



Performance Analysis

For Quarter Ended
30TH June 2026

(20.07.2026)



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(Rs. In Crores)

PROFITABILITY

Parameters		Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
PROFITABILITY	Net Interest Income	2746	3688	34.30%
	Non Interest Income	1481	2160	45.87%
	Operating Income	4227	5848	38.35%
	Operating Profit	2358	2693	14.21%
	Net Profit	1111	1659	49.32%

BUSINESS GROWTH

Parameters		Quarter Ended		Y-O-Y (%)
		Jun-25	Jun-26	
BUSINESS GROWTH	CASA	144837	154415	6.61%
	Savings Bank	107718	127262	18.14%
	Retail Term Deposits	161371	186882	15.81%
	Total Deposits	330792	376193	13.72%
	Advances	262421	322132	22.75%
	Business	593213	698325	17.72%

(Rs. In Crores)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
	NIM (DOMESTIC)	3.17%	3.48%	31 bps
	NIM (GLOBAL)	3.04%	3.37%	33 bps
	ROA	1.14%	1.41%	27 bps
	ROE	19.00%	22.69%	369 bps
	CRAR	18.28%	19.36%	108 bps

ASSET QUALITY

	Parameters	Quarter Ended		Y-o-Y (%)
		Jun-25	Jun-26	
ASSET QUALITY	Gross NPA	5178	4292	-17.11%
	Net NPA	816	588	-27.94%
	GNPA%	1.97%	1.33%	(64 bps)
	NNPA%	0.32%	0.18%	(14 bps)
	PCR	97.47%	97.67%	20 bps

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest Income	7386	8489	8778	3.40%	18.85%
Interest Expenses	4639	5019	5090	1.41%	9.72%
Net Interest Income	2746	3470	3688	6.28%	34.30%
Non Interest Income	1481	1291	2160	67.31%	45.85%
Operating Income	4227	4761	5848	22.83%	38.35%
Operating Expenses	1869	2096	3155	50.52%	68.81%
Operating Profit	2358	2665	2693	1.05%	14.21%
Total Provisions	844	1006	834	-17.10%	-1.18%
Tax expenses	403	154	200	29.87%	-50.37%
Net Profit	1111	1505	1659	10.23%	49.32%

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest on Loans	5509	6442	6662	3.42%	20.93%
Interest on Investment	1829	1912	1978	3.45%	8.15%
Other Interest Income	48	135	138	2.22%	187.50%
Total Interest Income	7386	8489	8778	3.40%	18.85%
Exchange & Commission	398	510	476	-6.67%	19.60%
Profit / Loss on Sale of Investments	207	-63	194	-407.94%	-6.28%
Recovery from technical Written off A/cs	574	540	487	-9.81%	-15.16%
PSLC Commission	199	48	863	1697.92%	333.67%
All other Income	103	256	141	-44.92%	36.89%
Total Non Interest Income	1481	1291	2160	67.31%	45.85%
Total Income	8866	9780	10938	11.84%	23.37%

(Rs. In Crores)

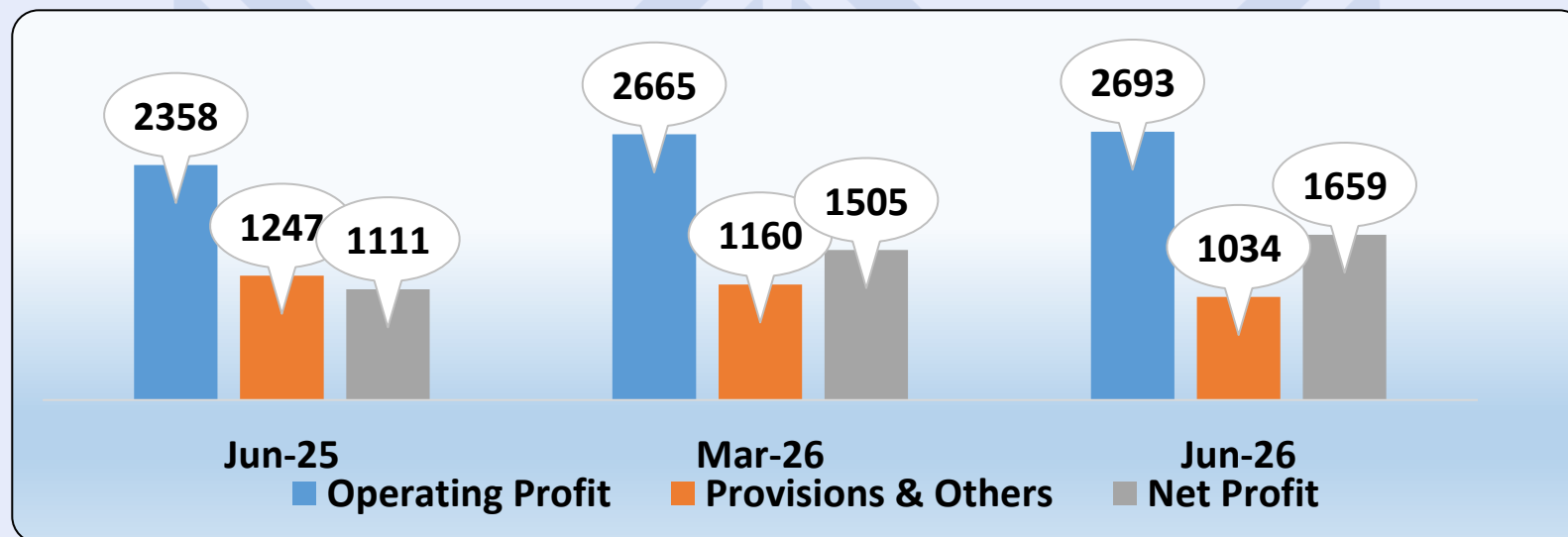
Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
A. Exchange & Commission	121	172	90	-47.67%	-25.62%
B. Income from Non Fund Based Business	60	68	83	22.06%	38.33%
C. Processing charges	109	124	177	42.74%	62.39%
D. ATM/DBD Related Income	97	140	128	-8.57%	31.96%
E. Marketing/FI/Govt Business	17	15	18	20.00%	5.88%
F. Miscellaneous Income	243	176	921	423.30%	279.01%
FEE BASED INCOME (A+B+C+D+E+F)	647	696	1418	103.74%	119.17%
Overseas	18	15	19	26.67%	5.56%
Fee Based Income-Global	665	710	1437	102.39%	116.09%

(Rs. In Crores)

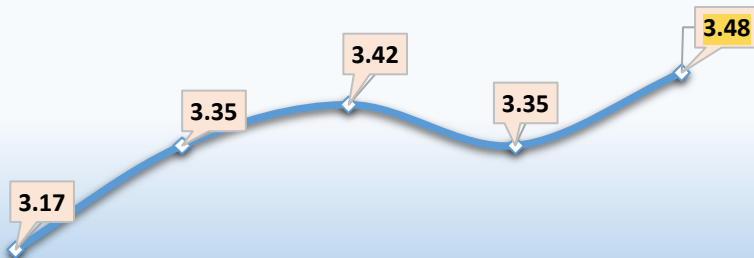
Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Interest on Deposits	4006	4287	4336	1.14%	8.24%
Interest on Borrowings	633	733	754	2.86%	19.12%
Total Interest Expenses	4639	5019	5090	1.41%	9.72%
Staff Expenses	1166	1006	2104	109.15%	80.45%
Other Expenses	703	1090	1050	-3.67%	49.36%
Operating Expenses	1869	2096	3155	50.52%	68.81%
Total Expenses	6509	7115	8245	15.88%	26.67%

(Rs. In Crores)

Particulars	Quarter Ending			Growth %	
	Jun-25	Mar-26	Jun-26	Q-o-Q June 26 Over Mar 26	Y-o-Y June 26 Over June 25
Operating Profit	2358	2665	2693	1.05%	14.21%
Provisions	844	1006	834	-17.10%	-1.18%
of which NPA Provisions					
A.) NPA Provisions	178	225	106	-52.89%	-40.45%
B.) Other Provisions	666	781	728	-6.79%	9.31%
Tax Expenses	403	154	200	29.87%	-50.37%
Net Profit	1111	1505	1659	10.23%	49.32%

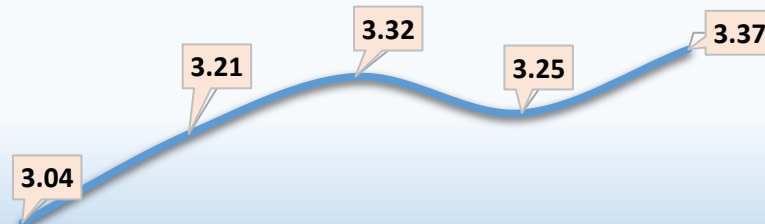


NET INTEREST MARGIN % (DOMESTIC)



JUN 25 SEP 25 DEC 25 MAR 26 JUN 26

NET INTEREST MARGIN % (GLOBAL)



