



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

Q1-FY 2023-24





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## VISION

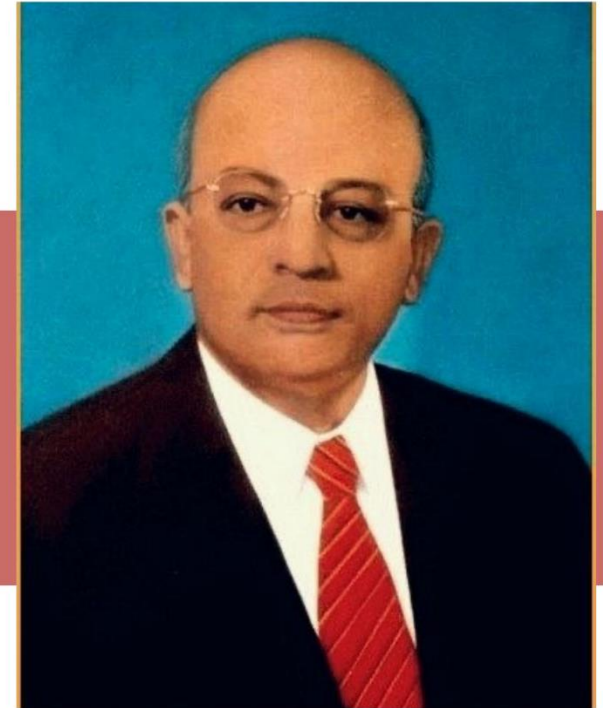
"TO EMERGE AS THE PREFERRED BANK CONNECTING GENERATIONS WITH HIGH STANDARDS OF ETHICS AND GOVERNANCE"

## 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 "





**BUSINESS GROWTH**

(Rs. In Crores)

Parameters		Jun-22	Jun-23	Y-O-Y (%)
<b>BUSINESS GROWTH</b>	CASA	112012	116694	4.18%
	<b>CASA%</b>	43.07%	44.14%	106 bps
	Total Deposits	260044	264401	1.68%
	<b>Home Loan</b>	21403	24791	15.83%
	Jewel Loan	33456	38837	16.08%
	<b>Advances</b>	163544	191263	16.95%
	Business	423588	455664	7.57%

**PROFITABILITY**

(Rs. In Crores)

Parameters		Jun-22	Jun-23	Y-o-Y(%)
<b>Profitability</b>	Net Interest Income	1754	2323	32.43%
	<b>Net Interest Margin</b>	2.53%	3.21%	68 bps
	Operating Expenses	1321	1781	34.79%
	<b>Operating Profit</b>	1026	1345	31.12%
	Net Profit	392	500	27.64%





**ASSET QUALITY**

(Rs. In Crores)

Parameters		Jun-22	Jun-23	Y-o-Y(%)
<b>ASSET QUALITY</b>	Gross NPA	14919	13629	-8.65%
	<b>Net NPA</b>	3698	2590	-29.96%
	GNPA%	9.12%	7.13%	199 bps
	<b>NNPA%</b>	2.43%	1.44%	99 bps

**STRENGTHENING FINANCIAL INDICATORS**

(Rs. In Crores)

Parameters		Jun-22	Jun-23	Y-o-Y(%)
<b>STRENGTHENING FINANCIAL INDICATORS</b>	PCR	91.86%	94.03%	217 bps
	<b>CRAR</b>	14.79%	16.56%	177 bps
	ROA	0.51%	0.62%	11 bps
	<b>ROE</b>	12.51%	13.44%	93 bps



(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Q1 22-23	Q4 22-23	Q1 23-24	Q-o-Q %	Y-o-Y %
Interest Income	4435	5192	5424	4.47%	22.31%
Interest Expenses	2681	2916	3102	6.35%	15.68%
<b>Net Interest Income</b>	<b>1754</b>	<b>2276</b>	<b>2323</b>	<b>2.05%</b>	<b>32.43%</b>
Non Interest Income	593	1430	803	-43.84%	35.42%
<b>Operating Income</b>	<b>2347</b>	<b>3706</b>	<b>3126</b>	<b>-15.66%</b>	<b>33.18%</b>
Operating Expenses	1321	1824	1781	-2.41%	34.79%
<b>Operating Profit</b>	<b>1026</b>	<b>1882</b>	<b>1345</b>	<b>-28.50%</b>	<b>31.12%</b>
Total Provisions	634	1232	845	-31.39%	33.27%
<b>Net Profit/Loss</b>	<b>392</b>	<b>650</b>	<b>500</b>	<b>-23.03%</b>	<b>27.64%</b>



(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Q1 22-23	Q4 22-23	Q1 23-24	Q-o-Q %	Y-o-Y %
Interest on Loans	2865	3632	3913	7.76%	36.59%
Interest on Investment	1516	1445	1427	-1.30%	-5.90%
Other Interest Income	54	115	84	-26.94%	56.23%
<b>Total Interest Income</b>	<b>4435</b>	<b>5192</b>	<b>5424</b>	<b>4.47%</b>	<b>22.31%</b>
Exchange & Commission	260	372	275	-26.24%	5.59%
Profit on Sale of Investment	183	31	22	-27.08%	-87.77%
Loss on revaluation of Investment	-478	29	-82	-385.42%	-82.76%
Profit on Exchange	237	83	75	-9.53%	-68.33%
Recovery from technical Written of Account	308	697	407	-41.69%	32.03%
All other Income	83	218	107	-50.95%	28.72%
<b>Total Non Interest Income</b>	<b>593</b>	<b>1430</b>	<b>803</b>	<b>-43.84%</b>	<b>35.42%</b>
<b>Total Income</b>	<b>5028</b>	<b>6622</b>	<b>6227</b>	<b>-5.97%</b>	<b>23.85%</b>



(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Q1 22-23	Q4 22-23	Q1 23-24	Q-o-Q %	Y-o-Y %
A.Exchange & Commission	76	151	59	-60.57%	-21.87%
B.Income from Non Fund Based Business	46	50	46	-8.88%	-0.55%
C.Processing charges	74	92	95	3.56%	28.25%
D.ATM/DBD Related Income	71	84	95	12.81%	33.63%
E.Marketing/FI/Govt Business	18	24	13	-46.99%	-30.11%
F.Miscellaneous Income	24	197	30	-84.71%	25.47%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>309</b>	<b>597</b>	<b>338</b>	<b>-43.47%</b>	<b>9.26%</b>
<b>Overseas</b>	<b>8</b>	<b>17.0</b>	<b>19.6</b>	<b>15.27%</b>	<b>144.38%</b>
<b>Fee Based Income - Global</b>	<b>317</b>	<b>614</b>	<b>357</b>	<b>-41.85%</b>	<b>12.67%</b>





## TOTAL EXPENSES



(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Q1 22-23	Q4 22-23	Q1 23-24	Q-o-Q %	Y-o-Y %
Interest on Deposits	2604	2717	2846	4.75%	9.28%
Interest on Borrowings	77	200	256	28.21%	232.22%
<b>Total Interest Expenses</b>	<b>2681</b>	<b>2916</b>	<b>3102</b>	<b>6.35%</b>	<b>15.68%</b>
Staff Expenses	850	1098	1215	10.66%	43.00%
Other Expenses	471	726	565	-22.17%	19.97%
<b>Operating Expenses</b>	<b>1321</b>	<b>1824</b>	<b>1781</b>	<b>-2.41%</b>	<b>34.79%</b>
<b>Total Expenses</b>	<b>4002</b>	<b>4741</b>	<b>4882</b>	<b>2.98%</b>	<b>21.99%</b>



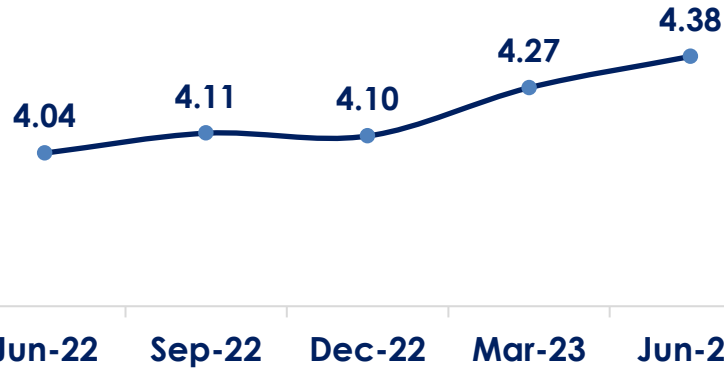
(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Q1 22-23	Q4 22-23	Q1 23-24	Q-o-Q %	Y-o-Y %
Operating Profit	1026	1882	1345	-28.50%	31.12%
<b>Provisions</b>	<b>634</b>	<b>1232</b>	<b>845</b>	<b>-31.39%</b>	<b>33.27%</b>
of which NPA Provisions	133	1028	809	-21.26%	508.50%
Other Provisions	501	204	36	-82.51%	-92.88%
<b>Net Profit</b>	<b>392</b>	<b>650</b>	<b>500</b>	<b>-23.03%</b>	<b>27.64%</b>

