



Indian Overseas Bank – Corporate Presentation



December 2025



01

Key Investment Highlights

Overview of the Bank

Financial Snapshot (As on Sept 30, 2025)

NIM %:
3.21%

Advances:
₹ 2,77,968 Crs

Deposits:
₹ 3,39,066 Crs

**Net Interest
Income:**
6M FY26
₹ 5,805 Crs

Net Profit:
6M FY25
₹ 2,337 Crs

Global Business:
₹ 6,17,034 Crs

Return on Assets:
Q2FY26 – 1.20%

Return on Equity:
Q2FY26 – 19.95%

CASA:
40.52%

PCR
97.48%

GNPA:
1.83%

NNPA:
0.28%

Branches:
3,373

ATM/CR:
3,567

**Business
Correspondents:**
11,467

Strong Leadership



Shri Srinivasan Sridhar
Non-Executive Chairman



Shri Ajay Kumar Srivastava
Managing Director & CEO



Shri Joydeep Dutta Roy
Executive Director



Shri T. Dhanaraj
Executive Director



Ms. Neelam Agrawal
Govt. Nominee Director



Ms. Sonali Sen Gupta
RBI Nominee Director



Shri Sanjaya Rastogi
Shareholder Director



Shri Suresh Kumar Rungta
Independent Director



Shri B Chandra Reddy
Independent Director



Shri Deepak Sharma
Independent Director

Awards and Accolades

- Indian Overseas Bank has been recognized as the winner in then Special Initiative Citation category in the EASE 7.0 Reforms.
- Indian Overseas Bank has achieved No.01 ranking among Public Sector Banks in the Grievance Redressal Assessment & Index (GRAI) for August 2025, issued by DFS.

FY 2026

- 5 prestigious citations at the IBA Banking Technology awards
- Winner: Best Tech Talent and Organization, Runner up: Best (Digital) financial Inclusion, Special mention: Best IT risk management, Best technology bank and Best AI & ML Adoption
- Received Awards for PSU Highest DQI (Data Quality Index) Improvement FY'25 at Annual Conference hosted by IBA & TransUnion CIBIL - Winner in Commercial Segment and First Runner Up in Consumer Segment categories

FY 2025

- 5 prestigious IBA Banking Technology Awards in the Medium-sized Banks category for 2023
- Won awards under 2 categories, declared runner-up in 1 category and received a special mention in 2 categories
- SKOCH Award 2024 for its initiatives in the area of compliance

FY 2024

- ICAI Awards for Excellence in Financial Reporting under "Plaque" category for commended Annual Report in Category I – Public Sector Banks

FY 2024

Top Achiever in Points Earned – Awards by Indian Banking Association in Shikhar Conquest Campaign for PSB Alliance DSB

FY 2021

- Ease Banking Reform Award 2019
- Winner award for Deepening Financial Inclusion and Digitalization

FY 2019

- IBA Award for the Best use of Data
- SKOCH Order of Merit for Financial Inclusion and Automated Data Flow/MIS Project

FY 2016

- Award for Best RSETI in the country received by Bank's RSETI Tanjore
- Agriculture Leadership Award 2013
- Best Bankers Award by The New Indian Express and Sunday Standards

FY 2014

Investment Highlights

A Healthy and Inclusive Growth with a Diversified Portfolio Mix

B Improving Asset Quality

C Strong Capital Adequacy With Improvement in Bond Ratings

D Robust Financial Performance

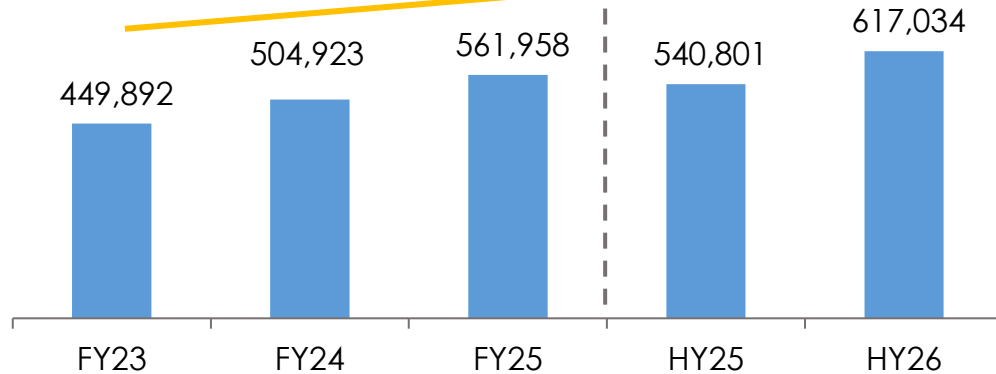
E Technology, Digital & ESG Initiatives

Healthy Portfolio Mix

Global Business

(INR crores)

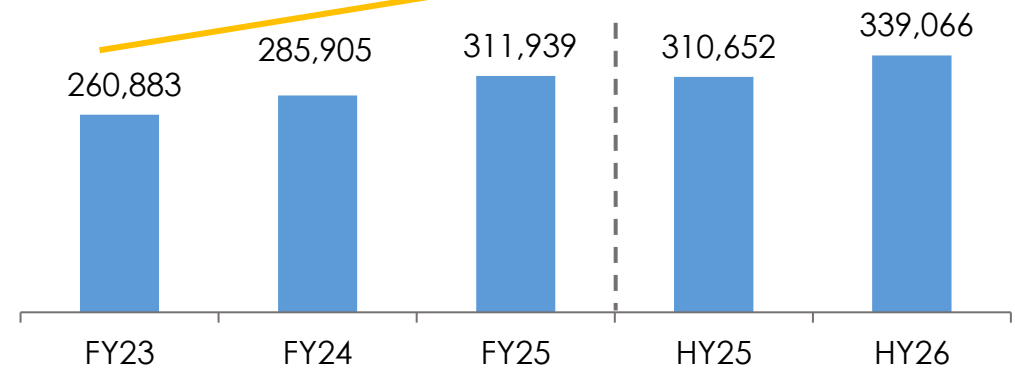
CAGR: 9.45%



Global Deposit

(INR crores)

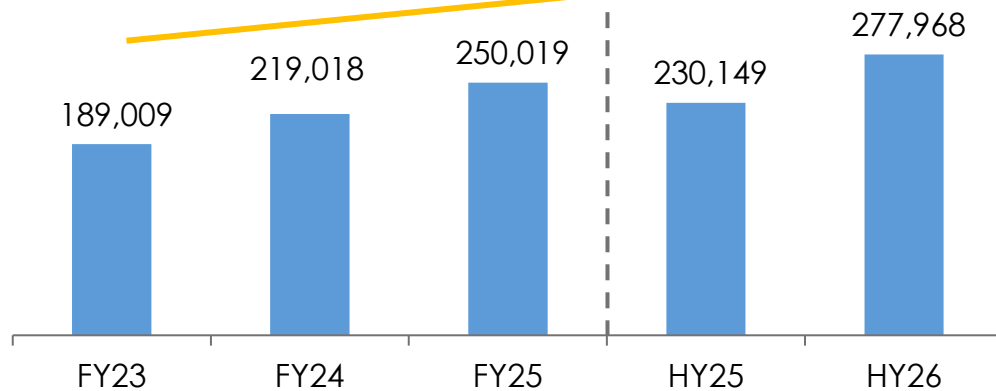
CAGR: 7.78%



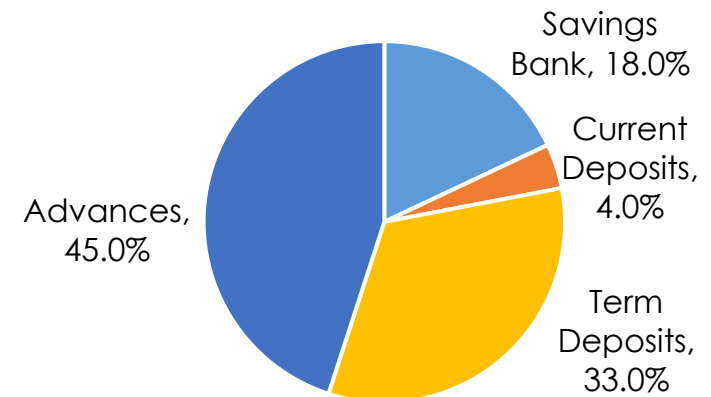
Global Advances

(INR crores)

CAGR: 11.65%



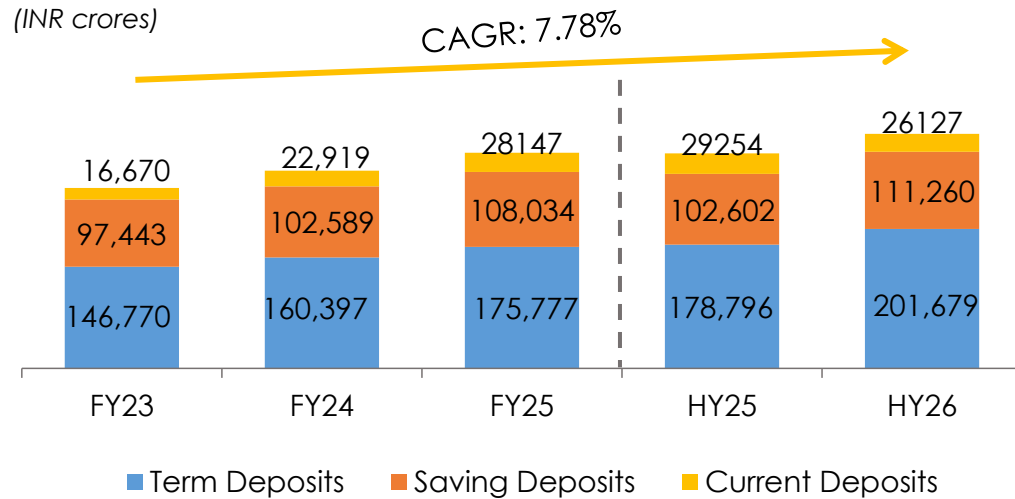
Business Portfolio Share Sept'25



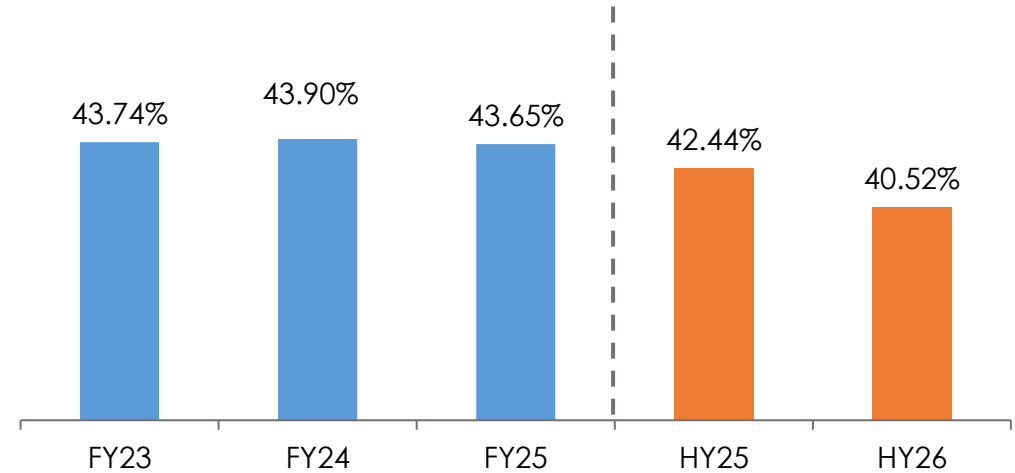
Stable growth in Advances and Deposits at CAGR of 12% and 8%, respectively

Healthy Portfolio Mix (Contd.)

