



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी Good people to grow with

Performance Analysis

For the Quarter /Half year ended
30th September 2025

Date:16.10.2025





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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



(Rs. In Crores)

BUSINESS GROWTH

Parameters		Quarter Ended			Q-O-Q (%)	Y-O-Y (%)
		Sep-24	Jun-25	Sep-25		
BUSINESS GROWTH	CASA	131856	144837	137387	-5.14%	4.19%
	CASA%	42.44%	43.78%	40.52%	(326 bps)	(192 bps)
	Total Deposits	310652	330792	339066	2.50%	9.15%
	Advances	230149	262421	277968	5.92%	20.78%
	Business	540801	593213	617034	4.02%	14.10%

PROFITABILITY

Parameters		Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-24	Jun-25	Sep-25		
PROFITABILITY	Net Interest Income	2538	2746	3059	11.40%	20.53%
	Net Interest Margin	3.08%	3.04%	3.21%	17 bps	13 bps
	Operating Expenses	2042	1869	2025	8.35%	-0.83%
	Operating Profit	2128	2358	2400	1.78%	12.78%
	Net Profit	777	1111	1226	10.35%	57.79%





PERFORMANCE HIGHLIGHTS

(Rs. In Crores)

ASSET QUALITY

Parameters		Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-24	Jun-25	Sep-25		
ASSET QUALITY	Gross NPA	6249	5178	5078	-1.93%	-18.74%
	Net NPA	1059	816	776	-4.90%	-26.72%
	GNPA%	2.72%	1.97%	1.83%	(14 bps)	(89 bps)
	NNPA%	0.47%	0.32%	0.28%	(4 bps)	(19 bps)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Sep-24	Jun-25	Sep-25		
	PCR	97.06%	97.47%	97.48%	1 bps	42 bps
	CRAR	17.45%	18.28%	17.94%	(34 bps)	49 bps
	ROA	0.82%	1.14%	1.20%	6 bps	38 bps
	ROE	16.90%	19.00%	19.95%	95 bps	305 bps





(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-24	Jun-25	Sep-25	HY 2024-25	HY 2025-26	Q-o-Q Sep 25 Over Jun 25	Y-o-Y Sep 25 Over Sep 24	HY 25-26 OVER HY 24-25
Interest Income	6851	7386	7849	13386	15234	6.27%	14.57%	13.81%
Interest Expenses	4313	4639	4790	8407	9429	3.26%	11.06%	12.16%
Net Interest Income	2538	2746	3059	4979	5805	11.40%	20.53%	16.59%
Non Interest Income	1633	1481	1365	2666	2846	-7.83%	-16.41%	6.75%
Operating Income	4171	4227	4425	7646	8652	4.68%	6.09%	13.16%
Operating Expenses	2042	1869	2025	3841	3894	8.35%	-0.83%	1.38%
Operating Profit	2128	2358	2400	3804	4758	1.78%	12.78%	25.08%
Total Provisions	1146	844	673	2084	1517	-20.26%	-41.27%	-27.21%
Tax expenses	205	403	501	310	904	24.32%	144.39%	191.61%
Net Profit/Loss	777	1111	1226	1410	2337	10.35%	57.79%	65.74%





(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-24	Jun-25	Sep-25	HY 2024-25	HY 2025-26	Q-o-Q Sep 25 Over Jun 25	Y-o-Y Sep 25 Over Sep 24	HY 25-26 OVER HY 24-25
Interest on Loans	5055	5509	5920	9885	11429	7.46%	17.11%	15.62%
Interest on Investment	1754	1829	1872	3413	3701	2.35%	6.73%	8.44%
Other Interest Income	42	48	57	87	105	18.75%	35.71%	20.69%
Total Interest Income	6851	7386	7849	13386	15234	6.27%	14.57%	13.81%
Exchange & Commission	373	398	452	689	850	13.57%	21.18%	23.37%
Profit / Loss on Sale of Investments	67	207	148	289	355	-28.50%	120.90%	22.84%
Profit on Exchange	6	-26	-8	33	-34	69.23%	-233.33%	-203.03%
Recovery from technical Written of Account	988	574	416	1296	990	-27.53%	-57.89%	-23.61%
All other Income	199	329	358	359	687	8.81%	79.90%	91.36%
Total Non Interest Income	1633	1481	1365	2666	2846	-7.83%	-16.41%	6.75%
Total Income	8484	8866	9214	16052	18081	3.93%	8.60%	12.64%



(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-24	Jun-25	Sep-25	HY 2024-25	HY 2025-26	Q-o-Q Sep 25 Over Jun 25	Y-o-Y Sep 25 Over Sep 24	HY 25-26 OVER HY 24-25
A.Exchange & Commission	127	121	115	248	236	-4.96%	-9.45%	-4.84%
B.Income from Non Fund Based Business	42	60	72	81	132	20.00%	71.43%	62.96%
C.Processing charges	125	109	127	206	236	16.51%	1.60%	14.56%
D.ATM/DBD Related Income	97	97	136	191	233	40.21%	40.21%	21.99%
E.Marketing/FI/Govt Business	15	17	13	33	30	-23.53%	-13.33%	-9.09%
F.Miscellaneous Income	56	243	263	149	506	8.23%	369.64%	239.60%
FEE BASED INCOME (A+B+C+D+E+F)	462	647	727	908	1374	12.36%	57.36%	51.32%
Overseas	16	18	14	32	32	-22.22%	-12.50%	0.00%
Fee Based Income - Global	478	665	740	939	1405	11.28%	54.81%	49.63%



TOTAL EXPENSES



(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-24	Jun-25	Sep-25	HY 2024-25	HY 2025-26	Q-o-Q Sep 25 Over Jun 25	Y-o-Y Sep 25 Over Sep 24	HY 25-26 OVER HY 24-25
Interest on Deposits	3784	4006	4117	7372	8123	2.77%	8.80%	10.19%
Interest on Borrowings	529	633	672	1035	1305	6.16%	27.03%	26.09%
Total Interest Expenses	4313	4639	4790	8407	9429	3.26%	11.06%	12.16%
Staff Expenses	1341	1166	1172	2465	2338	0.51%	-12.60%	-5.15%
Other Expenses	702	703	853	1375	1555	21.34%	21.51%	13.09%
Operating Expenses	2042	1869	2025	3841	3894	8.35%	-0.83%	1.38%
Total Expenses	6356	6509	6814	12248	13323	4.69%	7.21%	8.78%





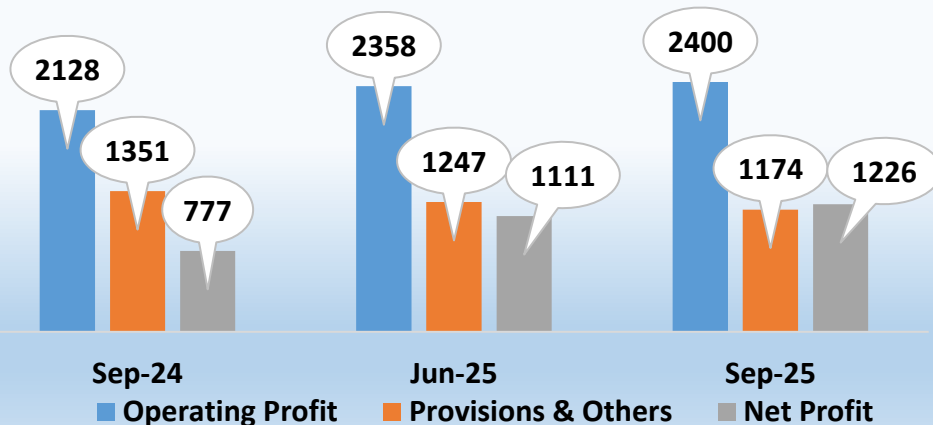
PROFIT PARAMETER



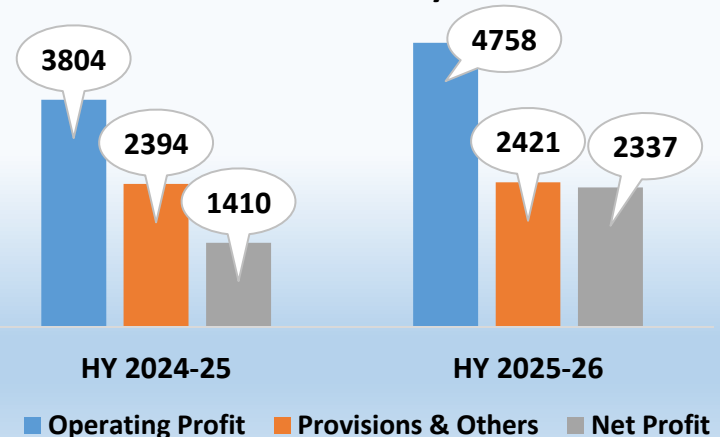
(Rs. In Crores)

Particulars	Quarter Ending			Half Year Ending		Growth %		
	Sep-24	Jun-25	Sep-25	HY 2024-25	HY 2025-26	Q-o-Q Sep 25 Over Jun 25	Y-o-Y Sep 25 Over Sep 24	HY 25-26 OVER HY 24-25
Operating Profit	2128	2358	2400	3804	4758	1.78%	12.78%	25.08%
Provisions	1146	844	673	2084	1517	-20.26%	-41.27%	-27.21%
of which NPA Provisions	71	178	121	234	300	-32.02%	70.42%	28.21%
Other Provisions	1075	666	552	1850	1217	-17.12%	-48.65%	-34.22%
Tax Expenses	205	403	501	310	904	24.32%	144.39%	191.61%
Net Profit	777	1111	1226	1410	2337	10.35%	57.79%	65.74%

