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

Performance Analysis

For Quarter Ended, 30th June 2025

18.07.2025

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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

PERFORMANCE HIGHLIGHTS

BUSINESS GROWTH

(Rs. In Crores)

	Parameters	Quarter Ended		Y-O-Y (%)
		Jun-24	Jun-25	
BUSINESS GROWTH	CASA	125947	144837	15.00%
	CASA%	**42.17%**	**43.78%**	**161 bps**
	Total Deposits	298681	330792	10.75%
	Home Loan	**28788**	**31578**	**9.69%**
	Jewel Loan	52907	76742	45.05%
	Advances	**230092**	**262421**	**14.05%**
	Business	528773	593213	12.19%

PROFITABILITY

	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-24	Jun-25	
PROFITABILITY	**Net Interest Income**	**2441**	**2746**	**12.50%**
	Net Interest Margin	**3.06%**	**3.04%**	**(2 bps)**
	Operating Expenses	**1798**	**1869**	**3.95%**
	Operating Profit	**1676**	**2358**	**40.70%**
	Net Profit	**633**	**1111**	**75.57%**

PERFORMANCE HIGHLIGHTS

ASSET QUALITY

(Rs. In Crores)

	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-24	Jun-25	
ASSET QUALITY	Gross NPA	6649	5178	-22.11%
	Net NPA	**1154**	**816**	**-29.23%**
	GNPA%	2.89%	1.97%	(92 bps)
	NNPA%	**0.51%**	**0.32%**	**(19 bps)**

STRENGTHENING FINANCIAL INDICATORS

	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-24	Jun-25	
STRENGTHENING FINANCIAL INDICATORS	PCR	96.96%	97.47%	51 bps
	CRAR	**17.82%**	**18.28%**	**46 bps**
	ROA	0.70%	1.14%	44 bps
	ROE	**14.10%**	**19.00%**	**490 bps**

FINANCIAL PERFORMANCE

(Rs. In Crores)

Particulars	Quarter Ended			Growth %	
	Jun-24	Mar-25	Jun-25	Q-o-Q Jun 25 Over Mar 25	Y-o-Y Jun 25 Over Jun 24
Interest Income	6535	7634	7386	-3.25%	13.02%
Interest Expenses	4094	4511	4639	2.85%	13.32%
Net Interest Income	**2441**	**3123**	**2746**	**-12.06%**	**12.50%**
Non Interest Income	1033	1581	1481	-6.34%	43.37%
Operating Income	**3474**	**4704**	**4227**	**-10.14%**	**21.68%**
Operating Expenses	1798	2086	1869	-10.40%	3.95%
Operating Profit	**1676**	**2618**	**2358**	**-9.93%**	**40.70%**
Total Provisions	938	1063	844	-20.63%	-10.00%
Tax expenses	**105**	**503**	**403**	**-19.97%**	**283.03%**
Net Profit/Loss	**633**	**1051**	**1111**	**5.71%**	**75.57%**

TOTAL INCOME

(Rs. In Crores)

Particulars	Quarter Ended			Growth %	
	Jun-24	Mar-25	Jun-25	Q-o-Q Jun 25 Over Mar 25	Y-o-Y Jun 25 Over Jun 24
Interest on Loans	4830	5258	5509	4.78%	14.05%
Interest on Investment	1660	1816	1829	0.70%	10.19%
Other Interest Income	45	560	48	-91.49%	5.98%
Total Interest Income	**6535**	**7634**	**7386**	**-3.25%**	**13.01%**
Exchange & Commission	316	465	398	-14.55%	25.99%
Profit / Loss on Sale of Investments	222	189	207	9.30%	-7.10%
Profit on Exchange	27	-16	-26	-57.11%	-195.19%
Recovery from technical Written off Account	308	477	574	20.32%	86.32%
All other Income	160	466	329	-29.51%	105.42%
Total Non Interest Income	**1033**	**1581**	**1481**	**-6.34%**	**43.37%**
Total Income	**7568**	**9215**	**8866**	**-3.78%**	**17.16%**

FEE BASED INCOME

(Rs. In Crores)

Particulars	Quarter Ended			Growth %	
	Jun-24	Mar-25	Jun-25	Q-o-Q Jun 25 Over Mar 25	Y-o-Y Jun 25 Over Jun 24
A.Exchange & Commission	122	207	121	-41.55%	-0.76%
B.Income from Non Fund Based Business	39	45	60	33.12%	52.31%
C.Processing charges	80	125	109	-12.54%	36.26%
D.ATM/DBD Related Income	94	114	97	-15.19%	3.15%
E.Marketing/FI/Govt Business	19	15	17	17.31%	-7.83%
F.Miscellaneous Income	92	352	243	-30.80%	163.47%
FEE BASED INCOME (A+B+C+D+E+F)	**446**	**857**	**647**	**-24.50%**	**45.14%**
Overseas	**16**	**15**	**18**	**20.00%**	**12.50%**
Fee Based Income - Global	**462**	**872**	**665**	**-23.73%**	**44.01%**

TOTAL EXPENSES

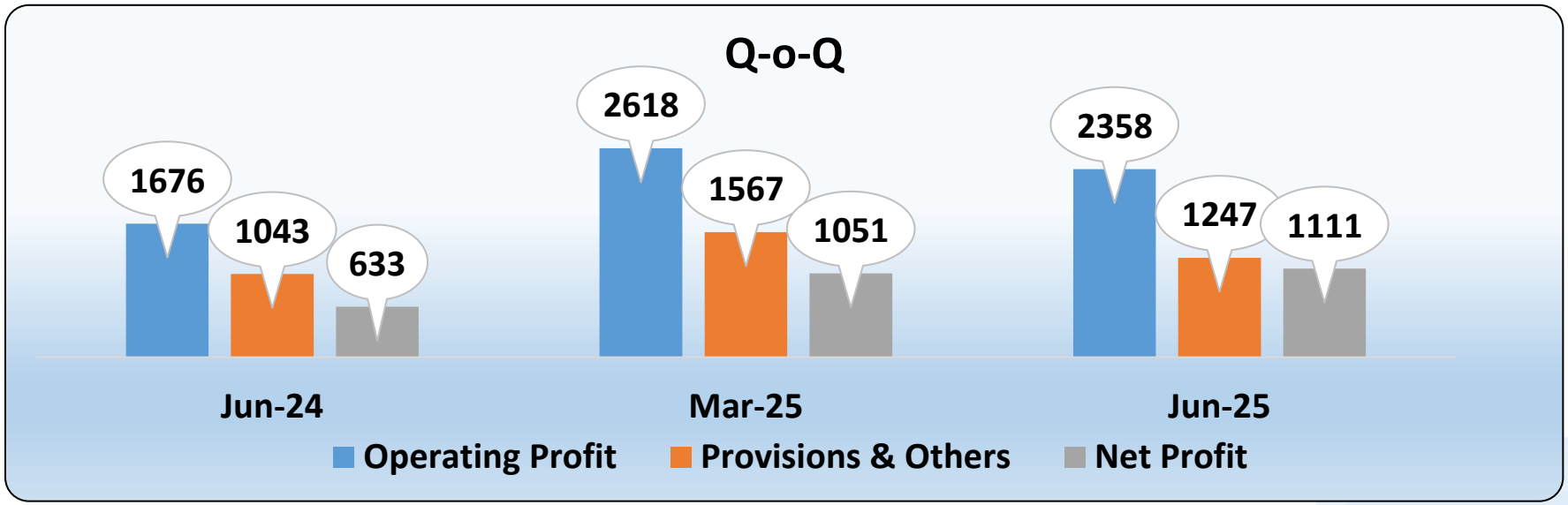
(Rs. In Crores)

Particulars	Quarter Ended			Growth %	
	Jun-24	Mar-25	Jun-25	Q-o-Q Jun 25 Over Mar 25	Y-o-Y Jun 25 Over Jun 24
Interest on Deposits	3588	3895	4006	2.87%	11.65%
Interest on Borrowings	506	616	633	2.74%	25.16%
Total Interest Expenses	**4094**	**4511**	**4639**	**2.85%**	**13.32%**
Staff Expenses	1124	1132	1166	3.05%	3.74%
Other Expenses	674	954	703	-26.35%	4.30%
Operating Expenses	**1798**	**2086**	**1869**	**-10.40%**	**3.95%**
Total Expenses	**5892**	**6597**	**6509**	**-1.34%**	**10.46%**

PROFIT PARAMETER

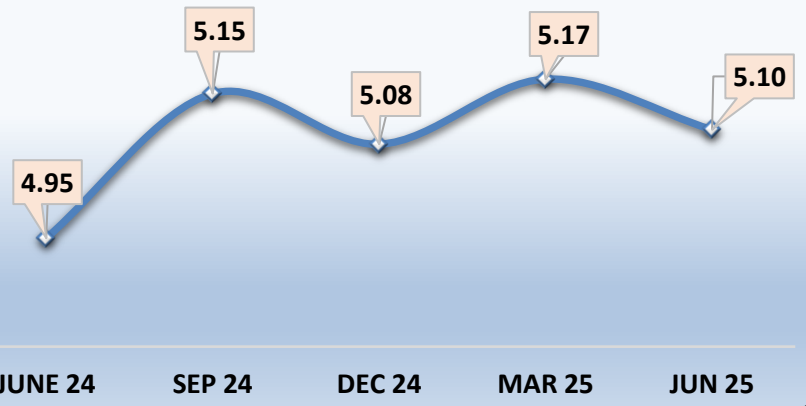
(Rs. In Crores)

Particulars	Quarter Ended			Growth %	
	Jun-24	Mar-25	Jun-25	Q-o-Q Jun 25 Over Mar 25	Y-o-Y Jun 25 Over Jun 24
Operating Profit	1676	2618	2358	-9.93%	40.70%
Provisions	**938**	**1063**	**844**	**-20.63%**	**-10.00%**
of which NPA Provisions	164	200	178	-10.66%	8.89%
Other Provisions	774	864	666	-22.94%	-14.00%
Tax Expenses	**105**	**503**	**403**	**-19.97%**	**283.03%**
Net Profit	**633**	**1051**	**1111**	**5.71%**	**75.57%**

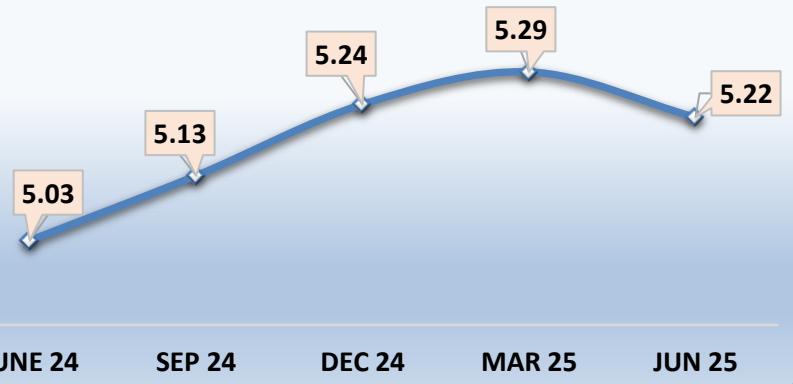


PERFORMANCE RATIOS - QUARTERLY

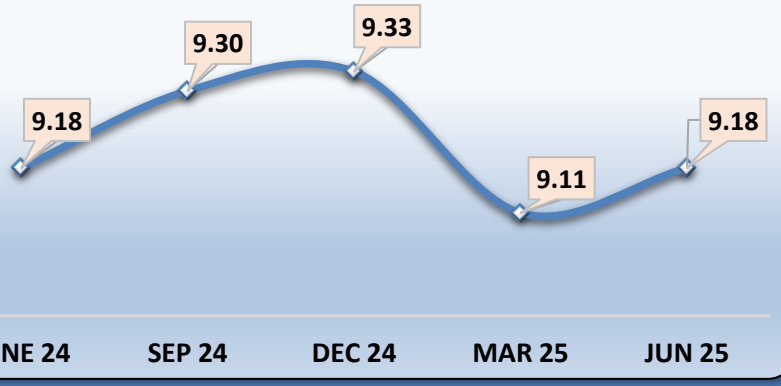
COST OF DEPOSITS(%)



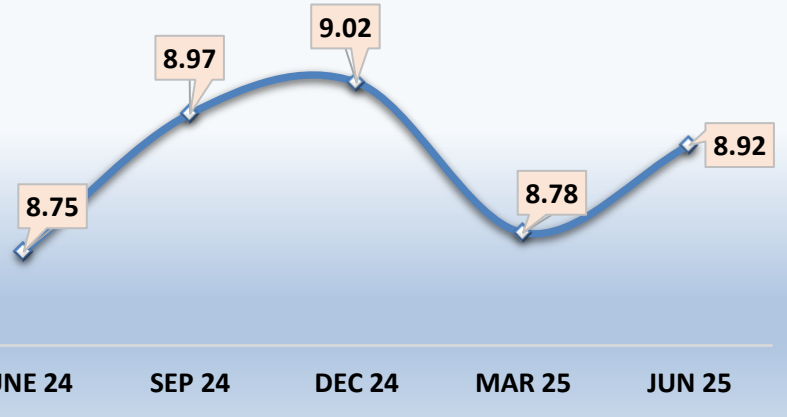
COST OF FUNDS(%)



