



# Performance Analysis

For the Quarter /9 months ended  
31st December 2025

January 14, 2026





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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 "



Shri M Ct M Chidambaram Chettyar  
IOB Founder Chairman



(Rs. In Crores)

BUSINESS GROWTH

Parameters	Quarter Ended			Q-O-Q (%)	Y-O-Y (%)
	Dec-24	Sep-25	Dec-25		
BUSINESS GROWTH	CASA	132338	137387	142676	3.85% 7.81%
	CASA%	43.37%	40.52%	40.85%	33 bps (252 bps)
	Retail Term Deposits	150563	171384	175145	2.19% 16.33%
	Total Deposits	305121	339066	349302	3.02% 14.48%
	Advances	237632	277968	294974	6.12% 24.13%
	Business	542753	617034	644276	4.41% 18.71%

PROFITABILITY

Parameters	Quarter Ended			Q-O-Q (%)	Y-O-Y (%)
	Dec-24	Sep-25	Dec-25		
PROFITABILITY	Net Interest Income	2789	3059	3299	7.85% 18.29%
	Net Interest Margin	3.33%	3.21%	3.32%	11 bps (1 bps)
	Operating Income	4086	4425	4798	8.43% 17.43%
	Operating Expenses	1820	2025	2195	8.40% 20.60%
	Operating Profit	2266	2400	2603	8.46% 14.87%
	Net Profit	874	1226	1365	11.34% 56.18%



(Rs. In Crores)

ASSET QUALITY

Parameters	Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
	Dec-24	Sep-25	Dec-25		
ASSET QUALITY	Gross NPA	6071	5078	4530	-10.79% -25.38%
	Net NPA	976	776	708	-8.76% -27.46%
	GNPA%	2.55%	1.83%	1.54%	(29 bps) (101 bps)
	NNPA%	0.42%	0.28%	0.24%	(4 bps) (18 bps)

STRENGTHENING FINANCIAL INDICATORS

STRENGTHENING FINANCIAL INDICATORS	Parameters	Quarter Ended			Q-O-Q (%)	Y-o-Y (%)
		Dec-24	Sep-25	Dec-25		
PCR	97.07%	97.48%	97.49%		1 bps	42 bps
CRAR	16.97%	17.94%	16.30%		(164 bps)	(67 bps)
ROA	0.93%	1.20%	1.28%		8 bps	35 bps
ROE	17.86%	19.95%	20.98%		103 bps	312 bps





(Rs. In Crores)

Particulars	Quarter Ending			9 Months Ending		Growth %		
	Dec-24	Sep-25	Dec-25	9M 24-25	9M 25-26	Q-o-Q Dec 25 Over Sep 25	Y-o-Y Dec 25 Over Dec 24	9M 25-26 OVER 9M 24-25
Interest Income	7112	7849	8172	20498	23407	4.12%	14.90%	14.19%
Interest Expenses	4323	4790	4874	12730	14303	1.75%	12.75%	12.36%
<b>Net Interest Income</b>	<b>2789</b>	<b>3059</b>	<b>3299</b>	<b>7768</b>	<b>9104</b>	<b>7.85%</b>	<b>18.29%</b>	<b>17.20%</b>
Non Interest Income	1298	1365	1499	3964	4346	9.82%	15.49%	9.64%
<b>Operating Income</b>	<b>4086</b>	<b>4425</b>	<b>4798</b>	<b>11732</b>	<b>13449</b>	<b>8.43%</b>	<b>17.43%</b>	<b>14.64%</b>
Operating Expenses	1820	2025	2195	5661	6088	8.40%	20.60%	7.54%
<b>Operating Profit</b>	<b>2266</b>	<b>2400</b>	<b>2603</b>	<b>6070</b>	<b>7361</b>	<b>8.46%</b>	<b>14.87%</b>	<b>21.27%</b>
Total Provisions	1028	673	1236	3112	2753	83.66%	20.23%	-11.54%
<b>Tax expenses</b>	<b>364</b>	<b>501</b>	<b>2</b>	<b>674</b>	<b>906</b>	<b>-99.60%</b>	<b>-99.45%</b>	<b>34.42%</b>
<b>Net Profit/Loss</b>	<b>874</b>	<b>1226</b>	<b>1365</b>	<b>2284</b>	<b>3703</b>	<b>11.34%</b>	<b>56.18%</b>	<b>62.13%</b>


**(Rs. In Crores)**

Particulars	Quarter Ending			9 Months Ending		Growth %		
	Dec-24	Sep-25	Dec-25	9M 24-25	9M 25-26	Q-o-Q Dec 25 Over Sep 25	Y-o-Y Dec 25 Over Dec 24	9M 25-26 OVER 9M 24-25
Interest on Loans	5257	5920	6210	15142	17640	4.90%	18.13%	16.50%
Interest on Investment	1808	1872	1906	5222	5606	1.82%	5.42%	7.35%
Other Interest Income	47	57	56	133	161	-1.75%	19.15%	21.05%
<b>Total Interest Income</b>	<b>7112</b>	<b>7849</b>	<b>8172</b>	<b>20497</b>	<b>23407</b>	<b>4.12%</b>	<b>14.90%</b>	<b>14.20%</b>
Exchange & Commission	348	452	378	1037	1228	-16.37%	8.62%	18.42%
Profit / Loss on Sale of Investments	46	148	132	335	486	-10.81%	186.96%	45.07%
Profit on Exchange	22	-8	32	55	-2	500.00%	45.45%	-103.64%
Recovery from technical Written off Account	635	416	607	1885	1597	45.91%	-4.41%	-15.28%
PLSC Commission	29	210	138	150	547	-34.29%	375.86%	264.67%
All other Income	217	148	212	502	489	43.24%	-2.30%	-2.59%
<b>Total Non Interest Income</b>	<b>1298</b>	<b>1365</b>	<b>1499</b>	<b>3964</b>	<b>4346</b>	<b>9.82%</b>	<b>15.49%</b>	<b>9.64%</b>
<b>Total Income</b>	<b>8409</b>	<b>9214</b>	<b>9672</b>	<b>24461</b>	<b>27752</b>	<b>4.97%</b>	<b>15.02%</b>	<b>13.45%</b>



(Rs. In Crores)

Particulars	Quarter Ending			9 Months Ending		Growth %		
	Dec-24	Sep-25	Dec-25	9M 24-25	9M 25-26	Q-o-Q Dec 25 Over Sep 25	Y-o-Y Dec 25 Over Dec 24	9M 25-26 OVER 9M 24-25
A.Exchange & Commission	116	115	69	364	306	-40.00%	-40.52%	-15.93%
B.Income from Non Fund Based Business	55	72	59	136	191	-18.06%	7.27%	40.44%
C.Processing charges	96	127	108	302	344	-14.96%	12.50%	13.91%
D.ATM/DBD Related Income	115	136	138	305	370	1.47%	20.00%	21.31%
E.Marketing/FI/Govt Business	10	13	14	43	45	7.69%	40.00%	4.65%
F.Miscellaneous Income	154	263	274	303	780	4.18%	77.92%	157.43%
<b>FEE BASED INCOME (A+B+C+D+E+F)</b>	<b>546</b>	<b>727</b>	<b>663</b>	<b>1454</b>	<b>2036</b>	<b>-8.80%</b>	<b>21.43%</b>	<b>40.03%</b>
<b>Overseas</b>	<b>15</b>	<b>14</b>	<b>17</b>	<b>47</b>	<b>49</b>	<b>21.43%</b>	<b>13.33%</b>	<b>4.26%</b>
<b>Fee Based Income - Global</b>	<b>562</b>	<b>740</b>	<b>680</b>	<b>1501</b>	<b>2085</b>	<b>-8.11%</b>	<b>21.00%</b>	<b>38.91%</b>



