



# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

## PERFORMANCE ANALYSIS Q2/H1 2021-22

27.10.2021



**PERFORMANCE HIGHLIGHTS**

**FINANCIAL PERFORMANCE**

**BUSINESS PERFORMANCE**

**NPA MANAGEMENT**

**CAPITAL ADEQUACY**

**FINANCIAL INCLUSION**

**DIGITAL INITIATIVES**

# PERFORMANCE HIGHLIGHTS

# PERFORMANCE HIGHLIGHTS Q2 2021-22

Rs in Crore



ROBUST RETAIL BUSINESS GROWTH		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	CASA	92436	101129	<b>106806</b>	15.55	5.61
	CASA %	40.26%	41.63%	<b>42.57%</b>	231 bps	94 bps
	RTD	123338	128818	<b>130151</b>	5.52	1.03
	HOME LOAN	15981	17854	<b>18665</b>	16.79	4.54
	JEWEL LOAN	21869	28899	<b>29482</b>	34.81	2.02
	RAM to Domestic Advances %	69.04%	73.45%	<b>71.82%</b>	278 bps	(163 bps)

SUSTAINABILITY IN PROFIT		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	Operating Profit	1346	1202	<b>1419</b>	5.43	18.10
	Net Profit	148	327	<b>376</b>	154.09	15.24
	NII	1561	1497	<b>1633</b>	4.59	9.11
	NIM	2.57%	2.34%	<b>2.51%</b>	(6 bps)	17 bps
Cost to Income Ratio	48.80%	53.57%	<b>48.46%</b>	(34 bps)	(511 bps)	

# PERFORMANCE HIGHLIGHTS Q2 2021-22

Rs in Crore



IMPROVING ASSET QUALITY		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	Gross NPA	17660	15952	<b>15666</b>	-11.29	-1.80
	Net NPA	5290	3998	<b>3741</b>	-29.28	-6.42
	GNPA%	13.04%	11.48%	<b>10.66%</b>	(238 bps)	(82 bps)
	NNPA%	4.30%	3.15%	<b>2.77%</b>	(153 bps)	(38 bps)

STRENGTHENING FINANCIAL INDICATORS		Sep-20	Jun-21	Sep-21	Y-o-Y(%)	Q-o-Q (%)
	PCR	89.36%	91.56%	<b>92.00%</b>	264 bps	44 bps
	Capital Adequacy	10.90%	15.48%	<b>15.41%</b>	451 bps	(7 bps)
	ROA	0.20%	0.46%	<b>0.53%</b>	33 bps	7 bps
	ROE	9.80%	14.57%	<b>13.22%</b>	365 bps	(112 bps)

# FINANCIAL PERFORMANCE

# FINANCIALS- AT A GLANCE



Rs. in Crore

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest Income	4363	4063	4254	8664	8318	4.71	-2.48	-4.00
Interest Expenses	2801	2567	2622	5691	5188	2.14	-6.41	-8.83
<b>Net Interest Income</b>	<b>1561</b>	<b>1497</b>	<b>1633</b>	<b>2974</b>	<b>3129</b>	<b>9.11</b>	<b>4.59</b>	<b>5.24</b>
Non Interest Income	1068	1092	1121	2000	2213	2.68	4.97	10.66
<b>Operating Income</b>	<b>2629</b>	<b>2588</b>	<b>2754</b>	<b>4973</b>	<b>5342</b>	<b>6.40</b>	<b>4.74</b>	<b>7.42</b>
Operating Expenses	1283	1387	1335	2533	2721	-3.74	4.02	7.43
<b>Operating Profit</b>	<b>1346</b>	<b>1202</b>	<b>1419</b>	<b>2440</b>	<b>2621</b>	<b>18.10</b>	<b>5.43</b>	<b>7.41</b>
Total Provisions	1198	875	1043	2172	1918	19.16	-12.95	-11.67
<b>Net Profit/Loss</b>	<b>148</b>	<b>327</b>	<b>376</b>	<b>269</b>	<b>703</b>	<b>15.24</b>	<b>154.09</b>	<b>161.52</b>

# TOTAL INCOME



Rs. in Crore

IOB

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest on Loans	2847	2614	2617	5629	5230	0.13	-8.09	-7.08
Interest on Investment	1437	1403	1401	2859	2804	-0.09	-2.49	-1.94
Other Interest Income	78	47	236	176	283	402.98	202.27	60.78
<b>Total Interest Income</b>	<b>4363</b>	<b>4063</b>	<b>4254</b>	<b>8664</b>	<b>8318</b>	<b>4.71</b>	<b>-2.48</b>	<b>-4.00</b>
Exchange & Commission	261	209	284	427	493	35.97	8.99	15.59
Profit on Sale of Investment	426	291	106	944	397	-63.54	-75.13	-57.99
Profit on Exchange	137	235	227	288	461	-3.36	65.77	60.32
All other Income	244	357	504	341	861	40.99	106.28	152.54
<b>Non Interest Income</b>	<b>1068</b>	<b>1092</b>	<b>1121</b>	<b>2000</b>	<b>2213</b>	<b>2.68</b>	<b>4.97</b>	<b>10.66</b>
<b>Total Income</b>	<b>5431</b>	<b>5155</b>	<b>5376</b>	<b>10664</b>	<b>10531</b>	<b>4.28</b>	<b>-1.01</b>	<b>-1.25</b>



# TOTAL EXPENSES



Rs. in Crore IOB

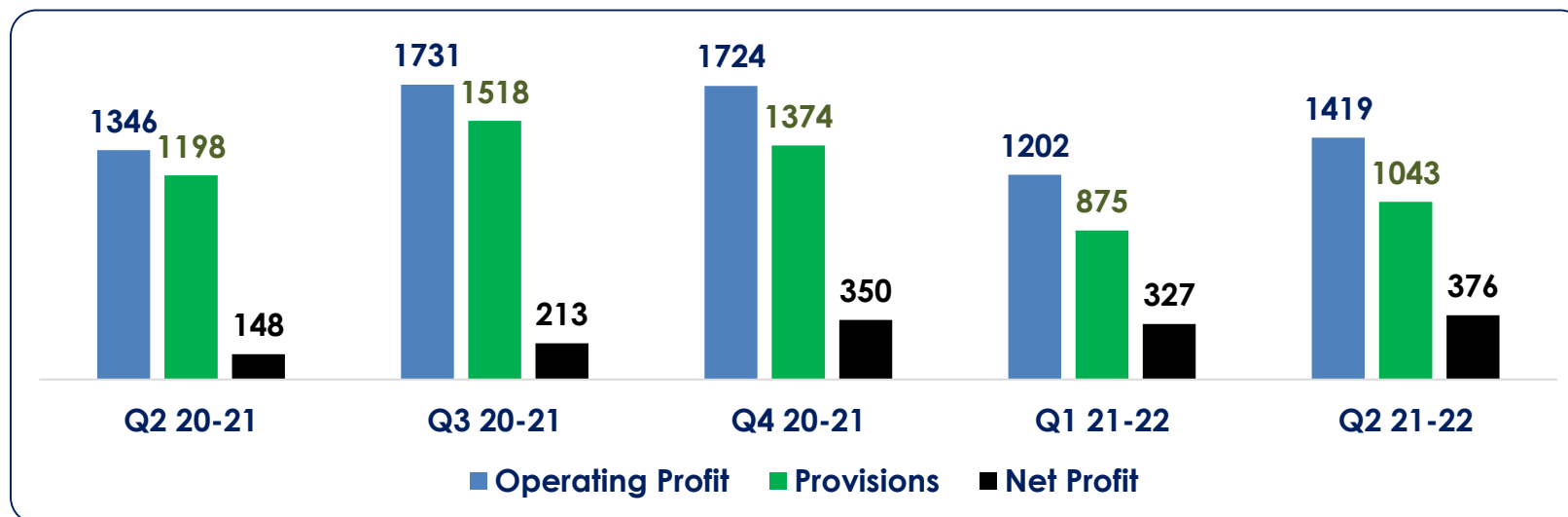
Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Interest on Deposits	2696	2520	2568	5471	5088	1.91	-4.73	-7.00
Interest on Borrowings	106	47	54	220	100	14.60	-49.38	-54.35
Other Interest paid	0	0	0	0	0	0.00	0.00	0.00
<b>Total Interest Expenses</b>	<b>2801</b>	<b>2567</b>	<b>2622</b>	<b>5691</b>	<b>5188</b>	<b>2.14</b>	<b>-6.41</b>	<b>-8.83</b>
Staff Expenses	803	939	847	1687	1786	-9.82	5.47	5.89
Other Expenses	480	447	488	846	935	9.02	1.59	10.50
<b>Operating Expenses</b>	<b>1283</b>	<b>1387</b>	<b>1335</b>	<b>2533</b>	<b>2721</b>	<b>-3.74</b>	<b>4.02</b>	<b>7.43</b>
<b>Total Expenses</b>	<b>4084</b>	<b>3953</b>	<b>3956</b>	<b>8224</b>	<b>7909</b>	<b>0.08</b>	<b>-3.14</b>	<b>-3.82</b>

