



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%
Net Interest Income	2789	3059	3299	7768	9104	7.85%	18.29%	17.20%
Non Interest Income	1298	1365	1499	3964	4346	9.82%	15.49%	9.64%
Operating Income	4086	4425	4798	11732	13449	8.43%	17.43%	14.64%
Operating Expenses	1820	2025	2195	5661	6088	8.40%	20.60%	7.54%
Operating Profit	2266	2400	2603	6070	7361	8.46%	14.87%	21.27%
Total Provisions	1028	673	1236	3112	2753	83.66%	20.23%	-11.54%
Tax expenses	364	501	2	674	906	-99.60%	-99.45%	34.42%
Net Profit/Loss	874	1226	1365	2284	3703	11.34%	56.18%	62.13%


(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%
Total Interest Income	7112	7849	8172	20497	23407	4.12%	14.90%	14.20%
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%
Total Non Interest Income	1298	1365	1499	3964	4346	9.82%	15.49%	9.64%
Total Income	8409	9214	9672	24461	27752	4.97%	15.02%	13.45%



(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%
FEE BASED INCOME (A+B+C+D+E+F)	546	727	663	1454	2036	-8.80%	21.43%	40.03%
Overseas	15	14	17	47	49	21.43%	13.33%	4.26%
Fee Based Income - Global	562	740	680	1501	2085	-8.11%	21.00%	38.91%



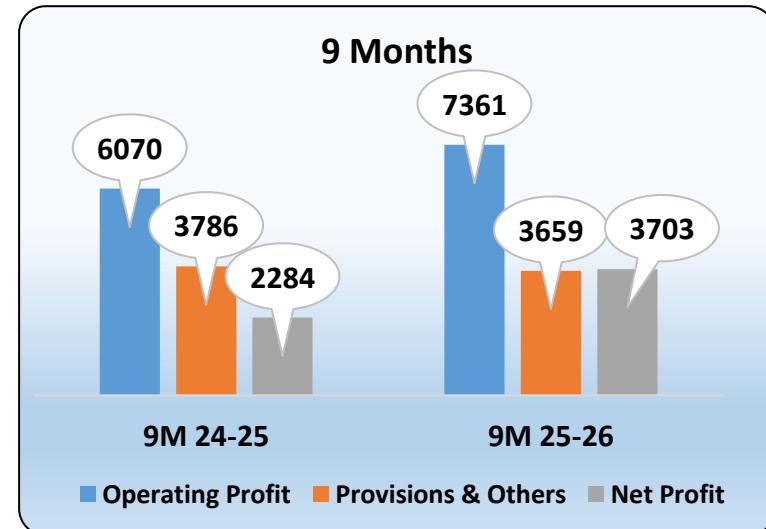
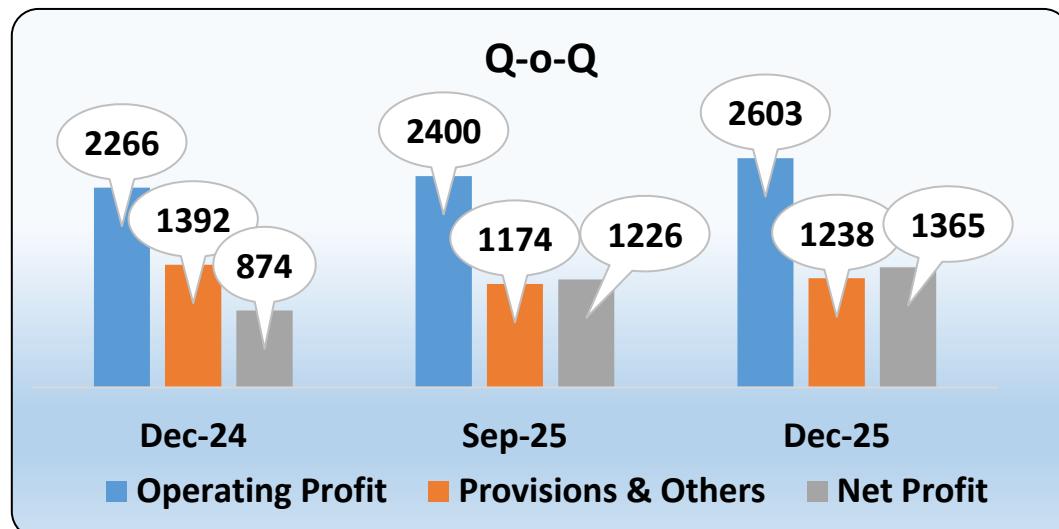
(Rs. In Crores)

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%
Total Interest Expenses	4323	4790	4874	12730	14303	1.75%	12.75%	12.36%
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%
Operating Expenses	1820	2025	2195	5661	6088	8.40%	20.60%	7.54%
Total Expenses	6143	6814	7068	18391	20391	3.73%	15.06%	10.87%



(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%
Provisions	1028	673	1236	3112	2753	83.66%	20.23%	-11.54%
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%
Net Profit	874	1226	1365	2284	3703	11.34%	56.18%	62.20%

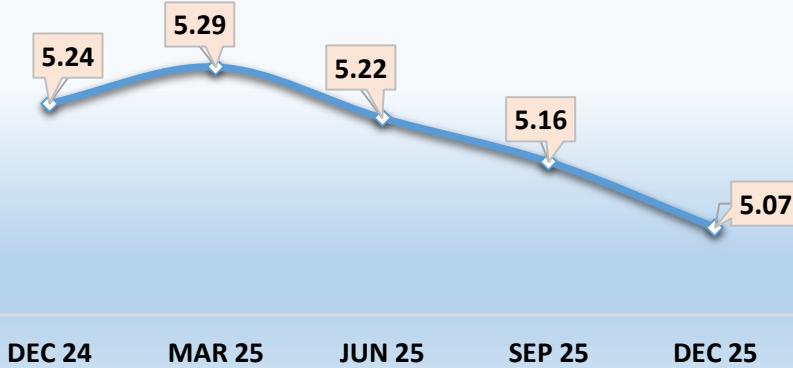




COST OF DEPOSITS(%)



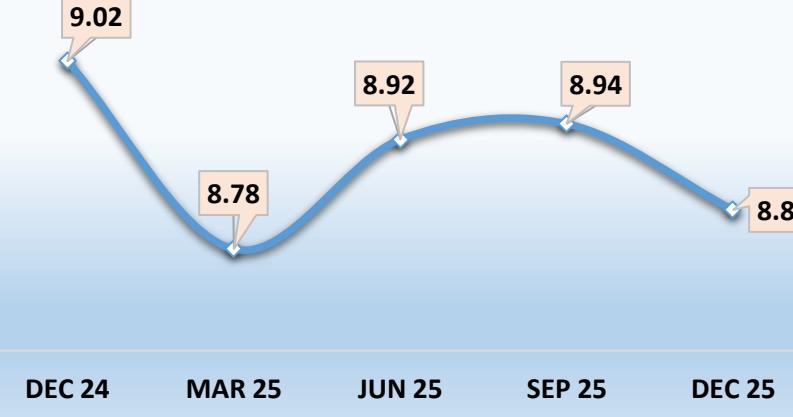
COST OF FUNDS(%)



