



इण्डियन ओवरसीज़ बैंक

**Indian Overseas Bank**

**PERFORMANCE ANALYSIS Q2/FY 2022-23**

**05.11.2022**

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# PERFORMANCE HIGHLIGHTS Q2 FY 2022-23

Rs in Crs

Parameters		Quarter Ended			Growth	
		Sep-21	Jun-22	Sep-22	Q-o-Q(%)	Y-o-Y(%)
<b>BUSINESS GROWTH</b>	CASA	106806	112012	111924	-0.08%	4.79%
	CASA%	42.57%	43.07%	42.76%	(31 bps)	19 bps
	Total Deposits	250891	260044	261728	0.65%	4.32%
	Home Loan	18665	21403	22458	4.93%	20.32%
	Jewel Loan	29482	33456	35128	5.00%	19.15%
	Advances	146940	163544	172713	5.61%	17.54%
	Business	397831	423588	434441	2.56%	9.20%
<b>PROFITABILITY</b>	Net Interest Income	1633	1754	1953	11.37%	19.62%
	Net Interest Margin	2.51%	2.53%	2.79%	26 bps	28 bps
	Cost to Income Ratio	48.46%	56.27%	51.62%	(465 bps)	316 bps
	Operating Profit	1419	1026	1494	45.63%	5.30%
	Net Profit	376	392	501	27.89%	33.34%

# PERFORMANCE HIGHLIGHTS Q2 FY 2022-23

Rs in Crs

Parameters		Quarter Ended		
		Sep-21	Jun-22	Sep-22
ASSET QUALITY	Gross NPA	15666	14919	14726
	Net NPA	3741	3698	4149
	GNPA%	10.66%	9.12%	8.53%
	NNPA%	2.77%	2.43%	2.56%

Growth	
Q-o-Q(%)	Y-o-Y(%)
-1.29%	-6.00%
12.18%	10.89%
(59 bps)	(213 bps)
13 bps	(21 bps)

STRENGTHENIN G FINANCIAL INDICATORS		Sep-21	Jun-22	Sep-22
	PCR	92.00%	91.86%	90.94%
	CRAR	15.41%	14.79%	15.14%
	ROA	0.53%	0.51%	0.65%
	ROE	13.22%	12.51%	15.10%

Q-o-Q(%)	Y-o-Y(%)
(92 bps)	(106 bps)
35 bps	(27 bps)
14 bps	12 bps
259 bps	188 bps

## FINANCIALS- AT A GLANCE

Rs in Crs

Particulars	Quarter			Half Year Ended		Growth %		
	Q2 21-22	Q1 22-23	Q2 22-23	H1 'FY 21-22	H1'FY 22-23	Q2 22-23 Over Q122-23	Q2 22-23 Over Q2 21-22	HY 22-23 Over HY 21-22
Interest Income	4254	4435	4718	8318	9153	6.37%	10.90%	10.03%
Interest Expenses	2622	2681	2764	5188	5445	3.11%	5.43%	4.96%
<b>Net Interest Income</b>	<b>1633</b>	<b>1754</b>	<b>1953</b>	<b>3129</b>	<b>3707</b>	<b>11.37%</b>	<b>19.62%</b>	<b>18.47%</b>
Non Interest Income	1121	593	1135	2213	1728	91.37%	1.23%	-21.92%
<b>Operating Income</b>	<b>2754</b>	<b>2347</b>	<b>3088</b>	<b>5342</b>	<b>5435</b>	<b>31.58%</b>	<b>12.14%</b>	<b>1.74%</b>
Operating Expenses	1335	1321	1594	2721	2915	20.67%	19.40%	7.13%
<b>Operating Profit</b>	<b>1419</b>	<b>1026</b>	<b>1494</b>	<b>2621</b>	<b>2520</b>	<b>45.63%</b>	<b>5.30%</b>	<b>-3.85%</b>
Total Provisions	1043	634	993	1918	1627	56.60%	-4.81%	-15.18%
<b>Net Profit/Loss</b>	<b>376</b>	<b>392</b>	<b>501</b>	<b>703</b>	<b>893</b>	<b>27.89%</b>	<b>33.34%</b>	<b>27.07%</b>

## TOTAL INCOME

Rs in Crs

Particulars	Quarter			Half Year Ended		Growth %		
	Q2 21-22	Q1 22-23	Q2 22-23	H1 'FY 21-22	H1'FY 22-23	Q2 22-23 Over Q122-23	Q2 22-23 Over Q2 21-22	HY 22-23 Over HY 21-22
Interest on Loans	2617	2865	3139	5230	6004	9.56%	19.95%	14.79%
Interest on Investment	1401	1516	1489	2804	3005	-1.75%	6.31%	7.18%
Other Interest Income	236	54	89	283	143	65.05%	-62.23%	-49.45%
<b>Total Interest Income</b>	<b>4254</b>	<b>4435</b>	<b>4718</b>	<b>8318</b>	<b>9153</b>	<b>6.37%</b>	<b>10.90%</b>	<b>10.04%</b>
Exchange & Commission	284	260	281	493	541	8.06%	-1.07%	9.73%
Profit on Sale of Investment	106	183	23	588	206	-87.28%	-78.05%	-64.92%
Loss on revaluation of Investment	0	-478	126	-261	-352	-	0.00%	34.87%
Profit on Exchange	227	237	129	462	366	-45.76%	-43.37%	-20.87%
Recovery from Technical Written off Accounts	427	308	332	660	640	7.79%	-22.25%	-3.03%
All other Income	77	83	244	271	327	193.98%	216.88%	20.66%
<b>Total Non Interest Income</b>	<b>1121</b>	<b>593</b>	<b>1135</b>	<b>2213</b>	<b>1728</b>	<b>91.36%</b>	<b>1.23%</b>	<b>-21.93%</b>
<b>Total Income</b>	<b>5376</b>	<b>5028</b>	<b>5852</b>	<b>10531</b>	<b>10880</b>	<b>16.40%</b>	<b>8.86%</b>	<b>3.32%</b>