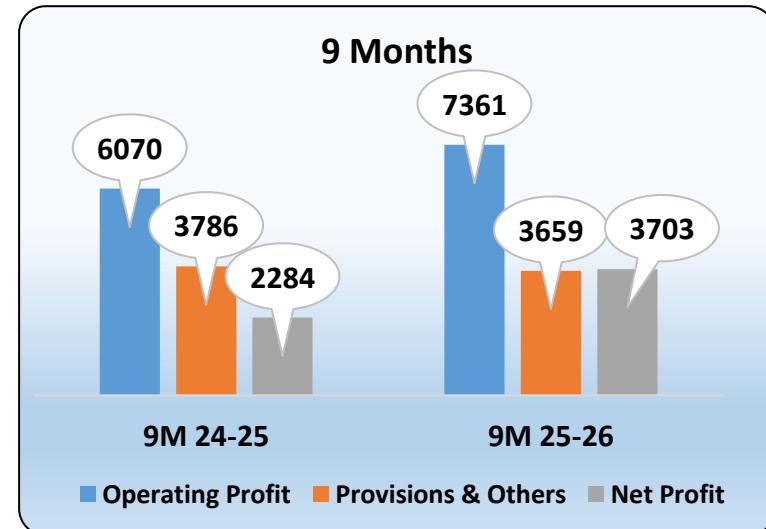
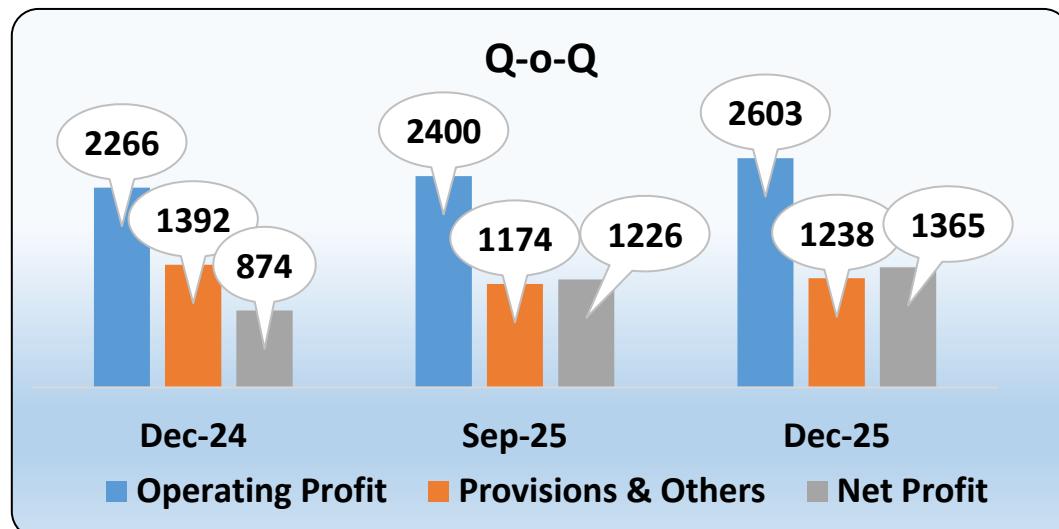
(Rs. In Crores)

Particulars	Quarter Ending			9 Months Ending		Growth %		
	Dec-24	Sep-25	Dec-25	9M 24-25	9M 25-26	Q-o-Q Dec 25 Over Sep 25	Y-o-Y Dec 25 Over Dec 24	9M 25-26 OVER 9M 24-25
Interest on Deposits	3742	4117	4167	11114	12290	1.21%	11.36%	10.58%
Interest on Borrowings	581	672	707	1616	2013	5.21%	21.69%	24.57%
<b>Total Interest Expenses</b>	<b>4323</b>	<b>4790</b>	<b>4874</b>	<b>12730</b>	<b>14303</b>	<b>1.75%</b>	<b>12.75%</b>	<b>12.36%</b>
Staff Expenses	1069	1172	1344	3534	3683	14.68%	25.72%	4.22%
Other Expenses	751	853	850	2127	2406	-0.35%	13.18%	13.12%
<b>Operating Expenses</b>	<b>1820</b>	<b>2025</b>	<b>2195</b>	<b>5661</b>	<b>6088</b>	<b>8.40%</b>	<b>20.60%</b>	<b>7.54%</b>
<b>Total Expenses</b>	<b>6143</b>	<b>6814</b>	<b>7068</b>	<b>18391</b>	<b>20391</b>	<b>3.73%</b>	<b>15.06%</b>	<b>10.87%</b>



(Rs. In Crores)

Particulars	Quarter Ending			9 Months Ending		Growth %		
	Dec-24	Sep-25	Dec-25	9M 24-25	9M 25-26	Q-o-Q Dec 25 Over Sep 25	Y-o-Y Dec 25 Over Dec 24	9M 25-26 OVER 9M 24-25
Operating Profit	2266	2400	2603	6070	7361	8.46%	14.87%	21.27%
<b>Provisions</b>	<b>1028</b>	<b>673</b>	<b>1236</b>	<b>3112</b>	<b>2753</b>	<b>83.66%</b>	<b>20.23%</b>	<b>-11.54%</b>
of which NPA Provisions	400	121	308	634	608	154.55%	-23.00%	-4.10%
Other Provisions	628	552	928	2478	2145	68.12%	47.77%	-13.44%
Tax Expenses	364	501	2	674	906	-99.60%	-99.45%	34.42%
<b>Net Profit</b>	<b>874</b>	<b>1226</b>	<b>1365</b>	<b>2284</b>	<b>3703</b>	<b>11.34%</b>	<b>56.18%</b>	<b>62.20%</b>

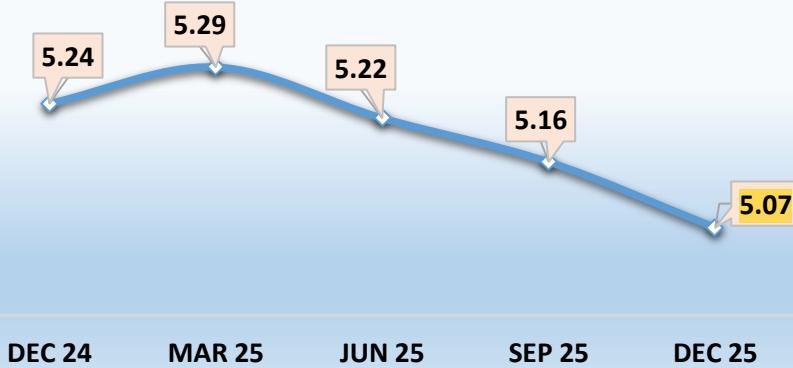




### COST OF DEPOSITS(%)



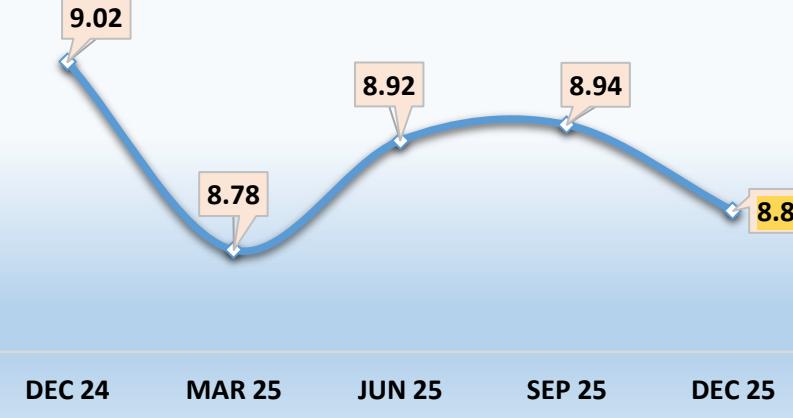
### COST OF FUNDS(%)



### YIELD ON ADVANCES % (DOMESTIC)



### YIELD ON ADVANCES % (GLOBAL)

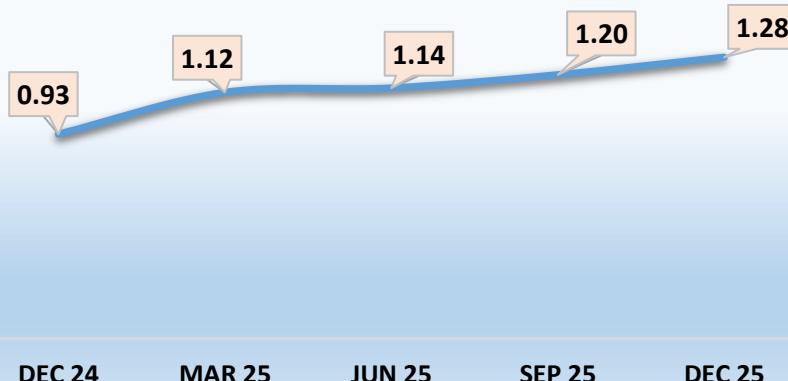




### YIELD ON FUNDS(%)



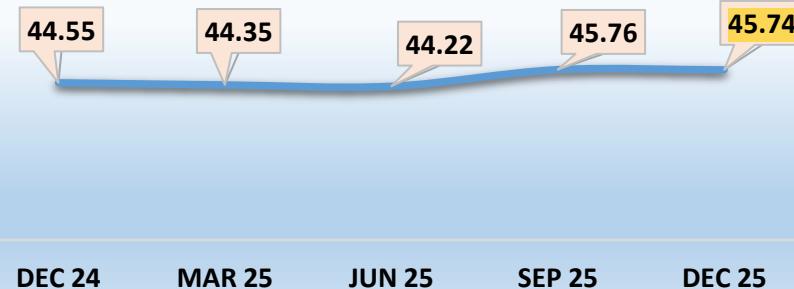
### RETURN ON ASSETS



### YIELD ON INVESTMENT %



### COST TO INCOME





### NET INTEREST MARGIN % (DOMESTIC)



### NET INTEREST MARGIN % (GLOBAL)



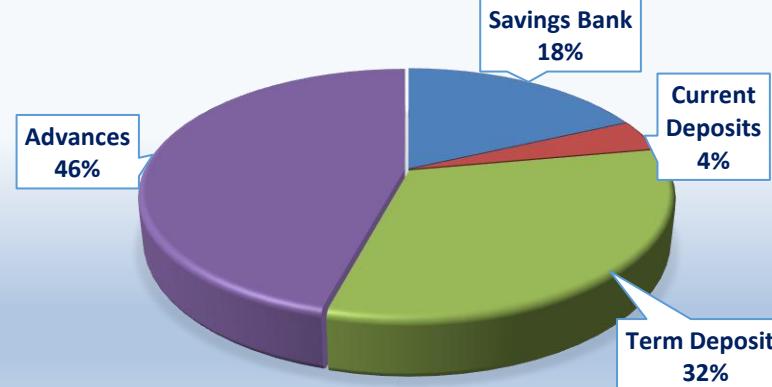


(Rs. In Crores)

