



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

PERFORMANCE ANALYSIS

Q4-FY23

12-05-2023



IOB
Agri
Loans



IOB
DIGITAL
BANKING
UNITS



IOB
Savings
&
Deposit



IOB
Housing
Loans



87
YEARS
OF
EXCELLANCE

IOB
Lockers



IOB
MSME





VISION

VISION

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

PERFORMANCE HIGHLIGHTS

FINANCIAL PERFORMANCE

BUSINESS PERFORMANCE

NPA MANAGEMENT

CAPITAL ADEQUACY

FINANCIAL INCLUSION

DIGITAL INITIATIVES

CUSTOMER TOUCH POINT

DIGITAL INITIATIVES

SHARE HOLDING PATTERN

ASSET LIABILITY

ESG INITIATIVES

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 "

PERFORMANCE ANALYSIS

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BUSSINESS GROWTH

(Rs. in Crores)

Parameters		FY 2021-22	FY 2022-23	Y-O-Y (%)
BUSINESS GROWTH	CASA	113877	114113	0.21%
	CASA%	43.44%	43.74%	30 bps
	Total Deposits	262159	260883	-0.49%
	Home Loan	20483	24116	17.73%
	Jewel Loan	31280	36828	17.74%
	Advances	155801	189009	21.31%
	Business	417960	449892	7.64%

PROFITABILITY

(Rs. in Crores)

		FY 2021-22	FY 2022-23	Y-o-Y (%)
Profitability	Net Interest Income	6311	8255	30.80%
	Net Interest Margin	2.41%	2.93%	52 bps
	Operating Expenses	5451	6422	17.81%
	Operating Profit	5763	5942	3.10%
	Net Profit	1710	2099	22.76%

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ASSET QUALITY

(Rs. in Crores)

		FY 2021-22	FY 2022-23	Y-o-Y (%)
ASSET QUALITY	Gross NPA	15299	14072	-8.02%
	Net NPA	3825	3266	-14.61%
	GNPA%	9.82%	7.44%	(238 bps)
	NNPA%	2.65%	1.83%	(82 bps)

STRENGTHENING FINANCIAL INDICATORS

(Rs. in Crores)

		FY 2021-22	FY 2022-23	Y-o-Y (%)
STRENGTHENING FINANCIAL INDICATORS	PCR	91.66%	92.63%	97 bps
	CRAR	13.83%	16.10%	227 bps
	ROA	0.59%	0.68%	9 bps
	ROE	17.89%	17.39%	(50 bps)

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(Rs. in Crores)

Particulars	Quarter Ending			Year		Growth %	
	Q4 21-22	Q3 22-23	Q4 22-23	FY 2021-22	FY 2022-23	Q-o-Q Q4 FY 2022- 23 Over Q4 2021-22	Y-o-Y
Interest Income	4215	5056	5192	16730	19401	23.20%	15.97%
Interest Expenses	2605	2784	2916	10419	11145	11.95%	6.97%
Net Interest Income	1610	2272	2276	6311	8255	41.42%	30.82%
Non Interest Income	1504	950	1430	4903	4108	-4.92%	-16.21%
Operating Income	3114	3222	3706	11214	12363	19.03%	10.25%
Operating Expenses	1499	1682	1824	5451	6422	21.71%	17.81%
Operating Profit	1614	1540	1882	5763	5942	16.58%	3.11%
Total Provisions	1062	985	1232	4053	3843	15.98%	-5.18%
Net Profit/Loss	552	555	650	1710	2099	17.77%	22.76%





(Rs. in Crores)

Particulars	Quarter Ending			Year		Growth %	
	Q4 21-22	Q3 22-23	Q4 22-23	FY 2021-22	FY 2022-23	Q-o-Q Q4 FY 2022- 23 Over Q4 2021-22	Y-o-Y
Interest on Loans	2688	3515	3632	10665	13151	35.11%	23.31%
Interest on Investment	1464	1448	1445	5675	5899	-1.25%	3.94%
Other Interest Income	63	93	115	390	351	83.78%	-9.94%
Total Interest Income	4215	5056	5192	16730	19401	23.20%	15.97%
Exchange & Commission	308	307	372	1040	1220	20.84%	17.35%
Profit on Sale of Investment	232	13	29	934	248	-87.64%	-73.49%
Profit on Exchange	237	116	83	898	564	-64.99%	-37.16%
Recovery from technical Written of Ac	670	374	697	1757	1711	4.09%	-2.62%
All other Income	57	141	249	274	969	336.12%	253.60%
Total Non Interest Income	1504	950	1430	4903	4108	-4.92%	-16.21%
Total Income	5719	6006	6622	21633	23509	15.81%	8.67%



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Particulars	Quarter Ending			Year		Growth %	
	Q4 21-22	Q3 22-23	Q4 22-23	FY 2021-22	FY 2022-23	Q-o-Q Q4 FY 2022-23 Over Q4 2021-22	Y-o-Y
A.Exchange & Commission	115	82	151	328	396	31.30%	20.73%
B.Income from Non Fund Based Business	46	45	50	180	184	8.69%	2.22%
C.Processing charges	89	102	92	301	360	3.37%	19.30%
D.ATM/DBD Related Income	71	95	84	268	320	18.30%	19.40%
E.Marketing/FI/Govt Business	17	11	24	60	63	41.18%	5.00%
F.Miscellaneous Income	51	78	197	256	328	286.27%	28.12%
FEE BASED INCOME (A+B+C+D+E+F)	389	413	597	1393	1651	53.47%	18.52%
Overseas	12	17	17.0	51	65	41.66%	27.45%
Fee Based Income - Global	401	430	614	1444	1716	53.12%	18.84%





TOTAL EXPENSES



(Rs. in Crores)

Particulars	Quarter Ending			Year		Growth %	
	Q4 21-22	Q3 22-23	Q4 22-23	FY 2021-22	FY 2022-23	Q-o-Q Q4 FY 2022-23 Over Q4 2021-22	Y-o-Y
Interest on Deposits	2559	2594	2717	10220	10536	6.17%	3.09%
Interest on Borrowings	46	190	200	199	609	333.76%	206.23%
Total Interest Expenses	2605	2784	2916	10419	11145	11.95%	6.97%
Staff Expenses	950	1107	1098	3486	4099	15.61%	17.60%
Other Expenses	549	575	726	1965	2322	32.25%	18.18%
Operating Expenses	1499	1682	1824	5451	6422	21.71%	17.81%
Total Expenses	4104	4466	4741	15870	17567	15.51%	10.69%

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(Rs. in Crores)

Particulars	Quarter Ending			Year		Growth %	
	Q4 21-22	Q3 22-23	Q4 22-23	FY 2021-22	FY 2022-23	Q-o-Q Q4 FY 2022- 23 Over Q4 2021-22	Y-o-Y
Operating Profit	1614	1540	1882	5763	5942	16.60%	3.11%
Provisions	1062	985	1232	4053	3843	15.98%	-5.18%
of which NPA Provisions	569	711	1028	3401	2499	80.64%	-26.52%
Other Provisions	493	274	204	652	1344	-58.65%	106.18%
Net Profit	552	555	650	1710	2099	17.77%	22.76%

Q-o-Q



Y-o-Y



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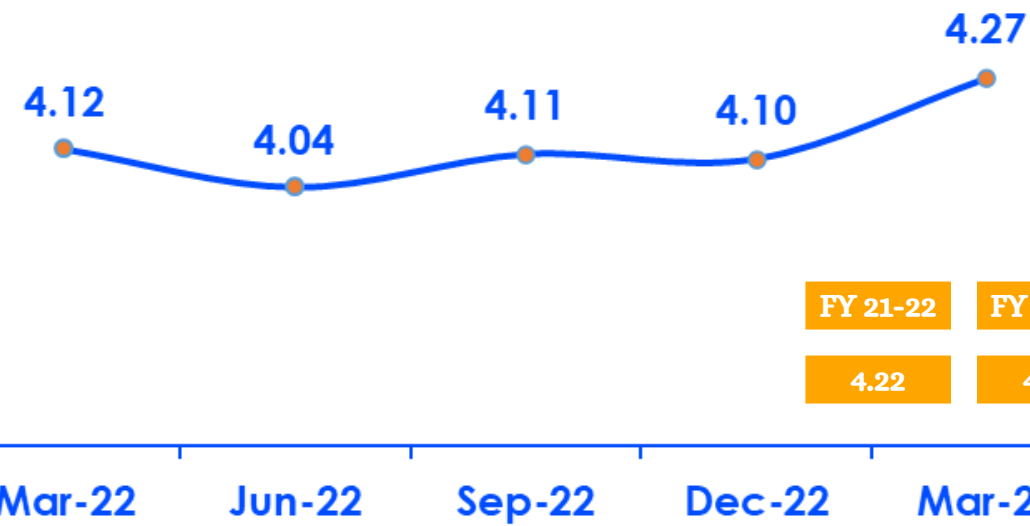
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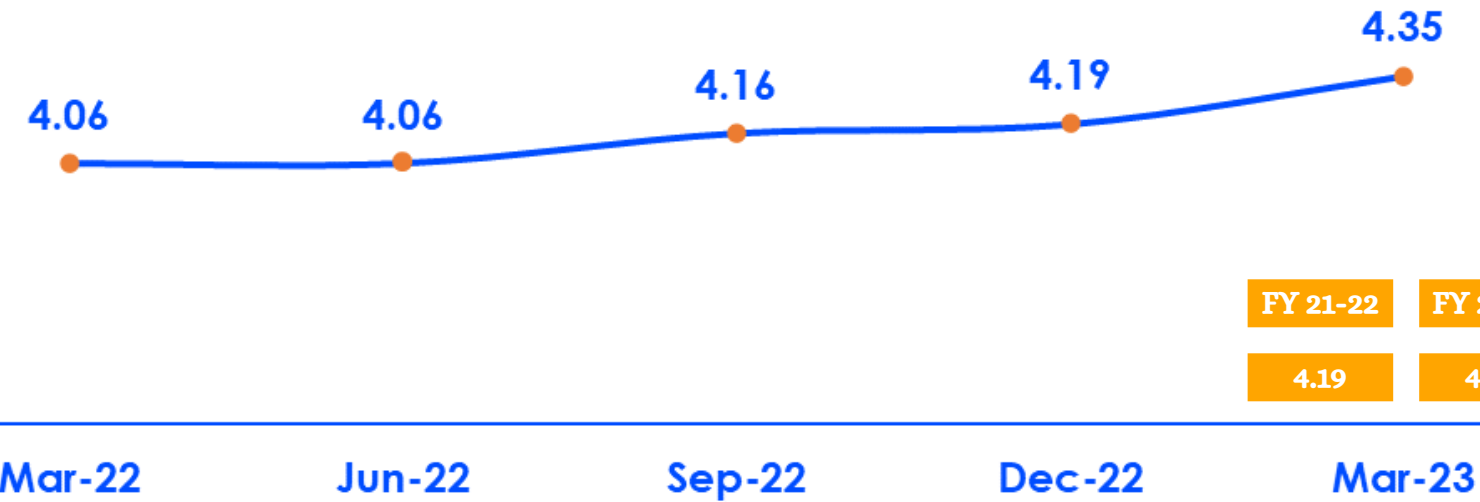
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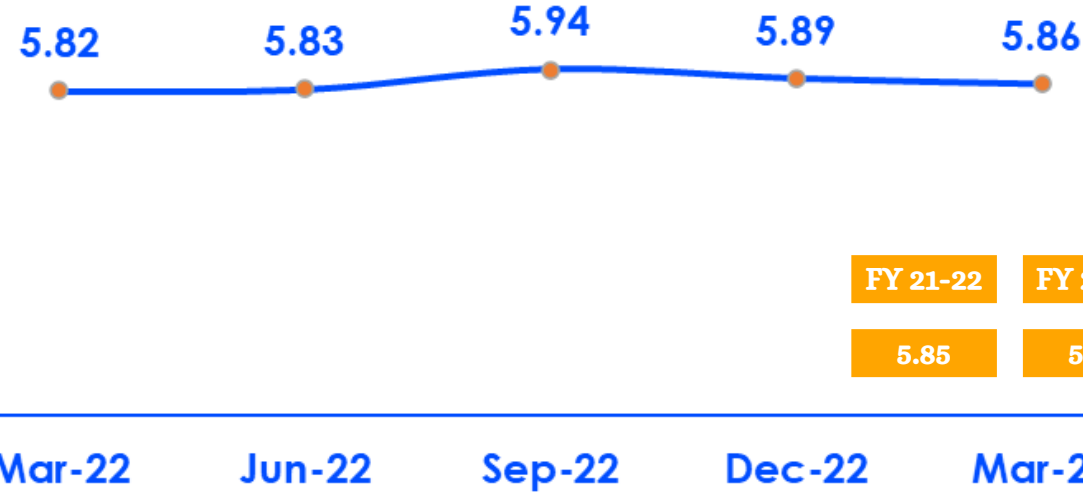
Cost of Deposits