## FEE BASED INCOME

Rs in Crs

Particulars	Quarter Ended			Half Year Ended		Growth %		
	Q2 21-22	Q1 22-23	Q2 22-23	H1 'FY 21-22	H1 'FY 22-23	Q2 22-23 Over Q1 22-23	Q2 22-23 Over Q2 21-22	HY 22-23 Over HY 21-22
<b>A.</b> Exchange & Commission	54	76	88	143	164	15.37%	63.09%	14.76%
<b>B.</b> Income from Non Fund Based Business	47	46	43	89	89	-5.62%	-6.93%	0.75%
<b>C.</b> Processing charges	64	74	92	147	166	22.97%	44.01%	12.88%
<b>D.</b> ATM/DBD Related Income	51	71	70	115	141	-0.98%	37.64%	22.82%
<b>E.</b> Marketing/FI/Govt Business	8	18	10	33	28	-42.23%	25.61%	-15.07%
<b>F.</b> Miscellaneous Income	90	24	29	118	53	22.51%	-67.76%	-55.41%
<b>Fee Based Income (A+B+C+D+E+F)</b>	<b>313</b>	<b>309</b>	<b>332</b>	<b>645</b>	<b>641</b>	<b>7.59%</b>	<b>6.11%</b>	<b>-0.53%</b>
Overseas	13	8	23	27	31	200.50%	73.79%	15.51%
<b>Fee Based Income - Global</b>	<b>327</b>	<b>317</b>	<b>356</b>	<b>672</b>	<b>673</b>	<b>12.34%</b>	<b>8.90%</b>	<b>0.12%</b>

# TOTAL EXPENSES

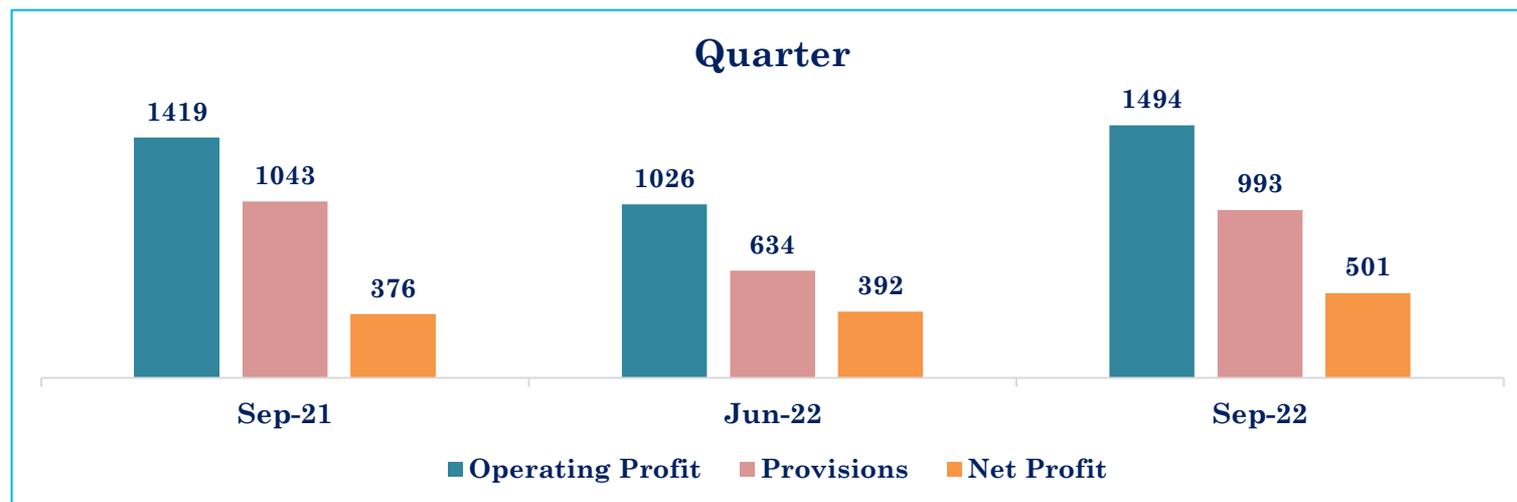
Rs in Crs

Particulars	Quarter			Half Year Ended		Growth %		
	Q2 21-22	Q1 22-23	Q2 22-23	H1 'FY 21-22	H1'FY 22-23	Q2 22-23 Over Q122-23	Q2 22-23 Over Q2 21-22	HY 22-23 Over HY 21-22
Interest on Deposits	2568	2604	2621	5088	5225	0.66%	2.07%	2.69%
Interest on Borrowings	54	77	143	101	220	85.96%	165.17%	118.01%
<b>Total Interest Expenses</b>	<b>2622</b>	<b>2681</b>	<b>2764</b>	<b>5189</b>	<b>5445</b>	<b>3.11%</b>	<b>5.43%</b>	<b>4.94%</b>
Staff Expenses	847	850	1044	1786	1894	22.82%	23.26%	6.05%
Other Expenses	488	471	550	935	1021	16.78%	12.72%	9.20%
<b>Operating Expenses</b>	<b>1335</b>	<b>1321</b>	<b>1594</b>	<b>2721</b>	<b>2915</b>	<b>20.67%</b>	<b>19.40%</b>	<b>7.13%</b>
<b>Total Expenses</b>	<b>3956</b>	<b>4002</b>	<b>4358</b>	<b>7909</b>	<b>8360</b>	<b>8.90%</b>	<b>10.17%</b>	<b>5.71%</b>

