



इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी  
Good people to grow with



# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Good People to grow with  
आपकी प्रगति का सच्चा साथी

87 years of Excellence

## Performance Analysis

Q3-FY 2023-24





<b>VISION</b>	-----	3
<b>PERFORMANCE HIGHLIGHTS</b>	-----	4
<b>FINANCIAL PERFORMANCE</b>	-----	6
<b>BUSINESS PERFORMANCE</b>	-----	13
<b>NPA MANAGEMENT</b>	-----	22
<b>CAPITAL ADEQUACY</b>	-----	25
<b>FINANCIAL INCLUSION</b>	-----	27
<b>DIGITAL INITIATIVES</b>	-----	28
<b>CUSTOMER TOUCH POINT</b>	-----	33
<b>SHARE HOLDING PATTERN</b>	-----	35
<b>ASSETS &amp; LIABILITIES</b>	-----	37
<b>ESG INITIATIVES</b>	-----	38
<b>ACCOLADES &amp; AWARDS</b>	.....	41





## VISION

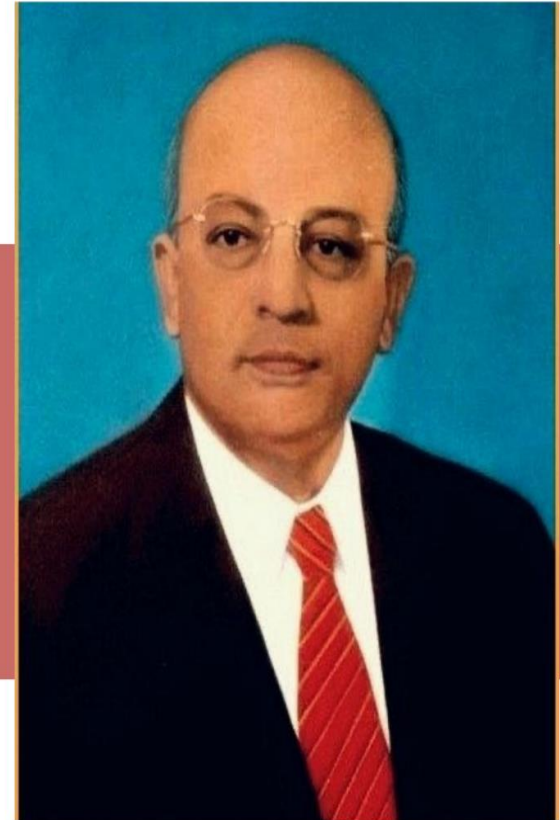
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

## 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 "





**BUSINESS GROWTH**

(Rs. In Crores)

Parameters		Dec-22	Sep-23	Dec-23	Q-o-Q (%)	Y-O-Y (%)
<b>BUSINESS GROWTH</b>	CASA	114591	119206	120915	<b>1.43%</b>	<b>5.52%</b>
	<b>CASA%</b>	44.50%	43.65%	43.49%	<b>(16 bps)</b>	<b>(102 bps)</b>
	Total Deposits	257480	273093	278046	<b>1.81%</b>	<b>7.99%</b>
	<b>Home Loan</b>	23065	25596	26612	<b>3.97%</b>	<b>15.38%</b>
	Jewel Loan	35705	41572	43947	<b>5.71%</b>	<b>23.09%</b>
	<b>Advances</b>	175050	208913	216163	<b>3.47%</b>	<b>23.49%</b>
	Business	432530	482006	494209	<b>2.53%</b>	<b>14.26%</b>

**PROFITABILITY**

(Rs. In Crores)

Parameters		Dec-22	Sep-23	Dec-23	Q-o-Q (%)	Y-o-Y (%)
<b>Profitability</b>	Net Interest Income	2272	2346	2398	<b>2.21%</b>	<b>5.55%</b>
	<b>Net Interest Margin</b>	3.27	3.12	3.12	-	<b>(15 bps)</b>
	Operating Expenses	1682	1783	1879	<b>5.39%</b>	<b>11.70%</b>
	<b>Operating Profit</b>	1540	1677	1780	<b>6.15%</b>	<b>15.60%</b>
	Net Profit	555	625	723	<b>15.69%</b>	<b>30.15%</b>





ASSET QUALITY

(Rs. In Crores)

Parameters		Dec-22	Sep-23	Dec-23	Q-o-Q (%)	Y-o-Y (%)
ASSET QUALITY	Gross NPA	14333	9893	8441	-14.68%	-41.11%
	Net NPA	4000	1364	1303	-4.53%	-67.44%
	GNPA%	8.19%	4.74%	3.90%	-84 bps	-429 bps
	NNPA%	2.43%	0.68%	0.62%	-6 bps	-181 bps

STRENGTHENING FINANCIAL INDICATORS

(Rs. In Crores)

STRENGTHENING FINANCIAL INDICATORS	Parameters	Dec-22	Sep-23	Dec-23	Q-o-Q (%)	Y-o-Y (%)
	PCR	91.34%	96.76%	96.85%	9 bps	551 bps
	CRAR	15.16%	17.00%	16.80%	(20 bps)	164 bps
	ROA	0.73%	0.75%	0.86%	11 bps	13 bps
	ROE	16.43%	16.16%	17.70%	154 bps	127 bps



(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-22	Sep-23	Dec-23	9 Months FY-2022-23	9 Months FY-2023-24	Q-o-Q %	Y-o-Y %	9Months FY 23-24 over 9M FY 22-23
Interest Income	5056	5821	6176	14208	17421	6.09%	22.15%	22.61%
Interest Expenses	2784	3475	3778	8229	10355	8.71%	35.71%	25.83%
<b>Net Interest Income</b>	<b>2272</b>	<b>2346</b>	<b>2398</b>	<b>5979</b>	<b>7066</b>	<b>2.21%</b>	<b>5.55%</b>	<b>18.19%</b>
Non Interest Income	950	1114	1262	2678	3179	13.24%	32.74%	18.69%
<b>Operating Income</b>	<b>3222</b>	<b>3460</b>	<b>3659</b>	<b>8657</b>	<b>10245</b>	<b>5.76%</b>	<b>13.57%</b>	<b>18.34%</b>
Operating Expenses	1682	1783	1879	4597	5443	5.39%	11.70%	18.39%
<b>Operating Profit</b>	<b>1540</b>	<b>1677</b>	<b>1780</b>	<b>4060</b>	<b>4803</b>	<b>6.15%</b>	<b>15.60%</b>	<b>18.29%</b>
Total Provisions	985	1053	1058	2612	2955	0.49%	7.40%	13.16%
<b>Net Profit/Loss</b>	<b>555</b>	<b>625</b>	<b>723</b>	<b>1449</b>	<b>1848</b>	<b>15.69%</b>	<b>30.15%</b>	<b>27.54%</b>





(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-22	Sep-23	Dec-23	9 Months FY-2022-23	9 Months FY-2023-24	Q-o-Q %	Y-o-Y %	9Months FY 23-24 over 9M FY 22-23
Interest on Loans	3515	4288	4614	9519	12816	7.60%	31.27%	34.63%
Interest on Investment	1448	1461	1519	4403	4406	4.02%	4.94%	0.07%
Other Interest Income	93	72	42	286	199	-41.81%	-54.54%	-30.37%
<b>Total Interest Income</b>	<b>5056</b>	<b>5821</b>	<b>6176</b>	<b>14208</b>	<b>17421</b>	<b>6.09%</b>	<b>22.15%</b>	<b>22.61%</b>
Exchange & Commission	307	328	319	848	921	-2.86%	3.65%	8.57%
Profit on Sale of Investment	13	37	33	219	92	-10.08%	162.50%	-57.76%
Profit/Loss on revaluation of Investment	9	41	77	-595	35	90.81%	776.19%	-105.94%
Profit on Exchange	116	39	43	481	156	9.65%	-63.29%	-67.52%
Recovery from technical Written of Account	374	425	632	1014	1464	48.81%	69.27%	44.44%
All other Income	132	245	158	711	510	-35.66%	19.24%	-28.36%
<b>Total Non Interest Income</b>	<b>950</b>	<b>1114</b>	<b>1262</b>	<b>2678</b>	<b>3179</b>	<b>13.24%</b>	<b>32.74%</b>	<b>18.69%</b>
<b>Total Income</b>	<b>6006</b>	<b>6935</b>	<b>7437</b>	<b>16886</b>	<b>20600</b>	<b>7.24%</b>	<b>23.83%</b>	<b>21.99%</b>



(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-22	Sep-23	Dec-23	9 Months FY-2022-23	9 Months FY-2023-24	Q-o-Q %	Y-o-Y %	9Months FY 23-24 over 9M FY 22-23
A.Exchange & Commission	82	83	81	246	223	-3.18%	-1.18%	-9.09%
B.Income from Non Fund Based Business	45	45	42	134	132	-6.44%	-6.49%	-1.04%
C.Processing charges	102	110	105	268	310	-4.11%	3.23%	15.66%
D.ATM/DBD Related Income	95	96	103	236	294	7.14%	8.36%	24.63%
E.Marketing/FI/Govt Business	11	20	18	39	51	-7.82%	65.01%	29.60%
F.Miscellaneous Income	78	165	89	131	284	-45.75%	14.61%	117.03%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>413</b>	<b>519</b>	<b>439</b>	<b>1054</b>	<b>1295</b>	<b>-15.44%</b>	<b>6.30%</b>	<b>22.90%</b>
<b>Overseas</b>	<b>17</b>	<b>22</b>	<b>18</b>	<b>48</b>	<b>60</b>	<b>-18.51%</b>	<b>6.65%</b>	<b>24.86%</b>
<b>Fee Based Income - Global</b>	<b>430</b>	<b>541</b>	<b>457</b>	<b>1102</b>	<b>1355</b>	<b>-15.57%</b>	<b>6.31%</b>	<b>22.99%</b>