# PROVISIONS & PROFIT



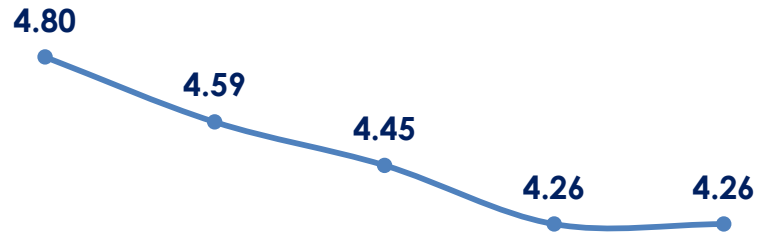
Rs. in Crore IOB

Particulars	Quarter Ended			Half Year Ended		Growth%		
	Q2 20-21	Q1 21-22	Q2 21-22	H1 FY20-21	H1 FY21-22	Q2 21-22 over Q1 21-22	Q2 21-22 over Q2 20-21	H1 FY21-22 over H1 FY20-21
Operating Profit	1346	1202	1419	2440	2621	18.10	5.43	7.41
<b>Provisions</b>	<b>1198</b>	<b>875</b>	<b>1043</b>	<b>2172</b>	<b>1918</b>	<b>19.16</b>	<b>-12.95</b>	<b>-11.67</b>
of which NPA Provisions	736	1010	885	1447	1895	-12.40	20.15	30.92
Other Provisions	462	-135	158	724	23	-217.14	-65.76	-96.81
<b>Net Profit/Loss</b>	<b>148</b>	<b>327</b>	<b>376</b>	<b>269</b>	<b>703</b>	<b>15.24</b>	<b>154.09</b>	<b>161.52</b>



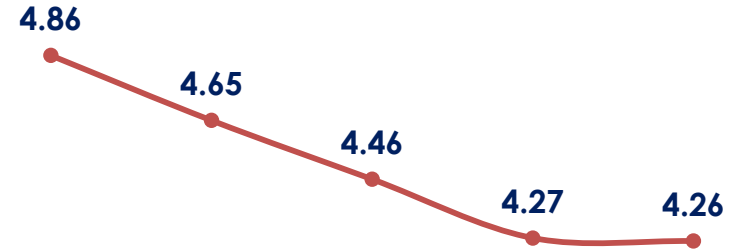
# PERFORMANCE RATIOS- QUARTERLY

### Cost of Deposits



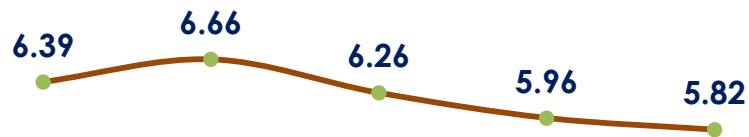
Sep-20    Dec-20    Mar-21    Jun-21    Sep-21

### Cost of Funds



Sep-20    Dec-20    Mar-21    Jun-21    Sep-21

### Yield on Investment



Sep-20    Dec-20    Mar-21    Jun-21    Sep-21

### Yield on Advances

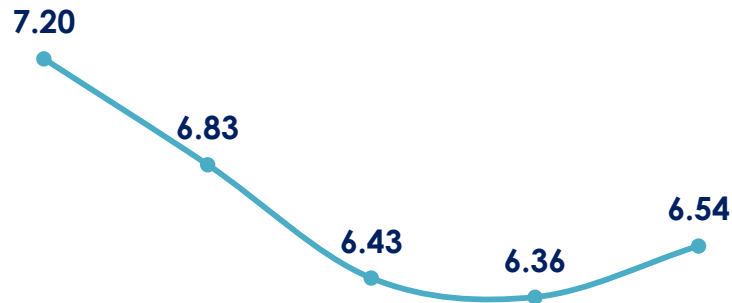


Sep-20    Dec-20    Mar-21    Jun-21    Sep-21

# PERFORMANCE RATIOS- QUARTERLY

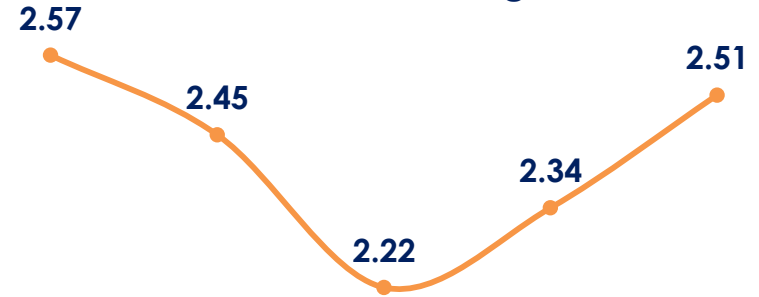


### Yield on Funds



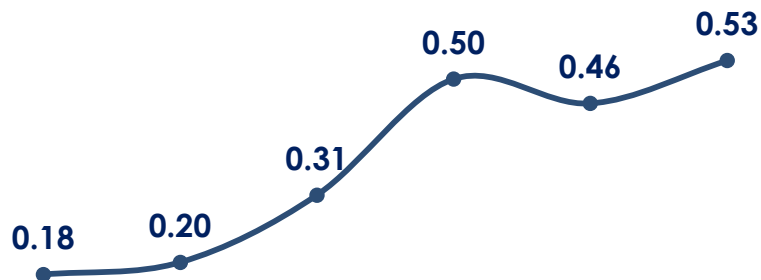
Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

### Net Interest Margin



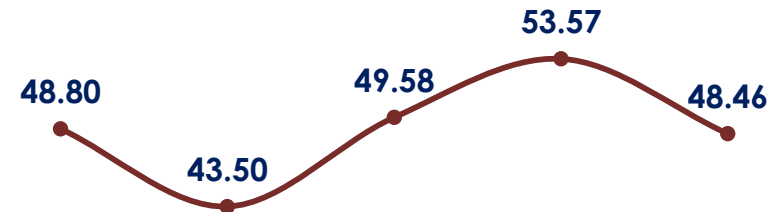
Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

### Return on Assets



Jun-20 Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

### Cost to Income



Sep-20 Dec-20 Mar-21 Jun-21 Sep-21

# VALUATIONS



Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
*Return on Equity (%)	9.80	13.62	21.33	14.57	13.22
*Basic & Diluted Earning per Share	0.09	0.13	0.21	0.19	0.20
*Price Earning Ratio	102.08	82.62	75.19	147.90	114.25
Book value per share (in Rs)	3.73	3.87	4.11	4.11	6.13
Price/Book value (in Rs)	2.46	2.76	3.89	6.83	3.71
Adjusted Book value (in Rs)	0.52	1.50	1.32	1.68	4.15
Price/Adjusted Book value (in Rs)	17.85	7.15	12.09	16.74	5.48