YIELD ON ADVANCES % (DOMESTIC)



YIELD ON ADVANCES % (GLOBAL)

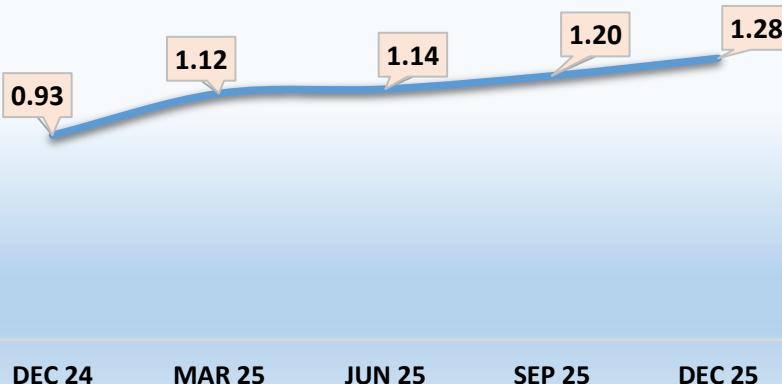




YIELD ON FUNDS(%)



RETURN ON ASSETS



YIELD ON INVESTMENT %

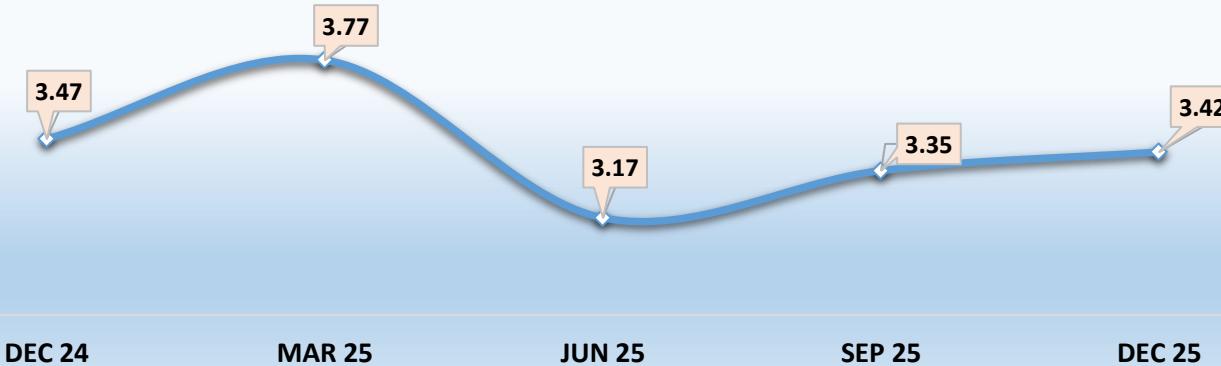


COST TO INCOME





NET INTEREST MARGIN % (DOMESTIC)



NET INTEREST MARGIN % (GLOBAL)





(Rs. In Crores)

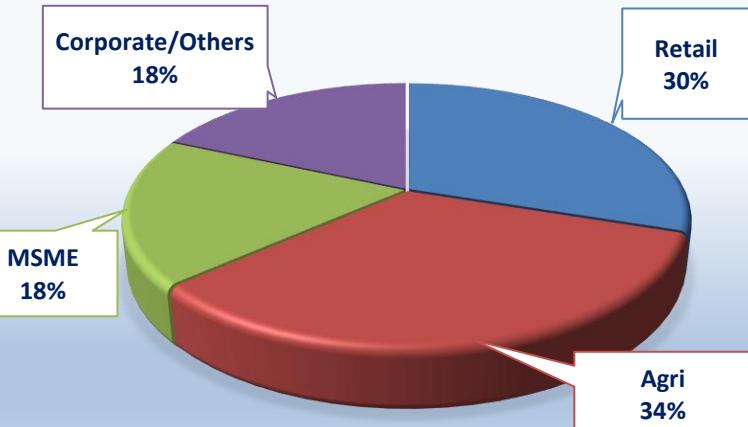
Particulars	Dec-24	Sep-25	Dec-25	Q-o-Q variation		Y-o-Y variation	
				Amount	%	Amount	%
CASA	132338	137387	142676	5289	3.85%	10338	7.81%
Retail Term Deposits	150563	171384	175145	3761	2.19%	24582	16.33%
Term Deposits	172783	201679	206627	4948	2.45%	33844	19.59%
Total Deposits	305121	339066	349302	10236	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	