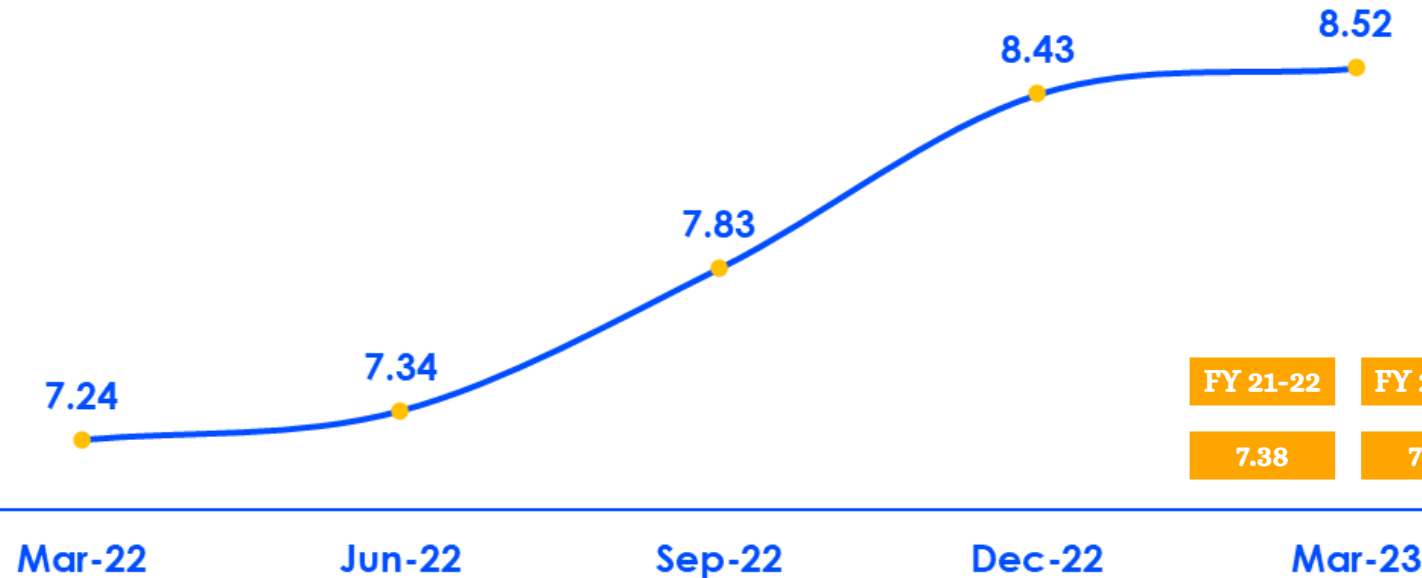
Cost of Funds



Yield on Investment

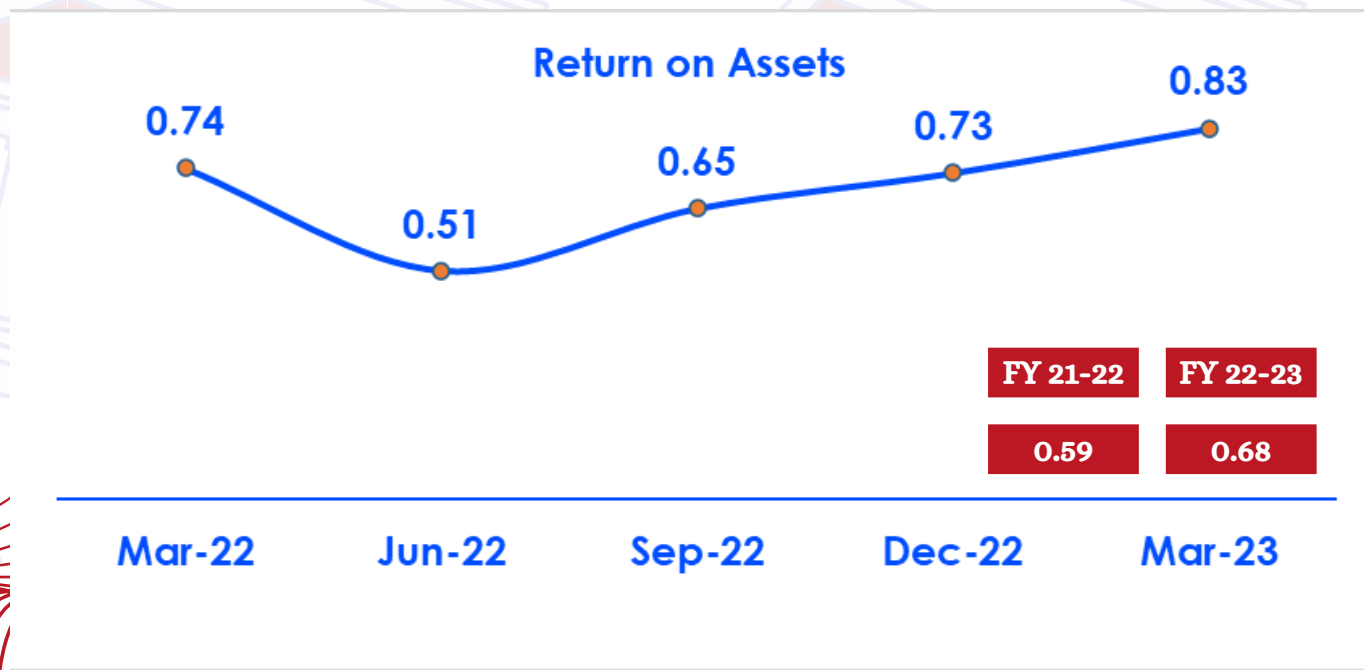
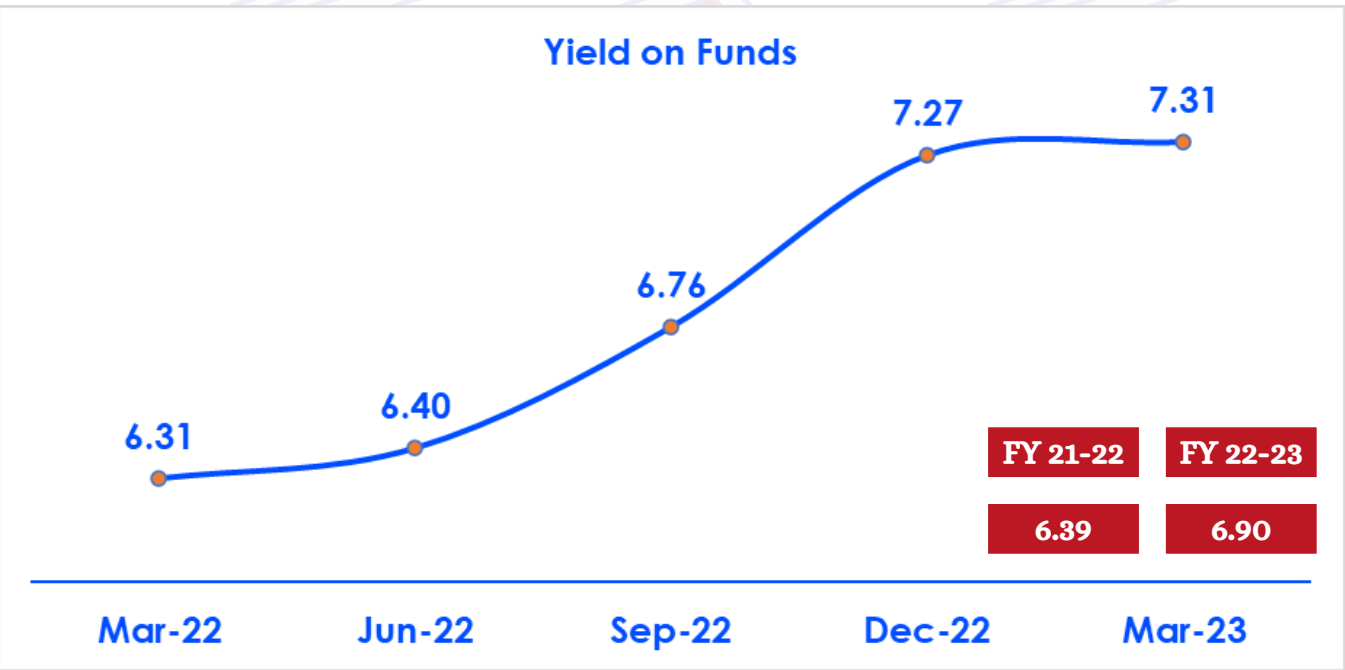


Yield on Advances





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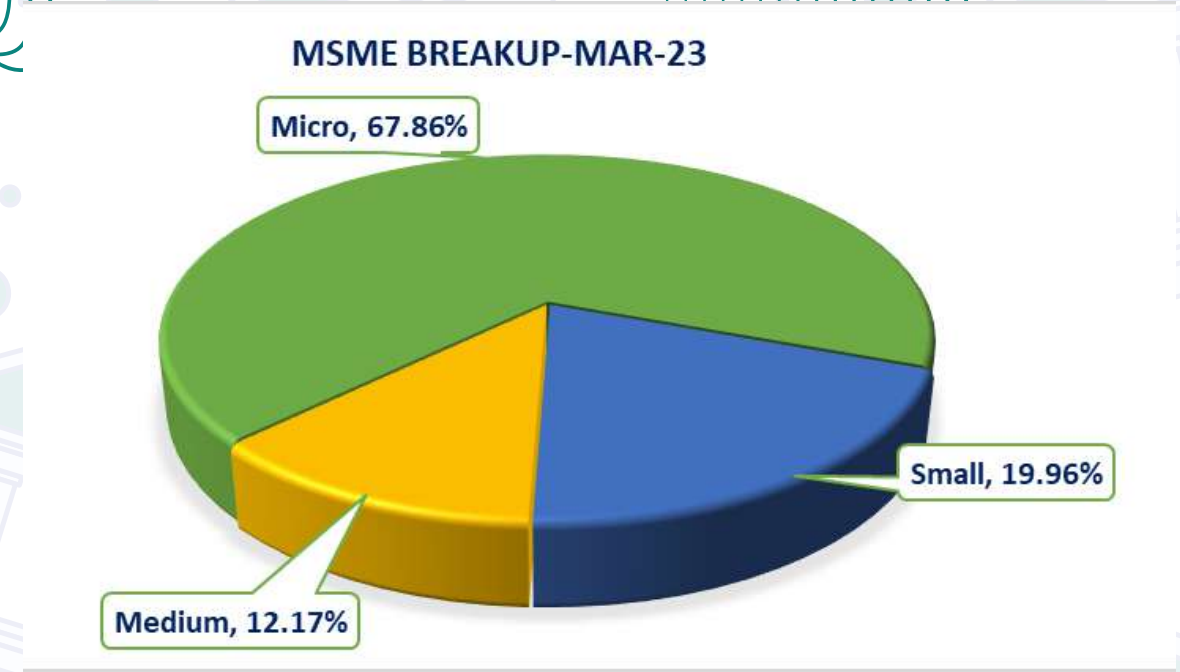
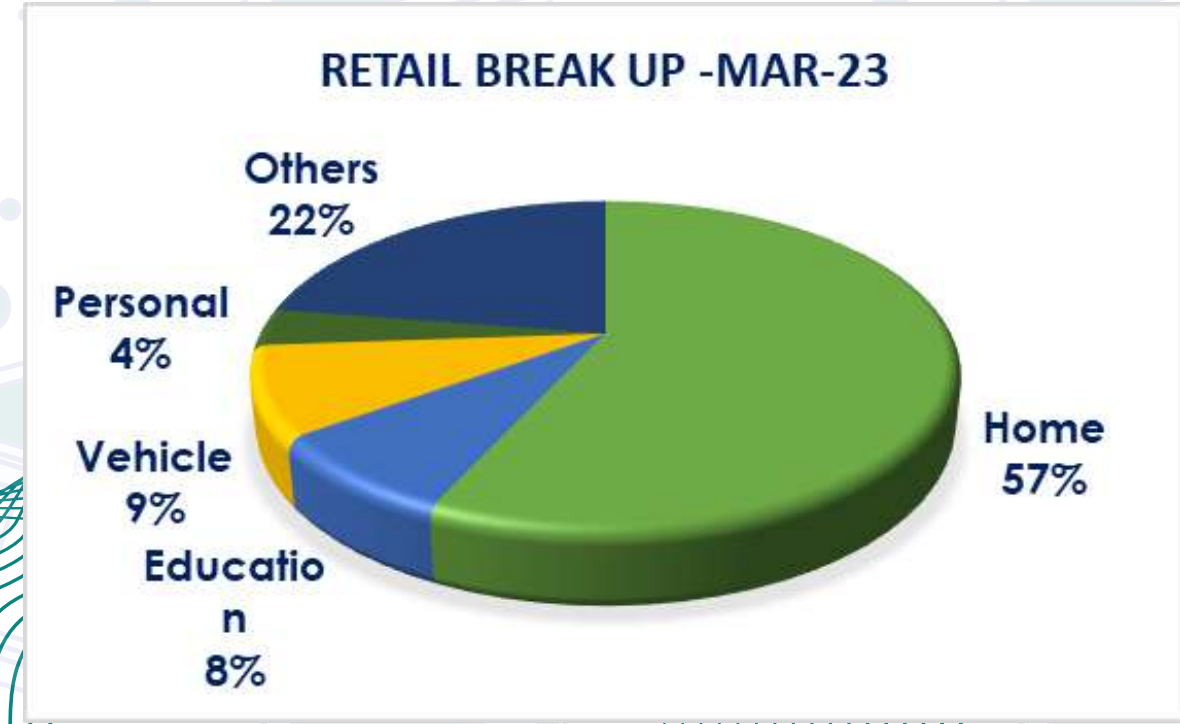
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FOREIGN BRANCHES

(Rs. in Crores)

Parameters	Mar-22	Dec-22	Mar-23	Q-o-Q %	Y-o-Y %
RETAIL CREDIT	36961	40838	42400	3.82%	14.72%
<i>Of which</i>					
Home	20483	23294	24116	3.53%	17.73%
Education	3916	3482	3443	-1.13%	-12.08%
Vehicle	3492	3677	3751	2.02%	7.43%
Personal	1095	1453	1537	5.81%	40.34%
Others	7975	8933	9553	6.94%	19.79%
AGRI	38577	42284	43988	4.03%	14.03%
MSME	29494	31783	34856	9.67%	18.18%
<i>Of which</i>					
Micro	18544	20201	23654	17.10%	27.55%
Small	6531	6927	6959	0.46%	6.55%
Medium	4419	4656	4243	-8.86%	-3.97%





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(Rs. in Crores)