Q-o-Q

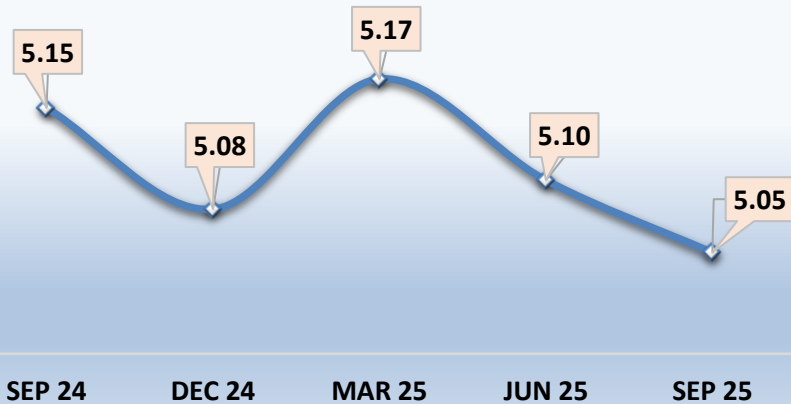


Half Yearly

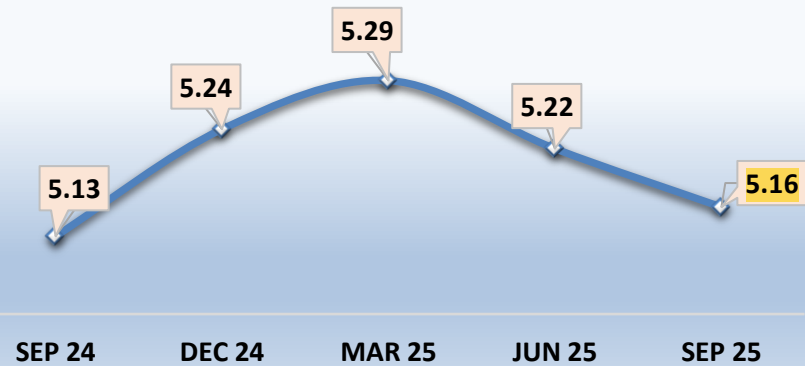




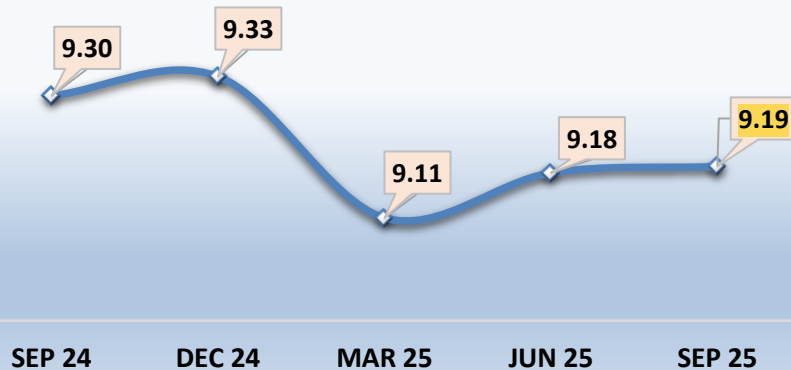
COST OF DEPOSITS(%)



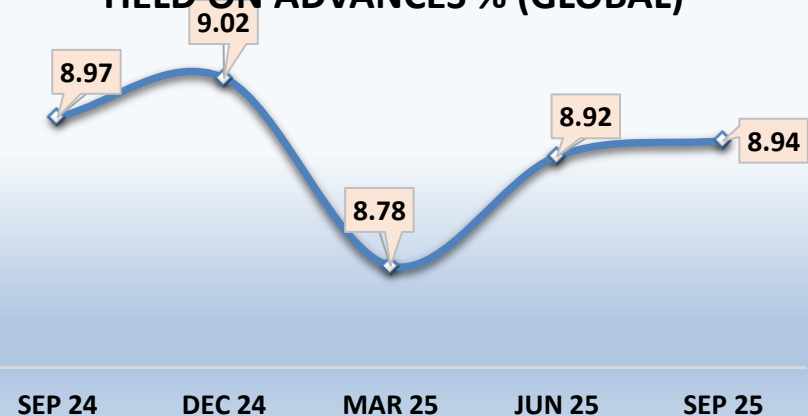
COST OF FUNDS(%)



YIELD ON ADVANCES % (DOMESTIC)

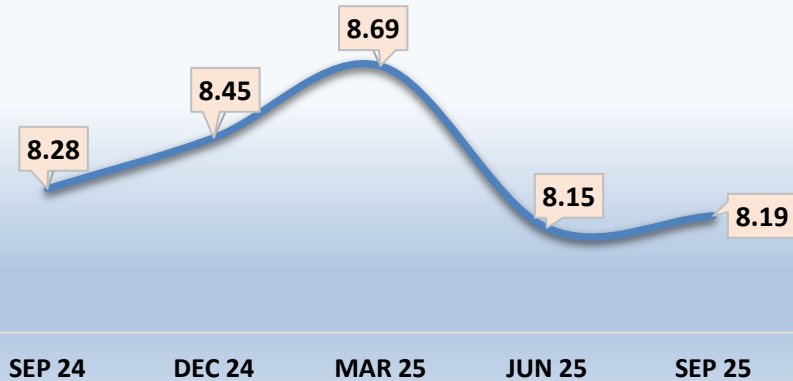


YIELD ON ADVANCES % (GLOBAL)

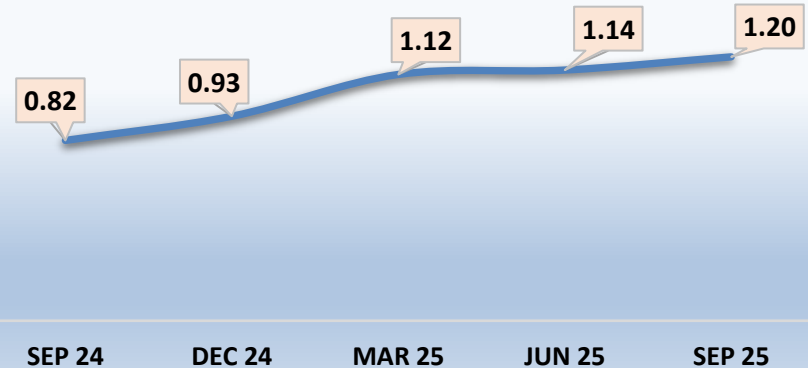




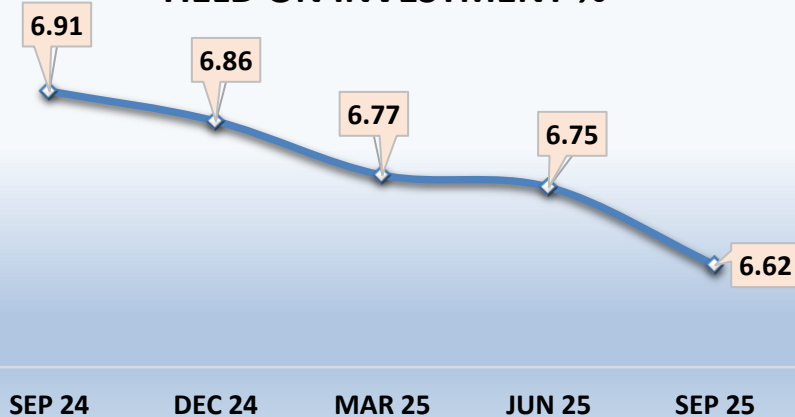
YIELD ON FUNDS(%)



RETURN ON ASSETS



YIELD ON INVESTMENT %

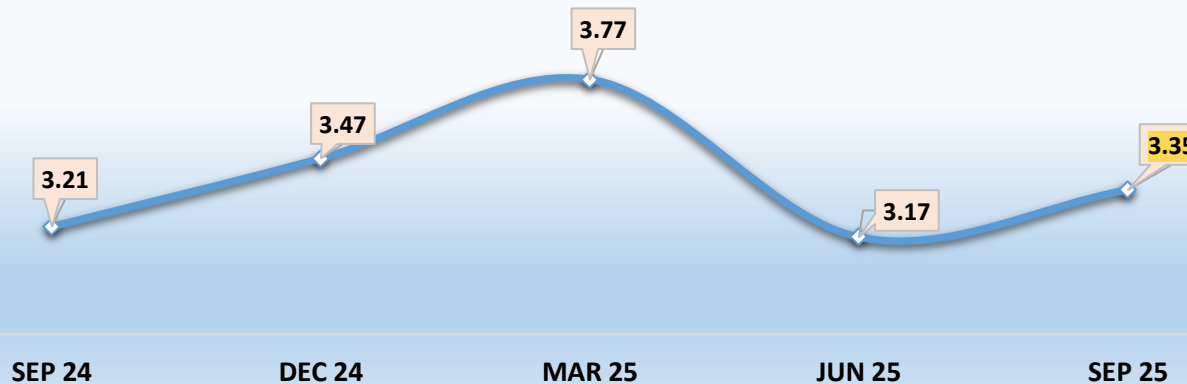


COST TO INCOME

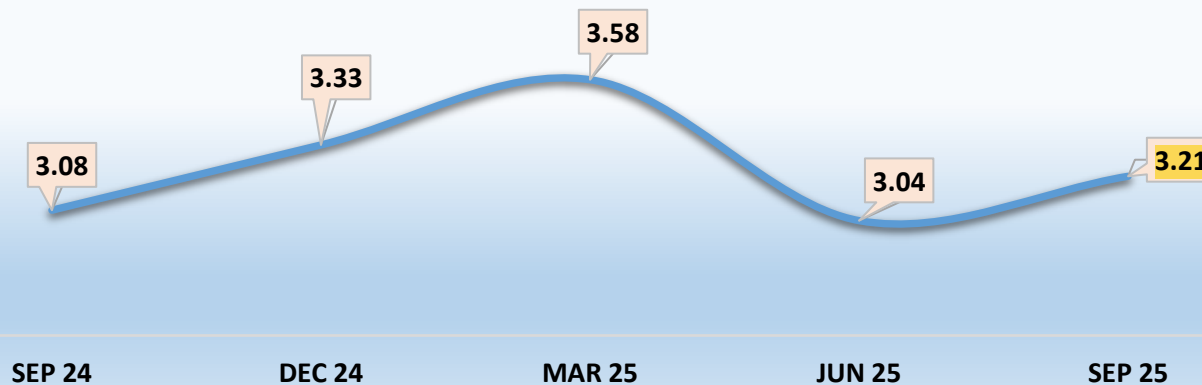




NET INTEREST MARGIN % (DOMESTIC)



NET INTEREST MARGIN % (GLOBAL)





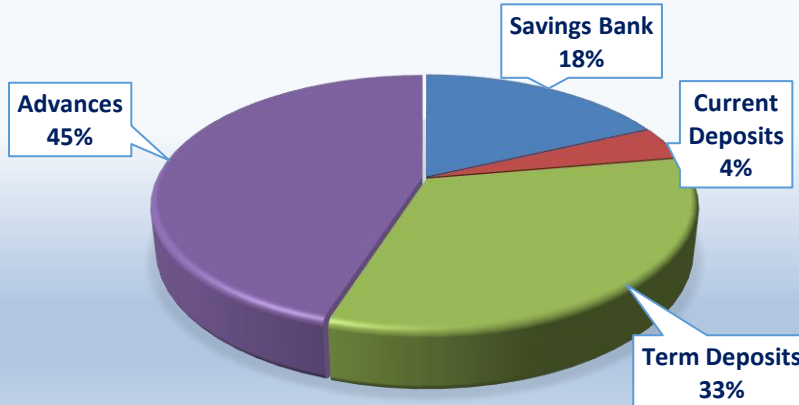
(Rs. In Crores)

Particulars	Sep-24	Jun-25	Sep-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	131856	144837	137387	-7450	-5.14%	5531	4.19%
Retail Term Deposits	149374	161371	171384	10013	6.20%	22010	14.73%
Term Deposits	178796	185955	201679	15724	8.46%	22883	12.80%
Total Deposits	310652	330792	339066	8274	2.50%	28414	9.15%
Advances	230149	262421	277968	15547	5.92%	47819	20.78%
Business Mix	540801	593213	617034	23821	4.02%	76233	14.10%
CASA%(Global)	42.44%	43.78%	40.52%	(326 bps)		(192 bps)	
CD Ratio%(Global)	74.09%	79.33%	81.98%	265 bps		789 bps	
CASA%(Domestic)	42.76%	44.16%	41.01%	(315 bps)		(175 bps)	
CD Ratio%(Domestic)	70.31%	75.75%	78.78%	303 bps		847 bps	