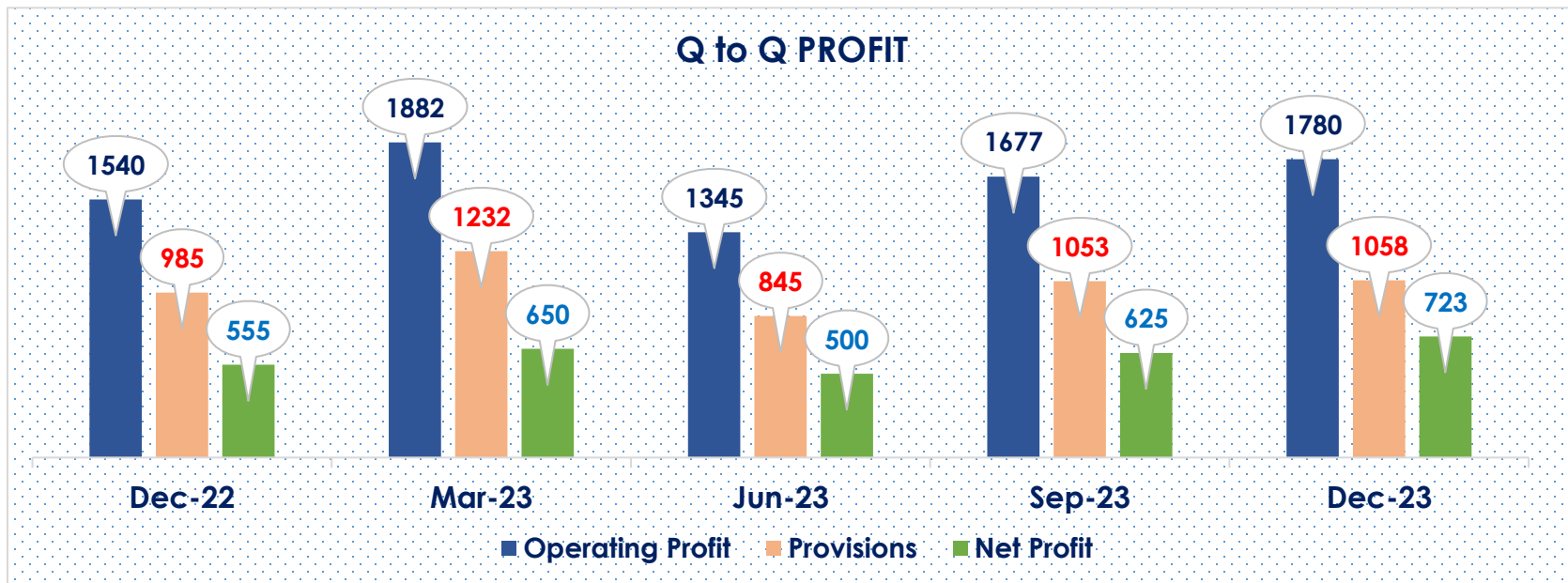
(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-22	Sep-23	Dec-23	9 Months FY-2022-23	9 Months FY-2023-24	Q-o-Q %	Y-o-Y %	9Months FY 23-24 over 9M FY 22-23
Interest on Deposits	2594	3143	3283	7819	9271	4.45%	26.54%	18.57%
Interest on Borrowings	190	332	495	410	1083	48.97%	161.00%	164.28%
<b>Total Interest Expenses</b>	<b>2784</b>	<b>3475</b>	<b>3778</b>	<b>8229</b>	<b>10355</b>	<b>8.71%</b>	<b>35.71%</b>	<b>25.83%</b>
Staff Expenses	1107	1138	1269	3001	3623	11.51%	14.64%	20.72%
Other Expenses	575	645	610	1596	1820	-5.41%	6.05%	14.01%
<b>Operating Expenses</b>	<b>1682</b>	<b>1783</b>	<b>1879</b>	<b>4597</b>	<b>5443</b>	<b>5.39%</b>	<b>11.70%</b>	<b>18.39%</b>
<b>Total Expenses</b>	<b>4466</b>	<b>5258</b>	<b>5657</b>	<b>12826</b>	<b>15797</b>	<b>7.59%</b>	<b>26.67%</b>	<b>23.16%</b>



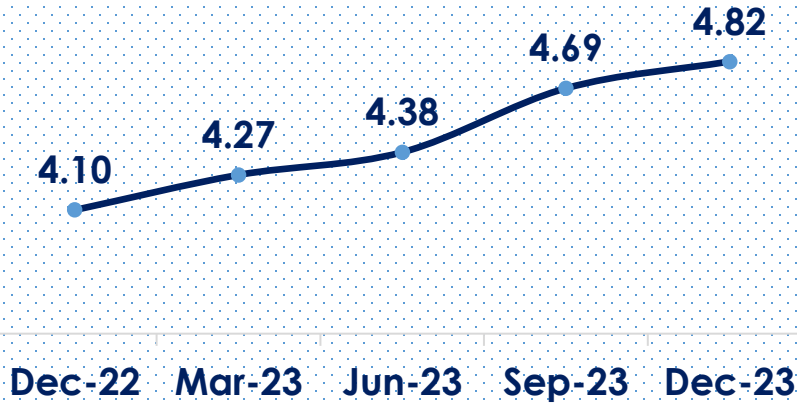
(Rs. In Crores)

Particulars	Quarter Ending			9 Months		Growth %		
	Dec-22	Sep-23	Dec-23	9 Months FY-2022-23	9 Months FY-2023-24	Q-o-Q %	Y-o-Y %	9Months FY 23-24 over 9M FY 22-23
Operating Profit	1540	1677	1780	4060	4803	6.15%	15.60%	18.29%
<b>Provisions</b>	<b>985</b>	<b>1053</b>	<b>1058</b>	<b>2612</b>	<b>2955</b>	<b>0.49%</b>	<b>7.40%</b>	<b>13.16%</b>
of which NPA Provisions	711	1121	367	1471	2297	-67.22%	-48.33%	56.15%
Other Provisions	274	-68	690	1140	658	-1115.59%	152.17%	-42.30%
<b>Net Profit</b>	<b>555</b>	<b>625</b>	<b>723</b>	<b>1449</b>	<b>1848</b>	<b>15.69%</b>	<b>30.15%</b>	<b>27.54%</b>