Particulars	Mar-22	Dec-22	Mar-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	113877	114591	114113	-478	-0.42%	236	0.21%
a)Retail Term Deposits	137234	130771	130303	-468	-0.36%	-6931	-5.05%
b)Bulk Deposits	7649	7951	11928	3976	50.01%	4279	55.94%
c)Overseas Term Deposits	3400	4167	4539	373	8.95%	1139	33.51%
Term Deposits (a+b+c)	148282	142889	146770	3881	2.72%	-1512	-1.02%
Total Deposits	262159	257480	260883	3403	1.32%	-1276	-0.49%
Advances	155801	175050	189009	13959	7.97%	33208	21.31%
Business Mix	417960	432530	449892	17362	4.01%	31932	7.64%
CASA%	43.44%	44.50%	43.74%	(76 bps)		30 bps	
CD Ratio%	59.43%	67.99%	72.45%	446 bps		1302 bps	

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Q4-FY23





Parameters	Mar-22	Dec-22	Mar-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Domestic-Deposits							
Savings Bank	96276	96537	97211	674	0.70%	935	0.97%
Current Account	15731	15807	14882	-925	-5.85%	-849	-5.40%
CASA	112007	112344	112093	-251	-0.22%	86	0.08%
Term Deposits	144883	138723	142231	3509	2.53%	-2652	-1.83%
Deposits	256890	251066	254324	3258	1.30%	-2566	-1.00%
CASA%	43.60%	44.75%	44.07%	(67 bps)		47 bps	
Overseas- Deposits							
Savings Bank	225	216	232	15	7.16%	7	2.99%
Current Account	1645	2031	1788	-243	-11.96%	143	8.70%
CASA	1870	2247	2020	-227	-10.12%	150	8.01%
Term Deposits	3400	4167	4539	373	8.95%	1139	33.51%
Global Deposits							
CASA	113877	114591	114113	-478	-0.42%	236	0.21%
Term Deposits	148283	142889	146770	3881	2.72%	-1513	-1.02%
Deposits	262159	257480	260883	3403	1.32%	-1276	-0.49%
CASA%	43.44%	44.50%	43.74%	(76 bps)		30 bps	

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BUSINESS COMPOSITION



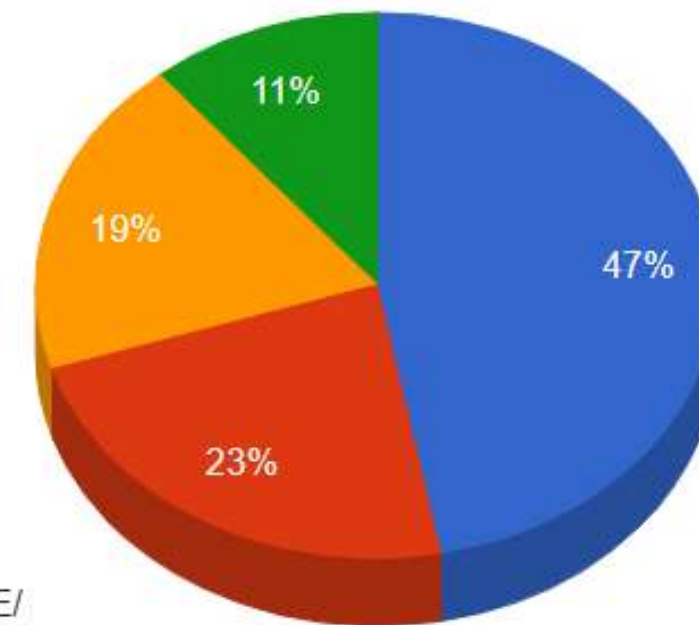
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वसुधैव कुटुम्बकम्
ONE EARTH - ONE FAMILY - ONE FUTURE



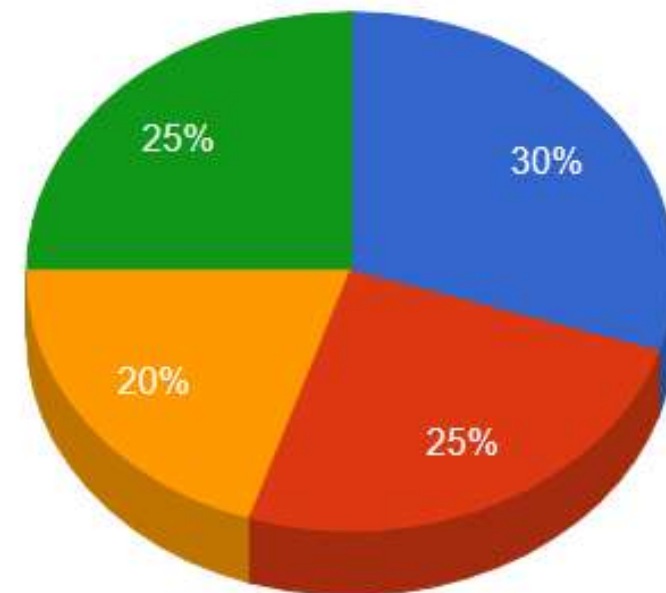
आज़ादी का
अमृत महोत्सव

POP CATEGORY WISE DISTRIBUTION OF DEPOSIT MAR 23

METRO URBAN SEMI-URBAN RURAL

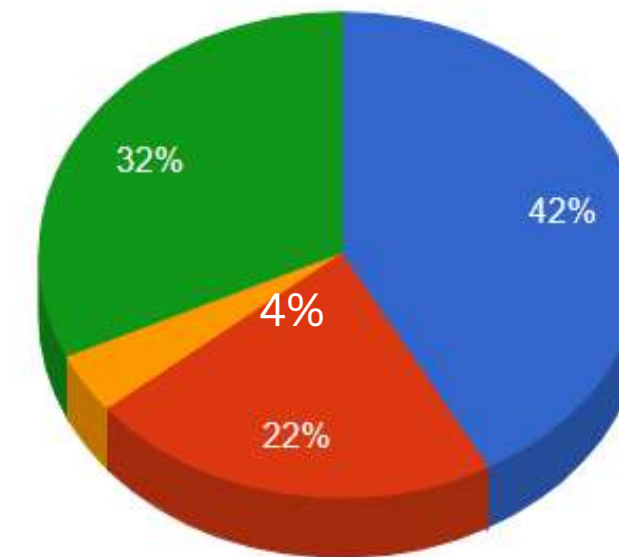


% SHARE OF ADVANCE- MAR 23



CORPORATE/
OTHER
RETAIL
MSME
AGRI

BUSINESS PORTFOLIO SHARE - MAR 23



ADVANCES
SAVINGS-BANK
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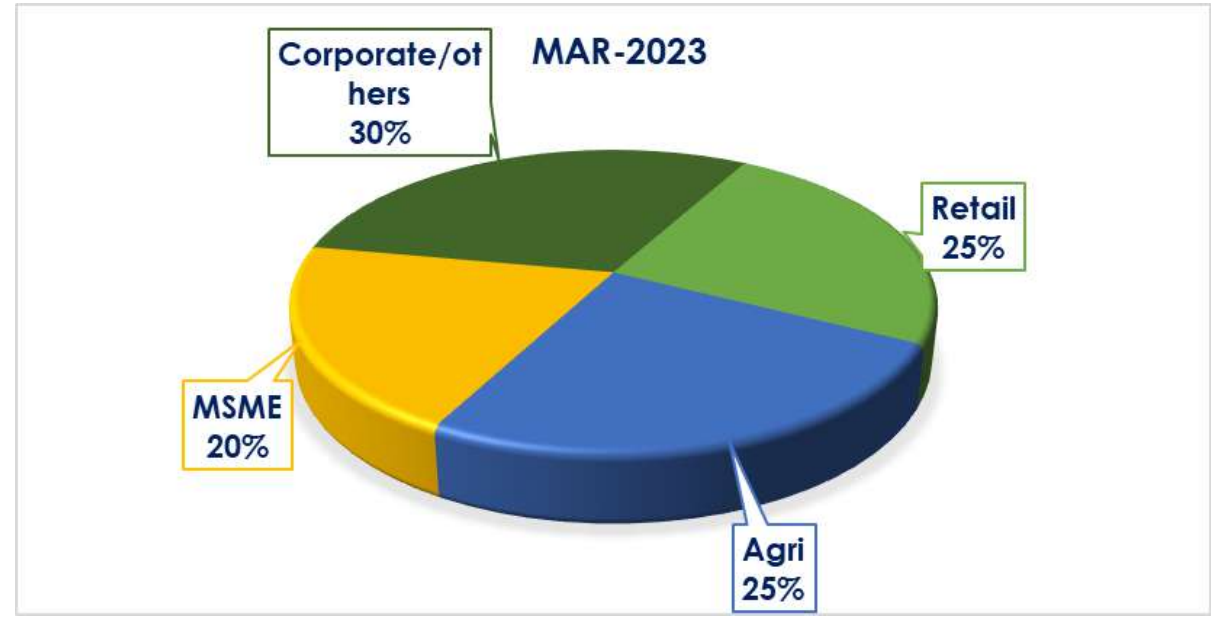
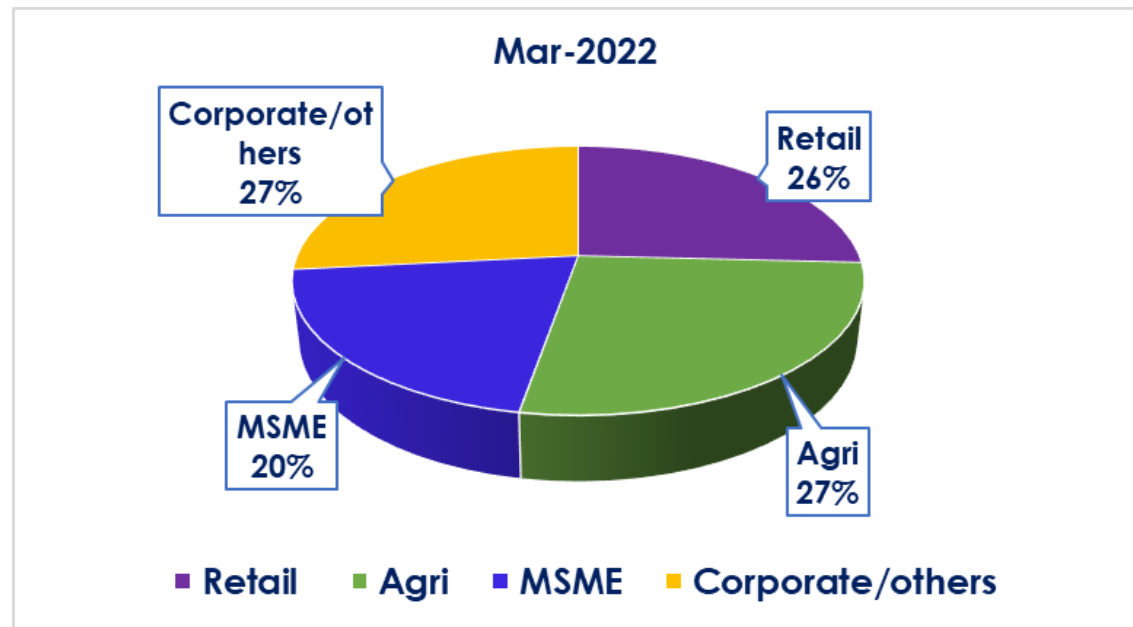
FOREIGN BRANCHES

(Rs. in Crores)

Parameters	Mar-22	Dec-22	Mar-23
Retail	36961	40838	42400
Agri	38577	42284	43988
MSME	29494	31783	34856
Corporate/others	38170	45994	52425
Domestic Advances	143202	160900	173669
Overseas Advances	12599	14150	15340
Global Advances	155801	175050	189009
RAM to Domestic Adv (%)	73.35%	71.41%	69.81%

(Rs. in Crores)

Q-o-Q variation		Y-o-Y variation	
Amount	%	Amount	%
1561	3.82%	5439	14.71%
1704	4.03%	5411	14.03%
3073	9.67%	5362	18.18%
6430	13.98%	14255	37.35%
12769	7.94%	30467	21.28%
1190	8.41%	2741	21.76%
13959	7.97%	33208	21.31%
(160 bps)		(353 bps)	