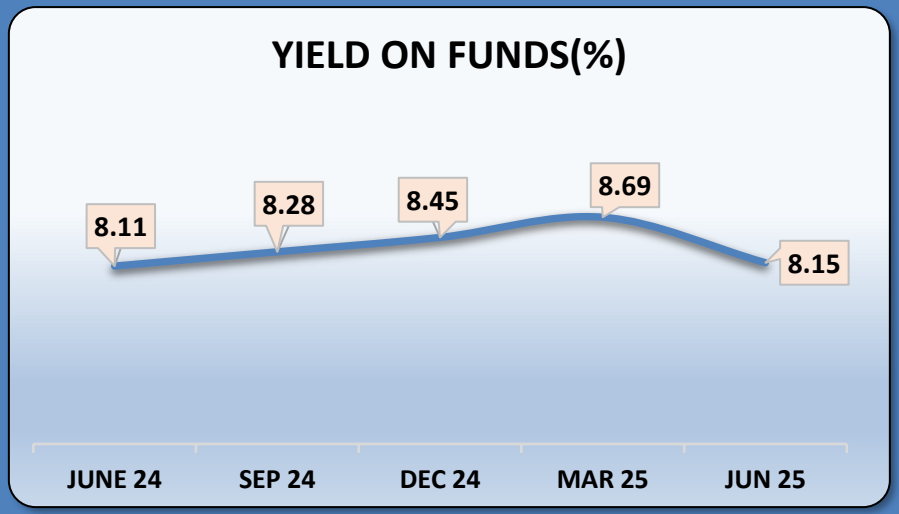
YIELD ON ADVANCES % (DOMESTIC)

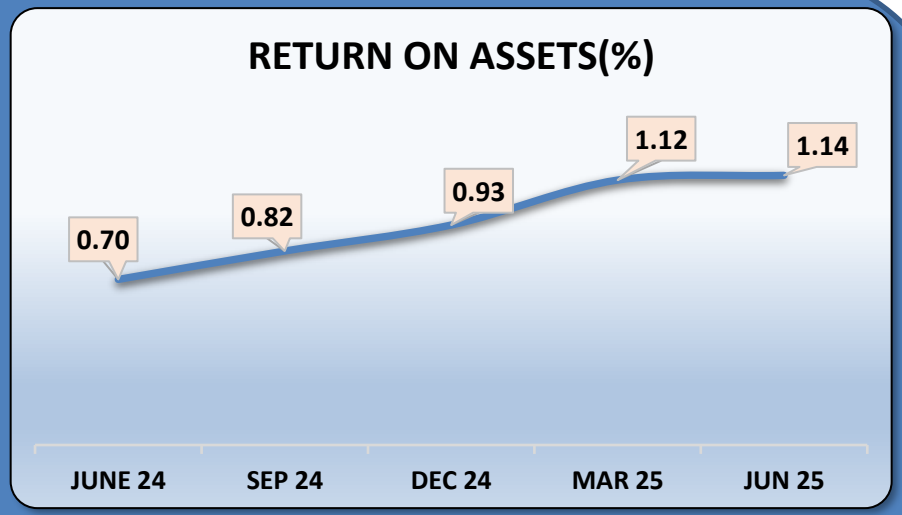


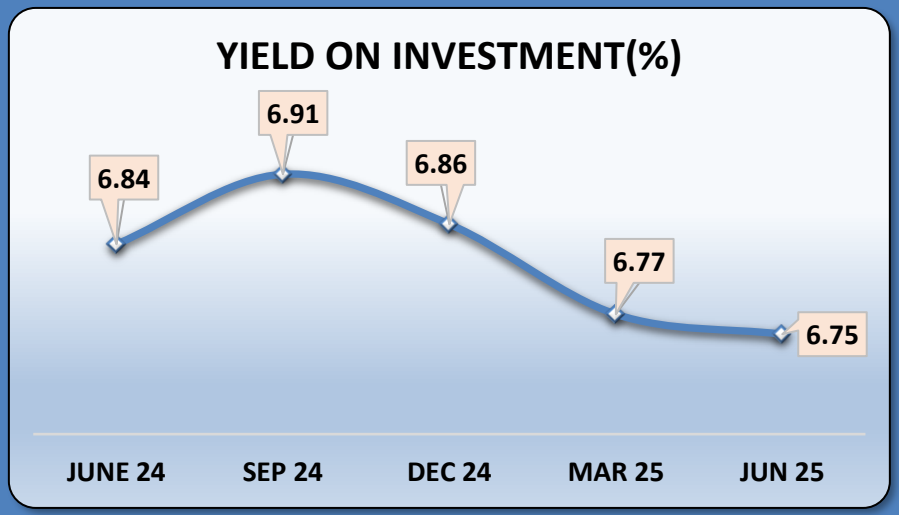
YIELD ON ADVANCES % (GLOBAL)

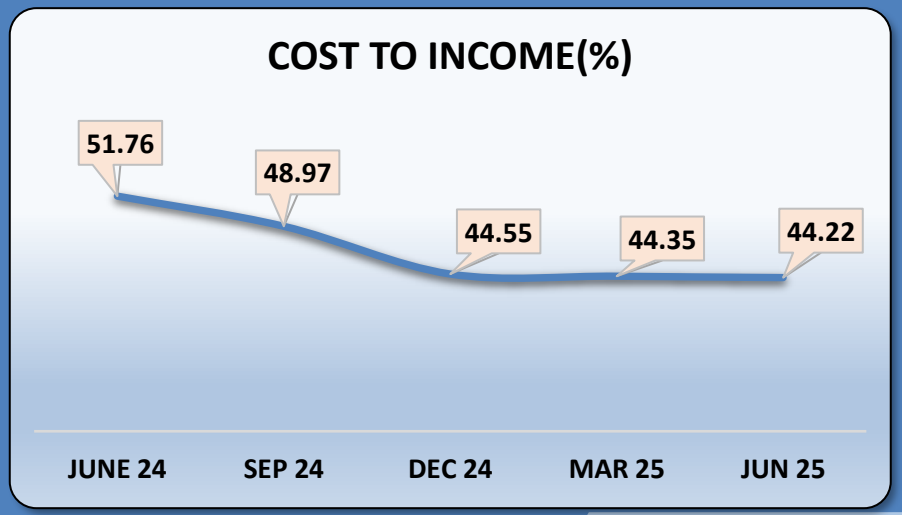


PERFORMANCE RATIOS - QUARTERLY









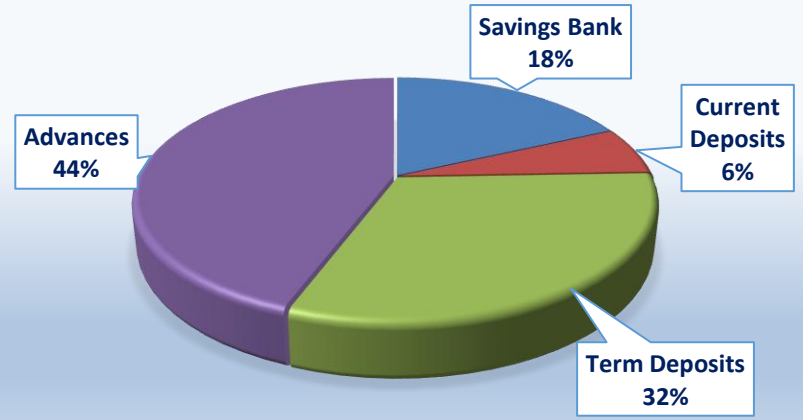
BUSINESS PERFORMANCE

(Rs. In Crores)

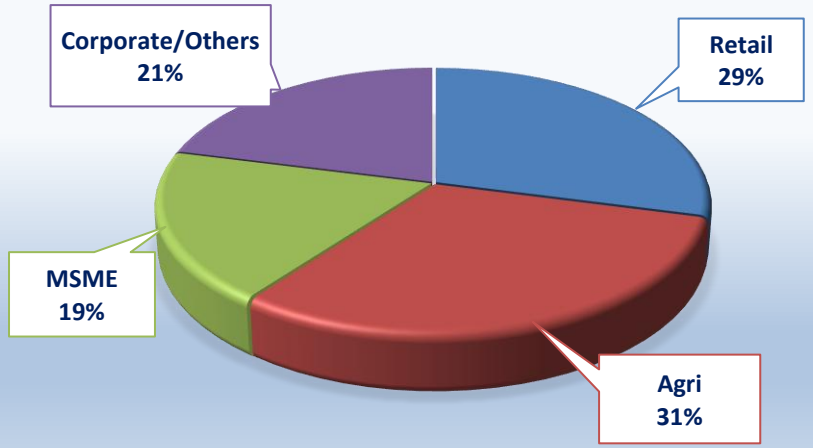
Particulars	Jun-24	Mar-25	Jun-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	125947	136161	144837	8676	6.37%	18890	15.00%
Retail Term Deposits	144027	155846	161371	5525	3.55%	17344	12.04%
Term Deposits	172734	175777	185955	10178	5.79%	13221	7.65%
Total Deposits	298681	311938	330792	18854	6.04%	32111	10.75%
Advances	230092	250019	262421	12402	4.96%	32329	14.05%
Business Mix	528773	561957	593213	31256	5.56%	64440	12.19%
CASA%(Global)	42.17%	43.65%	43.78%	13 bps		161 bps	
CD Ratio%(Global)	77.04%	80.15%	79.33%	-82 bps		229 bps	
CASA%(Domestic)	42.48%	44.05%	44.16%	11 bps		168 bps	
CD Ratio%(Domestic)	72.87%	76.96%	75.75%	-121 bps		288 bps	

BUSINESS COMPOSITION

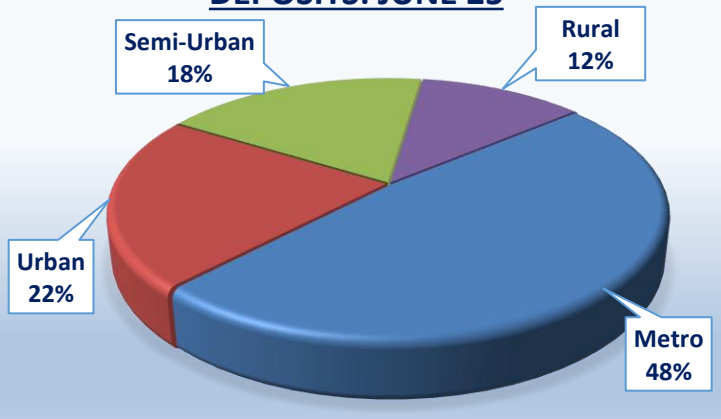
BUSINESS PORTFOLIO SHARE JUNE 25



% SHARE OF DOMESTIC ADVANCE- JUNE 25



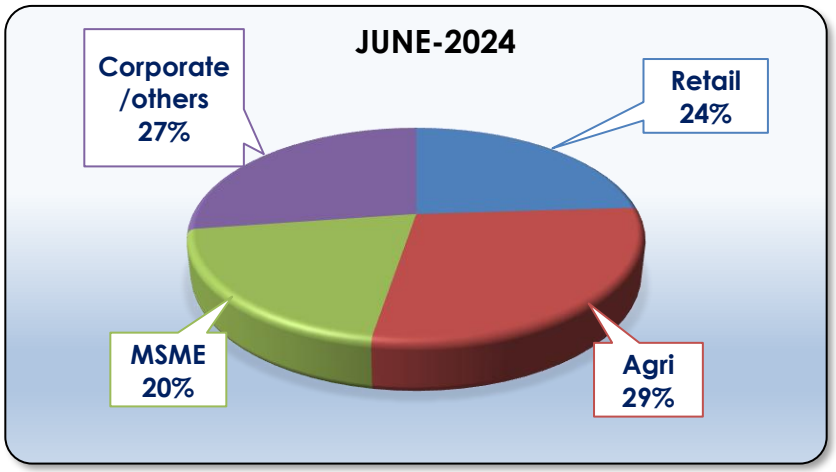
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: JUNE 25

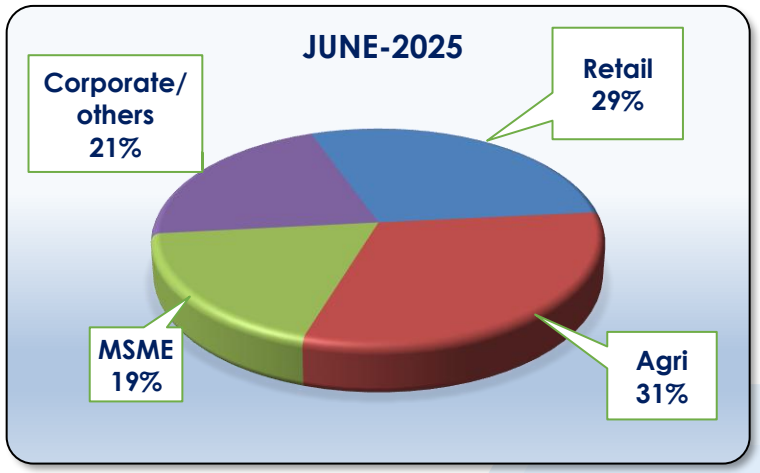


ADVANCES

(Rs. In Crores)