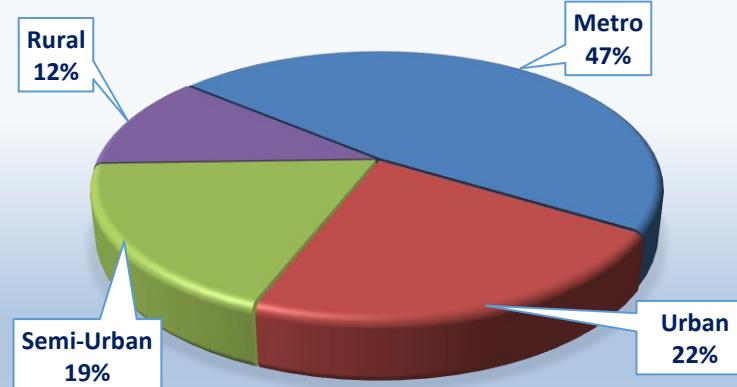
BUSINESS PORTFOLIO SHARE DEC 25



% SHARE OF DOMESTIC ADVANCE- DEC 25



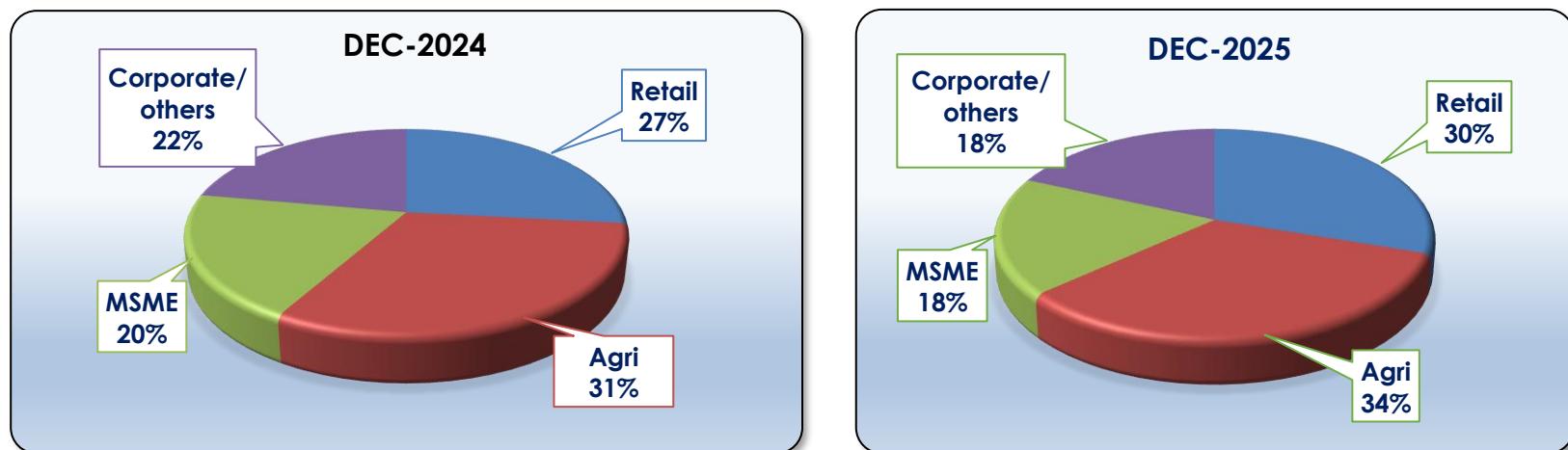
POP CATEGORY WISE DISTRIBUTION OF DEPOSITS: DEC 25





(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%
Domestic Advances	219473	260415	278605	18190	6.99%	59132	26.94%
Global Advances	237633	277967	294974	17007	6.12%	57341	24.13%
RAM to Adv (%)	71.91%	75.65%	77.11%	146 bps		520 bps	

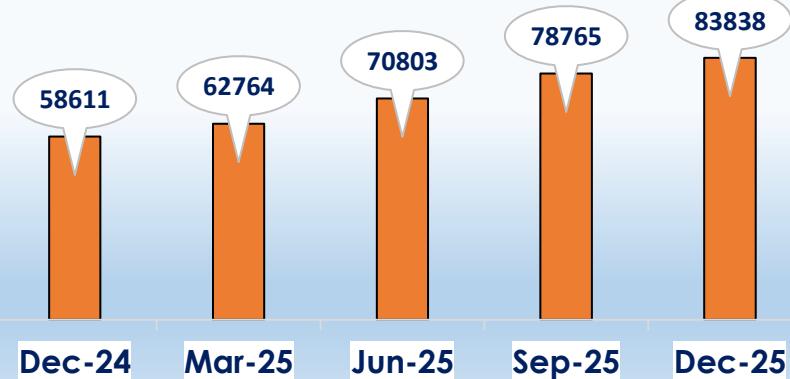




(Rs. In Crores)

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%

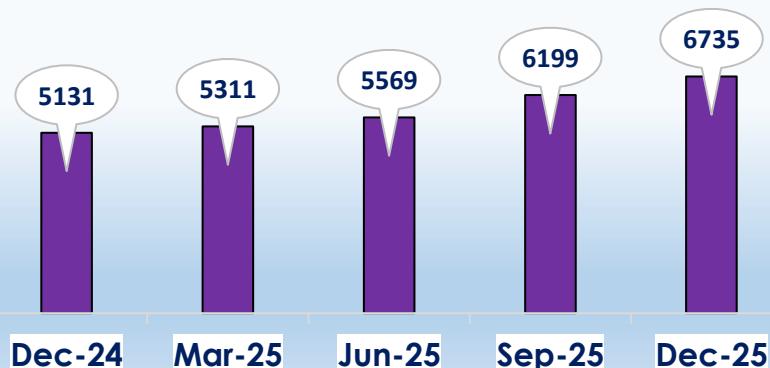
Total Retail Advances Dec-25



Housing Loans Dec-25



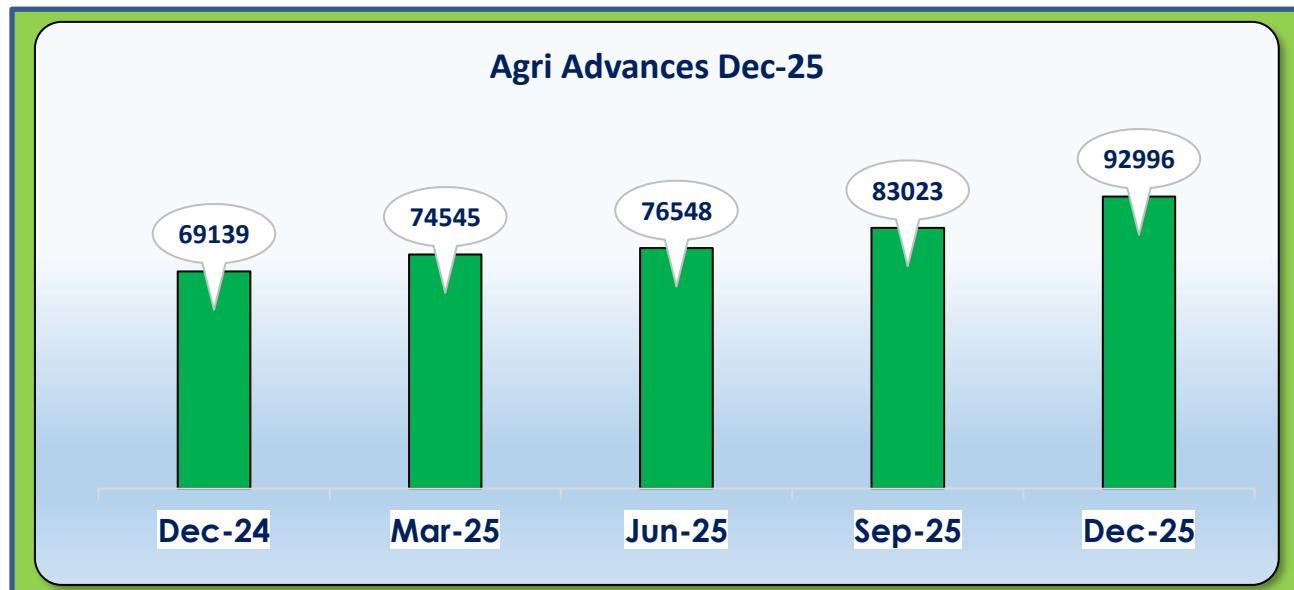
Vehicle Loans Dec-25





(Rs. In Crores)