JUN 25 SEP 25 DEC 25 MAR 26 JUN 26

RETURN ON ASSETS



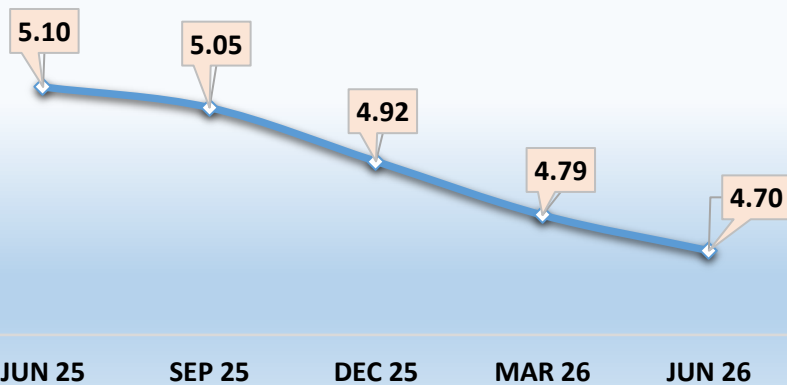
JUN 25 SEP 25 DEC 25 MAR 26 JUN 26

RETURN ON EQUITY

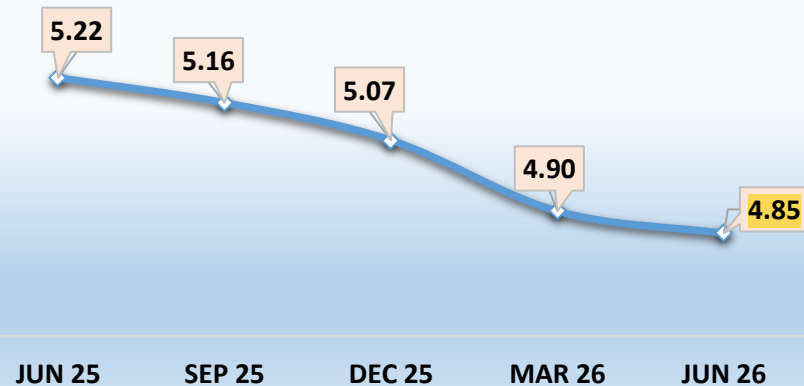


JUN 25 SEP 25 DEC 25 MAR 26 JUN 26

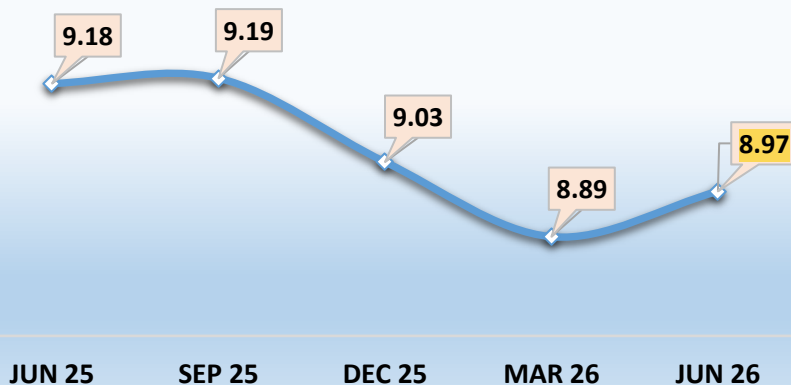
COST OF DEPOSITS(%)



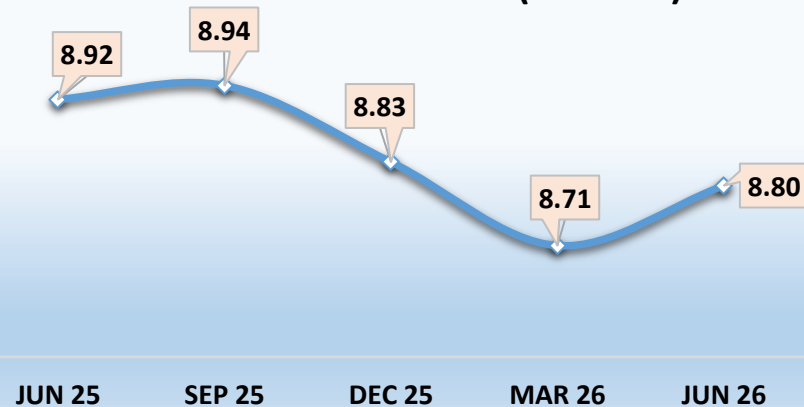
COST OF FUNDS(%)



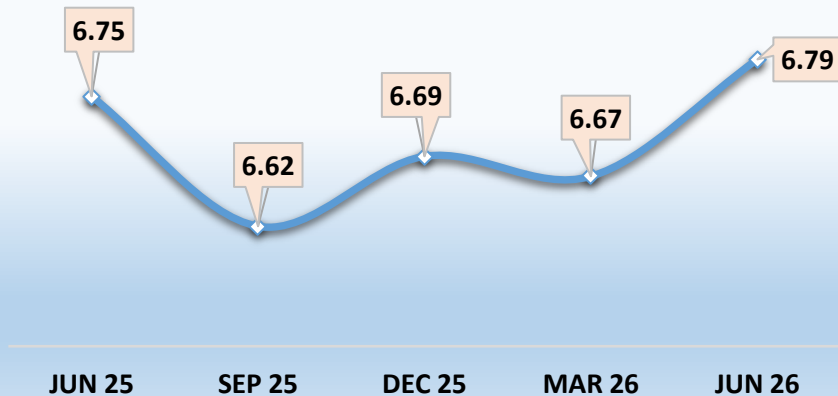
YIELD ON ADVANCES % (DOMESTIC)



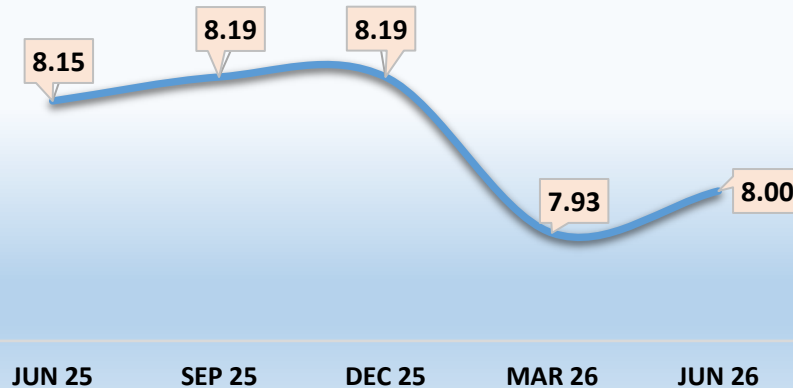
YIELD ON ADVANCES % (GLOBAL)



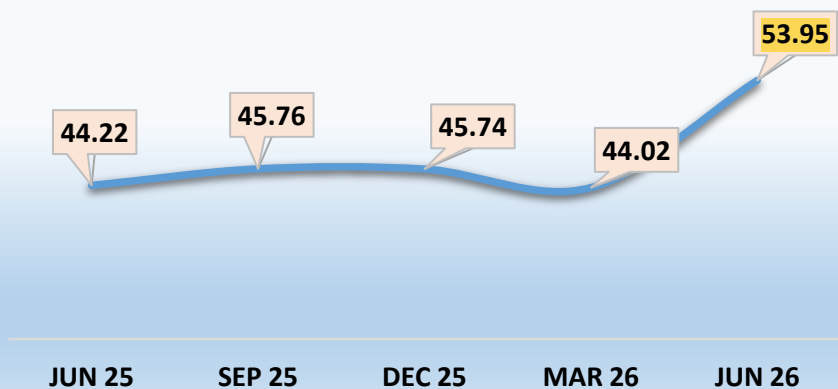
YIELD ON INVESTMENT %



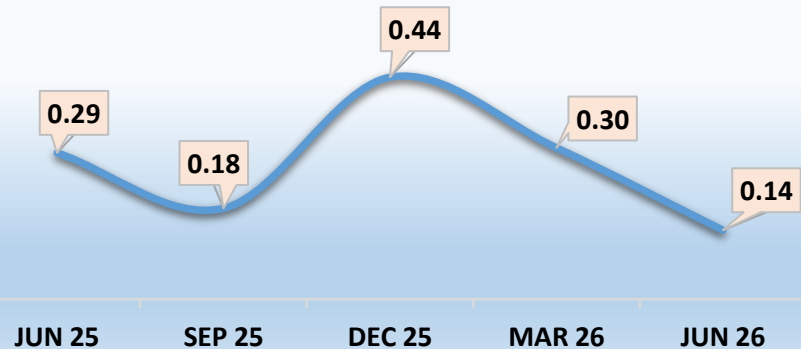
YIELD ON FUNDS(%)