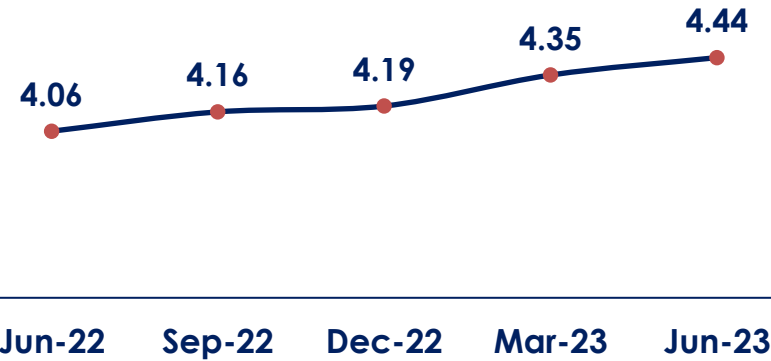




### Cost of Deposits



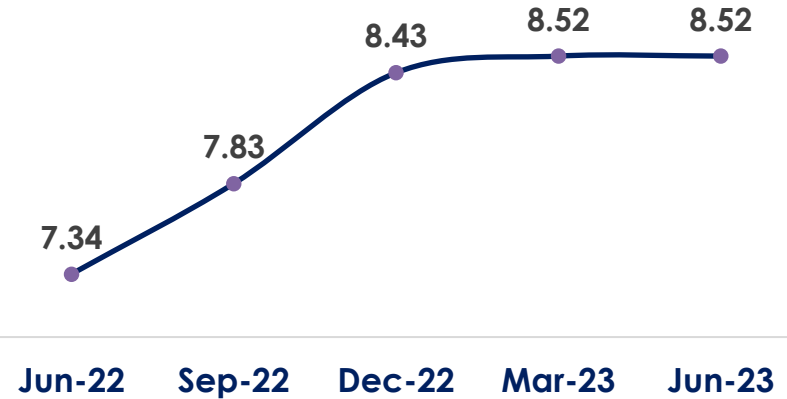
### Cost of Funds



### Yield on Investment

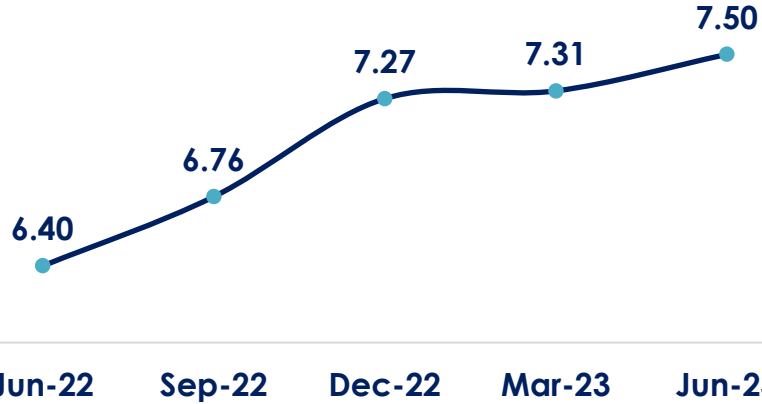


### Yield on Advances





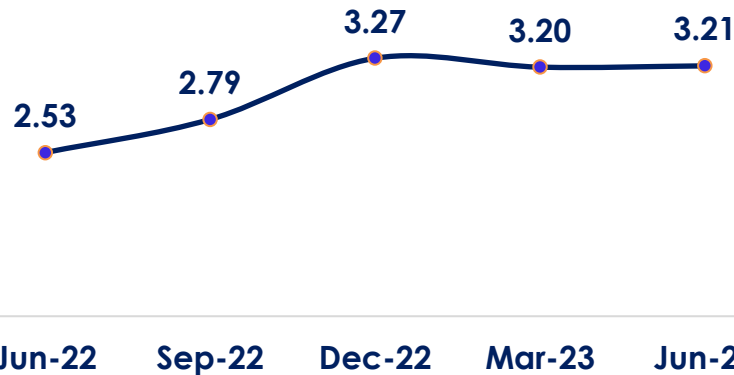
Yield on Funds



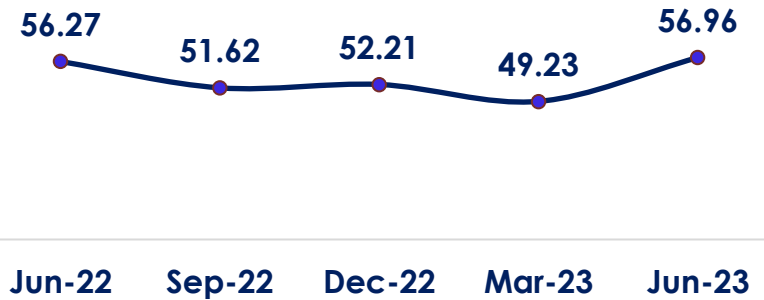
Return on Assets



Net Interest Margin



Cost to Income





(Rs. In Crores)

Particulars	Jun-22	Mar-23	Jun-23	Q-o-Q (%)	Y-o-Y (%)
<b>CASA</b>	112012	114113	116694	2.26%	4.18%
a)Retail Term Deposits	136781	130303	129729	-0.44%	-5.16%
b)Bulk Deposits	7728	11928	13314	11.62%	72.28%
c)Overseas Term Deposits	3523	4539	4664	2.74%	32.38%
<b>Term Deposits (a+b+c)</b>	148032	146770	147707	0.64%	-0.22%
<b>Total Deposits</b>	<b>260044</b>	<b>260883</b>	<b>264401</b>	<b>1.35%</b>	<b>1.68%</b>
<b>Advances</b>	<b>163544</b>	<b>189009</b>	<b>191263</b>	<b>1.19%</b>	<b>16.95%</b>
<b>Business Mix</b>	<b>423588</b>	<b>449892</b>	<b>455664</b>	<b>1.28%</b>	<b>7.57%</b>
<b>CASA%</b>	<b>43.07%</b>	<b>43.74%</b>	<b>44.14%</b>	<b>39 bps</b>	<b>106 bps</b>
<b>CD Ratio%</b>	<b>62.89%</b>	<b>72.45%</b>	<b>72.34%</b>	<b>(11 bps)</b>	<b>945 bps</b>



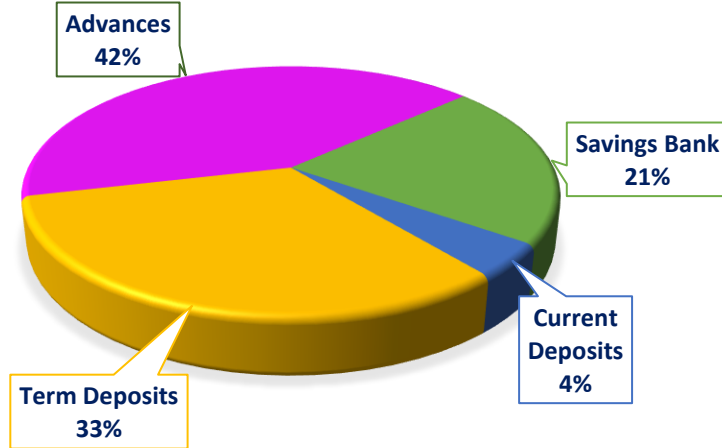


(Rs. In Crores)

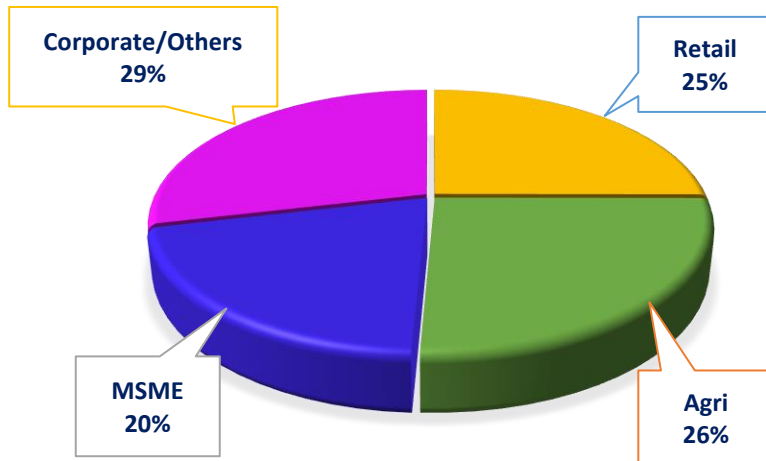
Parameters	Jun-22	Mar-23	Jun-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
<b>Domestic-Deposits</b>							
Savings Bank	94790	97211	96900	-311	-0.32%	2110	2.23%
Current Account	15419	14882	17692	2810	18.88%	2273	14.74%
<b>CASA</b>	<b>110209</b>	<b>112093</b>	<b>114592</b>	<b>2499</b>	<b>2.23%</b>	<b>4383</b>	<b>3.98%</b>
Term Deposits	144509	142231	143043	812	0.57%	-1466	-1.01%
<b>Deposits</b>	<b>254718</b>	<b>254324</b>	<b>257635</b>	<b>3311</b>	<b>1.30%</b>	<b>2917</b>	<b>1.15%</b>
<b>CASA%</b>	<b>43.27%</b>	<b>44.07%</b>	<b>44.48%</b>	<b>40 bps</b>		<b>121 bps</b>	
<b>Overseas- Deposits</b>							
Savings Bank	221	232	272	41	17.48%	51	22.94%
Current Account	1581	1788	1830	42	2.35%	249	15.75%
<b>CASA</b>	<b>1803</b>	<b>2020</b>	<b>2102</b>	<b>83</b>	<b>4.09%</b>	<b>300</b>	<b>16.63%</b>
Term Deposits	3523	4539	4664	124	2.74%	1141	32.38%
<b>Global Deposits</b>							
CASA	112012	114113	116694	2581	2.26%	4682	4.18%
Term Deposits	148032	146770	147707	937	0.64%	-325	-0.22%
<b>Deposits</b>	<b>260044</b>	<b>260883</b>	<b>264401</b>	<b>3518</b>	<b>1.35%</b>	<b>4357</b>	<b>1.68%</b>
<b>CASA%</b>	<b>43.07%</b>	<b>43.74%</b>	<b>44.14%</b>	<b>39 bps</b>		<b>106 bps</b>	