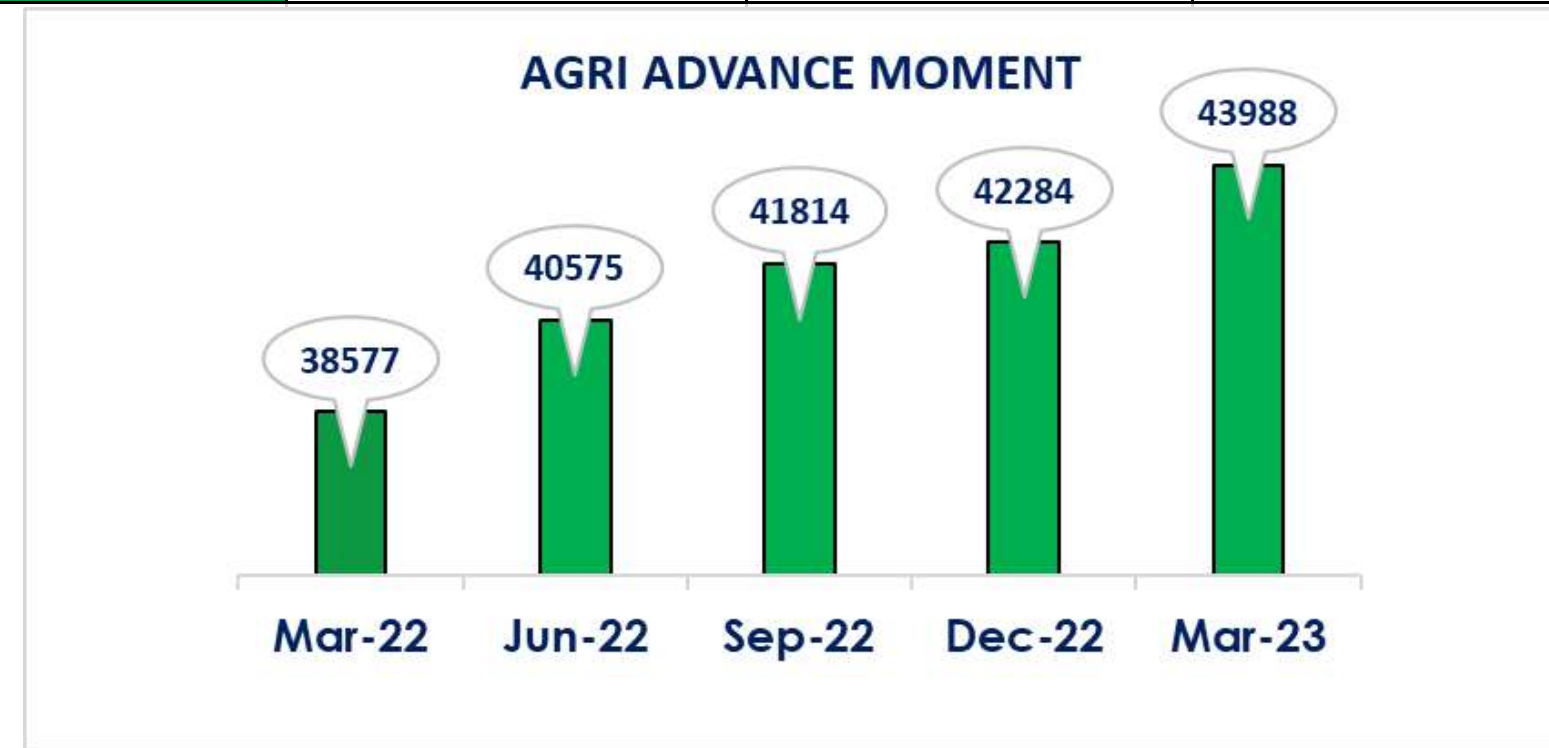


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Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Mar-22	143202	38577	26.94%
Jun-22	150259	40575	27.00%
Sep-22	159470	41814	26.22%
Dec-22	160900	42284	26.28%
Mar-23	173669	43988	25.33%



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MSME



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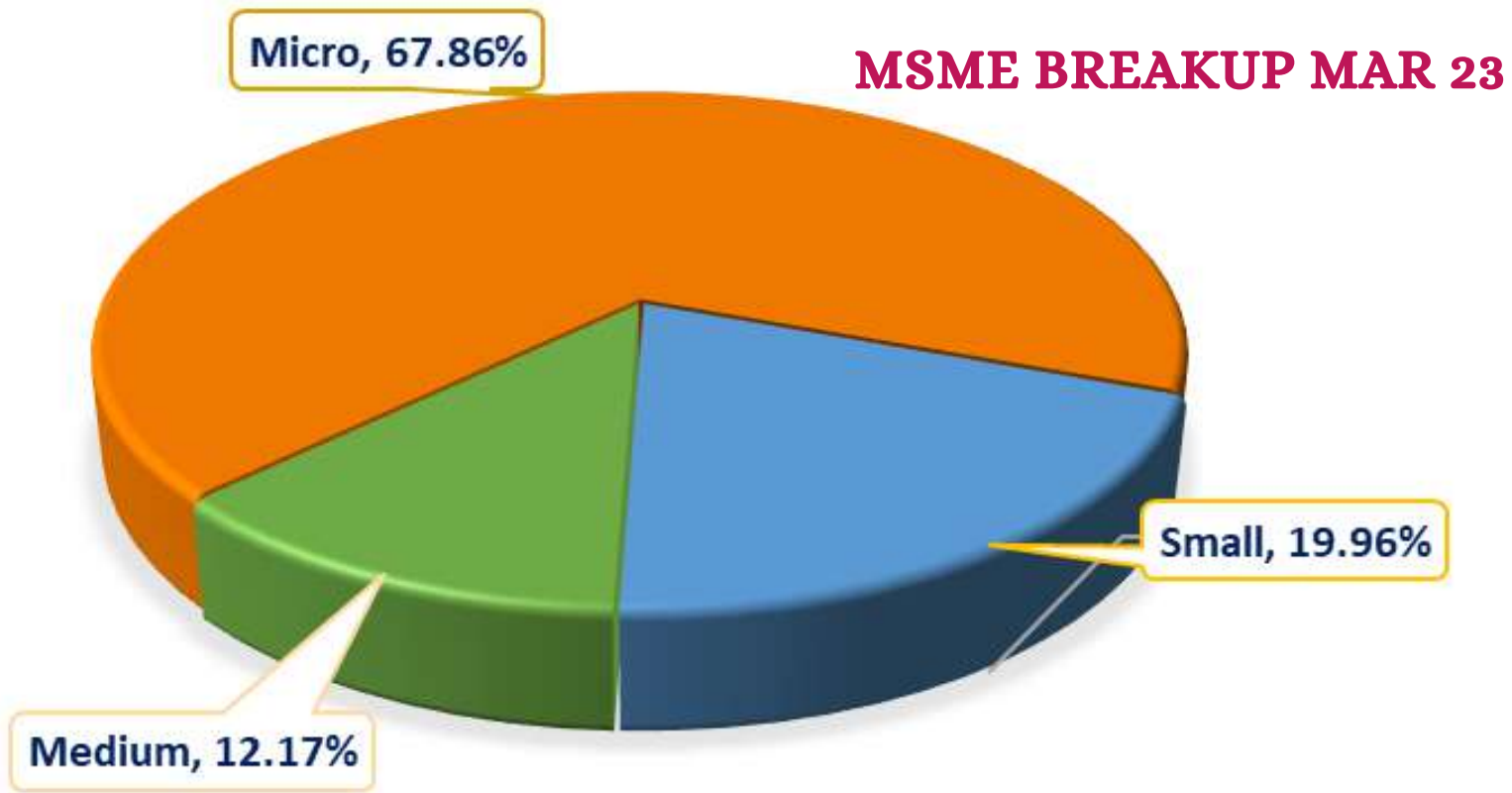
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(Rs. in Crores)

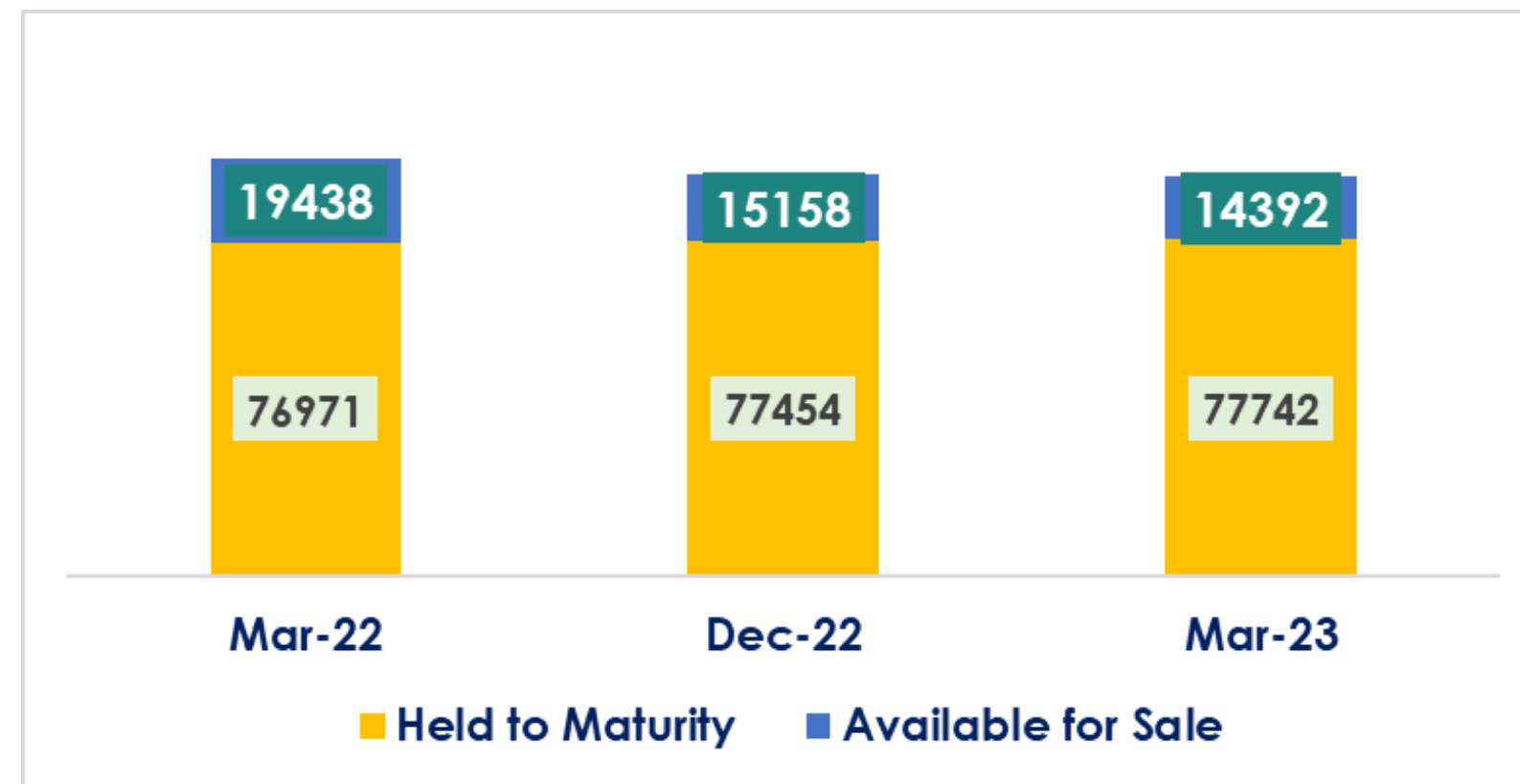
Category	Mar-22	Dec-22	Mar-23
Micro	18544	20201	23654
Small	6531	6927	6959
Medium	4419	4656	4243
Total	29494	31783	34856





(Rs in Crores)

Parameters	Mar-22	Dec-22	Mar-23
Domestic Investments	96409	92642	92134
SLR	66154	65043	64459
Non SLR	30255	27599	27675
Held to Maturity	76971	77454	77742
Available for Sale	19438	15158	14392
Held for Trading	0	30	0
Investment by Overseas Branches	4207	3877	4138
Global Investments	100616	96519	96272



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Particulars	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Return on Equity (%)	18.12	12.51	15.70	16.56	18.32
Basic & Diluted Earning per Share	0.29	0.21	0.27	0.29	0.34
Price Earning Ratio	62.11	79.29	64.81	109.29	65.57
Book value per share (in Rs)	6.54	6.73	6.98	7.21	7.75
Price/Book value (in Rs)	2.78	2.44	2.51	4.46	2.91
Adjusted Book value (in Rs)	4.51	4.77	4.79	5.09	6.02
Price/Adjusted Book value (in Rs)	4.02	3.45	3.66	6.31	3.75





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Details	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
i) Opening Gross NPAs	15427	15299	14919	14726	14333
a. Cash Recoveries	284	379	243	340	292
b. Upgradation	178	260	207	380	175
c. Write-Offs	702	367	1287	1356	403
d. Sale to ARCs	40	0	11	0	0
ii) Total Reductions (a+b+c+d)	1203	1006	1747	2076	869
iii) Fresh Slippages to NPA category	981	551	1391	1556	531
iv) Other Debits	94	76	164	127	76
Closing Gross NPAs (i-ii+iii+iv)	15299	14919	14726	14333	14072
Gross NPA (%)	9.82%	9.12%	8.53%	8.19%	7.44%
Net NPAs (Absolute)	3825	3698	4149	4000	3266
Net NPA (%)	2.65%	2.43%	2.56%	2.43%	1.83%
Provision Coverage Ratio	91.66%	91.86%	90.94%	91.34%	92.63%