Parameters	Jun-24	Mar-25	Jun-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	51029	62764	70803	8039	12.81%	19774	38.75%
Agri	60786	74545	76548	2003	2.69%	15762	25.93%
MSME	42642	44310	45246	936	2.11%	2604	6.11%
Corporate/others	58002	51882	51450	-432	-0.83%	-6552	-11.30%
Domestic Advances	**212459**	**233501**	**244048**	**10546**	**4.52%**	**31589**	**14.87%**
Overseas Advances	17633	16518	18373	1855	11.23%	740	4.20%
Global Advances	**230092**	**250019**	**262421**	**12402**	**4.96%**	**32329**	**14.05%**
RAM to Domestic Adv (%)	**72.70%**	**77.78%**	**78.92%**	***114 bps***		***622 bps***	

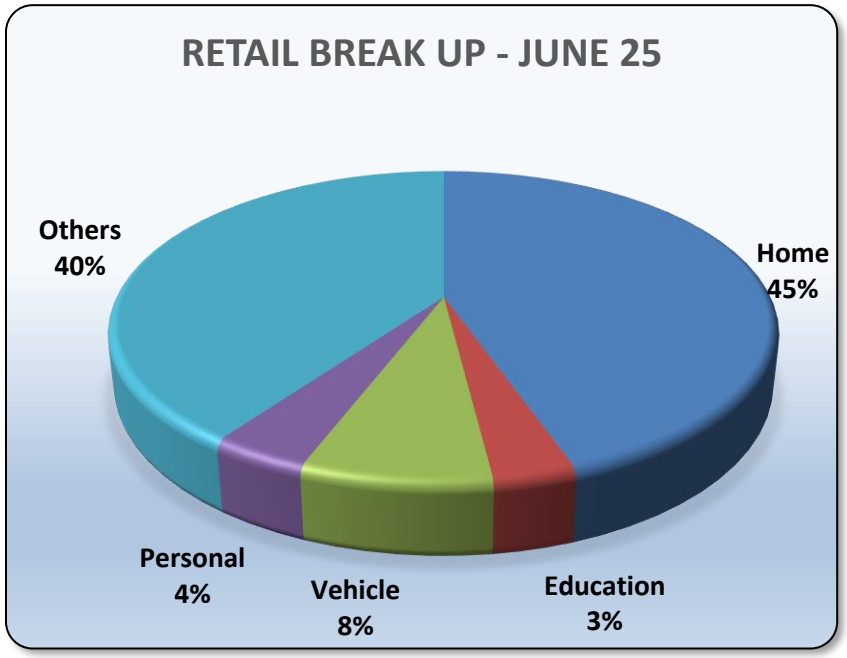




RAM PERFORMANCE

(Rs. In Crores)

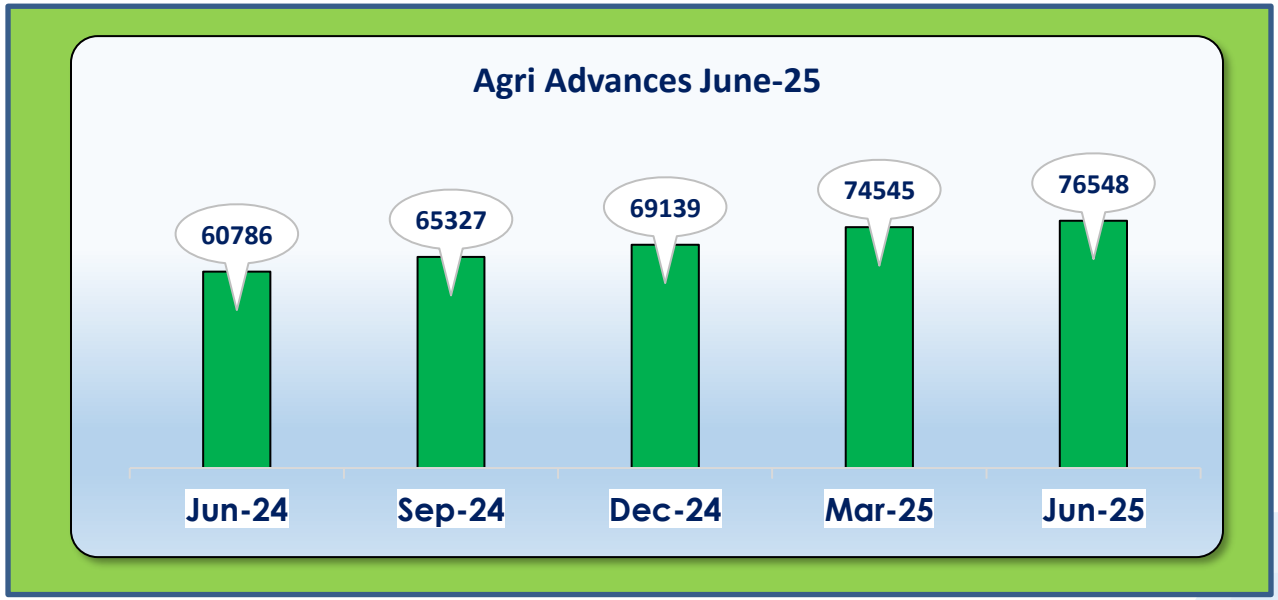
Parameters	Jun-24	Mar-25	Jun-25	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	51029	62764	70803	12.81%	38.75%
Of which					
a) Home	28788	31168	31578	1.32%	9.69%
b) Education	2630	2420	2417	-0.09%	-8.09%
c) Vehicle	4713	5311	5569	4.87%	18.17%
d) Personal	2224	2714	2879	6.10%	29.46%
e) Others	12674	21152	28359	34.07%	123.76%
AGRI	60786	74545	76548	2.69%	25.93%
MSME	42642	44310	45246	2.11%	6.11%
Of which					
a) Micro	18977	23659	23820	0.68%	25.52%
b) Small	8002	11079	12098	9.20%	51.18%
c) Medium	15662	9572	9328	-2.55%	-40.44%



AGRICULTURE

(Rs. In Crores)

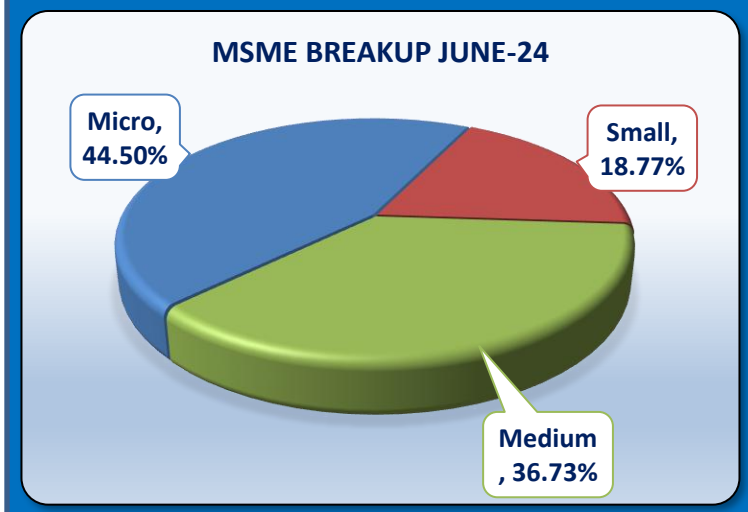
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Jun-24	212459	60786	28.61%
Sep-24	212995	65327	30.67%
Dec-24	219472	69139	31.50%
Mar-25	233501	74545	31.93%
Jun-25	244048	76548	31.37%

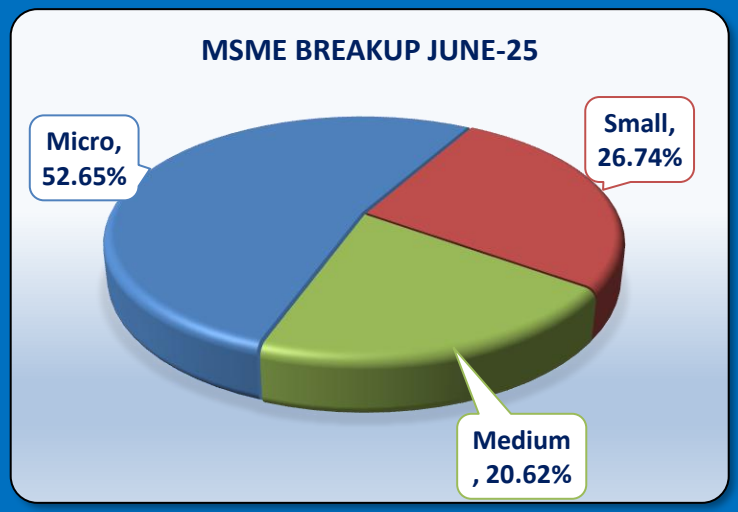


MSME

(Rs. In Crores)

Category	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Micro	18977	20178	23489	23659	23820
Small	8002	7883	10588	11079	12098
Medium	15662	13514	9047	9572	9328
Total	42642	41574	43124	44310	45246





INVESTMENT

(Rs. In Crores)

Parameters	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Domestic Investments	**97955**	**103128**	**104939**	**107020**	**110176**
SLR	72823	78218	80006	80701	83109
Non SLR	25132	24910	24933	26319	27067
Held to Maturity	87296	90232	90969	88785	90730
Available for Sale	8767	11213	12170	15787	15415
Held for Trading	284	250	323	381	1369
Fair value through Profit & Loss account – FVTPL	992	817	861	1451	1457
Subsidiaries, Associates and Joint Ventures	616	616	616	616	1205
Investment by Overseas Branches	**3989**	**4284**	**4171**	**4026**	**4212**
Global Investments	**101944**	**107412**	**109110**	**111046**	**114388**

VALUATIONS

Particulars	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
*Return on Equity (%)	14.10	16.90	17.86	19.53	19.00
*Basic & Diluted Earning per Share	0.33	0.41	0.46	0.56	0.58
*Price Earning Ratio	192.01	140.41	111.90	69.59	67.21
Book value per share (in Rs)	9.43	10.04	10.66	12.11	12.41
Price/Book value (in Rs)	6.82	5.75	4.85	3.22	3.14
Adjusted Book value (in Rs)	8.82	9.48	10.15	11.63	11.98
Price/Adjusted Book value (in Rs)	7.29	6.09	5.10	3.35	3.25