# PROVISIONS & PROFIT

Rs in Crs

Particulars	Quarter			Half Year Ended		Growth %		
	Q2 21-22	Q1 22-23	Q2 22-23	H1 'FY 21-22	H1'FY 22-23	Q2 22-23 Over Q122-23	Q2 22-23 Over Q2 21-22	HY 22-23 Over HY 21-22
Operating Profit	1419	1026	1494	2621	2520	45.63%	5.30%	-3.85%
<b>Provisions</b>	<b>1043</b>	<b>634</b>	<b>993</b>	<b>1918</b>	<b>1627</b>	<b>56.60%</b>	<b>-4.81%</b>	<b>-15.17%</b>
of which NPA Provisions	885	133	627	1895	760	371.54%	-29.14%	-59.89%
Other Provisions	158	501	366	23	867	-27.01%	131.45%	3668.22%
<b>Net Profit</b>	<b>376</b>	<b>392</b>	<b>501</b>	<b>703</b>	<b>893</b>	<b>27.89%</b>	<b>33.34%</b>	<b>27.08%</b>



# PERFORMANCE RATIOS- QUARTERLY

### Cost of Deposits



Sep-21   Dec-21   Mar-22   Jun-22   Sep-22

### Cost of Funds



Sep-21   Dec-21   Mar-22   Jun-22   Sep-22

### Yield on Investment



Sep-21   Dec-21   Mar-22   Jun-22   Sep-22

### Yield on Advances



Sep-21   Dec-21   Mar-22   Jun-22   Sep-22

# PERFORMANCE RATIOS- QUARTERLY

### Yield on Funds



Sep-21    Dec-21    Mar-22    Jun-22    Sep-22

### Net Interest Margin



Sep-21    Dec-21    Mar-22    Jun-22    Sep-22

### Return on Assets



Sep-21    Dec-21    Mar-22    Jun-22    Sep-22

### Cost to Income



Sep-21    Dec-21    Mar-22    Jun-22    Sep-22

## VALUATIONS

Particulars	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
*Return on Equity (%)	14.57	13.22	15.37	18.12	12.51	15.10
*Basic & Diluted Earning per Share	0.19	0.20	0.24	0.29	0.21	0.51
*Price Earning Ratio	147.90	114.25	84.71	62.11	79.29	34.62
Book value per share (in Rs)	4.11	6.13	6.37	6.54	6.73	6.98
Price/Book value (in Rs)	6.83	3.71	3.20	2.78	2.44	2.51
Adjusted Book value (in Rs)	1.68	4.15	4.47	4.51	4.77	4.79
Price/Adjusted Book value (in Rs)	16.74	5.48	4.55	4.02	3.45	3.66