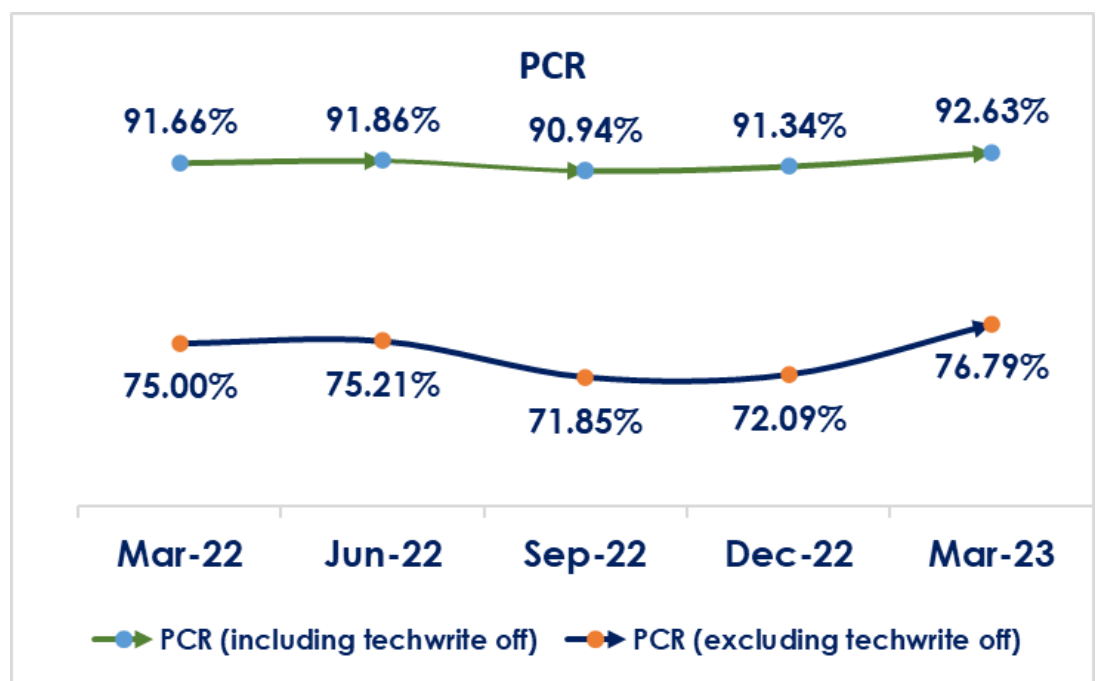
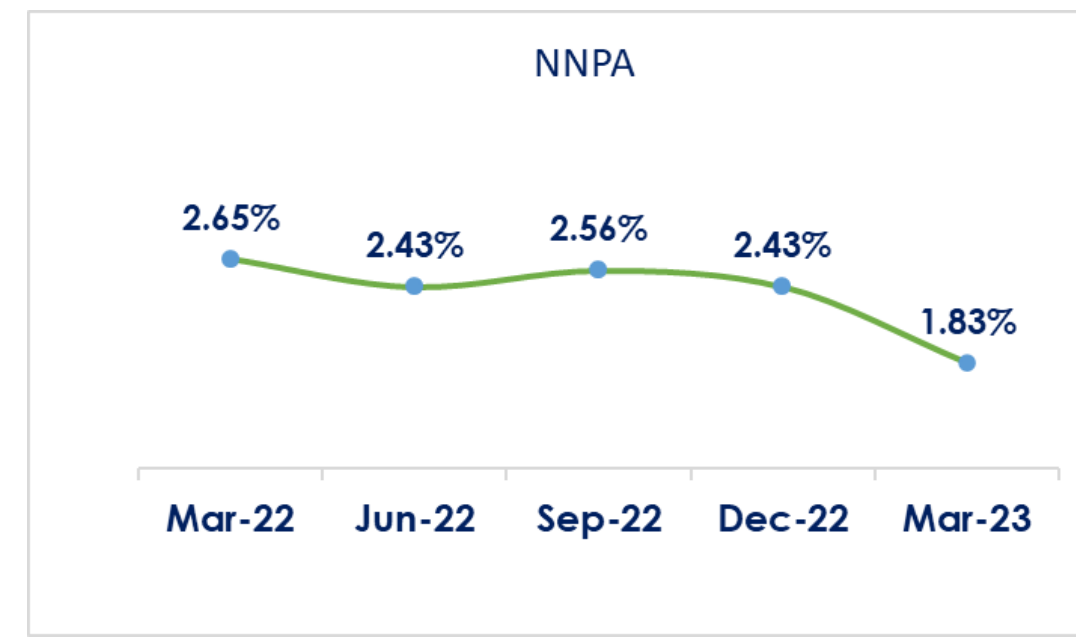
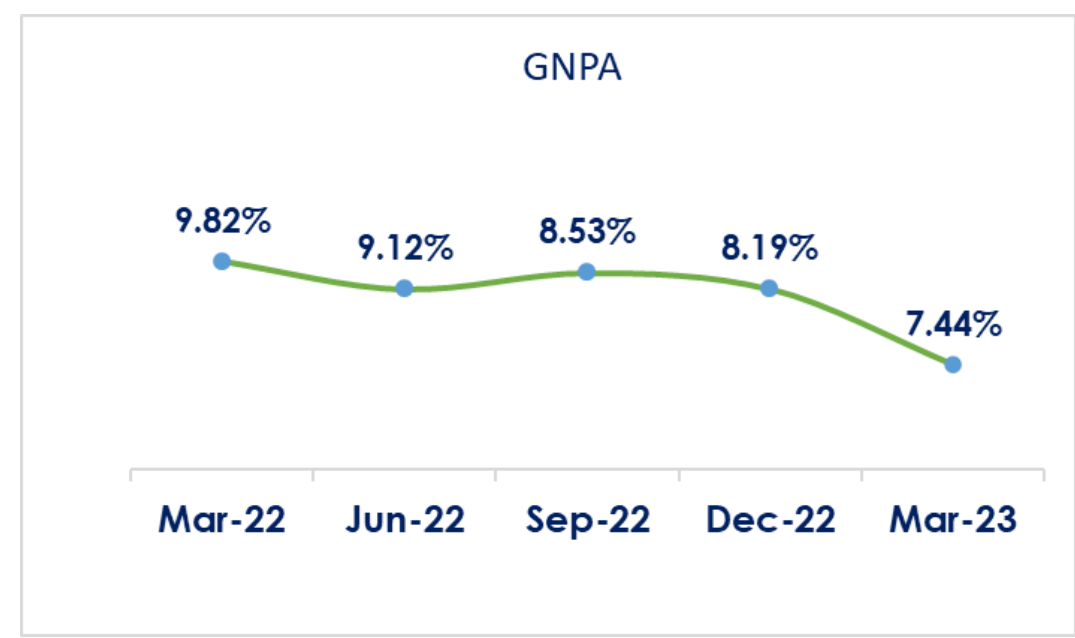




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(Rs. In Crores)

Segmental NPAs	Mar-22			Dec-22			Mar-23		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	36961	1292	3.49%	40838	1646	4.03%	42400	1802	4.25%
Agri	38577	3039	7.88%	42284	2961	7.00%	43988	2974	6.76%
MSME	29494	3411	11.56%	31783	3122	9.82%	34856	3193	9.16%
RAM	105032	7742	7.37%	114905	7730	6.73%	121244	7968	6.57%
Corporate	38170	5918	15.50%	45994	4911	10.68%	52425	4543	8.67%
Domestic Advance	143202	13659	9.54%	160900	12641	7.86%	173669	12512	7.20%
Overseas	12599	1639	13.01%	14150	1692	11.96%	15340	1560	10.17%
Total	155801	15299	9.82%	175050	14333	8.19%	189009	14072	7.44%



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Particulars	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Market Risk RWA	12491	10352	9058	8695	8208
Operational Risk RWA	13402	15066	15066	15066	15066
Credit Risk RWA	90176	96162	99060	100294	106706
Total RWA (A)	116069	121580	123184	124055	129981
CET 1	12428	14279	14921.13	15704	16736
CET 1%	10.71%	11.75%	12.11%	12.66%	12.88%
Tier 1	12428	14279	14921	15704	16736
Tier 1%	10.71%	11.75%	12.11%	12.66%	12.88%
Tier 2	3622	3697	3733	3109	4189
Tier 2%	3.12%	3.04%	3.03%	2.51%	3.22%
Total Capital (B)	16050	17976	18654	18813	20925
CRAR (B/A)	13.83%	14.79%	15.14%	15.16%	16.10%
Total RWA to Advance Ratio	74.50%	74.34%	71.32%	70.87%	68.77%
Credit RWA to Advance Ratio	57.88%	58.80%	57.36%	57.29%	56.46%

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MOVEMENT OF CRAR & RWAs



वसुधैव कुटुम्बकम्
ONE EARTH - ONE FAMILY - ONE FUTURE



आज़ादी का
अमृत महोत्सव

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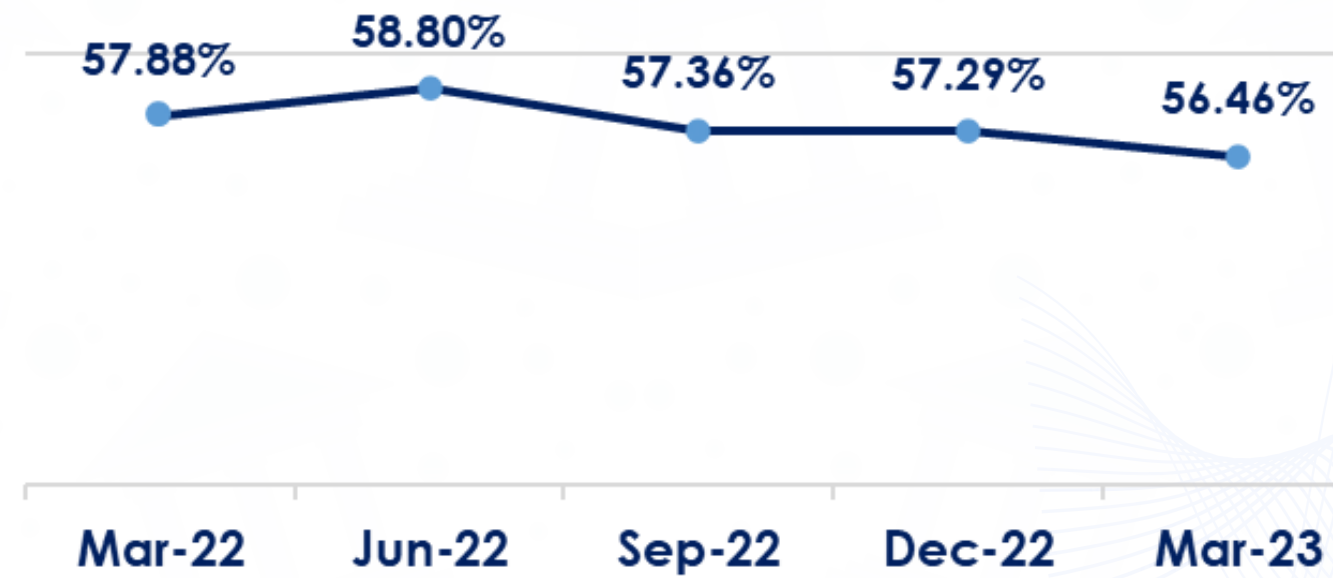
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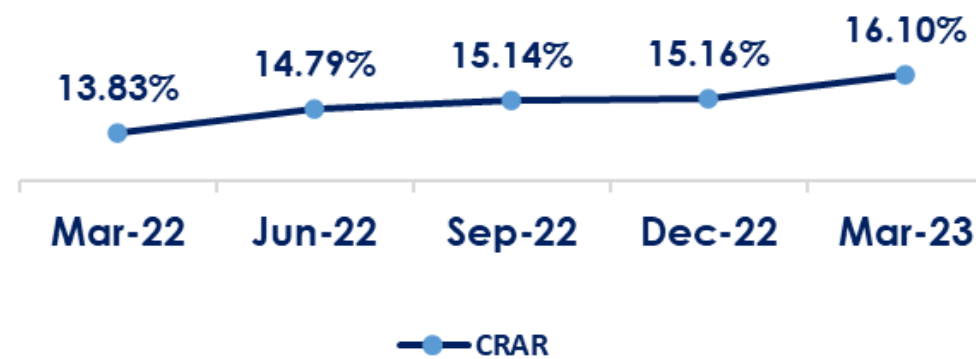
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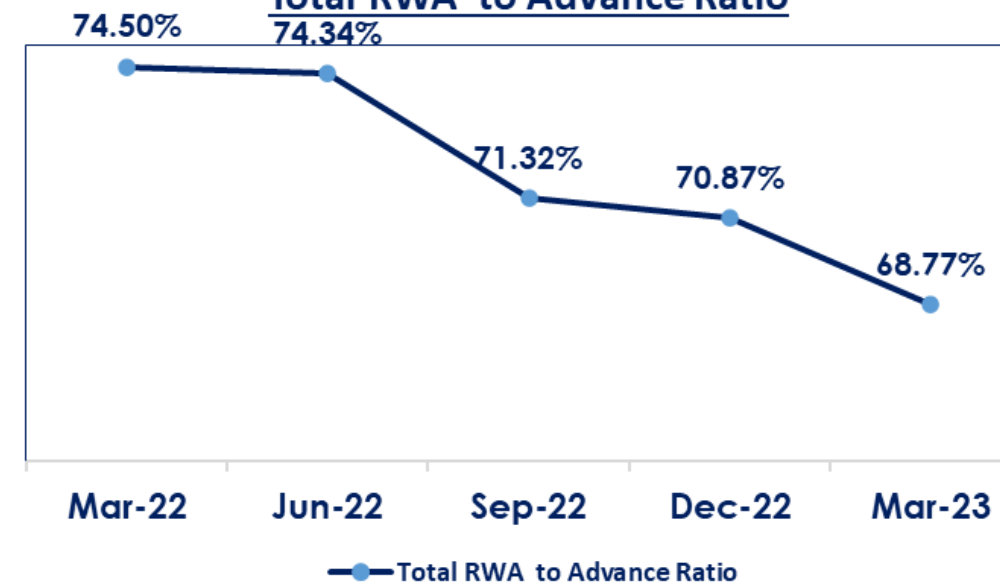
Credit RWA to Advance Ratio