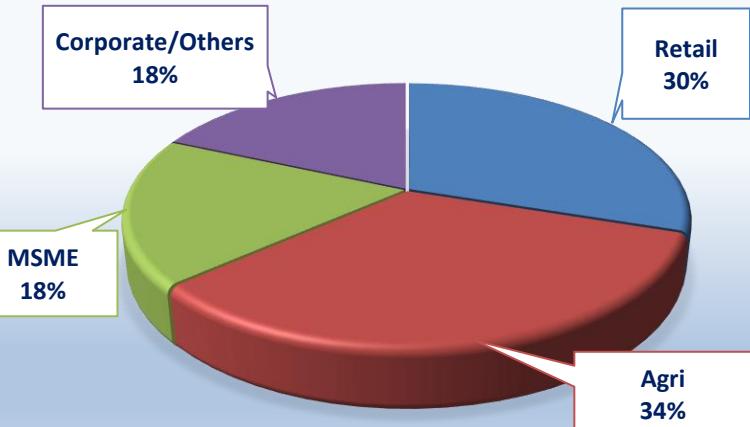
Particulars	Dec-24	Sep-25	Dec-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	132338	137387	142676	5289	3.85%	10338	7.81%
Retail Term Deposits	150563	171384	175145	3761	2.19%	24582	16.33%
Term Deposits	172783	201679	206627	4948	2.45%	33844	19.59%
Total Deposits	305121	339066	349302	10236	3.02%	44181	14.48%
Advances	237632	277968	294974	17006	6.12%	57342	24.13%
Business Mix	542753	617034	644276	27242	4.41%	101523	18.71%
CASA%(Domestic)	43.76%	41.01%	41.29%	28 bps		(247 bps)	
CD Ratio%(Domestic)	73.99%	78.78%	81.81%	303 bps		782 bps	
CASA%(Global)	43.37%	40.52%	40.85%	33 bps		(252 bps)	
CD Ratio%(Global)	77.88%	81.98%	84.45%	247 bps		657 bps	



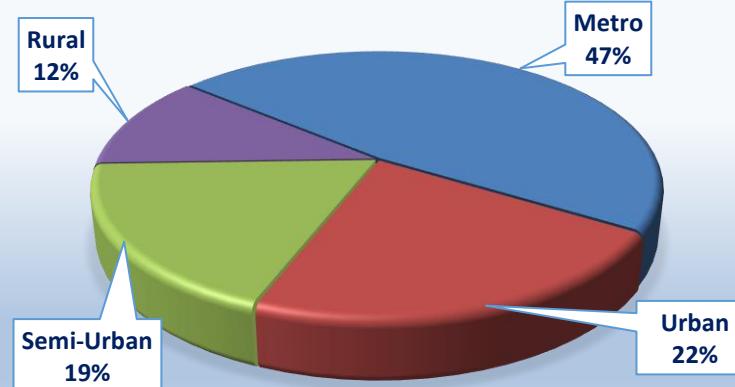
### BUSINESS PORTFOLIO SHARE DEC 25



### % SHARE OF DOMESTIC ADVANCE- DEC 25



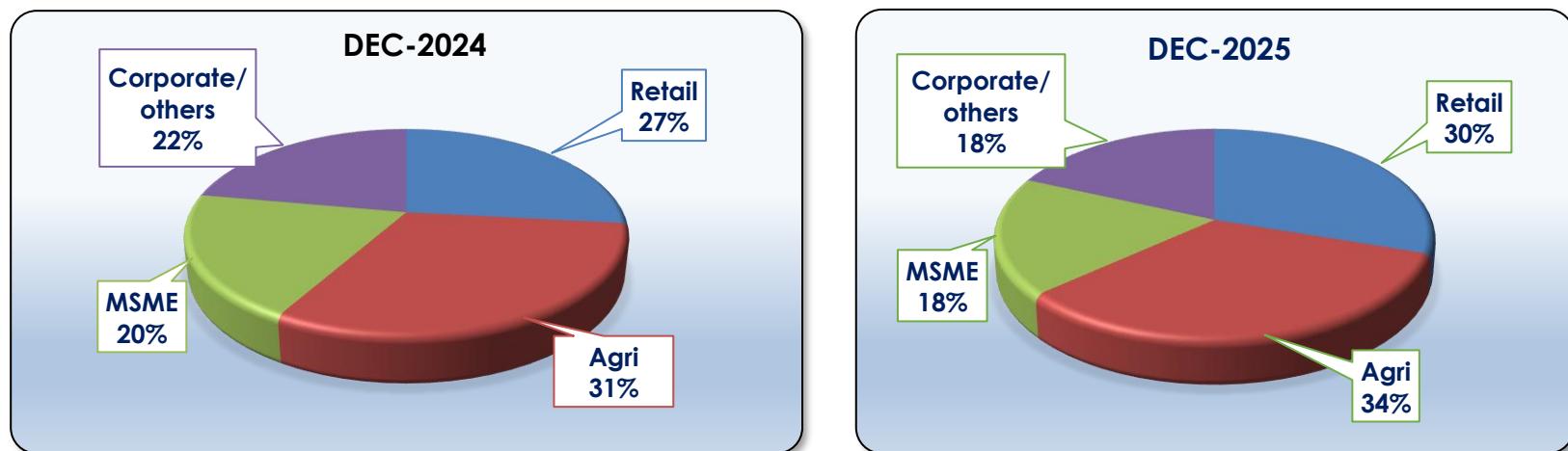
### POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: DEC 25





(Rs. In Crores)

Parameters	Dec-24	Sep-25	Dec-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
Retail	58611	78765	83838	5073	6.44%	25227	43.04%
Agri	69139	83023	92996	9973	12.01%	23857	34.51%
MSME	43124	48494	50635	2141	4.41%	7511	17.42%
Corporate/others	48599	50133	51137	1004	2.00%	2538	5.22%
<b>Domestic Advances</b>	<b>219473</b>	<b>260415</b>	<b>278605</b>	<b>18190</b>	<b>6.99%</b>	<b>59132</b>	<b>26.94%</b>
<b>Global Advances</b>	<b>237633</b>	<b>277967</b>	<b>294974</b>	<b>17007</b>	<b>6.12%</b>	<b>57341</b>	<b>24.13%</b>
<b>RAM to Adv (%)</b>	<b>71.91%</b>	<b>75.65%</b>	<b>77.11%</b>	<b>146 bps</b>		<b>520 bps</b>	

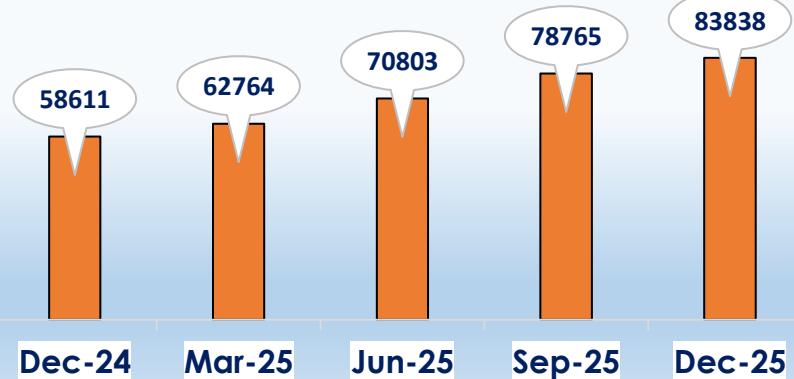




(Rs. In Crores)

Period	Domestic Advances	Retail Advances	% Share to Domestic Advances
Dec-24	219472	58611	26.71%
Mar-25	233501	62764	26.88%
Jun-25	244048	70803	29.01%
Sep-25	260416	78765	30.25%
Dec-25	278605	83838	30.09%