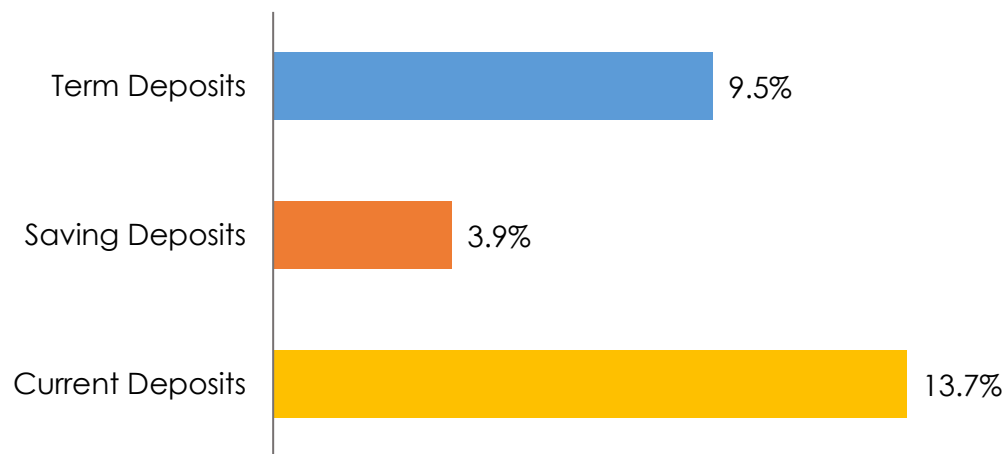
Deposit Profile



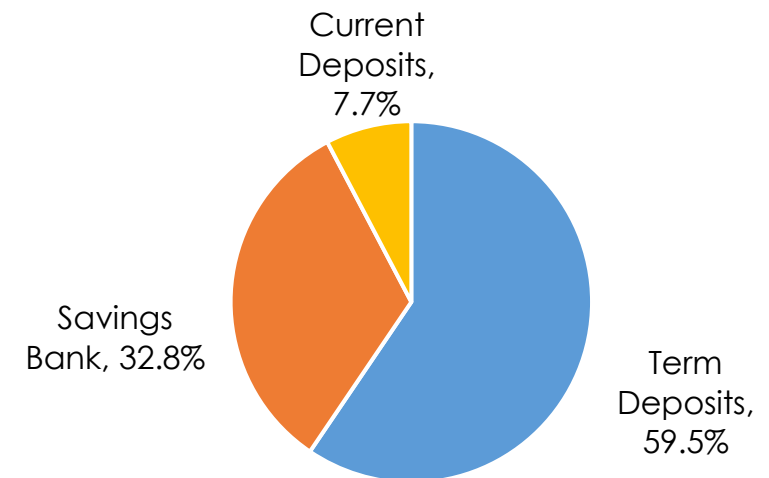
CASA (%)



Domestic Deposit Growth CAGR (Mar'23 – Sep't'25)



Domestic Deposit Mix as on Sep't'25



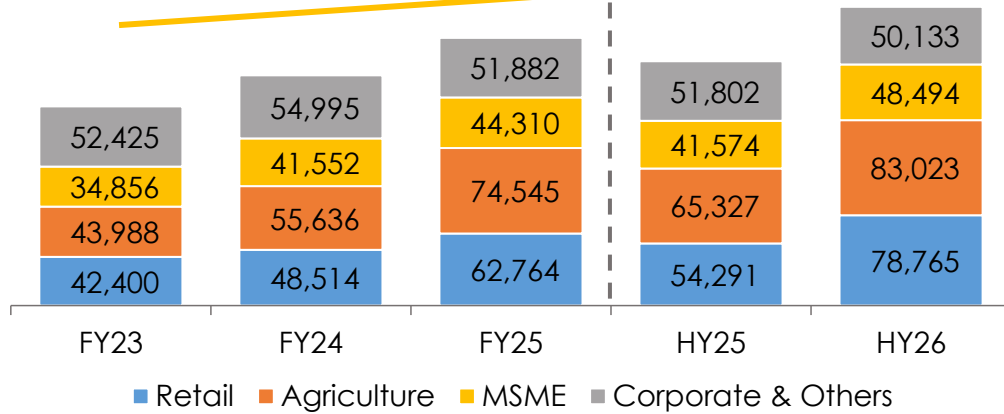
Healthy Loan Book Growth

Advance Mix

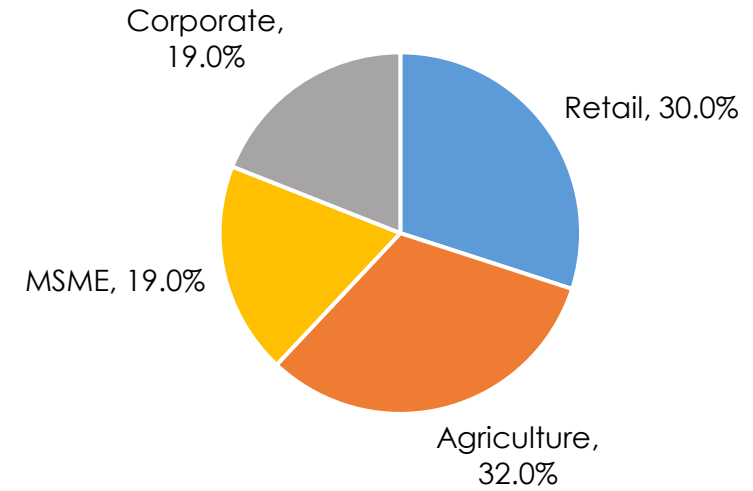
Domestic Advances

(INR crores)

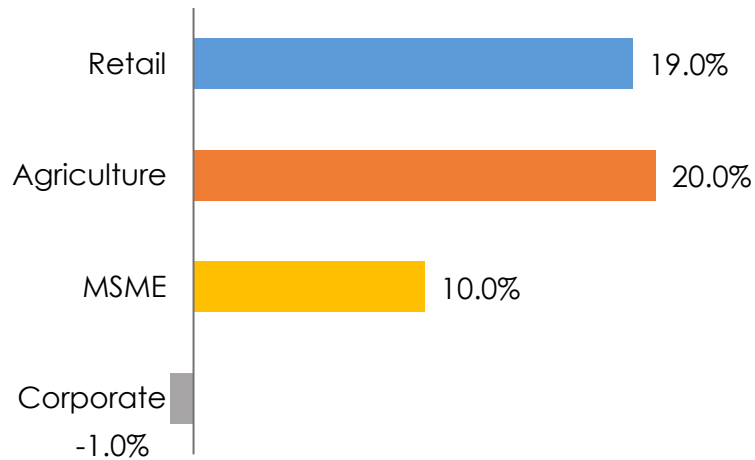
CAGR: 12%



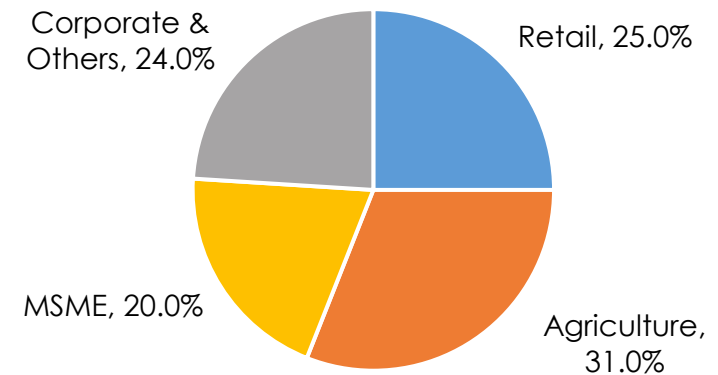
Domestic Advances Mix as on Sept'25



Domestic Advances Growth CAGR (Mar'23 – Sept'25)



Domestic Advances Mix as on Sept'24

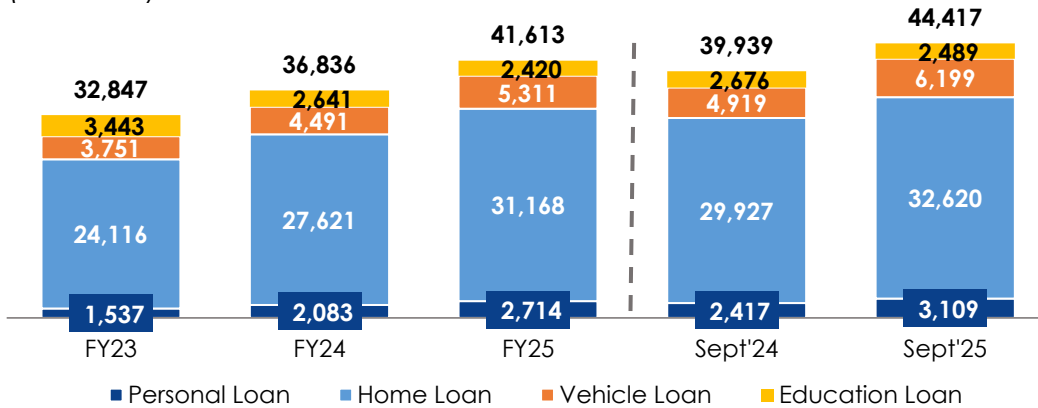


Healthy Loan Book Growth (Contd.)

Retail Advance Mix

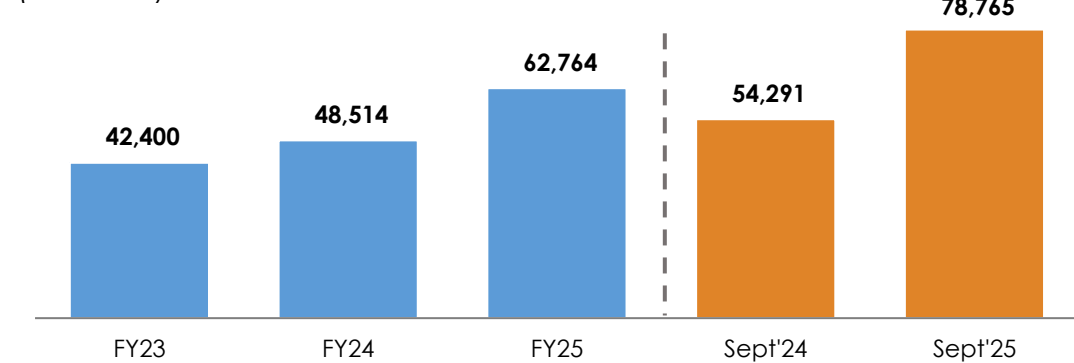
Key Retail Areas Mix

(INR crores)



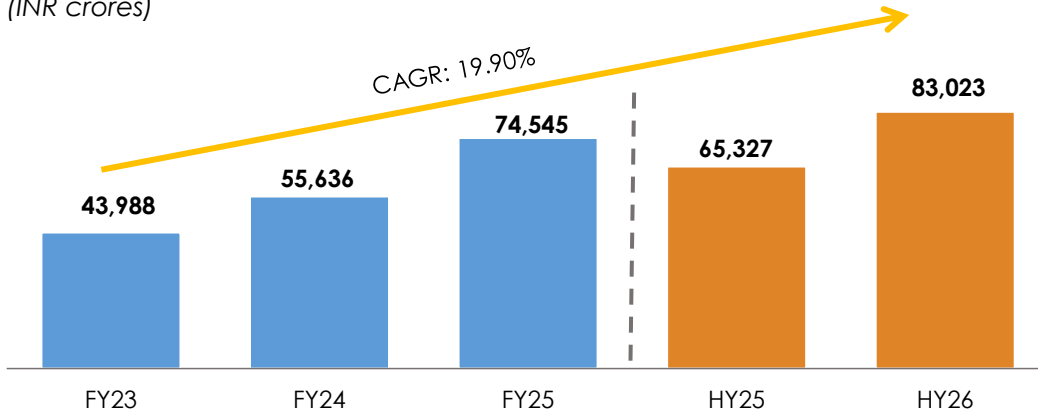
Total Retail Portfolio

(INR crores)



Agriculture Advance Mix

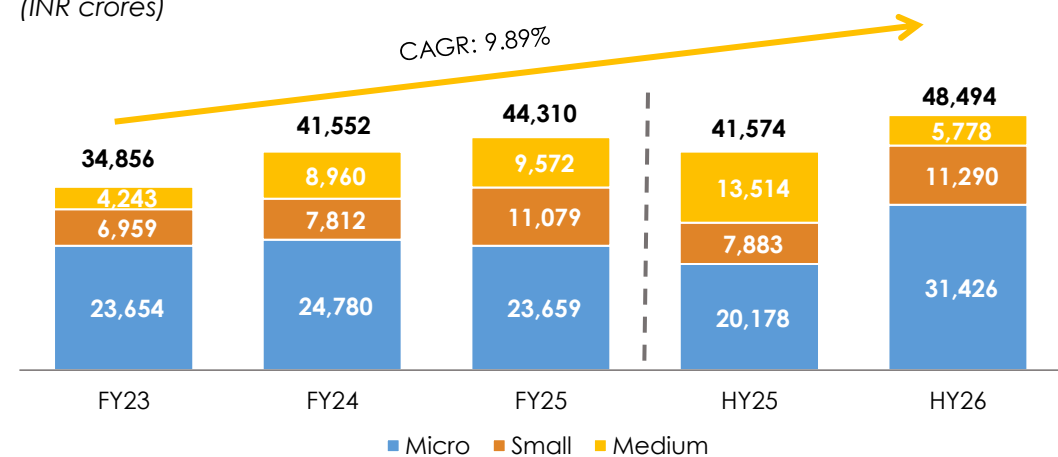
(INR crores)