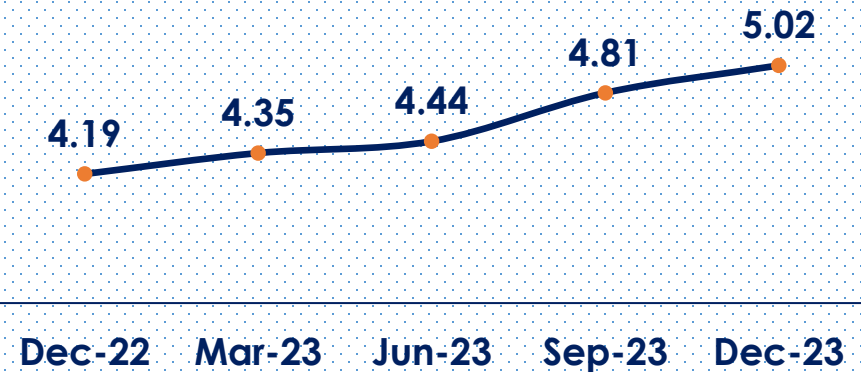




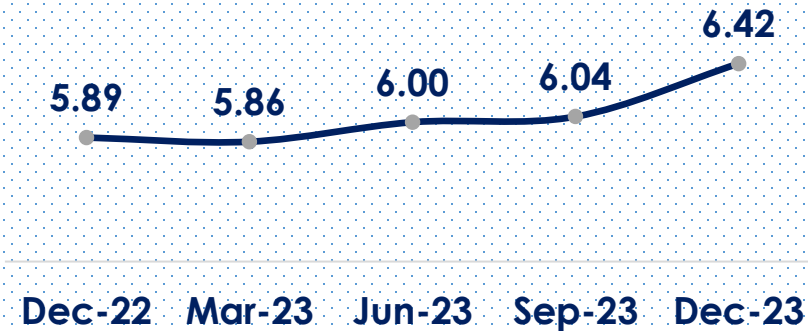
### Cost of Deposits %



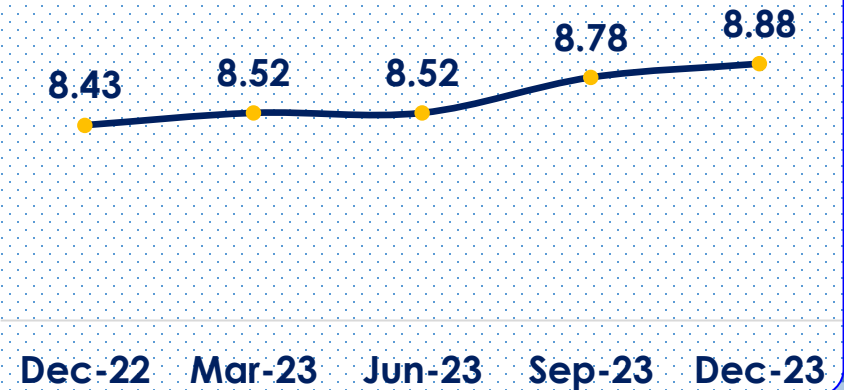
### Cost of Funds %



### Yield on Investment %

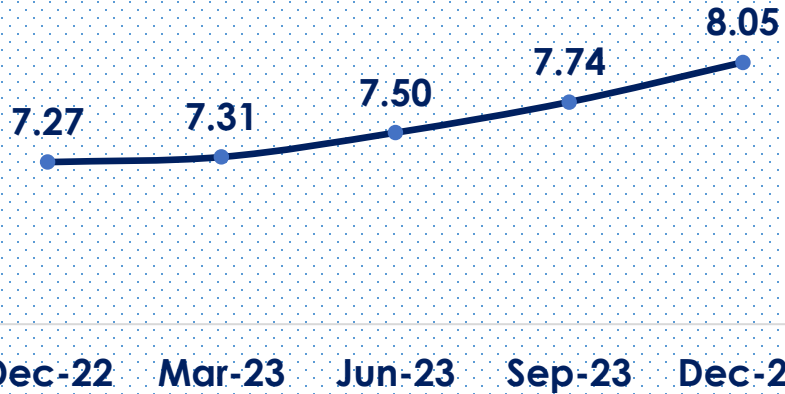


### Yield on Advances %

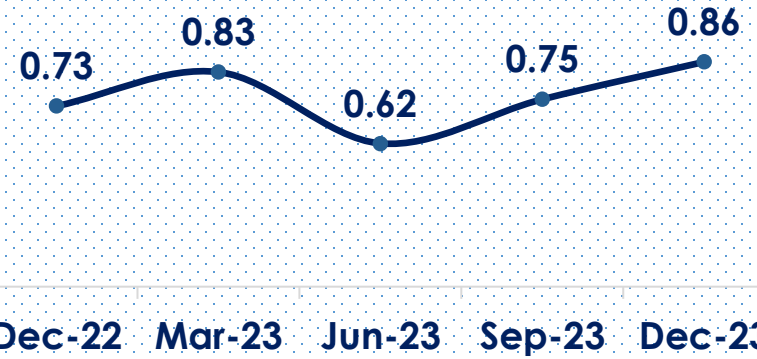




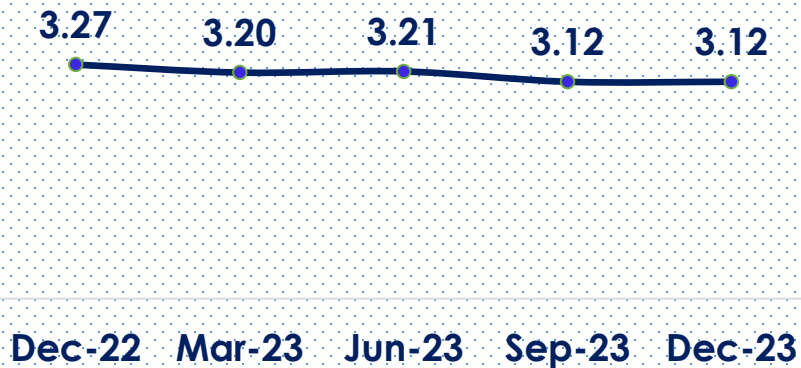
### Yield on Funds %



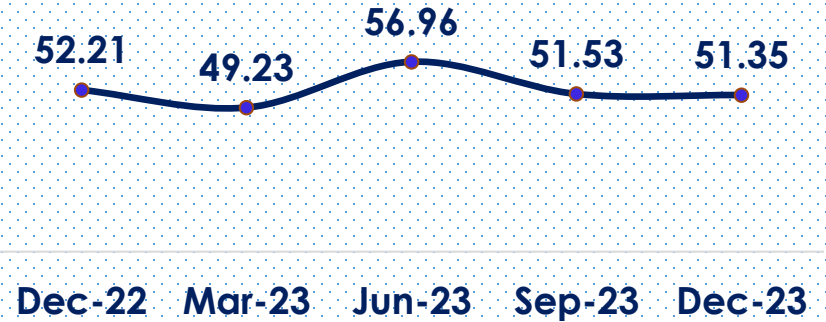
### Return on Assets %



### Net Interest Margin %



### Cost to Income %





(Rs. In Crores)

Particulars	Dec-22	Sep-23	Dec-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
<b>CASA</b>	114591	119206	120915	1708	1.43%	6324	5.52%
a)Retail Term Deposits	130771	135221	135815	594	0.44%	5044	3.86%
b)Bulk Deposits	7951	13894	16522	2628	18.91%	8570	107.78%
c)Overseas Term Deposits	4167	4772	4794	23	0.48%	628	15.07%
<b>Term Deposits (a+b+c)</b>	142889	153887	157131	3245	2.11%	14242	9.97%
<b>Total Deposits</b>	<b>257480</b>	<b>273093</b>	<b>278046</b>	<b>4953</b>	<b>1.81%</b>	<b>20566</b>	<b>7.99%</b>
<b>Advances</b>	<b>175050</b>	<b>208913</b>	<b>216163</b>	<b>7250</b>	<b>3.47%</b>	<b>41114</b>	<b>23.49%</b>
<b>Business Mix</b>	<b>432530</b>	<b>482006</b>	<b>494209</b>	<b>12203</b>	<b>2.53%</b>	<b>61680</b>	<b>14.26%</b>
<b>CASA%</b>	<b>44.50%</b>	<b>43.65%</b>	<b>43.49%</b>	<b>(16 bps)</b>		<b>(102 bps)</b>	
<b>CD Ratio%</b>	<b>67.99%</b>	<b>76.50%</b>	<b>77.74%</b>	<b>124 bps</b>		<b>976 bps</b>	



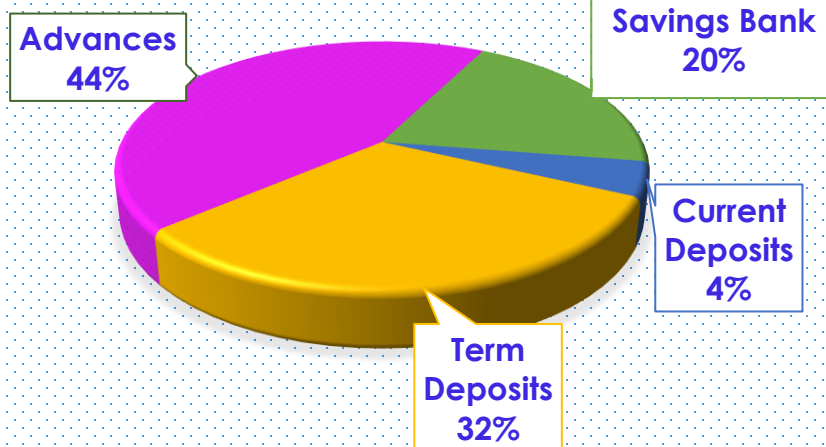


(Rs. In Crores)

Parameters	Dec-22	Sep-23	Dec-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
<b>Domestic-Deposits</b>							
Savings Bank	96537	100625	98544	-2081	-2.07%	2008	2.08%
Current Account	15807	16182	19921	3739	23.10%	4114	26.03%
<b>CASA</b>	<b>112344</b>	<b>116808</b>	<b>118465</b>	<b>1658</b>	<b>1.42%</b>	<b>6122</b>	<b>5.45%</b>
Term Deposits	138723	149115	152337	3222	2.16%	13614	9.81%
<b>Deposits</b>	<b>251066</b>	<b>265923</b>	<b>270802</b>	<b>4880</b>	<b>1.84%</b>	<b>19736</b>	<b>7.86%</b>
<b>CASA%</b>	<b>44.75%</b>	<b>43.93%</b>	<b>43.75%</b>	<b>(18 bps)</b>		<b>(100 bps)</b>	
<b>Overseas- Deposits</b>							
Savings Bank	216	198	274	76	38.56%	58	26.76%
Current Account	2031	2201	2175	-26	-1.18%	144	7.10%
<b>CASA</b>	<b>2247</b>	<b>2399</b>	<b>2449</b>	<b>50</b>	<b>2.10%</b>	<b>202</b>	<b>8.99%</b>
Term Deposits	4167	4772	4794	23	0.48%	628	15%
<b>Global Deposits</b>							
CASA	114591	119206	120915	1708	1.43%	6324	5.52%
Term Deposits	142889	153887	157131	3245	2.11%	14242	9.97%
<b>Deposits</b>	<b>257480</b>	<b>273093</b>	<b>278046</b>	<b>4953</b>	<b>1.81%</b>	<b>20566</b>	<b>7.99%</b>
<b>CASA%</b>	<b>44.50%</b>	<b>43.65%</b>	<b>43.49%</b>	<b>(16 bps)</b>		<b>(102 bps)</b>	

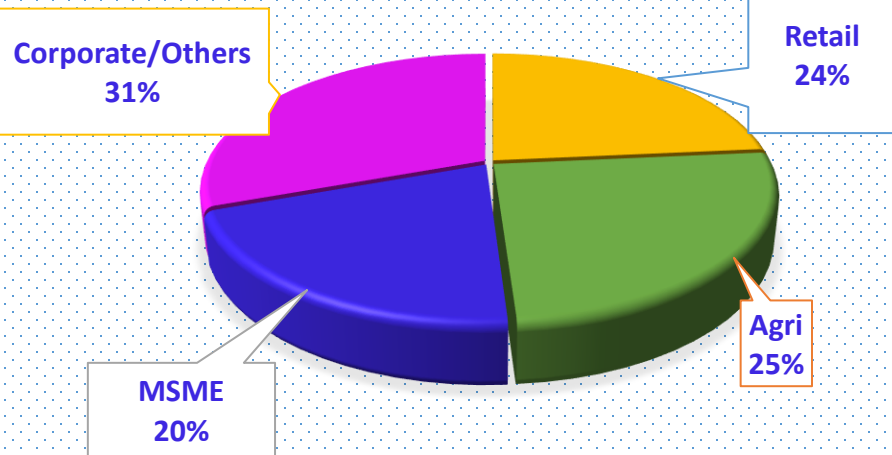


**BUSINESS PORTFOLIO SHARE DEC- 23**

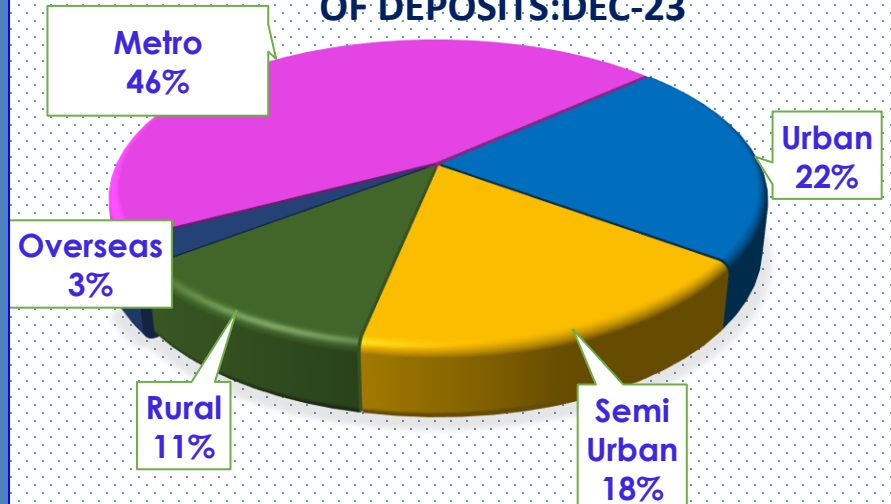


**% SHARE OF DOMESTIC ADVANCE:DEC-**

**23**



**POP CATEGORY WISE DISTRIBUTION OF DEPOSITS:DEC-23**





(Rs. In Crores)

Parameters	Dec-22	Sep-23	Dec-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	40838	45482	46616	1134	2.49%	5777	14.15%
Agri	42284	47003	50326	3323	7.07%	8043	19.02%
MSME	31783	39112	40643	1530	3.91%	8859	27.87%
Corporate/others	45994	60226	60469	243	0.40%	14474	31.47%
<b>Domestic Advances</b>	<b>160900</b>	<b>191823</b>	<b>198053</b>	<b>6230</b>	<b>3.25%</b>	<b>37154</b>	<b>23.09%</b>
Overseas Advances	14150	17090	18110	1020	5.97%	3960	27.99%
<b>Global Advances</b>	<b>175050</b>	<b>208913</b>	<b>216163</b>	<b>7250</b>	<b>3.47%</b>	<b>41114</b>	<b>23.49%</b>
<b>RAM to Domestic Adv (%)</b>	<b>71.41%</b>	<b>68.60%</b>	<b>69.47%</b>	<b>86 bps</b>		<b>(195 bps)</b>	