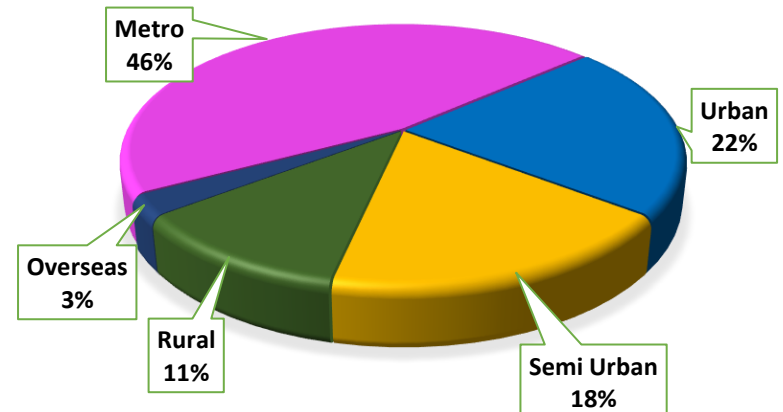
**BUSINESS PORTFOLIO SHARE JUNE 23**



**% SHARE OF ADVANCES-JUNE 23**



**POP CATEGORY WISE DISTRIBUTION OF DEPOSITS:JUNE 23**





(Rs. In Crores)

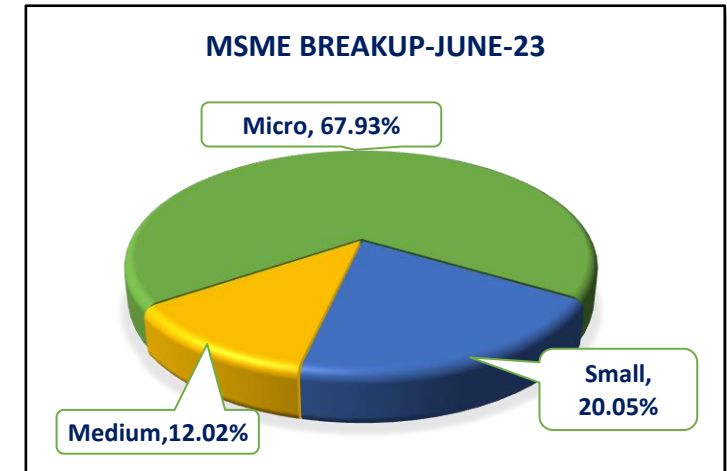
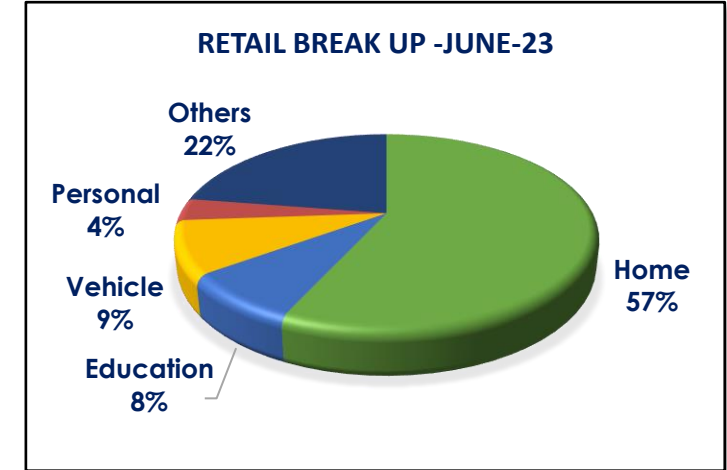
Parameters	Jun-22	Mar-23	Jun-23	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	38297	42400	43731	1332	3.14%	5434	14.19%
Agri	40575	43988	44853	865	1.97%	4278	10.54%
MSME	30450	34856	35947	1091	3.13%	5497	18.05%
Corporate/others	40937	52425	50080	-2344	-4.47%	9143	22.33%
<b>Domestic Advances</b>	<b>150259</b>	<b>173669</b>	<b>174612</b>	<b>944</b>	<b>0.54%</b>	<b>24353</b>	<b>16.21%</b>
Overseas Advances	13285	15340	16651	1311	8.54%	3366	25.33%
<b>Global Advances</b>	<b>163544</b>	<b>189009</b>	<b>191263</b>	<b>2254</b>	<b>1.19%</b>	<b>27719</b>	<b>16.95%</b>
<b>RAM to Domestic Adv (%)</b>	<b>72.76%</b>	<b>69.81%</b>	<b>71.32%</b>	<b>151 bps</b>		<b>(144 bps)</b>	





(Rs. In Crores)

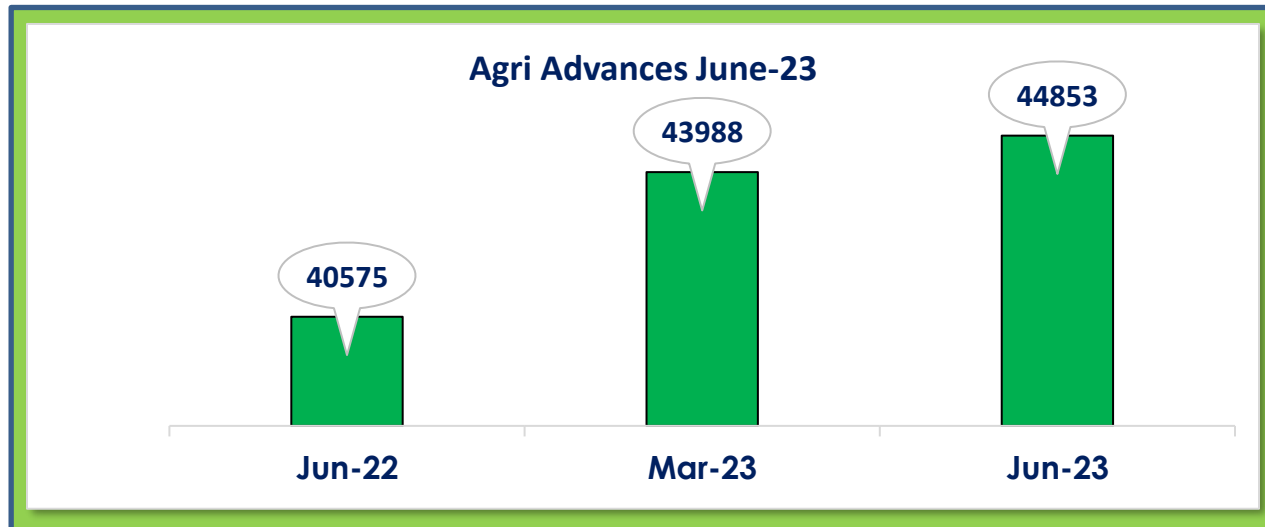
Parameters	Jun-22	Mar-23	Jun-23	Q-o-Q %	Y-o-Y %
<b>RETAIL CREDIT</b>	<b>38297</b>	<b>42400</b>	<b>43731</b>	<b>3.14%</b>	<b>14.19%</b>
<i>Of which</i>					
Home	21403	24116	24790	2.79%	15.82%
Education	3655	3443	3398	-1.30%	-7.03%
Vehicle	3570	3751	3817	1.76%	6.90%
Personal	1237	1537	1594	3.67%	28.83%
Others	8432	9553	10133	6.08%	20.18%
<b>AGRI</b>	<b>40575</b>	<b>43988</b>	<b>44853</b>	<b>1.97%</b>	<b>10.54%</b>
<b>MSME</b>	<b>30450</b>	<b>34856</b>	<b>35947</b>	<b>3.13%</b>	<b>18.05%</b>
<i>Of which</i>					
Micro	18207	23654	24420	3.24%	34.12%
Small	6699	6959	7207	3.57%	7.58%
Medium	5543	4243	4320	1.82%	-22.06%





(Rs. In Crores)

