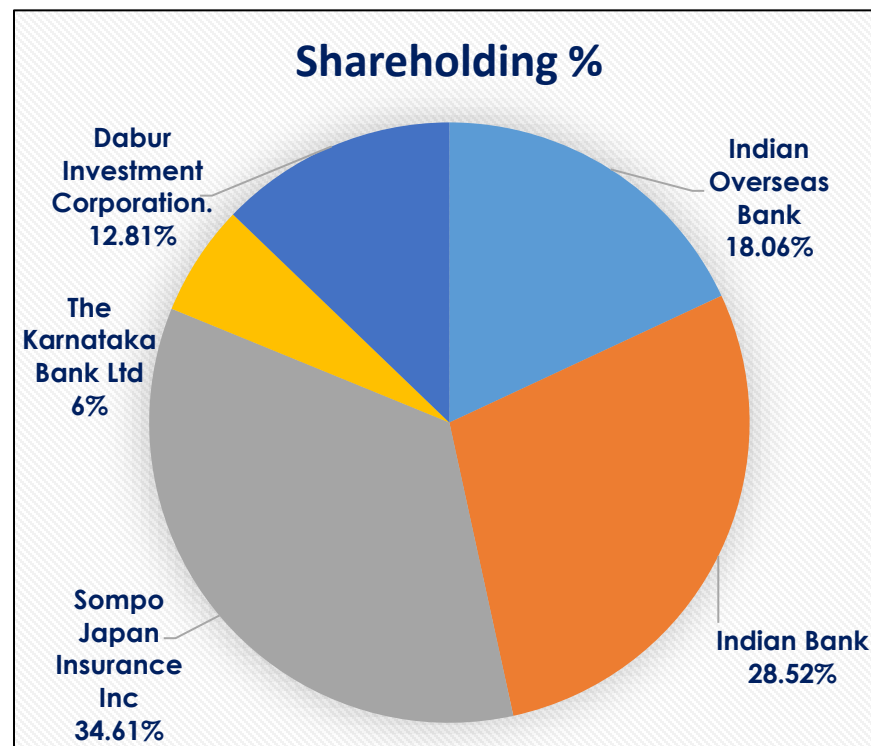
Category of Shareholder	% share
Government of India	96.38%
FI/Banks	0.00%
Foreign Portfolio Investor (Corporate)	0.02%
Mutual Funds	0.07%
Insurance Companies	1.23%
Bodies Corporate	0.05%
Individual	1.95%
ESOP/ESOS/ESPS	0.21%
NRI	0.05%
HUF	0.04%





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 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 Allahabad 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".



Rs in Lakhs

Balance Sheet as at 31.12.2024				
LIABILITIES				
Particulars	Standalone		Consolidated	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023
Capital	1890241	1890241	1890241	1890241
Reserves and Surplus	1035835	825487	1002242	786340
Deposits	30512130	27804575	30512145	27826872
Borrowings	4309667	3099366	4309667	3099366
Other Liabilities & Provisions	893624	791575	893749	791640
Total	38641497	34411245	38608043	34394460
ASSETS				
Cash & Balance with RBI	1670574	1379080	1670579	1379134
Balance with Banks and Money at Call and Short Notice	680420	126278	695031	151390
Investments	10910323	9821202	10861049	9777506
Advances	23250683	20890240	23251673	20891792
Fixed Assets	370481	376159	370489	376210
Other Assets	1759016	1818286	1759223	1818427
Total	38641497	34411245	38608043	34394460





ESG
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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E
ENVIRONMENTAL



**IOB TEJAS
FOR RENEWABLE SOLAR
ENERGY EQUIPMENT**



**PAPERLESS
BANKING**



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




**CREDIT FACILITY
TO
WIND MILL**






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



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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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PRODUCTS & SERVICES



IOB
Simplify your finances,
Amplify your growth.

IOB STARTUP
CURRENT ACCOUNT

- DPIIT RECOGNITION**
Optional for A/C Opening
- WAIVER ON**
Various Account Services
- QAB WAIVER UPTO**
18 Months

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IOB

Saving Made Simple !

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SAVINGS ACCOUNT

DIGITAL SAVINGS ACCOUNT

Free Personal Accidental Insurance | Free RTGS/NEFT/IMPS | Free SMS Charges

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- Auto sweep-in/out facility
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IOB

Unlock the **HIGHEST INTEREST RATES**

IOB 444 DAYS DEPOSIT

- 8.05%** FOR SUPER SENIOR CITIZEN
- 7.80%** FOR SENIOR CITIZEN
- 7.30%** FOR OTHERS

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Maximize Your Earnings

IOB FCNR B Deposit(\$)/RFC

5.40%

For 1 YEAR to less than 2 YEARS

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IOB

Power up Your **Salary**

IOB SB SALARY
(Gold-Diamond-Platinum Salary Account)

Salient Features

- Zero Balance Requirement
- Free Family Zero Balance Accounts
- Personal Accident Insurance
- Debit Card Privileges

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Empowering Women Entrepreneurs
IOB MAHILA SHAKSHAM

- Loan Quantum**
from ₹75,000 up to ₹10,00,000
- Easy Terms**
No collateral required, credit guarantee cover
- Affordable**
interest rates
- Extra Benefits**
2% interest subvention for prompt repayment!

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- Attractive ROI
- Roll over Facility
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0% Processing Charges

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IOB SKILL LOAN

0% PROCESSING FEES

Key Benefits

- ✓ Skill Loans up to ₹7.5 Lakh
- ✓ No Collateral Required
- ✓ Flexible Repayment Options
- ✓ Affordable Interest Rates
- ✓ Covers Tuition/Course Fees and more

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- ✓ Credit Card, Loans & Advances
- ✓ Insurance
- ✓ Download Statement

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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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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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