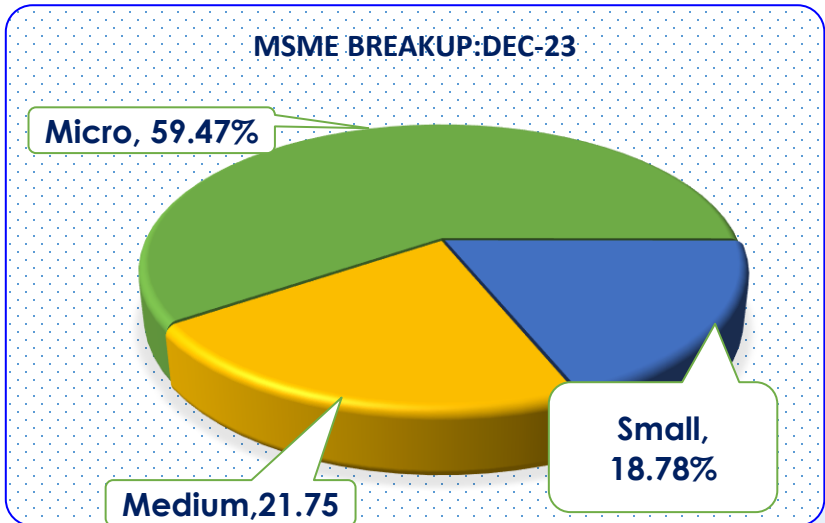
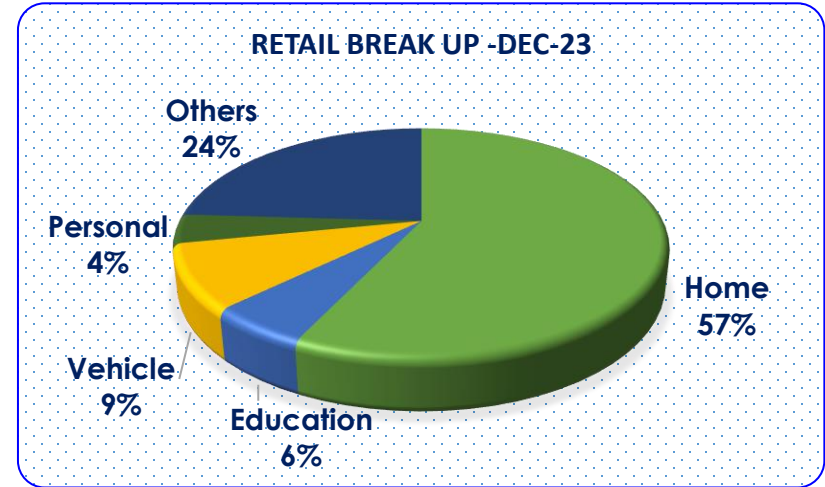






(Rs. In Crores)

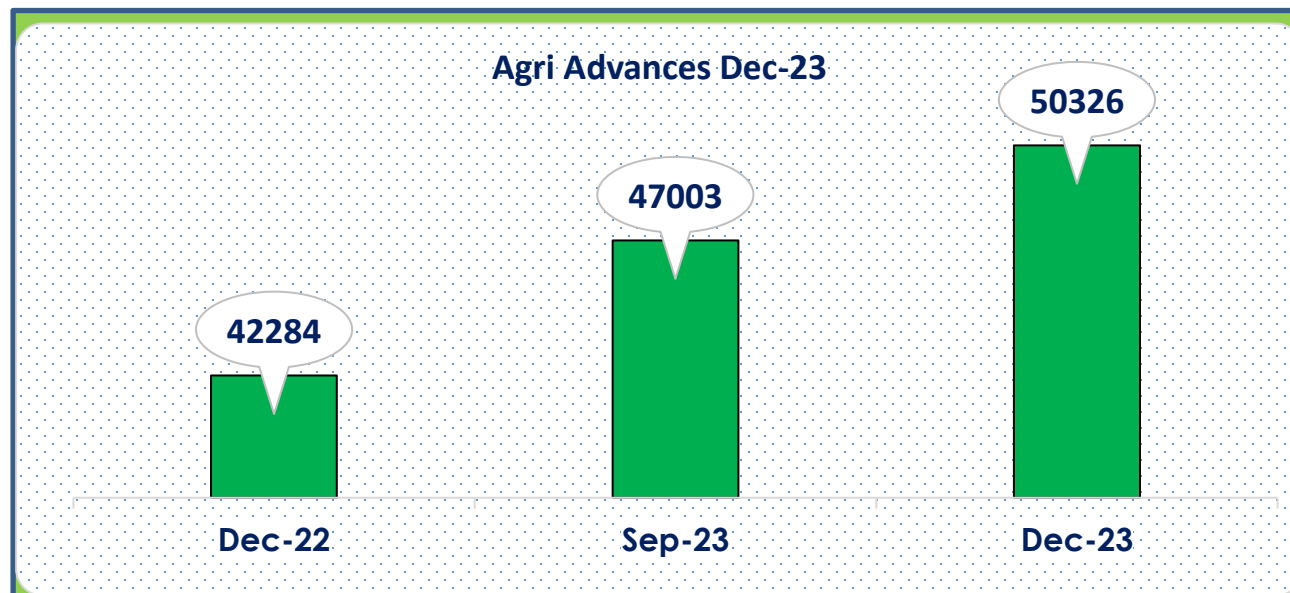
Parameters	Dec-22	Sep-23	Dec-23	Q-o-Q %	Y-o-Y %
<b>RETAIL CREDIT</b>	<b>40838</b>	<b>45482</b>	<b>46616</b>	<b>2.49%</b>	<b>14.15%</b>
<i>Of which</i>					
Home	23294	25596	26612	3.97%	14.25%
Education	3482	3106	2635	-15.17%	-24.34%
Vehicle	3677	3972	4248	6.96%	15.55%
Personal	1453	1759	1905	8.31%	31.13%
Others	8933	11049	11215	1.50%	25.56%
<b>AGRI</b>					
	42284	47003	50326	7.07%	19.02%
<b>MSME</b>					
	31783	39112	40643	3.91%	27.87%
<i>Of which</i>					
Micro	20201	23607	24171	2.39%	19.65%
Small	6927	7471	7633	2.17%	10.19%
Medium	4656	8033	8839	10.03%	89.84%





(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Dec-22	160900	42284	26.28%
Mar-23	173669	43988	25.33%
Jun-23	174612	44853	25.69%
Sep-23	191823	47003	24.50%
Dec-23	198053	50326	25.41%



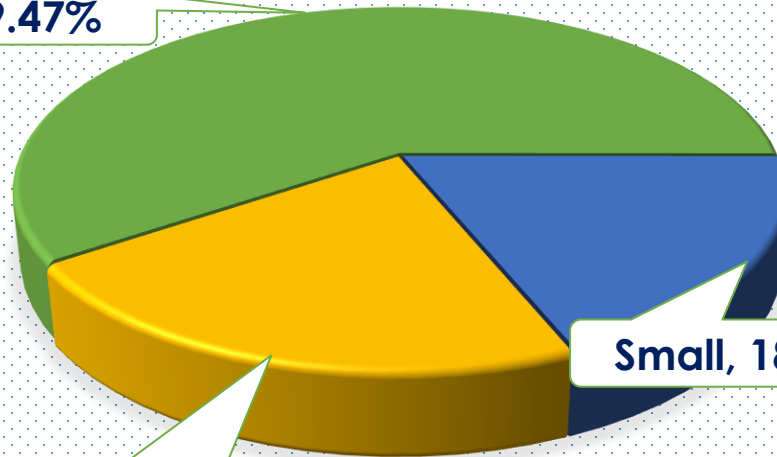


(Rs. In Crores)

Category	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
Micro	20201	23654	24420	23607	24171
Small	6927	6959	7207	7471	7633
Medium	4656	4243	4320	8033	8839
<b>Total</b>	<b>31783</b>	<b>34856</b>	<b>35947</b>	<b>39112</b>	<b>40643</b>

MSME BREAKUP:DEC-23

Micro, 59.47%



Small, 18.78%

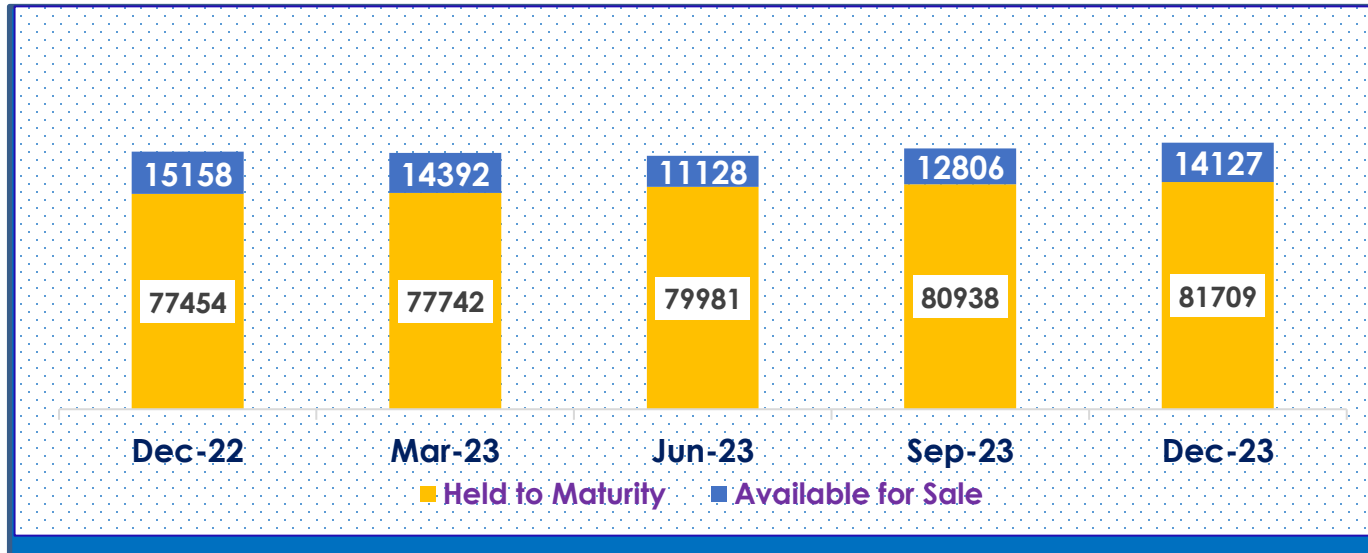
Medium, 21.75%





(Rs. In Crores)