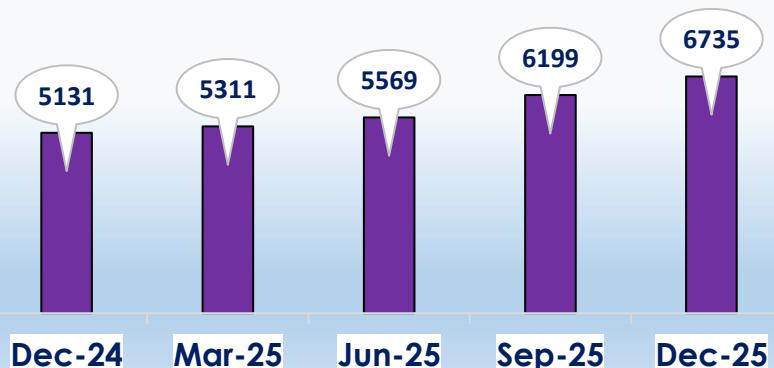
### Total Retail Advances Dec-25



### Housing Loans Dec-25



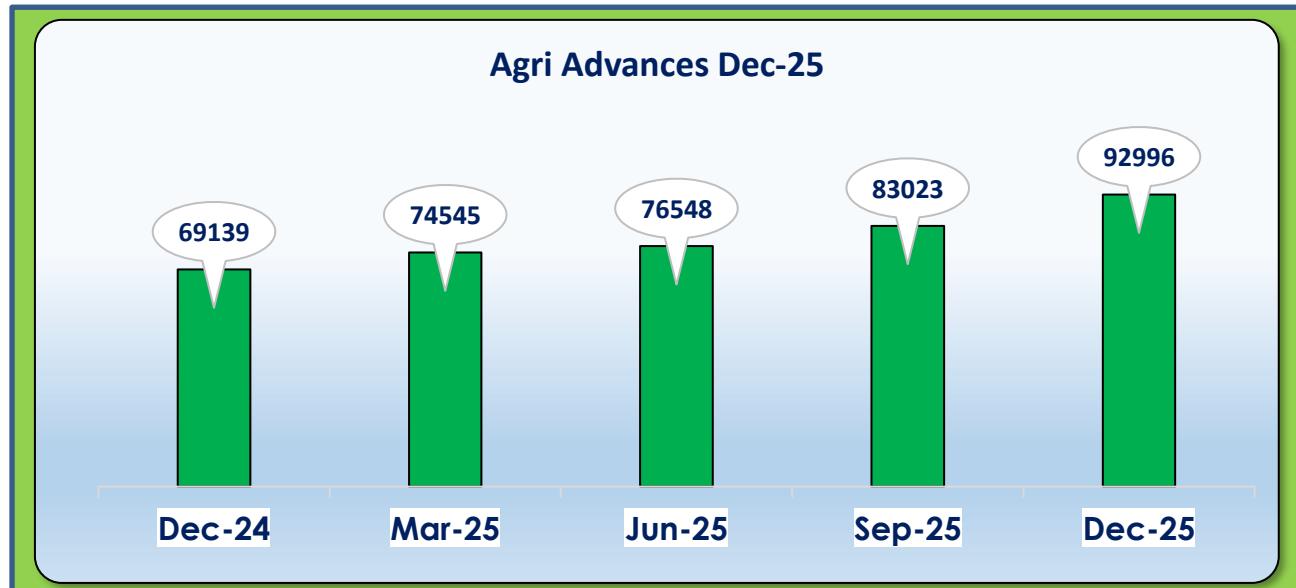
### Vehicle Loans Dec-25





(Rs. In Crores)

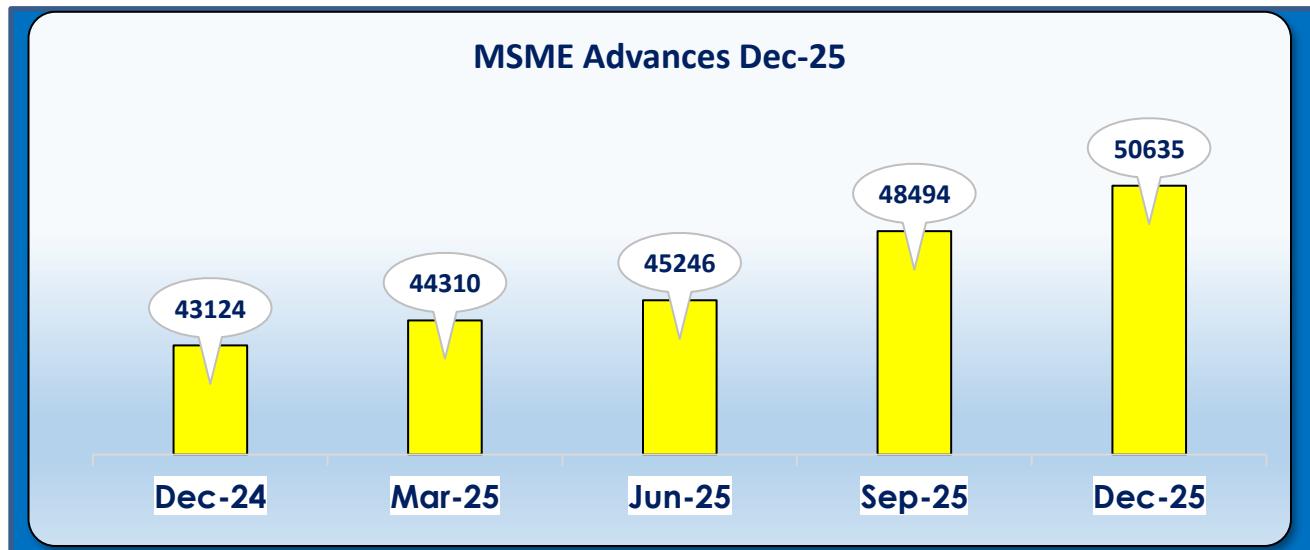
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Dec-24	219472	69139	31.50%
Mar-25	233501	74545	31.92%
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%





(Rs. In Crores)

Period	Domestic Advances	MSME Advances	% Share to Domestic Advances
Dec-24	219472	43124	19.65%
Mar-25	233501	44310	18.98%
Jun-25	244048	45246	18.54%
Sep-25	260416	48494	18.62%
Dec-25	278605	50635	18.17%





(Rs. In Crores)

Parameters	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
<b>Domestic Investments</b>	<b>104939</b>	<b>107020</b>	<b>110176</b>	<b>112477</b>	<b>112229</b>
SLR	80006	80701	83109	85240	84734
Non SLR	24933	26319	27067	27236	27495
Held to Maturity	90969	88785	90730	90128	88364
Available for Sale	12170	15787	15415	18030	19313
Held for Trading	323	381	1369	1517	1573
Fair value through Profit & Loss account – FVTPL	861	1451	1457	1583	1760
Subsidiaries, Associates and Joint Ventures	616	616	1205	1219	1219
<b>Investment by Overseas Branches</b>	<b>4171</b>	<b>4026</b>	<b>4212</b>	<b>4307</b>	<b>3967</b>
<b>Global Investments</b>	<b>109110</b>	<b>111046</b>	<b>114388</b>	<b>116784</b>	<b>116196</b>



Particulars	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
* Return on Equity (%)	17.86	19.53	19.00	19.95	20.98
*Basic & Diluted Earning per Share	0.46	0.56	0.58	0.64	0.71
*Price Earning Ratio	111.90	69.59	67.21	61.78	50.89
Book value per share (in Rs)	10.66	12.11	12.41	13.13	13.90
Price/Book value (in Rs)	4.85	3.22	3.14	3.01	2.60
Adjusted Book value (in Rs)	10.15	11.63	11.98	12.73	13.53
Price/Adjusted Book value (in Rs)	5.10	3.35	3.25	3.11	2.67

\*Quarterly



(Rs. In Crores)

Details	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
<b>i) Opening Gross NPAs</b>	6249	6071	5348	5178	5078
a. Cash Recoveries	170	263	180	212	144
b. Upgradation	76	75	31	94	46
c. Write-Offs	219	3043	238	108	601
d. Sale to ARCs	0	95	0	32	47
<b>ii) Total Reductions (a+b+c+d)</b>	<b>465</b>	<b>3476</b>	<b>449</b>	<b>446</b>	<b>838</b>
iii) Fresh Slippages to NPA category	284	2756	254	290	301
iv) Other Debits	2	-3	26	55	-11
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>6071</b>	<b>5348</b>	<b>5178</b>	<b>5078</b>	<b>4530</b>
<b>Gross NPA (%)</b>	<b>2.55%</b>	<b>2.14%</b>	<b>1.97%</b>	<b>1.83%</b>	<b>1.54%</b>
Net NPAs	976	912	816	776	708
<b>Net NPA (%)</b>	<b>0.42%</b>	<b>0.37%</b>	<b>0.32%</b>	<b>0.28%</b>	<b>0.24%</b>
<b>Provision Coverage Ratio</b>	<b>97.07%</b>	<b>97.30%</b>	<b>97.47%</b>	<b>97.48%</b>	<b>97.49%</b>
f. Recovery from Tech Write off accounts	676	522	609	445	635
f. i) Of which Reduction	650	480	575	419	608
g. Recovery from overseas set off accounts	0	8	20	16	0
h. Recovery from uncharged interest	34	29	12	76	19
<b>Total Recovery(a+b+d+f+g+h)</b>	<b>957</b>	<b>992</b>	<b>851</b>	<b>874</b>	<b>890</b>



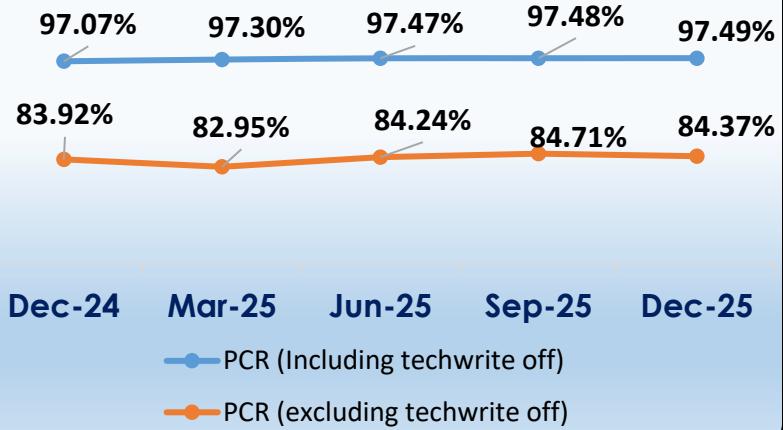
### GNPA(%)