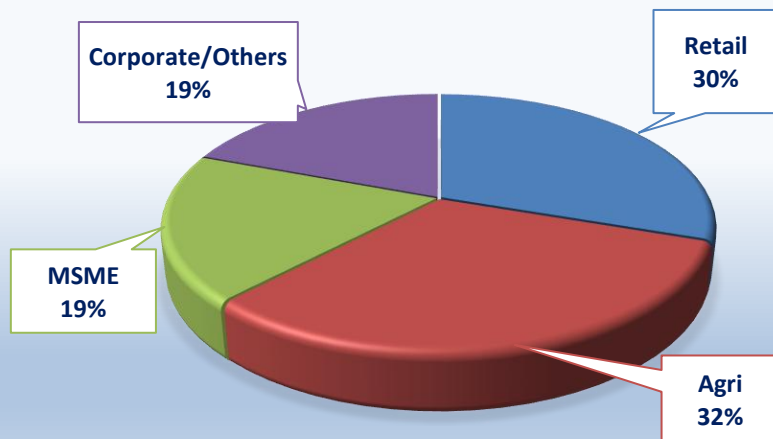




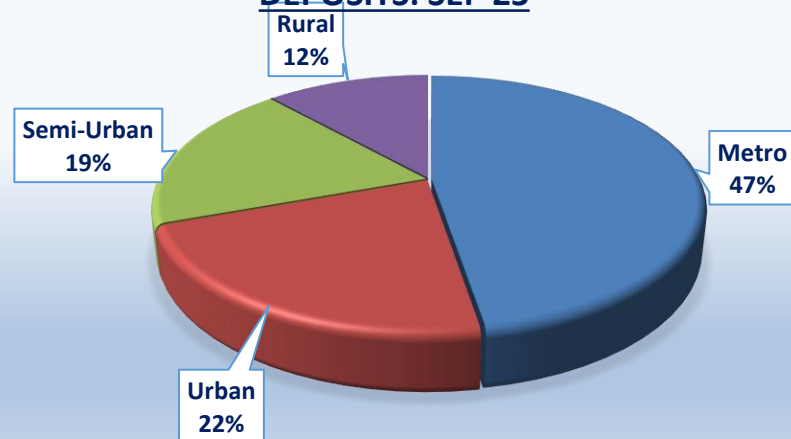
BUSINESS PORTFOLIO SHARE SEP 25



% SHARE OF DOMESTIC ADVANCE- SEP 25



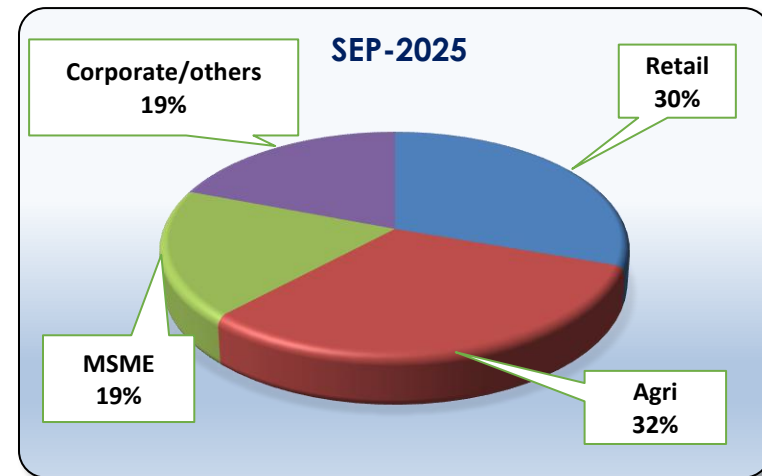
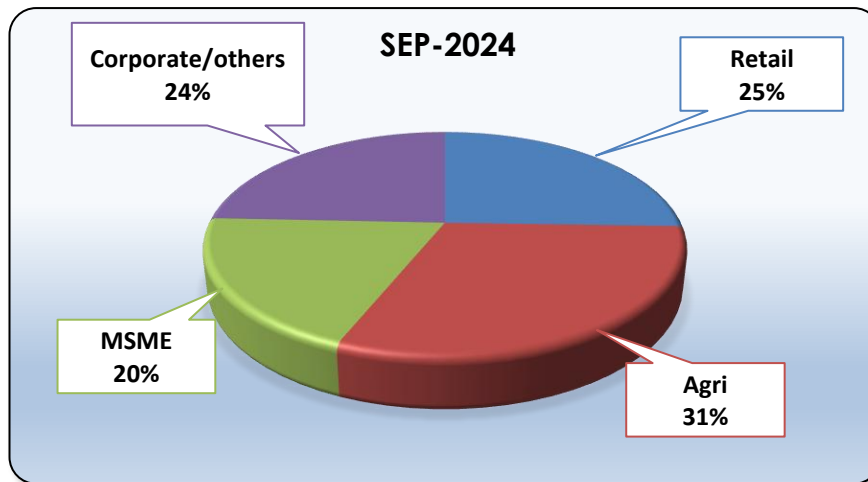
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: SEP 25





(Rs. In Crores)

Parameters	Sep-24	Jun-25	Sep-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	54291	70803	78765	7962	11.25%	24474	45.08%
Agri	65327	76548	83023	6475	8.46%	17696	27.09%
MSME	41574	45246	48494	3248	7.18%	6920	16.65%
Corporate/others	51802	51450	50133	-1317	-2.56%	-1669	-3.22%
Domestic Advances	212994	244047	260416	16369	6.71%	47422	22.26%
Overseas Advances	17154	18373	17552	-821	-4.47%	398	2.32%
Global Advances	230148	262420	277968	15548	5.92%	47820	20.78%
RAM to Domestic Adv (%)	75.68%	78.92%	80.75%	183 bps		507 bps	

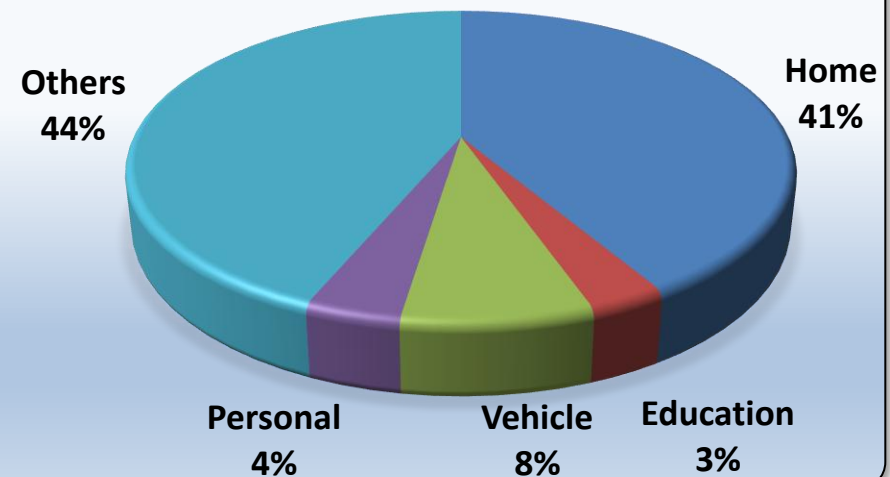




(Rs. In Crores)

Parameters	Sep-24	Jun-25	Sep-25	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	54291	70802	78765	11.25%	45.08%
<i>Of which</i>					
Home	29927	31578	32620	3.30%	9.00%
Vehicle	4919	5569	6199	11.31%	26.02%
Personal	2417	2879	3109	7.99%	28.63%
Education	2676	2417	2489	2.98%	-6.99%
Others	14352	28359	34349	21.12%	139.33%
AGRI	65327	76548	83023	8.46%	27.09%
MSME	41574	45246	48494	7.18%	16.65%
<i>Of which</i>					
Micro	20178	23820	31426	31.93%	55.74%
Small	7883	12098	11290	-6.68%	43.22%
Medium	13514	9328	5778	-38.06%	-57.24%

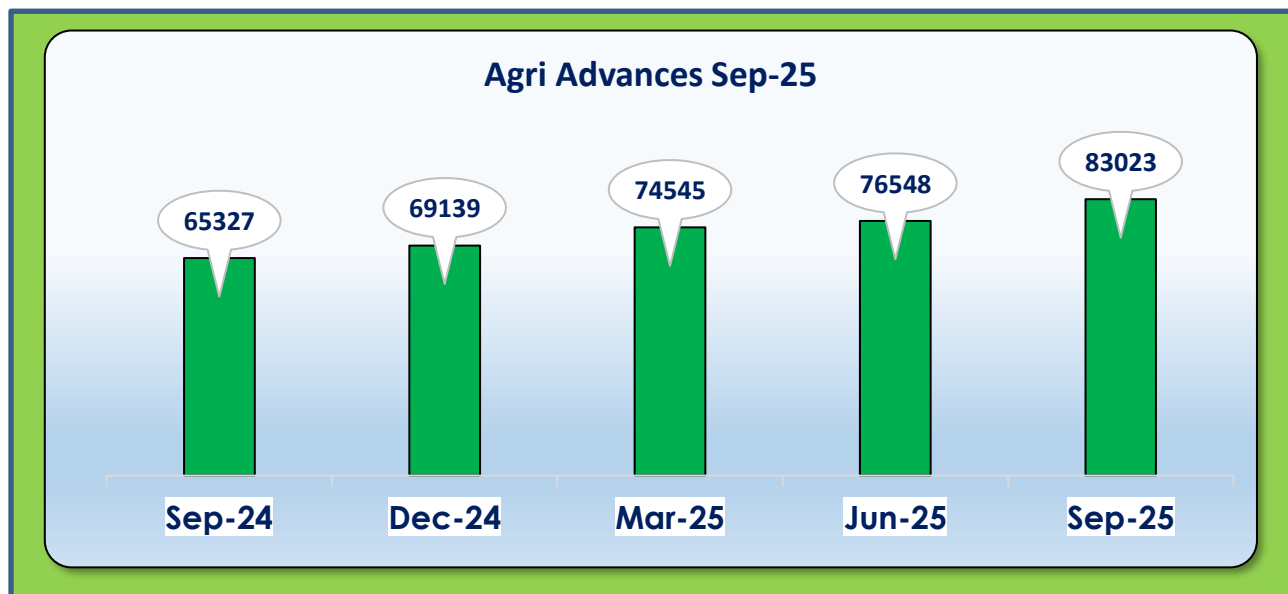
RETAIL BREAK UP - SEP 25





(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Sep-24	212995	65327	30.67%
Dec-24	219472	69139	31.50%
Mar-25	233501	74545	31.92%
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%