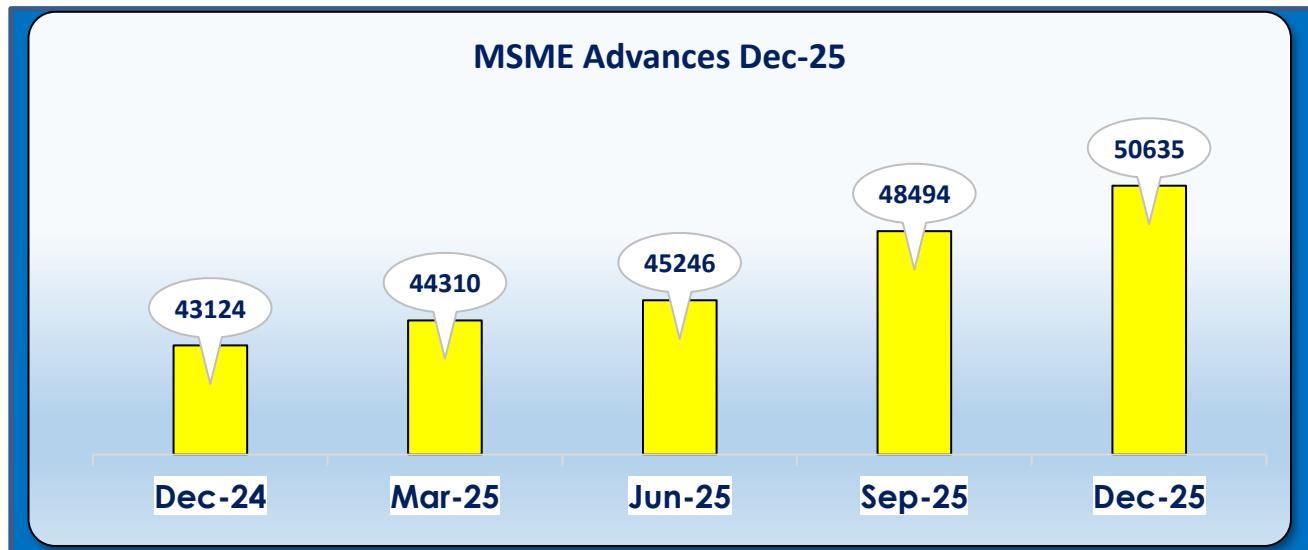
Period	Domestic Advances	Agri Advances	% Share to Domestic Advances
Dec-24	219472	69139	31.50%
Mar-25	233501	74545	31.92%
Jun-25	244048	76548	31.37%
Sep-25	260416	83023	31.88%
Dec-25	278605	92996	33.38%





(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
Domestic Investments	104939	107020	110176	112477	112229
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
Investment by Overseas Branches	4171	4026	4212	4307	3967
Global Investments	109110	111046	114388	116784	116196



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
i) Opening Gross NPAs	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
ii) Total Reductions (a+b+c+d)	465	3476	449	446	838
iii) Fresh Slippages to NPA category	284	2756	254	290	301
iv) Other Debits	2	-3	26	55	-11
Closing Gross NPAs (i-ii+iii+iv)	6071	5348	5178	5078	4530
Gross NPA (%)	2.55%	2.14%	1.97%	1.83%	1.54%
Net NPAs	976	912	816	776	708
Net NPA (%)	0.42%	0.37%	0.32%	0.28%	0.24%
Provision Coverage Ratio	97.07%	97.30%	97.47%	97.48%	97.49%
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
Total Recovery(a+b+d+f+g+h)	957	992	851	874	890



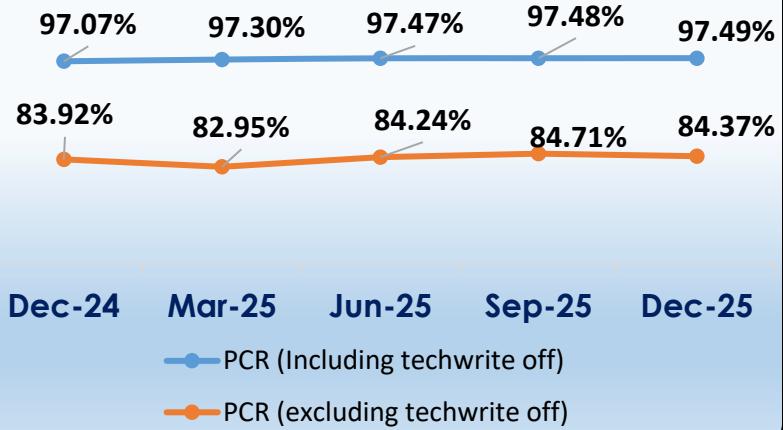
GNPA(%)



NNPA(%)



PCR(%)



SLIPPAGE RATIO





(Rs. In Crores)

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



(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
Total RWA (A)	157753	169084	179152	184284	202743
CET 1	22601	28972	28278	28625	28368
CET 1%	14.33%	17.13%	15.78%	15.53%	13.99%
Tier 1	22601	28972	28278	28625	28368
Tier 1%	14.33%	17.13%	15.78%	15.53%	13.99%
Tier 2	4170	4412	4476	4441	4672
Tier 2%	2.64%	2.61%	2.50%	2.41%	2.30%
Total Capital (B)	26772	33384	32754	33066	33040
CRAR (B/A)	16.97%	19.74%	18.28%	17.94%	16.30%
Total RWA to Advance Ratio	66.39%	67.63%	68.27%	66.30%	68.73%
Credit RWA to Advance Ratio	57.74%	59.42%	58.56%	57.17%	60.13%



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

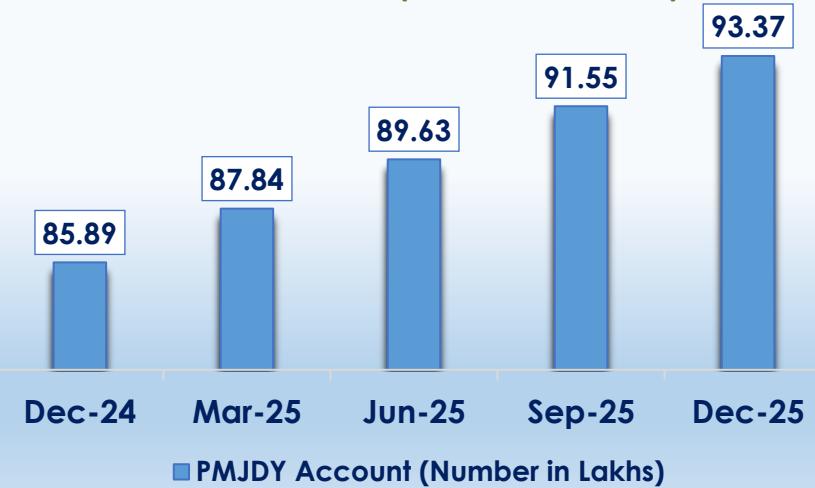
TOTAL RWA TO ADVANCE RATIO



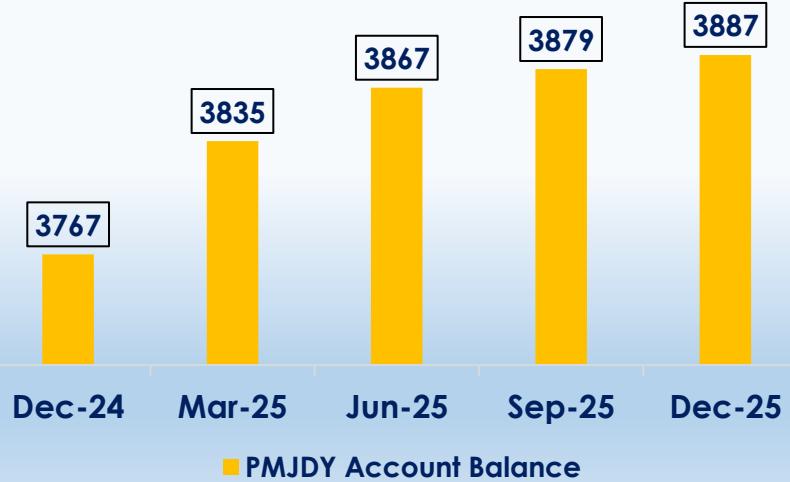
DEC-24 MAR-25 JUN-25 SEP-25 DEC-25



PMJDY Account (Number in Lakhs)