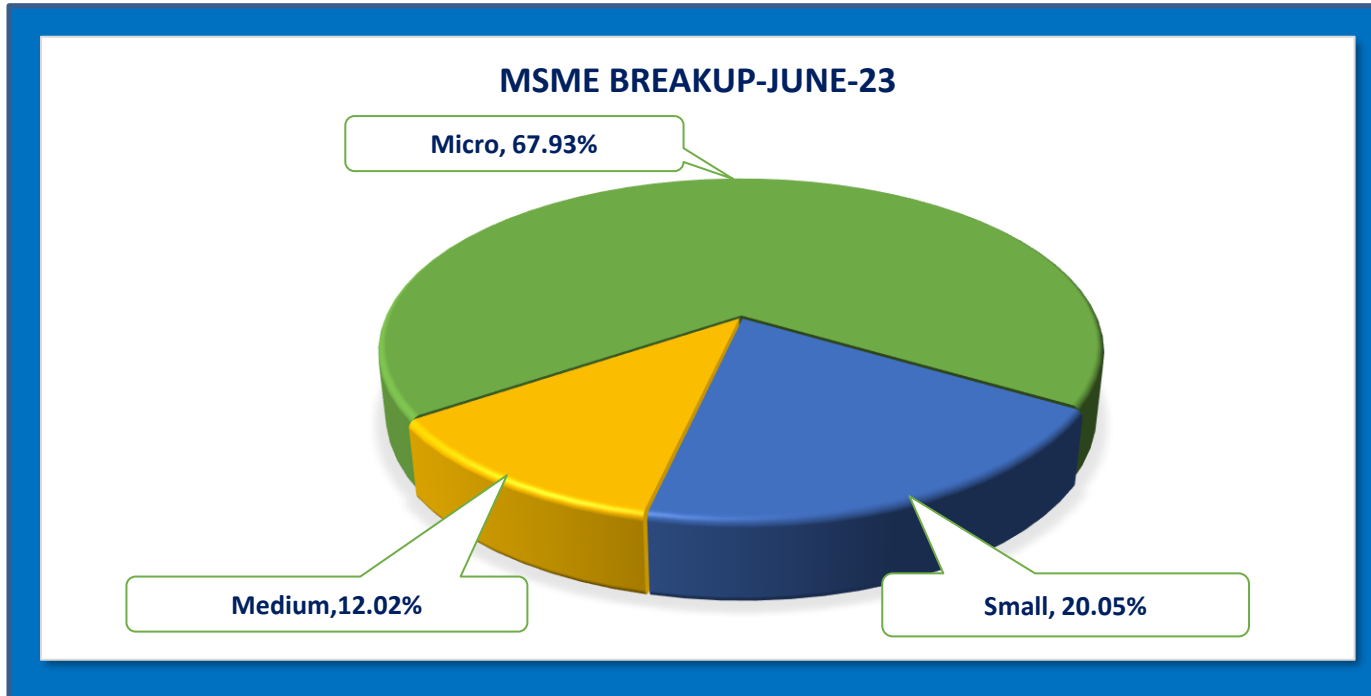
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Jun-22	150259	40575	27.00%
Mar-23	173669	43988	25.33%
Jun-23	174612	44853	25.69%





(Rs. In Crores)

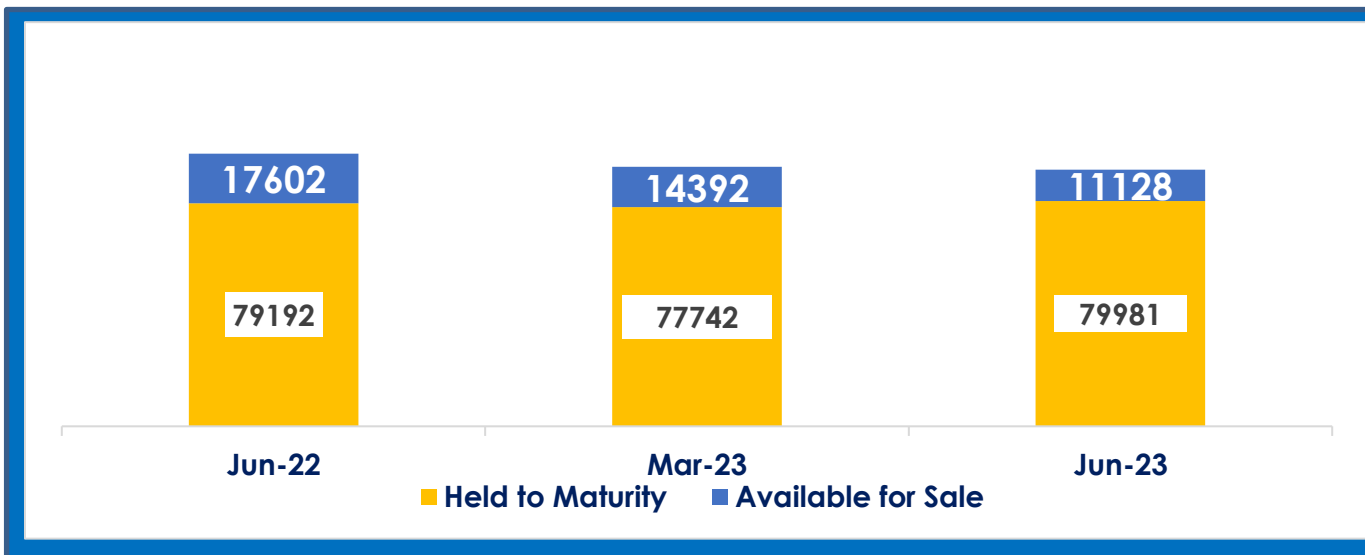
Category	Jun-22	Mar-23	Jun-23
Micro	18207	23654	24420
Small	6699	6959	7207
Medium	5543	4243	4320
<b>Total</b>	<b>30450</b>	<b>34856</b>	<b>35947</b>





(Rs. In Crores)

Parameters	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
<b>Domestic Investments</b>	<b>96794</b>	<b>93337</b>	<b>92642</b>	<b>92134</b>	<b>91170</b>
SLR	68225	65224	65043	64459	63455
Non SLR	28569	28113	27599	27675	27715
Held to Maturity	79192	77861	77454	77742	79981
Available for Sale	17602	15476	15158	14392	11128
Held for Trading	0	0	30	0	61
<b>Investment by Overseas Branches</b>	<b>4123</b>	<b>3698</b>	<b>3877</b>	<b>4138</b>	<b>4158</b>
<b>Global Investments</b>	<b>100917</b>	<b>97035</b>	<b>96519</b>	<b>96272</b>	<b>95328</b>





Particulars	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
*Return on Equity (%)	12.51	15.70	16.56	18.32	13.44
*Basic & Diluted Earning per Share	0.21	0.27	0.29	0.34	0.26
*Price Earning Ratio	79.29	64.81	109.29	65.57	92.33
Book value per share (in Rs)	6.73	6.98	7.21	7.75	8.01
Price/Book value (in Rs)	2.44	2.51	4.46	2.91	3.05
Adjusted Book value (in Rs)	4.77	4.79	5.09	6.02	6.64
Price/Adjusted Book value (in Rs)	3.45	3.66	6.31	3.75	3.68

\*Quarterly

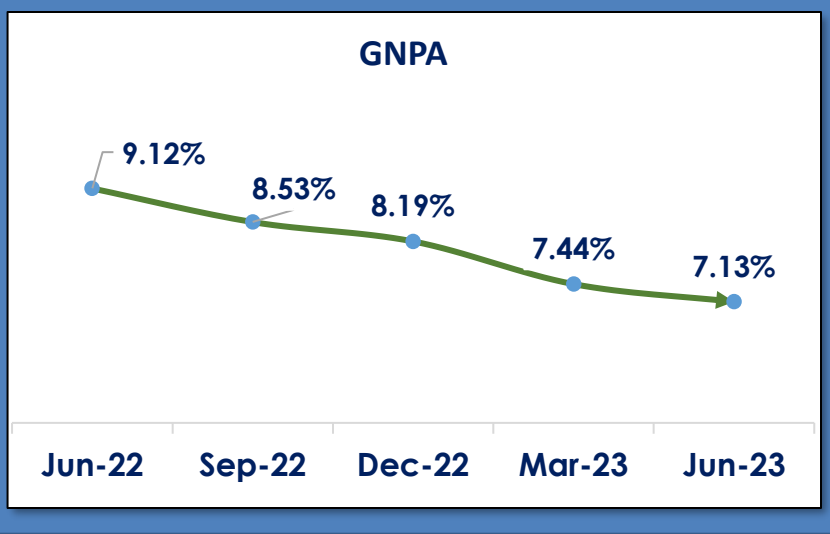


(Rs. In Crores)