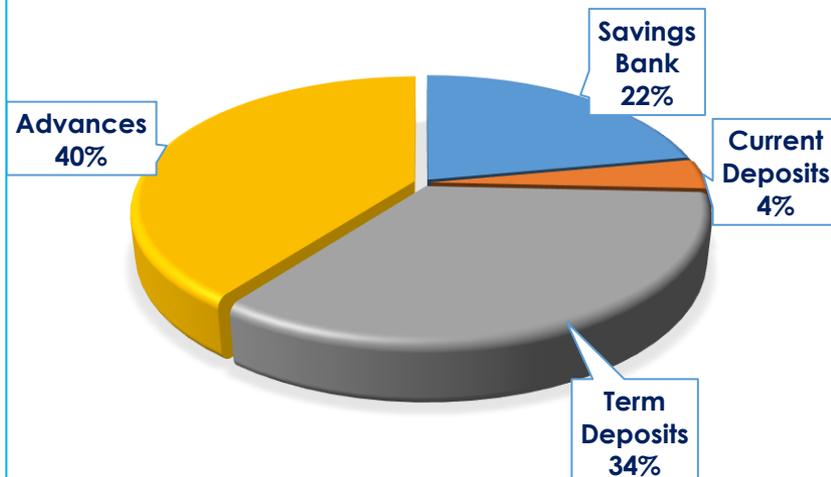
\*Quarterly

# BUSINESS PERFORMANCE - GLOBAL

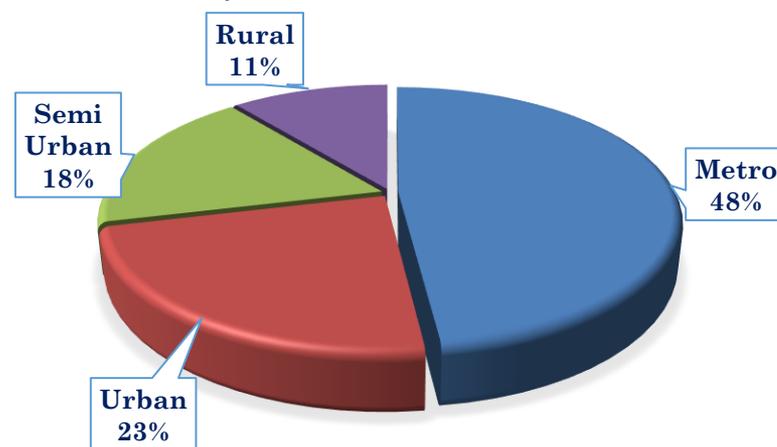
Rs in Crs

Particulars	Sep-21	Jun-22	Sep-22	Y-o-Y (%)	Q-o-Q (%)
<b>CASA</b>	<b>106806</b>	<b>112012</b>	<b>111924</b>	<b>4.79%</b>	<b>-0.08%</b>
a)Retail Term Deposits	130151	136781	135188	3.87%	-1.16%
b)Bulk Deposits	10903	7728	11108	1.88%	43.74%
c)Overseas Term Deposits	3031	3523	3508	15.75%	-0.42%
<b>Term Deposits (a+b+c)</b>	<b>144085</b>	<b>148032</b>	<b>149804</b>	<b>3.97%</b>	<b>1.20%</b>
<b>Total Deposits</b>	<b>250891</b>	<b>260044</b>	<b>261728</b>	<b>4.32%</b>	<b>0.65%</b>
<b>Advances</b>	<b>146940</b>	<b>163544</b>	<b>172713</b>	<b>17.54%</b>	<b>5.61%</b>
<b>Business Mix</b>	<b>397831</b>	<b>423588</b>	<b>434441</b>	<b>9.20%</b>	<b>2.56%</b>
<b>CASA%</b>	<b>42.57%</b>	<b>43.07%</b>	<b>42.76%</b>	<b>19 bps</b>	<b>(31 bps)</b>
<b>CD Ratio%</b>	<b>58.57%</b>	<b>62.89%</b>	<b>65.99%</b>	<b>742 bps</b>	<b>310 bps</b>

**BUSINESS PORTFOLIO SHARE**



**% SHARE OF DEPOSIT**



# DEPOSITS COMPOSITION

Rs. in Crore

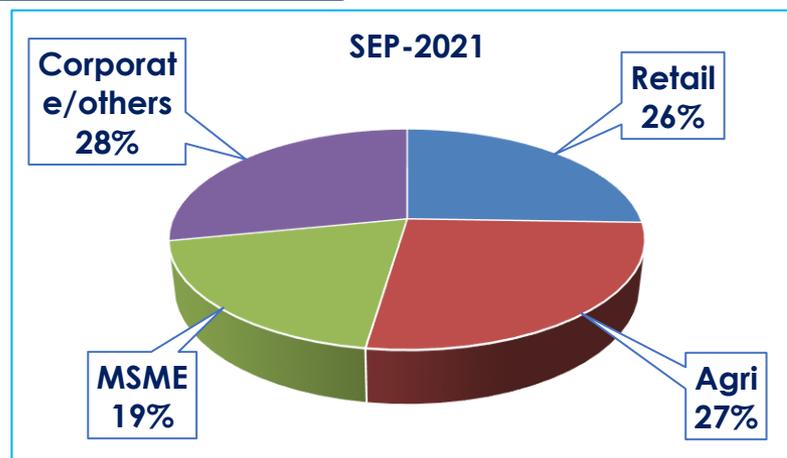
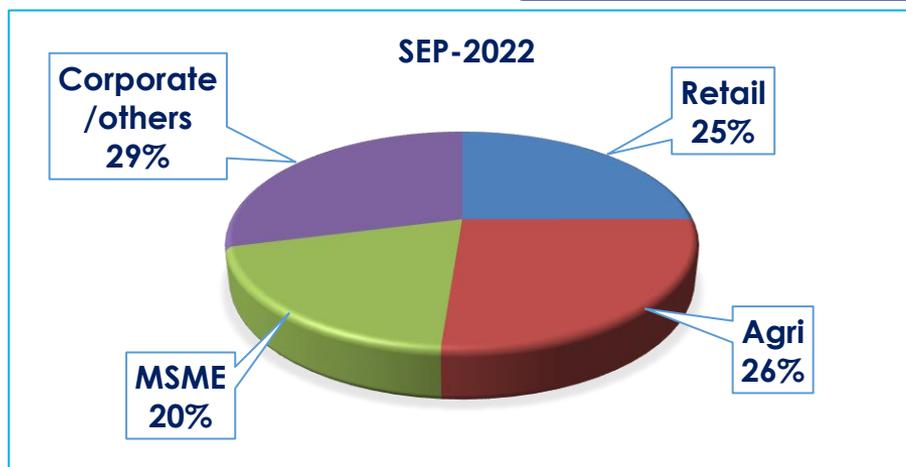
Parameters	Sep-21	Jun-22	Sep-22	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
<b>Domestic - Deposits</b>							
Savings Bank	87866	94790	95370	7504	8.54%	580	0.61%
Current Account	17578	15419	14839	-2739	-15.58%	-580	-3.76%
<b>CASA</b>	<b>105444</b>	<b>110209</b>	<b>110208</b>	<b>4764</b>	<b>4.52%</b>	<b>-1</b>	<b>0.00%</b>
Term Deposits	141054	144509	146296	5242	3.72%	1787	1.24%
<b>Deposits</b>	<b>246498</b>	<b>254718</b>	<b>256504</b>	<b>10006</b>	<b>4.06%</b>	<b>1786</b>	<b>0.70%</b>
<b>CASA%</b>	<b>42.78%</b>	<b>43.27%</b>	<b>42.97%</b>	<b>19bps</b>		<b>(30 bps)</b>	
<b>Overseas - Deposits</b>							
Savings Bank	231	221	207	-24	-10.43%	-15	-6.55%
Current Account	1131	1581	1509	378	33.43%	-72	-4.56%
<b>CASA</b>	<b>1362</b>	<b>1803</b>	<b>1716</b>	<b>354</b>	<b>25.99%</b>	<b>-87</b>	<b>-4.80%</b>
Term Deposits	3031	3523	3508	477	15.75%	-15	-0.42%
<b>Global Deposits</b>							
CASA	106806	112012	111924	5118	4.79%	-87	-0.08%
Term Deposits	144085	148032	149804	5719	3.97%	1772	1.20%
<b>Deposits</b>	<b>250891</b>	<b>260044</b>	<b>261728</b>	<b>10837</b>	<b>4.32%</b>	<b>1685</b>	<b>0.65%</b>
<b>CASA%</b>	<b>42.57%</b>	<b>43.07%</b>	<b>42.76%</b>	<b>19bps</b>		<b>(31 bps)</b>	