\*Quarterly

# BUSINESS PERFORMANCE

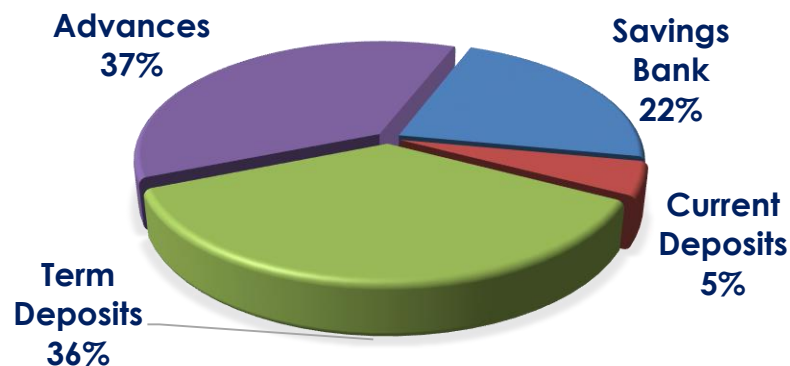
# BUSINESS PERFORMANCE- GLOBAL

Rs. in Crore

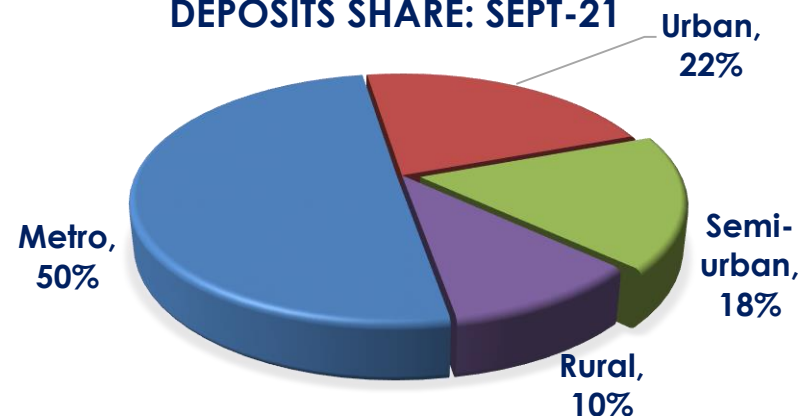


Particulars	Sep-20	Jun-21	Sep-21	Q-o-Q(%)	Y-o-Y(%)
<b>CASA</b>	<b>92436</b>	<b>101129</b>	<b>106806</b>	<b>5.61%</b>	<b>15.55%</b>
a)Retail Term Deposits	123338	128818	130151	1.03%	5.52%
b)Bulk Deposits	10523	9976	10903	9.29%	3.61%
c)Overseas Term Deposits	3310	3017	3031	0.45%	-8.43%
<b>Term Deposits (a+b+c)</b>	<b>137171</b>	<b>141812</b>	<b>144085</b>	<b>1.60%</b>	<b>5.04%</b>
<b>Total Deposits</b>	<b>229607</b>	<b>242941</b>	<b>250891</b>	<b>3.27%</b>	<b>9.27%</b>
<b>Advances</b>	<b>135469</b>	<b>138944</b>	<b>146940</b>	<b>5.76%</b>	<b>8.47%</b>
<b>Business Mix</b>	<b>365077</b>	<b>381885</b>	<b>397831</b>	<b>4.18%</b>	<b>8.97%</b>
<b>CASA%</b>	<b>40.26%</b>	<b>41.63%</b>	<b>42.57%</b>	<b>94 bps</b>	<b>231 bps</b>
<b>CD Ratio%</b>	<b>59.00%</b>	<b>57.19%</b>	<b>58.57%</b>	<b>137 bps</b>	<b>(43 bps)</b>

**BUSINESS SHARE: SEPT-21**



**DEPOSITS SHARE: SEPT-21**



# DEPOSITS COMPOSITION



Rs. in Crore

IOB

Parameters	Sept-20	Jun-21	Sep-21	Q-o-Q variation		Y-oY variation	
				Amount	%	Amount	%
<b>Domestic-Deposits</b>							
Savings Bank	78758	86597	87866	1269	1.47%	9108	11.56%
Current Account	12628	13356	17578	4222	31.61%	4950	39.20%
<b>CASA</b>	<b>91386</b>	<b>99953</b>	<b>105444</b>	<b>5491</b>	<b>5.49%</b>	<b>14058</b>	<b>15.38%</b>
Term Deposits (TD)	133861	138794	141054	2260	1.63%	7193	5.37%
<b>Deposits</b>	<b>225247</b>	<b>238747</b>	<b>246498</b>	<b>7751</b>	<b>3.25%</b>	<b>21251</b>	<b>9.43%</b>
<b>CASA%</b>	<b>40.57%</b>	<b>41.87%</b>	<b>42.78%</b>	<b>91 bps</b>		<b>221 bps</b>	
<b>Overseas- Deposits</b>							
Savings Bank	263	221	231	10	4.52%	-32	-12.17%
Current Account	788	955	1131	176	18.43%	343	43.53%
<b>CASA</b>	<b>1051</b>	<b>1176</b>	<b>1362</b>	<b>186</b>	<b>15.82%</b>	<b>311</b>	<b>29.59%</b>
Term Deposits	3310	3017	3031	14	0.46%	-279	-8.43%
<b>Global Deposits</b>							
CASA	92437	101129	106806	5677	5.61%	14369	15.54%
Term Deposits	137171	141811	144085	2274	1.60%	6914	5.04%
<b>Deposits</b>	<b>229608</b>	<b>242940</b>	<b>250891</b>	<b>7951</b>	<b>3.27%</b>	<b>21283</b>	<b>9.27%</b>
<b>CASA%</b>	<b>40.26%</b>	<b>41.63%</b>	<b>42.57%</b>	<b>94 bps</b>		<b>231 bps</b>	



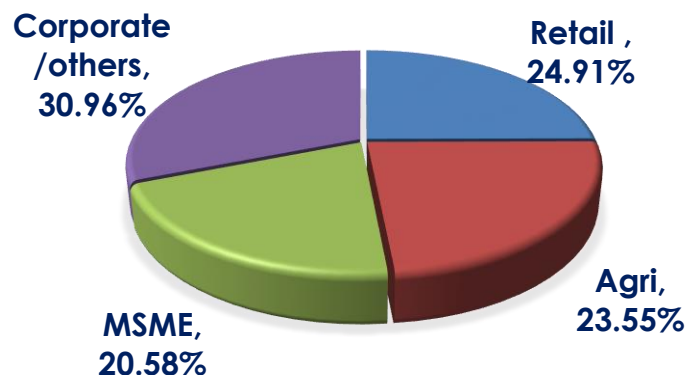
# RISK SPREAD- ASSETS



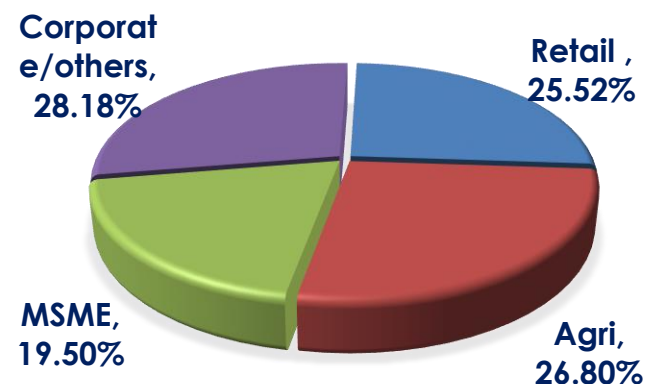
Rs. in Crore

## Domestic Share of Advances

SEPT-20



SEPT-21



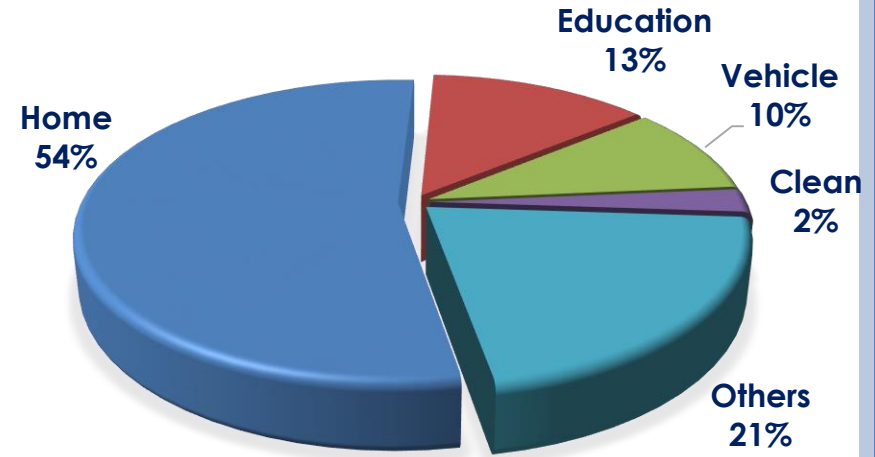
Parameters	Sep-20	Jun-21	Sep-21	Q-o-Q variation		Y-oY variation	
				Amount	%	Amount	%
Retail	31775	33577	34833	1256	3.74%	3058	9.62%
Agri	30036	35673	36589	916	2.57%	6553	21.82%
MSME	26245	25545	26621	1076	4.21%	376	1.43%
Corporate/others	39495	34258	38464	4206	12.28%	-1032	-2.61%
<b>Domestic Advances</b>	<b>127551</b>	<b>129053</b>	<b>136507</b>	<b>7454</b>	<b>5.78%</b>	<b>8955</b>	<b>7.02%</b>
Overseas	7918	9891	10433	542	5.48%	2515	31.76%
<b>Global Advances</b>	<b>135469</b>	<b>138944</b>	<b>146940</b>	<b>7996</b>	<b>5.75%</b>	<b>11470</b>	<b>8.47%</b>
<b>RAM to Domestic Adv (%)</b>	<b>69.04%</b>	<b>73.45%</b>	<b>71.82%</b>	<b>(163 bps)</b>		<b>279 bps</b>	