Agriculture Advances have Growth at CAGR of 20% Since FY23

MSME Advance Mix

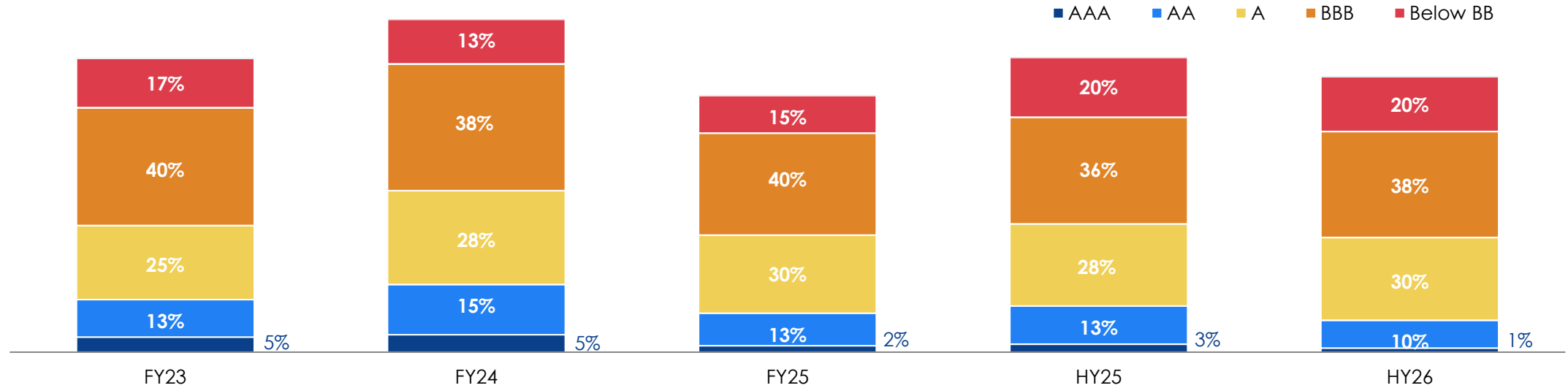
(INR crores)



Improving Asset Quality (1/5)

Rated and Unrated Credit Exposure (External)

Increasing percentage of 'A' & above rated accounts



Standard NBFC	FY23		FY24		FY25		SEPT 25	
	O/s	%	O/s	%	O/s	%	O/s	%
NBFC - PSUs (excl. HFCs)	5,755	38.6%	5,790	37.0%	1,904	13.3%	3,555	28.2%
NBFC - HFCs	5,521	37.1%	4,787	30.6%	3,330	23.3%	2,601	20.6%
NBFC - MFIs	-	-	-	-	-	-	-	-
NBFC - Others	3,623	24.3%	5,053	32.3%	9,053	63.4%	6,439	51.1%
Total	14,899	100.0%	15,630	100.0%	14,287	100.0%	12,594	100.0%

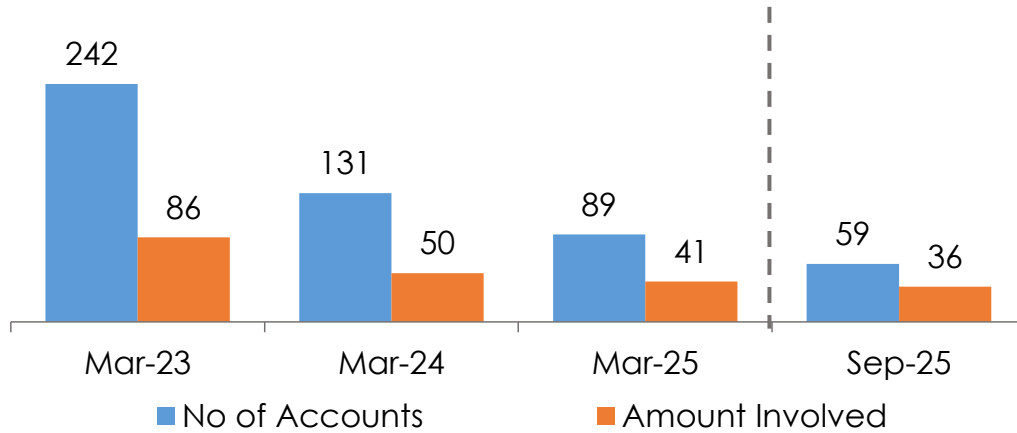
Healthy Portfolio of NBFC Advances

Improving Asset Quality (2/5)

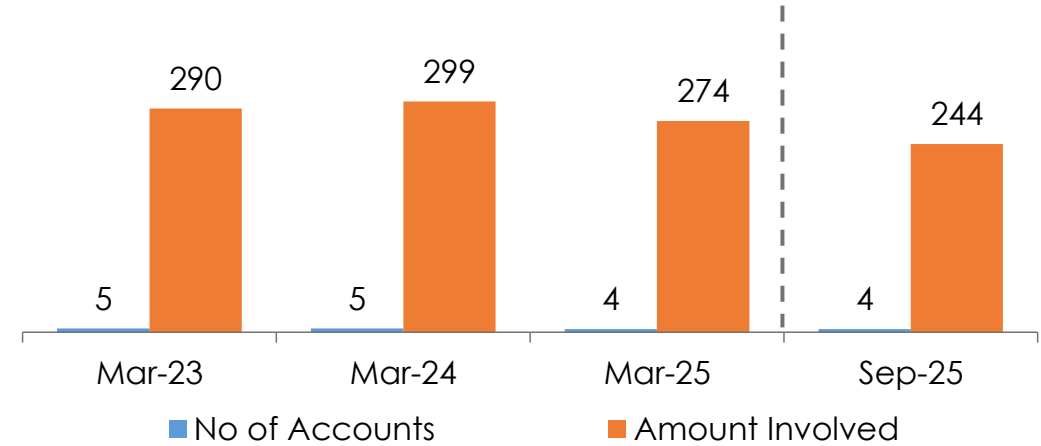
One-Time Restructuring

(INR crores other than No. of A/c)

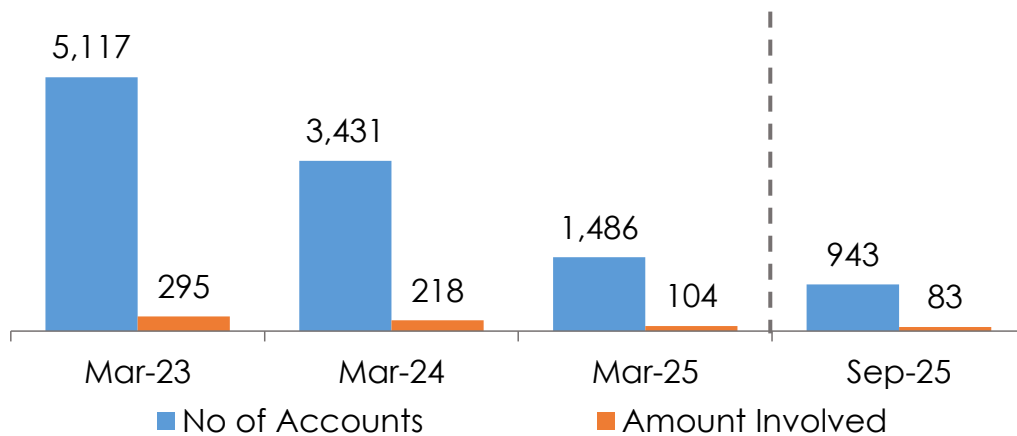
Agriculture



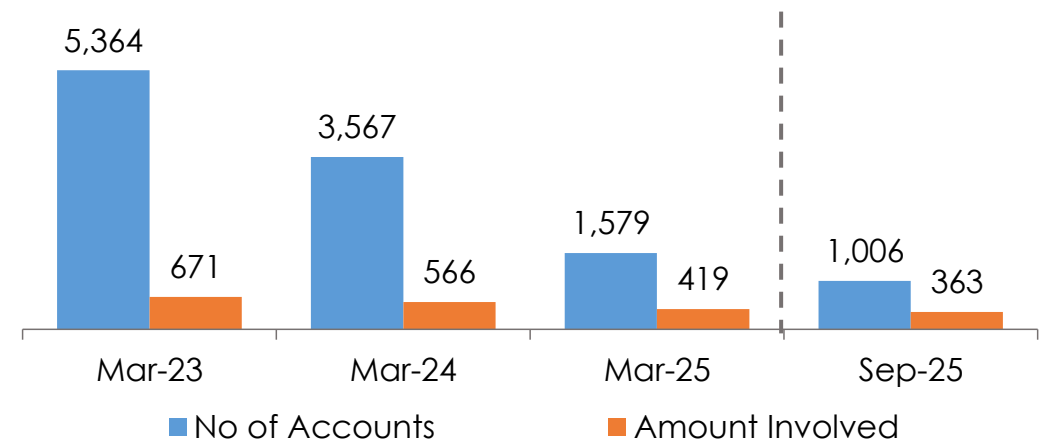
Corporate



MSME



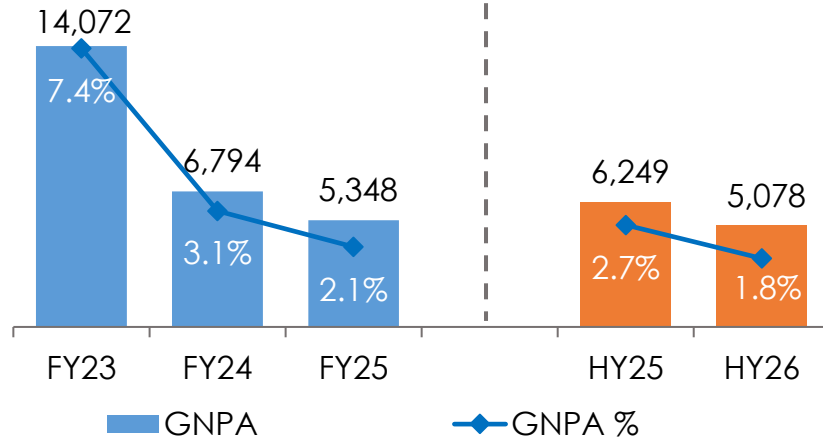
Total



Improving Asset Quality (3/5)

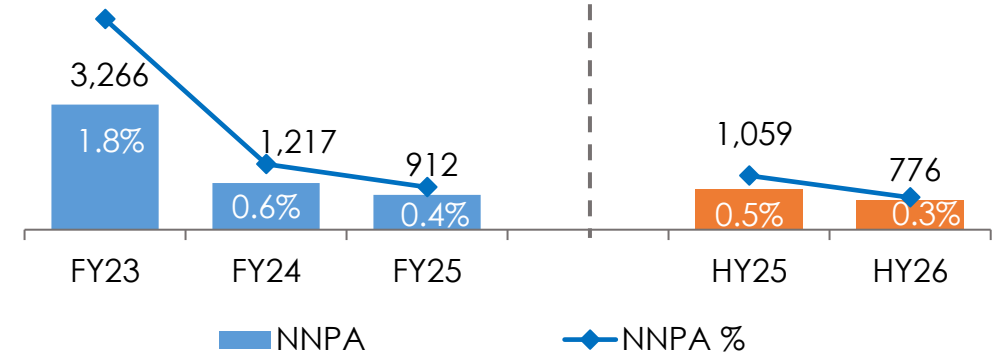
Gross NPA

(INR crores)

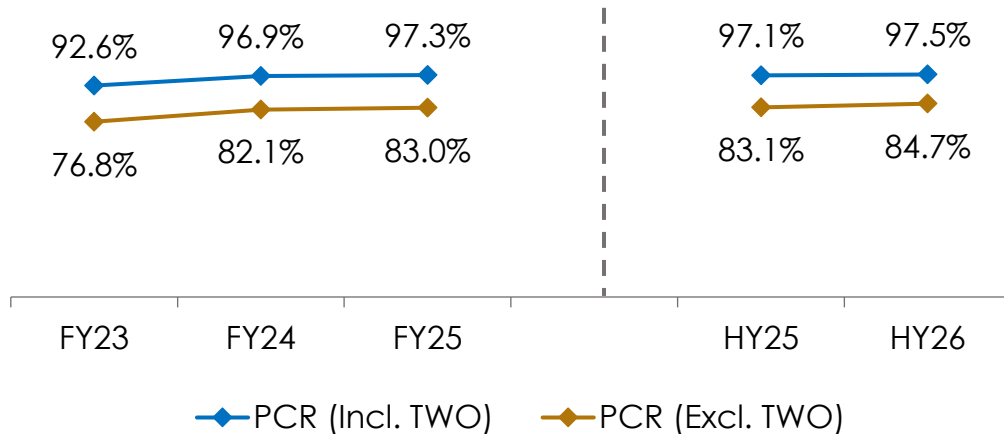


Net NPA

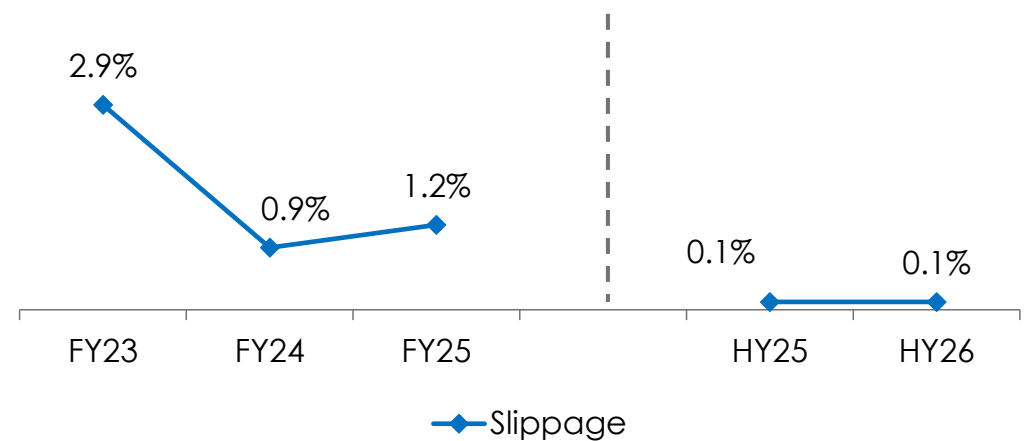
(INR crores)