# RISK SPREAD- ASSETS

Rs. in Crore

Parameters	Sep-21	Jun-22	Sep-22	Y-o-Y variation		Q-o-Q variation	
				Amount	%	Amount	%
Retail	34833	38297	39834	5001	14.36%	1537	4.01%
Agri	36589	40575	41814	5225	14.28%	1239	3.05%
MSME	26621	30450	31497	4876	18.32%	1047	3.44%
Corporate/others	38464	40937	46326	7862	20.44%	5388	13.16%
<b>Domestic Advances</b>	<b>136507</b>	<b>150259</b>	<b>159470</b>	<b>22963</b>	<b>16.82%</b>	<b>9211</b>	<b>6.13%</b>
Overseas Advances	10433	13285	13243	2810	26.93%	-42	-0.32%
<b>Global Advances</b>	<b>146940</b>	<b>163544</b>	<b>172713</b>	<b>25773</b>	<b>17.54%</b>	<b>9169</b>	<b>5.61%</b>
<b>RAM to Domestic Adv</b>	<b>71.82%</b>	<b>72.76%</b>	<b>70.95%</b>	<b>(87 bps)</b>		<b>(181 bps)</b>	

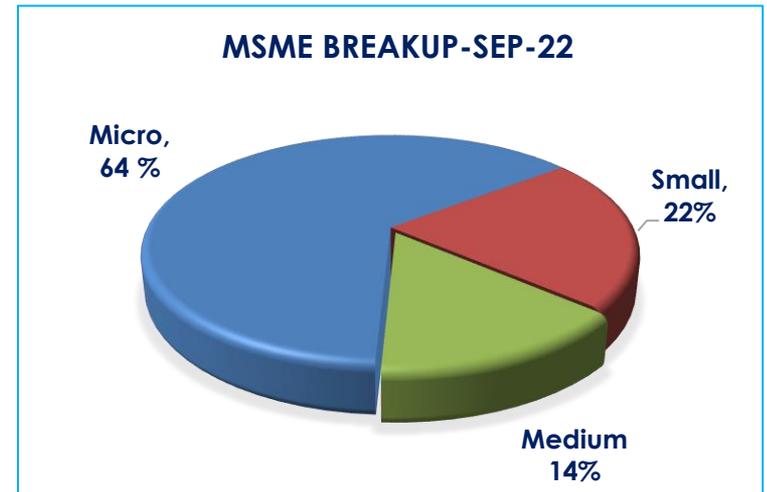
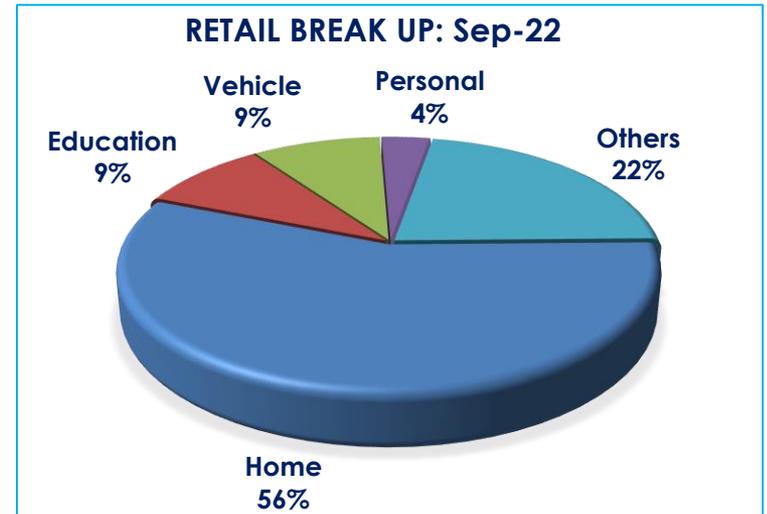
## Domestic Share of Advances