# RETAIL PERFORMANCE

Rs. in Crore

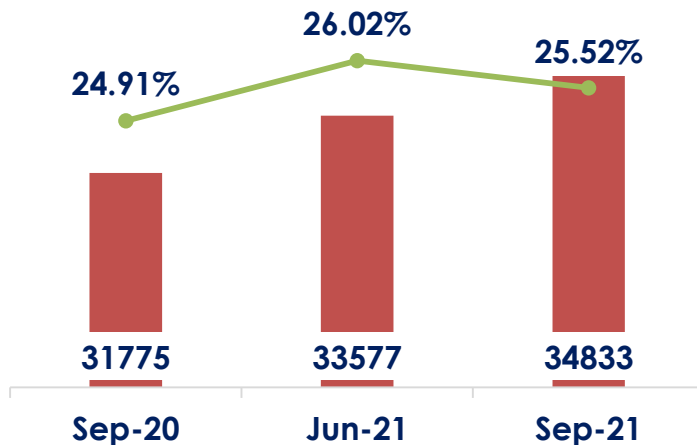


Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Sep-20	127551	31775	24.91%
Jun-21	129053	33577	26.02%
Sep-21	<b>136507</b>	<b>34833</b>	<b>25.52%</b>



RETAIL BREAK UP: Sept-21

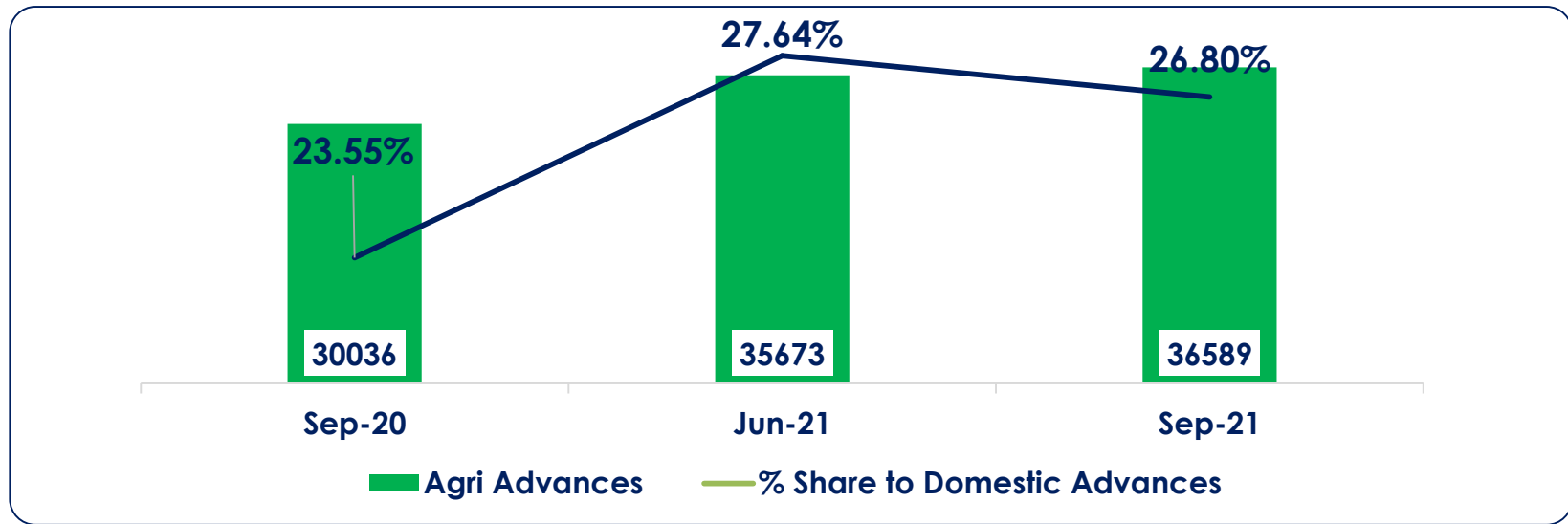
## Share of Retail Advances to Domestic Advances



Retail Scheme	Sep-20	Jun-21	Sep-21
Home	15981	17854	18665
Education	4700	4568	4611
Vehicle	3050	3249	3319
Clean	940	855	869
Others	7104	7050	7369
<b>Total Retail</b>	<b>31775</b>	<b>33577</b>	<b>34833</b>

# AGRICULTURE ADVANCE PERFORMANCE

Rs. in Crore

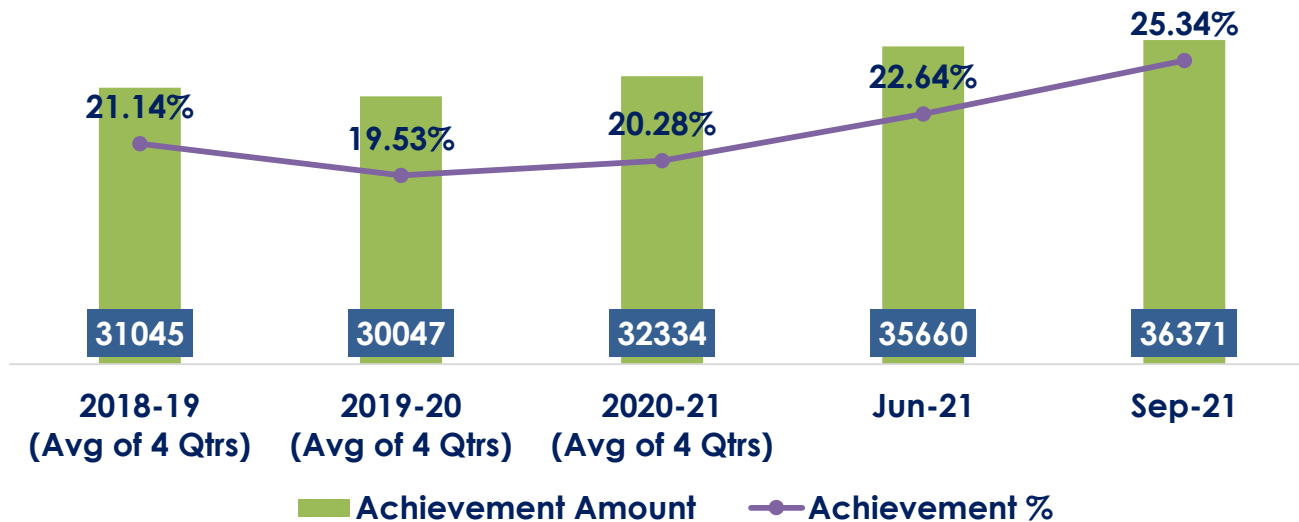


Period	Domestic Advances	Agri Advances	% Share to Domestic Advances	Agri Advance (Including RIDF & IBPC)
Sep-20	127551	30036	23.55%	31476
Jun-21	129053	35673	27.64%	36971
Sep-21	<b>136507</b>	<b>36589</b>	<b>26.80%</b>	<b>37822</b>