COST TO INCOME



CREDIT COST

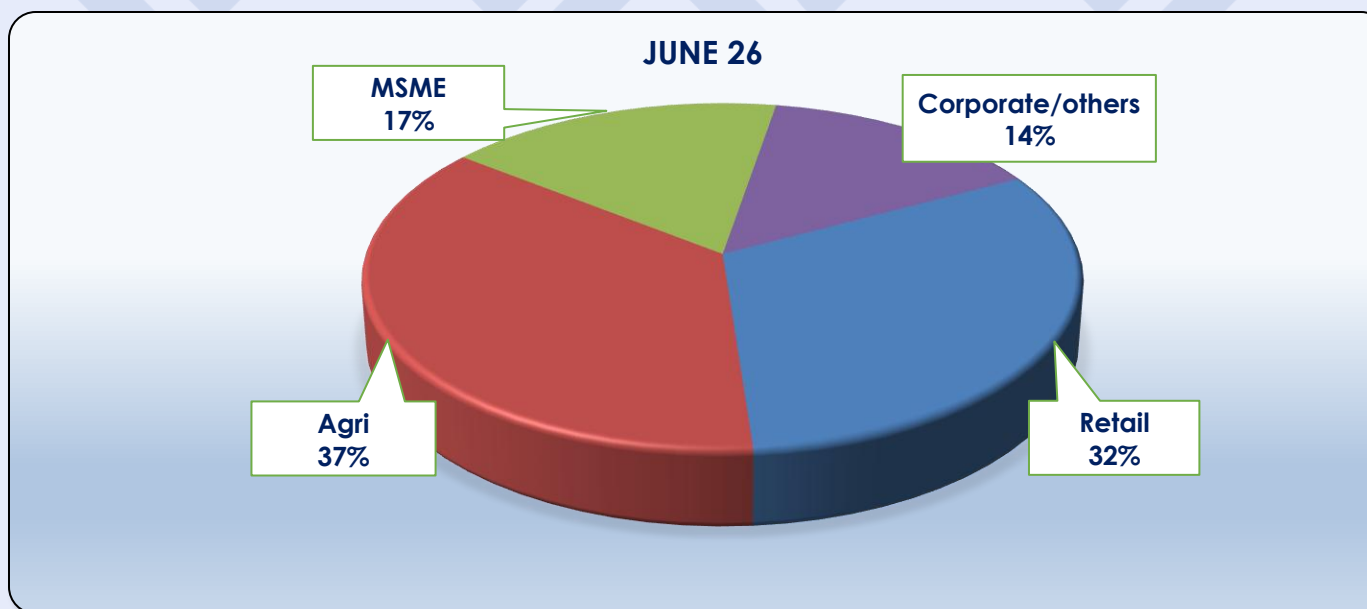


(Rs. In Crores)

Particulars	Jun-25	Mar-26	Jun-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	144837	150936	154415	3479	2.30%	9578	6.61%
Savings Bank	107718	124565	127262	2697	2.17%	19544	18.14%
Retail Term Deposits	161371	183601	186882	3281	1.79%	25511	15.81%
Term Deposits	185955	217256	221778	4522	2.08%	35823	19.26%
Total Deposits	330792	368191	376193	8002	2.17%	45401	13.72%
Advances	262421	310423	322132	11709	3.77%	59711	22.75%
Business Mix	593213	678614	698325	19711	2.90%	105112	17.72%
CASA%(Global)	43.78%	40.99%	41.05%	6 bps		(273 bps)	
CD Ratio%(Global)	79.33%	84.31%	85.63%	132 bps		630 bps	
CASA%(Domestic)	44.16%	41.46%	41.45%	(1 bps)		(271 bps)	
CD Ratio%(Domestic)	75.75%	82.00%	83.32%	132 bps		757 bps	

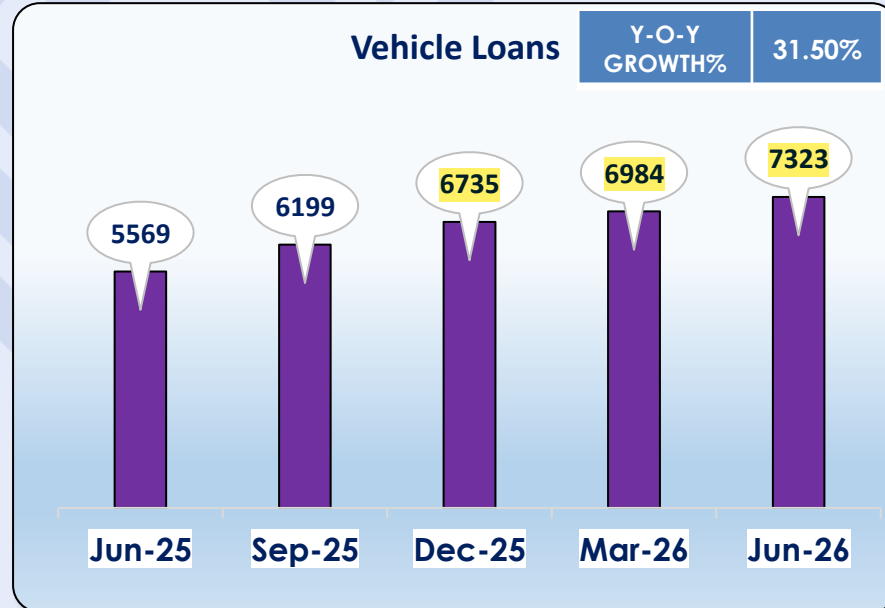
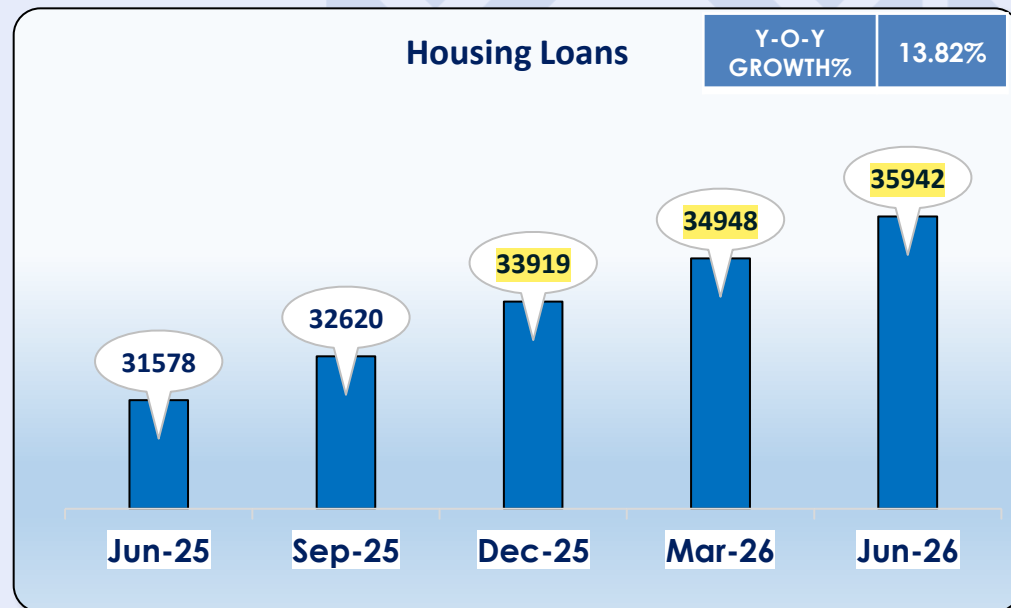
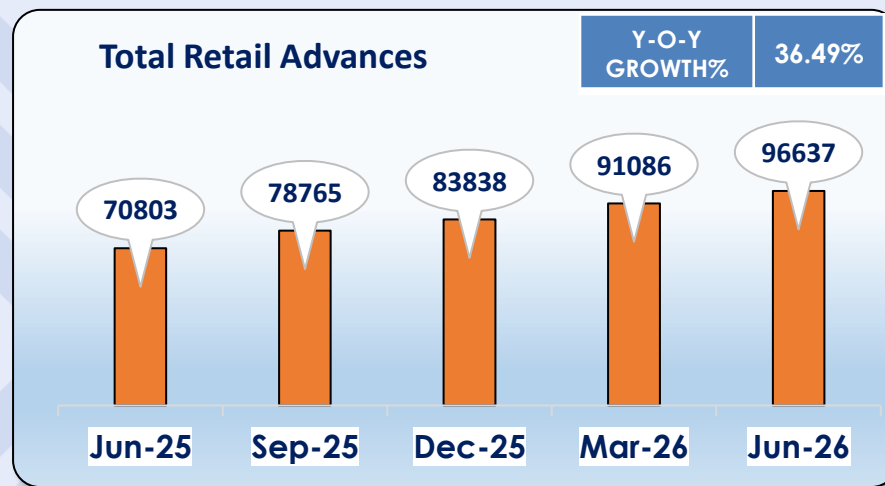
(Rs. In Crores)

Parameters	Jun-25	Mar-26	Jun-26	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	70803	91086	96637	5551	6.09%	25834	36.49%
Agri	76548	103821	112403	8582	8.27%	35855	46.84%
MSME	45246	50107	52554	2447	4.88%	7308	16.15%
Total (RAM)	192597	245014	261594	16580	6.77%	68997	35.82%
Corporate/others	51450	49390	44405	-4985	-10.09%	-7045	-13.69%
Domestic Advances	244048	294405	305999	11594	3.94%	61951	25.38%
Global Advances	262421	310423	322132	11709	3.77%	59711	22.75%
RAM to Adv (%)	73.39%	78.93%	81.21%	228 bps		782 bps	