CRAR-Q-o-Q Movement



Total RWA to Advance Ratio





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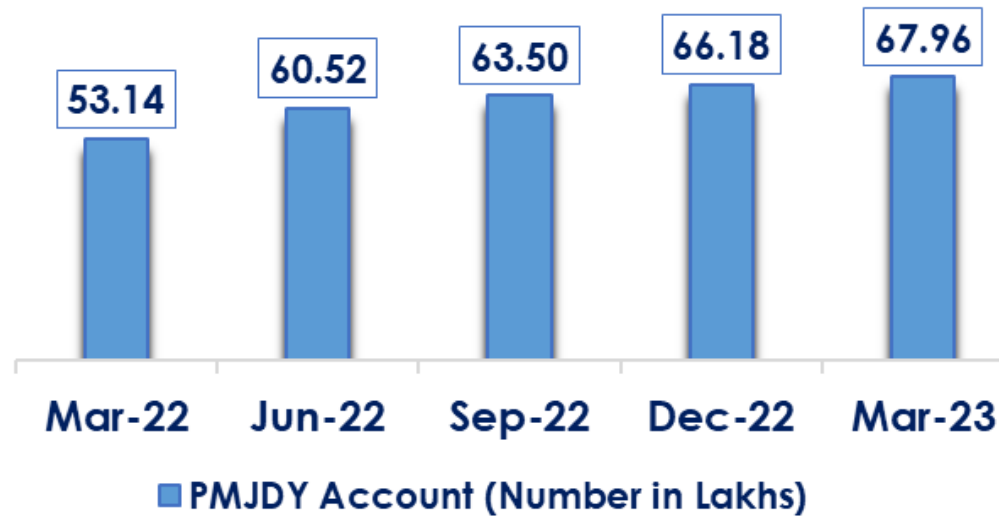
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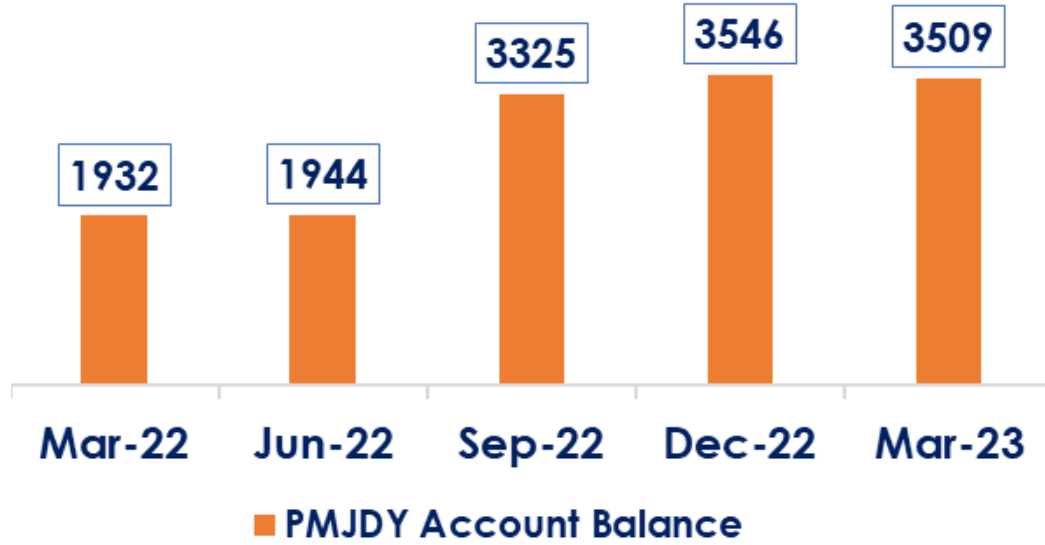
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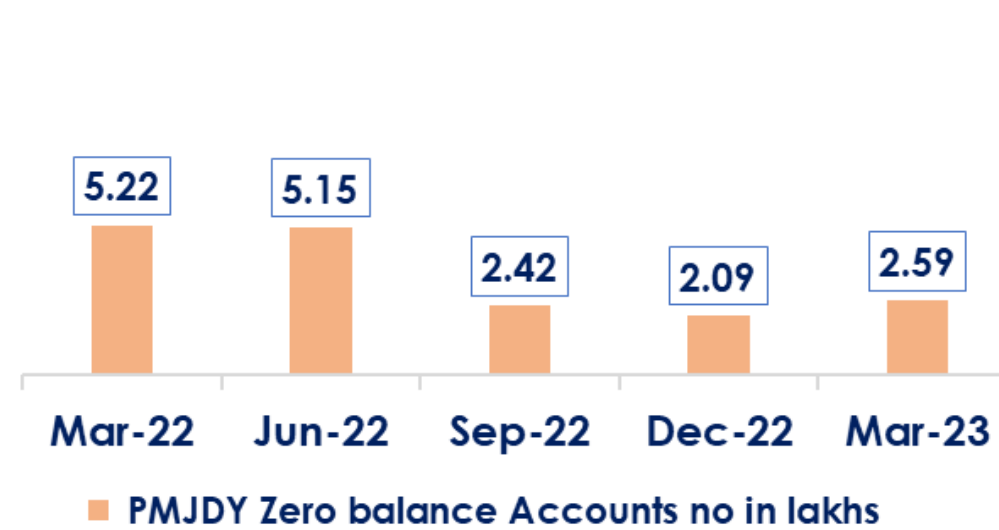
PMJDY Account (Number in Lakhs)



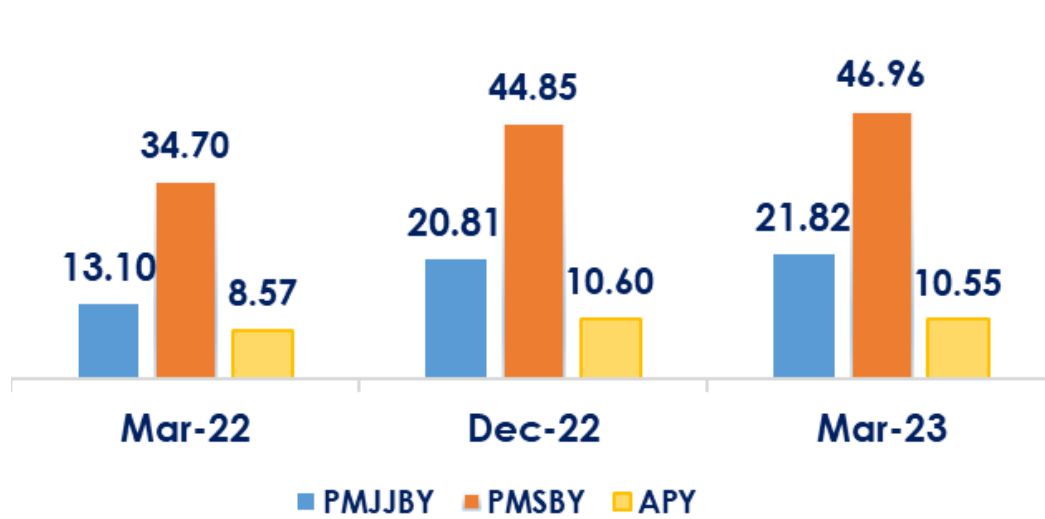
PMJDY Account Balance (in Crs)



PMJDY Zero balance Accounts No in Lakhs

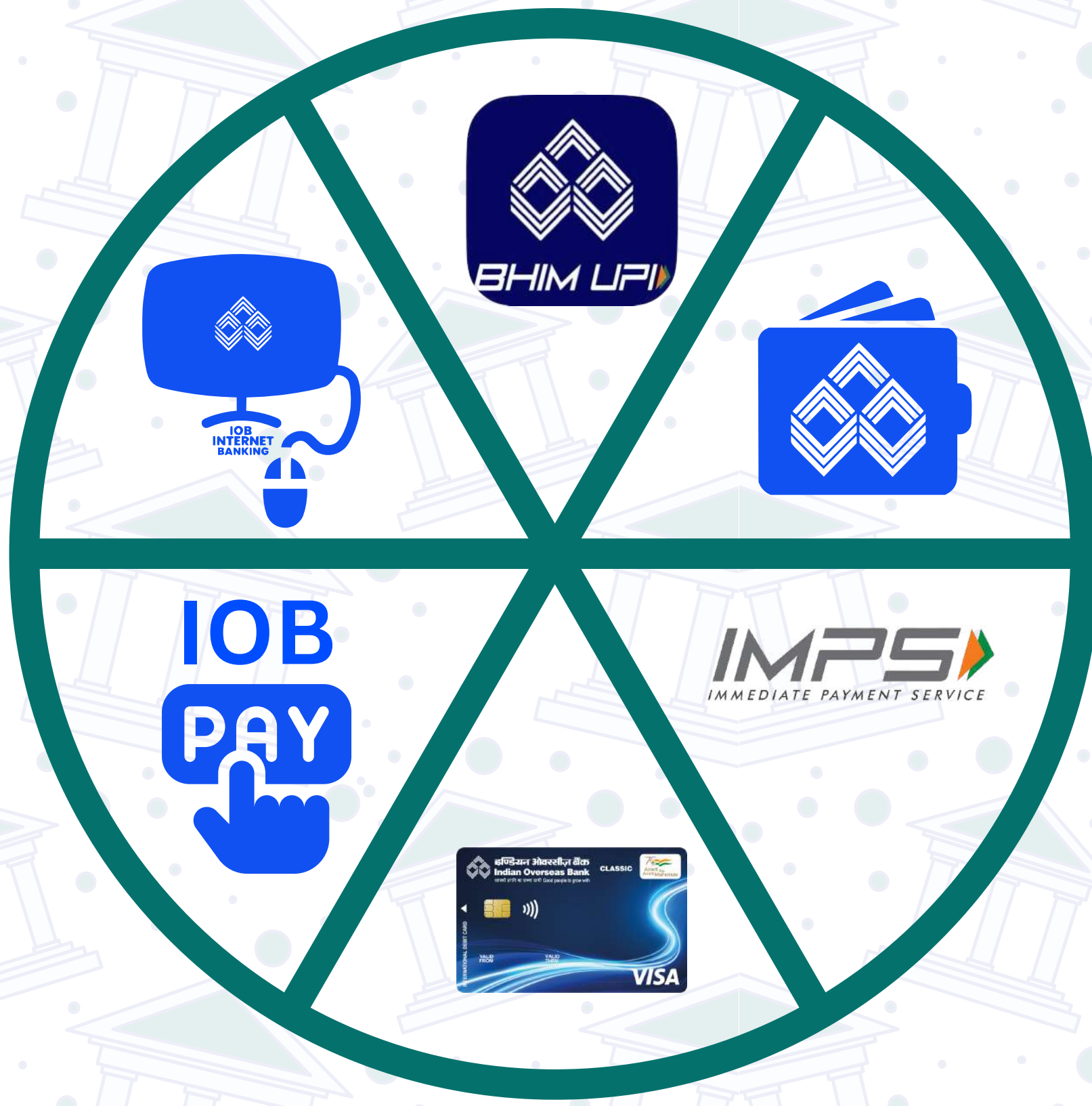


Jansuraksha Scheme (In Lakhs)





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Internet Banking

Anytime Anywhere Banking with a wide range of Banking functionalities

Mobile Banking

Mobile App which offers major banking functions at ease

IMPS

24*7 instant fund transfer to other banks through Internet Banking and Mobile Banking

IOB Pay

Payment Gateway to merchants towards payment of bills/fee

Bhim IOB UPI

Send and receive money 24*7

Debit Cards

Wide range of Debit and Credit Cards available for shopping and cash withdrawal



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB MOBILE BANKING APP



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SMS ALERTS FOR TRANSACTIONS
Customer will receive SMS alerts to their registered mobile numbers for all the transactions done from their IOB tag account

ONLINE RECHARGE
Customer may recharge their tag account online through Debit Card or Net Banking.



Scan QR to Register

AUTO RECHARGE

NO NEED TO CARRY CASH
Customer no need to worry about carrying cash for the toll payments.

WEB PORTAL FOR CUSTOMERS
Customer can access their statements by logging on the FASTag customer portal.



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CROSS BORDER REMITTANCE THROUGH BHIM IOB UPI

CROSS-BORDER REMITTANCE

SINGAPORE TO INDIA REMITTANCE IN REALTIME

SEND & RECEIVE
MONEY FROM SINGAPORE USING

INTERNET BANKING

BHIM IOB UPI



FOREIGN REMITTANCE AVAILABLE!

FEATURES AVAILABLE

- INSTANT MONEY TRANSFER THROUGH INTERNET BANKING TO SINGAPORE
- RECEIVE MONEY DIRECTLY IN ACCOUNT THROUGH BHIM IOB UPI APP
- TRANSPARENT CROSS-BORDER REMITTANCE
- REALTIME EXCHANGE RATE CALCULATION
- MAXIMUM LIMIT IS ₹ 60,000 IN DAY (EQUIVALENT TO AROUND SGD 1,000)



Available on the App Store

GET IT ON Google Play

ELECTRONIC BANK GAURANTEE

E-BG
Electronic Bank Guarantee

Here Begins Digital TRANSFORMATION

- ◆ 24X7 FACILITY
- ◆ PAPERLESS PROCESS
- ◆ E-STAMPING
- ◆ DIGITAL SIGNATURE
- ◆ SUPPORTS ISSUANCE, AMENDMENT, INVOCATION

Indian Overseas Bank Launches E-Bank Guarantee (e-BG) facility in collaboration with NeSL

T&C APPLY

For more info visit nearest IOB Branch

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ONLINE ACCOUNT OPENING THROUGH V-KYC

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Indian Overseas Bank
Digital Savings Bank Account



SCAN TO OPEN NOW

Enjoy instant banking services on the GO

- Paperless account opening through Video-KYC
- Open account in your preferred branch digitally
- Personalised Debit Card & Cheque Book at your doorstep
- Instant Internet Banking and Mobile Banking

Please be handy with:

- Original PAN Card
- Original Aadhaar Card
- Aadhaar Linked Mobile No
- White paper with black/blue pen for capturing signature during Video-KYC
- Ample light and clear background
- Stable network connection

Terms and Conditions

- I accept and confirm that I have read, understood and will abide by all the [Terms and Conditions](#) as applicable for opening and maintaining Digital Savings Bank Account with Indian Overseas Bank.
- I confirm that my current residential address is same as registered with Aadhaar.