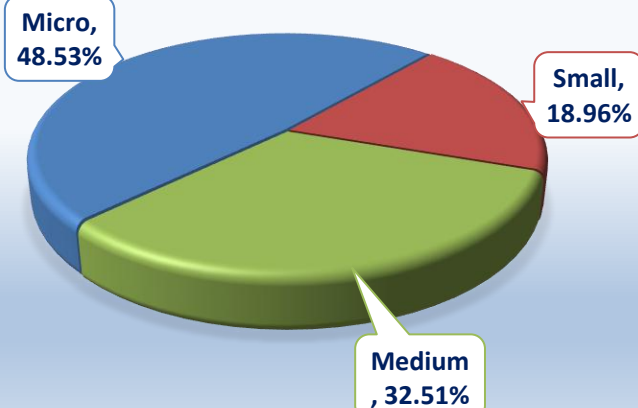




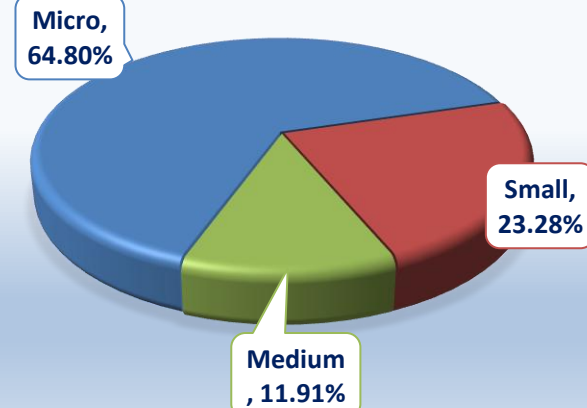
(Rs. In Crores)

Category	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Micro	20178	23489	23659	23820	31426
Small	7883	10588	11079	12098	11290
Medium	13514	9047	9572	9328	5778
Total	41575	43124	44310	45246	48494

MSME BREAKUP SEP-24



MSME BREAKUP SEP-25





(Rs. In Crores)

Parameters	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Domestic Investments	103128	104939	107020	110176	112477
SLR	78218	80006	80701	83109	85240
Non SLR	24910	24933	26319	27067	27236
Held to Maturity	90232	90969	88785	90730	90128
Available for Sale	11213	12170	15787	15415	18030
Held for Trading	250	323	381	1369	1517
Fair value through Profit & Loss account – FVTPL	817	861	1451	1457	1583
Subsidiaries, Associates and Joint Ventures	616	616	616	1205	1219
Investment by Overseas Branches	4284	4171	4026	4212	4307
Global Investments	107412	109110	111046	114388	116784



Particulars	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
* Return on Equity (%)	16.90	17.86	19.53	19.00	19.95
*Basic & Diluted Earning per Share	0.41	0.46	0.56	0.58	0.64
*Price Earning Ratio	140.41	111.90	69.59	67.21	61.78
Book value per share (in Rs)	10.04	10.66	12.11	12.41	13.13
Price/Book value (in Rs)	5.75	4.85	3.22	3.14	3.01
Adjusted Book value (in Rs)	9.48	10.15	11.63	11.98	12.73
Price/Adjusted Book value (in Rs)	6.09	5.10	3.35	3.25	3.11

*Quarterly



(Rs. In Crores)

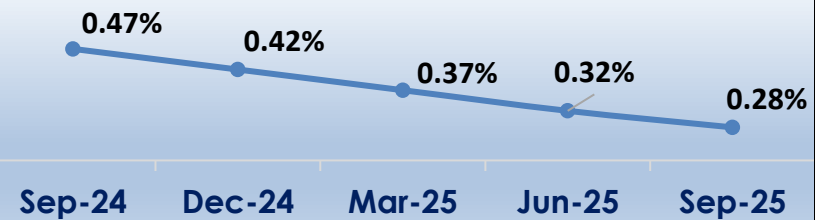
Details	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
i) Opening Gross NPAs	6649	6249	6071	5348	5178
a. Cash Recoveries	219	170	263	180	212
b. Upgradation	102	76	75	31	94
c. Write-Offs	370	219	3043	238	108
d. Sale to ARCs	0	0	95	0	32
ii) Total Reductions (a+b+c+d)	691	465	3476	449	446
iii) Fresh Slippages to NPA category	251	284	2756	254	290
iv) Other Debits	40	2	-3	26	55
Closing Gross NPAs (i-ii+iii+iv)	6249	6071	5348	5178	5078
Gross NPA (%)	2.72%	2.55%	2.14%	1.97%	1.83%
Net NPAs	1059	976	912	816	776
Net NPA (%)	0.47%	0.42%	0.37%	0.32%	0.28%
Provision Coverage Ratio	97.06%	97.07%	97.30%	97.47%	97.48%
f. Recovery from Tech Write off accounts	1041	676	522	609	445
f. i) Of which Reduction	988	650	480	575	419
g. Recovery from overseas set off accounts	78	0	8	20	16
h. Recovery from uncharged interest	43	34	29	12	76
Total Recovery(a+b+d+f+g+h)	1482	957	992	851	874



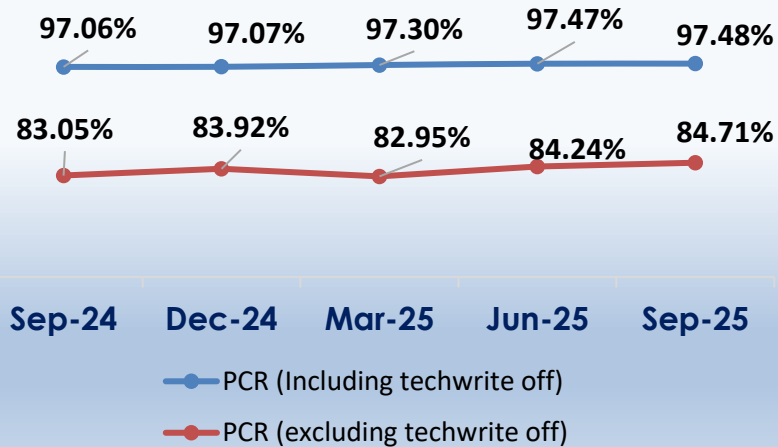
GNPA(%)



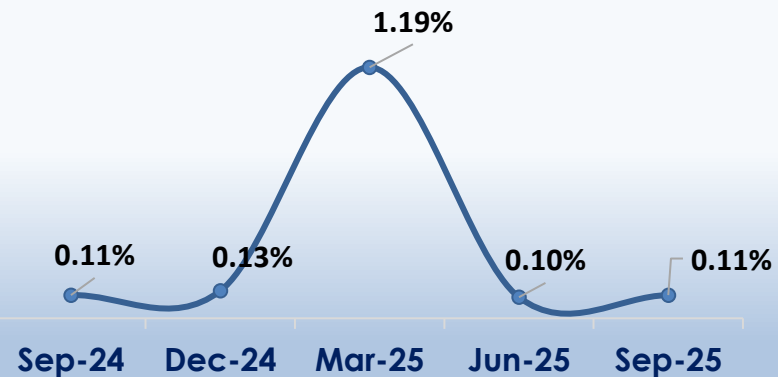
NNPA(%)



PCR(%)



SLIPPAGE RATIO





(Rs. In Crores)

Segmental NPAs	Sep-24			Jun-25			Sep-25		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	54291	935	1.72%	70803	822	1.16%	78765	839	1.07%
Agri	65327	1920	2.94%	76548	1603	2.09%	83023	1539	1.85%
MSME	41574	1754	4.22%	45246	1185	2.62%	48494	1149	2.37%
RAM	161193	4610	2.86%	192598	3611	1.87%	210283	3526	1.68%
Corporate	51802	282	0.54%	51450	221	0.43%	50133	167	0.33%
Domestic Advance	212995	4892	2.30%	244048	3831	1.57%	260416	3694	1.42%
Overseas	17154	1357	7.91%	18373	1347	7.33%	17552	1384	7.89%
Total	230149	6249	2.72%	262421	5178	1.97%	277968	5078	1.83%



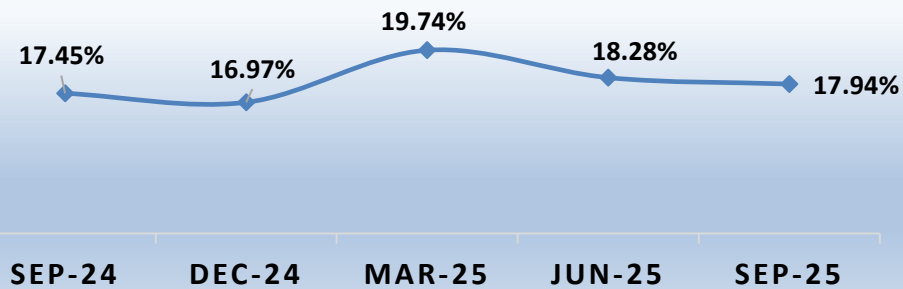
(Rs. In Crores)

Particulars	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Market Risk RWA	1441	1353	1341	2898	2781
Operational Risk RWA	19183	19183	19183	22587	22587
Credit Risk RWA	130555	137216	148560	153666	158915
Total RWA (A)	151179	157753	169084	179152	184284
CET 1	22300	22601	28972	28278	28625
CET 1%	14.75%	14.33%	17.13%	15.78%	15.53%
Tier 1	22300	22601	28972	28278	28625
Tier 1%	14.75%	14.33%	17.13%	15.78%	15.53%
Tier 2	4087	4170	4412	4476	4441
Tier 2%	2.70%	2.64%	2.61%	2.50%	2.41%
Total Capital (B)	26386	26772	33384	32754	33066
CRAR (B/A)	17.45%	16.97%	19.74%	18.28%	17.94%
Total RWA to Advance Ratio	65.69%	66.39%	67.63%	68.27%	66.30%
Credit RWA to Advance Ratio	56.73%	57.74%	59.42%	58.56%	57.17%