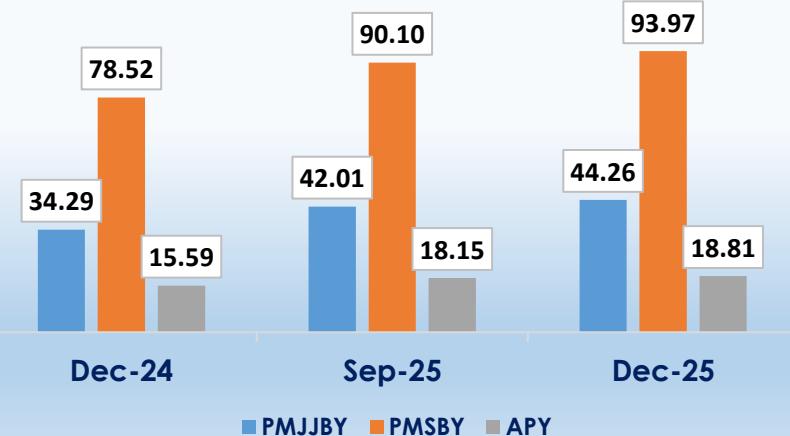
PMJDY Account Balance (in Crs)

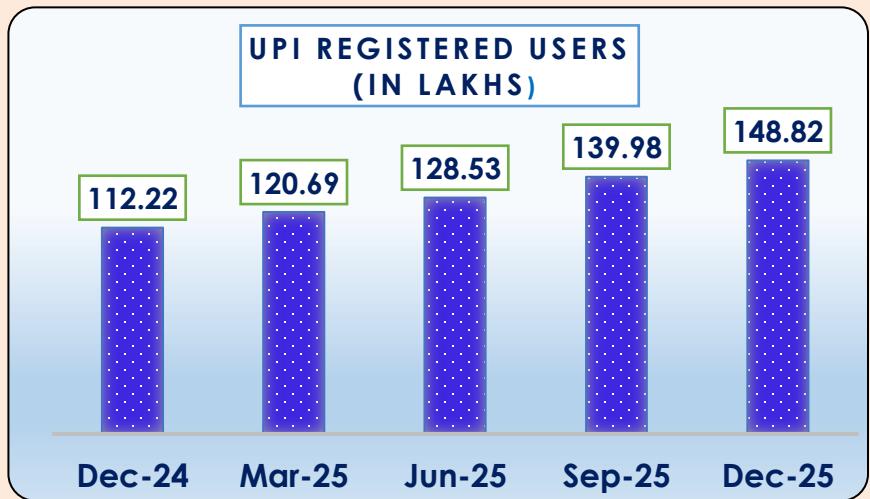
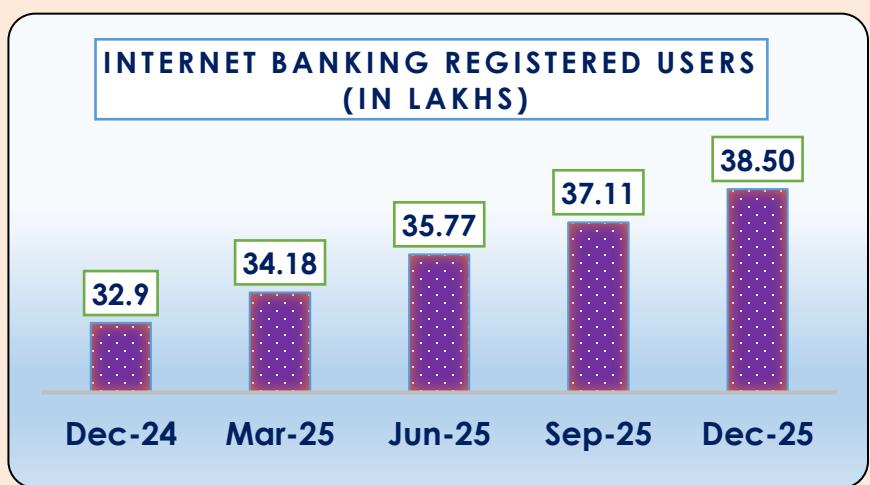
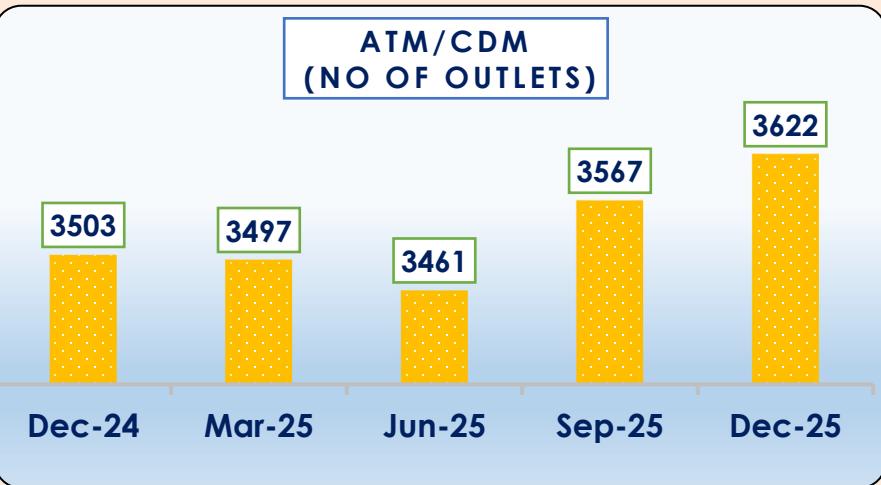


PMJDY Zero balance Accounts (No in Lakhs)



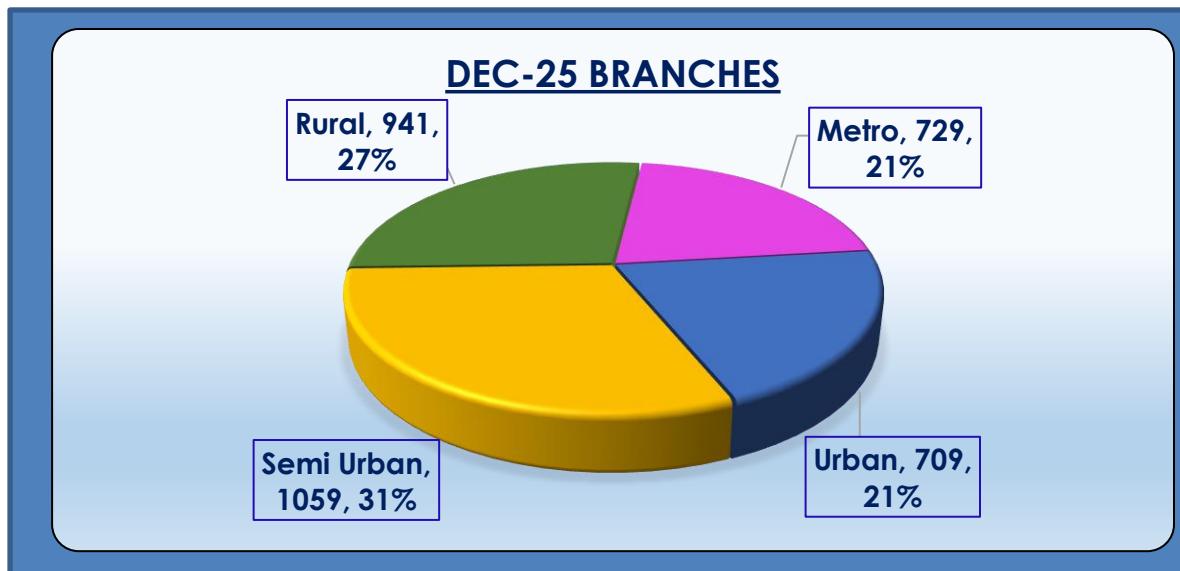
Jansuraksha Scheme (In Lakhs)