PCR



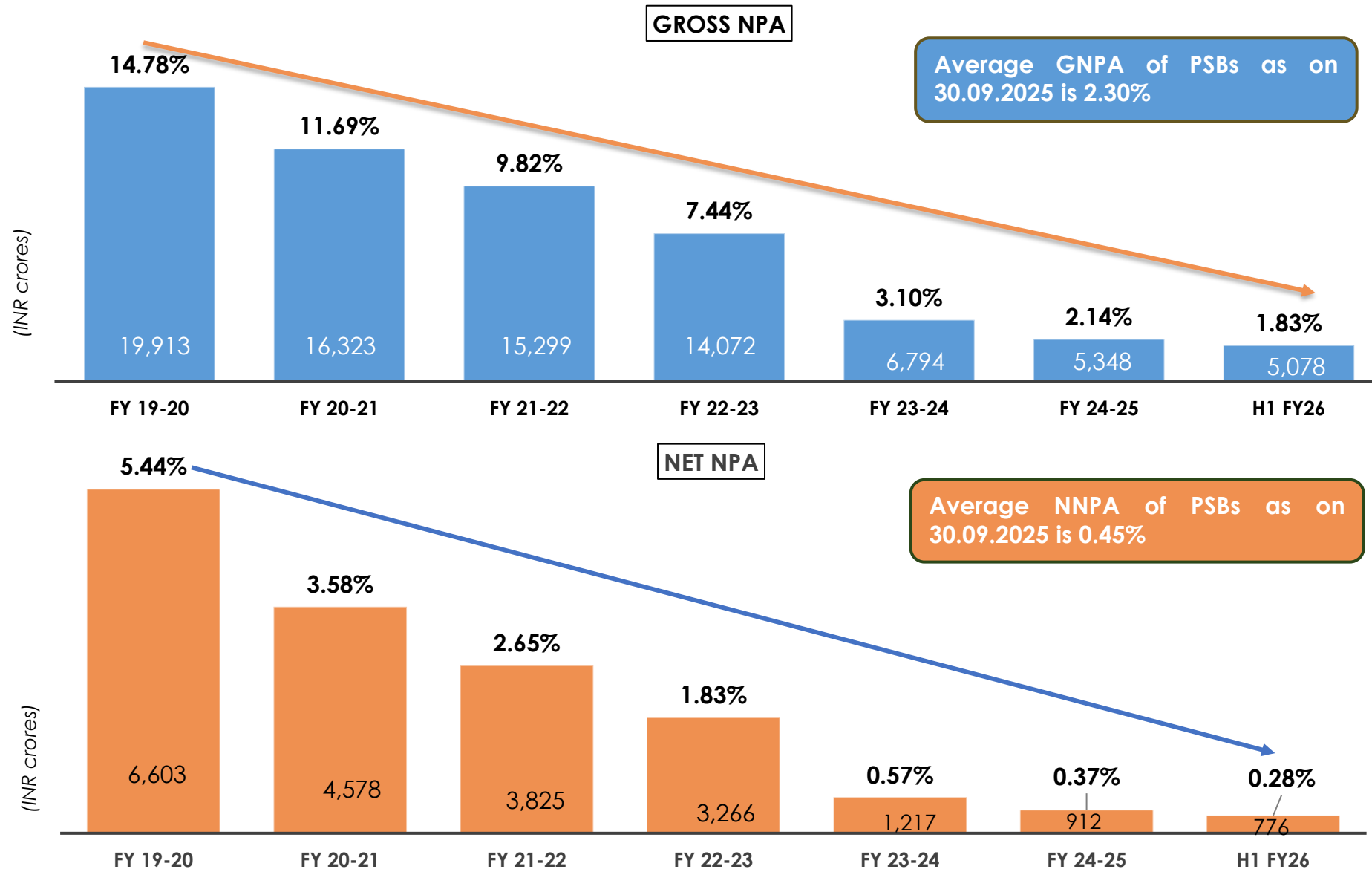
Slippage



Significant improvement in asset quality as reflected in the reduced delinquencies and slippages

Improving Asset Quality (4/5)

VERY SIGNIFICANT ASSET QUALITY IMPROVEMENT TRAJECTORY



Improving Asset Quality (5/5)

NCLT (Admitted) Accounts as on Sept'25

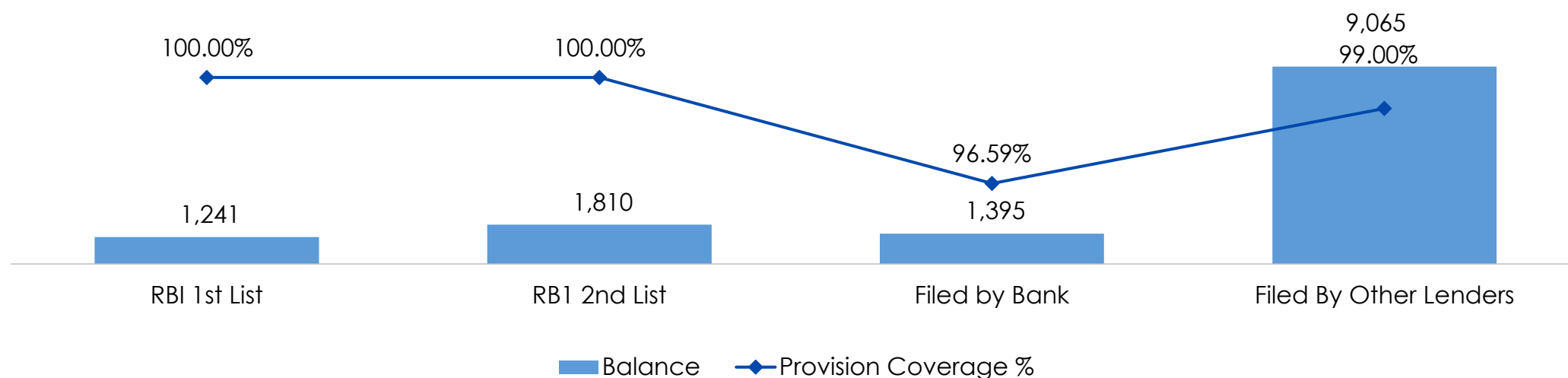
(INR crores)

Particulars	Accounts	Balance	Provisions	PCR
RBI 1 st List	4	1,241	1,241	100.00%
RBI 2 nd List	6	1,810	1,810	100.00%
Filed by Bank	19	1,395	1,347	96.59%
Filed By Other Lenders	139	9,065	9,036	99.69%
Total	168	15,847	13,434	99.44%

NARCL Accounts as on Sept'25

(INR crores)

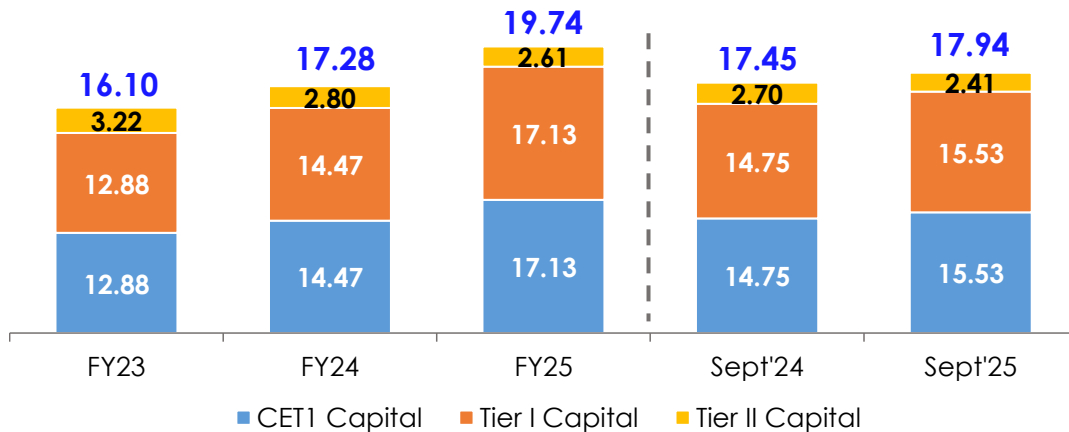
Position with Our Bank	No. of Accounts	Bal Outstanding
Accounts already resolved	11	2,261
Bids received from NARCL and in progress	0	0
Under Process with NARCL- Due Diligence	1	480
Total	12	2,741



Strong Capital Adequacy

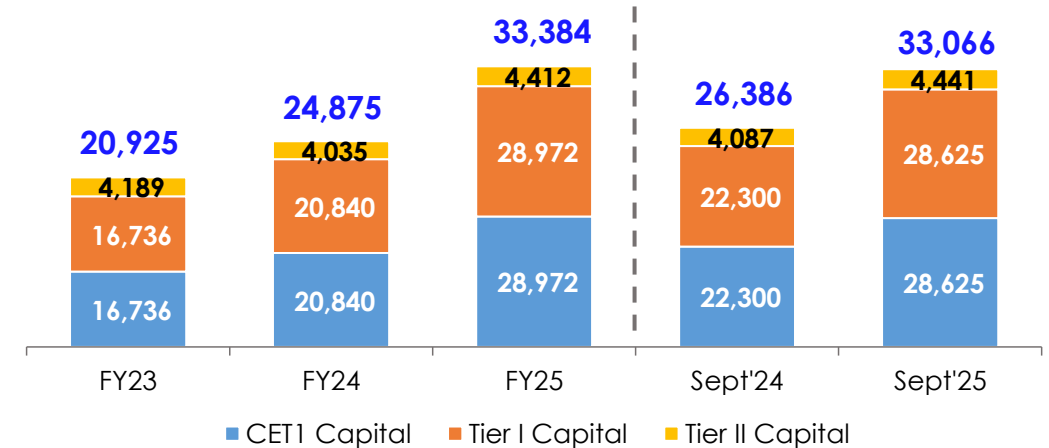
CRAR

(%)



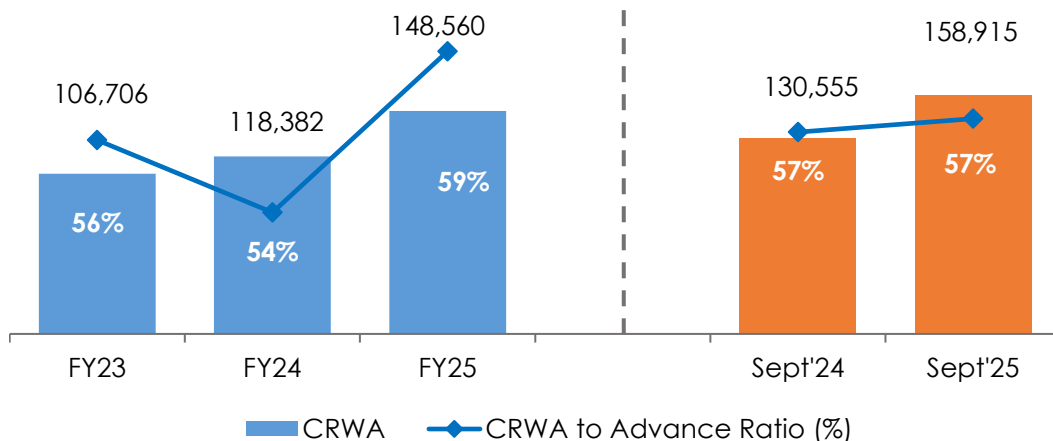
Capital

(INR crores)



Credit Risk Weighted Asset (CRWA)

(INR crores)



Improvement in Bond Rating

Sr No	Rating Agency	Tier-II Bond Rating	Latest Rating Action
1	India Ratings	AA/Stable	Upgraded on Feb 18, 2025
2	CARE Ratings	AA/Stable	Reaffirmed on Sep 29, 2025
3	CRISIL Ratings	AA/Stable	Reaffirmed on June 27, 2025
4	ICRA Ratings	AA/Stable	Reaffirmed on Nov 12, 2025

Certificate of Deposit

CARE Rating A1+ (Highest Rating)

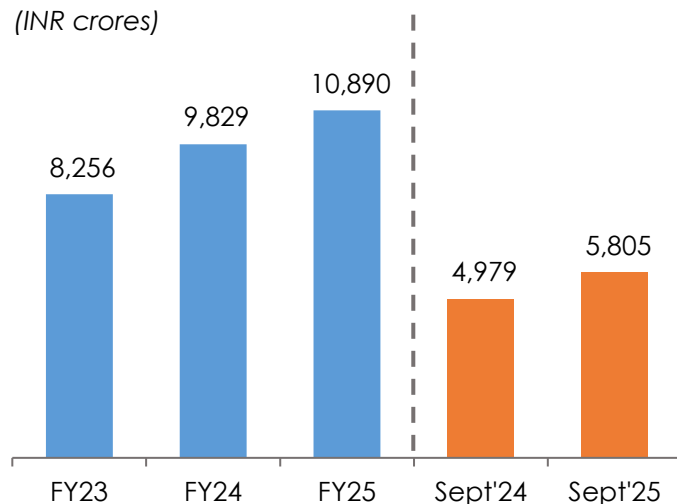
Long-term Issuer Rating

Rating Agency	Rating	Rating Action
India Ratings	AA/Stable	Upgraded on Jan 17, 2025