MOVEMENT OF CRAR & RWAs

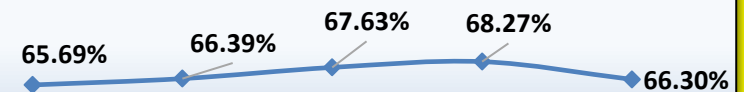
CRAR



CREDIT RWA TO ADVANCE RATIO

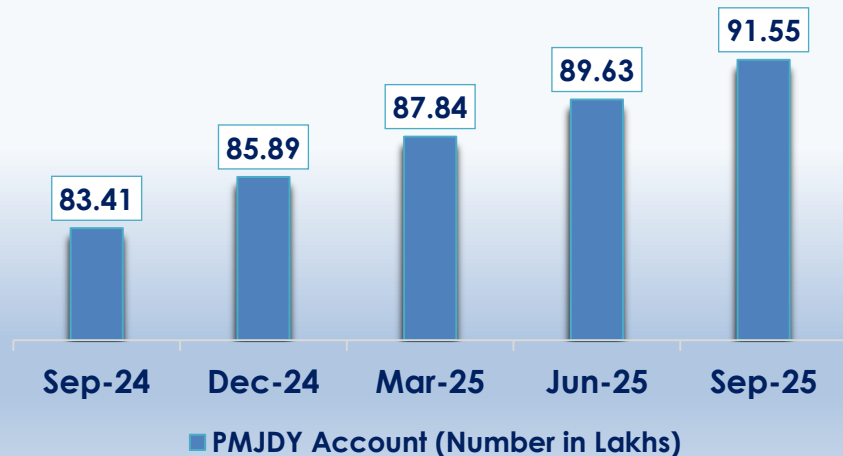


TOTAL RWA TO ADVANCE RATIO

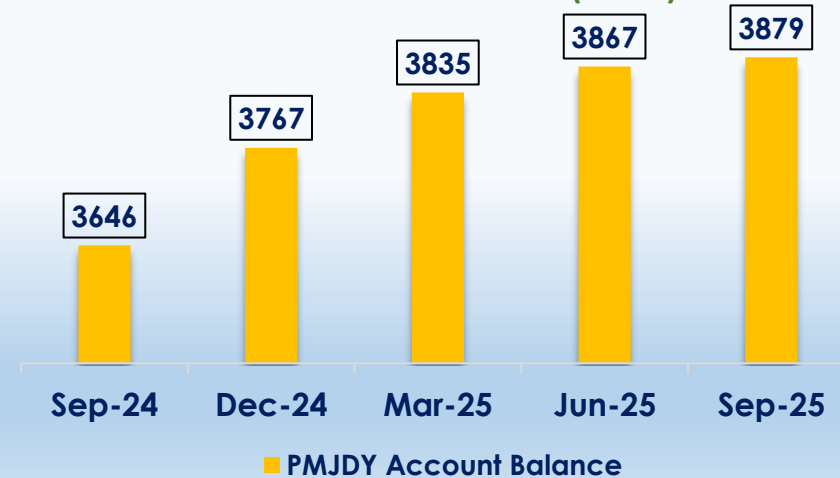




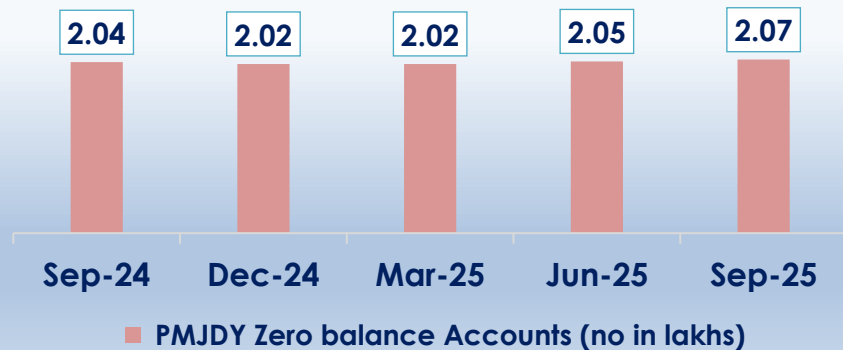
PMJDY Account (Number in Lakhs)



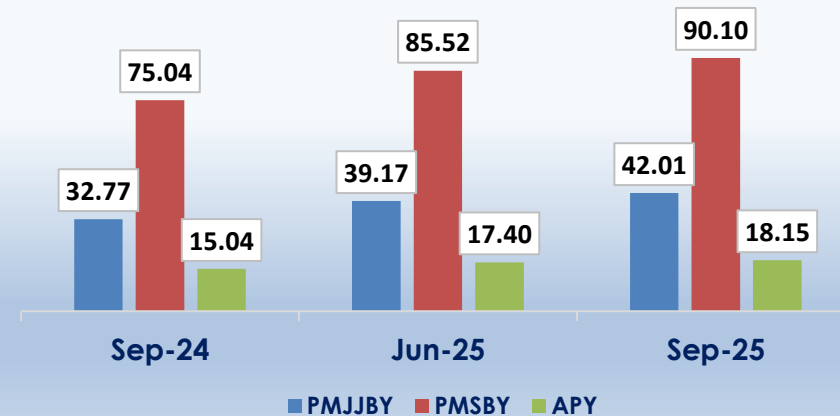
PMJDY Account Balance (in Crs)



PMJDY Zero balance Accounts No in Lakhs



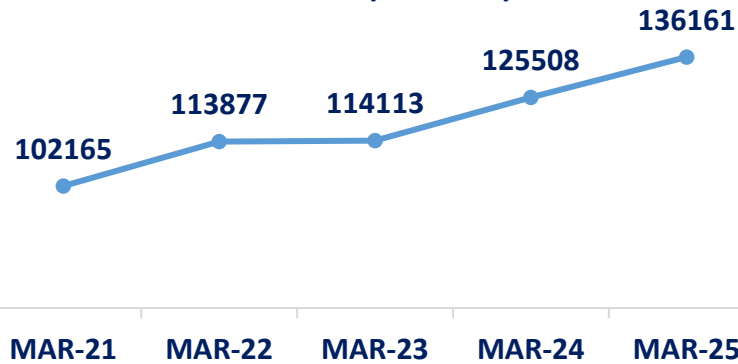
Jansuraksha Scheme (In Lakhs)



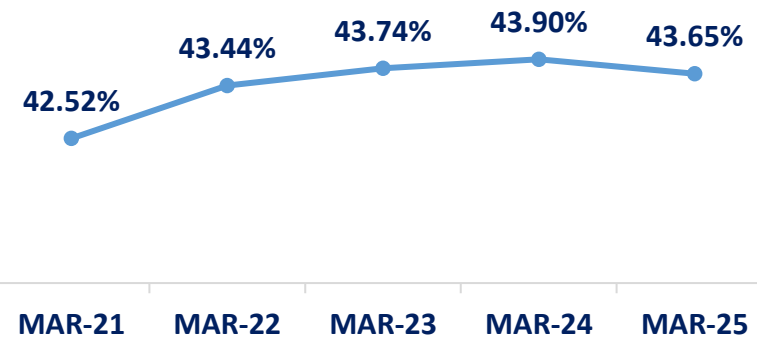


(Rs. In Crores)

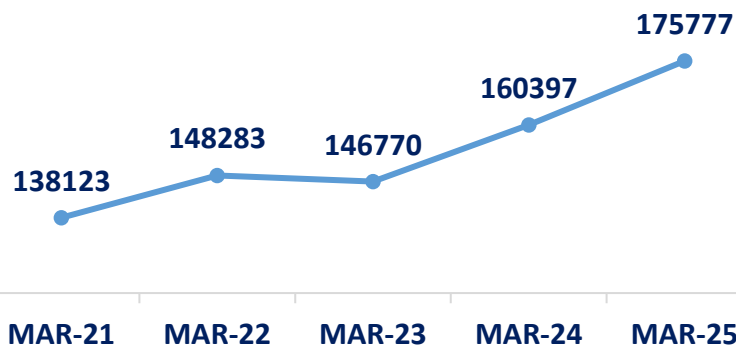
CASA (Rs. in Cr)



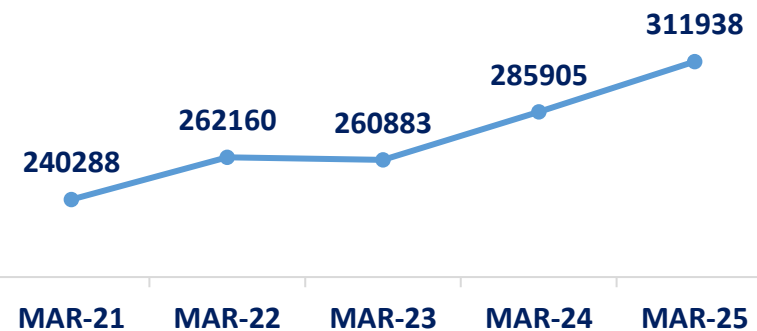
CASA %



TERM DEPOSITS (Rs. in Cr)



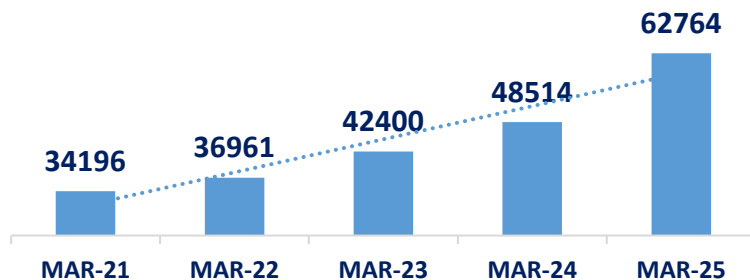
TOTAL DEPOSITS (Rs. in Cr)



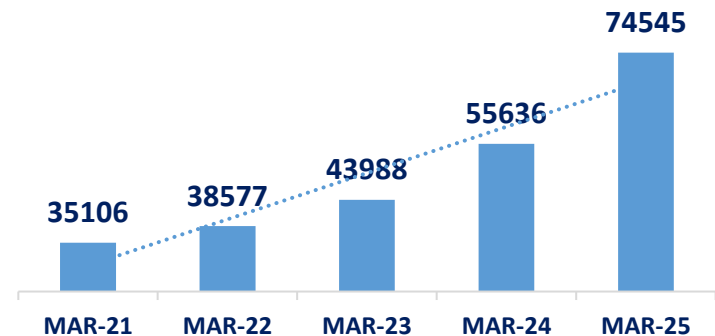


(Rs. In Crores)

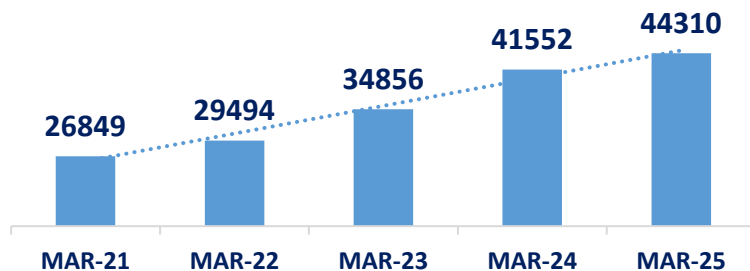
RETAIL ADVANCES



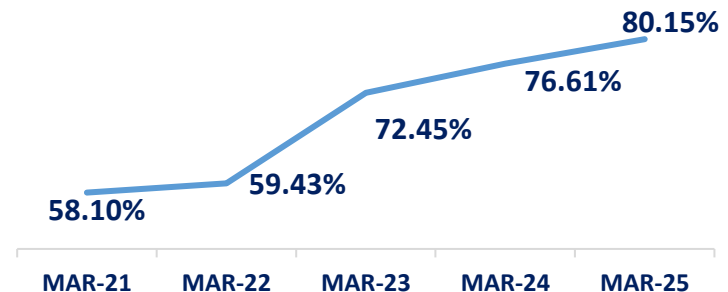
AGRI ADVANCES



MSME ADVANCES



CD RATIO

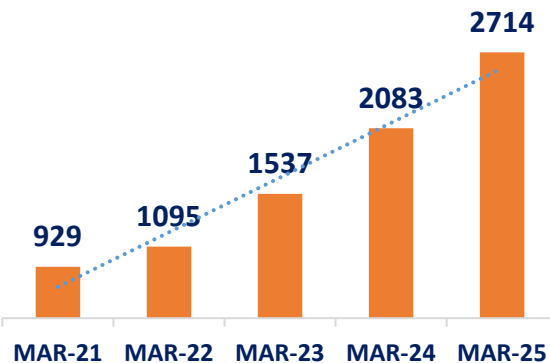




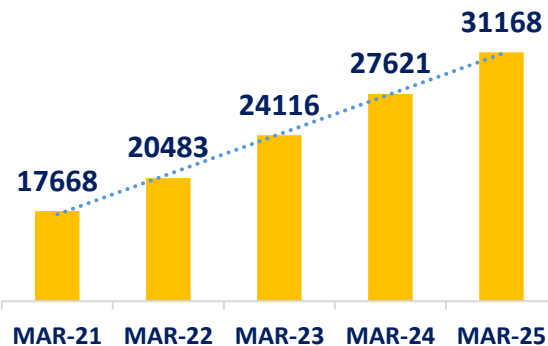
Retail Segment Loans growth in last 5 years