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



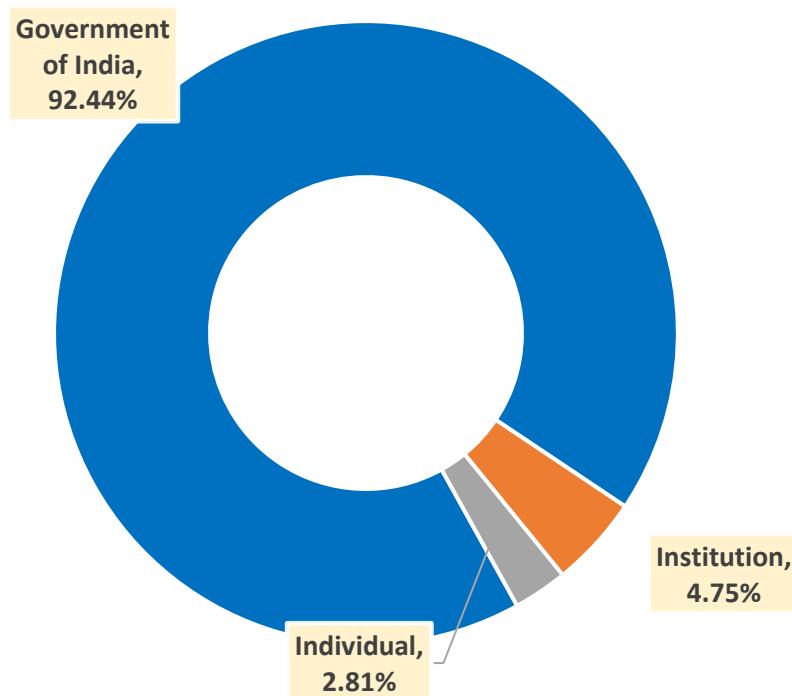
SINGAPORE
BRANCH



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%



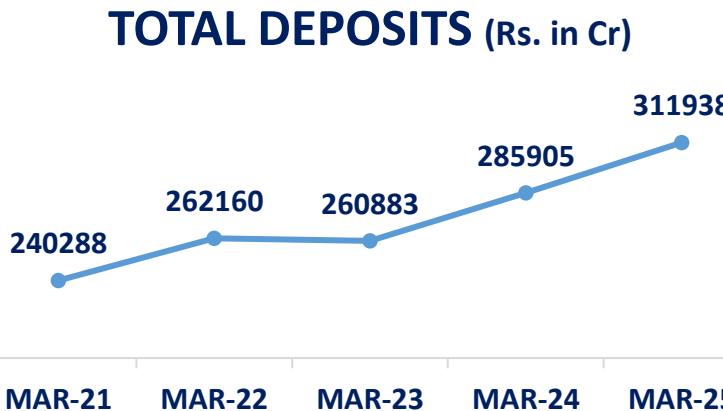
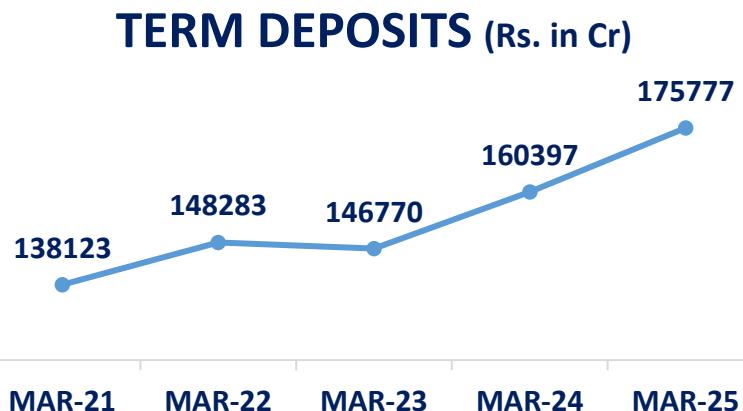
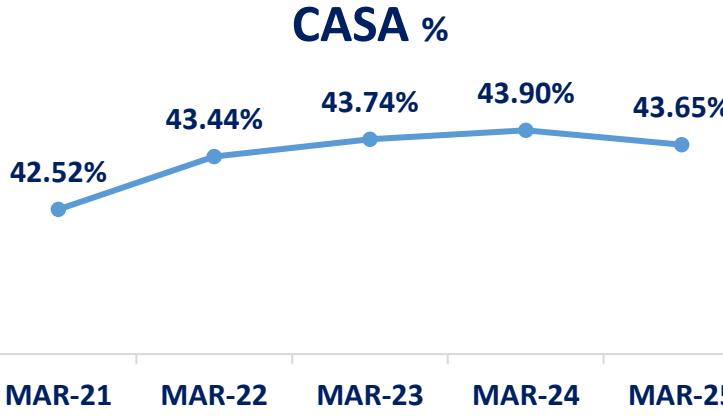
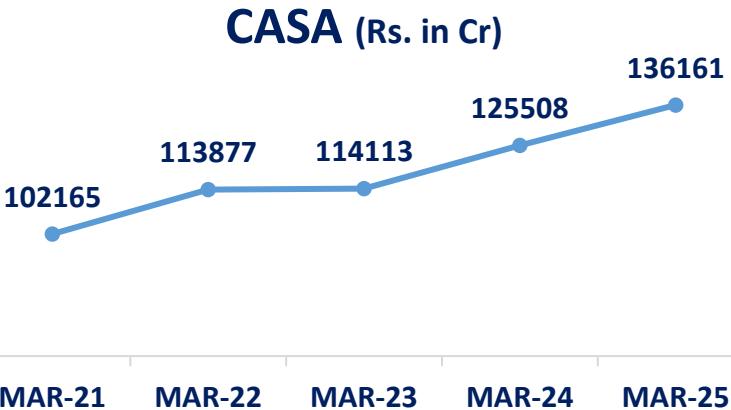


(Rs. In Lakhs)

Balance Sheet as at 31.12.2025				
Particulars	LIABILITIES		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
Total	44811698	38641497	44754161	38608043
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
Total	44811698	38641497	44754161	38608043