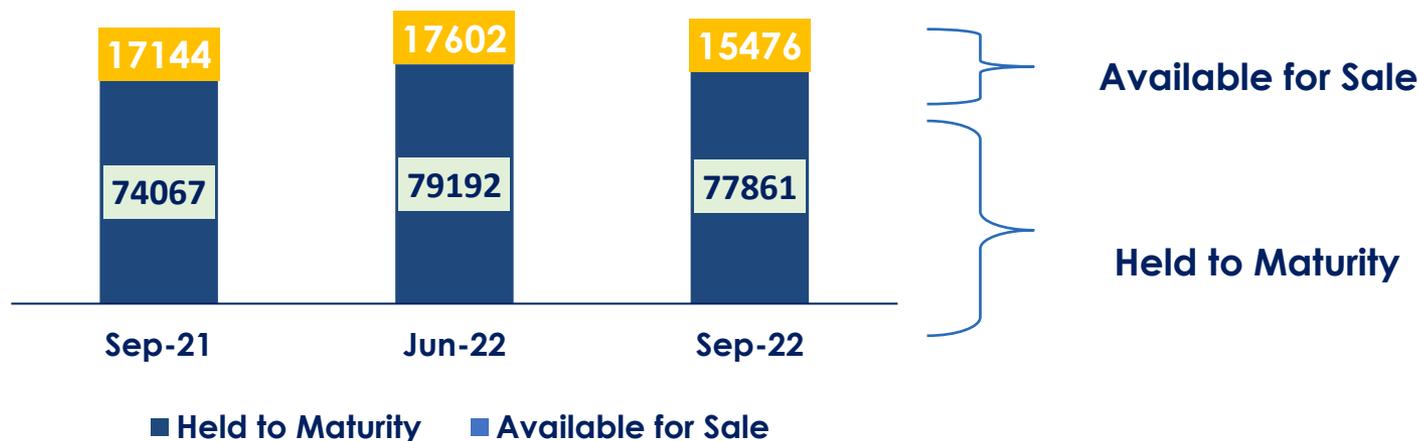
# RAM PERFORMANCE

Rs. in Crore

Parameters	Sep-21	Jun-22	Sep-22	Y-o-Y	Q-o-Q
<b>RETAIL CREDIT</b>	<b>34833</b>	<b>38297</b>	<b>39834</b>	<b>14.36%</b>	<b>4.01%</b>
<i>Of which</i>					
Home	18665	21403	22458	20.32%	4.93%
Education	4611	3655	3644	-20.97%	-0.29%
Vehicle	3319	3570	3634	9.48%	1.77%
Personal	869	1237	1355	55.95%	9.56%
Others	7369	8432	8743	18.64%	3.69%
<b>AGRI</b>	<b>36589</b>	<b>40575</b>	<b>41814</b>	<b>14.28%</b>	<b>3.05%</b>
<b>MSME</b>	<b>26621</b>	<b>30450</b>	<b>31497</b>	<b>18.32%</b>	<b>3.44%</b>
<i>Of which</i>					
Micro	16624	18207	20061	20.67%	10.18%
Small	6136	6699	6864	11.87%	2.46%
Medium	3859	5543	4572	18.47%	-17.53%



## INVESTMENTS



Rs. in Crore

Parameters	Sep-21	Mar-22	Jun-22	Sep-22
<b>Domestic Investments</b>	<b>91211</b>	<b>96409</b>	<b>96794</b>	<b>93337</b>
SLR	60288	66154	68225	65224
Non SLR	30923	30255	28569	28113
Held to Maturity	74067	76971	79192	77861
Available for Sale	17144	19438	17602	15476
Held for Trading	0	0	0	0
<b>Investment by Overseas Branch</b>	<b>4095</b>	<b>4207</b>	<b>4123</b>	<b>3698</b>
<b>Global Investments</b>	<b>95306</b>	<b>100616</b>	<b>100917</b>	<b>97035</b>

## NPA MANAGEMENT

Rs. in Crore

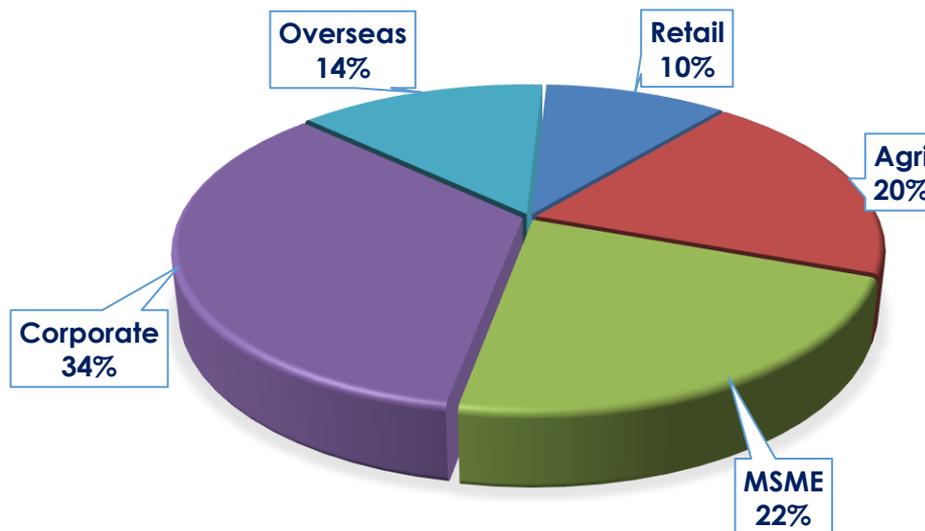
Details	Sep-21	Jun-22	Sep-22
<b>i) Opening Gross NPAs</b>	15952	15299	14919
a. Cash Recoveries	325	379	243
b. Upgradation	282	260	207
c. Write-Offs	1155	367	1287
d. Sale to ARCs	28	0	11
e. Other Reductions	8	0	0
<b>ii) Total Reductions (a+b+c+d+e)</b>	<b>1798</b>	<b>1006</b>	<b>1747</b>
iii) Fresh Slippages to NPA category	1449	551	1391
iv) Other Debits	63	76	164
<b>Closing Gross NPAs (i-ii+iii+iv)</b>	<b>15666</b>	<b>14919</b>	<b>14726</b>
<b>Gross NPA (%)</b>	<b>10.66%</b>	<b>9.12%</b>	<b>8.53%</b>
Net NPAs (Absolute)	3741	3698	4149
<b>Net NPA (%)</b>	<b>2.77%</b>	<b>2.43%</b>	<b>2.56%</b>
<b>Provision Coverage Ratio</b>	<b>92.00%</b>	<b>91.86%</b>	<b>90.94%</b>