(Rs. In Crores)

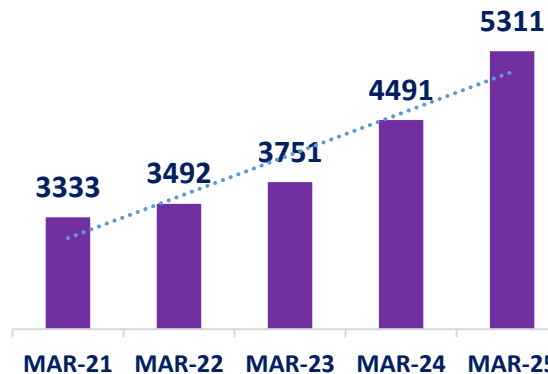
Personal Loans



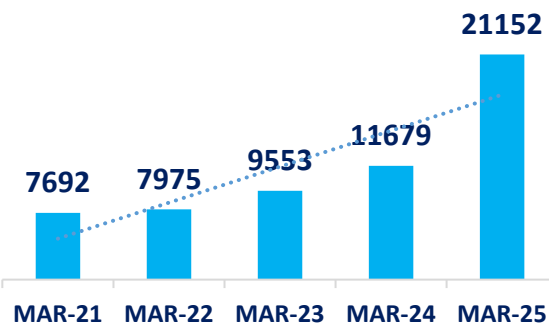
Home Loans



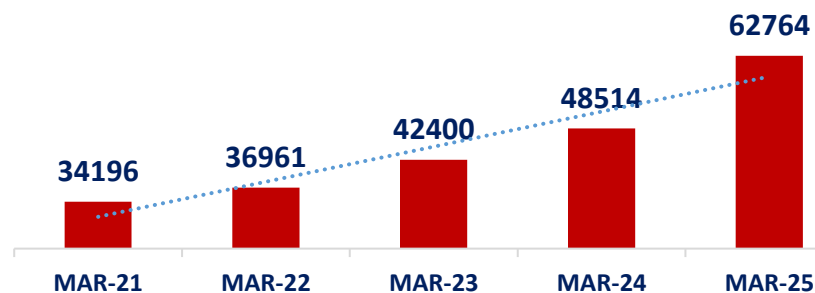
Vehicle Loans



Other Retail Loans



Total Retail Portfolio

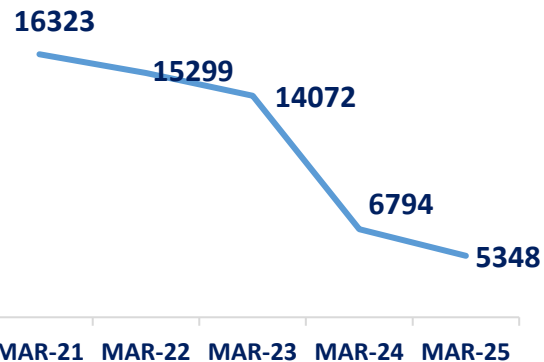




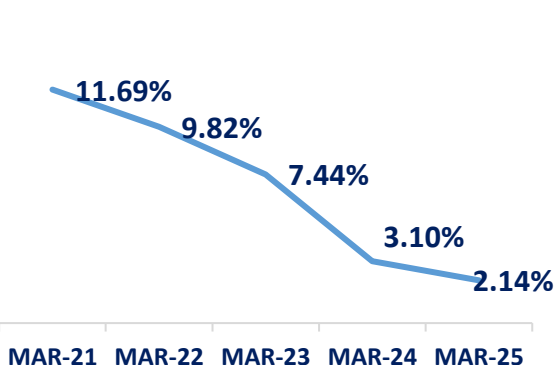
Decreasing NPA Levels & Increase in PCR over 5 years

(Rs. In Crores)

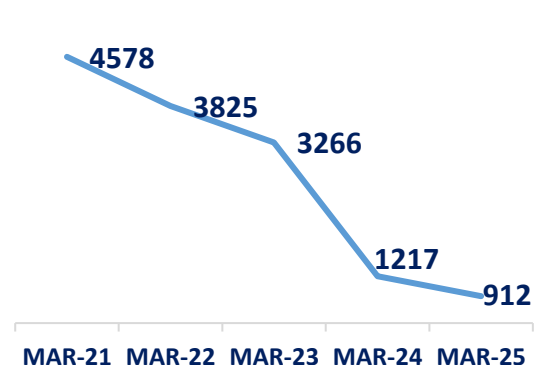
GROSS NPA (Rs. in Cr)



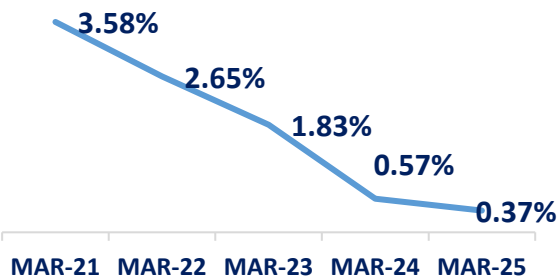
GROSS NPA %



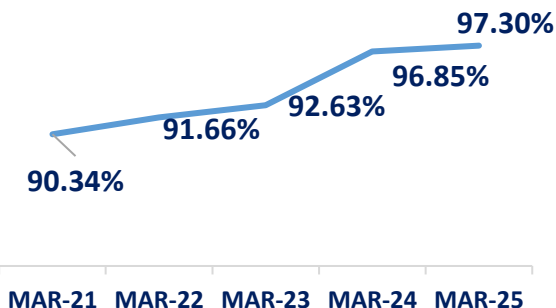
NET NPA (Rs. in Cr)



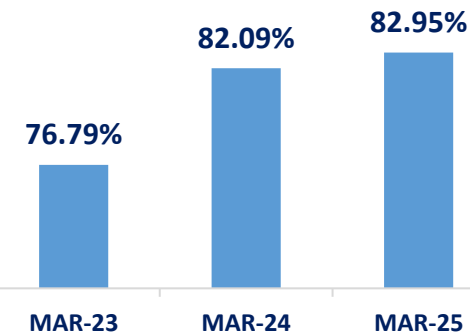
NET NPA %



PROVISION COVERAGE RATIO(%)



PCR(EXCLUDING TECH WRITE OFF)





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Technology & Digital Initiatives

Focus Areas



**Customer
Centricity**



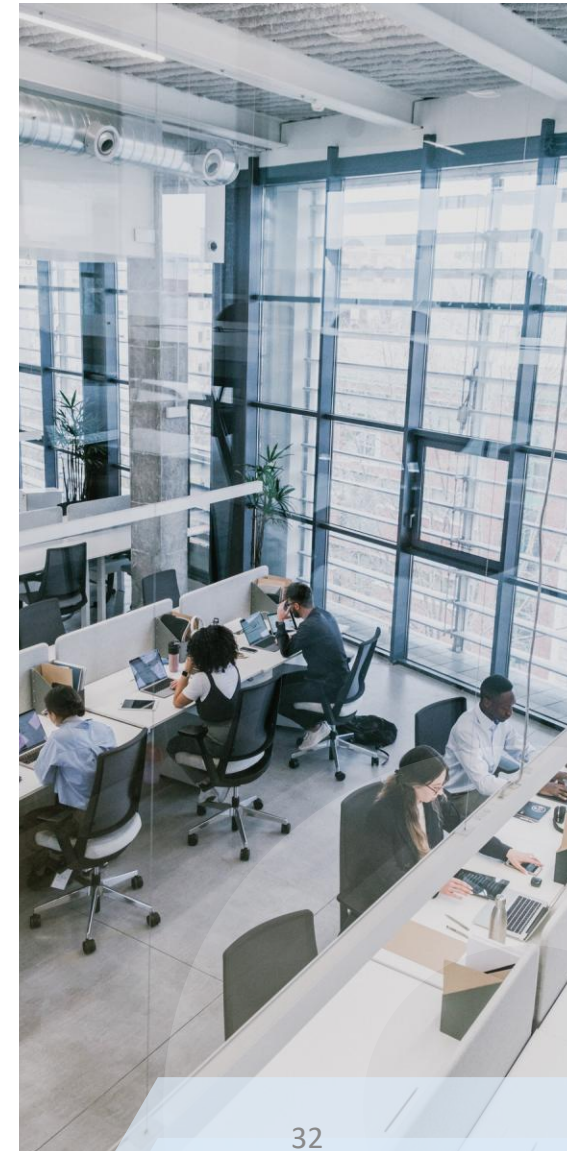
**Digital
Innovation**



**Operational
Efficiency**



**Value
Delivery**



32





Customer Centricity

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

01

Mobile Banking platform has been revamped, and new app is launched providing customers with built-in UPI, Bill payments & Account Aggregator functionalities ensuring best in class experience

02

WhatsApp Banking providing seamless access to services like Balance Inquiry, Mini statement, ATM locator, Branch locator with Google map link for directions, Click to call features to contact branch manager launched for customer convenience.

03

Tab Banking with 25+ services like Savings, Current Account opening, 3-in-1 Acs (Demat, Trading along with Savings account), Jansuraksha enrolments, Nomination management available for any time any where service delivery to customers.

04

QR Based Feedback portal to facilitate customers to provide multi-perspective feedback about the staff courtesy, ambience, fulfillment of visit purpose.

05

Re KYC facilitated via SMS, E-mail , Web channels enabling customers keep their information up-to-date with the bank right from comfort of their home.

Internal





Digital Innovation

Pioneer in multiple digital initiatives with commitment towards transforming user experience

01

An innovative, AI-powered tool “www.aksharapin.iob.in” launched to create personalized banking PINs using the elegance of the Tamil script, promoting cyber security awareness and need for strong PINs.