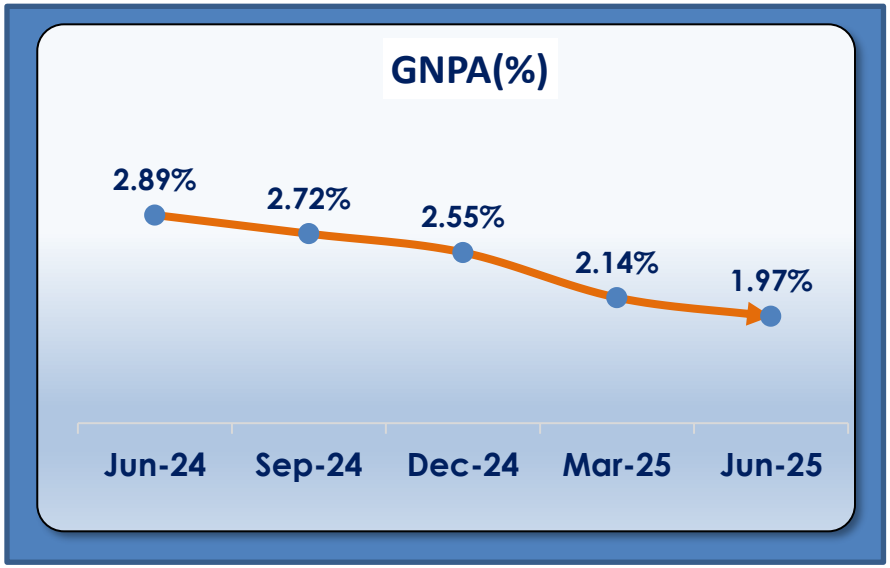
*Quarterly

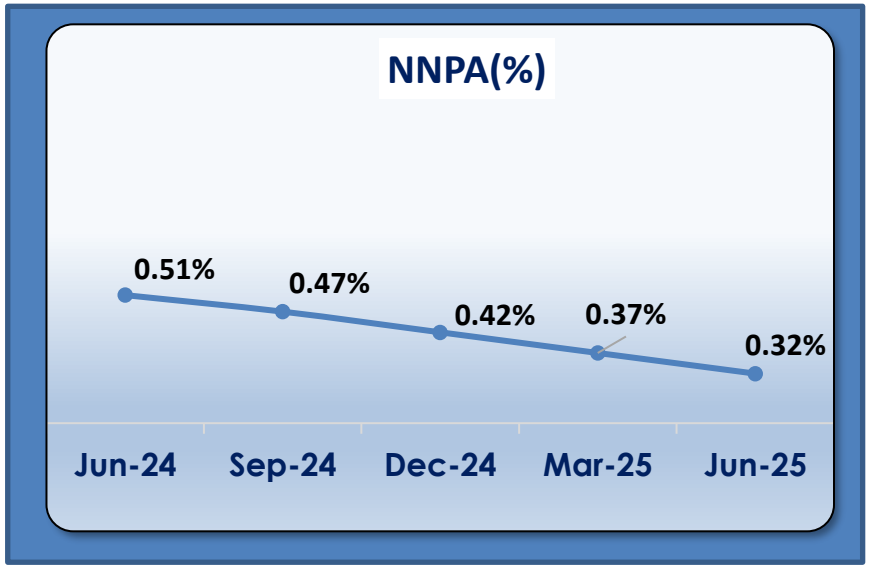
NPA MANAGEMENT

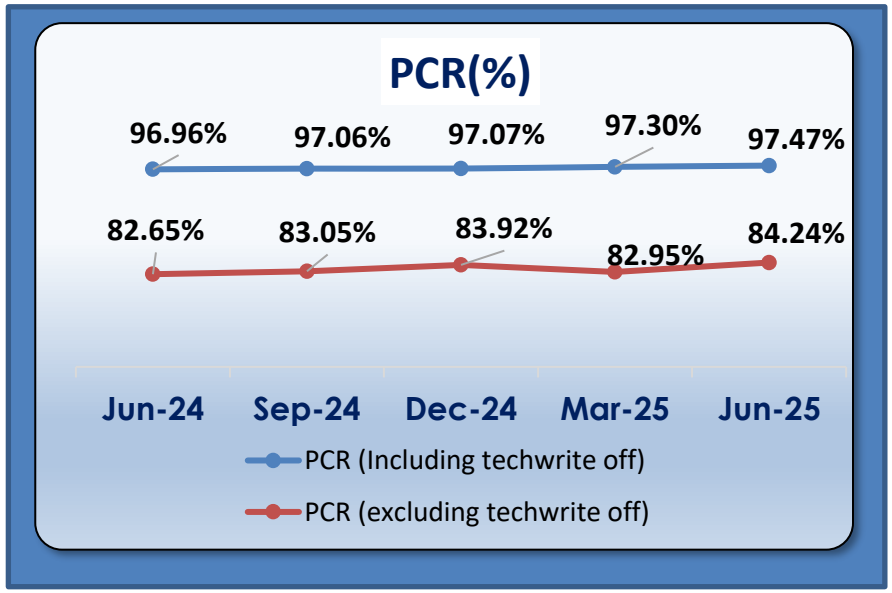
(Rs. In Crores)

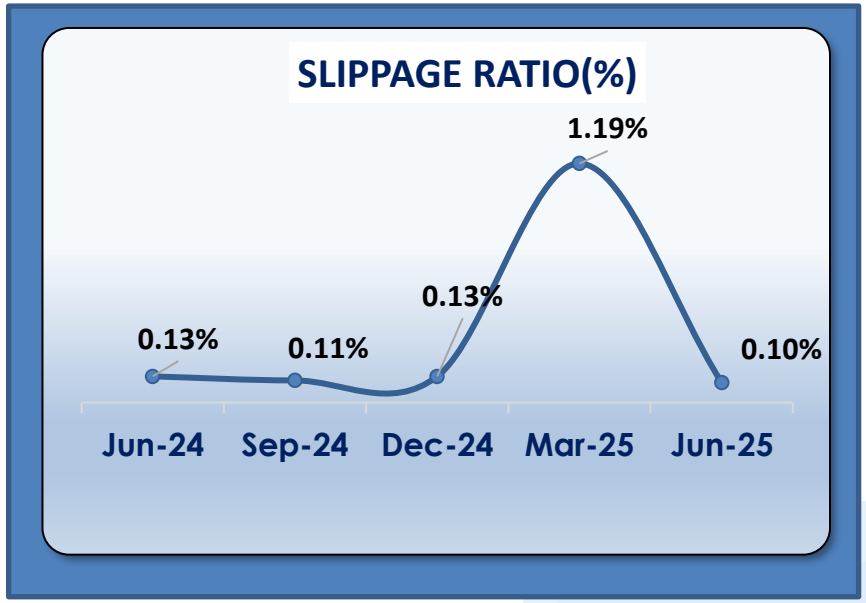
Details	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
i) Opening Gross NPAs	6794	6649	6249	6071	5348
a. Cash Recoveries	139	219	170	263	180
b. Upgradation	52	102	76	75	31
c. Write-Offs	251	370	219	3043	238
d. Sale to ARCs	0	0	0	95	0
ii) Total Reductions (a+b+c+d)	**442**	**691**	**465**	**3476**	**449**
iii) Fresh Slippages to NPA category	277	251	284	2756	254
iv) Other Debits	20	40	2	-3	26
Closing Gross NPAs (i-ii+iii+iv)	**6649**	**6249**	**6071**	**5348**	**5178**
Gross NPA (%)	**2.89%**	**2.72%**	**2.55%**	**2.14%**	**1.97%**
Net NPAs	1154	1059	976	912	816
Net NPA (%)	**0.51%**	**0.47%**	**0.42%**	**0.37%**	**0.32%**
Provision Coverage Ratio	**96.96%**	**97.06%**	**97.07%**	**97.30%**	**97.47%**
f. Recovery from Tech Write off accounts	361	1041	676	522	609
f. i) Of which Reduction	308	988	650	480	575
g. Recovery from overseas set off accounts	3	78	0	8	20
h. Recovery from uncharged interest	27	43	34	29	12
Total Recovery(a+b+d+f+g+h)	**582**	**1482**	**957**	**992**	**851**

NPA MANAGEMENT









SECTOR-WISE CREDIT DEPLOYMENT & NPA

(Rs. In Crores)

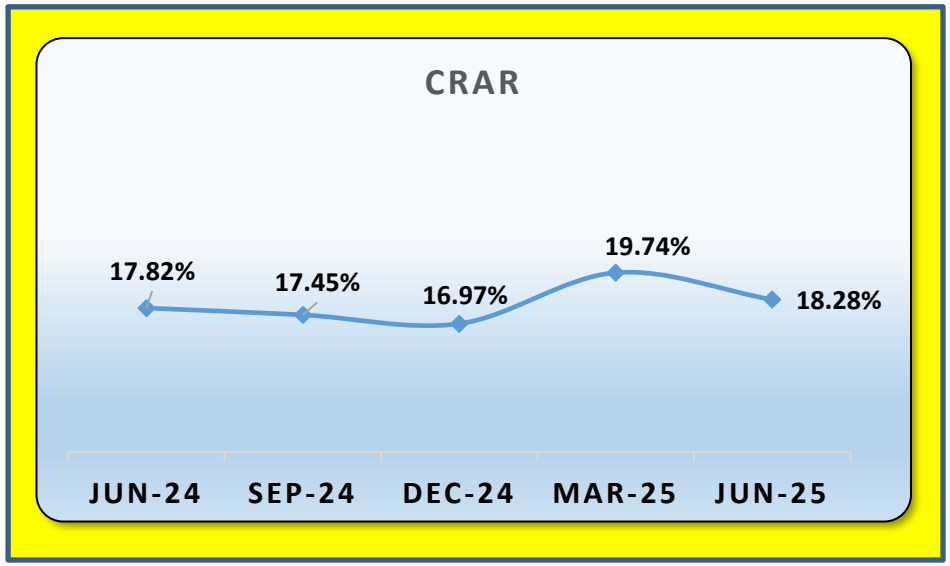
Segmental NPAs	Jun-24			Mar-25			Jun-25		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	51029	897	1.76%	62764	754	1.20%	70803	822	1.16%
Agri	60786	2002	3.29%	74545	1673	2.24%	76548	1603	2.09%
MSME	42642	2104	4.93%	44310	1314	2.97%	45246	1185	2.62%
RAM	**154457**	**5003**	**3.24%**	**181619**	**3741**	**2.06%**	**192598**	**3611**	**1.87%**
Corporate	58002	288	0.50%	51882	224	0.43%	51450	221	0.43%
Domestic Advance	**212459**	**5291**	**2.49%**	**233501**	**3965**	**1.70%**	**244048**	**3831**	**1.57%**
Overseas	17633	1358	7.70%	16518	1382	8.37%	18373	1347	7.33%
Total	**230092**	**6649**	**2.89%**	**250019**	**5348**	**2.14%**	**262421**	**5178**	**1.97%**

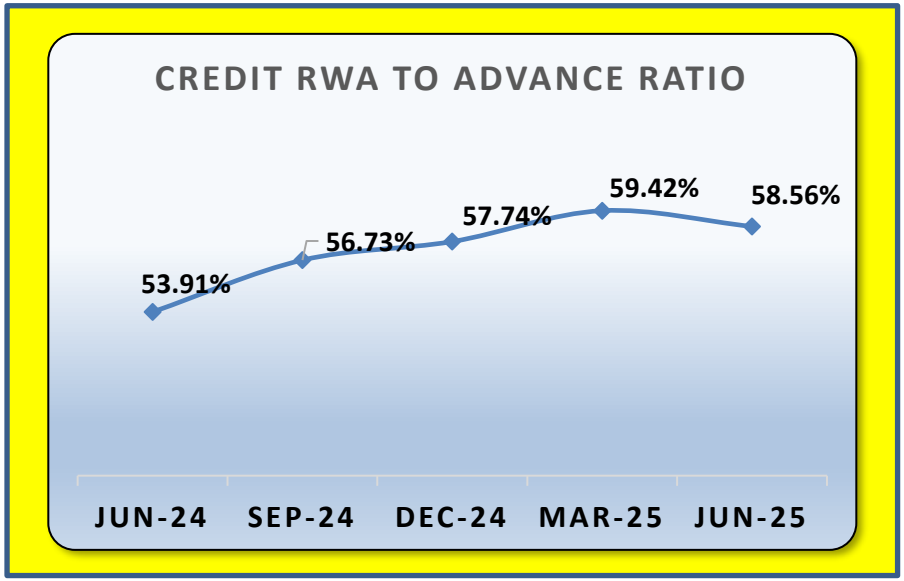
CAPITAL ADEQUACY

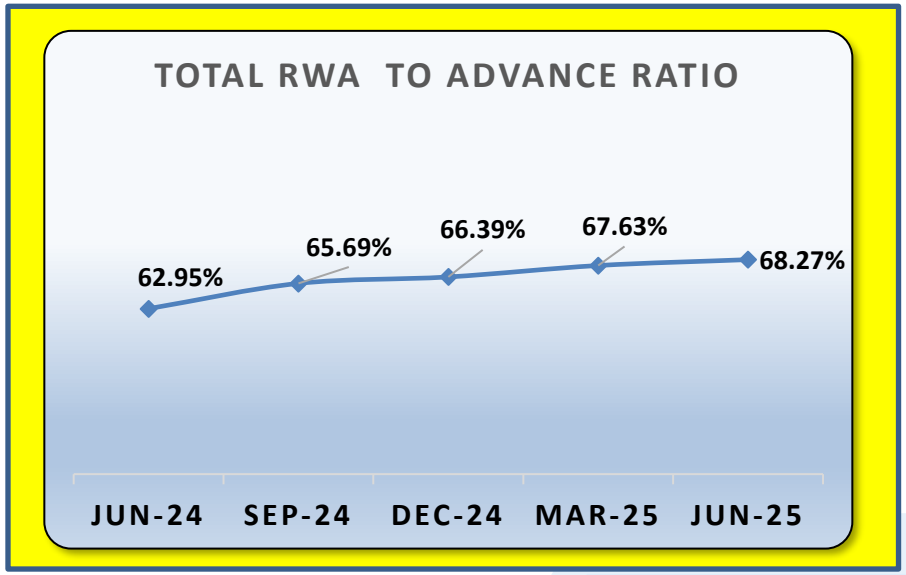
(Rs. In Crores)

Particulars	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Market Risk RWA	1602	1441	1353	1341	2898
Operational Risk RWA	19183	19183	19183	19183	22587
Credit Risk RWA	124051	130555	137216	148560	153666
Total RWA (A)	**144836**	**151179**	**157753**	**169084**	**179152**
CET 1	21706	22300	22601	28972	28278
CET 1%	**14.99%**	**14.75%**	**14.33%**	**17.13%**	**15.78%**
Tier 1	21706	22300	22601	28972	28278
Tier 1%	**14.99%**	**14.75%**	**14.33%**	**17.13%**	**15.78%**
Tier 2	4106	4087	4170	4412	4476
Tier 2%	**2.83%**	**2.70%**	**2.64%**	**2.61%**	**2.50%**
Total Capital (B)	**25811**	**26386**	**26772**	**33384**	**32754**
CRAR (B/A)	**17.82%**	**17.45%**	**16.97%**	**19.74%**	**18.28%**
Total RWA to Advance Ratio	**62.95%**	**65.69%**	**66.39%**	**67.63%**	**68.27%**
Credit RWA to Advance Ratio	**53.91%**	**56.73%**	**57.74%**	**59.42%**	**58.56%**