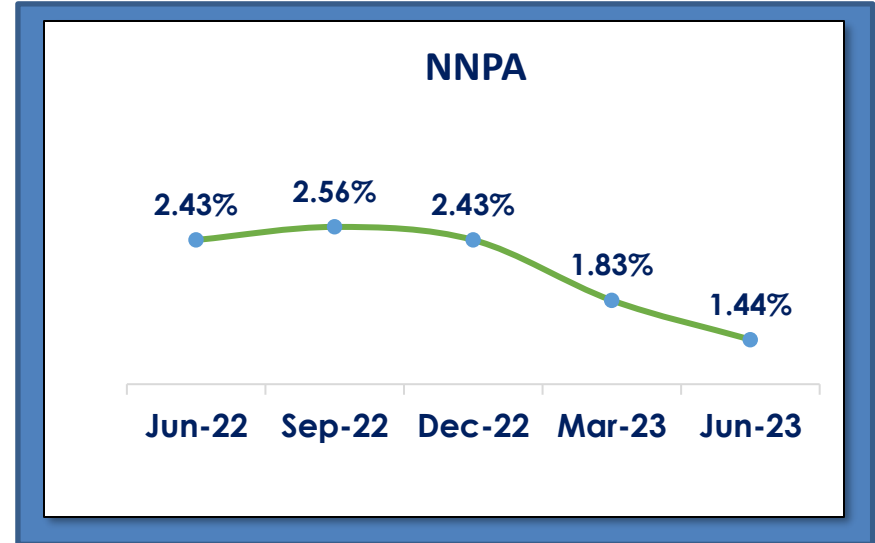
Details	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
<b>i) Opening Gross NPAs</b>	15299	14919	14726	14333	14072
a. Cash Recoveries	379	243	340	292	248
b. Upgradation	260	207	380	175	143
c. Write-Offs	367	1287	1356	403	597
d. Sale to ARCs	0	11	0	0	0
e. Other Reductions	0	0	0	0	0
<b>ii) Total Reductions (a+b+c+d+e)</b>	<b>1006</b>	<b>1747</b>	<b>2076</b>	<b>869</b>	<b>989</b>
iii) Fresh Slippages to NPA category	551	1391	1556	531	535
iv) Other Debits	76	164	127	76	12
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>14919</b>	<b>14726</b>	<b>14333</b>	<b>14072</b>	<b>13629</b>
<b>Gross NPA (%)</b>	<b>9.12%</b>	<b>8.53%</b>	<b>8.19%</b>	<b>7.44%</b>	<b>7.13%</b>
Net NPAs (Absolute)	3698	4149	4000	3266	2590
<b>Net NPA (%)</b>	<b>2.43%</b>	<b>2.56%</b>	<b>2.43%</b>	<b>1.83%</b>	<b>1.44%</b>
<b>Provision Coverage Ratio</b>	<b>91.86%</b>	<b>90.94%</b>	<b>91.34%</b>	<b>92.63%</b>	<b>94.03%</b>



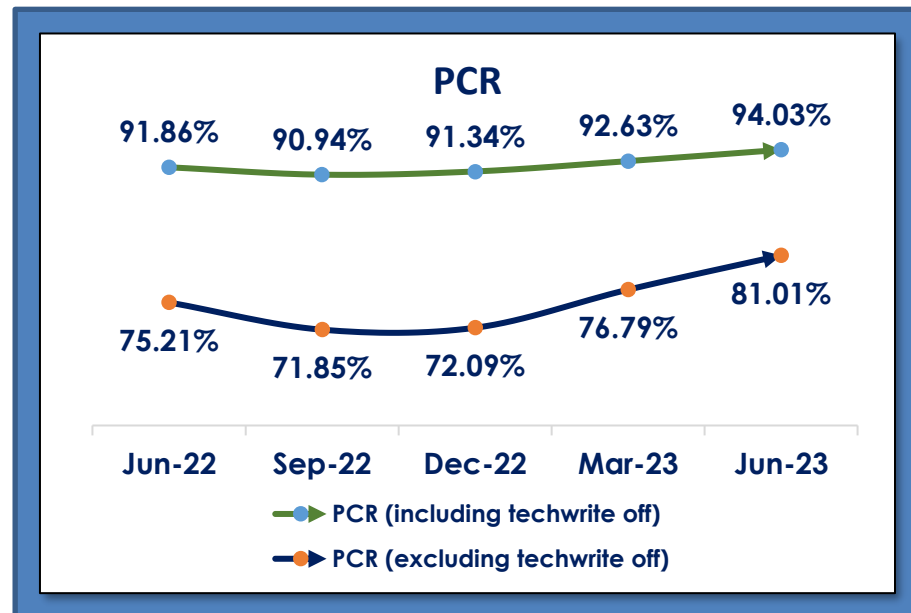
GNPA



NNPA



PCR





(Rs. In Crores)

Segmental NPAs	Jun-22			Mar-23			Jun-23		
	Adv	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	38297	1019	2.66%	42400	1802	4.25%	43731	1889	4.32%
Agri	40575	2948	7.27%	43988	2974	6.76%	44853	2910	6.49%
MSME	30450	3450	11.33%	34856	3193	9.16%	35947	2877	8.00%
RAM	109322	7417	6.78%	121244	7968	6.57%	124532	7675	6.16%
Corporate	40937	5809	14.19%	52425	4543	8.67%	50080	4428	8.84%
Domestic Advance	150259	13226	8.80%	173669	12512	7.20%	174612	12103	6.93%
Overseas	13285	1693	12.74%	15340	1560	10.17%	16651	1526	9.16%
Total	163544	14919	9.12%	189009	14072	7.44%	191263	13629	7.13%





(Rs. In Crores)

Particulars	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
Market Risk RWA	10352	9058	8695	8208	6506
Operational Risk RWA	15066	15066	15066	15066	16705
Credit Risk RWA	96162	99060	100294	106706	106969
<b>Total RWA (A)</b>	<b>121580</b>	<b>123184</b>	<b>124055</b>	<b>129981</b>	<b>130180</b>
CET 1	14279	14921.13	15704	16736	17367
<b>CET 1%</b>	<b>11.75%</b>	<b>12.11%</b>	<b>12.66%</b>	<b>12.88%</b>	<b>13.34%</b>
Tier 1	14279	14921	15704	16736	17367
<b>Tier 1%</b>	<b>11.75%</b>	<b>12.11%</b>	<b>12.66%</b>	<b>12.88%</b>	<b>13.34%</b>
Tier 2	3697	3733	3109	4189	4192
<b>Tier 2%</b>	<b>3.04%</b>	<b>3.03%</b>	<b>2.51%</b>	<b>3.22%</b>	<b>3.22%</b>
<b>Total Capital (B)</b>	<b>17976</b>	<b>18654</b>	<b>18813</b>	<b>20925</b>	<b>21559</b>
<b>CRAR (B/A)</b>	<b>14.79%</b>	<b>15.14%</b>	<b>15.16%</b>	<b>16.10%</b>	<b>16.56%</b>
<b>Total RWA to Advance Ratio</b>	<b>74.34%</b>	<b>71.32%</b>	<b>70.87%</b>	<b>68.77%</b>	<b>68.06%</b>
<b>Credit RWA to Advance Ratio</b>	<b>58.80%</b>	<b>57.36%</b>	<b>57.29%</b>	<b>56.46%</b>	<b>55.93%</b>