### NNPA(%)



### PCR(%)



### SLIPPAGE RATIO





(Rs. In Crores)

Segmental NPAs	Dec-24			Sep-25			Dec-25		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
<b>Retail</b>	58611	978	1.67%	78765	839	1.07%	83838	651	0.78%
<b>Agri</b>	69139	1829	2.65%	83023	1539	1.85%	92996	1228	1.32%
<b>MSME</b>	43124	1753	4.07%	48494	1149	2.37%	50635	1140	2.25%
<b>RAM</b>	<b>170874</b>	<b>4560</b>	<b>2.67%</b>	<b>210283</b>	<b>3526</b>	<b>1.68%</b>	<b>227468</b>	<b>3019</b>	<b>1.33%</b>
<b>Corporate</b>	48599	267	0.55%	50133	167	0.33%	51137	118	0.23%
<b>Domestic Advance</b>	<b>219472</b>	<b>4827</b>	<b>2.20%</b>	<b>260416</b>	<b>3694</b>	<b>1.42%</b>	<b>278605</b>	<b>3137</b>	<b>1.13%</b>
<b>Overseas</b>	18160	1244	6.85%	17552	1384	7.89%	16369	1393	8.51%
<b>Total</b>	<b>237632</b>	<b>6071</b>	<b>2.55%</b>	<b>277968</b>	<b>5078</b>	<b>1.83%</b>	<b>294974</b>	<b>4530</b>	<b>1.54%</b>



(Rs. In Crores)

Particulars	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Market Risk RWA	1353	1341	2898	2781	2773
Operational Risk RWA	19183	19183	22587	22587	22587
Credit Risk RWA	137216	148560	153666	158915	177382
<b>Total RWA (A)</b>	<b>157753</b>	<b>169084</b>	<b>179152</b>	<b>184284</b>	<b>202743</b>
CET 1	22601	28972	28278	28625	28368
<b>CET 1%</b>	<b>14.33%</b>	<b>17.13%</b>	<b>15.78%</b>	<b>15.53%</b>	<b>13.99%</b>
Tier 1	22601	28972	28278	28625	28368
<b>Tier 1%</b>	<b>14.33%</b>	<b>17.13%</b>	<b>15.78%</b>	<b>15.53%</b>	<b>13.99%</b>
Tier 2	4170	4412	4476	4441	4672
<b>Tier 2%</b>	<b>2.64%</b>	<b>2.61%</b>	<b>2.50%</b>	<b>2.41%</b>	<b>2.30%</b>
<b>Total Capital (B)</b>	<b>26772</b>	<b>33384</b>	<b>32754</b>	<b>33066</b>	<b>33040</b>
<b>CRAR (B/A)</b>	<b>16.97%</b>	<b>19.74%</b>	<b>18.28%</b>	<b>17.94%</b>	<b>16.30%</b>
<b>Total RWA to Advance Ratio</b>	<b>66.39%</b>	<b>67.63%</b>	<b>68.27%</b>	<b>66.30%</b>	<b>68.73%</b>
<b>Credit RWA to Advance Ratio</b>	<b>57.74%</b>	<b>59.42%</b>	<b>58.56%</b>	<b>57.17%</b>	<b>60.13%</b>



### CRAR



DEC-24 MAR-25 JUN-25 SEP-25 DEC-25

### CREDIT RWA TO ADVANCE RATIO



DEC-24 MAR-25 JUN-25 SEP-25 DEC-25

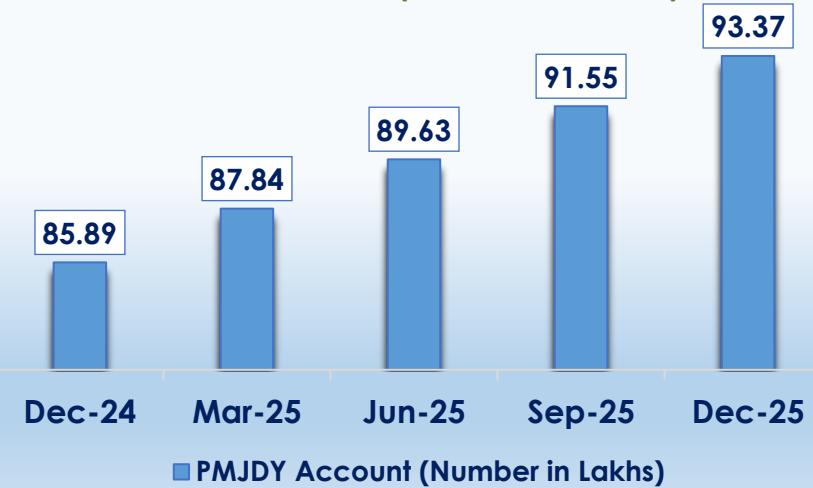
### TOTAL RWA TO ADVANCE RATIO



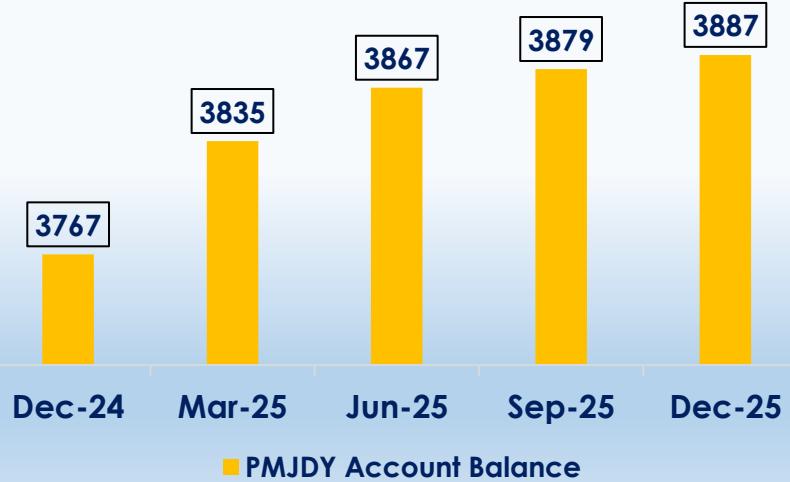
DEC-24 MAR-25 JUN-25 SEP-25 DEC-25



PMJDY Account (Number in Lakhs)



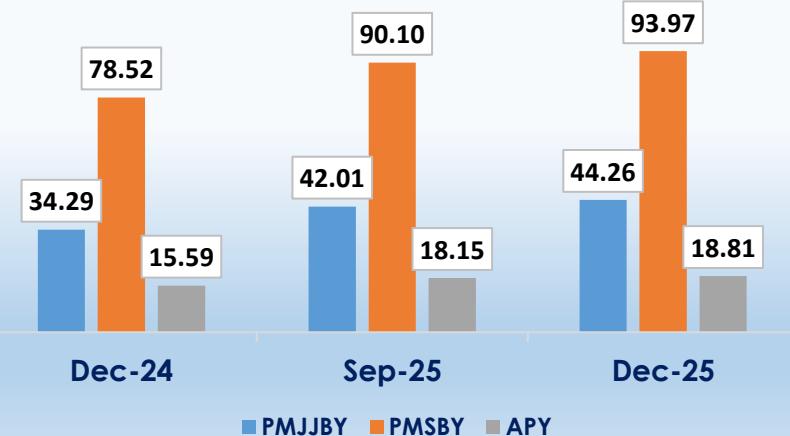
PMJDY Account Balance (in Crs)