Agriculture advances recorded a **Y-o-Y** growth of **21.82%**

# AGRI ADVANCES – PRIORITY SECTOR

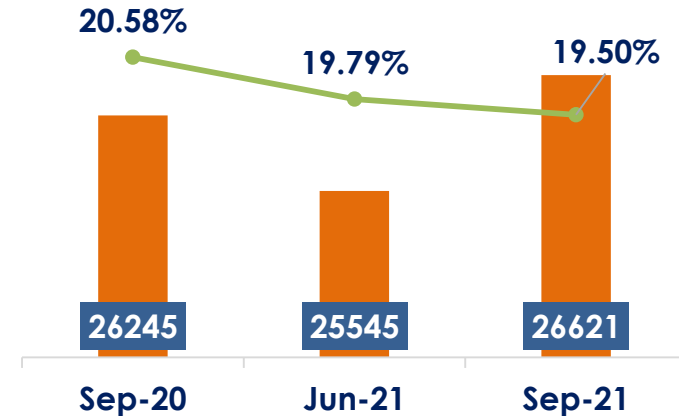
Rs. in Crore



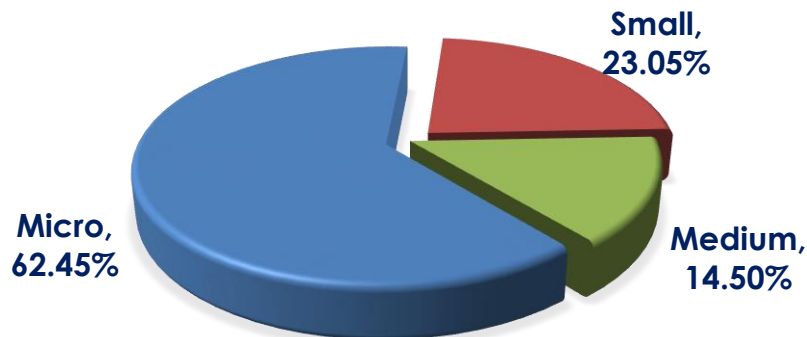
Financial Year	ANBC	Target (18% of ANBC)	Achievement	
			Amount	%
2018-19 (Avg of 4 Qtrs)	146878	26438	31045	21.14%
2019-20 (Avg of 4 Qtrs)	153880	27698	30047	19.53%
2020-21 (Avg of 4 Qtrs)	159442	28699	32334	20.28%
Jun-21	157524	28354	35660	22.64%
Sep-21	143511	25832	36371	25.34%

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Sep-20	127551	26245	20.58%
Jun-21	129053	25545	19.79%
Sep-21	<b>136507</b>	<b>26621</b>	<b>19.50%</b>

MSME Advances share to Domestic Advances



SHARE OF MSME CREDIT AS ON 30.09.2021



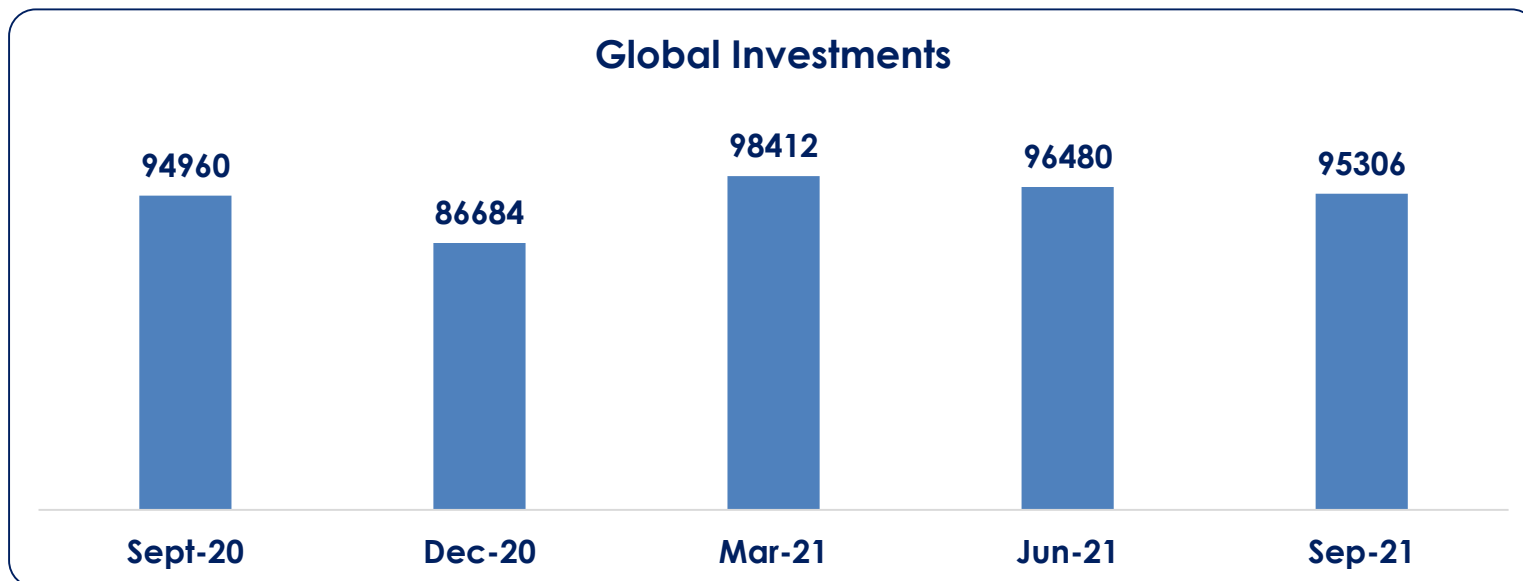
Category	Sep-20	Jun-21	Sep-21
Micro	12271	16007	16624
Small	11078	5925	6136
Medium	2896	3613	3859
<b>Total</b>	<b>26245</b>	<b>25545</b>	<b>26621</b>

# INVESTMENTS

Rs. in Crore



## Global Investments



Parameters	Sept-20	Dec-20	Mar-21	Jun-21	Sep-21
<b>Domestic Investments</b>	<b>91497</b>	<b>83001</b>	<b>94686</b>	<b>92580</b>	<b>91211</b>
SLR	63932	55562	63421	61669	60288
Non SLR	27565	27439	31265	30911	30923
Held to Maturity	64038	64408	72184	73897	74067
Available for Sale	26284	18593	22502	18683	17144
Held for Trading	1175	0	0	0	0
<b>Investment by Overseas Branches</b>	<b>3463</b>	<b>3683</b>	<b>3726</b>	<b>3901</b>	<b>4095</b>
<b>Global Investments</b>	<b>94960</b>	<b>86684</b>	<b>98412</b>	<b>96480</b>	<b>95306</b>

# NPA MANAGEMENT

# NPA MANAGEMENT

Rs. in Crore



Details	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
<b>i) Opening Gross NPAs</b>	18291	17660	16753	16323	15952
a. Cash Recoveries	325	248	490	412	325
b. Upgradation	87	157	166	356	282
c. Write-Offs	58	252	2524	793	1155
d. Sale to ARCs	0	255	168	23	28
e. Other Reductions	34	21	0	31	8
<b>ii) Total Reductions (a+b+c+d+e)</b>	<b>504</b>	<b>933</b>	<b>3349</b>	<b>1616</b>	<b>1798</b>
iii) Fresh Slippages to NPA category	292	295	2841	1159	1449
iv) Other Debits	-419	-267	78	86	63
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>17660</b>	<b>16753</b>	<b>16323</b>	<b>15952</b>	<b>15666</b>
<b>Gross NPA (%)</b>	<b>13.04%</b>	<b>12.19%</b>	<b>11.69%</b>	<b>11.48%</b>	<b>10.66%</b>
Net NPAs (Absolute)	5290	3905	4578	3998	3741
<b>Net NPA (%)</b>	<b>4.30%</b>	<b>3.13%</b>	<b>3.58%</b>	<b>3.15%</b>	<b>2.77%</b>
<b>Provision Coverage Ratio</b>	<b>89.36%</b>	<b>91.91%</b>	<b>90.34%</b>	<b>91.56%</b>	<b>92.00%</b>