# SEGMENTAL NPAs

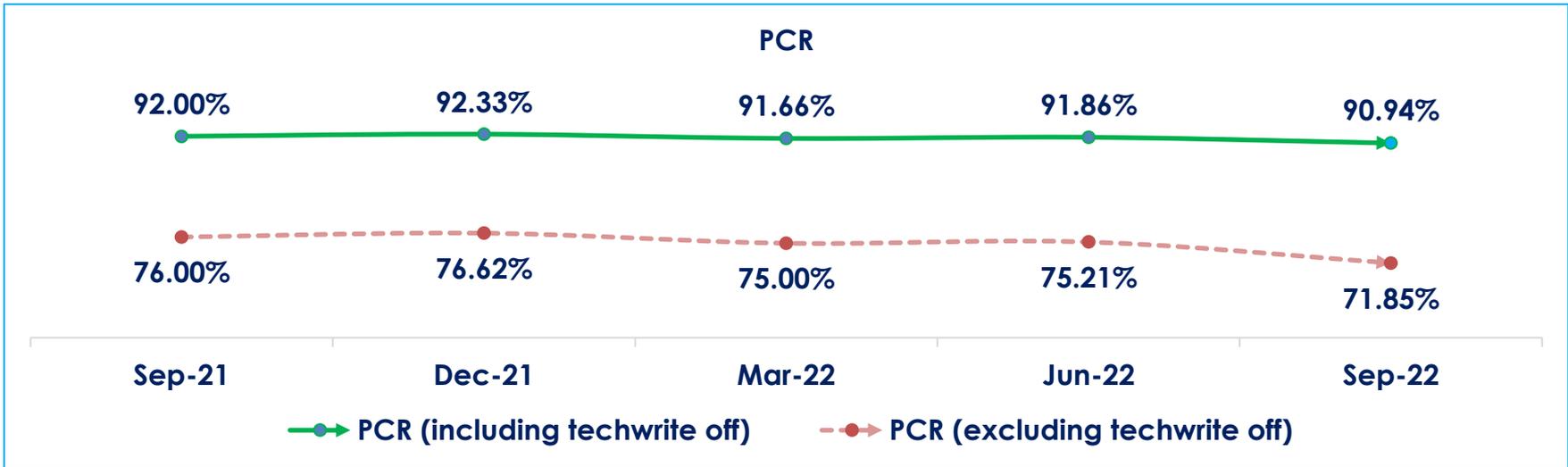
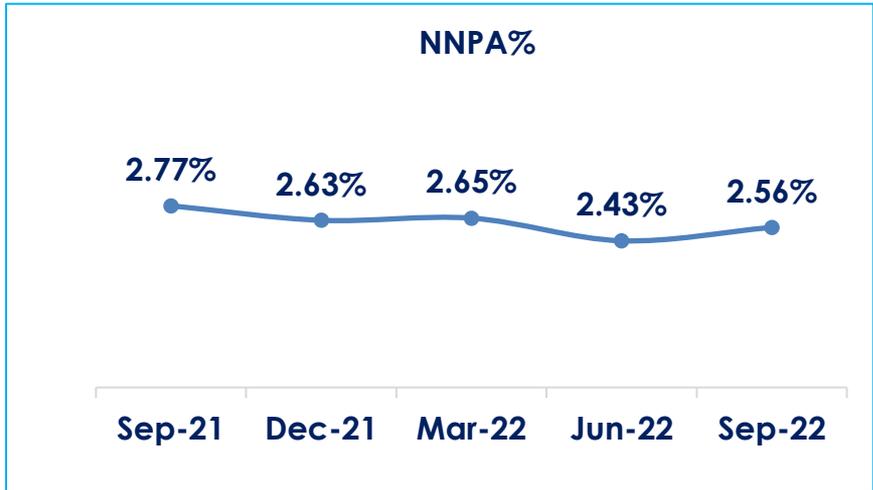
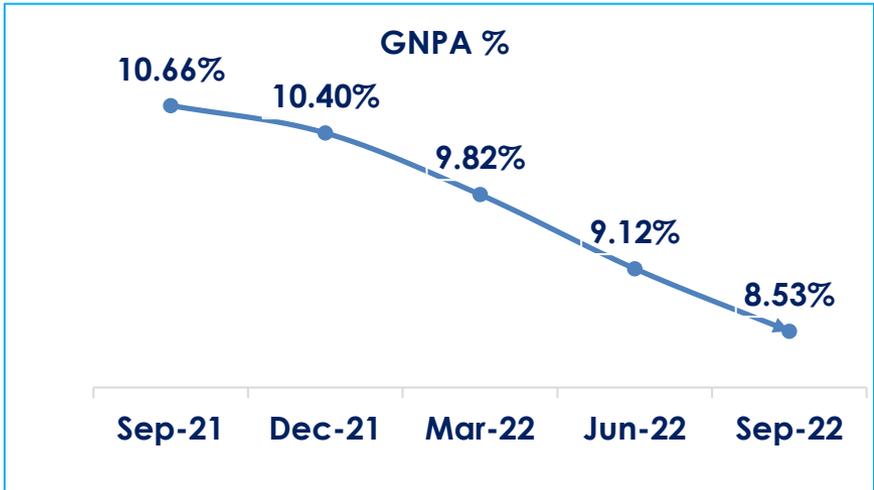
Rs. in Crore

Segmental NPAs	Sep-21		Jun-22		Sep-22	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
<b>Retail</b>	1495	4.29%	1019	2.66%	1484	3.72%
<b>Agri</b>	2577	7.04%	2948	7.27%	2912	6.96%
<b>MSME</b>	3283	12.33%	3450	11.33%	3269	10.38%
<b>Corporate</b>	6480	16.85%	5809	14.19%	5044	10.89%
<b>Overseas</b>	1831	17.55%	1693	12.74%	2018	15.24%
<b>Total</b>	<b>15666</b>	<b>10.66%</b>	<b>14919</b>	<b>9.12%</b>	<b>14726</b>	<b>8.53%</b>