Financial Performance (1/3)

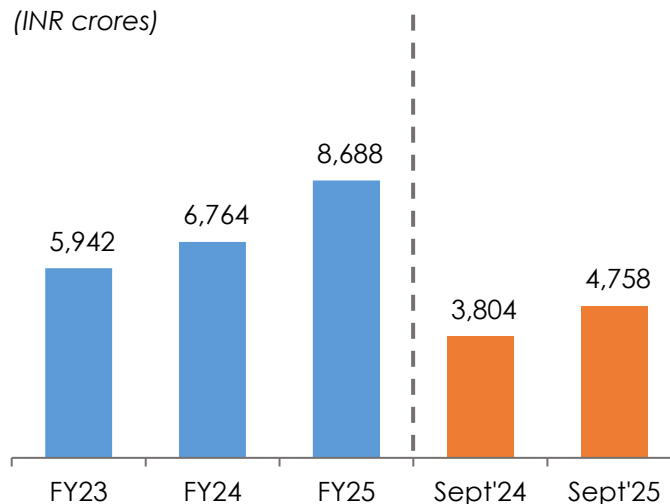
Net Interest Income

(INR crores)



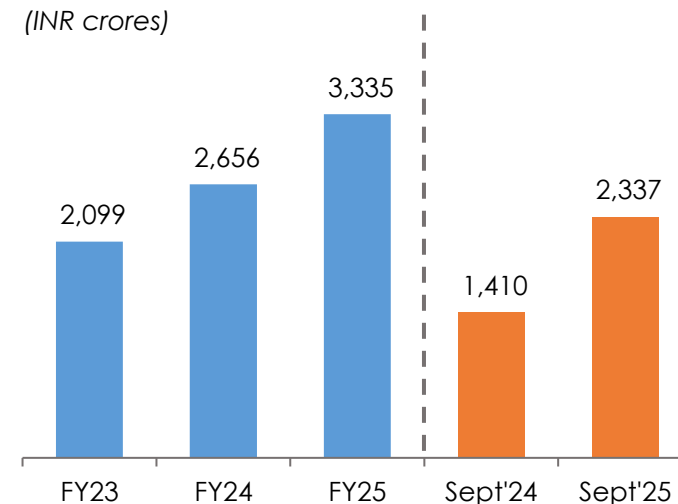
Operating Profit

(INR crores)

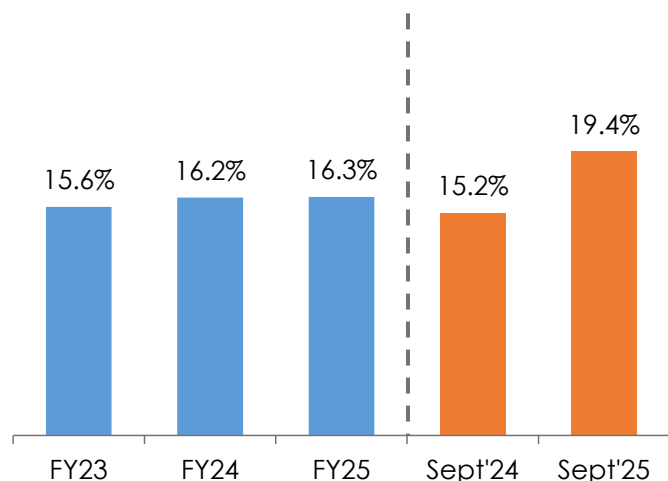


Net Profit

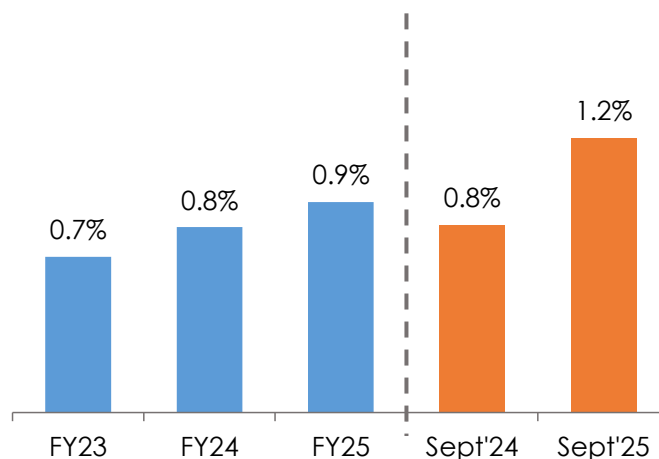
(INR crores)



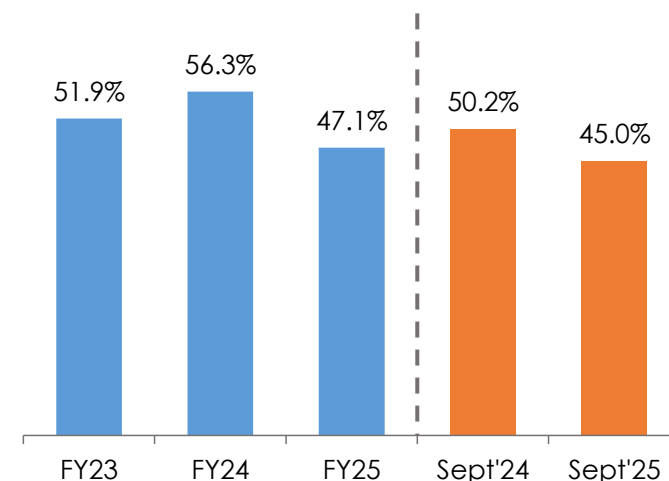
Return on Equity



Return on Asset

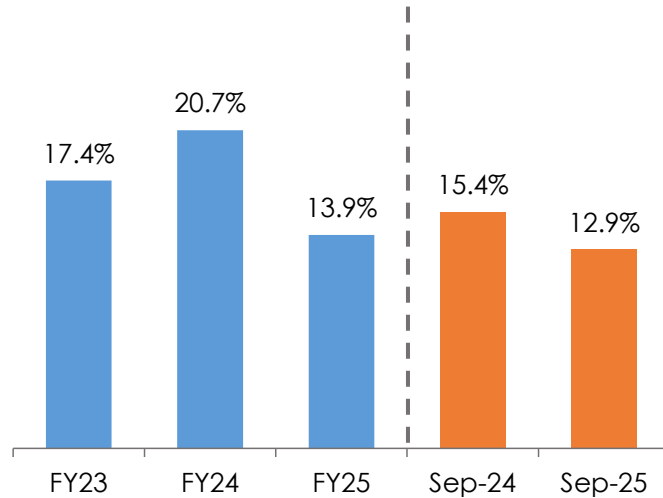


Cost to Income Ratio

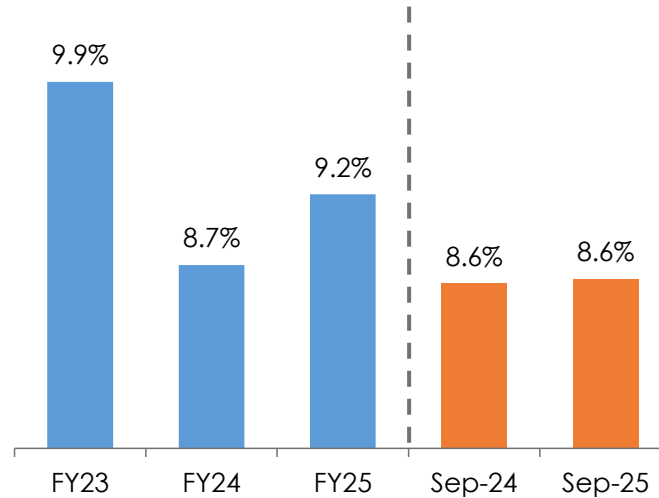


Financial Performance (2/3)

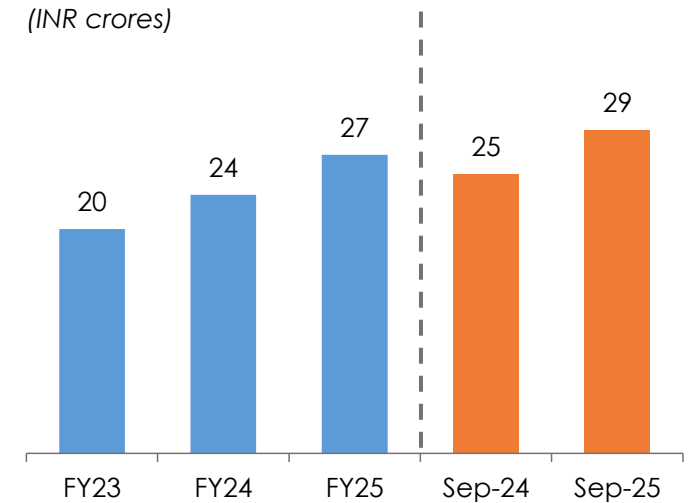
Staff Cost to Income Ratio



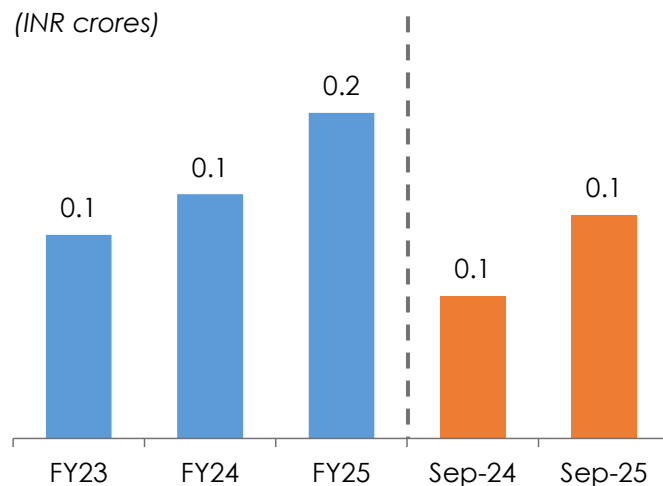
Other Cost to Income Ratio



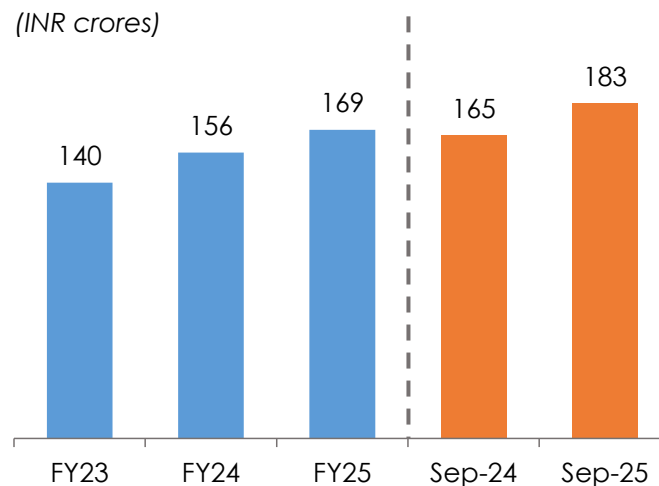
Business Per Employee



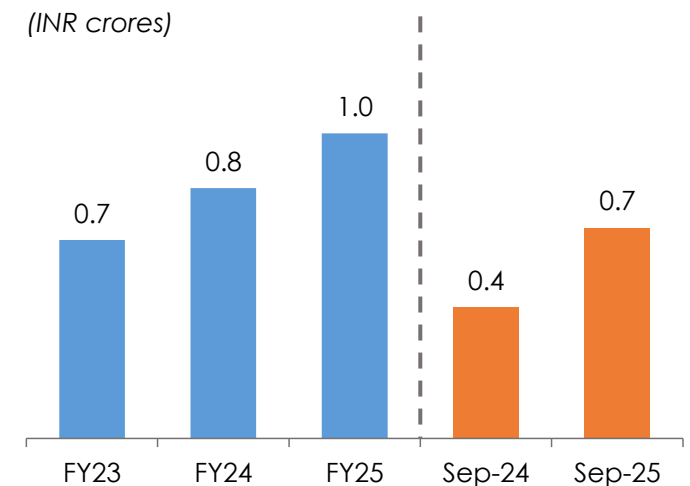
Net Profit Per Employee



Business Per Branch

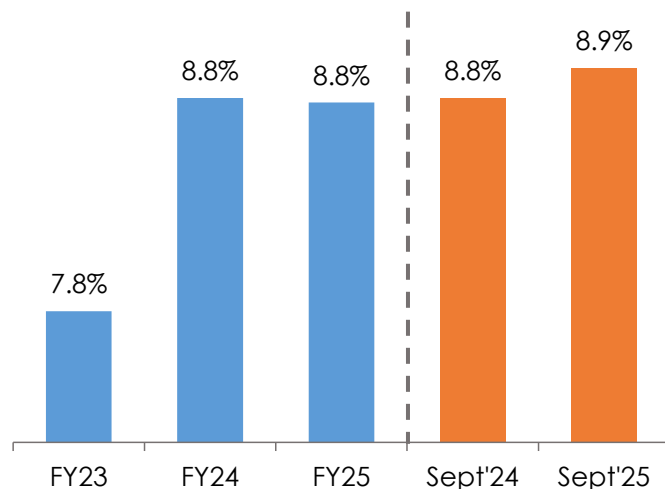


Net Profit Per Branch

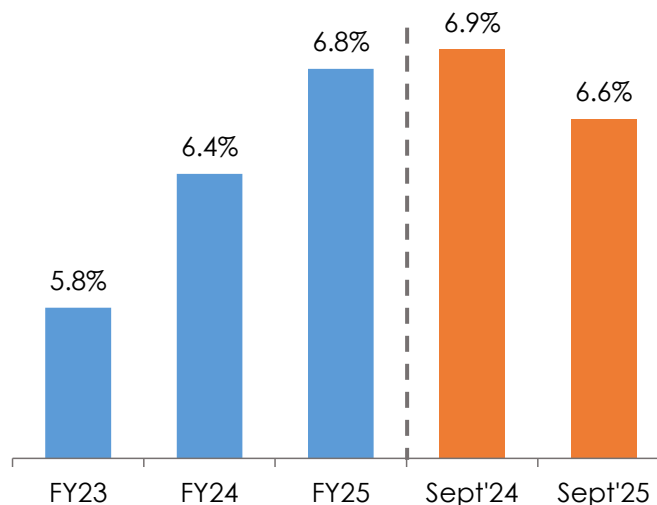


Financial Performance (3/3)