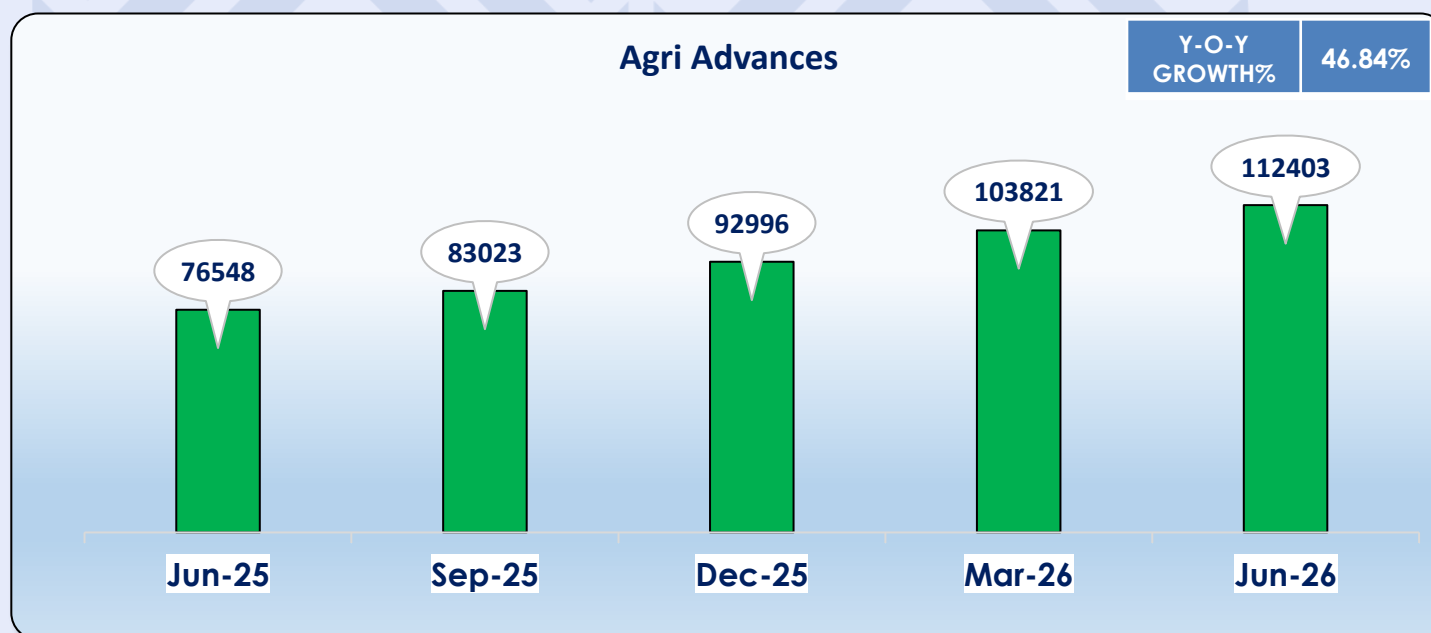
(Rs. In Crores)

Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Jun-25	244048	70803	29.01%
Sep-25	260416	78765	30.25%
Dec-25	278605	83838	30.09%
Mar-26	294405	91086	30.94%
Jun-26	305999	96637	31.58%



(Rs. In Crores)

Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%
Mar-26	294405	103821	35.26%
Jun-26	305999	112403	36.73%



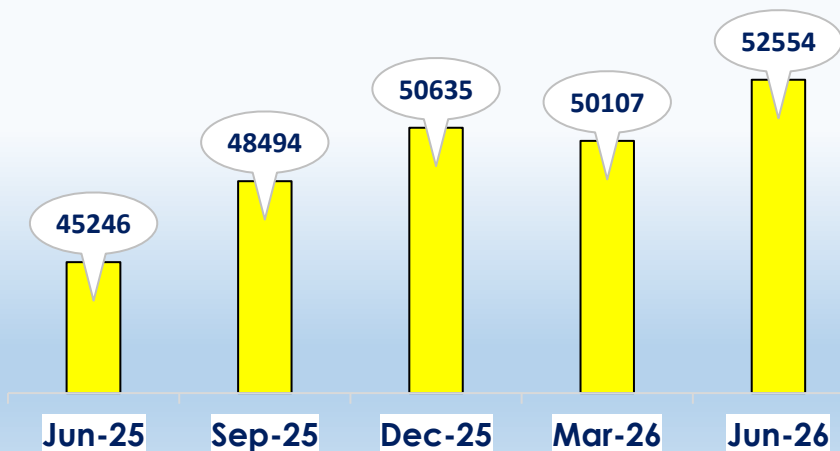
(Rs. In Crores)

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Jun-25	244048	45246	18.54%
Sep-25	260416	48494	18.62%
Dec-25	278605	50635	18.17%
Mar-26	294405	50107	17.02%
Jun-26	305999	52554	17.17%

MSME Advances

Y-O-Y
GROWTH%

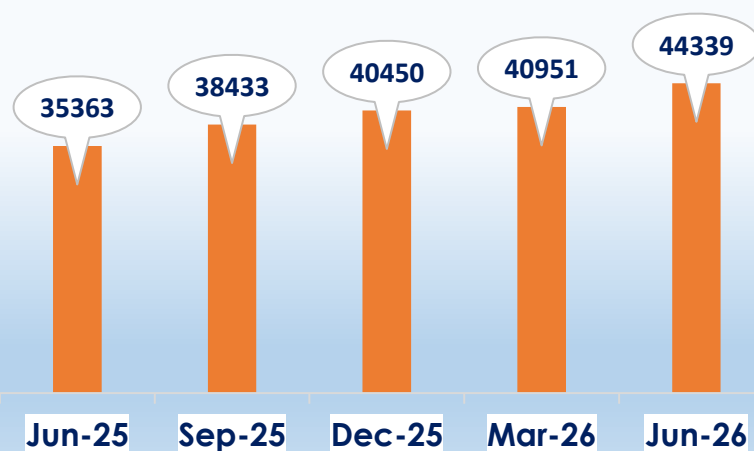
16.15%



CORE MSME

Y-O-Y
GROWTH%

25.38%



(Rs. In Crores)

Parameters	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Domestic Investments	110176	112477	112229	115730	118617
SLR	83109	85240	84734	88552	91550
Non SLR	27067	27236	27495	27178	27067
Held to Maturity	90730	90128	88364	93019	95456
Available for Sale	15415	18030	19313	18449	20037
Held for Trading	1369	1517	1573	1440	385
Fair value through Profit & Loss account – FVTPL	1457	1583	1760	1604	1521
Subsidiaries, Associates and Joint Ventures	1205	1219	1219	1219	1219
Investment by Overseas Branches	4212	4307	3967	4079	3990
Global Investments	114388	116784	116196	119810	122607

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
* Return on Equity (%)	19.00	19.95	20.98	21.94	22.69
* Basic & Diluted Earning per Share	0.58	0.64	0.71	0.78	0.86
* Price Earning Ratio	67.21	61.78	50.89	40.23	39.64
Book value per share (in Rs)	12.41	13.13	13.90	14.60	15.79
Price/Book value (in Rs)	3.14	3.01	2.60	2.15	2.16
Adjusted Book value (in Rs)	11.98	12.73	13.53	14.27	15.48
Price/Adjusted Book value (in Rs)	3.25	3.11	2.67	2.20	2.20

* Quarterly

(Rs. In Crores)

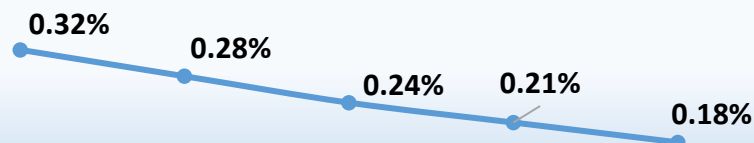
Details	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
i) Opening Gross NPAs	5348	5178	5078	4530	4410
a. Cash Recoveries	180	212	144	254	106
b. Upgradation	31	94	46	39	35
c. Write-Offs	238	108	601	242	174
d. Sale to ARCs	0	32	47	64	0
ii) Total Reductions (a+b+c+d+e)	449	446	838	600	316
iii) Fresh Slippages to NPA category	254	290	301	366	195
iv) Other Debits	26	55	-11	113	4
Closing Gross NPAs (i-ii+iii+iv)	5178	5078	4530	4410	4292
Gross NPA (%)	1.97%	1.83%	1.54%	1.42%	1.33%
Net NPAs (Absolute)	816	776	708	638	588
Net NPA (%)	0.32%	0.28%	0.24%	0.21%	0.18%
Provision Coverage Ratio	97.47%	97.48%	97.49%	97.50%	97.67%
f . Recovery from Tech Write off accounts	609	445	635	564	497
f. i) Of which Reduction	575	419	608	544	489
g. Recovery from overseas set off accounts	20	16	0	0	0
h. Recovery from uncharged interest	12	76	19	39	16
Total Recovery(a+b+d+f+g+h)	851	874	890	960	654

GNPA(%)



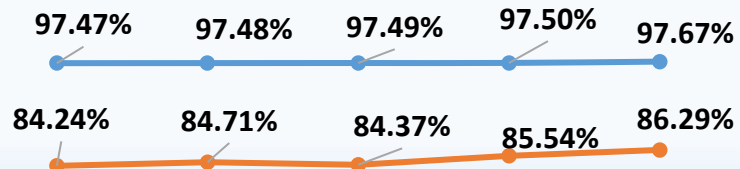
Jun-25 Sep-25 Dec-25 Mar-26 Jun-26

NNPA(%)



Jun-25 Sep-25 Dec-25 Mar-26 Jun-26

PCR(%)



Jun-25 Sep-25 Dec-25 Mar-26 Jun-26

—●— PCR (Including techwrite off)
—●— PCR (excluding techwrite off)