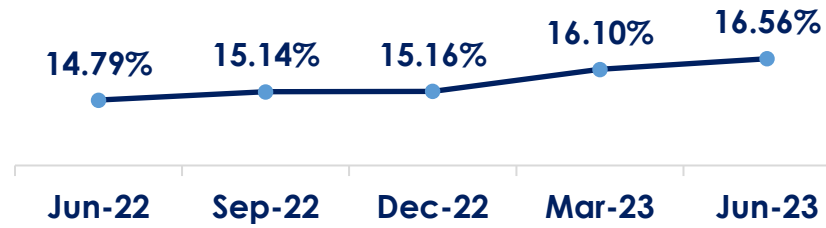




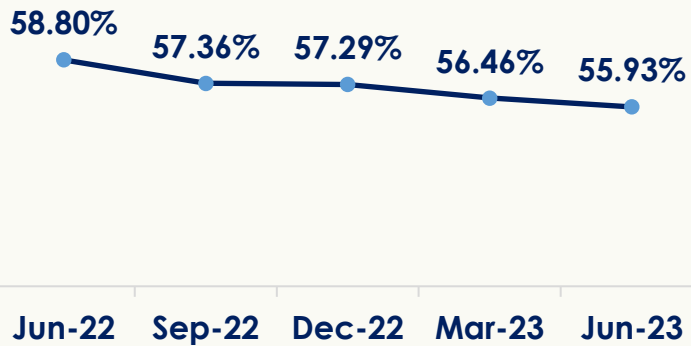
## MOVEMENT OF CRAR & RWAs



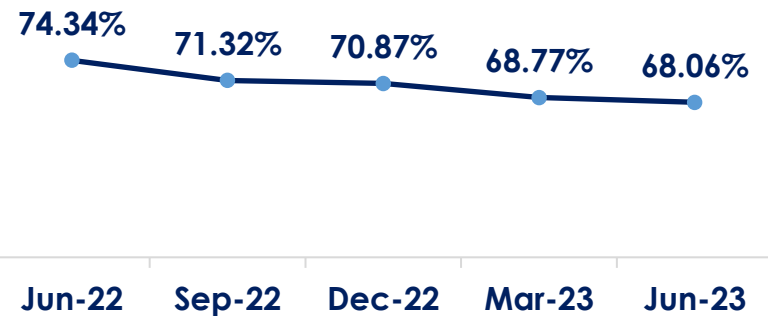
### CRAR-Q-o-Q Movement



### Credit RWA to Advance Ratio

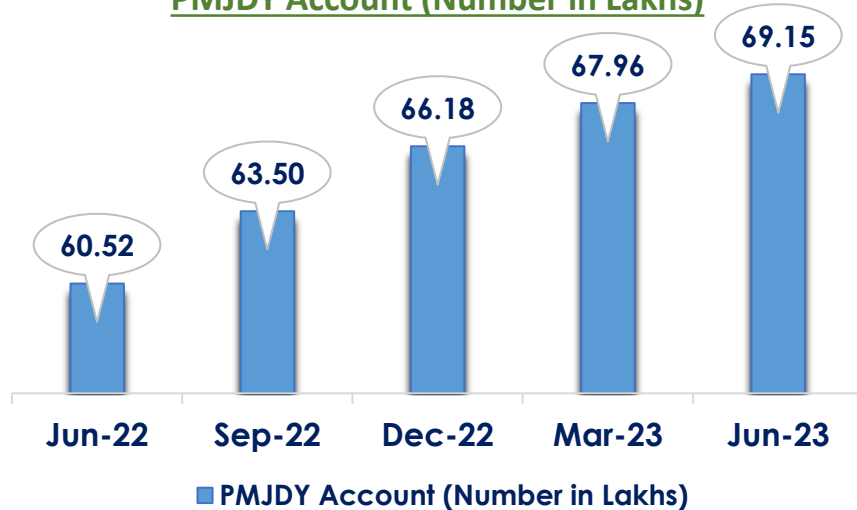


### Total RWA to Advance Ratio

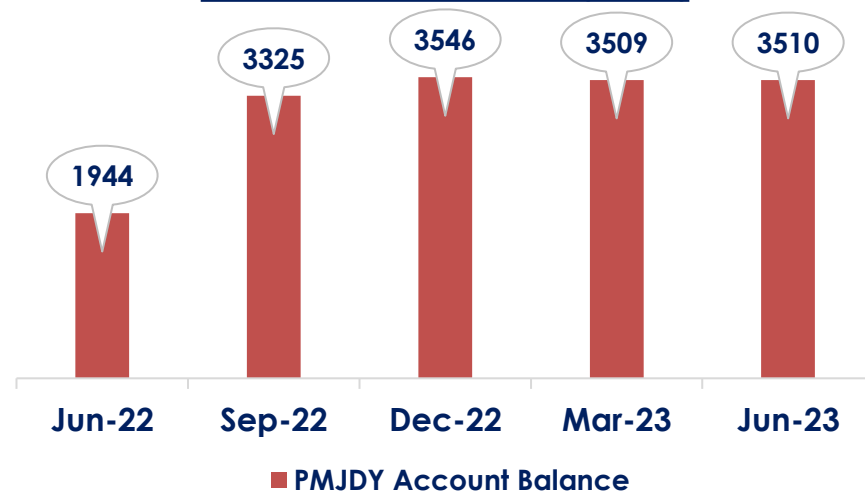




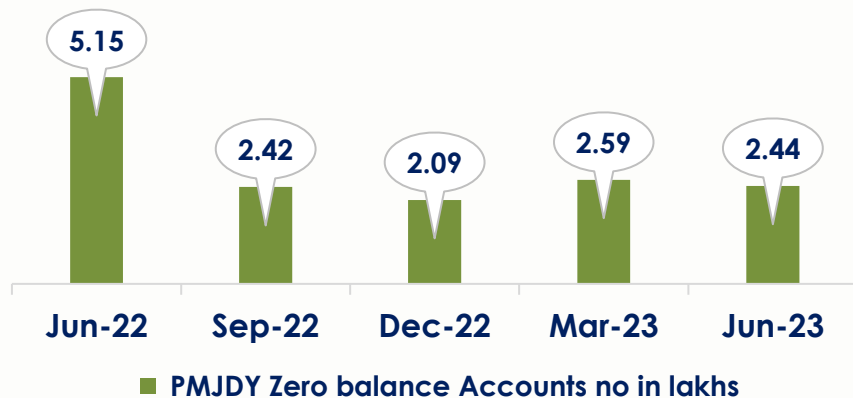
PMJDY Account (Number in Lakhs)



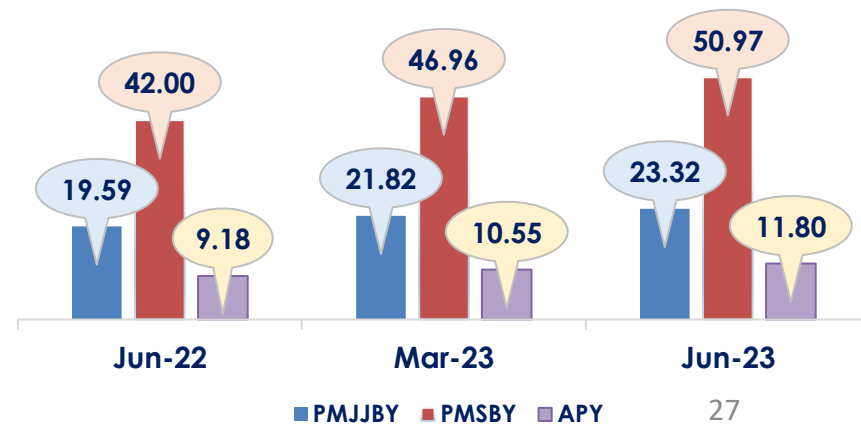
PMJDY Account Balance (in Crs)

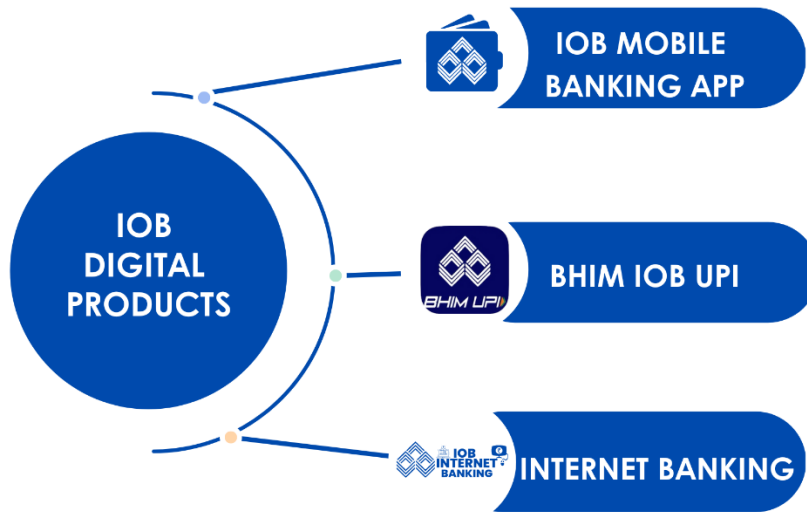


PMJDY Zero balance Accounts No in Lakhs



Jansuraksha Scheme (In Lakhs)





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# IOB MOBILE BANKING APP



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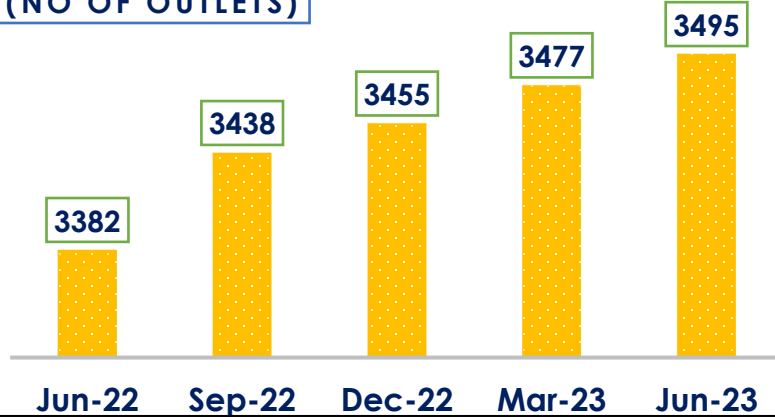
# e-BG

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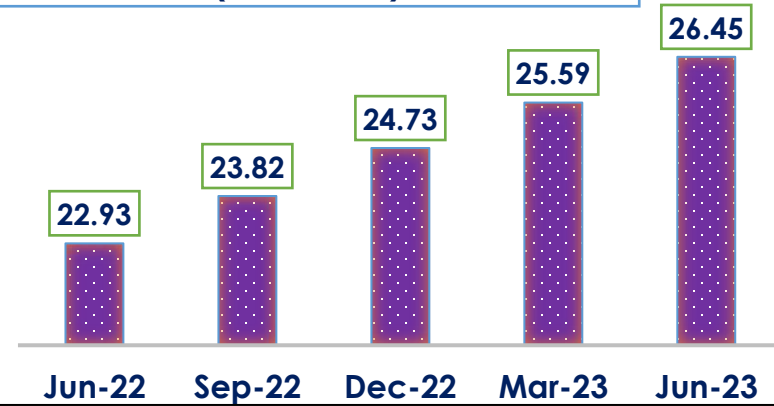