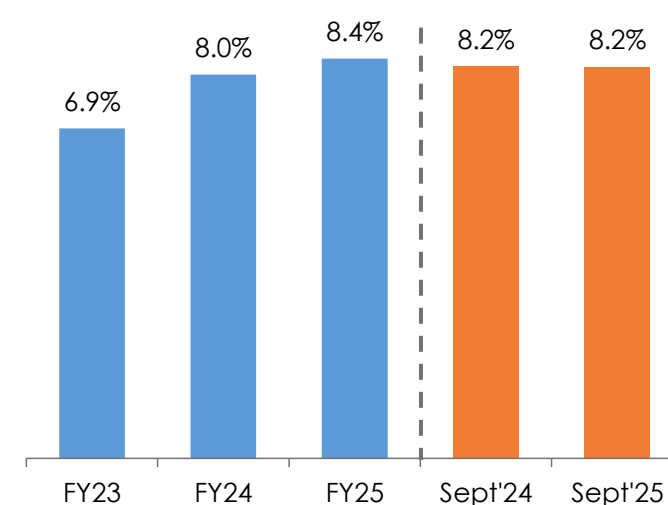
Yield on Advances



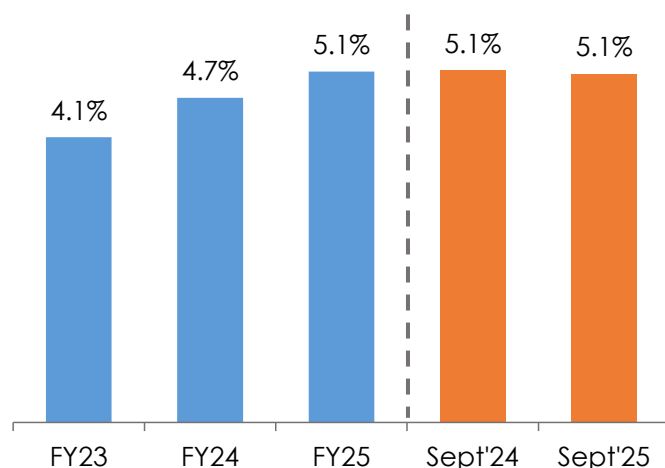
Yield on Investment



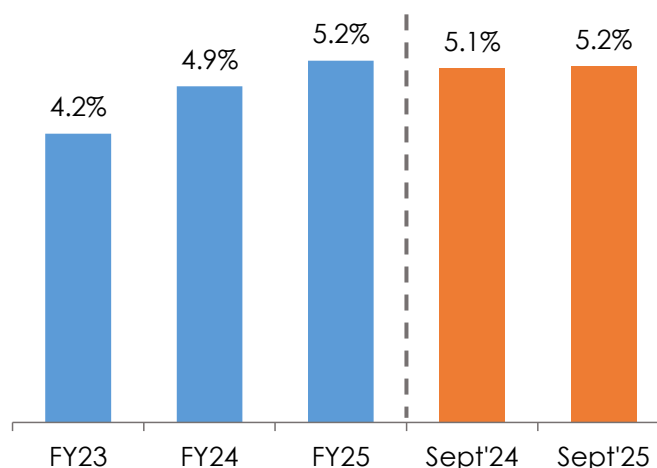
Yield on Funds



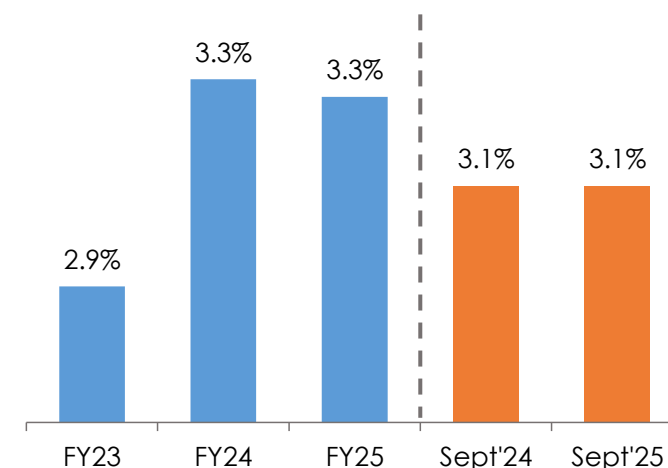
Cost of Deposits



Cost of Funds



Net Interest Margin (NIM)



Technology & Digital Initiatives (1/2)

Customer Centricity

Prioritizing the overall customer experience by tailoring services to meet customer needs and preferences



Self-service hub “digital.job.in” with bouquet of digital services under one place



Any-time Any-where delivery of services like account opening, nomination, Re-KYC by bank staff themselves made possible via Tab devices available in all branches



Leveraging RBIH's Unified Lending Interface (ULI) for frictionless experience of customers



Digital Banking Kiosks for round the clock customer service



Launched Interoperable Cardless Cash Withdrawal (ICCW) as Issuer and Acquirer



Launched Interoperable Cash Deposit (ICD) and UPI Circle on pilot basis in the Global Fintech Fest 2024

Digital Innovation

Pioneer in multiple digital initiatives with commitment towards transforming user experience



Aadhaar Face Authentication ensuring inclusiveness in authentication for various services like Account opening, Re-KYC, Nomination, etc. via Tab banking



Collaboration with FinTech's to develop unique solutions for a differentiated experience



Online Re-KYC, V-CIP, Customer Address Updates, Mandate registration without visiting branch



'My Account - My Name' turning A/c No into name with 7 alphanumeric characters for easy transaction



Online instant safe deposit locker allotment without visiting branch



Online account number portability across the branches of the bank

Technology & Digital Initiatives (2/2)

Operational Efficiency

Enhancing operational efficiency powered through blend of digital centric process re- engineering and digital solutions



Digital App for Collection and Recovery enhancing collections efficiency



CRM tool for widening and deepening customer engagements



Loan Origination System for efficient credit underwriting



Seamless customer onboarding enabled by Digital journeys including Tab devices



API Banking enhancing experience of institutions enabling straight through process from their ERP systems



Digital office note solution to eliminate paper work and reduced turn around time

Value Delivery

Digital initiatives have resulted in multifaceted value addition in accomplishing bank's business vision and mission



Enhanced Customer Satisfaction: Improved customer satisfaction, engagement, and loyalty through streamlined digital interactions, personalized services, and user-friendly interfaces



Productivity Enhancement: Optimized internal processes reducing manual workloads, and minimized costs through automation, digitalization and the integration of digital tools and platforms



Business Growth: Enhanced market reach, acquiring new customers, and increasing revenue by leveraging digital channels



Agility and Adaptability: Flexible and responsive organizational culture capable of quickly adapting to changing market dynamics, and customer preferences



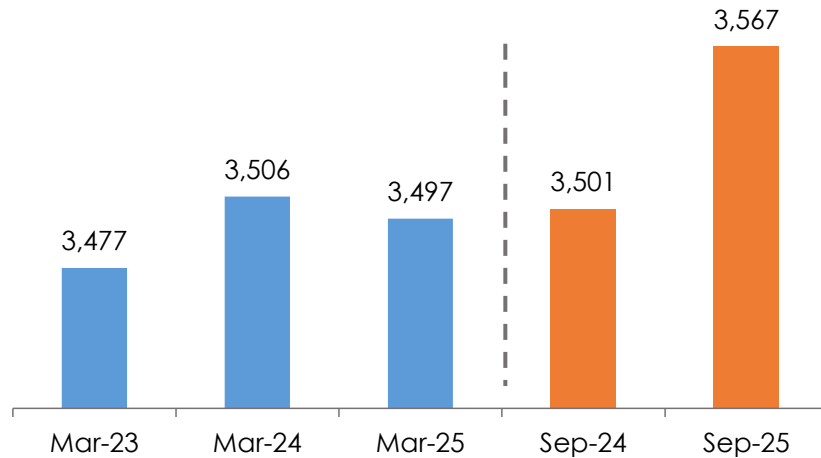
Value deliveries: IOB Pay, an integrated online payment system for fee, merchant payments etc. "akshara.iob.in"- innovative, AI powered tool for creating personalized PIN.



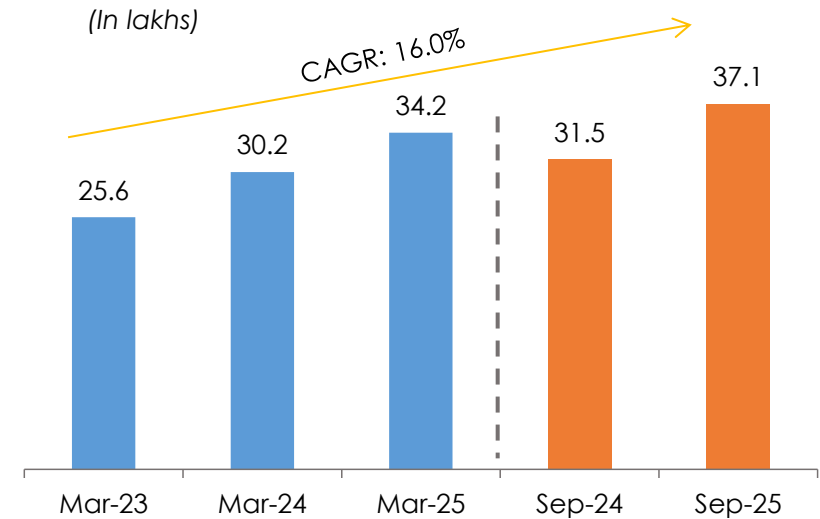
Product Enhancement: Released BHIM IOB UPI with enhanced user experience in Android. iOS app also released in August 2024

Impact of Digital Infrastructure

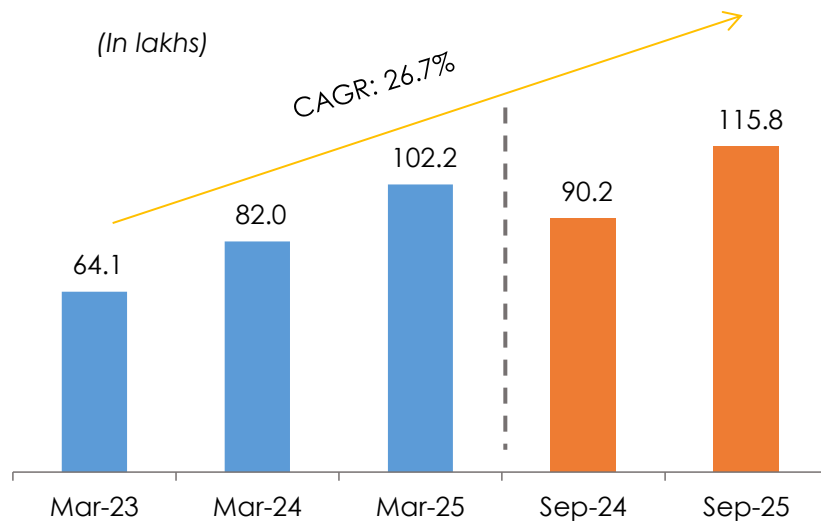
ATM / CDM Users (No. of Outlets)



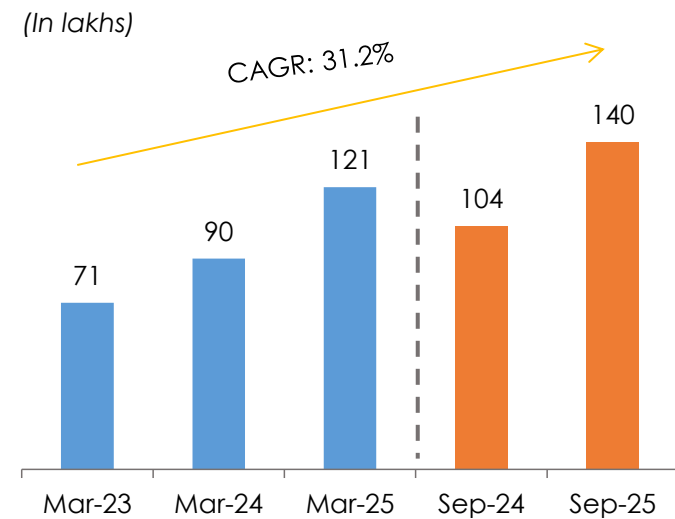
Internet Banking Users



Mobile Banking Users



UPI Registered Users



Strong Digital Infrastructure Platform

IOB WhatsApp Banking



IOB
Good people to grow with

Introducing
IOB WhatsApp Banking

Anytime, Anywhere!