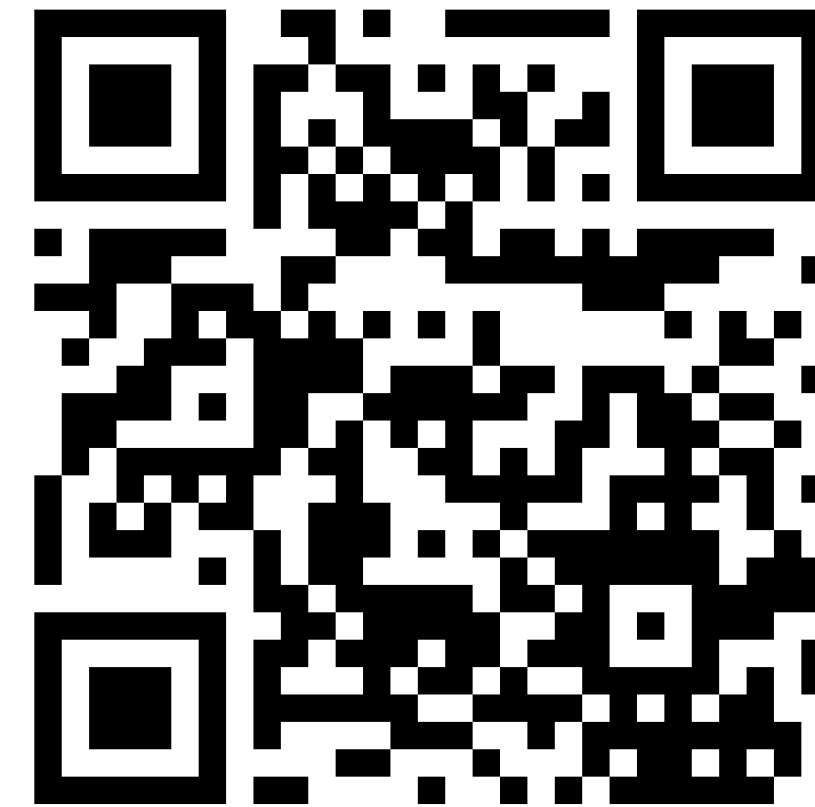
LET'S START





VARIOUS LOANS APPLY DIGITALLY

Loan Type	Product Feature	Document Check List	Apply
Pension Loan	Click here	Click here	Apply Now
Agri Transport Loan	Click here	Click here	Apply Now
Home Loan	Click here	Click here	Apply Now
Vehicle Loan	Click here	Click here	Apply Now
Personal Loan	Click here	Click here	Apply Now
Apply Loan Against Deposit	-	-	Apply Now
Apply Jewel Loan	-	-	Apply Now
KCC Loan	Click here	Click here	Apply Now
Loan Application Form for Agricultural Credit for PM-KISAN Beneficiaries	-	-	Application Form
SHG Loan	View	View	Apply Now



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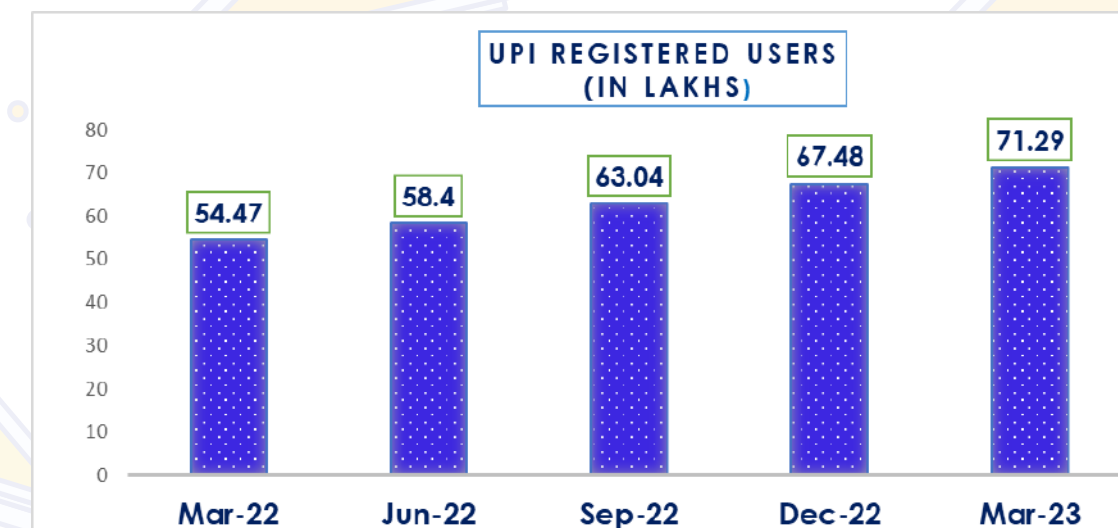
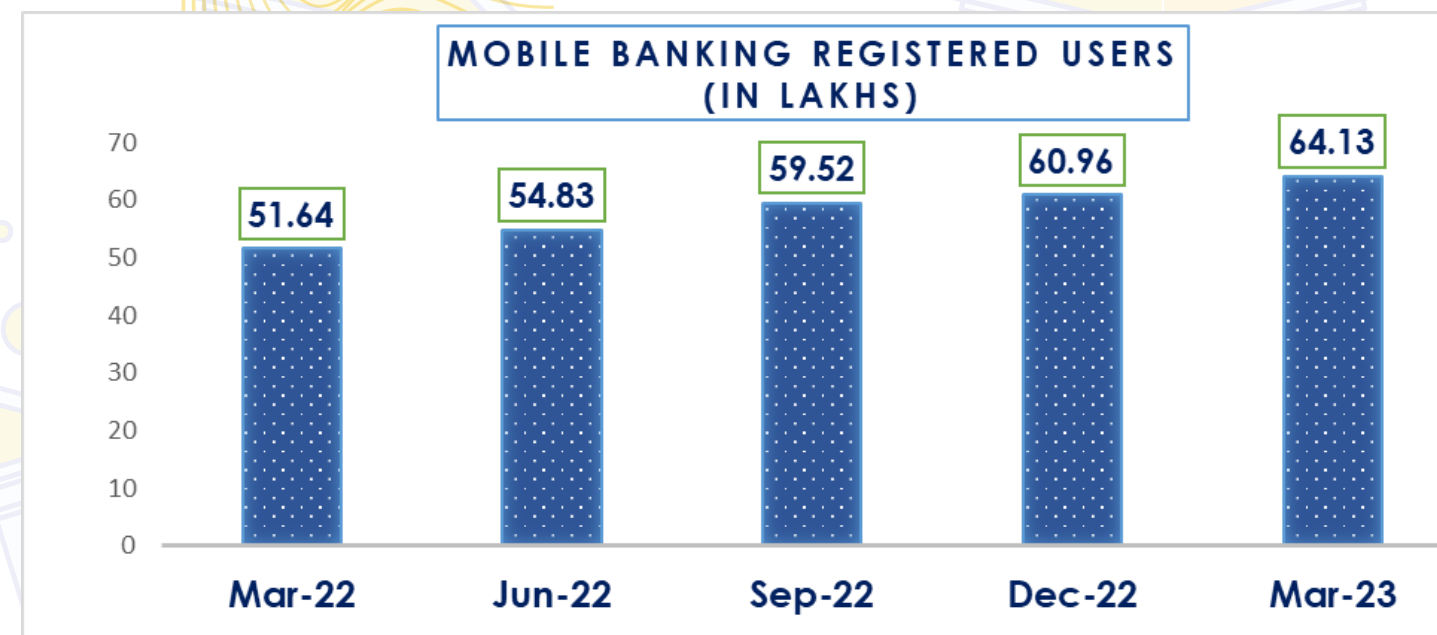
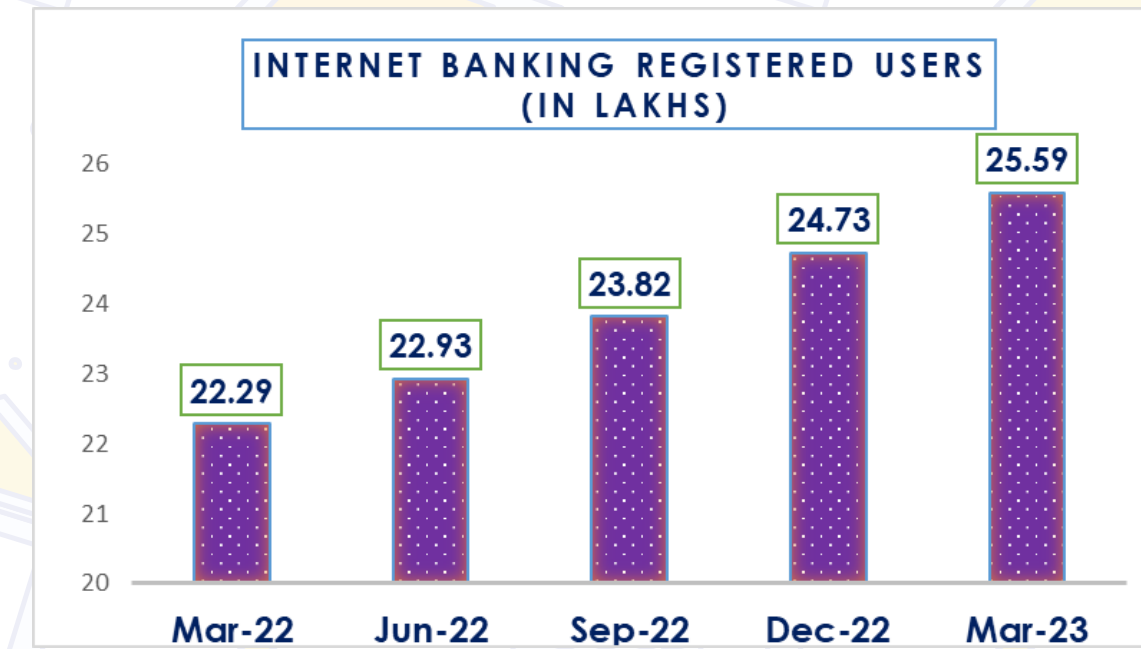
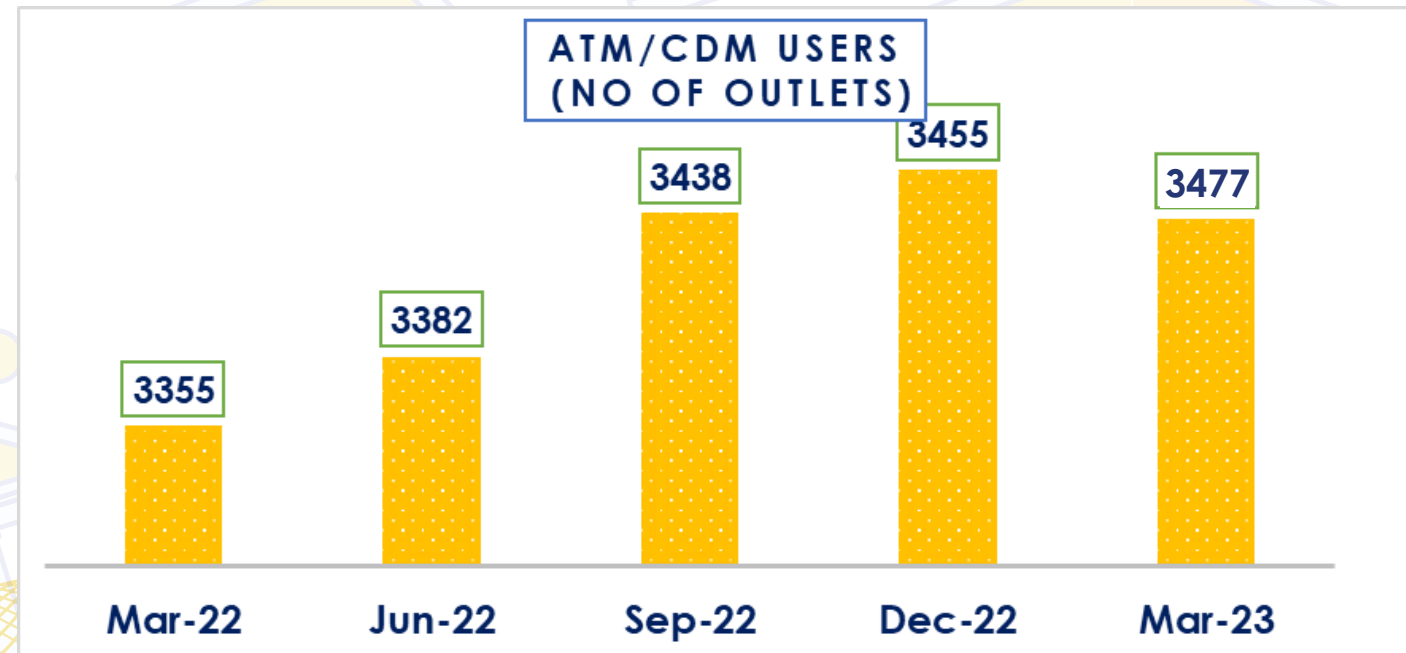
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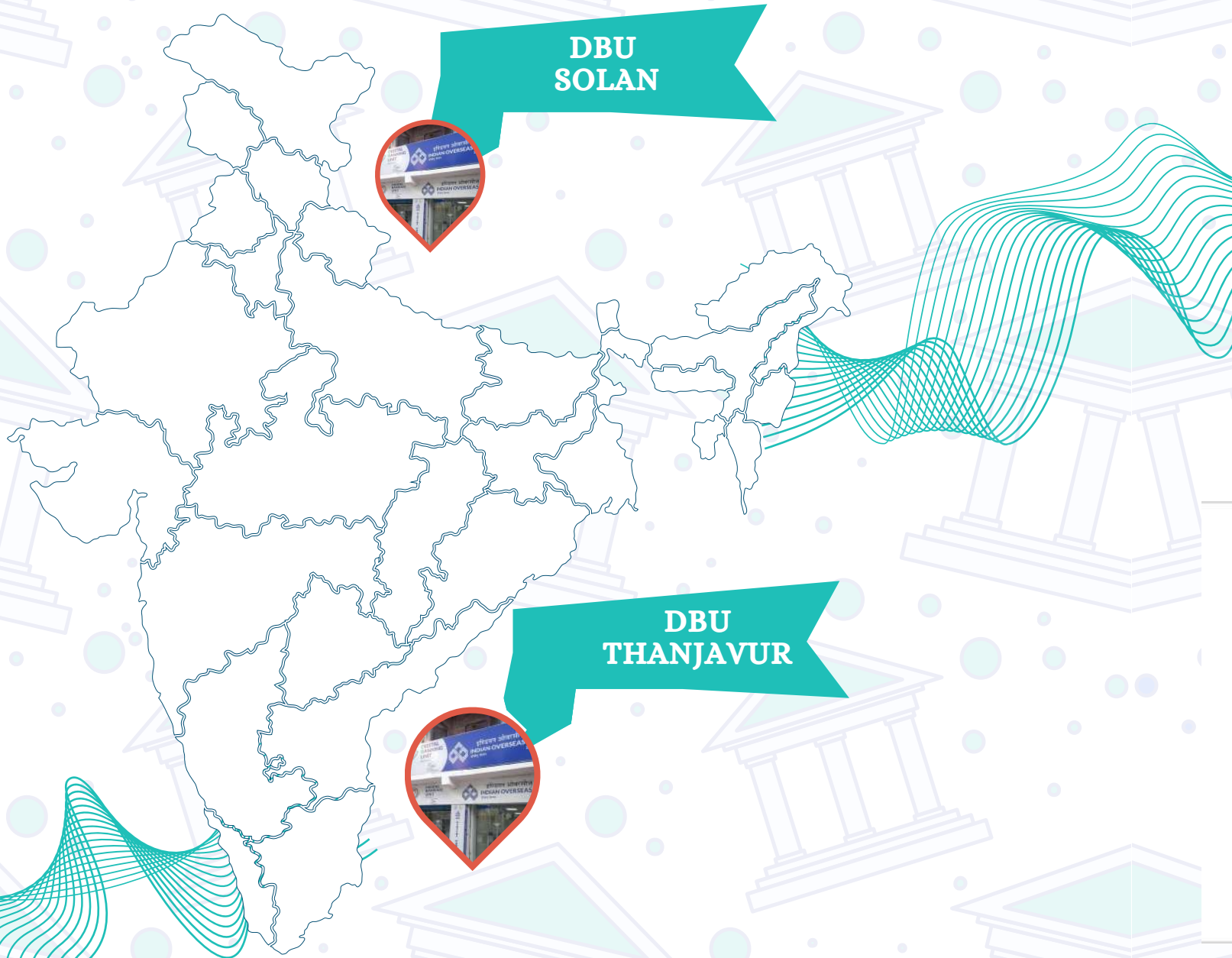