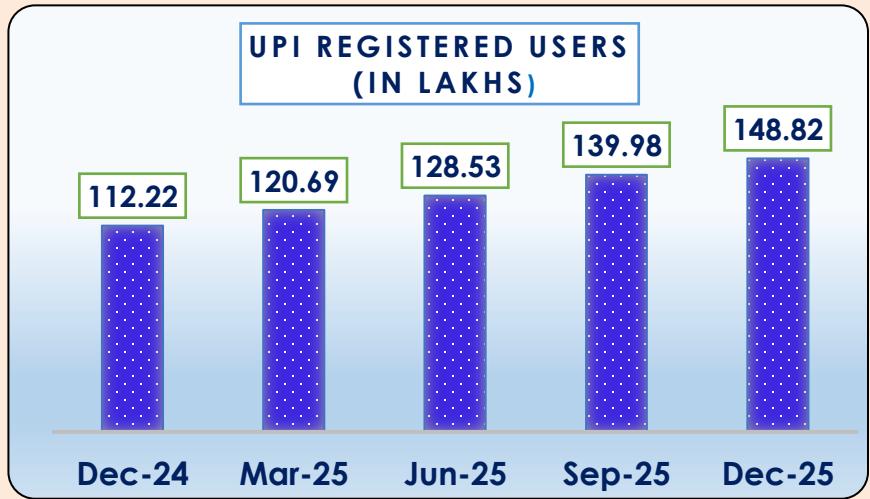
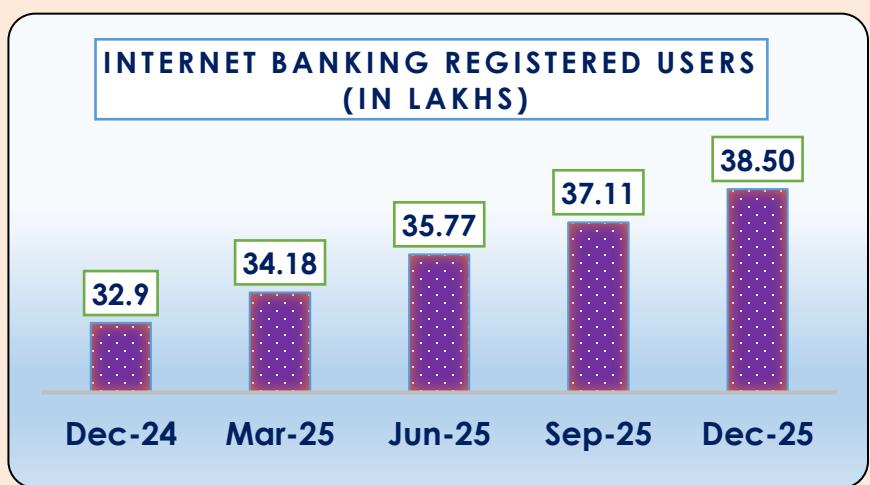
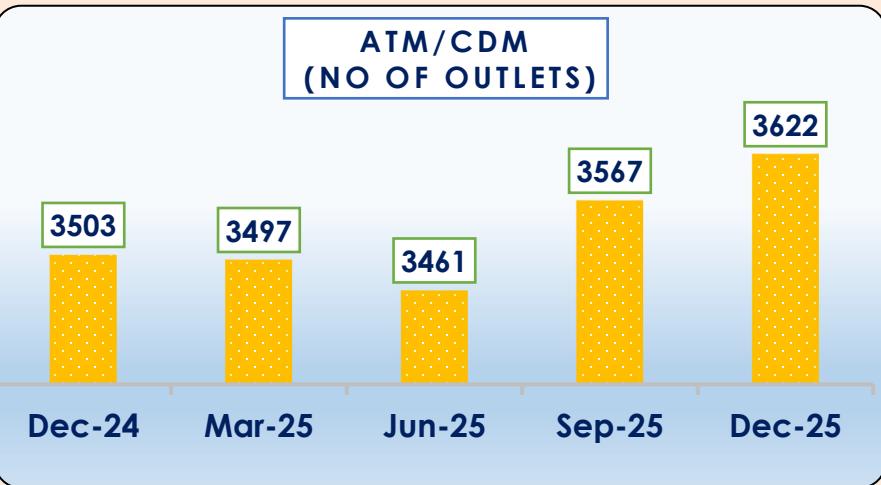


PMJDY Zero balance Accounts (No in Lakhs)



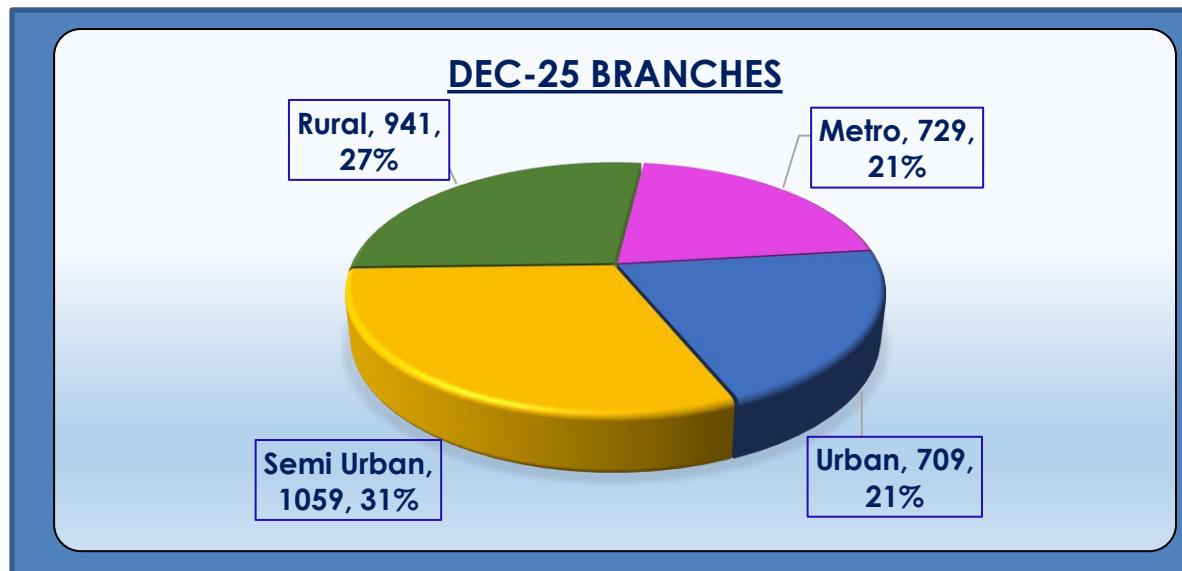
Jansuraksha Scheme (In Lakhs)







Domestic Presence	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Branches ATM/CR BC	3322	3335	3345	3373	3438
	3503	3497	3461	3567	3622
	9041	10135	10872	11467	11959





HONG KONG  
BRANCH



BANGKOK  
BRANCH



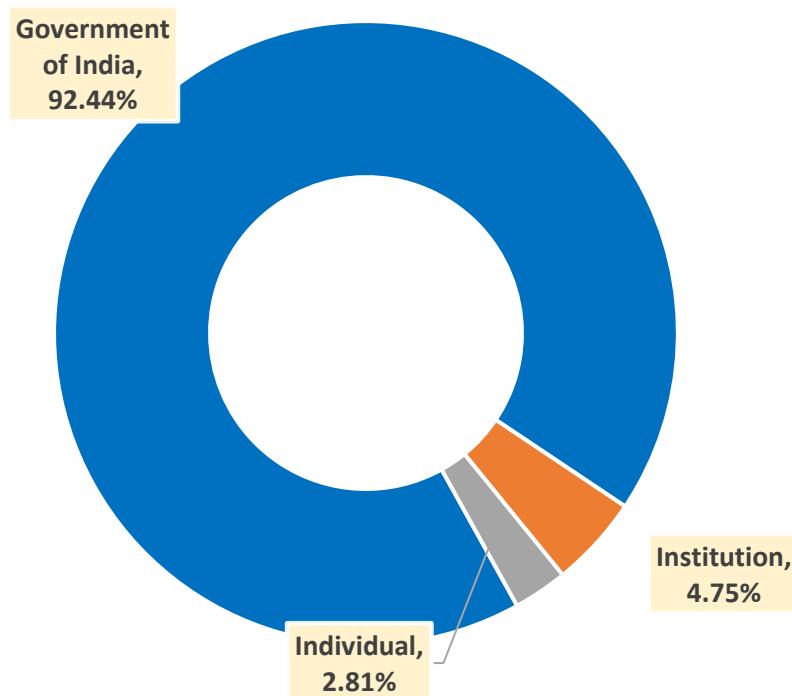
SINGAPORE  
BRANCH



COLOMBO  
BRANCH



Category of Shareholder	% share
Government of India	92.44%
FI/Banks	0.37%
Foreign Portfolio Investor (Corporate)	0.35%
Mutual Funds	0.18%
Insurance Companies	3.72%
Bodies Corporate	0.13%
Individual	2.47%
ESOP/ESOS/ESPS	0.20%
NRI	0.05%
HUF	0.08%
LLP	0.01%





(Rs. In Lakhs)

Balance Sheet as at 31.12.2025				
Particulars	Standalone		Consolidated	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
Capital	1925659	1890241	1925659	1890241
Reserves and Surplus	1699729	1035835	1642192	1002242
Deposits	34930203	30512130	34930203	30512145
Borrowings	4680529	4309667	4680529	4309667
Other Liabilities & Provisions	1575578	893624	1575578	893749
<b>Total</b>	<b>44811698</b>	<b>38641497</b>	<b>44754161</b>	<b>38608043</b>
ASSETS				
Cash & Balance with RBI	1438984	1670574	1438984	1670579
Balance with Banks and Money at Call and Short Notice	639243	680420	639243	695031
Investments	11619560	10910323	11562024	10861049
Advances	29112311	23250683	29112311	23251673
Fixed Assets	501973	370481	501973	370489
Other Assets	1499626	1759016	1499626	1759223
<b>Total</b>	<b>44811698</b>	<b>38641497</b>	<b>44754161</b>	<b>38608043</b>



(Rs. In Crores)

### CASA (Rs. in Cr)



### CASA %



### TERM DEPOSITS (Rs. in Cr)



### TOTAL DEPOSITS (Rs. in Cr)





(Rs. In Crores)