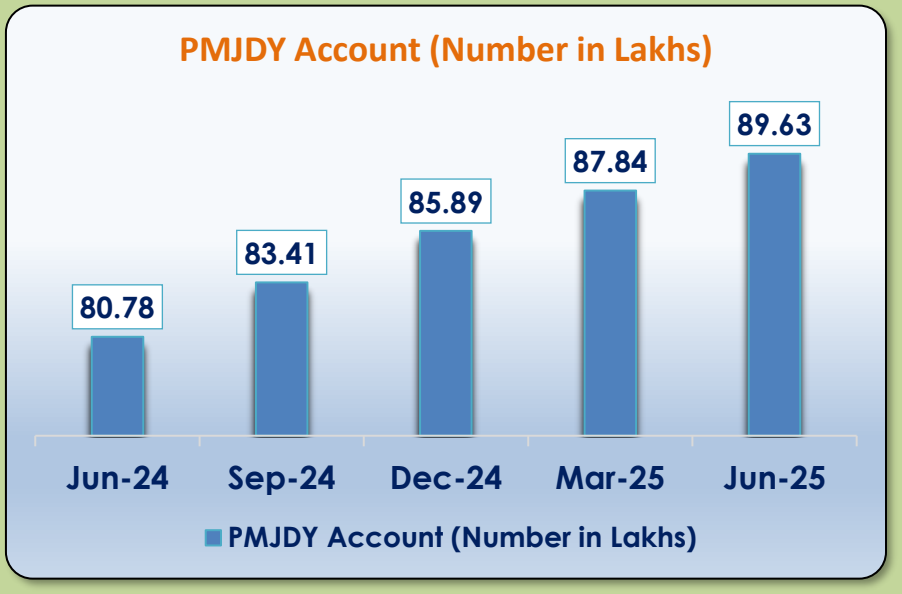
MOVEMENT OF CRAR & RWAs

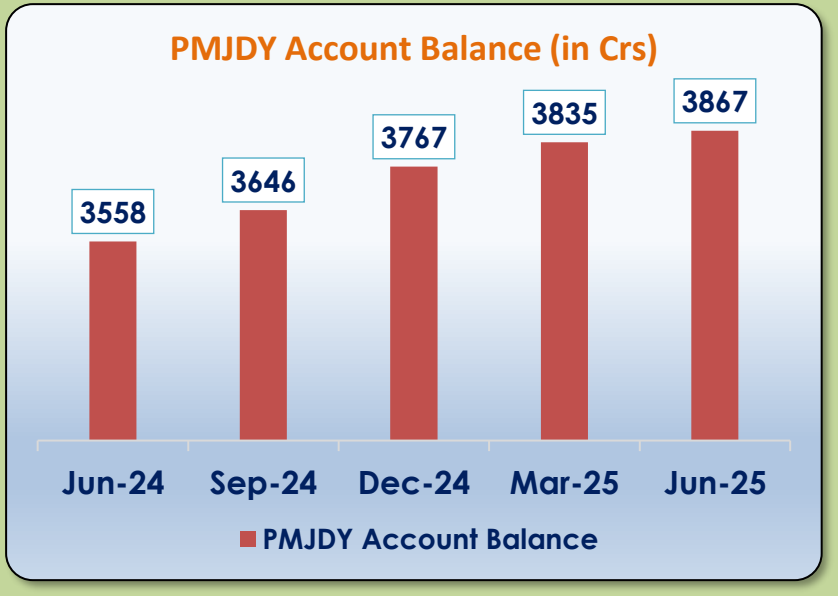


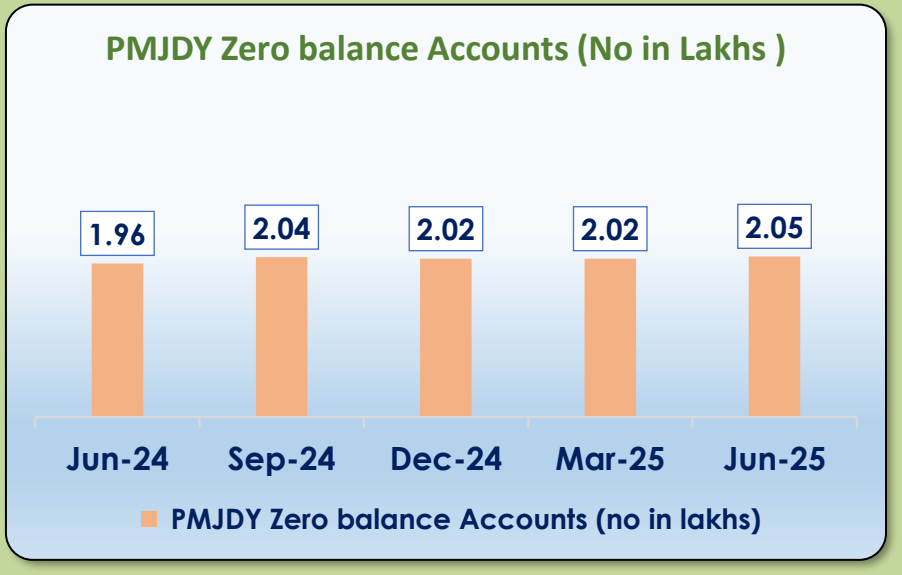


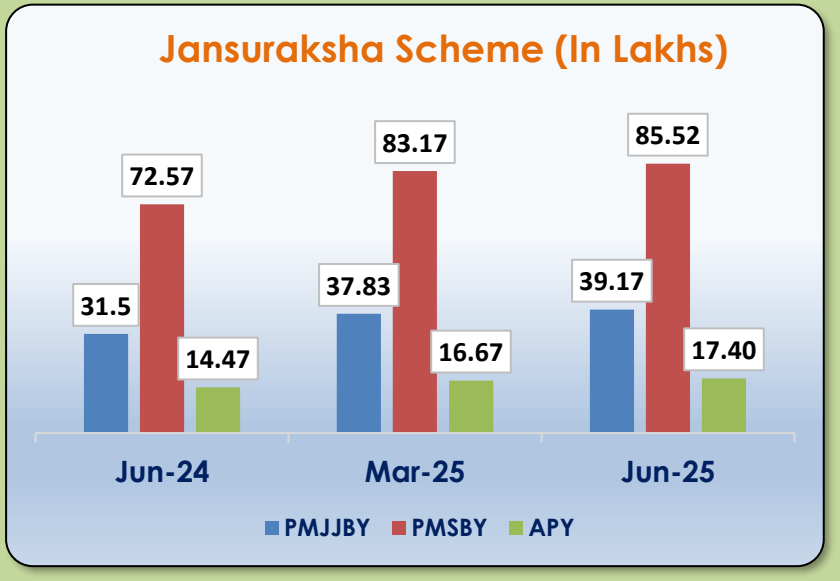


FINANCIAL INCLUSION

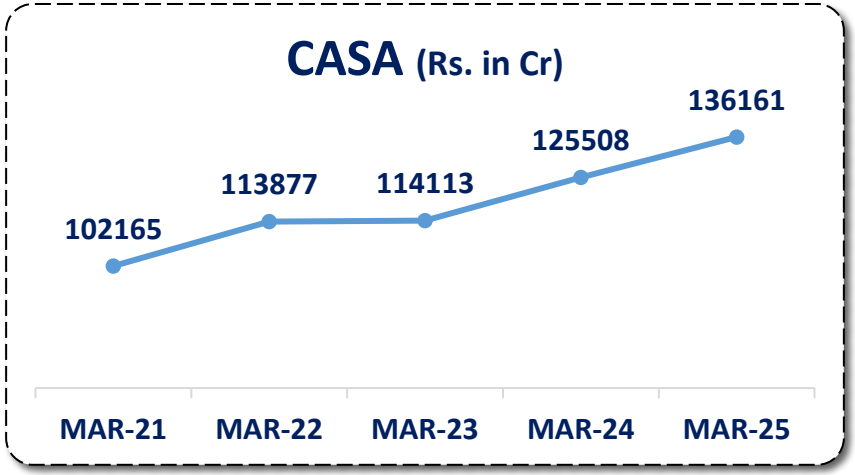


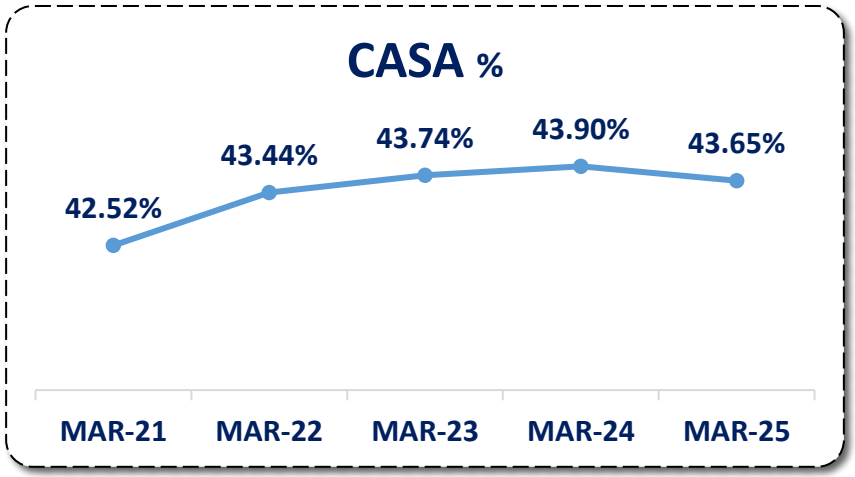


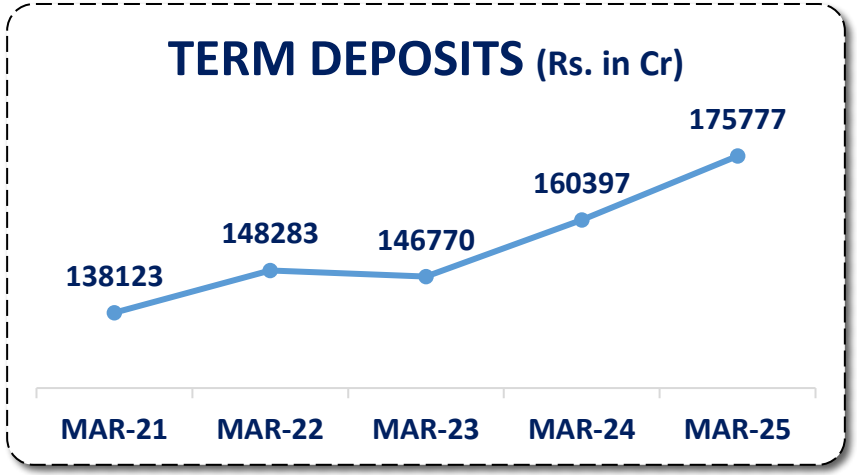


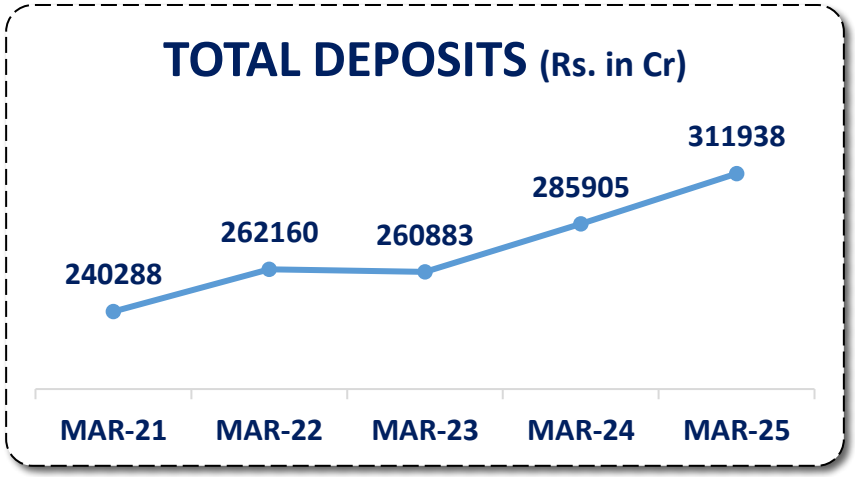


CASA & Deposits Growth in last 5 years



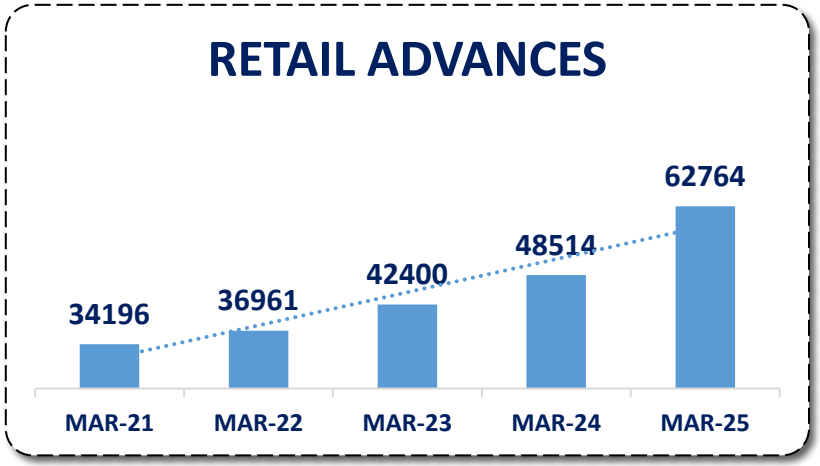


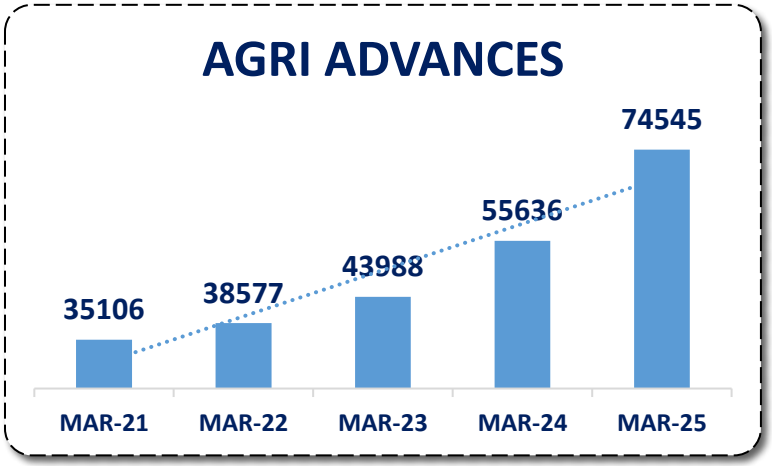


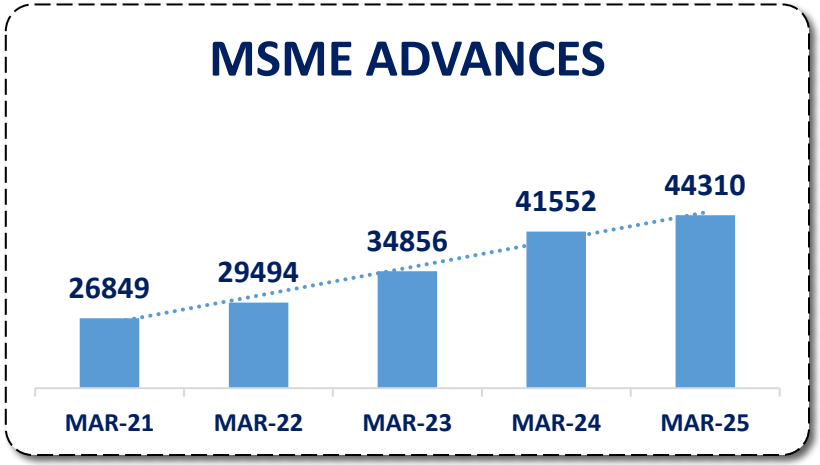