Parameters	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
<b>Domestic Investments</b>	<b>92642</b>	<b>92134</b>	<b>91170</b>	<b>93744</b>	<b>96044</b>
SLR	65043	64459	63455	66005	68029
Non SLR	27599	27675	27715	27739	28015
Held to Maturity	77454	77742	79981	80938	81709
Available for Sale	15158	14392	11128	12806	14127
Held for Trading	30	0	61	0	208
<b>Investment by Overseas Branches</b>	<b>3877</b>	<b>4138</b>	<b>4158</b>	<b>4147</b>	<b>4166</b>
<b>Global Investments</b>	<b>96519</b>	<b>96272</b>	<b>95328</b>	<b>97891</b>	<b>100210</b>





Particulars	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
*Return on Equity (%)	16.56	18.32	13.44	16.16	17.70
*Basic & Diluted Earning per Share	0.29	0.34	0.26	0.33	0.38
*Price Earning Ratio	109.29	65.57	92.33	141.48	113.32
Book value per share (in Rs)	7.21	7.75	8.01	8.35	8.93
Price/Book value (in Rs)	4.46	2.91	3.05	5.60	4.85
Adjusted Book value (in Rs)	5.09	6.02	6.64	7.63	8.24
Price/Adjusted Book value (in Rs)	6.31	3.75	3.68	6.13	5.26

\*Quarterly

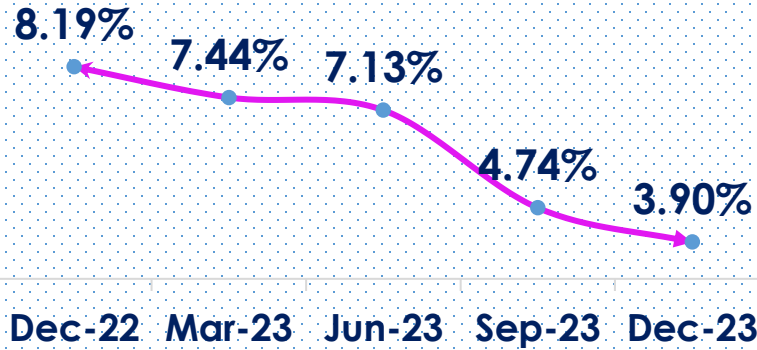


(Rs. In Crores)

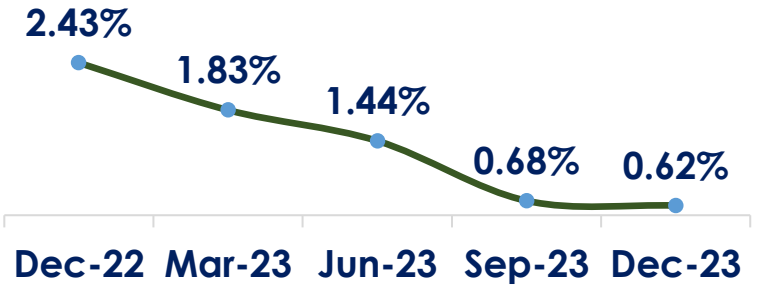
Details	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
<b>i) Opening Gross NPAs</b>	<b>14726</b>	<b>14333</b>	<b>14072</b>	<b>13629</b>	<b>9893</b>
a. Cash Recoveries	340	292	248	329	212
b. Upgradation	380	175	143	181	163
c. Write-Offs	1356	403	597	3559	1491
d. Sale to ARCs	0	0	0	7	0
e. Other Reductions	0	0	0	0	0
<b>ii) Total Reductions (a+b+c+d+e)</b>	<b>2076</b>	<b>869</b>	<b>989</b>	<b>4076</b>	<b>1865</b>
iii) Fresh Slippages to NPA category	1556	531	535	321	331
iii) Other Debits	127	76	12	19	81
<b>Closing Gross NPAs (i-ii+iii)</b>	<b>14333</b>	<b>14072</b>	<b>13629</b>	<b>9893</b>	<b>8441</b>
<b>Gross NPA (%)</b>	8.19%	7.44%	7.13%	4.74%	3.90%
<b>Net NPAs (Absolute)</b>	4000	3266	2587	1364	1303
<b>Net NPA (%)</b>	2.43%	1.83%	1.44%	0.68%	0.62%
<b>Provision Coverage Ratio</b>	<b>91.34%</b>	<b>92.63%</b>	<b>94.03%</b>	<b>96.76%</b>	<b>96.85%</b>
f. Recovery from Written off accounts	374	778	407	446	636
g. Recovery from uncharged interest	119	155	86	106	116
<b>Total Cash Recovery + Upgradation(a+b+f+g)</b>	<b>1214</b>	<b>1400</b>	<b>886</b>	<b>1062</b>	<b>1126</b>



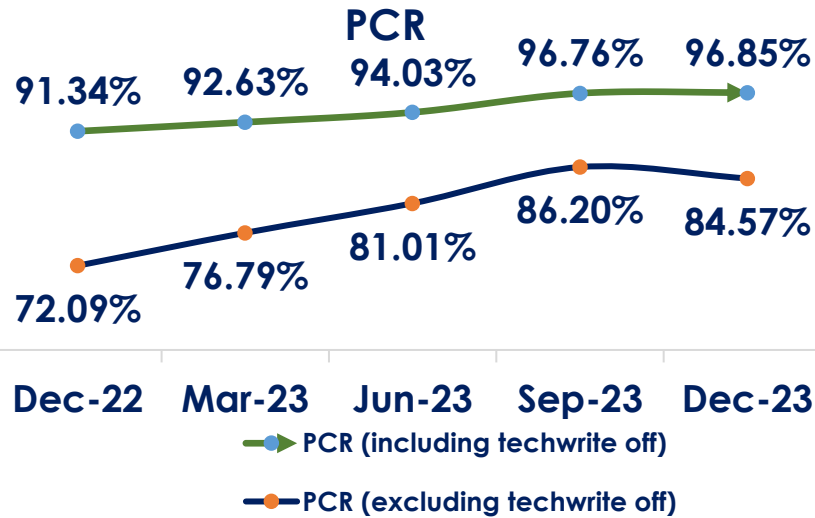
GNPA



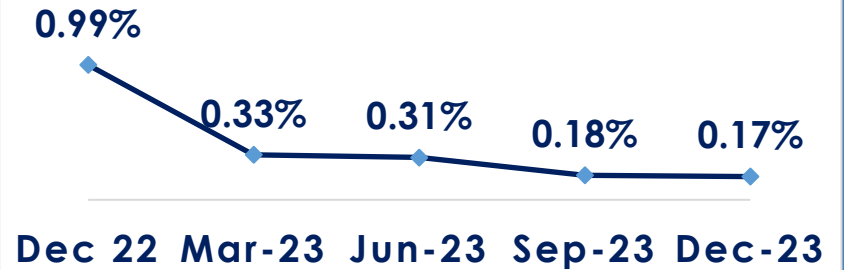
NNPA



PCR



SLIPPAGE RATIO





(Rs. In Crores)

Segmental NPAs	Dec-22			Sep-23			Dec-23		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	40838	1646	4.03%	45482	1377	3.03%	46616	846	1.81%
Agri	42284	2961	7.00%	47003	2228	4.74%	50326	2183	4.34%
MSME	31783	3122	9.82%	39112	2373	6.07%	40643	2291	5.64%
RAM	<b>114905</b>	<b>7730</b>	<b>6.73%</b>	<b>131598</b>	<b>5977</b>	<b>4.54%</b>	<b>137585</b>	<b>5320</b>	<b>3.87%</b>
Corporate	45994	4911	10.68%	60226	2344	3.89%	60469	1522	2.52%
Domestic Advance	<b>160900</b>	<b>12641</b>	<b>7.86%</b>	<b>191823</b>	<b>8321</b>	<b>4.34%</b>	<b>198053</b>	<b>6841</b>	<b>3.45%</b>
Overseas	14150	1692	11.96%	17090	1572	9.20%	18110	1599	8.83%
Total	<b>175050</b>	<b>14333</b>	<b>8.19%</b>	<b>208913</b>	<b>9893</b>	<b>4.74%</b>	<b>216163</b>	<b>8441</b>	<b>3.90%</b>







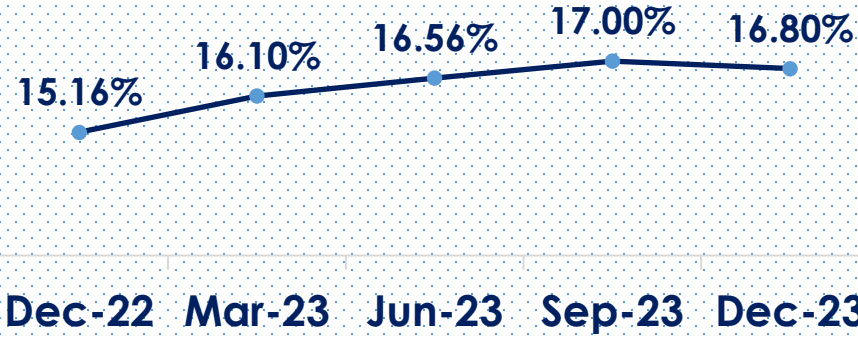
(Rs. In Crores)

Particulars	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
Market Risk RWA	8695	8208	6506	7814	8481
Operational Risk RWA	15066	15066	16705	16705	16705
Credit Risk RWA	100294	106706	106969	106838	114570
<b>Total RWA (A)</b>	<b>124055</b>	<b>129981</b>	<b>130180</b>	<b>131357</b>	<b>139756</b>
CET 1	15704	16736	17367	18135	19495
<b>CET 1%</b>	<b>12.66%</b>	<b>12.88%</b>	<b>13.34%</b>	<b>13.81%</b>	<b>13.95%</b>
Tier 1	15704	16736	17367	18135	19495
<b>Tier 1%</b>	<b>12.66%</b>	<b>12.88%</b>	<b>13.34%</b>	<b>13.81%</b>	<b>13.95%</b>
Tier 2	3109	4189	4192	4190	3987
<b>Tier 2%</b>	<b>2.51%</b>	<b>3.22%</b>	<b>3.22%</b>	<b>3.19%</b>	<b>2.85%</b>
<b>Total Capital (B)</b>	<b>18813</b>	<b>20925</b>	<b>21559</b>	<b>22326</b>	<b>23482</b>
<b>CRAR (B/A)</b>	<b>15.16%</b>	<b>16.10%</b>	<b>16.56%</b>	<b>17.00%</b>	<b>16.80%</b>
<b>Total RWA to Advance Ratio</b>	<b>70.87%</b>	<b>68.77%</b>	<b>68.06%</b>	<b>62.88%</b>	<b>64.65%</b>
<b>Credit RWA to Advance Ratio</b>	<b>57.29%</b>	<b>56.46%</b>	<b>55.93%</b>	<b>51.14%</b>	<b>53.00%</b>