# SEGMENTAL NPAs

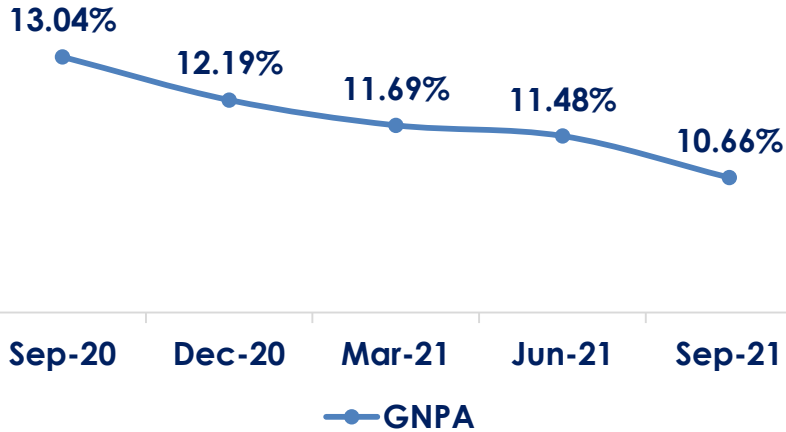
Rs. in Crore



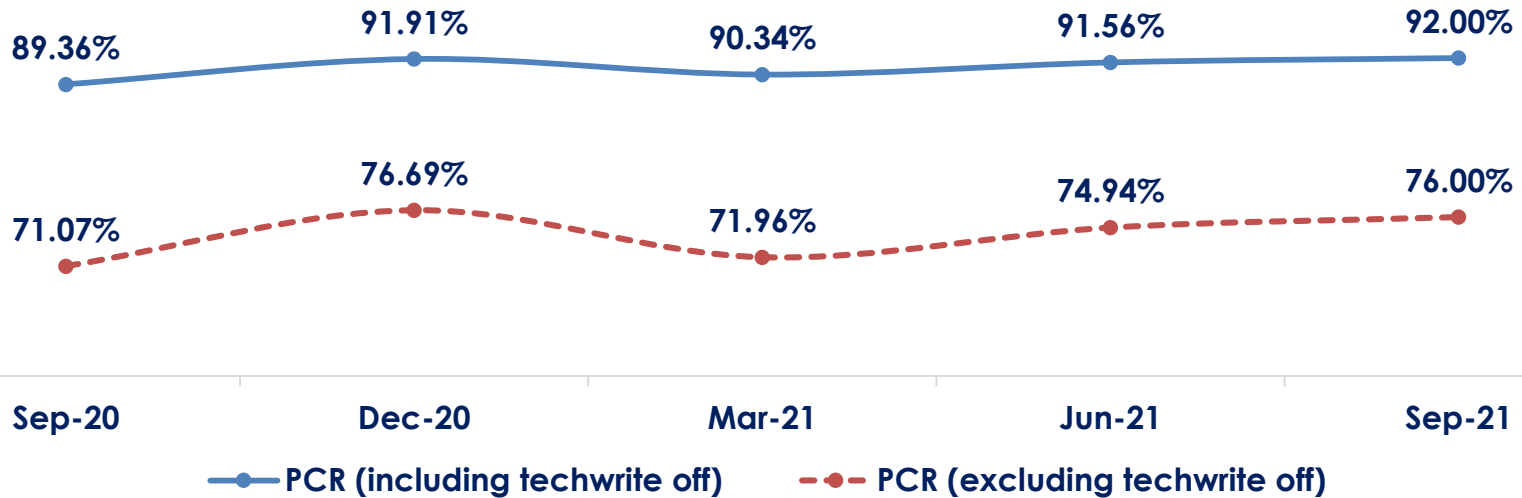
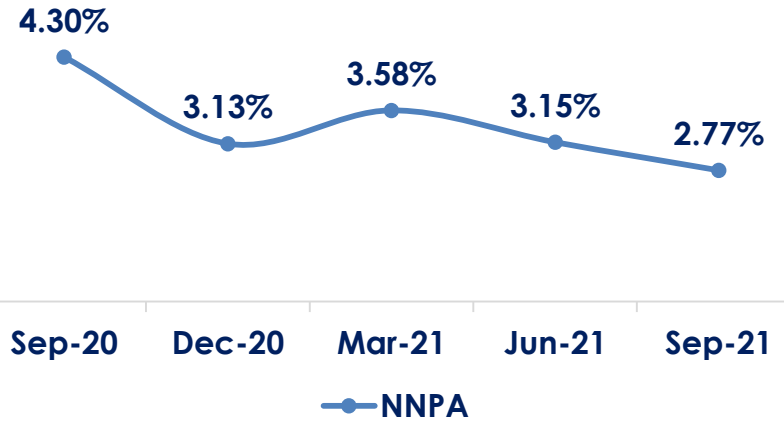
Segmental NPAs	Sept-20		Jun-21		Sep-21	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
<b>Retail</b>	748	2.35	1515	4.51	1495	4.29
<b>Agri</b>	2368	7.88	2630	7.37	2577	7.04
<b>MSME</b>	2556	9.74	3519	13.78	3283	12.33
<b>Corporate</b>	10637	26.93	6715	19.60	6480	16.85
<b>Overseas</b>	1351	17.06	1573	15.90	1831	17.55
<b>Total</b>	<b>17660</b>	<b>13.04</b>	<b>15952</b>	<b>11.48</b>	<b>15666</b>	<b>10.66</b>

# MOVEMENT OF NPA & PCR

### GNPA



### NNPA



# CAPITAL ADEQUACY

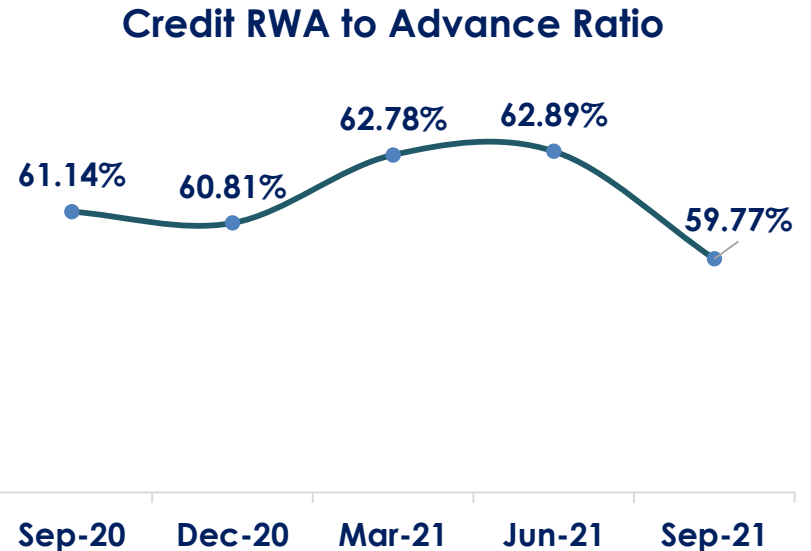
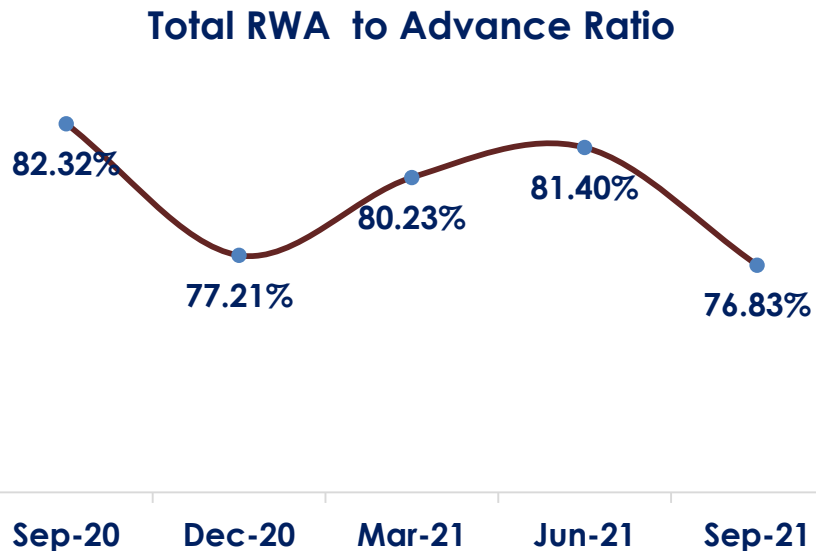
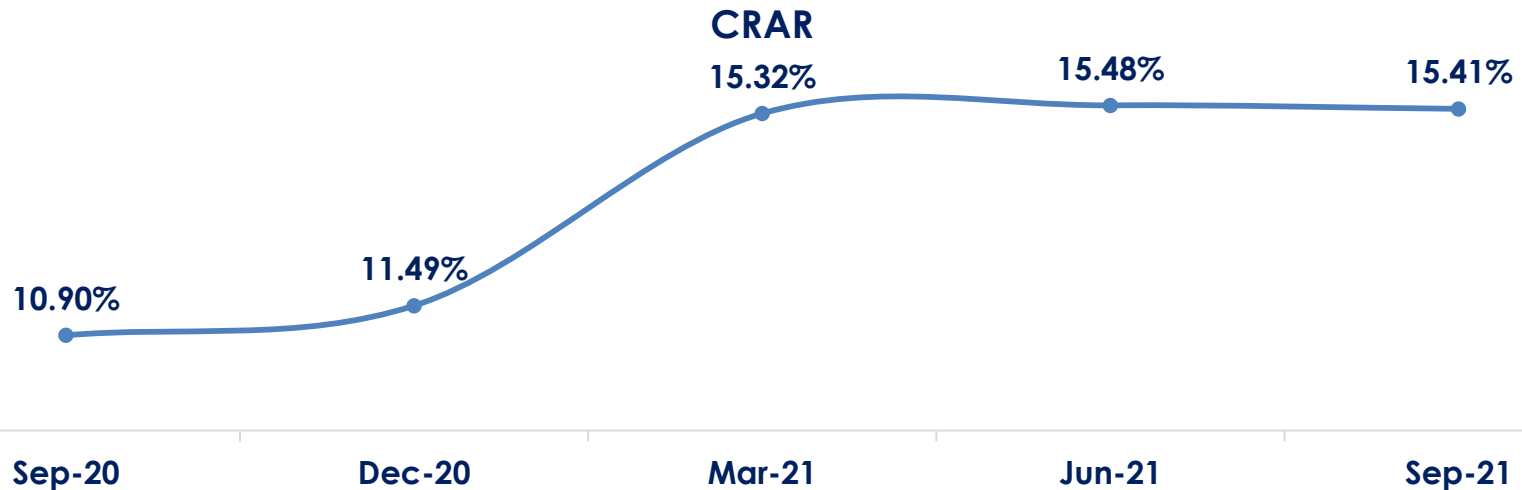
# CAPITAL CONSERVATION