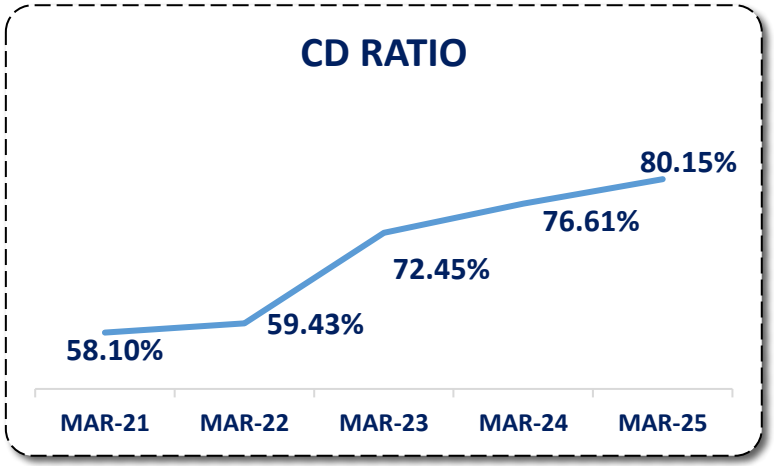
Advances Growth in last 5 years

(Rs. In Crore)



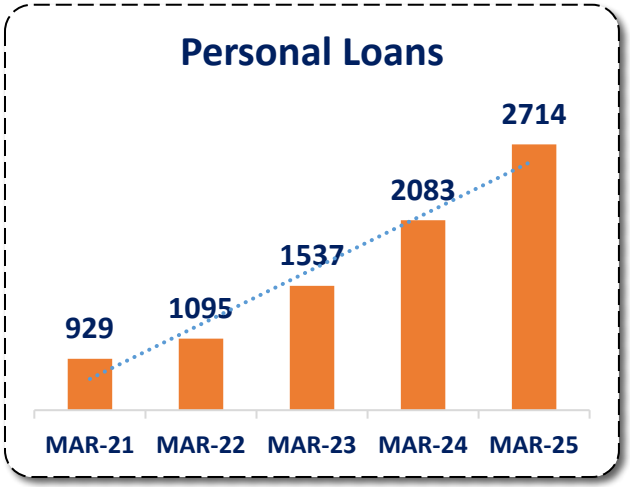


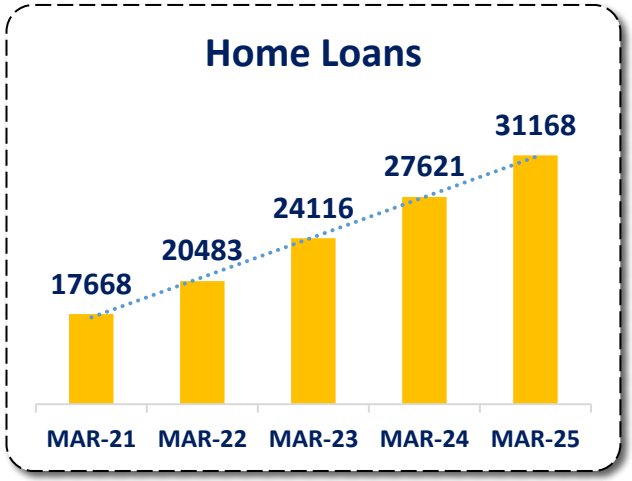


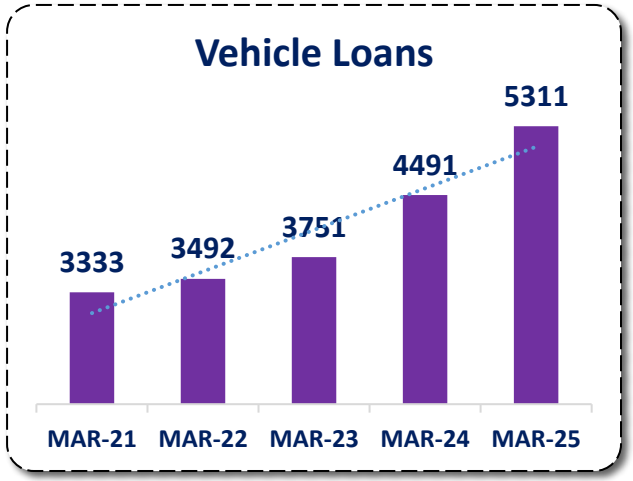


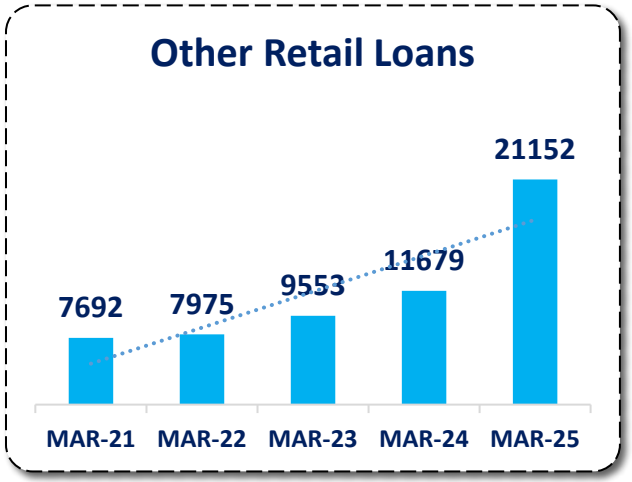
Retail Segment Loans growth in last 5 years

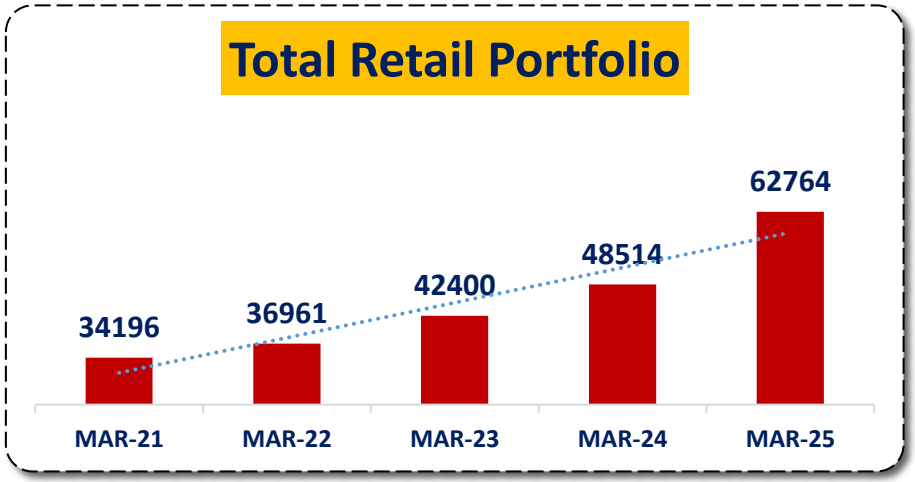
(Rs. In Crore)





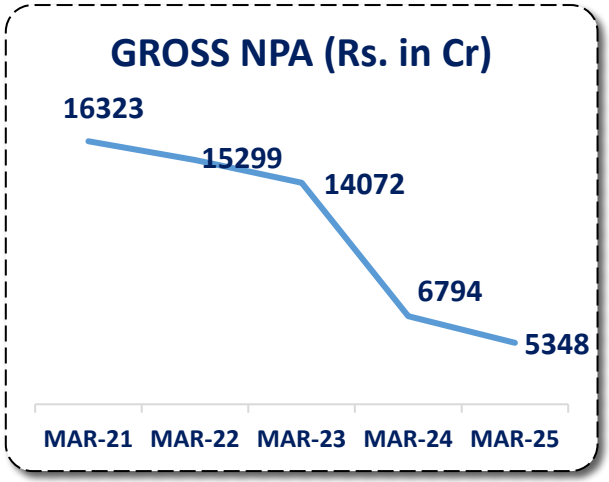


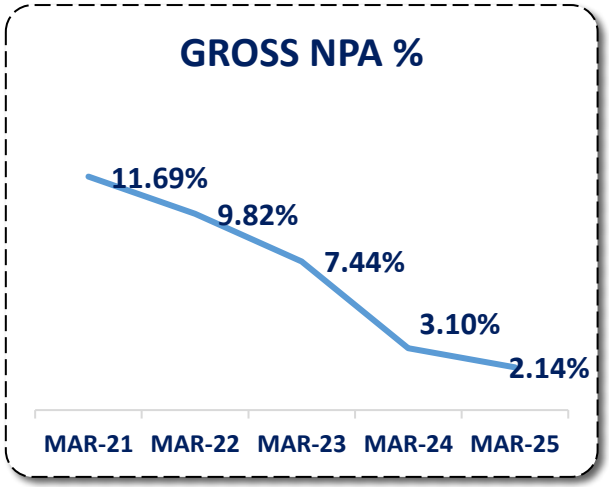


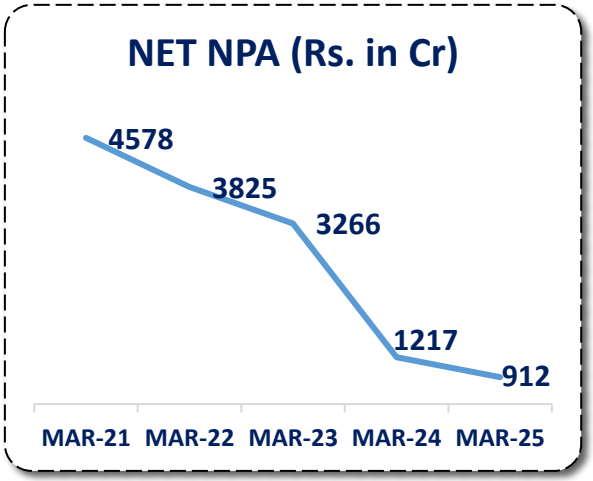


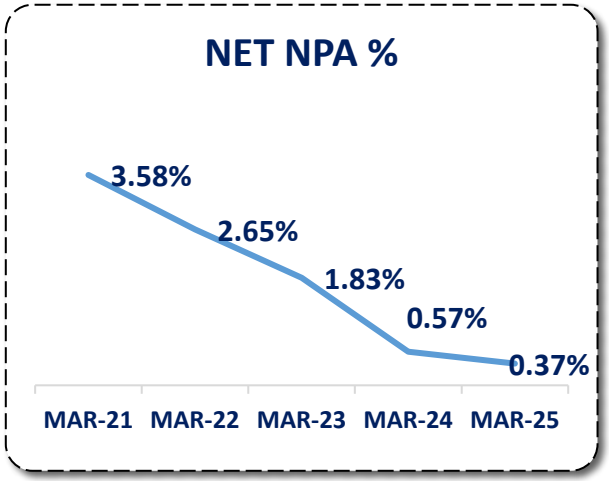
Decreasing NPA Levels & Increase in PCR over 5 years