SLIPPAGE RATIO



Jun-25 Sep-25 Dec-25 Mar-26 Jun-26

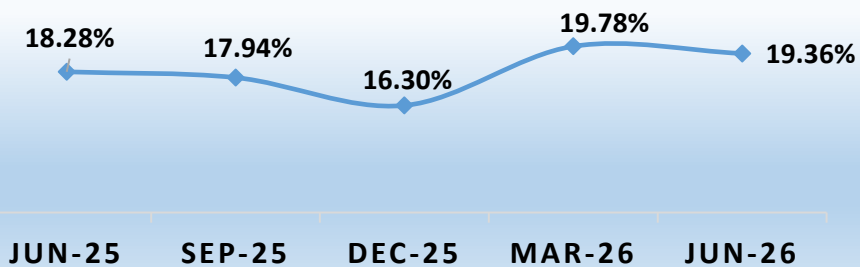
(Rs. In Crores)

Segmental NPAs	Jun-25			Mar-26			Jun-26		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	70803	822	1.16%	91086	529	0.58%	96637	511	0.53%
Agri	76548	1603	2.09%	103821	1147	1.10%	112403	1095	0.97%
MSME	45246	1185	2.62%	50107	1209	2.41%	52554	1176	2.24%
RAM	192598	3611	1.87%	245015	2885	1.18%	261594	2781	1.06%
Corporate	51450	221	0.43%	49390	117	0.24%	44405	111	0.25%
Domestic Advance	244048	3831	1.57%	294405	3002	1.02%	305999	2893	0.95%
Overseas	18373	1347	7.33%	16018	1408	8.79%	16133	1399	8.68%
Total	262421	5178	1.97%	310423	4410	1.42%	322132	4292	1.33%

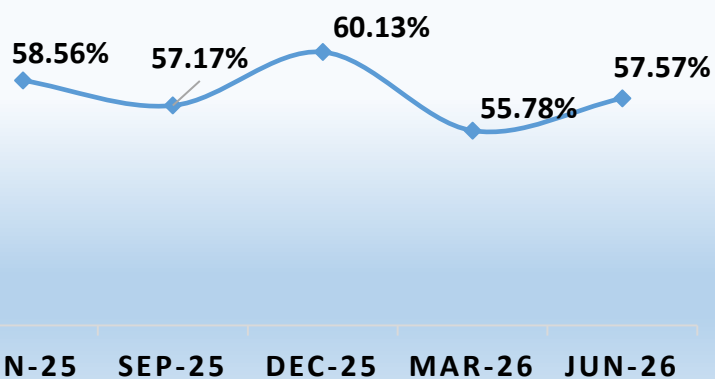
(Rs. In Crores)

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Market Risk RWA	2898	2781	2773	2185	1907
Operational Risk RWA	22587	22587	22587	22587	26365
Credit Risk RWA	153666	158915	177382	173159	185441
Total RWA (A)	179152	184284	202743	197932	213713
CET 1	28278	28625	28368	33524	36081
CET 1%	15.78%	15.53%	13.99%	16.94%	16.88%
Tier 1	28278	28625	28368	33524	36081
Tier 1%	15.78%	15.53%	13.99%	16.94%	16.88%
Tier 2	4476	4441	4672	5619	5283
Tier 2%	2.50%	2.41%	2.30%	2.84%	2.47%
Total Capital (B)	32754	33066	33040	39144	41364
CRAR (B/A)	18.28%	17.94%	16.30%	19.78%	19.36%
Total RWA to Advance Ratio	68.27%	66.30%	68.73%	63.76%	66.34%
Credit RWA to Advance Ratio	58.56%	57.17%	60.13%	55.78%	57.57%

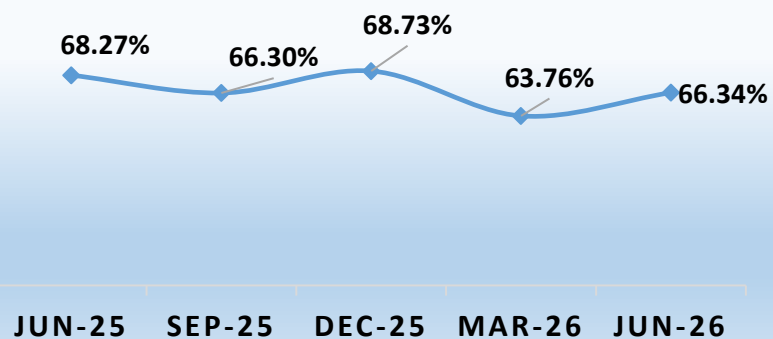
CRAR



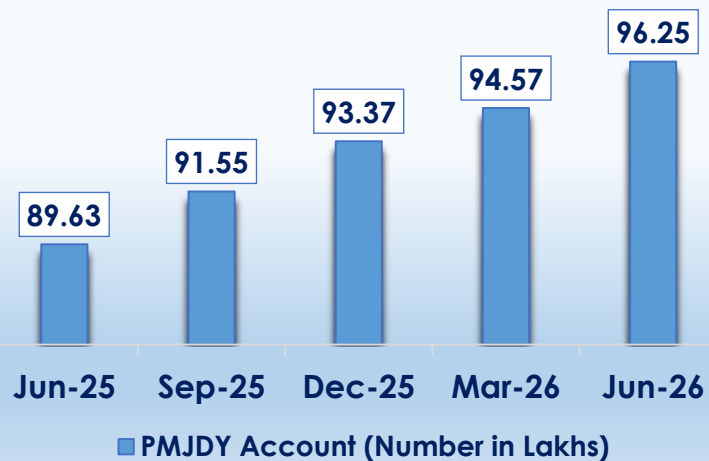
CREDIT RWA TO ADVANCE RATIO



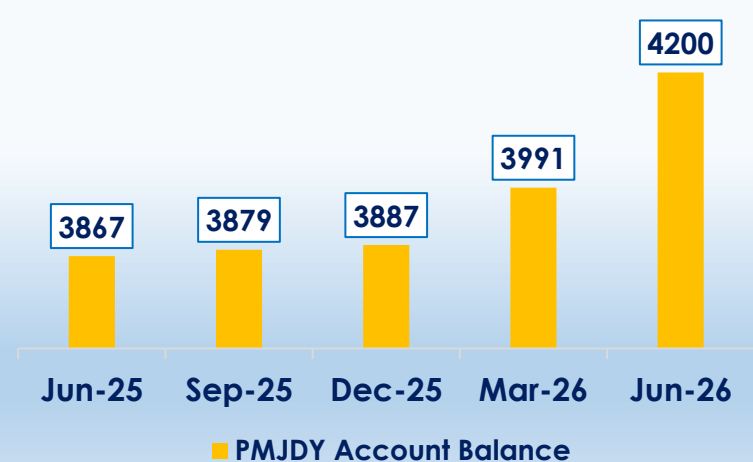
TOTAL RWA TO ADVANCE RATIO



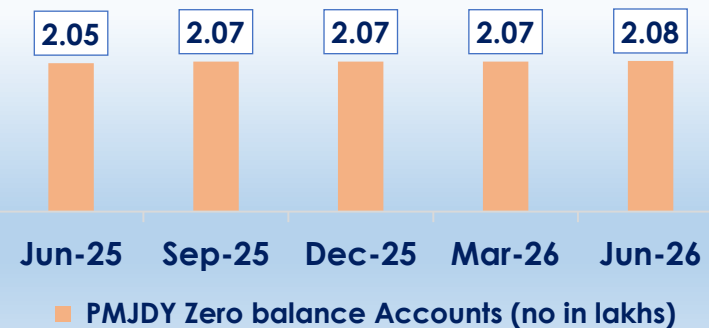
PMJDY Account (Number in Lakhs)



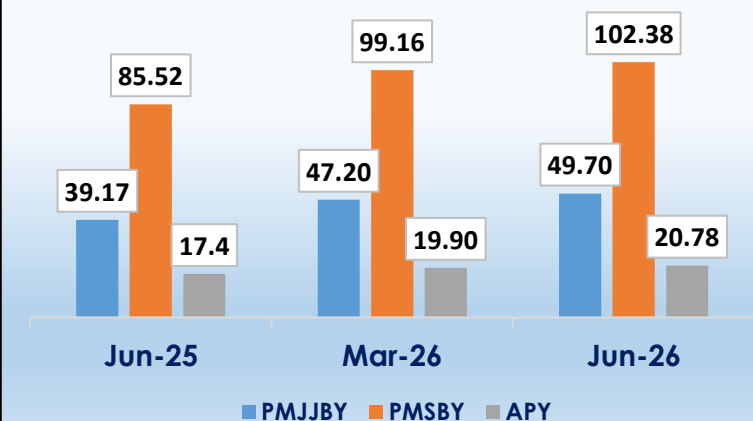
PMJDY Account Balance (in Crs)