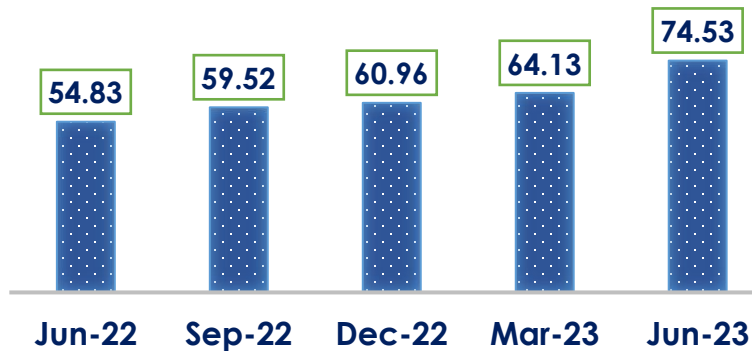
ATM/CR USERS  
(NO OF OUTLETS)



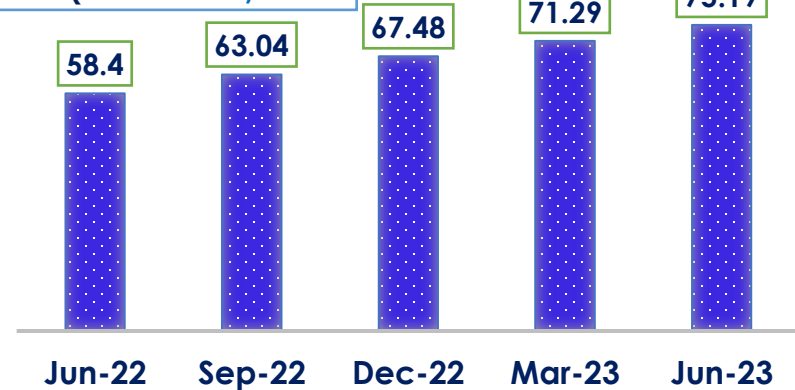
INTERNET BANKING REGISTERED USERS  
(IN LAKHS)



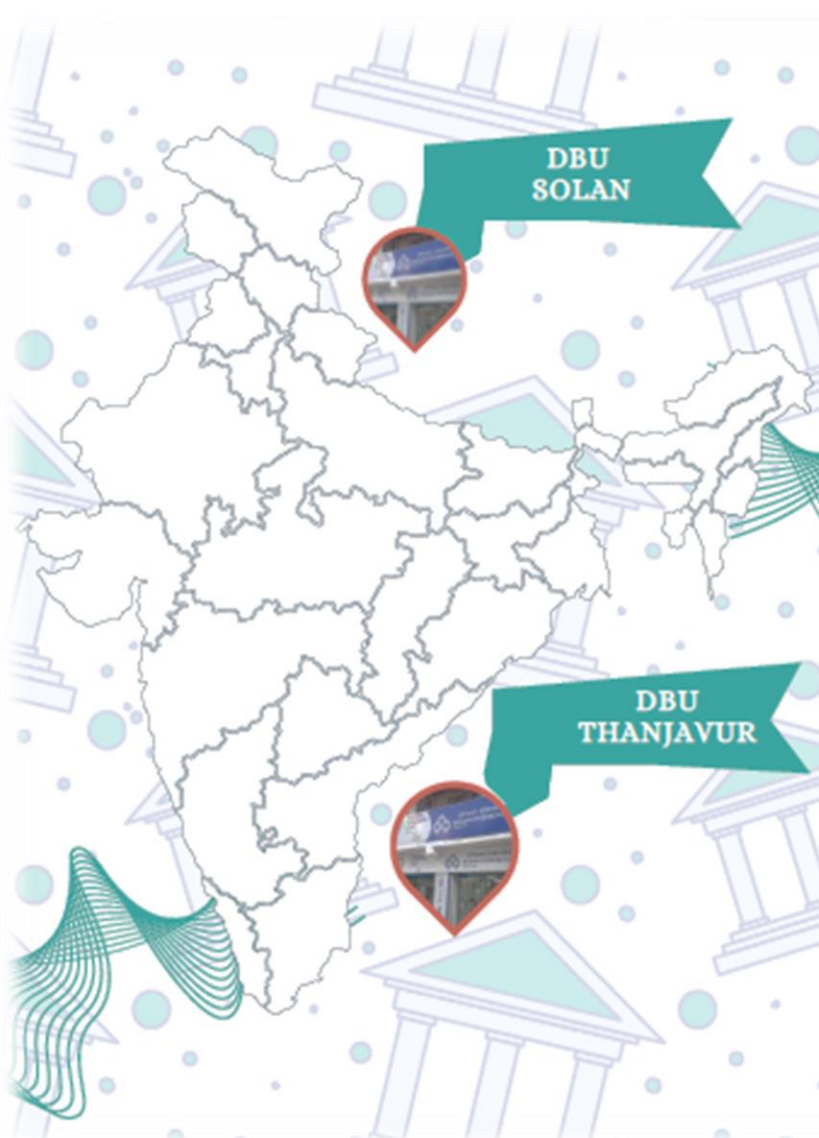
MOBILE BANKING REGISTERED USERS  
(IN LAKHS)






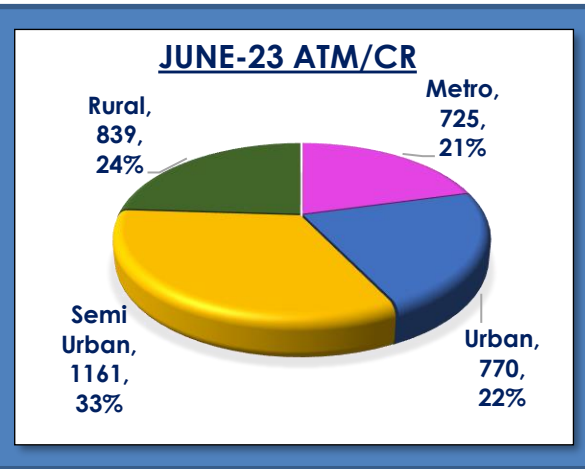
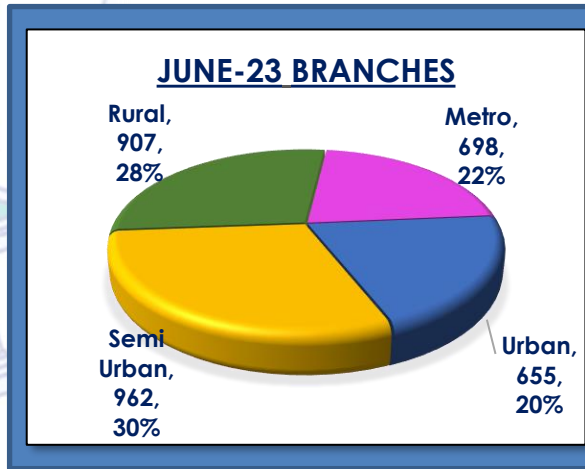
UPI REGISTERED USERS  
(IN LAKHS)







Domestic Presence		Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
	Branches	3214	3214	3220	3220	3222
	ATM/CR	3382	3438	3455	3477	3495
	BC	2639	2228	2742	3190	3322