(Rs. In Crores)





(Rs. In Crores)

RETAIL ADVANCES



AGRI ADVANCES



MSME ADVANCES



CD RATIO

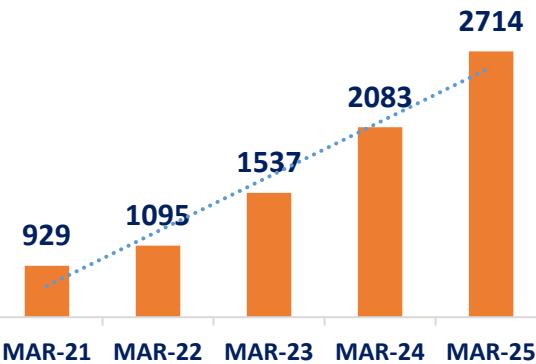




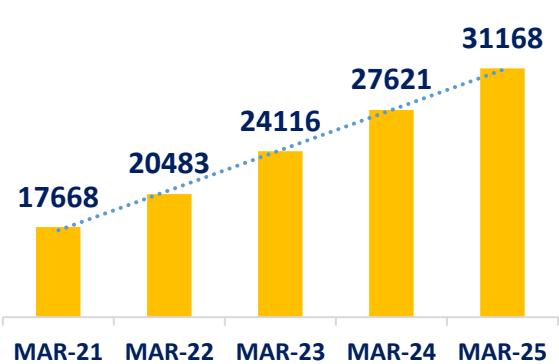
Retail Segment Loans growth in last 5 years

(Rs. In Crores)

Personal Loans



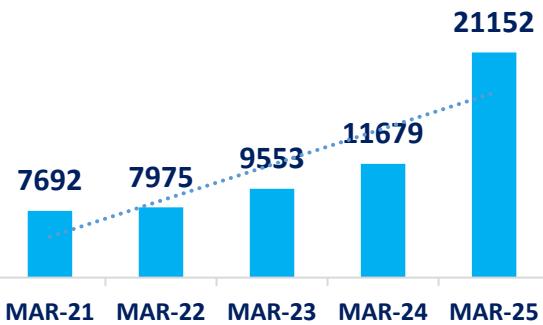
Home Loans



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)



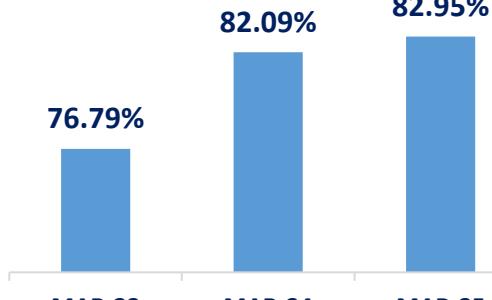
NET NPA %



PROVISION COVERAGE RATIO(%)



PCR(INCLUDING 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

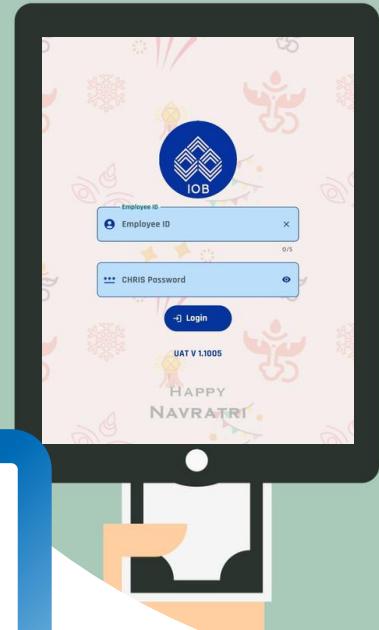
KYC Smart Scanner Mobile App

- 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





Introducing
IOB
WhatsApp
Banking

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Anywhere!**

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View Mini Statement

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Find your Branch

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Aggregator

Marketplace
with Rewards

Personal
Finance
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ka Naya Swag 😎

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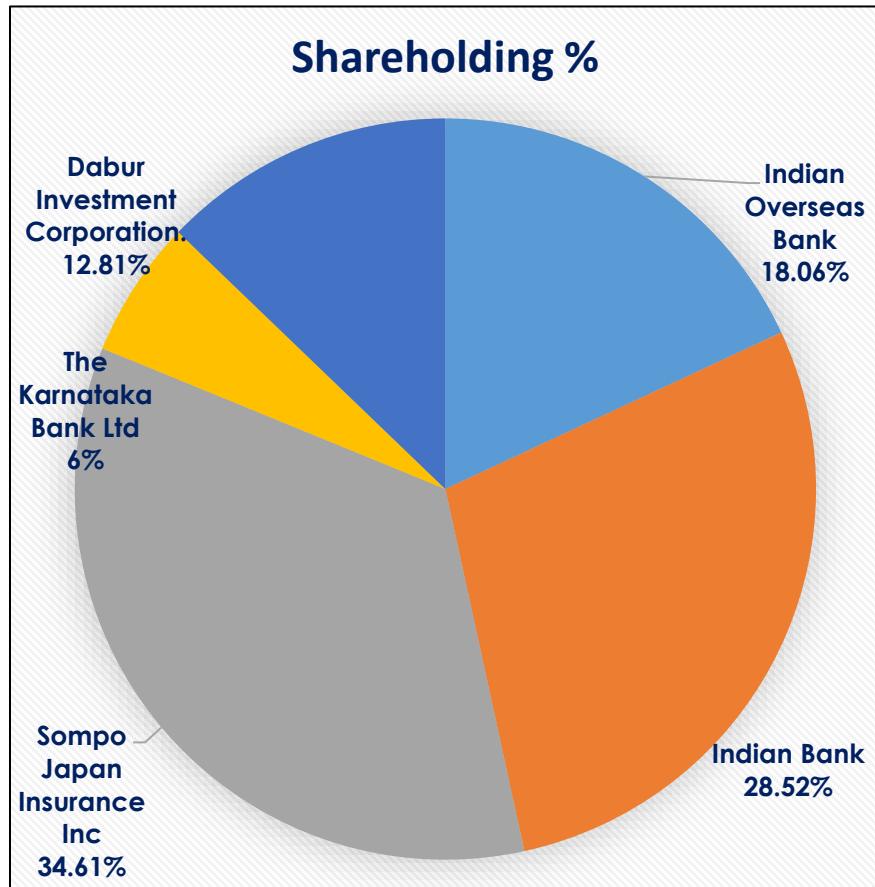
Internal



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%
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.





ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



IOB
Good people to grow with

बड़ी बचाओ
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For IGBC / LEED / GRIHA certified Green Homes

Loan up to 90% of property value

Repayment up to 30 years

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Finance your eco-friendly home that conserves energy, water, and the environment – for a greener tomorrow!