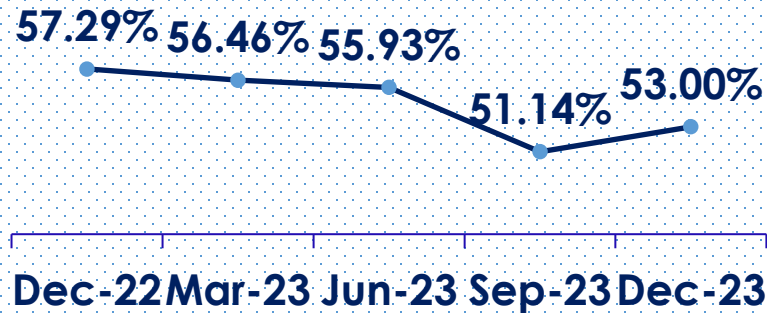


## MOVEMENT OF CRAR & RWAs

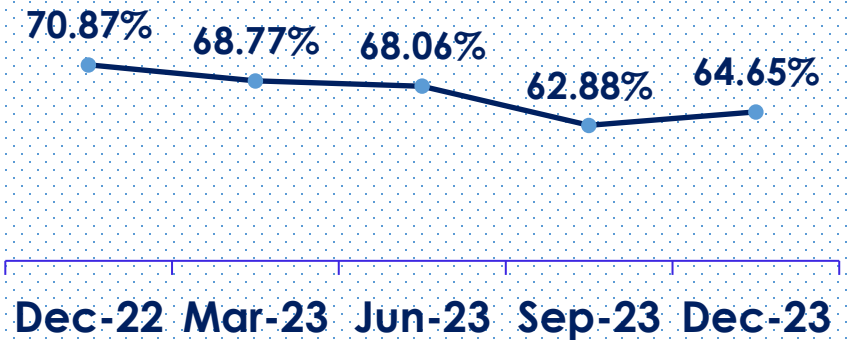
### CRAR-Q-o-Q Movement



### Credit RWA to Advance Ratio

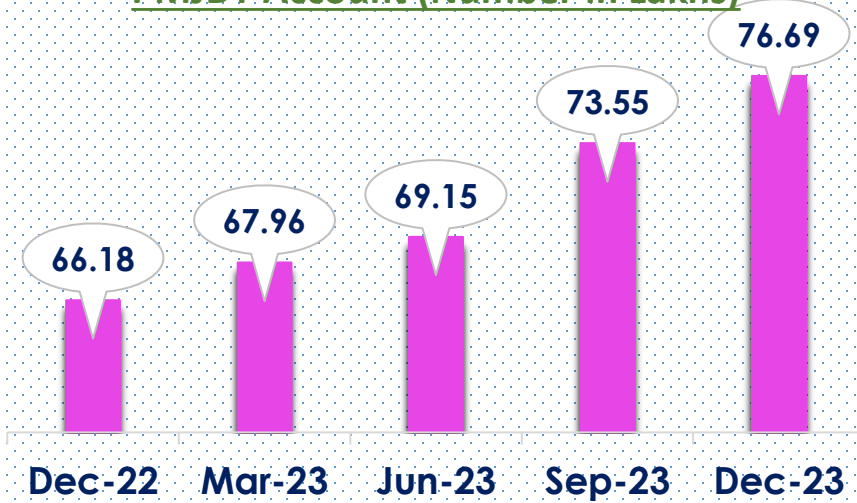


### Total RWA to Advance Ratio

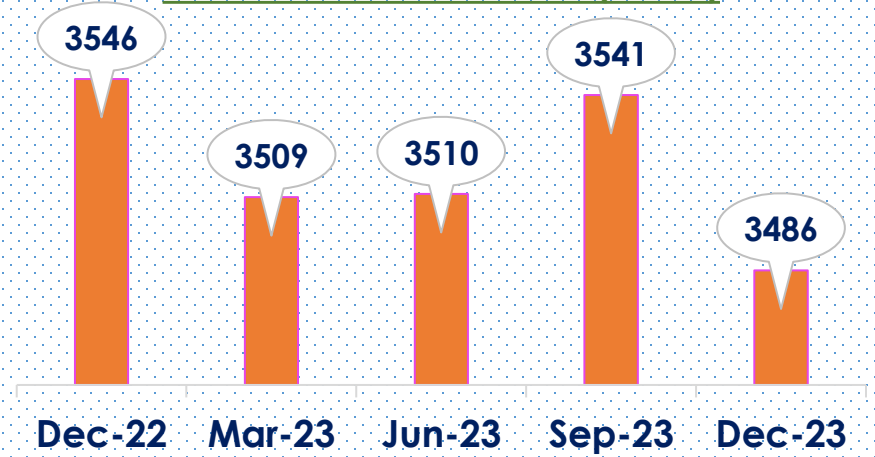




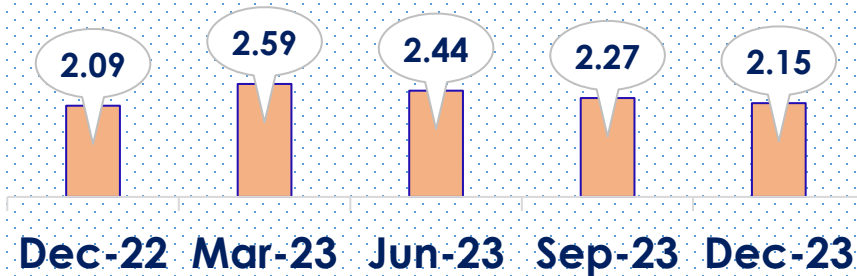
PMJDY Account (Number in Lakhs)



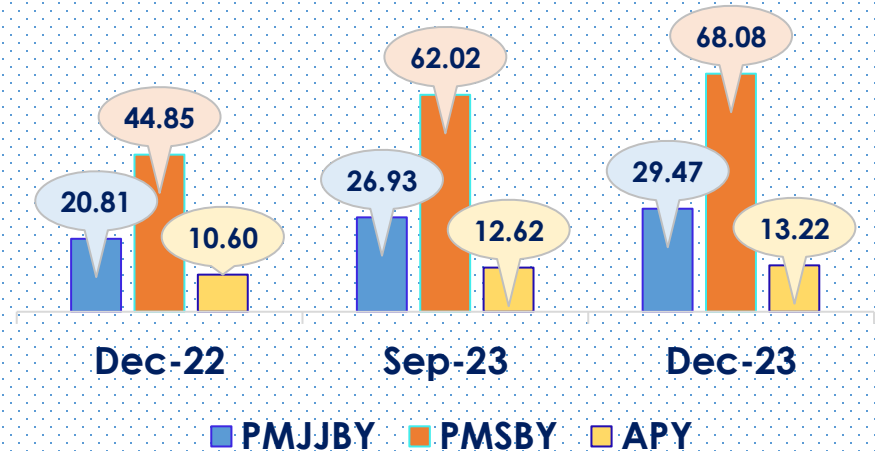
PMJDY Account Balance (in Crs)

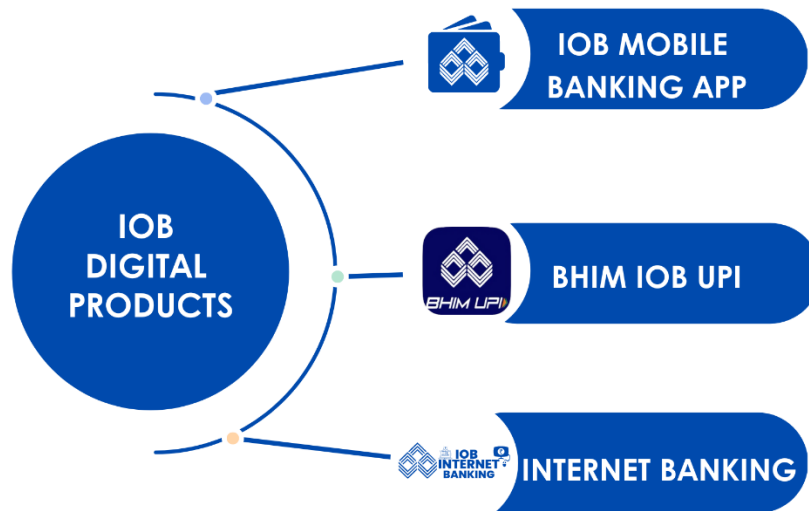


PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)





GO  
DIGITAL !!!