Simply say "Hi" to +91 96777 11234

Available 24x7 | Safe | Convenient

Check Account Balance

View Mini Statement

Locate nearest ATM

Find your Branch

www.iob.bank.in       @IOBIndia 1800 230 4445 | 1800 425 4445 +91 96777 11

IOB CONNECT



IOB
Good people to grow with

Banking that Keeps You Connected

IOB Connect
(Revamped Mobile Banking App)

Integrated UPI Experience

Smart Finance with Account Aggregator

Personal Finance Manager

Marketplace with Rewards

#IOB Connect ka Naya Swag

IOB Connect
Mobile Banking App

Download on the **App Store** GET IT ON **Google Play**

Internal

T&C Apply

Awards & Accolades for Digital & Consumer Excellence

Customer Satisfaction Performance

90%

80%

Industry benchmark

Call Quality Score

95.21%

90%

Industry benchmark

Average Handling Time

378Sec

Industry benchmark

241Sec

Net Abandoned Call Rate

5.00%

Industry benchmark

0.08%

Awards Won



Winner

Best Tech Talent & Organization

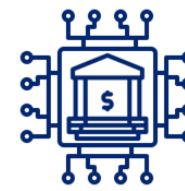


Runner-Up

Best Financial inclusion Technology



AI & ML Adoption



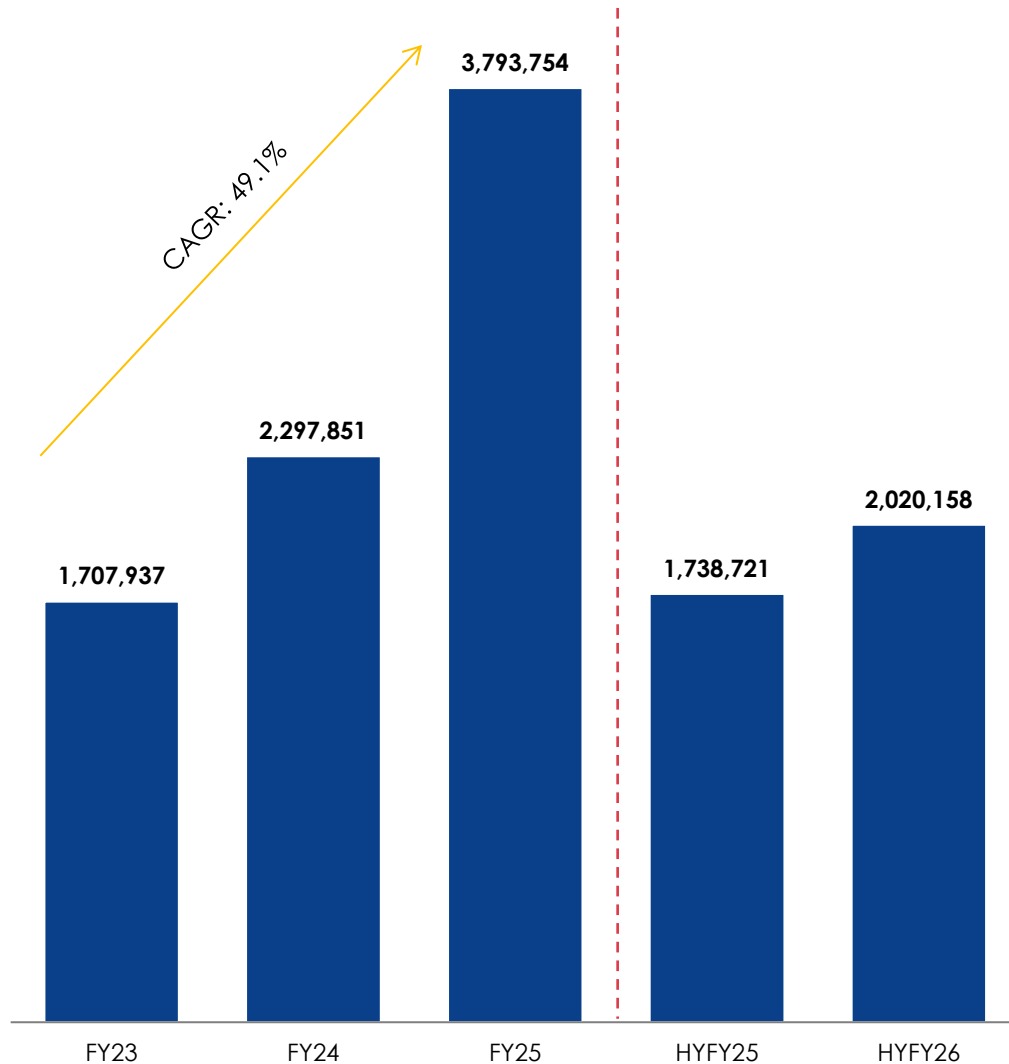
Best Technology Bank



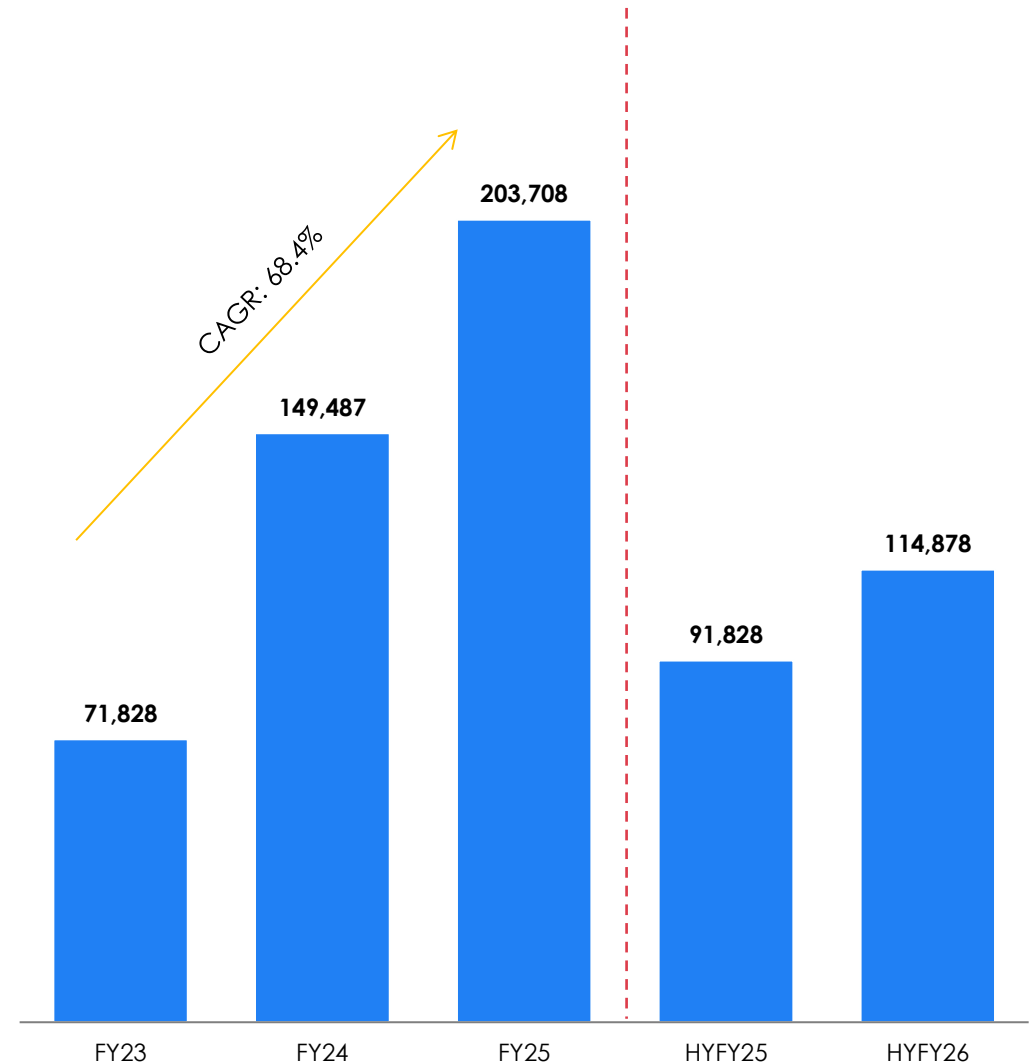
Best IT Risk Management

Strong Customer Transaction as Reflected in the Increase in Number of Accounts

Number of New Savings Bank Accounts Opened

















Number of New CD Accounts Opened



E NVIRONMENTAL

S OCIAL

G OVERNANCE

	Low Carbon & Paperless Banking		Financial Inclusion & Outreach		Robust Governance & oversight
	End-to-End Digital Operation		Community Development & CSR		Third-party assurance & Standards
	Global Climate Alignment MoU with PCAF & IBGC		Employee Well-being		Information Security & Data
	Responsible waste and e-Waste Management		Customer Protection & Safety		Risk Governance & Integration Ethics & Integrity Transparency & Compliance
	Green Deposits & Products		Financial Literacy Centers (SNEHA)		Customer Right Policy

03

Key Growth Strategies

Continued Focus on Improving Overall Operating Performance

- Creating an organizational culture of cost control and operational efficiencies
- Optimizing operating platform through technology enhancement and process streamlining

Focus on Portfolio Quality and Improving Capital Optimization

- Implementation of recovery and due diligence measures
- Strengthening our risk management and internal control capabilities

Focus on Digitization and Technology

- Investment in technology infrastructure and in-house analytics
- Comprehensive digital strategy to achieve a more efficient operating model and to support new business models

Focus on Increasing Profitability

- To grow interest income from RAM business and increasing fee-based income
- Pursue strategic relationships with corporate entities and Government departments to provide products to their employees and customers

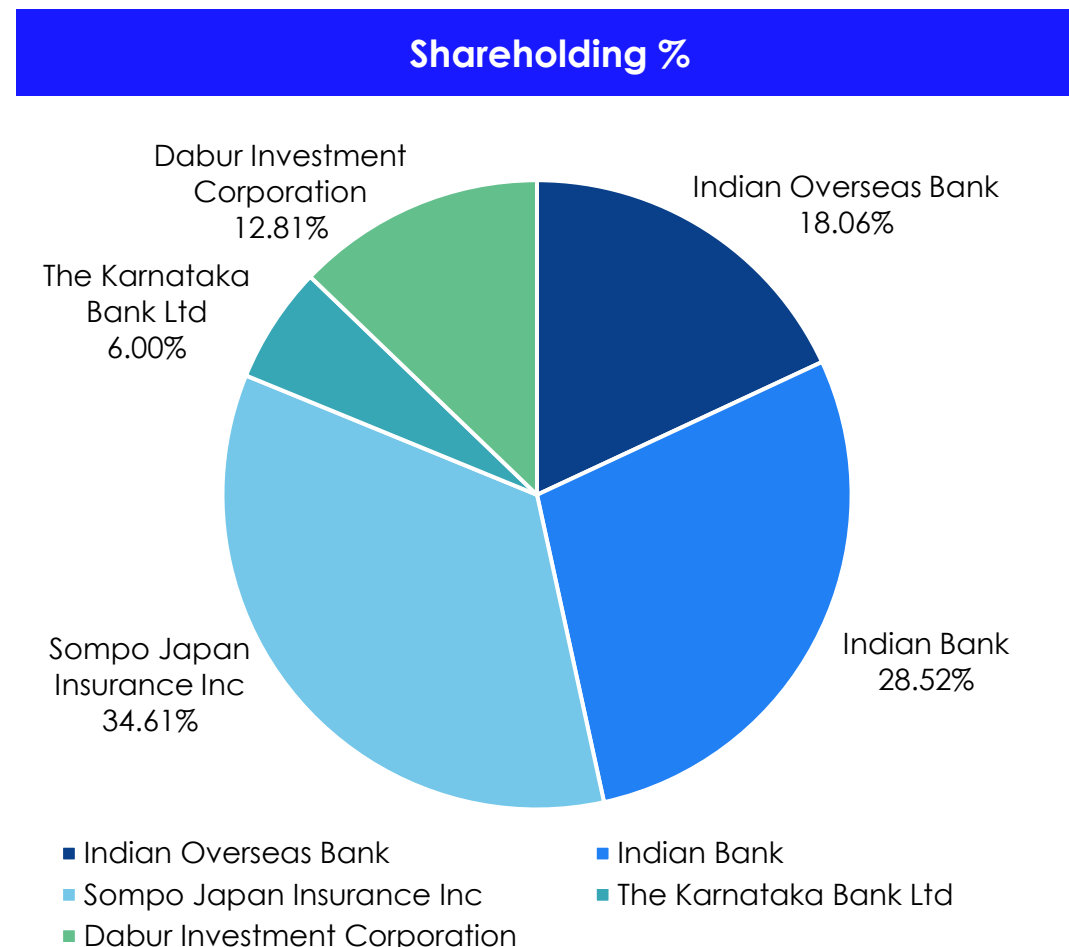
Open New Banking Outlets to Expand our Bank's Network