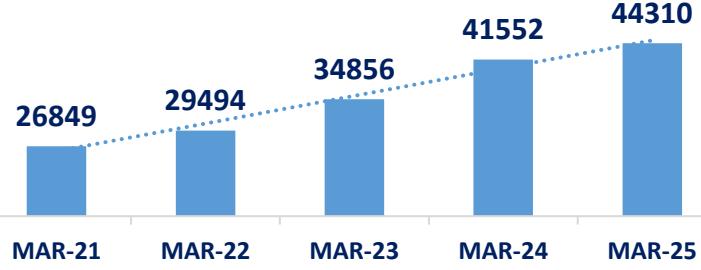
### RETAIL ADVANCES



### AGRI ADVANCES



### MSME ADVANCES



### CD RATIO

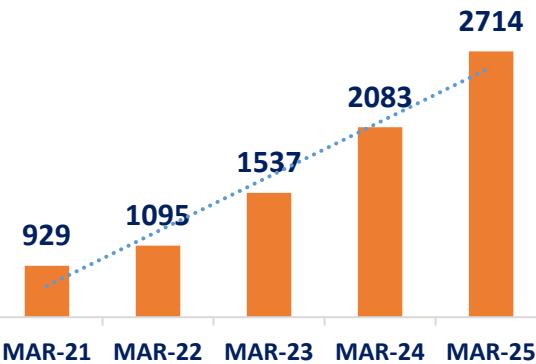




## Retail Segment Loans growth in last 5 years

(Rs. In Crores)

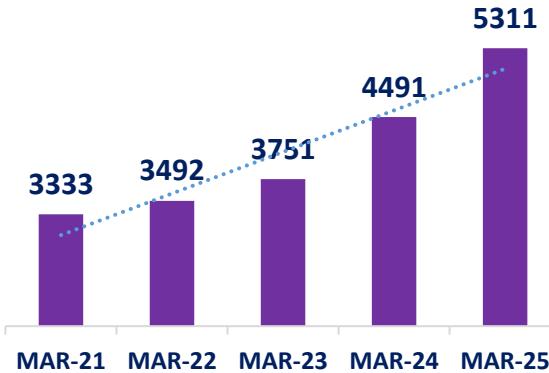
### Personal Loans



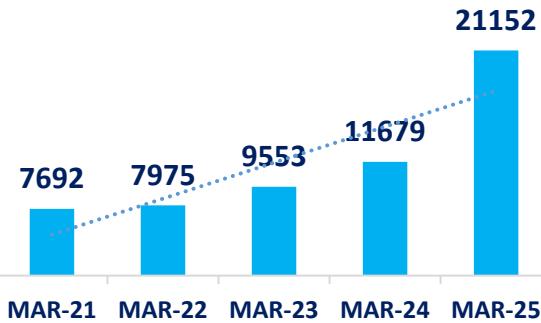
### Home Loans



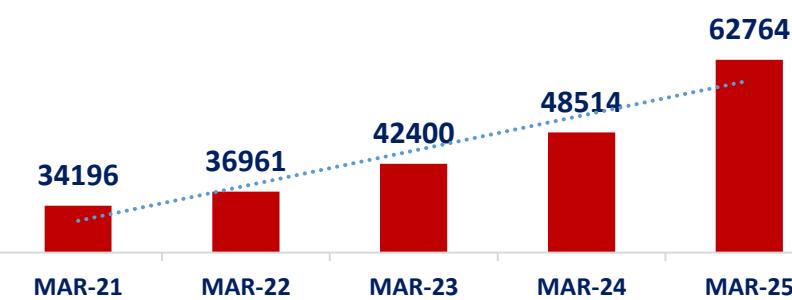
### Vehicle Loans



### Other Retail Loans



### Total Retail Portfolio





## Decreasing NPA Levels & Increase in PCR over 5 years

(Rs. In Crores)

### GROSS NPA (Rs. in Cr)



### GROSS NPA %



### NET NPA (Rs. in Cr)



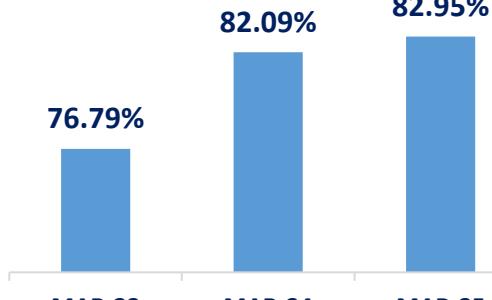
### NET NPA %



### PROVISION COVERAGE RATIO(%)



### PCR(EXCLUDING TECH WRITE OFF)





### *Technology & Digital Initiatives*

➡ Self-Service & Mobile-First Digital Solutions

➡ Robotic Automation & AI/ML

➡ Leveraging Digital Public Infrastructure





### Customer Centric Innovations:

01

#### Revamped Mobile Banking

- 29 lac+ retail users
- ~12000 enrollments daily
- Multilingual Interface
- Rupay Credit card integration
- UPI integrated
- ReKYC Submission

02

#### WhatsApp Banking

- Balance inquiry
- Mini statement, Account statement
- ATM / Branch locator
- Cheque Book Request
- Re-KYC, Form-16 Submission
- Customer Feedback on Services

03

#### Customer Onboarding Solution

- Self service savings account opening with automated OVD validation
- VCIP integration enabled





### Customer Centric Innovations:

04

#### VCIP

- Simplified Video Based customer Identification
- Queue based approach for seamless processing
- Credit card integration

05

#### IOB Akshara PIN Generator

- Attracts NTB customers
- Promotes usage of strong PINs
- Blends security awareness with cultural pride

06

#### Branch/ATM Locator Microsite

- Geo coordinates based intelligent locator to locate nearby IOB Branch/ATM search results





### Customer Centric Innovations:

07

#### QR Based Branch Feedbacks

- Multi-Perspective Feedback
- Staff Courtesy
- Ambience
- Fulfilment of visit purpose

08

#### Re-KYC via SMS, Email, Web

- Re KYC self service mode by customers via Web, Email, SMS, Whatsapp Banking Channels

09

#### 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





### Employee Centric Innovations:

01

#### Tab Banking

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

02

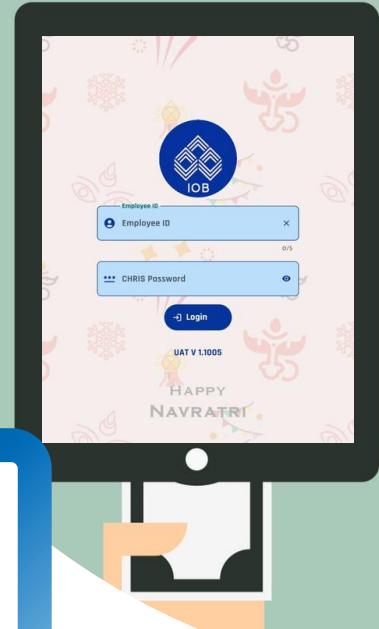
#### KYC Smart Scanner Mobile App

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

03

#### 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 integration





### Employee Centric Innovations:

04

#### 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

05

#### Robotic Process Automation

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

06

#### IOB Lawyer's Diary

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





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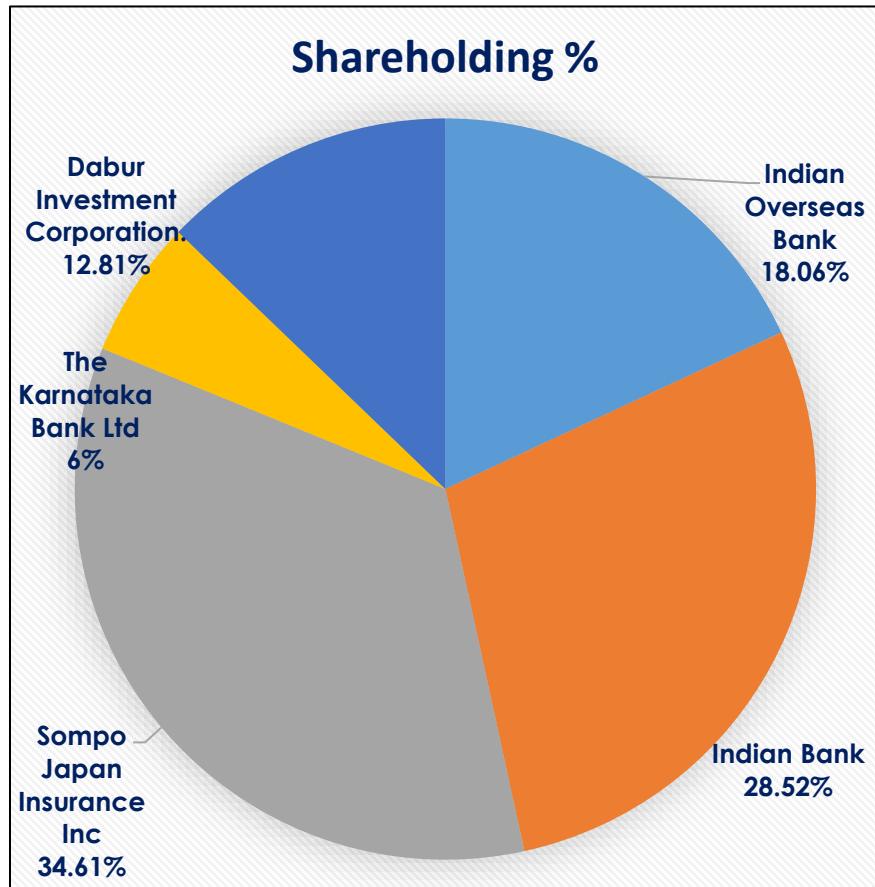
Internal