**PMJDY Zero balance Accounts
No in Lakhs**

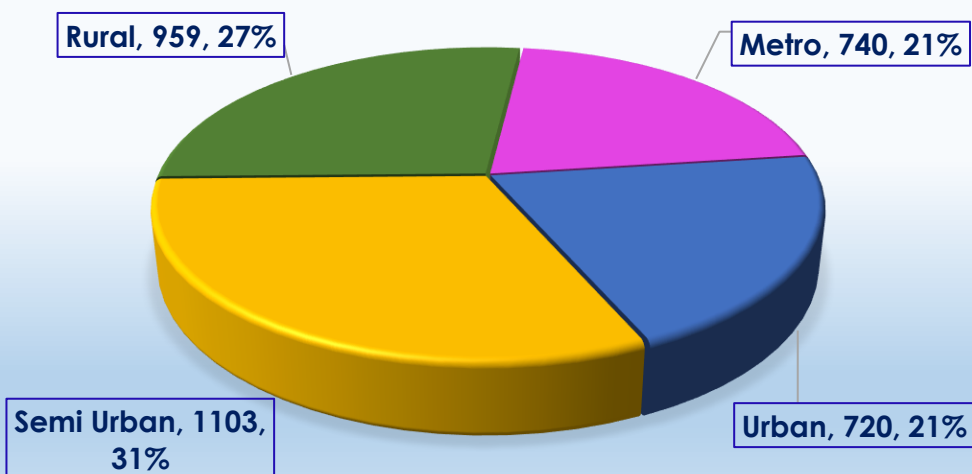


Jansuraksha Scheme (In Lakhs)

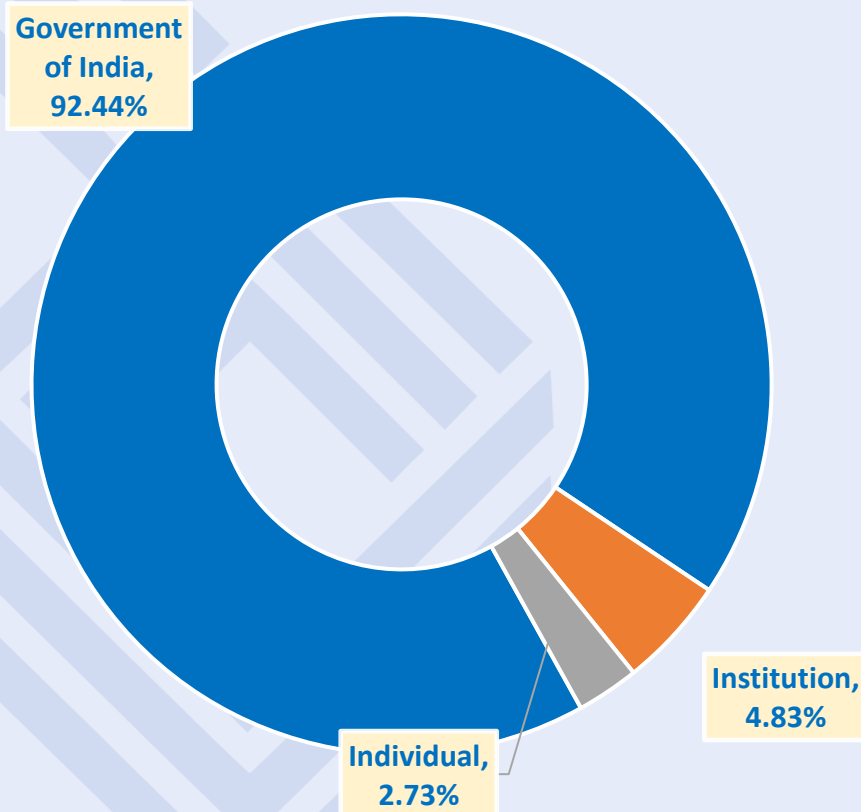


Presence		Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	Domestic Branches	3345	3373	3438	3494	3522
	Overseas Branches	4	4	4	4	4
	ATM/CR	3461	3567	3622	3651	3691
	BC	10872	11467	11959	12187	13401

JUNE-26 DOMESTIC BRANCHES



Category of Shareholder	% share
Government of India	92.44%
FI/Banks	0.33%
Foreign Portfolio Investor (Corporate)	0.47%
Mutual Funds	0.24%
Insurance Companies	3.72%
Bodies Corporate	0.07%
Individual	2.40%
ESOP/ESOS/ESPS	0.19%
NRI	0.06%
HUF	0.06%
LLP	0.02%



(Rs. In Lakhs)

Balance Sheet as at 30.06.2026				
LIABILITIES				
Particulars	Standalone		Consolidated	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
Capital	1925659	1925659	1925659	1925659
Reserves and Surplus	2015660	1452128	1968898	1388010
Deposits	37619275	33079216	37619275	33079216
Borrowings	4723990	4040849	4723990	4040849
Other Liabilities & Provisions	1811066	913537	1811066	913551
Total	48095649	41411388	48048888	41347284
ASSETS				
Cash & Balance with RBI	1201504	1831232	1201504	1831232
Balance with Banks and Money at Call and Short Notice	772067	487042	772067	509064
Investments	12260748	11438772	12213986	11352595
Advances	31840121	25803178	31840121	25803178
Fixed Assets	501471	491503	501471	491503
Other Assets	1519739	1359661	1519739	1359713
Total	48095649	41411388	48048888	41347284

(Rs. In Crores)

CASA (Rs. in Cr)



RETAIL TERM DEPOSITS (Rs. in Cr)



TERM DEPOSITS (Rs. in Cr)



TOTAL DEPOSITS (Rs. in Cr)



(Rs. In Crores)

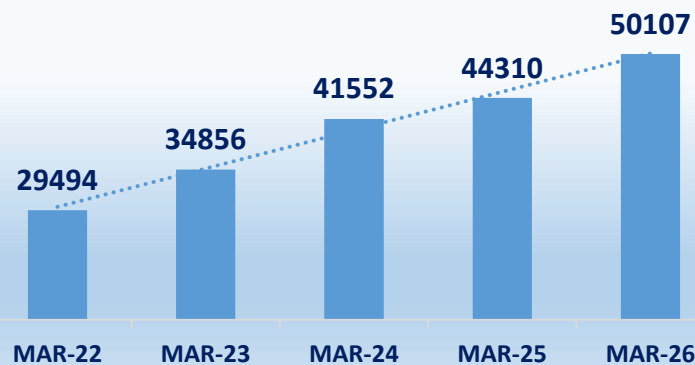
RETAIL ADVANCES



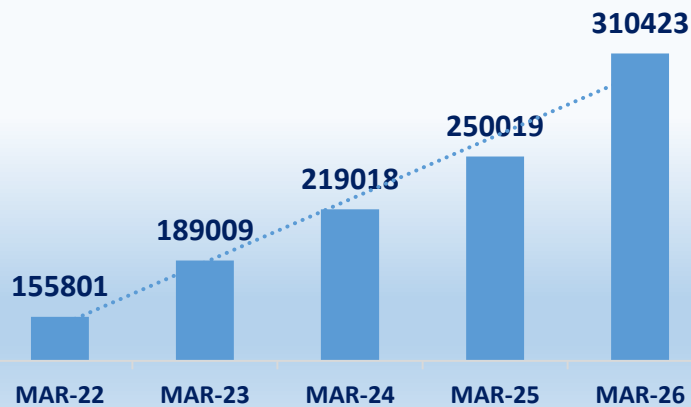
AGRI ADVANCES



MSME ADVANCES

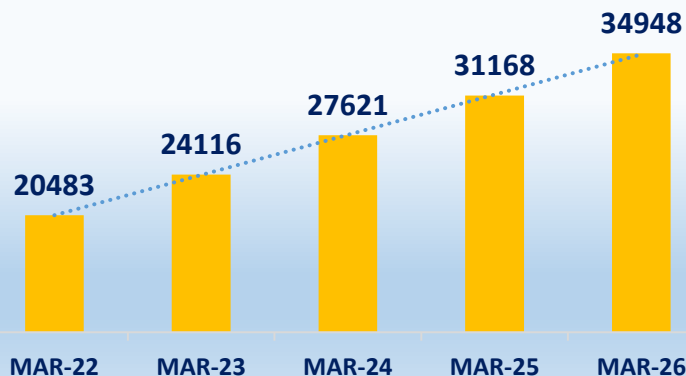


TOTAL ADVANCES

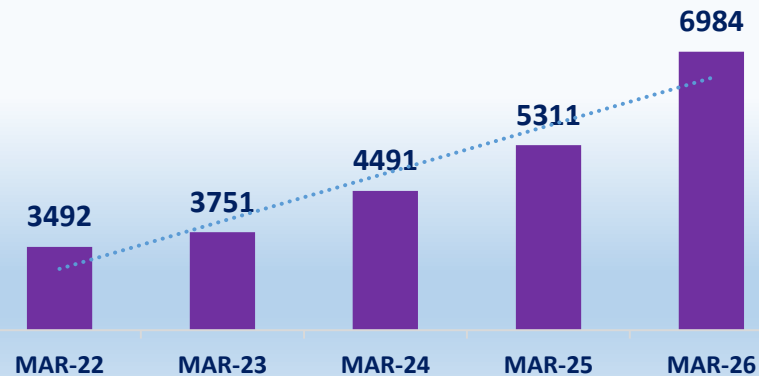


(Rs. In Crores)