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## DIGITAL INITIATIVES





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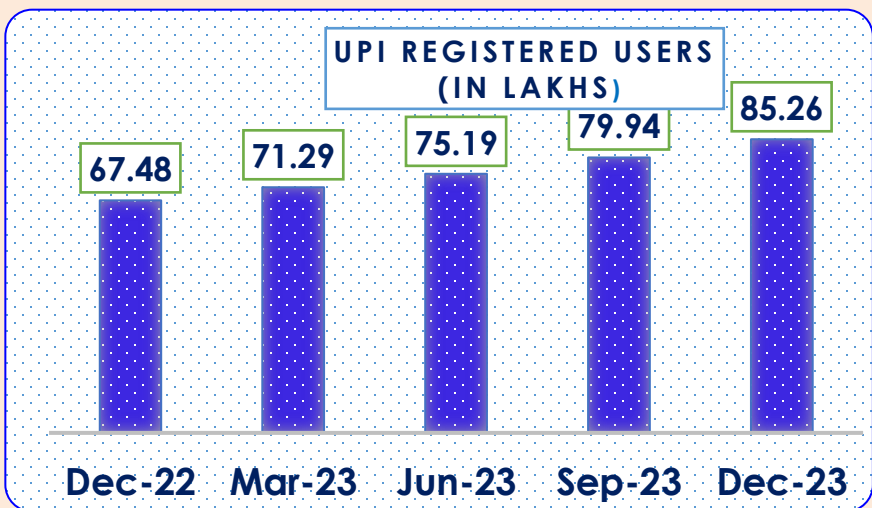
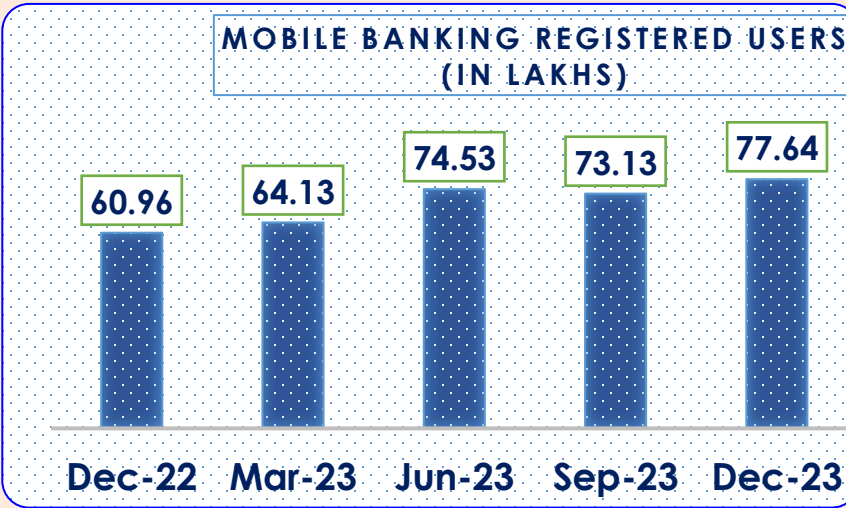
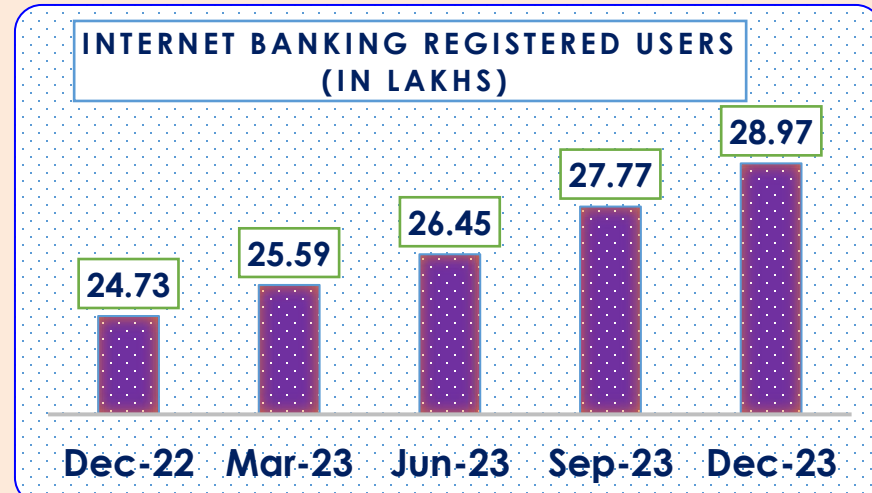
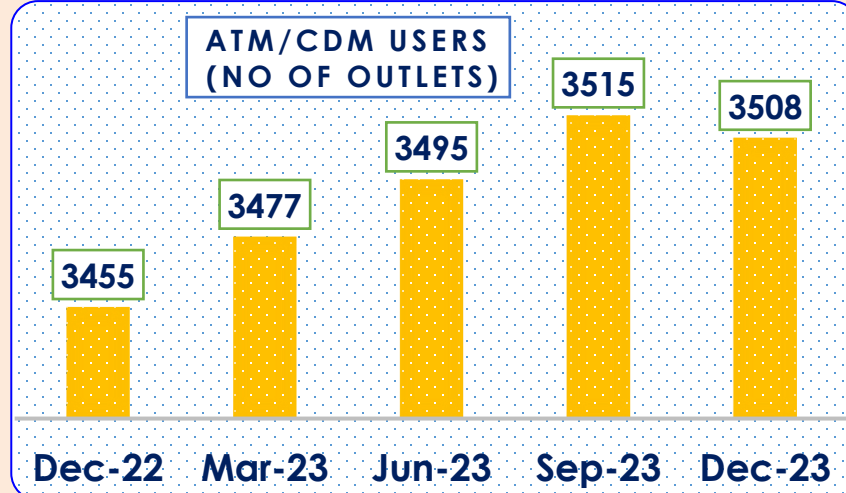
DIGITAL INITIATIVES



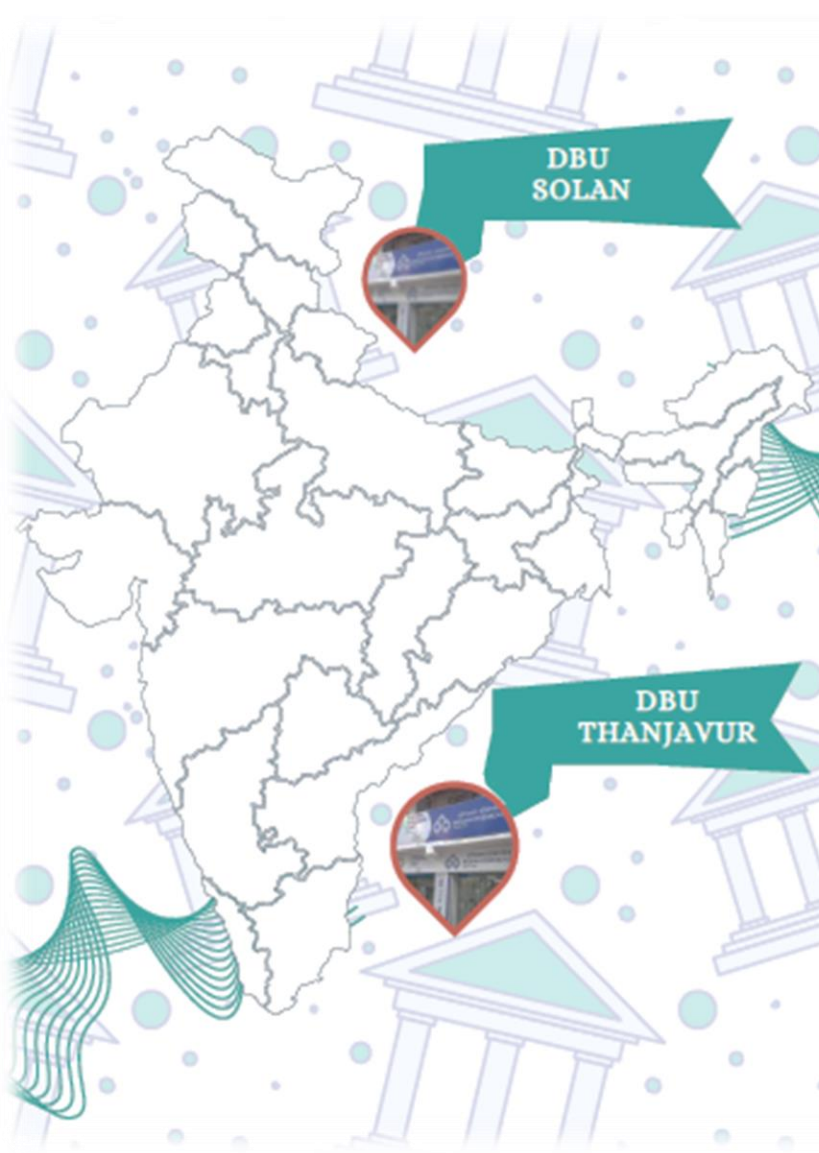
# e-BG




Get Your Bank Guarantee  
Digitally !!!

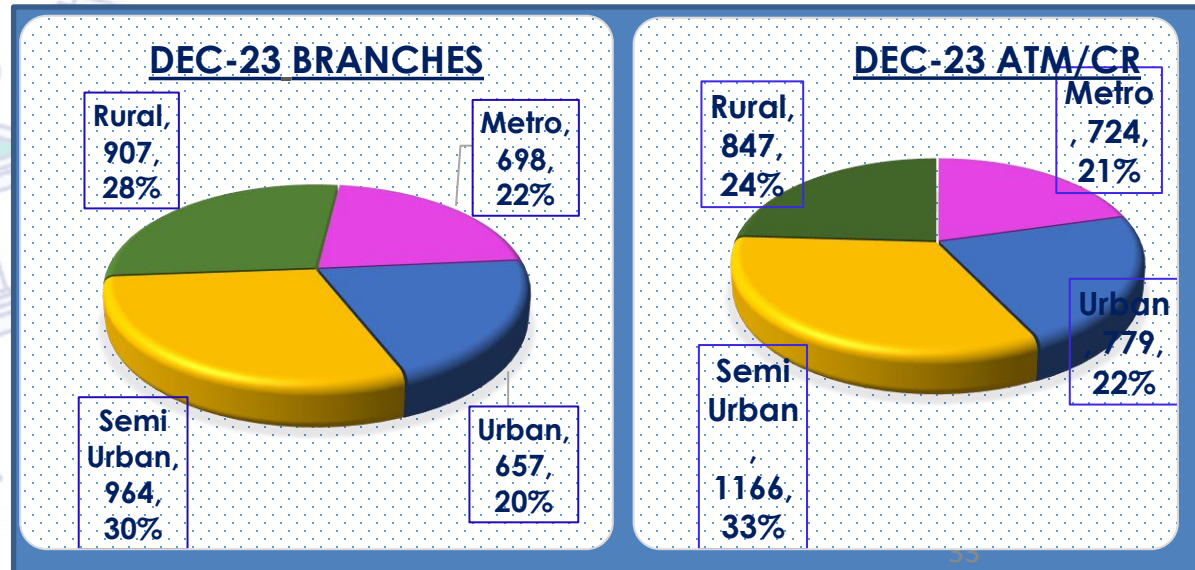








Domestic Presence	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
 Branches	3220	3220	3222	3223	3226
 ATM/CR	3455	3477	3495	3515	3516
 BC	2742	3190	3322	3891	4886