- Increasing banking outlets to cover more districts
- To ensure high customer satisfaction through centralized customer support services

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%
Total	100.00%

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



A

Appendix

Improving Asset Quality (1/3)

Movement in NPA

(INR crores)

Sr No	Particulars	FY23	FY24	FY25	SEPT'24	SEPT'25
1	Opening Gross NPAs	15,299	14,072	6,794	6,794	5,348
a	Cash Recovery	1,254	1,111	791	358	391
b	Upgradation	1,023	577	305	154	125
c	Write off	3,412	7,214	3,883	621	347
d	Sale to ARCs	11	24	95	0	32
2	Total Reduction (a+b+c+d)	5,700	8,926	5,074	1,133	895
e	Fresh Slippages to NPA category	4,029	1,516	3,568	528	544
f	Other Debits	443	132	60	60	81
3	Fresh Additions	4,472	1,648	3,628	588	625
4	Closing Gross NPAs (1-2+3)	14,072	6,794	5,348	6,249	5,078
g	Recovery in Written offs	1,798	2,593	2,689	1,482	1,090
h	Recovery from uncharged interest	199	244	133	70	87
5	Total Cash Recovery + Upgradation	4,285	4,549	4,014	2,065	1,725

Improving Asset Quality (2/3)

Asset Classification

(INR crores)

Category		FY23	FY24	FY25	SEPT'24	SEPT'25
Standard	O/S	1,74,937	2,12,224	2,44,671	2,23,900	2,72,890
	%	92.6%	96.9%	97.9%	97.3%	98.1%
Sub-standard	O/S	2,558	1,204	923	984	923
	%	1.4%	0.5%	0.4%	0.5%	0.3%
Doubtful	O/S	8,704	4,480	3,275	4,045	2973
	%	4.5%	2.1%	1.3%	1.7%	1.1%
Loss	O/S	2,809	1,110	1,150	1,221	1182
	%	1.5%	0.5%	0.4%	0.5%	0.4%
GNPA	O/S	14,072	6,794	5,348	6,249	5078
	%	7.4%	3.1%	2.1%	2.7%	1.8%
Total Advances	O/S	1,89,009	2,19,018	2,50,019	2,30,149	2,77,968

Improving Asset Quality (3/3)

Segment NPA

(INR crores)

Segmental NPAs	Mar-23			Mar-24			Mar-25			Sept-24			Sept-25		
	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %	ADV	NPA	Ratio %
Retail	42,400	1,802	4.3%	48,514	824	1.7%	62,764	754	1.20%	54,291	935	1.72%	78,765	839	1.07%
Agri	43,988	2,974	6.8%	55,636	2,098	3.8%	74,545	1,673	2.24%	65,327	1,920	2.94%	83,023	1,539	1.85%
MSME	34,856	3,193	9.2%	41,552	2,227	5.4%	44,310	1,314	2.97%	41,574	1,754	4.22%	48,494	1,149	2.37%
RAM	1,21,244	7,969	6.6%	1,45,702	5,149	3.5%	1,81,619	3,741	2.06%	1,61,193	4,610	2.86%	2,10,283	3,526	1.68%
Corporate	52,425	4,543	8.7%	54,995	289	0.5%	51,882	224	0.43%	51,802	282	0.54%	50,133	167	0.33%
Domestic Advance	1,73,669	12,512	7.2%	2,00,697	5,438	2.7%	2,33,501	3,965	1.70%	2,12,995	4,892	2.30%	2,60,416	3,694	1.42%
Overseas	15,340	1,560	10.2%	18,321	1,357	7.4%	16,518	1,382	8.37%	17,154	1,357	7.91%	17,552	1,384	7.89%
Total	1,89,009	14,072	7.5%	2,19,018	6,794	3.1%	2,50,019	5,348	2.14%	2,30,149	6,249	2.72%	2,77,968	5,078	1.83%

Financial Performance (1/4)

Fee Based Income

(INR crores)

Particulars	FY23	FY24	FY25	HY25	HY26
A. Exchange & Commission	396	363	571	248	236
B. Income from Non Fund Based Business	184	179	181	81	132
C. Processing charges	360	448	427	206	236
D. ATM/DBD Related Income	320	416	419	191	233
E. Marketing/FI/Govt Business	63	72	58	33	30
F. Miscellaneous Income	328	362	701	149	506
Fee Based Income (A+B+C+D+E+F)	1,651	1,840	2,357	908	1,374
Overseas	65	84	62	32	32
Fee Based Income - Global	1,716	1,924	2,418	939	1,405

Financial Performance (2/4)

Investment Portfolio

(INR crores)

Particulars	As of and for the Fiscal			As at the Six month period ended September 30,2024	As at the Six month period ended September 30,2025
	FY23	FY24	FY25		
Gross domestic investment	92,527	97,844	1,07,979	1,04,371	1,13,155
SLR	64,459	69,297	80,701	78,219	85,242
SLR as a percentage to domestic investment	69.7	70.8	74.7	74.9	75.3
Non-SLR	28,069	28,547	27,278	26,152	27,913
Held to maturity ("HTM")	77,742	81,860	88,875	90,232	90,128
HTM to gross domestic investment (%)	84.0	83.7	82.2	86.4	79.6
Available for sale ("AFS")	14,785	15,984	15,958	11,425	18,174
Held for trading ("HFT")	-	-	381	250	1,517
Fair value through profit and loss (non-HFT)	-	-	2,239	1,848	2,117
Subsidiaries, joint venture & associates	-	-	616	616	1,219
Modified duration (AFS+HFT)	4.69	3.36	6.19	5.91	6.91
Net demand and time liabilities	2,56,835	2,84,688	3,19,445	3,10,000	3,44,973
Investment by overseas branches	4,138	4,164	3,833	4,084	4,113
Total gross investment	96,665	1,02,008	1,11,812	1,08,455	1,17,268

Financial Performance (3/4)

Non-SLR Investment – Domestic

Particulars	As of and for the Fiscal						As at the Six month period ended September 30,2024		As at the Six month period ended September 30,2025	
	FY23		FY24		FY25		Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)
	Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)				
PSU bonds	1,426	5.1	1,626	5.6	2,035	7.4	1,548	5.9	2,097	7.5
Corporate and other bonds & debentures	1,074	3.8	1,415	5.0	1,443	5.2	1,374	5.2	1,453	5.2
Special government sector (excluding recap bonds)	36	0.1	26	0.1	-	-	26	0.1	-	-
Central government recap bond	22,412	79.9	22,412	78.4	20,866	76.5	20,733	79.45	20,958	75.1
Share of PSU/ corporate / others	2,503	8.9	2,557	9.0	1,705	6.2	1,628	6.2	1,507	5.4
Venture capital fund	69	0.2	74	0.3	45	0.1	49	0.1	50	0.2
Regional rural bank	-	-	-	-	616	2.6	616	2.4	1,212	4.3
Security receipts	506	1.8	417	1.5	421	1.5	130	0.5	456	1.6
Subsidiaries JV	-	-	-	-	-	-	-	-	7	0.1
Other	43	0.2	20	0.1	147	0.5	8	-	173	0.6
Total	28,069	100	28,547	100	27,278	100	26,152	100	27,913	100

Financial Performance (4/4)

Non-SLR Investment – Overseas

Particulars	As of and for the Fiscal						As at the nine month period ended December 31, 2023		As at the nine month period ended December 31, 2024	
	FY22		FY23		FY24		Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)
	Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)	Amount (INR crores)	As a percentage of total non-SLR investments (%)				
PSU bonds	77	1.9	37	0.9	-	-	-	-	-	-
Corporate and other bonds & debentures	59	1.4	-	0	85	2.11	83	1.94	89	2.05
Special government sector (excluding recap bonds)	-	-	-	-	-	-	-	-	-	-
Central government recap bond	-	-	-	-	-	-	-	-	-	-
Share of PSU/ corporate/ others	-	-	-	-	-	-	-	-	-	-
Venture capital fund	-	-	-	-	-	-	-	-	-	-
Regional rural bank	-	-	-	-	-	-	-	-	-	-
Security receipts	-	-	-	-	-	-	-	-	-	-
Subsidiaries JV	200	4.8	200	4.8	200	4.95	200	4.66	200	4.63
Other	3,802	91.9	3,927	94.3	3,748	92.94	4,001	93.40	4,025	93.32
Total	4,138	100	4,164	100	4,032	100	4,284	100	4,313	100

Standalone Income Statement

(INR crores)

Particulars	FY23	FY24	FY25	HY25	HY26
Interest Earned	19,401	24,050	28,131	13,386	15,234
Other Income	4,108	5,656	5,545	2,666	2,847
Total Income	23,509	29,706	33,676	16,052	18,081
Interest Expended	11,145	14,221	17,241	8,407	9,429
Operating Expenses	6,422	8,722	7,747	3,841	3,894
Total Expenditure	17,567	22,943	24,988	12,248	13,323
Operating Profit	5,942	6,763	8,688	3,804	4,758
Provisions & Contingencies	3,594	3,350	4,176	2,084	1,517
Profit before Tax	2,348	3,413	4,512	1,720	3,241
Taxes	(249)	(757)	(1,177)	(310)	(904)
Profit after Tax	2,099	2,656	3,335	1,410	2,337

Standalone Balance Sheet

(INR crores)

Particulars	FY23	FY24	FY25	HY25	HY26
Capital & Liabilities					
Capital	18,902	18,902	19,256	18,902	19,256
Reserves & Surplus	6,361	9,040	13,284	9,569	15,579
Deposits	2,60,883	2,85,905	3,11,939	3,10,652	3,39,066
Borrowings	20,804	30,387	42,228	28,764	46,433
Other Liabilities & Provisions	6,784	7,799	8,308	8,723	12,152
Total Liabilities	3,13,734	3,52,034	3,95,015	3,76,612	4,32,487
Assets					
Cash & Balances with RBI	17,148	16,905	18,115	20,468	20,257
Balances with Banks	3,459	1,650	2,955	2,338	3,028
Investments	94,170	99,632	1,11,045	1,07,404	1,16,784
Net Advances	1,78,053	2,13,319	2,45,555	2,24,915	2,73,640
Fixed Assets	3,710	3,740	4,655	3,736	4,989
Other Assets	17,194	16,789	12,690	17,749	13,789
Total Assets	3,13,734	3,52,034	3,95,015	3,76,612	4,32,487

Standalone Cash Flow Statement

(INR crores)

Particulars	FY23	FY24	FY25	HY26
Cash Flow from Operating Activities				
Net Profit / (Loss) After Tax	2,099	2,656	3,335	2,337
Add: Provision for Tax	249	757	1,177	904
Net Profit / (Loss) before Tax	2,348	3,413	4,511	3,241
Adjustments for:				
Amortisation of HTM Investments	48	45	82	54
Loss on Revaluation of Investments	314	(750)	0	(526)
Depreciation on Fixed Assets	260	336	394	206
(Profit) / Loss on Sale of Assets	(1)	(2)	(2)	(1)
Transfer from Reserves	-	-	-	-
Provision for NPAs	2,933	2,715	829	303
Provision for Standard Assets	(462)	(112)	3,585	1,134
Depreciation on Investments (net)	343	637	(94)	(36)
Provision for Other Items	868	127	(197)	191
Interest on 10B Bonds	183	228	192	96
Working Capital Adjustments	(22,093)	(7,219)	(8,292)	(2,109)
Direct Taxes (Net)	(336)	(583)	(1,958)	(87)
Net Cash Flow Generated from Operating Activities	(15,595)	(1,165)	2,963	2,990
Cash Flow from Investing Activities				
Sale / disposal of Fixed Assets	23	6	49	11
Purchase of Fixed Assets	(582)	(365)	(614)	(477)
Net Cash Generated from Investing Activities	(559)	(359)	(565)	(465)
Cash Flow from Financing Activities				
Redemption of Tier I & Tier II Bonds	(800)	(300)	1,432	0
Issue of Basel III Tier II Bonds	1,000	0	0	0
Interest Paid on Tier II Capital	(212)	(228)	(327)	(45)
Changes in Reserves/Revaluation Reserves	0	0	(987)	(264)
Net Cash Flow Generated from Financing Activities	(12)	(528)	117	(309)
Cash and Cash Equivalent the beginning of the year	36,773	20,607	18,554	21,609
Net Increase in Cash and Cash Equivalent	(16,166)	(2,053)	2,515	2,214
Cash and Cash Equivalent the end of the year	20,607	18,554	21,069	23,283

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