02

Robotic Process automation , automates repetitive tasks, increasing efficiency and reducing manual errors through faster processing times.

03

Location intelligence built-in banking outlet locator – “www.locate.iob.in” enhancing ease for customers to contact or visit our outlets. Integrated with Google map for ease of navigation, provides Branch manager contact details for click to call.

04

Promote collaboration with Fintechs, Digital Public Infrastructures, undertake Proof of Concepts on emerging technologies to develop unique solutions for a differentiated user experience

Internal





Operational Efficiency

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

01

Digital solutions & workflow for Collection management, Recovery actions like Civil Suit, DRT, SARFAESI for timely actions enhancing collection and recovery efficiency.

02

Integrated Payment Hub Solutions for faster and seamless processing of payment instructions and facilitating host to host based banking transactions with Virtual Account Number (VAN) facility for corporates. Simplified IMPS payments, seamless payment processing for various Govt schemes.

03

Loan Origination System, Co-lending Systems for efficient credit underwriting & quick credit delivery across Retail, Agri, MSME Customers.

04

Specialized Digital Solutions with workflows for efficient processing of internal process approvals across the organizational pyramid.

05

State of the art CRM solution with rich features like CRM 360, Lead management & Complaint management to provide prompt and best customer experience with 20+ Service requests like Issue/Activate/Block Debit Card, Credit/Debit freeze account, UDYAM number update etc.

Internal





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.

Internal





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IOB WhatsApp Banking



Introducing IOB WhatsApp Banking

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Anywhere!



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Available 24x7 | Safe | Convenient



- ✓ Check Account Balance
- ✓ View Mini Statement
- ✓ Locate nearest ATM
- ✓ Find your Branch



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IOB CONNECT



The advertisement for the IOB Connect Mobile Banking App features a central image of a hand holding a smartphone displaying the app's interface. Surrounding the phone are four circular icons with arrows pointing towards it, representing key features: 'Integrated UPI Experience' (top), 'Smart Finance with Account Aggregator' (left), 'Personal Finance Manager' (right), and 'Marketplace with Rewards' (bottom). The top left corner displays the IOB logo and tagline 'Good people to grow with'. The top right corner features a small circular logo with a girl reading. The bottom left corner has the text 'IOB Connect ka Naya Swag' with a sunglasses emoji. The bottom right corner includes the text 'IOB Connect Mobile Banking App' and download instructions for the App Store and Google Play. A vertical 'T&C Apply' text is on the right edge. The word 'Internal' is written at the bottom center.

IOB
Good people to grow with

Banking that Keeps You Connected

IOB Connect
(Revamped Mobile Banking App)

Integrated UPI Experience

Smart Finance with Account Aggregator

Personal Finance Manager

Marketplace with Rewards

IOB Connect
ka Naya Swag 😎

IOB Connect
Mobile Banking App

Download on the App Store GET IT ON Google Play

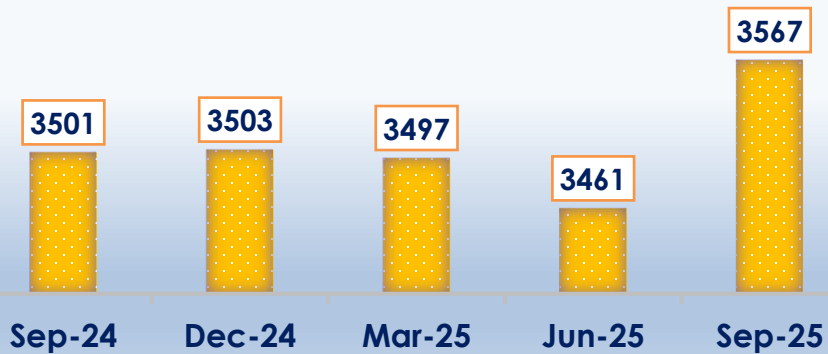
T&C Apply

Internal

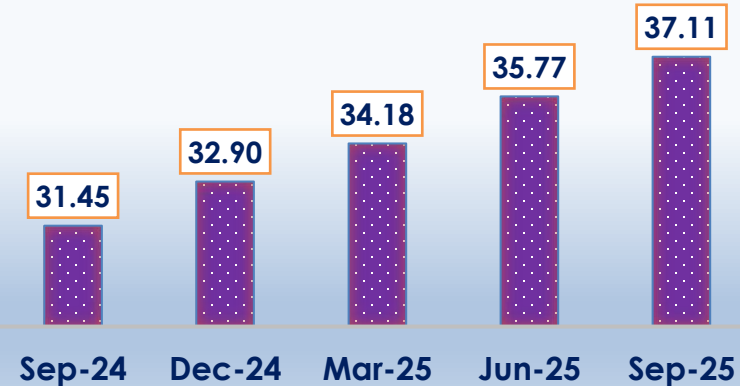




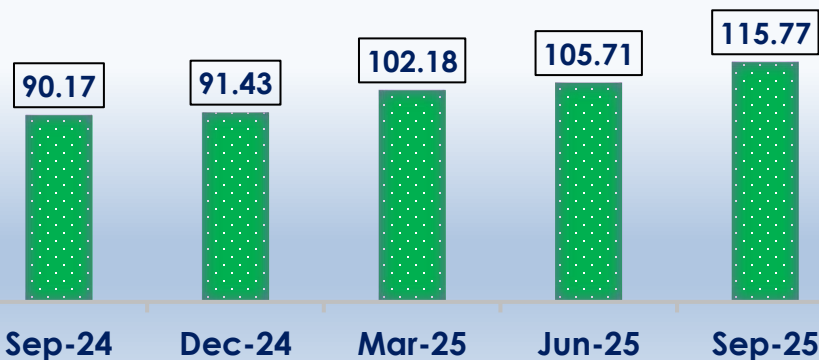
**ATM/CDM
(NO OF OUTLETS)**



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



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

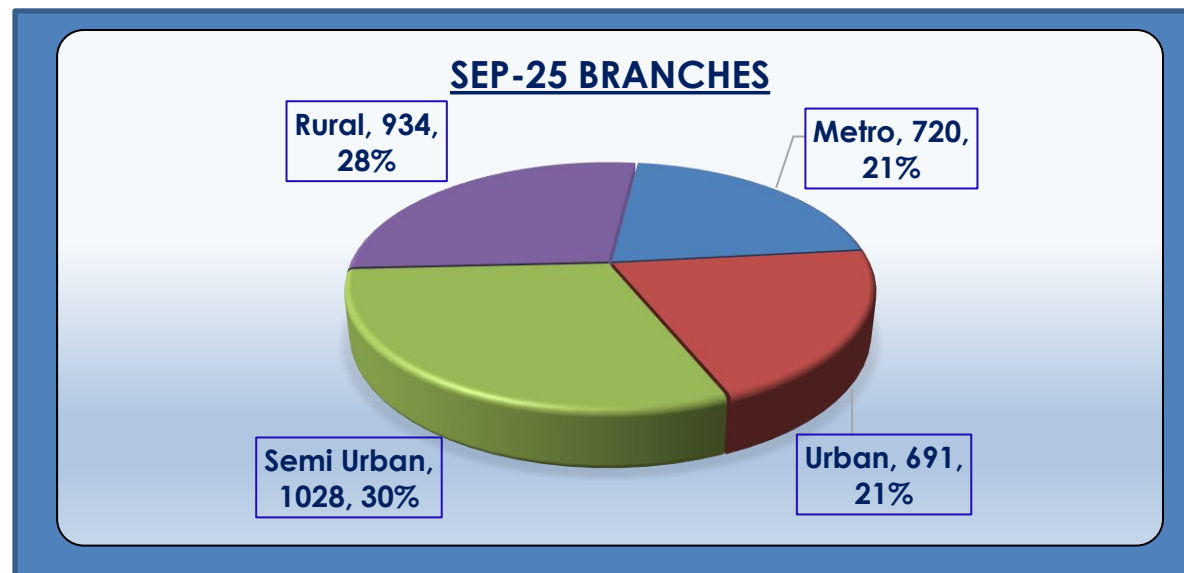


**UPI REGISTERED USERS
(IN LAKHS)**





Domestic Presence	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
 Branches	3269	3322	3335	3345	3373
 ATM/CR	3501	3503	3497	3461	3567
 BC	8023	9041	10135	10872	11467





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FOREIGN OUTREACH



HONG KONG
BRANCH

BANGKOK
BRANCH



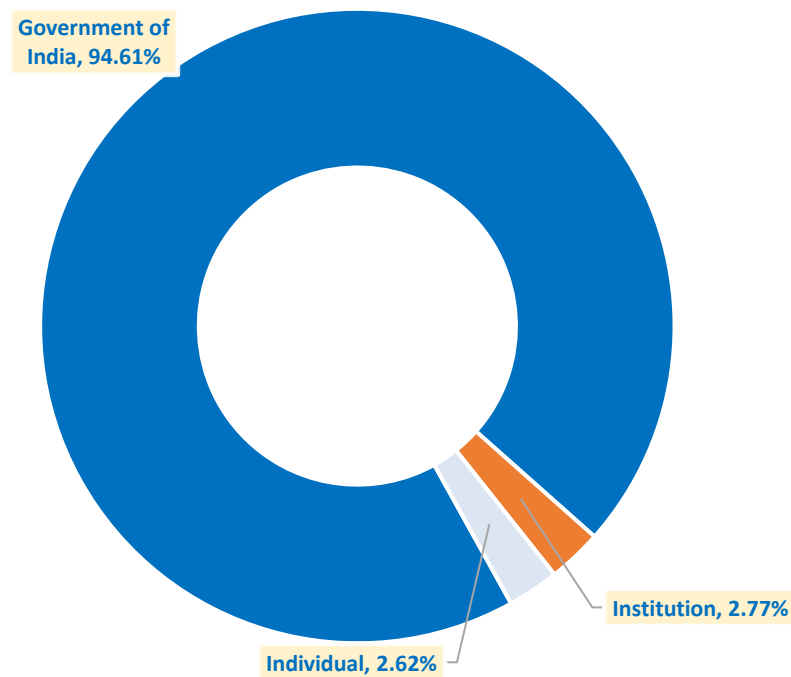
SINGAPORE
BRANCH

COLOMBO
BRANCH





Category of Shareholder	% share
Government of India	94.61%
FI/Banks	0.34%
Foreign Portfolio Investor (Corporate)	0.31%
Mutual Funds	0.12%
Insurance Companies	1.84%
Bodies Corporate	0.16%
Individual	2.29%
ESOP/ESOS/ESPS	0.20%
NRI	0.05%
HUF	0.07%
LLP	0.01%