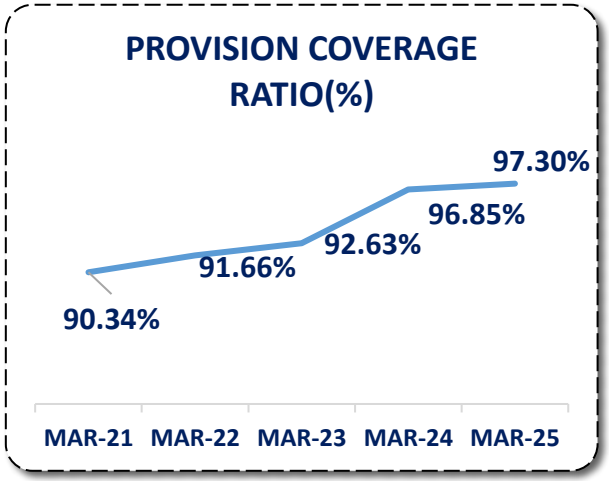
(Rs. In Crore)

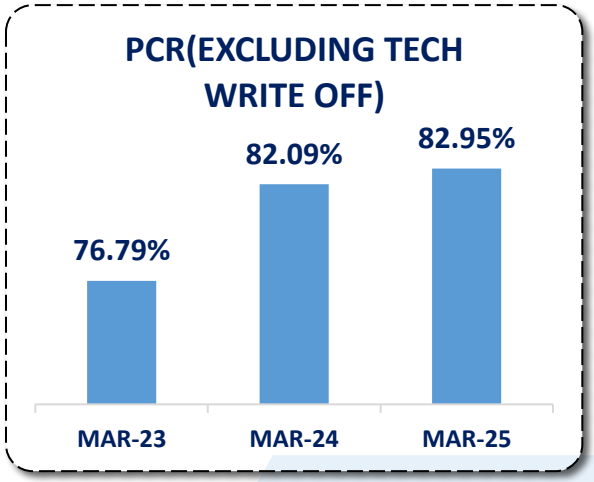










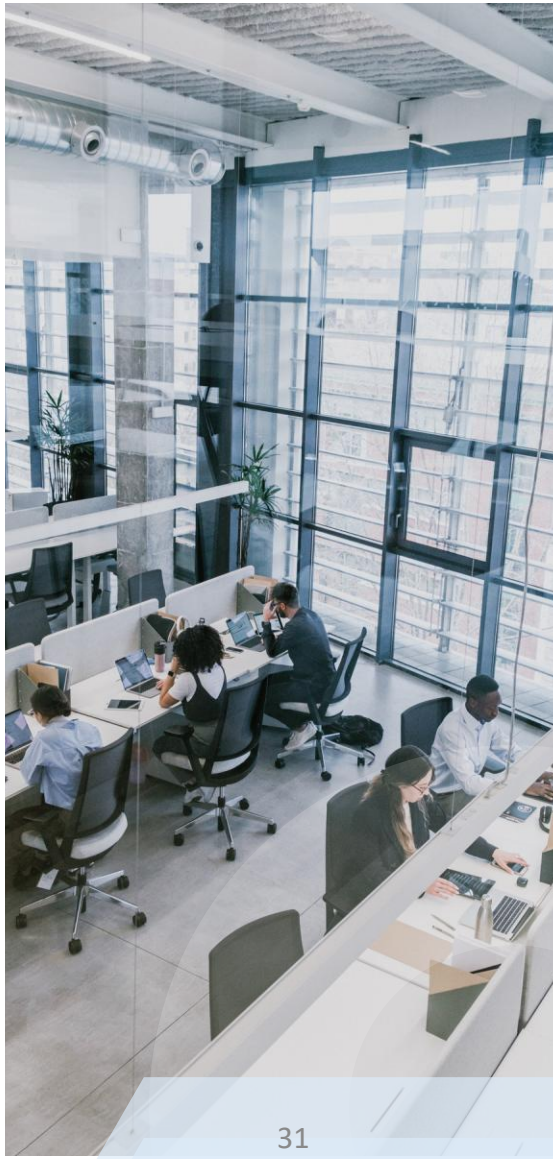


Technology & Digital Initiatives

Focus Areas

- Customer Centricity
- Digital Innovation
- Operational Efficiency

Value Delivery



Technology & Digital Initiatives

Customer Centricity

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

01 **Tab Banking** with 25+ services like SB Account opening, Re KYC, Nomination management available for any time any where service delivery to customers.

02 **WhatsApp Banking** providing features like Balance inquiry, Mini statement, Branch/ATM locator with Google map link for directions, Click to call features to contact branch manager launched for customer convenience.

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

04 **Video KYC** based SB account opening, Re-KYC to update customer contact information with bank, Dormant account activation are facilitated for ease of customers

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.

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

Location intelligence built-in banking outlet locator – "www.locate.iob.in" enhancing ease for customers to contact or visit our outlets. Webpage auto-loads with info on nearby IOB ATMs/Branches leveraging customer GPS location. Integrated with Google map for ease of navigation, provides Branch manager contact details for click to call.

03

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

Technology & Digital Initiatives

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 **API, Integrated Payment Hub Solutions** for faster and seamless processing of payment instructions and facilitating host to host based banking transactions

03 **Loan Origination System, Co-lending Systems** for efficient credit underwriting & quick credit delivery

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

Value Delivery

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

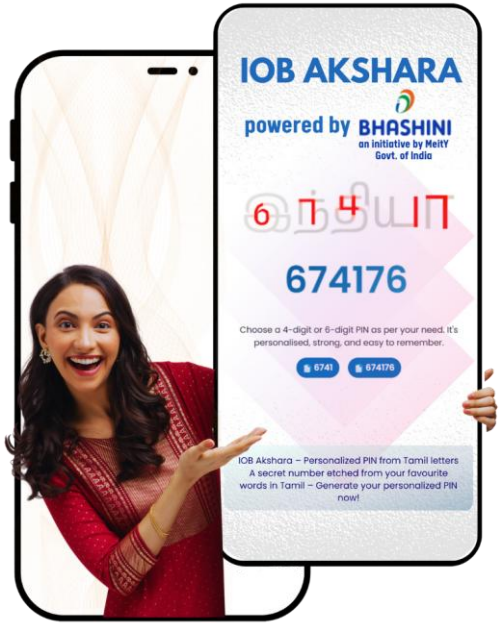
01 **Enhanced Customer Satisfaction:** Improved customer satisfaction, engagement, and loyalty through streamlined digital interactions, personalized services, and user-friendly interfaces

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.

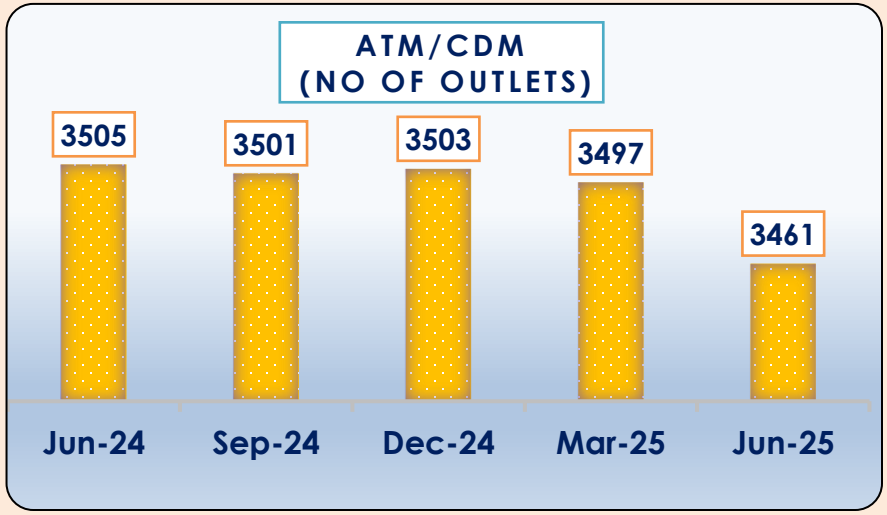
IOB's Akshara

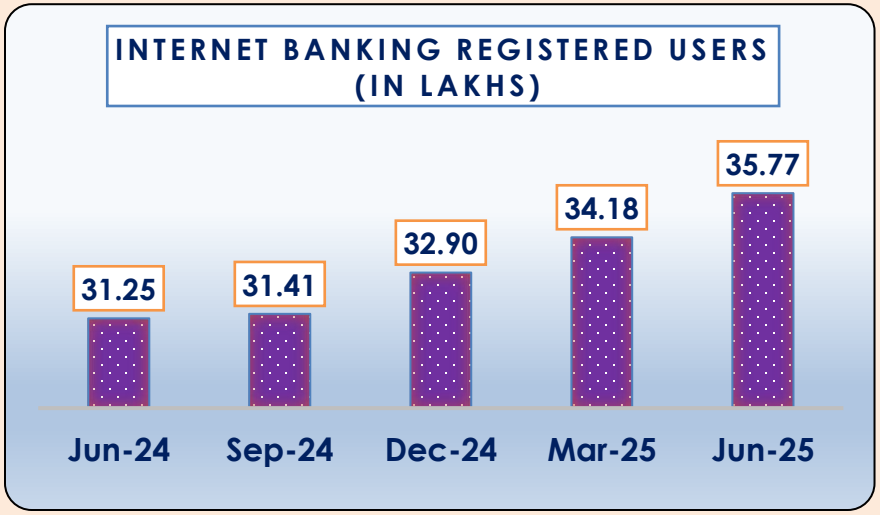


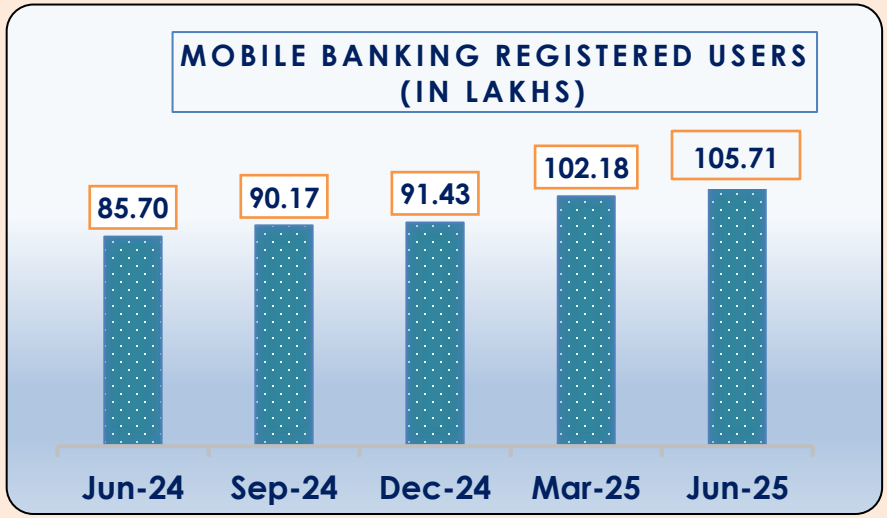
Visit
www.aksharapin.iob.in

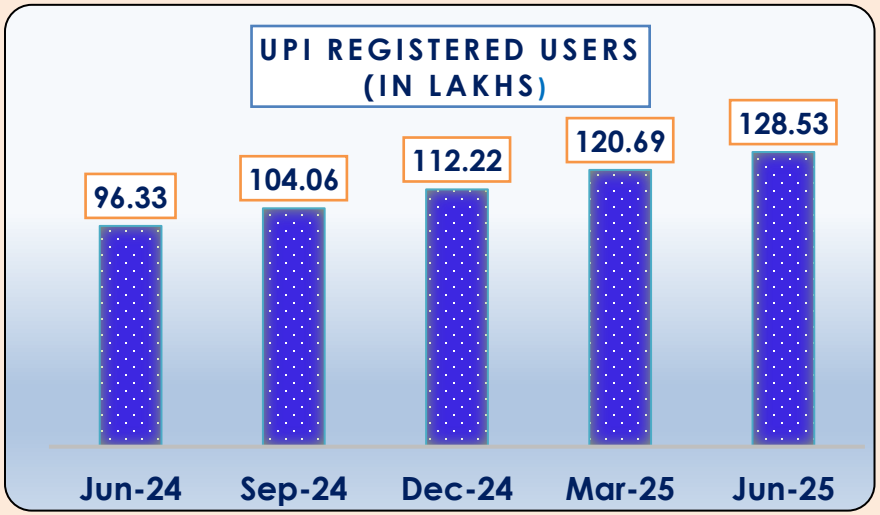
An innovative, AI-powered tool "www.aksharapin.iob.in" launched to create personalized banking PINs using the elegance of the Tamil script, promoting cyber security awareness and need for strong PINs.