Rs. in Crore



Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
Market Risk RWA	15467	12072	13884	12325	11687
Operational Risk RWA	13217	10477	10477	13402	13402
Credit Risk RWA	82831	83594	87644	87376	87827
<b>Total RWA (A)</b>	<b>111515</b>	<b>106143</b>	<b>112005</b>	<b>113104</b>	<b>112917</b>
CET 1	9325	9361	14462	14662	14502
<b>CET 1%</b>	<b>8.36%</b>	<b>8.82%</b>	<b>12.91%</b>	<b>12.96%</b>	<b>12.84%</b>
Tier 1	9325	9361	14462	14662	14502
<b>Tier 1%</b>	<b>8.36%</b>	<b>8.82%</b>	<b>12.91%</b>	<b>12.96%</b>	<b>12.84%</b>
Tier 2	2828	2838	2695	2842	2898
<b>Tier 2%</b>	<b>2.54%</b>	<b>2.67%</b>	<b>2.41%</b>	<b>2.51%</b>	<b>2.57%</b>
<b>Total Capital (B)</b>	<b>12153</b>	<b>12199</b>	<b>17158</b>	<b>17504</b>	<b>17400</b>
<b>CRAR (B/A)</b>	<b>10.90%</b>	<b>11.49%</b>	<b>15.32%</b>	<b>15.48%</b>	<b>15.41%</b>
<b>Total RWA to Advance Ratio</b>	<b>82.32%</b>	<b>77.21%</b>	<b>80.23%</b>	<b>81.40%</b>	<b>76.83%</b>
<b>Credit RWA to Advance Ratio</b>	<b>61.14%</b>	<b>60.81%</b>	<b>62.78%</b>	<b>62.89%</b>	<b>59.77%</b>

# MOVEMENT OF CRAR & RWAs

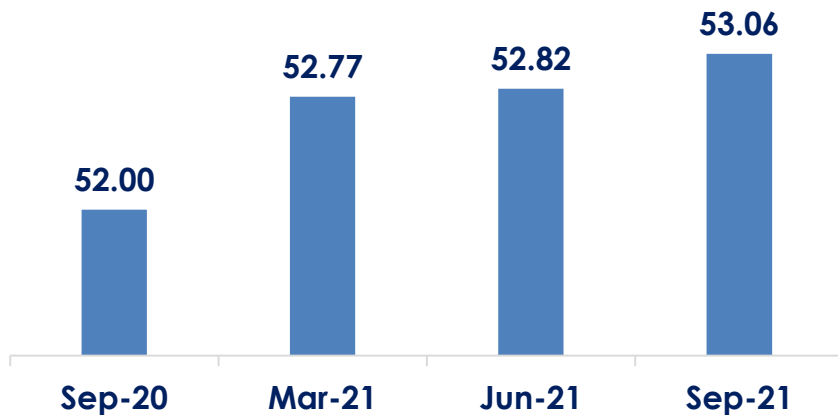


# FINANCIAL INCLUSION

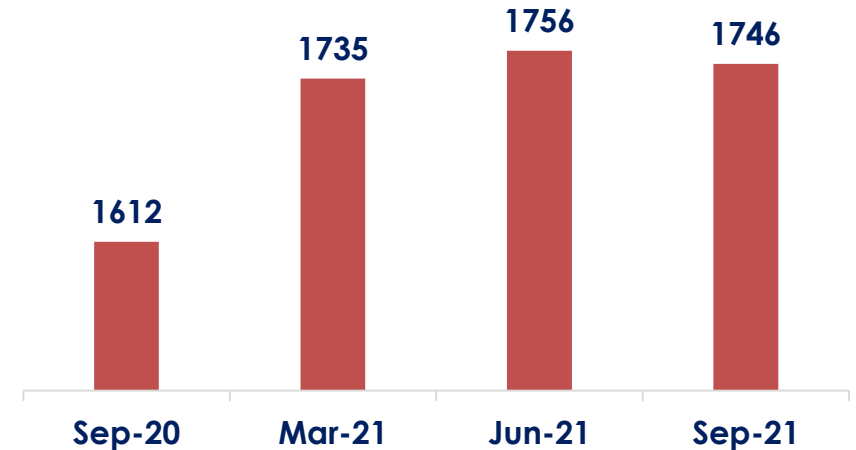
# FINANCIAL INCLUSION



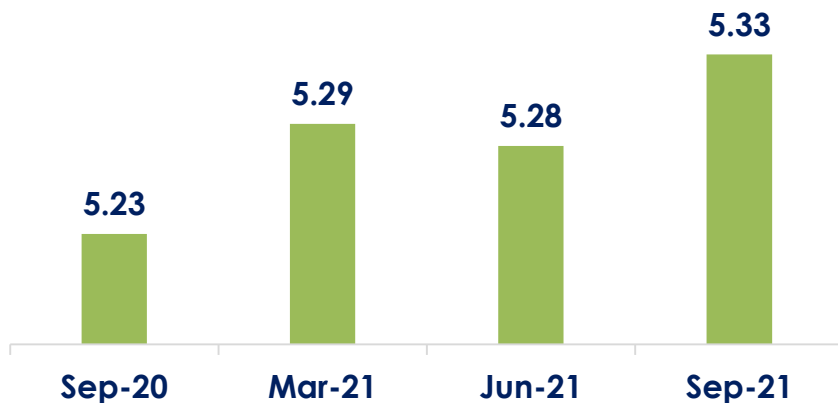
### PMJDY Account (Nos in Lakhs)



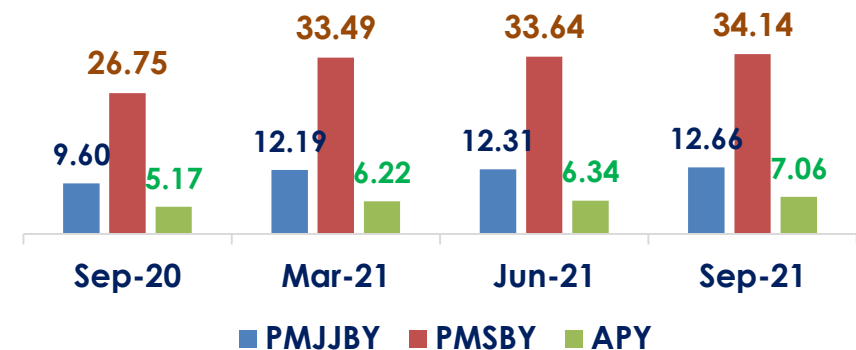
### PMJDY Account Balance (Rs in Cr)



### PMJDY Zero balance Accounts (Nos in Lakhs)



### Jan Suraksha Schemes (Nos in Lakhs)



# DIGITAL INITIATIVES




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



**IOB Mobile App**  
 One app for all banking needs.  
 With digital passbook and statement.  
 It is also available for viewing only.  
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**Personal Banking**  
 For Individual and Proprietorship Account