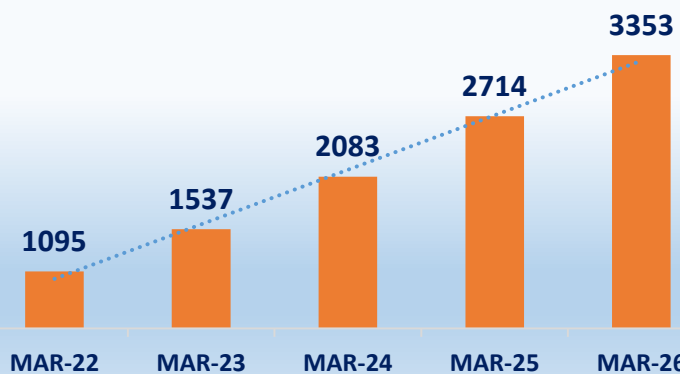
Home Loans



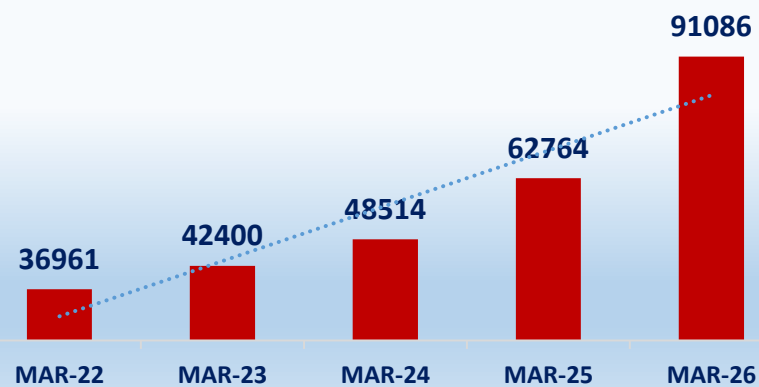
Vehicle Loans



Personal Loans



Total Retail Portfolio

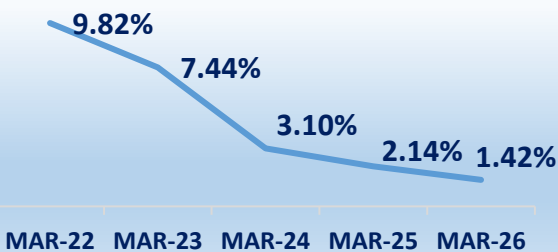


(Rs. In Crores)

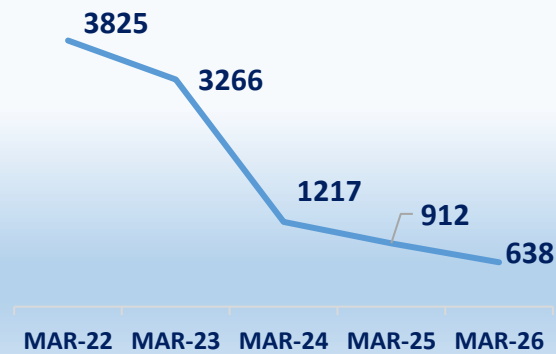
GROSS NPA (Rs. in Cr)



GROSS NPA %



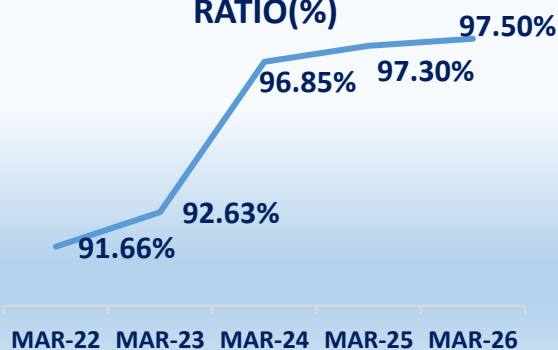
NET NPA (Rs. in Cr)



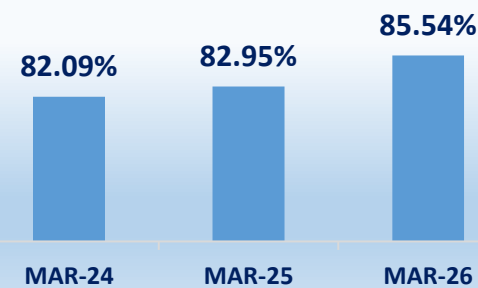
NET NPA %



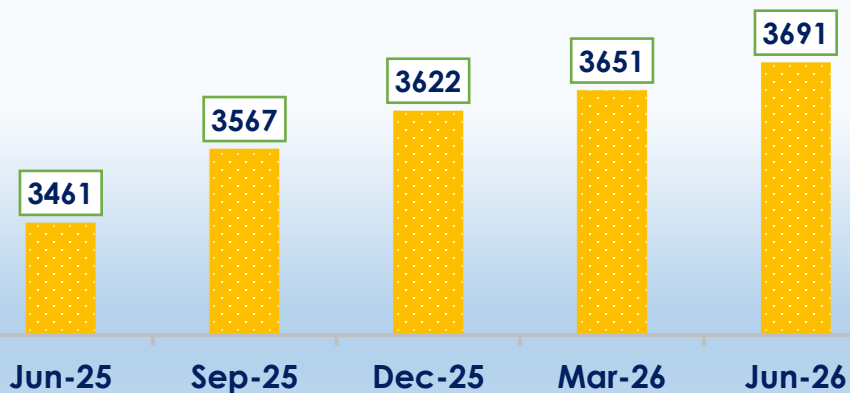
PROVISION COVERAGE RATIO(%)



PCR(EXCLUDING TECH WRITE OFF)



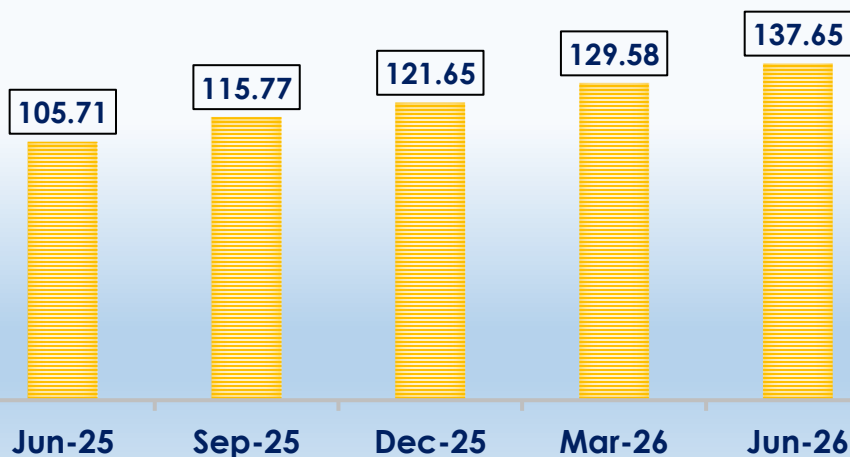
**ATM/CDM
(NO OF OUTLETS)**



**INTERNET BANKING REGISTERED USERS
(IN LAKHS)**



**MOBILE BANKING REGISTERED USERS
(IN LAKHS)**



**UPI REGISTERED USERS
(IN LAKHS)**





Self-Service & Mobile-First Digital Solutions



Robotic Automation & AI/ML



Leveraging Digital Public Infrastructure

IOB Digital Fixed Deposit (FD) – NTB Customers

- 100% Digital FD Opening – No Branch Visit Required
- Instant Account Creation with Seamless Onboarding
- Secure Aadhaar-based & Video KYC Process
- Paperless & Eco Friendly Banking

VCIP

- Instant digital account opening through hassle-free process by dedicated bank Officials
- Secure authentication using OTP & through live face authentication reducing frauds and identity risks
- Facility to open accounts even on Bank Holidays (except National Holidays)
- Enriched with Credit card onboarding journeys

IOB BUDDY

- Intelligent Customer assistant Chatbot
- Faster customer support through an AI-driven, always-on assistance platform.
- Real time , round the clock support
- Smooth escalation to Human agents

IOB Digital Hub (digital.iob.bank.in)

- One stop digital platform for all banking needs
- Instant access to anytime, anywhere banking services
- End to end digital journey from account opening to loan services
- Secure & Paperless banking experience

DEH Revamped Internet Banking

- Revamped Internet Banking
- Bill Desk, PayU, BBPS, IOB Pay Integration enabled
- Supports TNEB and Port Trust direct payments

QR Based Feedback

- Instant Customer Feedback through QR scan at branches/service points. Paperless & Contactless feedback collection mechanism.
- Supports Continuous Service Improvement and customer-centric banking initiatives.

Video Based life certificate

- Submit Life Certificate from home via Video Life Certificate
- Secure Aadhar based digital verification
- No Branch visit required – save time and effort

IOB Online Re-KYC (Digital KYC Update)

- Update KYC online without visiting branch
- Quick & hassle-free Aadhaar-based validation
- Secure digital authentication (OTP-based)
- Multiple channels – Web, SMS & Email
- Ensures uninterrupted banking services

IOB Akshara PIN (Smart & Secure PIN Generation)

- One stop digital platform for all banking needs
- Instant access to anytime, anywhere banking services
- End to end digital journey from account opening to loan services
- Secure & Paperless banking experience

WhatsApp Banking

- Secure real time channel for accessing key banking services via Mobile
- Fast, secure , paper less way to create Fixed deposits and Recurring deposits
- Balance inquiry, re-KYC services, Cheque book requests, Feedback services and download of Form 16, 16A, 27D
- Omnichannel platform

Mobile Banking

- 40 lac+ retail users
- ~15000 enrollments daily
- ~3.5 daily logins
- Multilingual Interface for 13 languages
- Rupay Credit card integration
- UPI integrated
- ReKYC Submission

RBIH – ULI

- Unified Lending Interface
- Amongst top 2 PSBs in number of loan disbursement via ULI
- TN, MP, AP, UP & Odisha land records utilized in KCC STP journey
- 2.62 lakh+ accounts processed
- ₹5700+ crores disbursed

IOB Gold Nest

- End-to-end digital Jewel Loan processing for faster disbursement and reduced TAT.
- Standardized loan processing across branches for operational efficiency.
- Digital jewel image capture for secure and streamlined documentation.