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## FOREIGN OUTREACH



HONG KONG  
BRANCH



SINGAPORE  
BRANCH



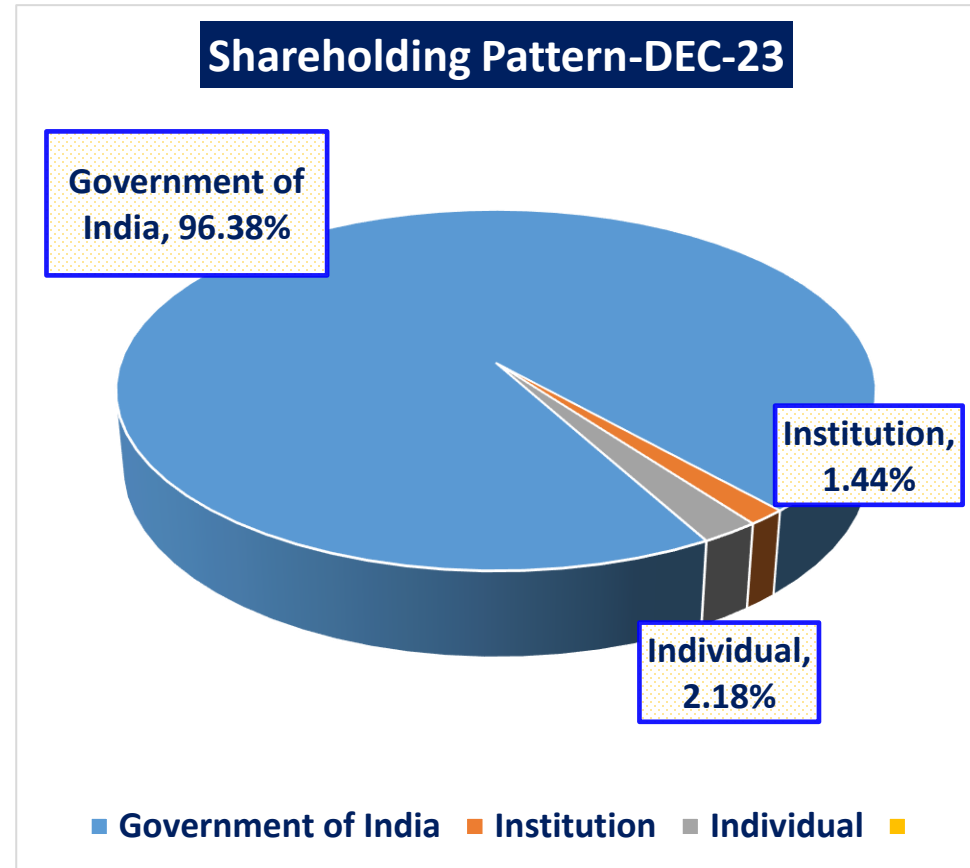
COLOMBO  
BRANCH



BANGKOK  
BRANCH



Category of Shareholder	% share
Government of India	96.38%
FI/Banks	0.01%
Foreign Portfolio Investor (Corporate)	0.03%
Mutual Funds	0.06%
Insurance Companies	1.23%
Individual	1.86%
ESOP/ESOS/ESPS	0.23%
Bodies Corporate	0.11%
NRI	0.04%
HUF	0.05%

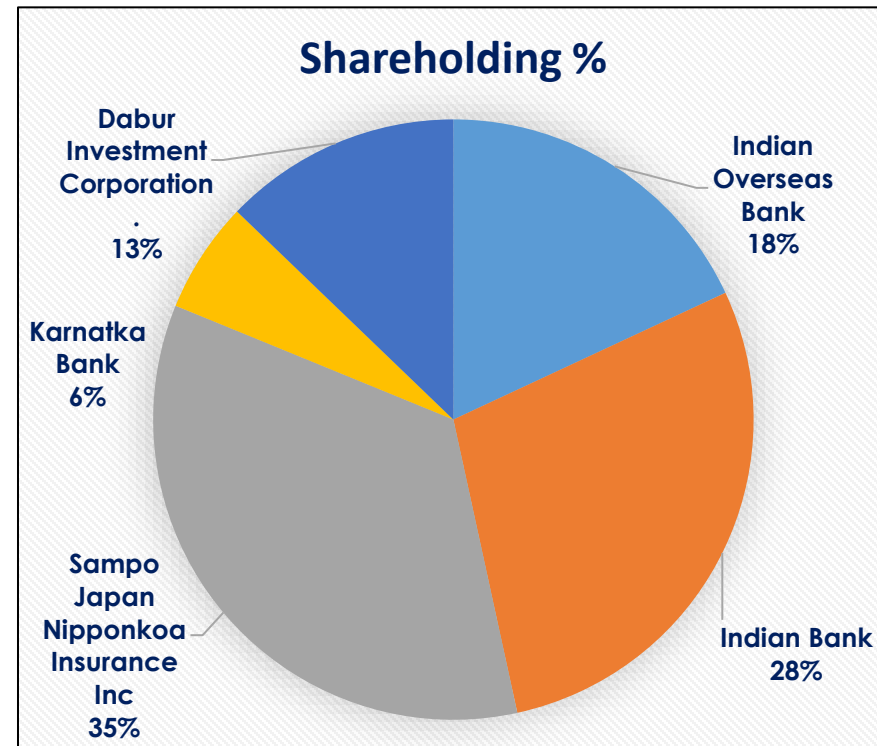




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

Name of Entity	Shareholding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sampo Japan Nipponkoa Insurance Inc	34.61%
Karnatka Bank	6.00%
Dabur Investment Corporation.	12.81%
<b>Total</b>	<b>100%</b>

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



STRATERGIC INVESTMENT JOINT VENTURE

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



Rs in Lakhs

**Balance Sheet as at 31.12.2023**

**LIABILITIES**

Particulars	Standalone		Consolidated	
	Dec-23	Dec-22	Dec-23	Dec-22
Capital	1890241	1890241	1890241	1890241
Reserves and Surplus	825487	569277	786340	528630
Deposits	27804575	25747998	27826872	25752934
Borrowings	3099366	1336533	3099366	1336533
Other Liabilities & Provisions	791575	651984	791640	652043
<b>Total</b>	<b>34411244</b>	<b>30196033</b>	<b>34394459</b>	<b>30160381</b>


**ASSETS**

Cash & Balance with RBI	1379079	1799405	1379134	1799489
Balance with Banks and Money at Call and Short	126278	377178	151390	395392
Investments	9821202	9438828	9777506	9383460
Advances	20890240	16468025	20891792	16469128
Fixed Assets	376159	369764	376210	369848
Other Assets	1818286	1742833	1818427	1743064
<b>Total</b>	<b>34411244</b>	<b>30196033</b>	<b>34394459</b>	<b>30160381</b>



**ESG**  
ENVIRONMENTAL SOCIAL GOVERNANCE

**E**  
ENVIRONMENTAL



**IOB TEJAS  
FOR RENEWAL 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



**G**

GOVERNANCE

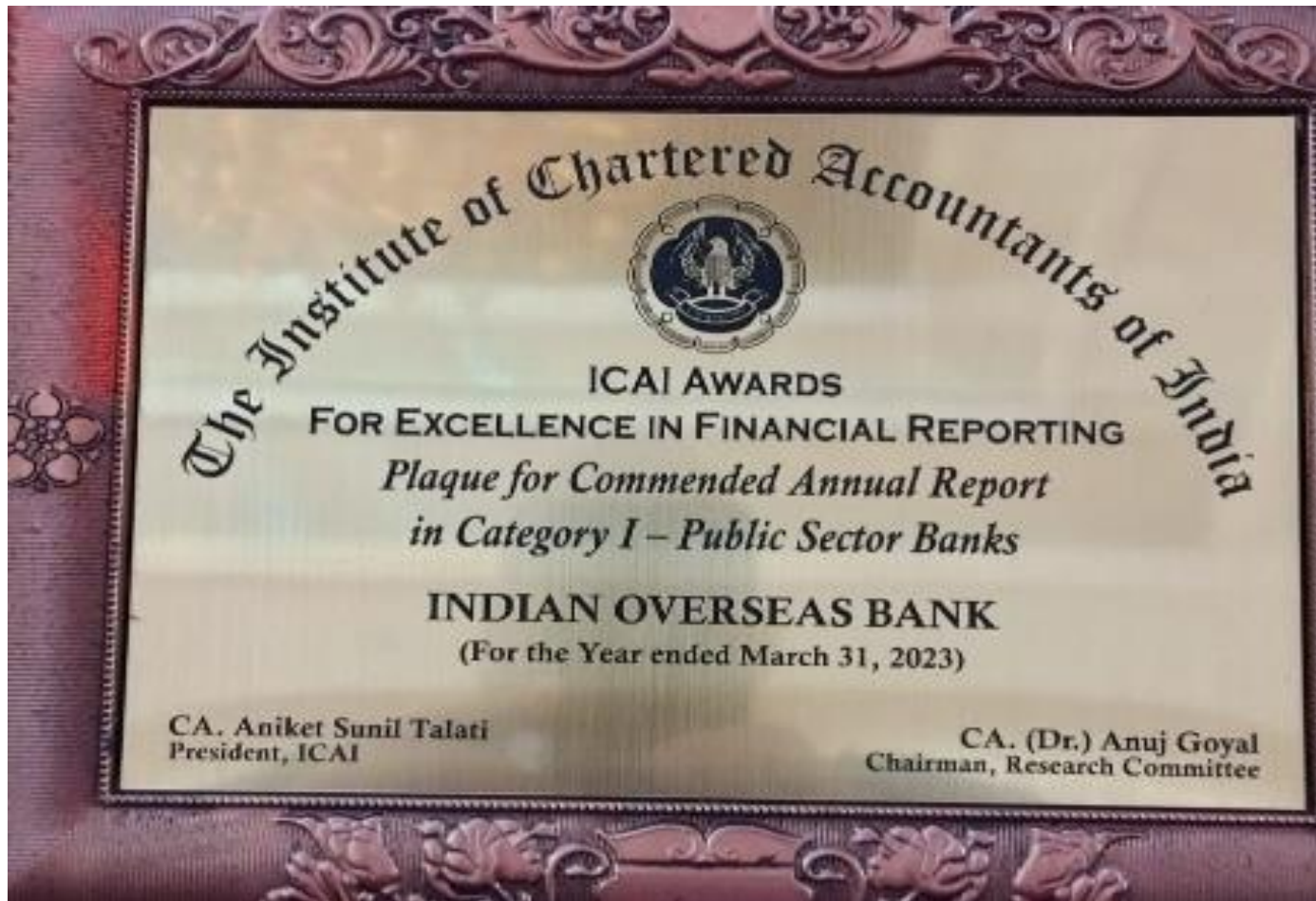


CUSTOMER RIGHT POLICY

EFFECTIVE CUSTOMER COMPLAINTS RESOLUTION







On January 13, 2024, Bank has received the ICAI Awards for Excellence in Financial Reporting under “Plaque” category for commended Annual Report in Category I – Public Sector Banks for the year ended March 31, 2023, from The Institute of Chartered Accountants of India (ICAI).





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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