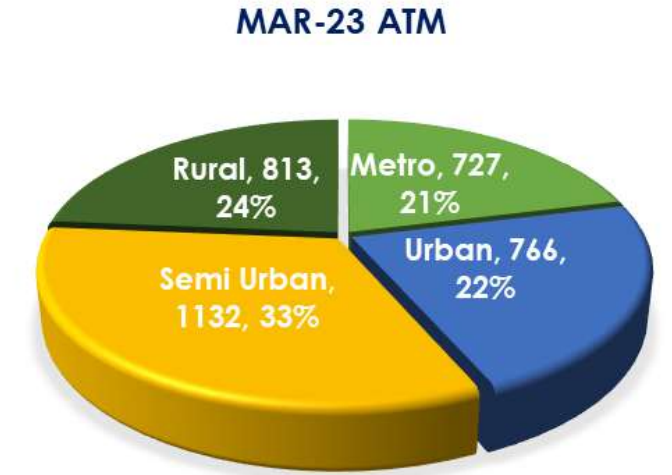
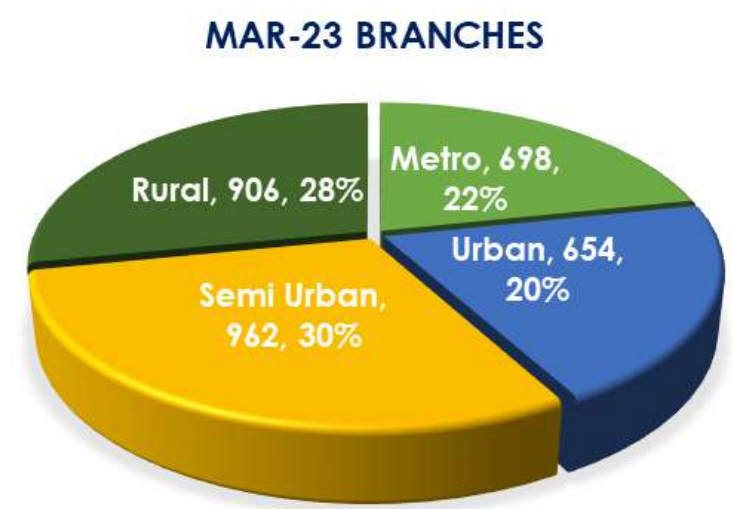
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**CUSTOMER TOUCH POINT
PAN INDIA AS ON 31.03.2023**

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Domestic Presence		Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Branches		3214	3214	3214	3220	3220
ATM		3355	3382	3438	3455	3477
BC		2659	2639	2228	2742	3190



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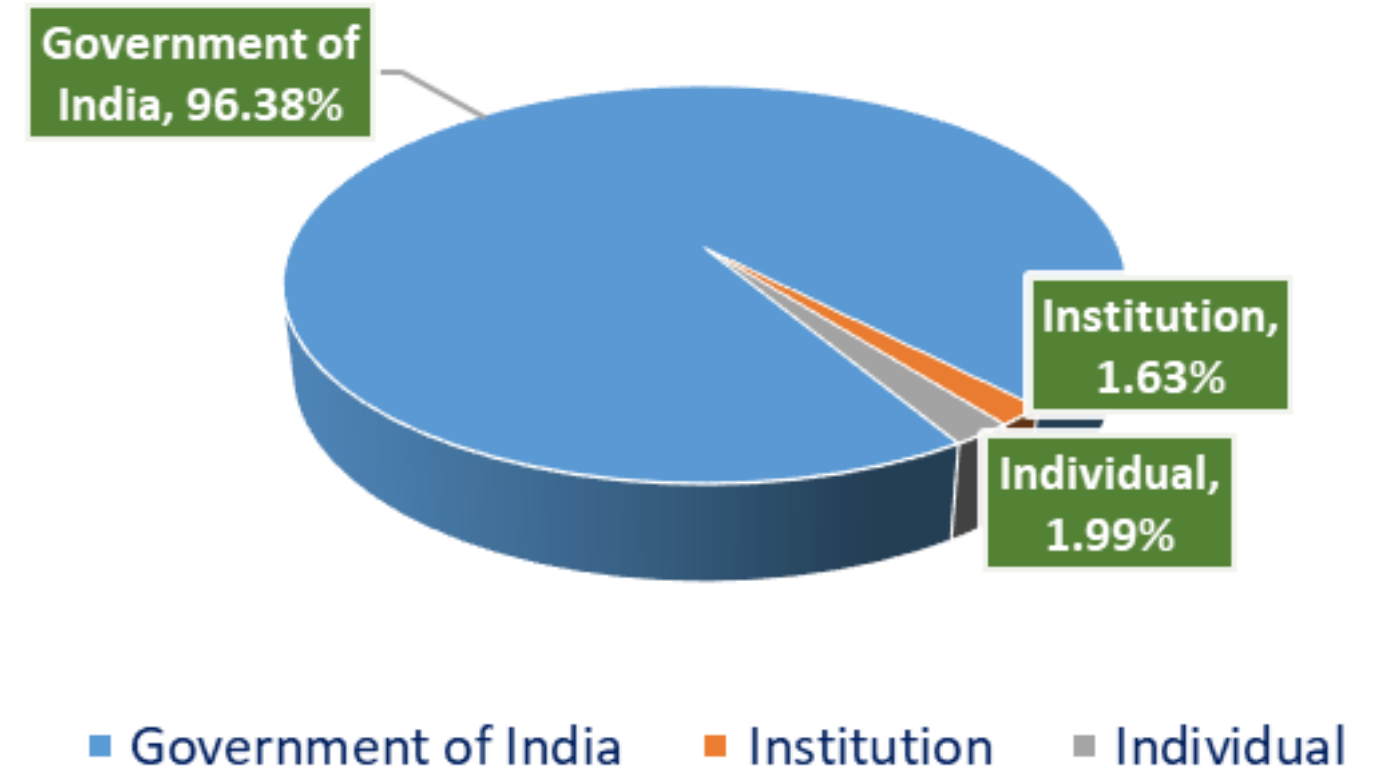
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Category of Shareholder	%share
Government of India	96.38%
FI/Banks	1.23%
Foreign Portfolio Investor (Corporate)	0.10%
Mutual Funds	0.11%
Insurance Companies	0.02%
Individual	1.62%
ESOP/ESOS/ESPS	0.28%
Bodies Corporate	0.15%
NRI	0.05%
HUF	0.04%
Clearing Members	0.02%

Shareholding Pattern-Mar-23





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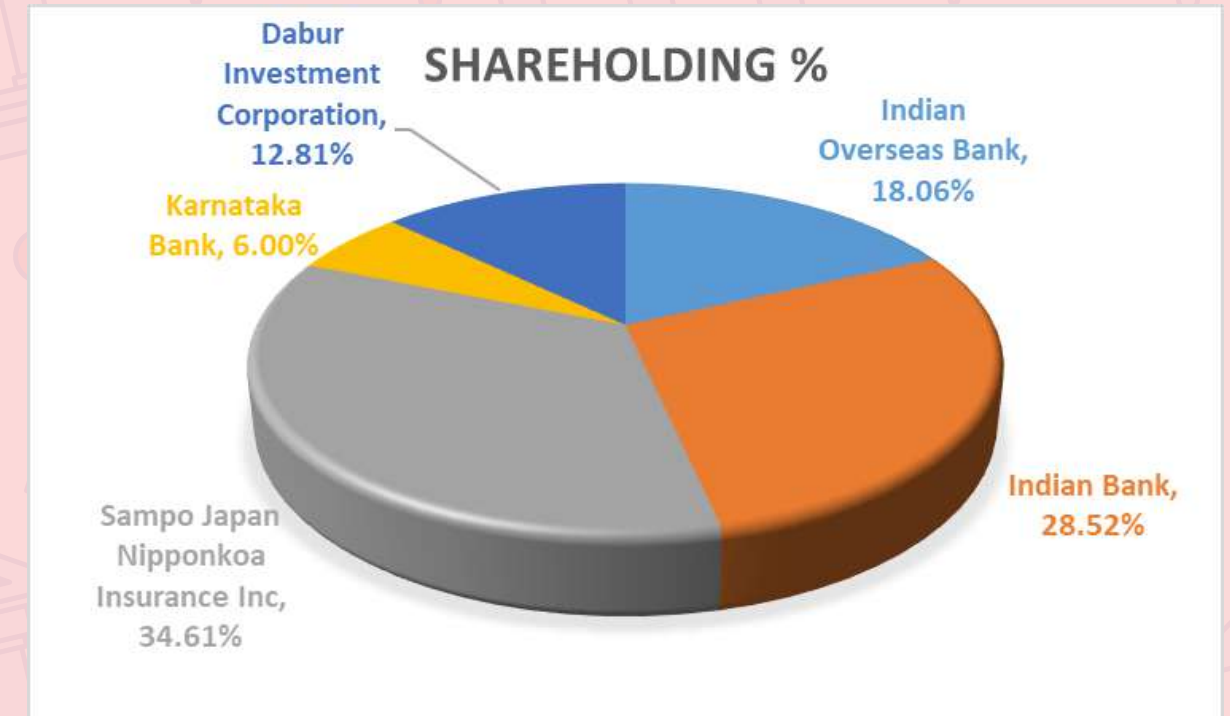
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IOB entered into Non Life Insurance Business with Universal Sompo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

Name of Entity	Shareholding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sampo Japan Nipponkoa Insurance Inc	34.61%
Karnataka Bank	6.00%
Dabur Investment Corporation	12.81%
Total	100%



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

Strategic Investment-Joint Venture

Indian Overseas Banak (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"





Summarised Balance sheet (Standalone)

(Rs. In lakhs)

Particular	As at 31.03.2023 (Audited)	As at 31.03.2022 (Audited)
Capital & Liabilities		
Capital	18,90,241	18,90,241
Reserve & Surplus	6,36,053	4,09,798
Deposits	2,60,88,329	2,62,15,892
Borrowings	20,80,377	3,07,064
Other Liabilities & Provisions	6,79,582	11,14,721
Total	3,13,74,582	2,99,37,716
Assets		
Cash & Balances with RBI	17,14,836	16,70,599
Balances with Banks and Money at Call and Short Notice	3,45,873	20,06,720
Investments	94,17,041	98,17,931
Advances	1,78,05,257	1,44,24,352
Fixed Assets	3,70,998	3,36,490
Other Assets	17,20,577	16,81,624
Total	3,13,74,582	2,99,37,716

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ENVIRONMENTAL

SOCIAL

GOVERNANCE



IOB SURYA FOR RENEWAL SOLAR ENERGY EQUIPMENT



IOB VEHICLE LOAN FOR E BIKE/CAR



PAPERLESS BANKING



CREDIT FACILITY TO WIND MILL

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S

SOCIAL

ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS IOB CREDIT SCHEME FOR WOMEN

THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST




FINANCIAL LITERACY CENTERS (SNEHA)

FRIENDLY WORK ENVIRONMENT



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EFFECTIVE CUSTOMER COMPLAINTS RESOLUTION

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- ESG INITIATIVES
- OVERSEAS FOOTPOINT



HONG KONG BRANCH



SINGAPORE BRANCH



COLOMBO BRANCH



BANGKOK BRANCH

PERFORMANCE ANALYSIS Q4-FY23



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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Indian Overseas Bank

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