Geo location based lead generation

- Location-based business lead identification.
- Near real-time business discovery.
- Early prospect engagement.
- Verified business leads.
- Targeted marketing for CA, MSME & Digital Banking.

IOB Lawyer's Diary

- Mobile app for Bank's Panel Lawyers
- Real time updates on Cases
- Review of Panel Lawyers performance

Tab Banking

- Any Time Any Where service delivery
- 30+ services with Savings ,Current Account and 3-in-1 account opening
- ReKYC via Self service mode
- Multiple Nomination and Jansuraksha enrolments

KYC Smart Scanner Mobile App

- QR Based interface to scan KYC Documents
- Real-time integration with COB, Re-KYC, and CKYC

CRM

- 20+ Service requests like Issue/Activate/Block Debit Card, Credit/Debit freeze account, UDYAM number update etc.,
- Lead management with Social media leads integration
- Call center integratio

Loan Origination System

- 90+ schemes across RAM segment
- Efficient credit underwriting & quick credit delivery across Retail, Agri, MSME Customers.
- Near 100% adoption on new channel

Robotic Process Automation

- Enhance operational efficiency, accuracy, and minimize manual intervention.
- Automated complaint management and batch processing



**Financing
Renewable
Energy Projects**



**IOB
Solar
Loans**



**IOB Green
Deposit**



**IOB Harit
Subhagruha**



**IOB ECO
Savings Account**



**Digital
Banking**

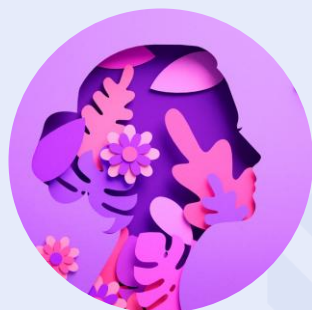
**Focuses on reducing environmental impact
and promoting sustainability.**



**The Sakthi
IOB Chidambaram
Chettiar Memorial
Trust**



**Financial
Literacy Centers
(Sneha)**



**Various IOB
Credit Scheme
for Women**



**Friendly
Work
Environment**



Focuses on customers, employees, and society.



**Effective
Monitoring**



**Customer Right
Policy**



**Complying
with all
Guidelines &
Regulations**



**Effective
Customer
Complaints
Resolutions**



**Focuses on ethical management, transparency,
and compliance.**

Skoch Award for our innovative project "Compliance Apexion"



Proud moment for our bank as we've been honored with the prestigious Skoch Award for our innovative project "Compliance Apexion"! Our MD and CEO Shri Ajay Kumar Srivastava unveiled the same in the presence of EDs Shri Joydeep Dutta Roy and Shri Dhanaraj T, along with CGM Shri Nataraj and other executives. This accolade fuels our ambition to reach new heights in compliance. Here's to setting new standards and achieving excellence!



IOB Good people to grow with **IOB connect** Mobile Banking App

Rooted in balance. growing in savings.

Vrikshasana

Just as a tree stands strong with deep roots, your future stands strong with regular saving.

IOB STEP-UP RD
Increase your savings gradually. Grow your wealth systematically.

#IYD 2026

For any query, visit the IOB nearest branch today. *T&C Apply



IOB Good people to grow with

Money not growing?

444 DAYS Up to 7.50% p.a.

1 YEAR Up to 7.45% p.a.

IOB Non-Callable Deposit
Lock In Today. Look Ahead Tomorrow.

Secure attractive returns with a deposit built for long-term growth

Higher Interest Rates Than Regular Retail Term Deposits | Ideal for Long-Term Wealth Creation | Assured Returns with Fixed Deposit Security

For any query, visit the IOB nearest branch today. *T&C Apply



IOB Good people to grow with **IOB connect** Mobile Banking App

IOB Special FCNR(B) Deposit
EARN UP TO **6.50%*** p.a.
GLOBAL DEPOSITS. PREMIUM RETURNS.
Grow Your USD Savings with Confidence Attractive Returns.

USD Currency Deposits | Attractive Interest Rates | Tenure from 3 to 5 Years | Trusted Banking Partner

For any query, visit the IOB nearest branch today. *T&C Apply



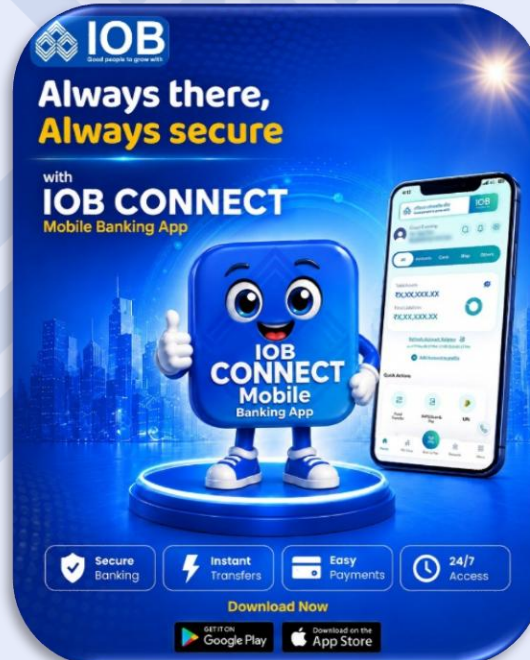
IOB Good people to grow with

SB Max
Maximize Every Banking Moment.

Enjoy greater privileges, added protection and seamless banking with IOB.

Processing fee concession on Retail & Home Loans
0.05% ROI concession on Personal Loan (0.10% for Women)
Free cheque book up to 60 leaves per year (75 for Women)

For any query, visit the IOB nearest branch today. *T&C Apply



IOB Good people to grow with

Always there, Always secure

with **IOB CONNECT** Mobile Banking App

IOB CONNECT Mobile Banking App

Secure Banking | Instant Transfers | Easy Payments | 24/7 Access

Download Now
GET IT ON Google Play | Download on the App Store

For any query, visit the IOB nearest branch today. *T&C Apply



IOB Good people to grow with

IOB WhatsApp Banking

brings convenience right to your Fingertips.

Check Account Balance | Mini Statement | Locate the nearest branch | Fund Transfer

For any query, visit the IOB nearest branch today. *T&C Apply



IOB Pink Wheels

A special vehicle loan designed to put women in the driver's seat.

SCAN TO KNOW MORE



- Loan up to 90% of on-road price
- Zero processing & documentation charges
- Eligible for women & girl students (co-applicant mandatory for students)
- Repayment up to 6 years with flexible terms

For any query, visit the IOB nearest branch today.



IOB HL Surya

A loan built to bring down your electricity bill for good.

Loan up to ₹20 Lakhs

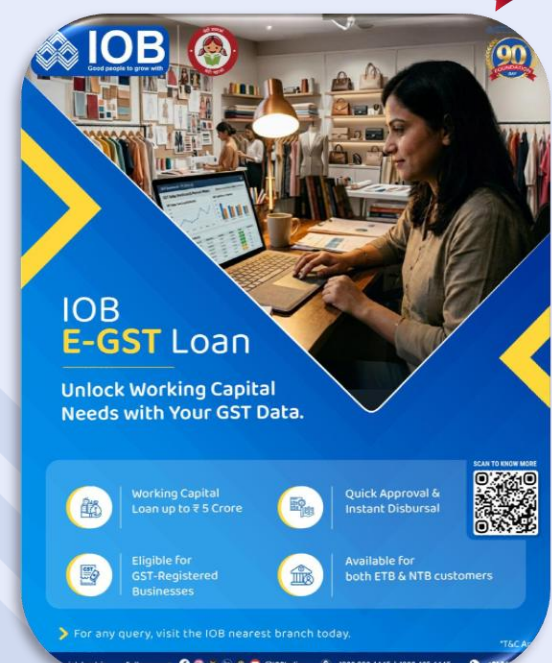
Zero Processing Charges

Exclusive for IOB Home Loan Customers

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.



IOB E-GST Loan

Unlock Working Capital Needs with Your GST Data.

Working Capital Loan up to ₹ 5 Crore

Quick Approval & Instant Disbursal

Eligible for GST-Registered Businesses

Available for both ETB & NTB customers

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.



IOB's Hospital & Equipment

Planning to Expand Healthcare Services, with

- No upper loan limit for large healthcare ambitions.
- Collateral-free funding support under CGTMSE (where eligible).
- Repayment tenure of up to 15 years for infrastructure projects.

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.



IOB Agri Cluster Finance

Smarter financing built for every stage of agriculture.

- Cluster-Based Financing for Targeted Growth
- No Minimum or Maximum Loan Limit. Need-Based Funding.
- Covers the Entire Value Chain. Production to Processing.

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.



IOB PM Vidyalaxmi

Starting from **7.10%*** INTEREST RATE

When talent leads the way, Finance shouldn't stand in the way.

Education loans for select premiere institutes (QHEIs)

Collateral-free assistance

Government interest subvention benefits wherever applicable

Attractive interest rates*

SCAN TO KNOW MORE



For any query, visit the IOB nearest branch today.

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