DIGITAL OUTREACH



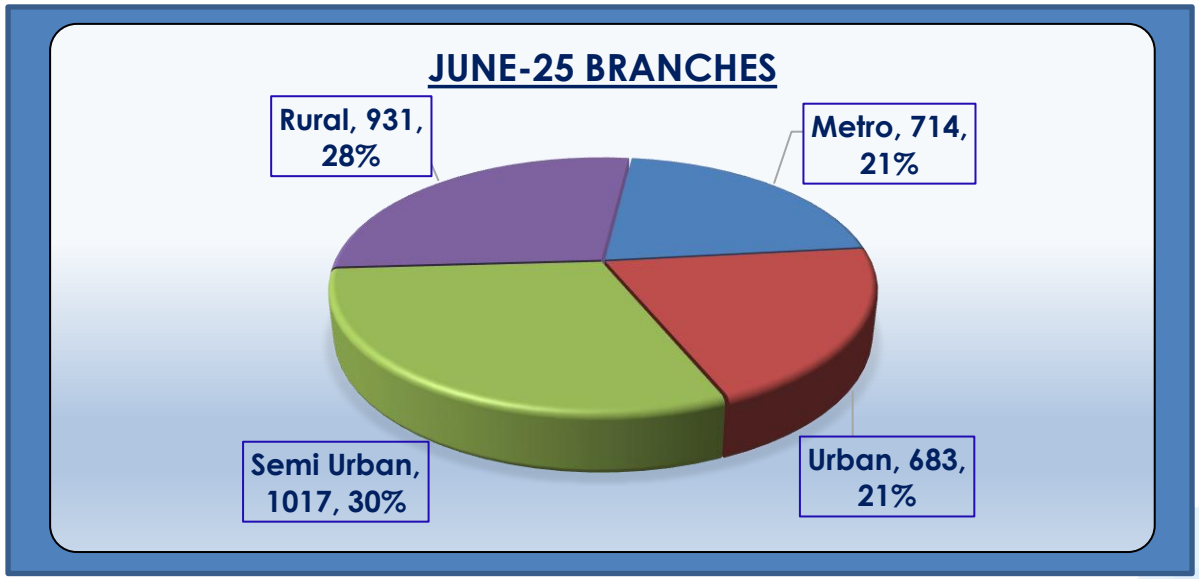




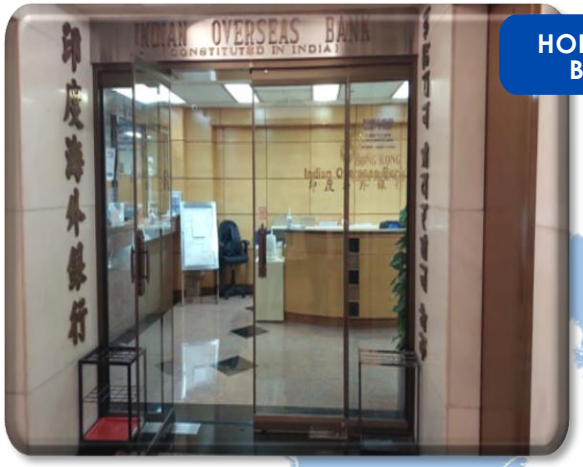


CUSTOMER TOUCH POINT PAN INDIA

Domestic Presence	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Branches	3250	3269	3322	3335	3345
ATM/CR	3505	3501	3503	3497	3461
BC	7078	8023	9041	10135	10872



FOREIGN OUTREACH



HONG KONG BRANCH

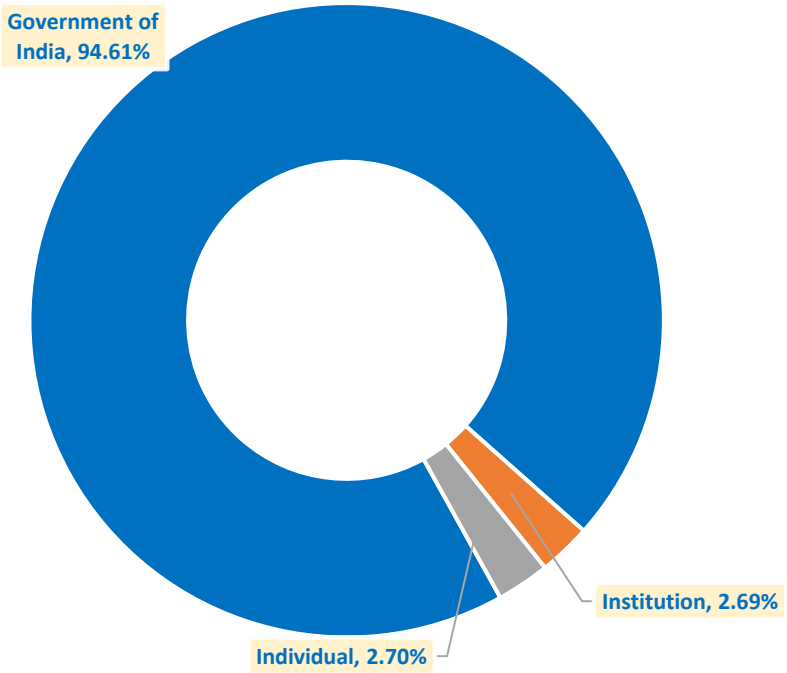
BANGKOK BRANCH

SINGAPORE BRANCH

COLOMBO BRANCH

SHARE HOLDING PATTERN AS ON 30.06.2025

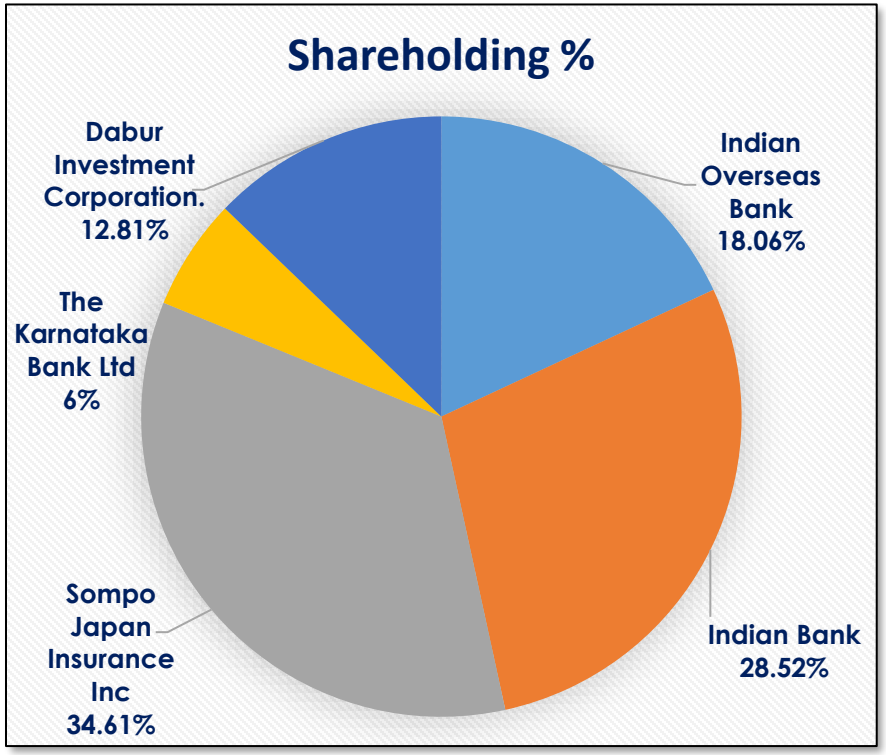
Category of Shareholder	% share
Government of India	94.61%
FI/Banks	0.41%
Foreign Portfolio Investor (Corporate)	0.08%
Mutual Funds	0.12%
Insurance Companies	1.84%
Bodies Corporate	0.24%
Individual	2.38%
ESOP/ESOS/ESPS	0.20%
NRI	0.05%
HUF	0.06%
LLP	0.01%



STRATERGIC INVESTMENT JOINT VENTURE

IOB entered into Non-Life Insurance Business with Universal Sompo 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%
Sompo Japan Insurance Inc	34.61%
The Karnataka Bank Ltd	6.00%
Dabur Investment Corporation	12.81%
Total	100.00%



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

STRATERGIC INVESTMENT JOINT VENTURE

Indian Overseas Bank (35%) has a joint venture Bank in Malaysia with Bank Of Baroda(40%) and Union Bank of India(25%) named “India International Bank(Malaysia) Berhad”.

ASSETS & LIABILITIES

(Rs. In Lakhs)

Balance Sheet as at 30.06.2025				
LIABILITIES				
Particulars	Standalone		Consolidated	
	30.06.2025	30.06.2024	30.06.2025	30.06.2024
Capital	1925659	1890241	1925659	1890241
Reserves and Surplus	1452128	854372	1388010	818150
Deposits	33079216	29868104	33079216	29881394
Borrowings	4040849	3310065	4040849	3310065
Other Liabilities & Provisions	913537	749783	913551	749854
Total	**41411388**	**36672566**	**41347284**	**36649705**
ASSETS				
Cash & Balance with RBI	1831232	1719286	1831232	1719327
Balance with Banks and Money at Call and Short Notice	487042	141413	509064	159025
Investments	11438772	10193651	11352595	10151750
Advances	25803178	22455102	25803178	22456324
Fixed Assets	491503	373826	491503	373846
Other Assets	1359661	1789287	1359713	1789434
Total	**41411388**	**36672566**	**41347284**	**36649705**

ESG INITIATIVES

ESG INITIATIVES

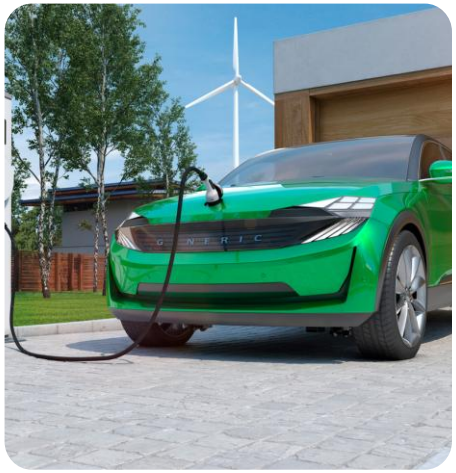
IOB introduced an ESG mascot named "Mr. Harit" to raise awareness about environmental sustainability among its stakeholders. This initiative reflects the bank's commitment to integrating ESG principles into its operations and engaging the community in environmental conservation efforts.

ESG INITIATIVES

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

Indian Overseas Bank
joins
PCAF Partnership for Carbon Accounting Financials

ESG INITIATIVES



GREEN FINANCE

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

ESG INITIATIVES

ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

- IOB VEHICLE LOAN FOR E BIKE/CAR
- IOB TEJAS FOR RENEWAL SOLAR ENERGY EQUIPMENT
- CREDIT FACILITY TO WIND MILL
- PAPERLESS BANKING

ESG INITIATIVES

ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

VARIOUS IOB CREDIT SCHEME FOR WOMEN

FINANCIAL LITERACY CENTERS (SNEHA)

THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST

FRIENDLY WORK ENVIRONMENT

ESG INITIATIVES

ESG
ENVIRONMENTAL SOCIAL GOVERNANCE

- COMPLYING WITH ALL GUIDELINES &REGULATIONS
- EFFECTIVE MONITORING
- CUSTOMER RIGHT POLICY
- EFFECTIVE CUSTOMER COMPLAINTS RESOLUTION

EVENTS & INITIATIVES

On 26th June 2025, on the unforgettable occasion of 'Golden Jubilee Celebration of Official Language Department' at Bharat Mandapam, New Delhi, the book "Sahityakar Mahakumbh" published by our bank was released by the Union Home and Cooperation Minister Hon'ble Amit Shah ji along with our Managing Director & Chief Executive Officer, Mr. Ajay Kumar Shrivastava

EVENTS & INITIATIVES

Shri M. Nagaraju, I.A.S., Hon'ble Secretary, DFS, MoF, Govt. of India, in the presence of Shri Ajay Kumar Srivastava, MD & CEO, Indian Overseas Bank, along with EDs & senior officials, launched several customer-centric Digital initiatives

ACCOLADES & AWARDS

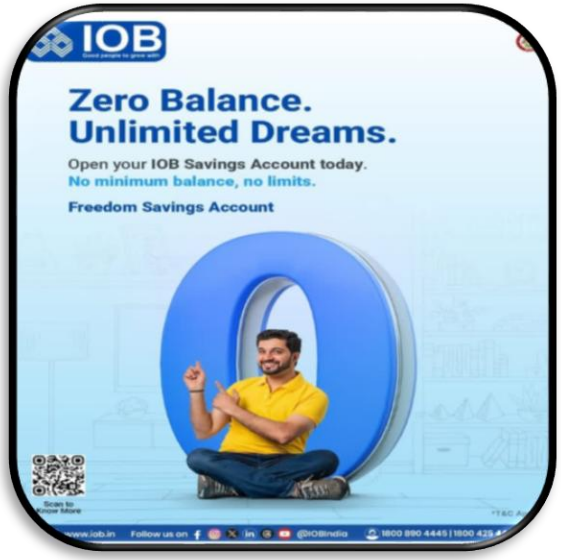
Indian Overseas Bank has been recognized as the winner in the Special Initiative Citation category in the EASE 7.0 Reforms.

ACCOLADES & AWARDS

Indian Overseas Bank, as Principal Sponsor, hosted a landmark FPO Conclave in Madurai on "Empowering Farmers to Adopt Organic Farming," supported by Amul & Richplus.

PRODUCTS & SERVICES

PRODUCTS & SERVICES



DISCLAIMER

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

Please provide your valuable feedback **@investor.iobnet.co.in**

visit us @ https://www.iob.in

Follow us on **Social Media**