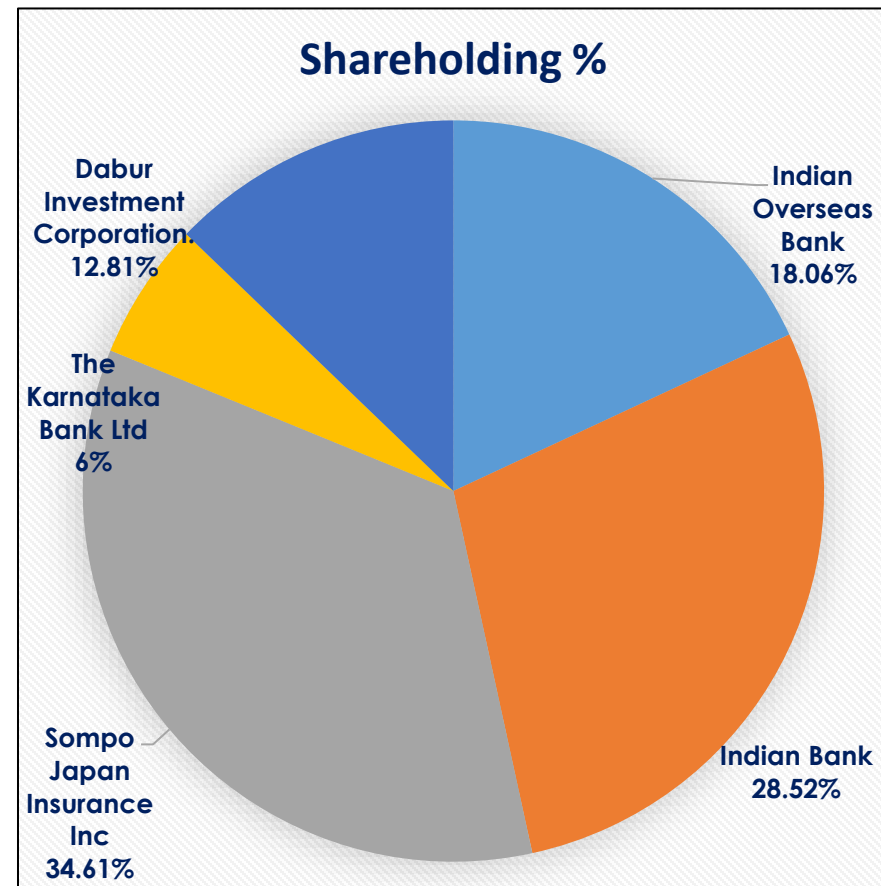




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

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

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





(Rs. In Lakhs)

Balance Sheet as at 30.09.2025				
LIABILITIES				
Particulars	Standalone		Consolidated	
	30.09.2025	30.09.2024	30.09.2025	30.09.2024
Capital	1925659	1890241	1925659	1890241
Reserves and Surplus	1557905	956977	1497470	920231
Deposits	33906596	31065222	33906596	31076959
Borrowings	4643319	2876420	4643319	2876420
Other Liabilities & Provisions	1215235	872307	1215249	872408
Total	43248715	37661167	43188293	37636258
ASSETS				
Cash & Balance with RBI	2025714	2046877	2025714	2046980
Balance with Banks and Money at Call and Short Notice	302796	233840	325452	252591
Investments	11678374	10740448	11595290	10695319
Advances	27363983	22491548	27363983	22492622
Fixed Assets	498903	373581	498903	373592
Other Assets	1378944	1774873	1378952	1775155
Total	43248715	37661167	43188293	37636258



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ESG INITIATIVES



ESG

ENVIRONMENTAL

SOCIAL

GOVERNANCE



HARIT SUBHAGRUHA

Finance your eco-friendly home that conserves energy, water, and the environment – for a greener tomorrow!



For IGBC / LEED / GRIHA
certified Green Homes



Loan up to 90% of
property value



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30 years

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ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



Introducing IOB ECO SAVINGS ACCOUNT

A Step Towards a Greener Future



Fully Digital
& Paperless
Account
Opening



Personal
Accidental
Insurance
Cover



Eco-friendly
rPVC
Debit Card



Loan Concession
on E-Vehicles,
IOB Surya & HL
Surya



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ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



GREEN FINANCE

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





ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



**IOB TEJAS
FOR RENEWAL SOLAR
ENERGY EQUIPMENT**

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



**CREDIT FACILITY
TO
WIND MILL**



**PAPERLESS
BANKING**





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ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS IOB CREDIT
SCHEME FOR
WOMEN

*Empower
Women*



THE SAKTHI- IOB
CHIDAMBARAM
CHETTIAR MEMORIAL
TRUST



FINANCIAL LITERACY
CENTERS (SNEHA)

FRIENDLY
WORK
ENVIRONMENT





ESG INITIATIVES

ESG
ENVIRONMENTAL SOCIAL GOVERNANCE



COMPLYING WITH
ALL GUIDELINES
& REGULATIONS

EFFECTIVE
MONITORING



CUSTOMER
RIGHT POLICY



EFFECTIVE
CUSTOMER
COMPLAINTS
RESOLUTION





Our Managing Director and Chief Executive Officer, Shri Ajay Kumar Srivastava, receiving the Rajbhasha Kirti Award for the third consecutive year in the category of Official Language Implementation from the hands of Union Home and Cooperation Minister, Honorable Amit Shah ji



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ACCOLADES & AWARDS



Under the dynamic leadership of our MD & CEO Shri Ajay Kumar Srivastava, Indian Overseas Bank has been honored with the prestigious SKOCH Awards under the BFSI Platinum category for IOB SMART(in house app) & Risk Management





IOB TOPS GRIEVANCE REDRESSAL INDEX FOR THIRD STRAIGHT MONTH

Indian Overseas Bank has achieved the No. 1 ranking among Public Sector Banks in the Grievance Redressal Assessment & Index (GRAI) for August 2025, issued by the Department of Financial Services (DFS). This is the third consecutive month (June–August 2025) that IOB has secured the top position, reflecting the Bank's strong grievance redressal system, responsive customer service, and committed workforce.





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EVENTS & INITIATIVES



On the auspicious occasion of Hindi Diwas, the book ***'Gyan Kshitiz par Hindi'*** published by Indian Overseas Bank was released by the Union Home and Cooperation Minister, Honorable Amit Shah ji. Also present on the stage is - our Managing Director & Chief Executive Officer, Shri Ajay Kumar Srivastava





Shri Ashish Madhaorao More, IAS, Joint Secretary, Department of Financial Services (DFS), along with Shri Ajay Kumar Srivastava, MD & CEO, IOB, along with the Executive Directors and the Chief Vigilance Officer (CVO) of the Bank chaired a review meeting at our Central Office where the Bank's progress across various parameters was showcased



IOB-backed All-Women Hackathon Team Showcases "VEINPAY" Solution at IBA's PSBs Hackathon Series-2025, held at the Global Fintech Festival (GFF).



IOB Honoured with a Forest of 2500 Trees for Utkarsh Campaign Success





**IOB sanctioned ₹202.65 crore to 2,634 beneficiaries during the Mega SHG and Agri Credit Outreach held at Thanjavur, spanning five districts.
MD & CEO Shri Ajay Kumar Srivastava emphasized IOB's continued focus on empowering women and promoting sustainable rural growth**



A special FI Saturation Camp was held at Poigaikaraipatti, Madurai with RBI Dy Governor Shri J. Swaminathan, District Collector Thiru K.J. Praveen Kumar, IAS, Shri Joydeep Dutta Roy, Executive Director IOB & other senior dignitaries



Indian Overseas Bank conducted a Mega SHG & Agriculture Credit Outreach Programme in Salem on 31.07.2025, where Shri Dhanaraj T, Executive Director, addressed the gathering and handed over sanction letters



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PRODUCTS & SERVICES



IOB PARIVAAR
FAMILY SAVINGS SCHEME
ADARSH | LEGACY | ROYAL

SUPERIOR BENEFITS OVER INDIVIDUAL ACCOUNTS

- Free NEFT/RTGS/IMPS.
- Free SMS & e-mail alerts.
- Unlimited free IOB ATM transactions.
- Free Standing Instructions, Stop payment & monthly e statement & many more...

PREMIUM BANKING PRIVILEGES

- Premium Debit Card with higher withdrawal, POS limits, E-Com Limit and with Airport Lounge Access (AMC + Insurance Free of cost)
- Locker Rent Concession up to 25%
- Free Cheque Books, Demand drafts, locker operations

LOAN BENEFITS

- Up to 100% waiver on home loan processing fees.
- Concession up to 100% on vehicle loan processing charges (variant-based).
- Nil Charges for Credit Card Insurance
- Concession on Credit Card's AMC up to 50%

PERSONAL ACCIDENTAL INSURANCE UP TO ₹1.80 CR.

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Introducing IOB PREMIUM
Corporate Salary Savings Bank Account

Insurance Privileges

- Personal Accidental Insurance upto ₹ 1.10 Crores
- Free Cyber Insurance Cover upto ₹ 1.50 Lakh per year
- Free Hospital Cash (Mediclinic) for IPO upto ₹ 30,000 (p.a.)

Premium Banking Privileges

- Locker Rent Concession - upto 100%
- Temporary Overdraft - up to 4 times net monthly salary (max ₹4 Lakh)
- 100% concession on processing fee for Home Loans & Retail Loans
- Interest Rate Concession - Home Loan, Vehicle Loan & more
- Door Step Banking @ Services
- Zero Balance Family Account (upto 4 Members)

Complimentary Services

- Free NEFT/RTGS/IMPS/SMS Charges
- Higher Variant Debit Card (Visa Signature, RuPay Select, Mastercard World) with No Insurance + AMC Charges
- Free Airport Lounge Access
- Free Cheque Book, DD, & many more...

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Introducing IOB E-FDR Facility
on NSE Platform

A smarter, faster and paperless way to provide collateral

Why Choose IOB E-FDR?

- 100% Paperless - No physical FDRs required
- Fast & Secure - Direct integration with NSE systems
- Easy Collateral - Margin or Security Deposits made simple
- Auto-Renewal - Hassle-free renewals on maturity

Key Highlights

- Flexible Tenure
- Attractive Interest Rates
- Immediate encashment by NSE

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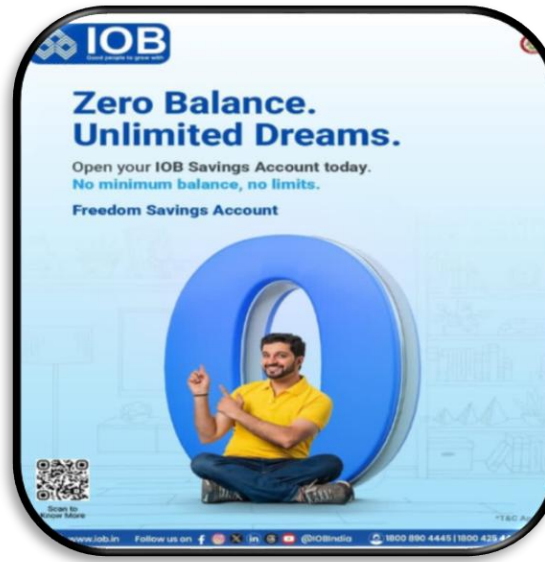
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