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 on Entity	Shareholding %
Indian Overseas Bank	18.06%
Indian Bank	28.52%
Sompo Japan Insurance Inc	34.61%
The Karnataka Bank Ltd	6.00%
Dabur Investment Corporation	12.81%
<b>Total</b>	<b>100.00%</b>

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





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# GREEN FINANCE

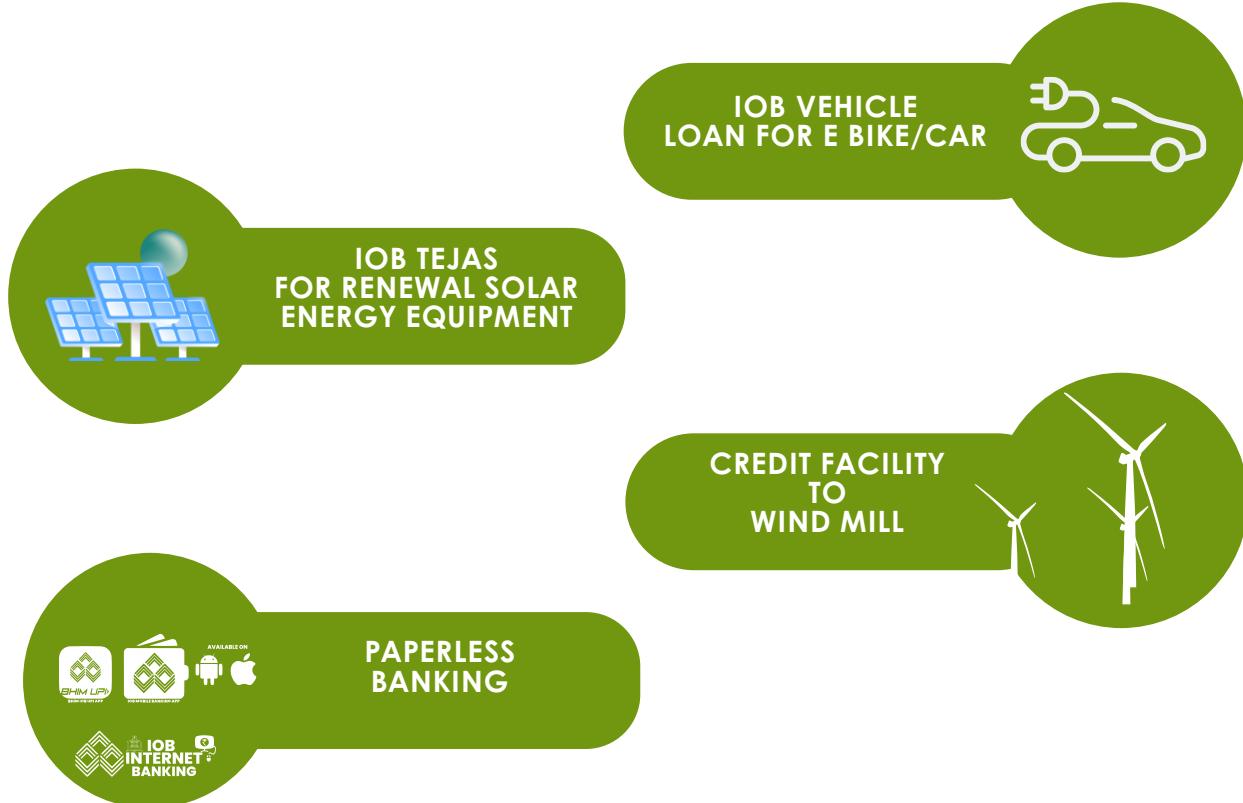
- *IOB E-VEHICLE LOAN*
- *IOB GREEN DEPOSIT*
- *IOB SURYA LOAN*
- *IOB HL SURYA LOAN*
- *IOB TEJAS*





# ESG

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# ESG

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VARIOUS IOB CREDIT SCHEME FOR WOMEN



FINANCIAL LITERACY CENTERS (SNEHA)

THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST



FRIENDLY WORK ENVIRONMENT



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Annual Banking Technology Conference.



Ajay Kumar Srivastava

MD & CEO

Indian Overseas  
Bank

Best IT Risk Management  
Runner-up

Best Tech Talent  
Runner-up

Best Technology Bank  
Special Mention

Best Digital Financial Inclusion  
Special Mention



At IBA's 21st Annual Banking Technology Conference & Citations 2024–25, our Bank was honoured with four prestigious recognitions, reaffirming our commitment to technology-led banking and inclusive growth.

### Our Achievements:

2 Best Tech Talent & Organization (Runner-up)

2 Best IT Risk & Management (Runner-up)

★ Best Technology Bank of the Year (Special Mention)

★ Best Digital Financial Inclusion (Special Mention)





**As part of Vigilance Awareness Week, a sensitisation programme on Preventive Vigilance was conducted at Indian Overseas Bank.**

**Dr. Sandeep Mittal, IPS, ADGP, Cyber Crime Wing, Tamil Nadu Police, addressed our Top Executives and Regional Heads across India, sharing valuable insights on cyber safety, cyber awareness, and the modus operandi of cyber frauds**



**Indian Overseas Bank (IOB) was honored to participate in the Global Fintech Festival (GFF) 2025, where Shri M. Nagaraju, Secretary, Department of Financial Services (DFS), graciously inaugurated IOB's new Digital Products.**





Our MD & CEO Shri Ajay Kumar Srivastava inaugurated IOB's Cyber Carnival as part of the National Cyber Security Awareness Month, which saw active participation from the CVO and senior executives



## IOB joins the “Nasha Mukt Bharat Abhiyaan” by taking the pledge for a drug-free India

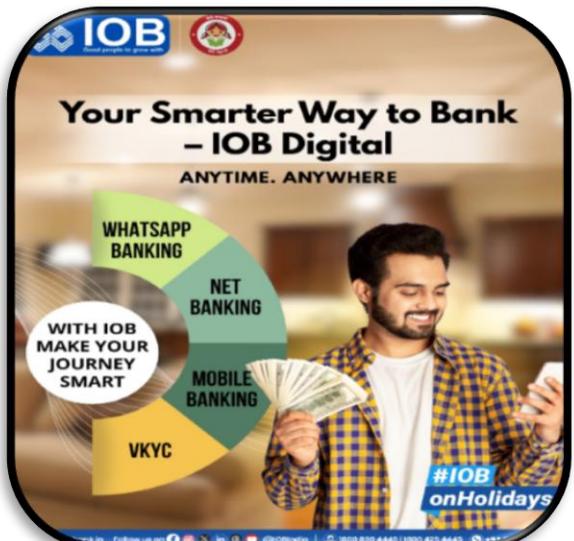


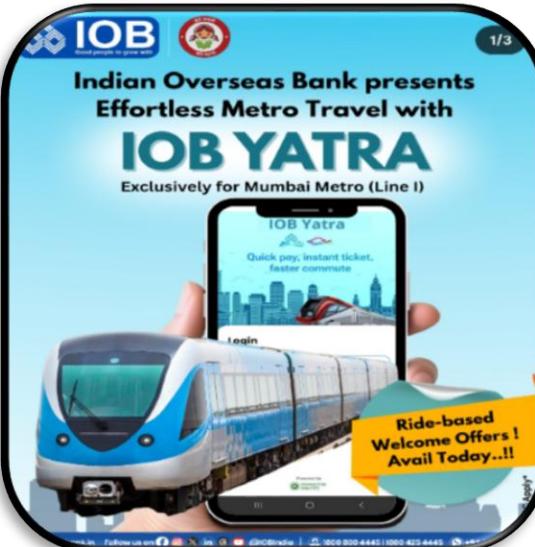
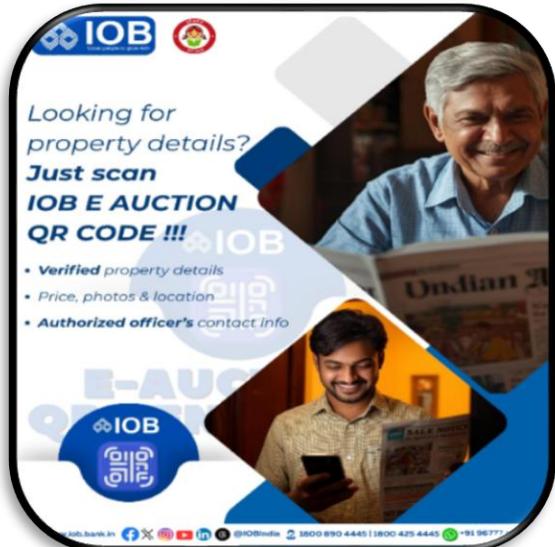


इंडियन ऑवरसीज़ बैंक  
Indian Overseas Bank

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Good people to grow with

## PRODUCTS & SERVICES







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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आपकी प्रगति का सच्चा साथी Good people to grow with



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We express our heartfelt gratitude to all our **stakeholders** for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years

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