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## FOREIGN OUTREACH



HONG KONG  
BRANCH



SINGAPORE  
BRANCH



COLOMBO  
BRANCH

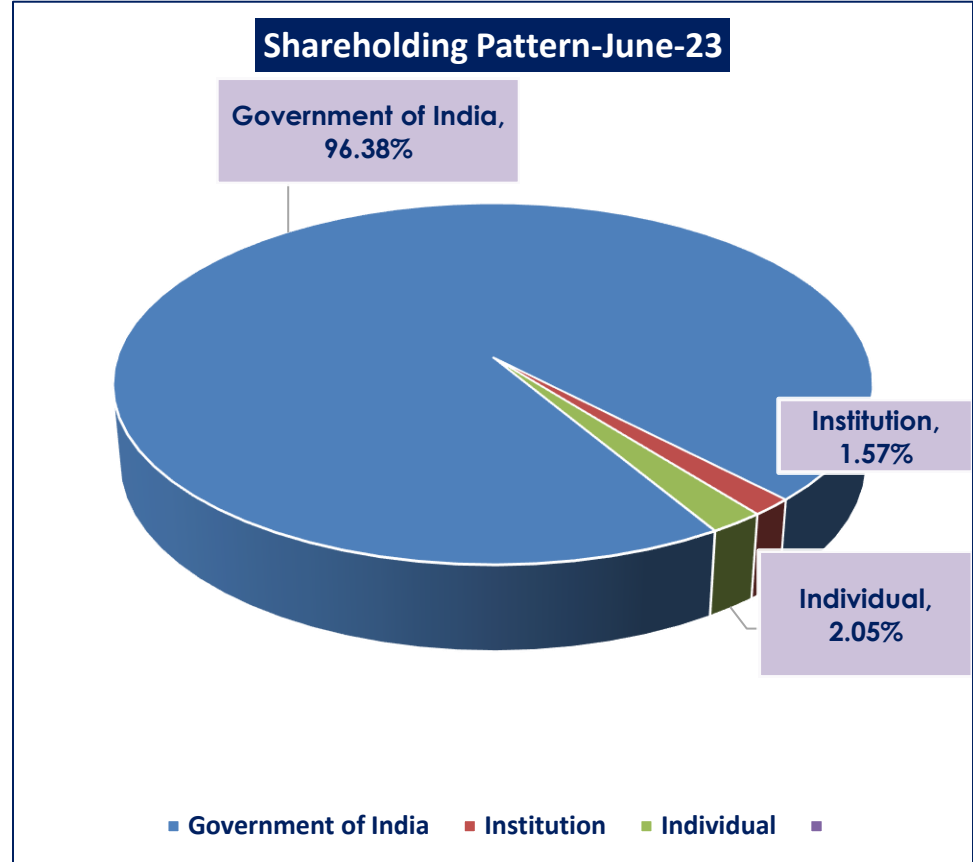


BANGKOK  
BRANCH





Category of Shareholder	% share
Government of India	96.38%
FI/Banks	1.23%
Foreign Portfolio Investor (Corporate)	0.09%
Mutual Funds	0.08%
Insurance Companies	0.02%
Individual	1.69%
ESOP/ESOS/ESPS	0.26%
Bodies Corporate	0.15%
NRI	0.05%
HUF	0.05%

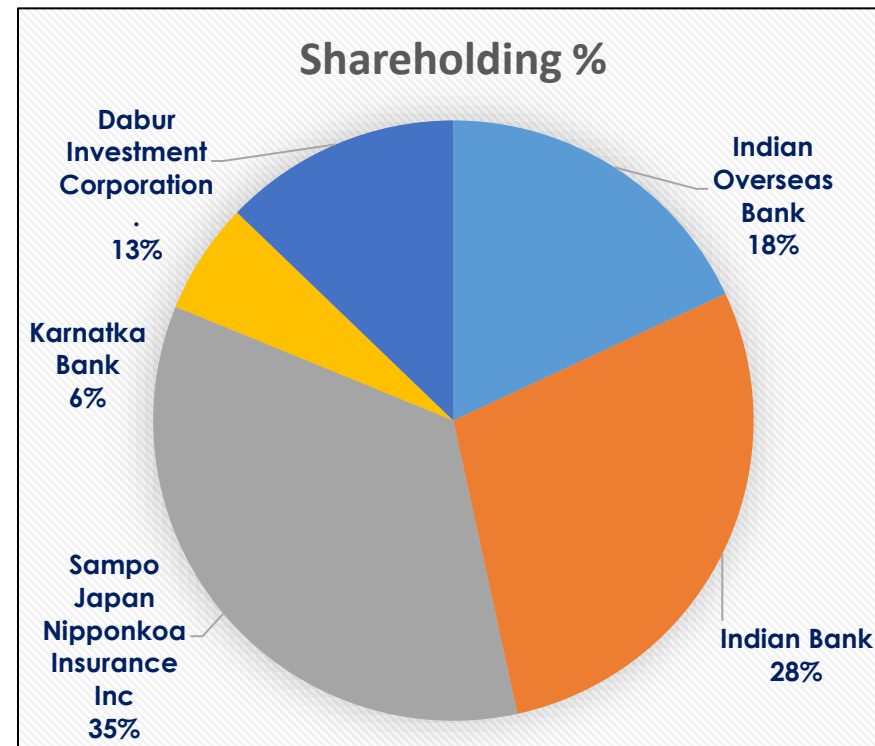




IOB entered into Non-Life Insurance Business with Universal Sampo General Insurance (USGI) Company Limited with equity participation of 18% along with the other Banks and Institutions

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".




SUMMARISED BALANCE SHEET (STANDALONE)		
Particulars	Rs in Lakhs.	
	30.06.2023 (Reviewed)	30.06.2022 (Reviewed)
<b>Capital &amp; Liabilities</b>		
Capital	18,90,241	18,90,241
Reserves and Surplus	6,84,343	4,50,044
Minority Interest	0	0
Deposits	2,64,40,112	2,60,04,455
Borrowings	17,83,962	5,33,477
Other Liabilities & Provisions	7,06,339	7,18,659
<b>Total Liabilities</b>	<b>3,15,04,997</b>	<b>2,95,96,876</b>
<b>Assets</b>		
Cash & Balances with Reserve Bank of India	19,20,369	15,05,039
Balances with Banks & Money at call and Short Notice	1,07,192	9,23,942
Investments	93,40,086	98,68,047
Advances	1,80,07,122	1,52,21,516
Fixed Assets	3,74,091	3,40,014
Other Assets	17,56,137	17,38,318
<b>Total Assets</b>	<b>3,15,04,997</b>	<b>2,95,96,876</b>



**ESG**  
ENVIRONMENTAL SOCIAL GOVERNANCE

**E**  
ENVIRONMENTAL



**IOB TEJAS  
FOR RENEWAL SOLAR  
ENERGY EQUIPMENT**

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



**CREDIT FACILITY  
TO  
WIND MILL**





**PAPERLESS  
BANKING**






**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

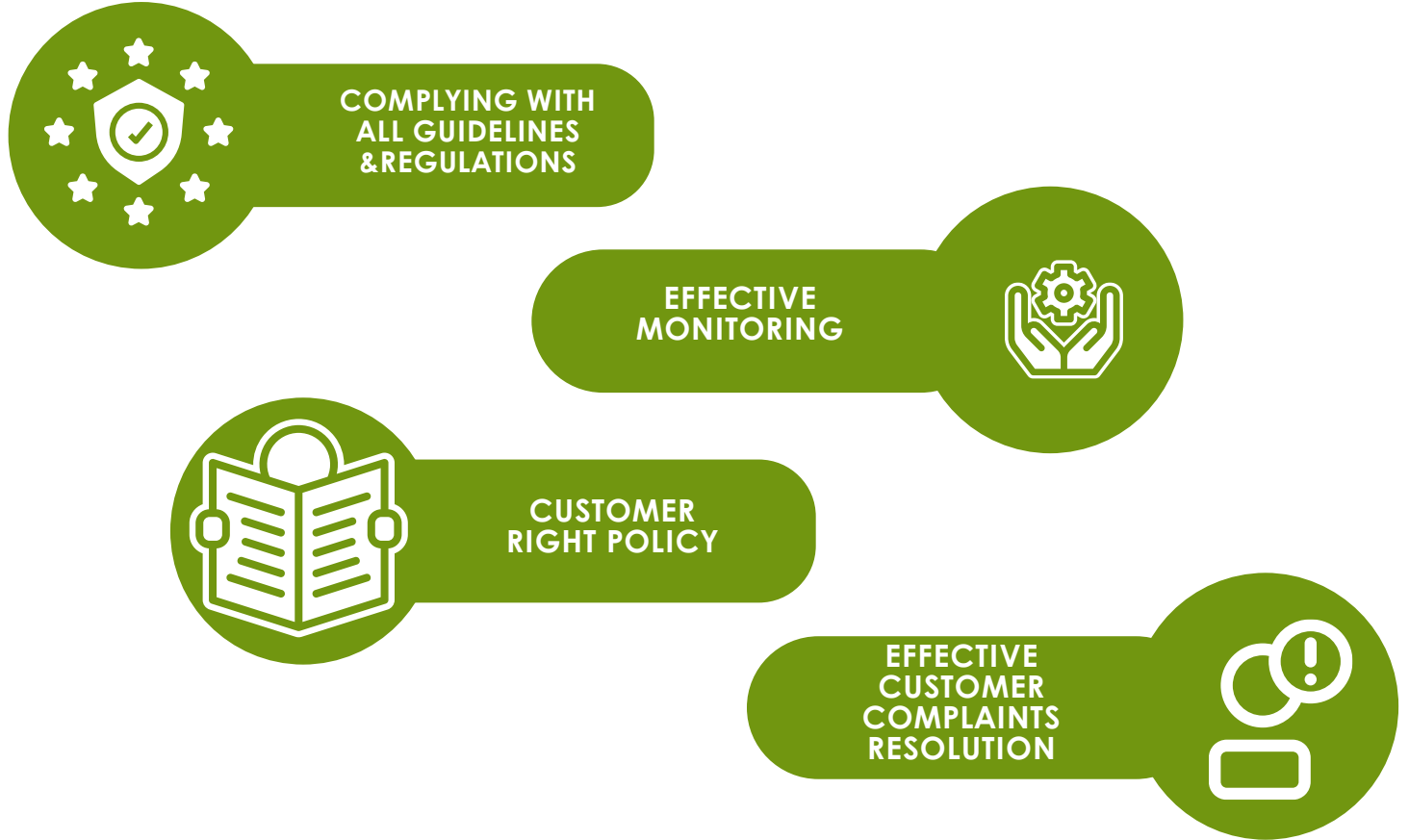




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**G**

GOVERNANCE







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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