**Corporate Banking**  
 For other than Individual and Proprietorship Account

**INTERNET BANKING**  
*at your doorstep...*



Customer Touch Points	No of Users	As on 30.09.2021
	Mobile Banking Registered users (In Lakhs)	43.51
	Internet Banking Registered users (In Lakhs)	21.64
	UPI Registered Users (In Lakhs)	46.17
	ATMs/CDMs (No of outlet)	3224
	Pass Book Kiosk (No of outlet)	2109
	Bank on Wheels	15

ADC CHANNELS		
Particulars	Transaction 01.07.2021 to 30.09.2021	
	No.	Amt (in Rs Crore)
ATM/CDM (On & Off)	47510294	22470.69
E-Com	5157873	653.47
POS	10045133	1776.97

# AWARDS & ACCOLADES



Our MD & CEO Shri Partha Pratim Sengupta receiving Rajbhasha Kirti Puraskar from Honorable Minister of State for Home Affairs, Govt. of India, Shri Nisith Pramanik for the Year 2020-21



Facilitation of Shri Rupinder Pal Singh for winning Olympic Bronze medal in Hockey held at Tokyo 2020






Bank Volley Ball Team with Top Management after winning two State Level Championship

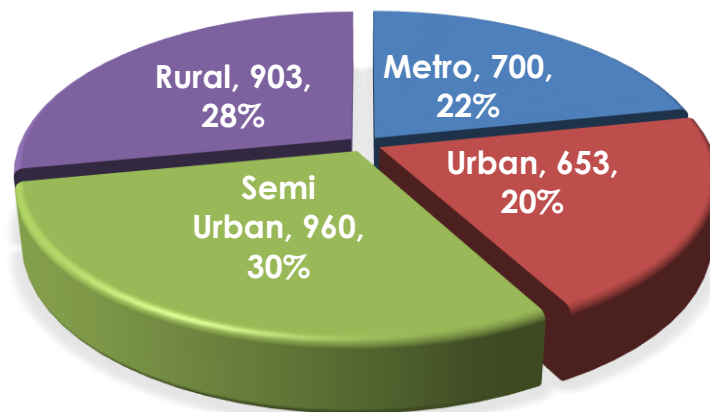


PSB alliance Door Step Banking - Award from IBA

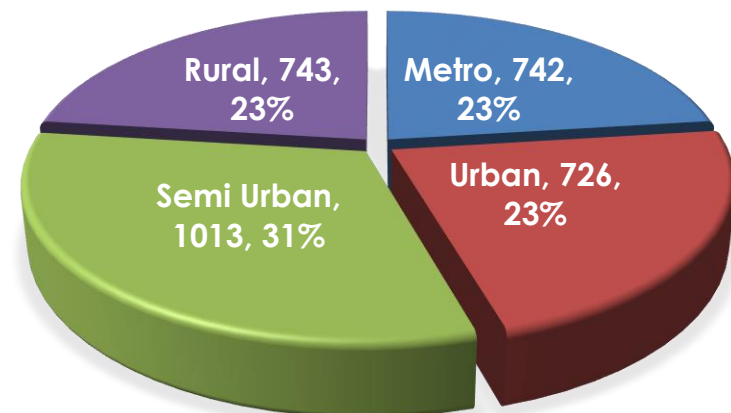
# CUSTOMER TOUCH POINTS

Domestic Presence		Sep-20	Mar-21	Sep-21
 <b>Branches</b>		3221	3217	3216
 <b>ATM</b>		3114	3145	3224
 <b>BC</b>		2669	2739	2739







### SEPT-21 BRANCHES



### SEPT-21 ATM



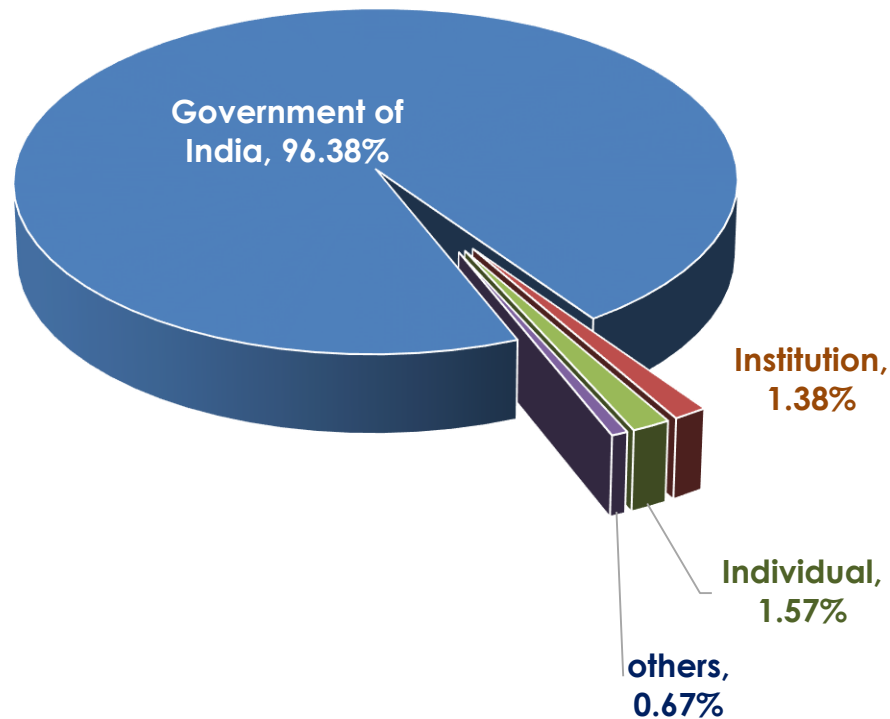
# GLOBAL FOOTPRINTS

Overseas Branches	 <b>Singapore</b>	 <b>Hong Kong</b>	 <b>Colombo</b>	 <b>Bangkok</b>
JV Subsidiary	 <b>Malaysia</b>			
Remittance Centre	 <b>Singapore- Serengoon Road</b>			

## STRATEGIC INVESTMENTS–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”

# SHARE HOLDING PATTERN SEPT-2021



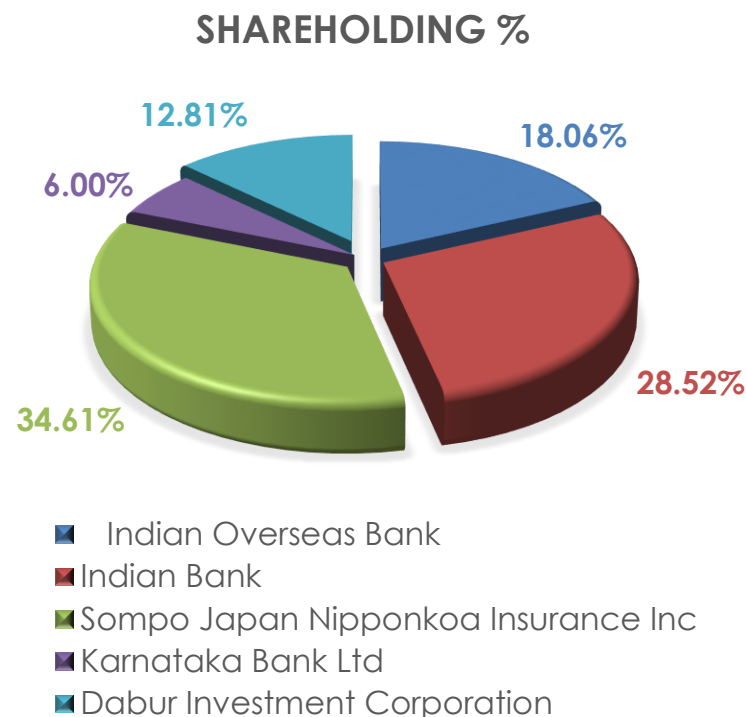
Category of Shareholder	%share
<b>Government of India</b>	<b>96.38%</b>
FI/Banks	1.25%
Foreign Portfolio Investor (Corporate)	0.08%
Mutual Funds	0.03%
Insurance Companies	0.02%
<b>Individual</b>	<b>1.57%</b>
ESOP/ESOS/ESPS	0.37%
Bodies Corporate	0.16%
NRI	0.05%
HUF	0.04%
Clearing Members	0.03%
Others	0.02%

# STRATEGIC INVESTMENTS – JOINT VENTURE



**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 %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sompo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
<b>Total</b>	<b>100.00%</b>	<b>368</b>



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

- 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.

# Thank You

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