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GREEN FINANCE

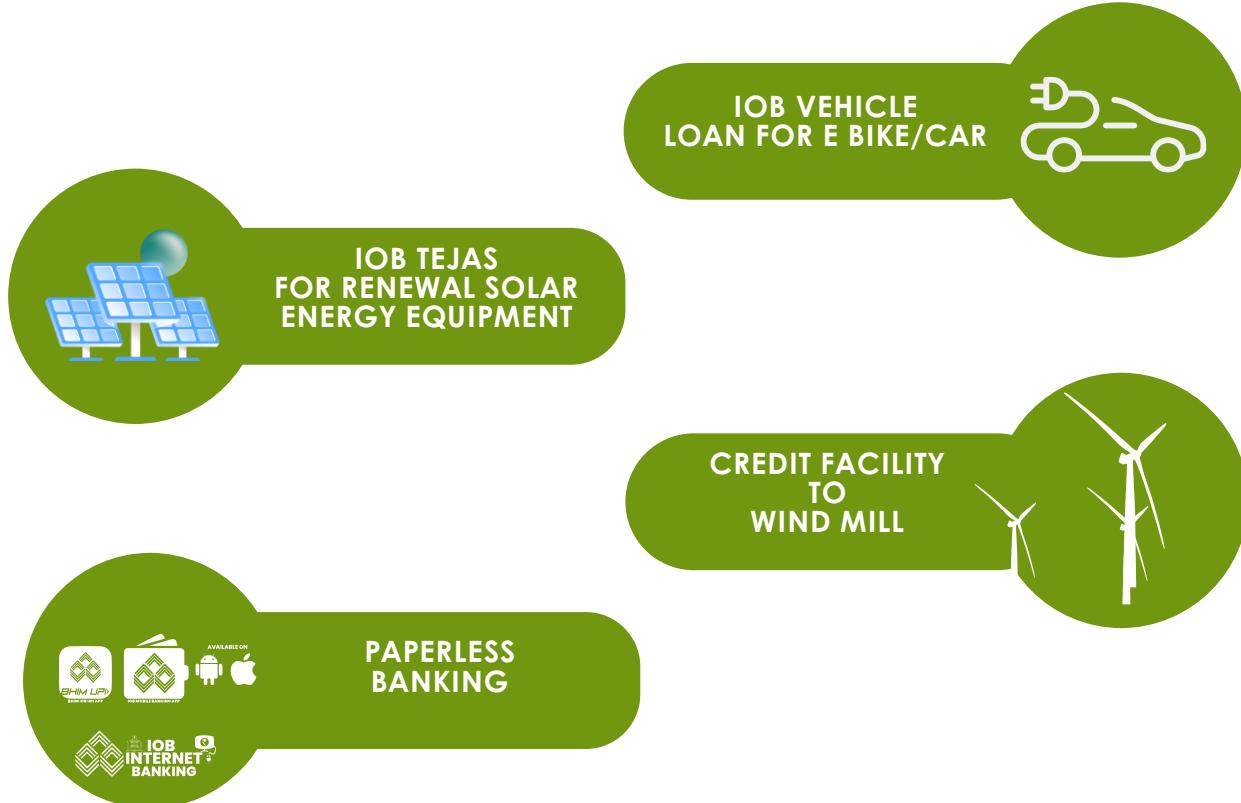
- *IOB E-VEHICLE LOAN*
- *IOB GREEN DEPOSIT*
- *IOB SURYA LOAN*
- *IOB HL SURYA LOAN*
- *IOB TEJAS*





ESG

ENVIRONMENTAL SOCIAL GOVERNANCE





ESG

ENVIRONMENTAL SOCIAL GOVERNANCE



VARIOUS IOB CREDIT SCHEME FOR WOMEN



FINANCIAL LITERACY CENTERS (SNEHA)

THE SAKTHI- IOB CHIDAMBARAM CHETTIAR MEMORIAL TRUST



FRIENDLY WORK ENVIRONMENT



ESG

ENVIRONMENTAL SOCIAL GOVERNANCE





RECOGNISED FOR INNOVATION.
AWARDED FOR IMPACT.

Celebrating excellence at

IBA's 21st
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

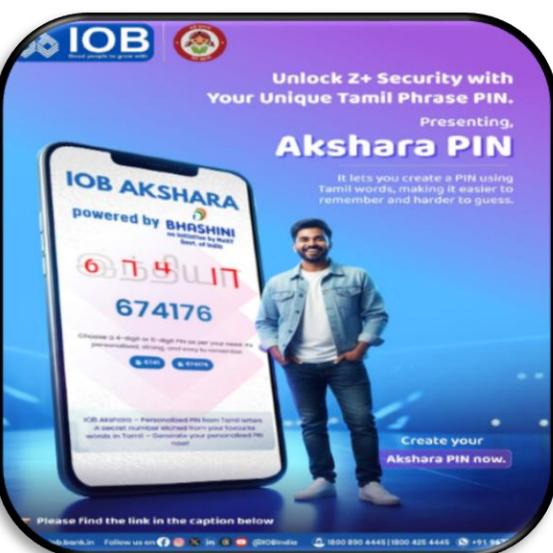


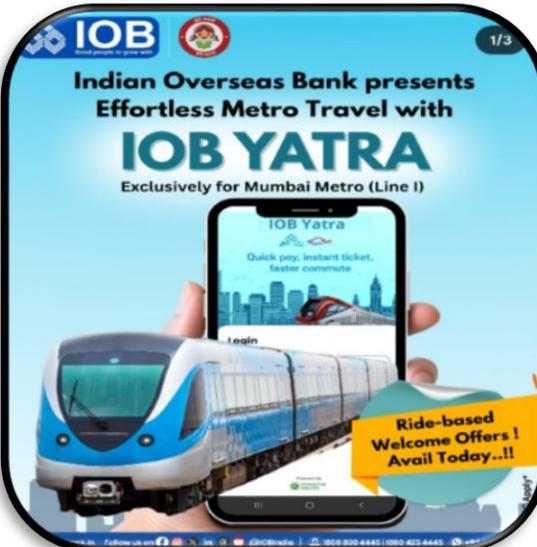
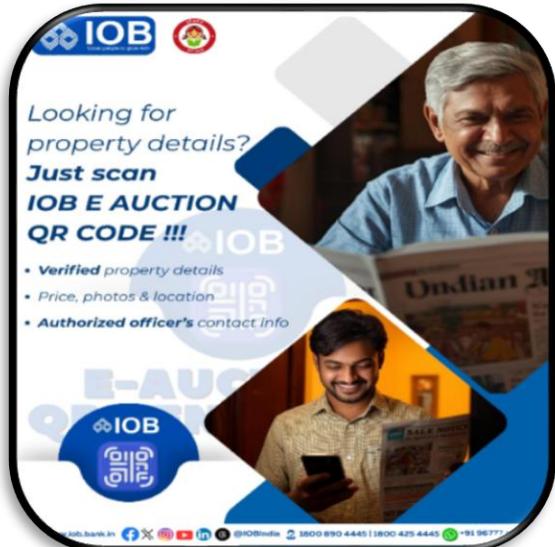


इंडियन ऑवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
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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Indian Overseas Bank
आपकी प्रगति का सच्चा साथी Good people to grow with



Thank you

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

Please provide your valuable feedback [@investor.iobnet.co.in](mailto:investor.iobnet.co.in)

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