SHARE OF NPA SEP-22



# MOVEMENT OF NPA



## CAPITAL ADEQUACY

Rs. in Crore

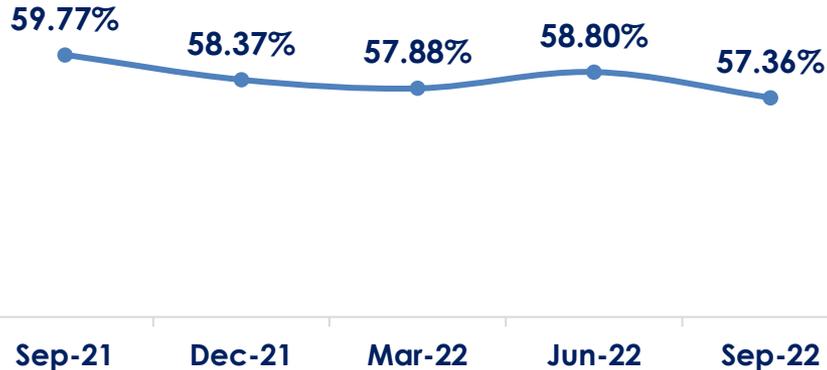
Particulars	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
Market Risk RWA	11687	12153	12491	10352	9058
Operational Risk RWA	13402	13402	13402	15066	15066
Credit Risk RWA	87827	86579	90176	96162	99060
<b>Total RWA (A)</b>	<b>112917</b>	<b>112134</b>	<b>116069</b>	<b>121580</b>	<b>123184</b>
CET 1	14502	14513	12428	14279	14921
<b>CET 1%</b>	<b>12.84%</b>	<b>12.94%</b>	<b>10.71%</b>	<b>11.75%</b>	<b>12.11%</b>
Tier 1	14502	14513	12428	14279	14921
<b>Tier 1%</b>	<b>12.84%</b>	<b>12.94%</b>	<b>10.71%</b>	<b>11.75%</b>	<b>12.11%</b>
Tier 2	2898	2772	3622	3697	3733
<b>Tier 2%</b>	<b>2.57%</b>	<b>2.47%</b>	<b>3.12%</b>	<b>3.04%</b>	<b>3.03%</b>
<b>Total Capital (B)</b>	<b>17400</b>	<b>17285</b>	<b>16050</b>	<b>17976</b>	<b>18654</b>
<b>CRAR (B/A)</b>	<b>15.41%</b>	<b>15.41%</b>	<b>13.83%</b>	<b>14.79%</b>	<b>15.14%</b>
<b>Total RWA to Advance Ratio</b>	<b>76.83%</b>	<b>75.97%</b>	<b>74.50%</b>	<b>74.34%</b>	<b>71.32%</b>
<b>Credit RWA to Advance Ratio</b>	<b>59.77%</b>	<b>58.37%</b>	<b>57.88%</b>	<b>58.80%</b>	<b>57.36%</b>

# MOVEMENT OF CRAR & RWAs

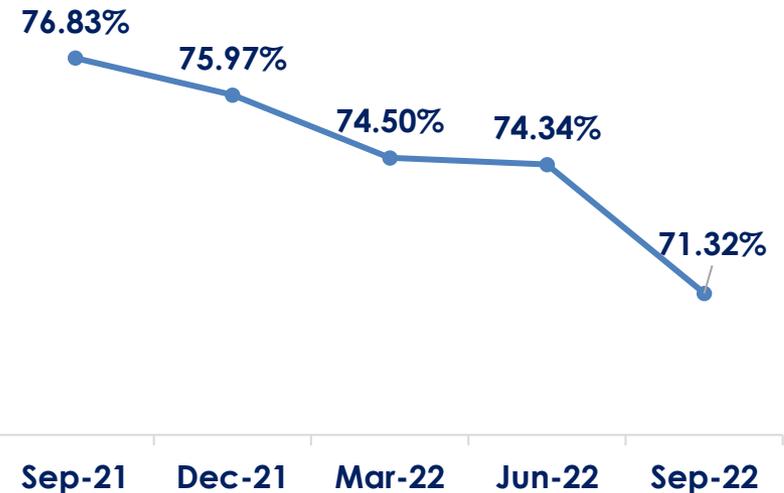
CRAR



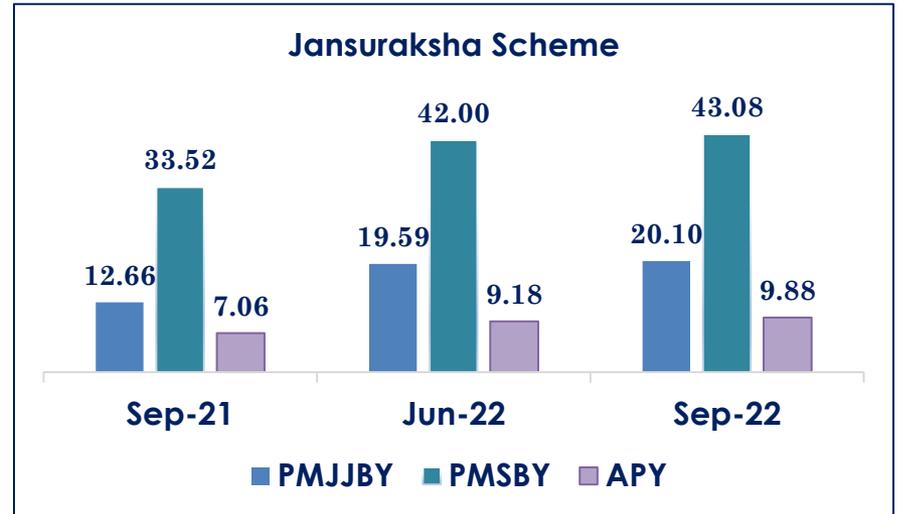
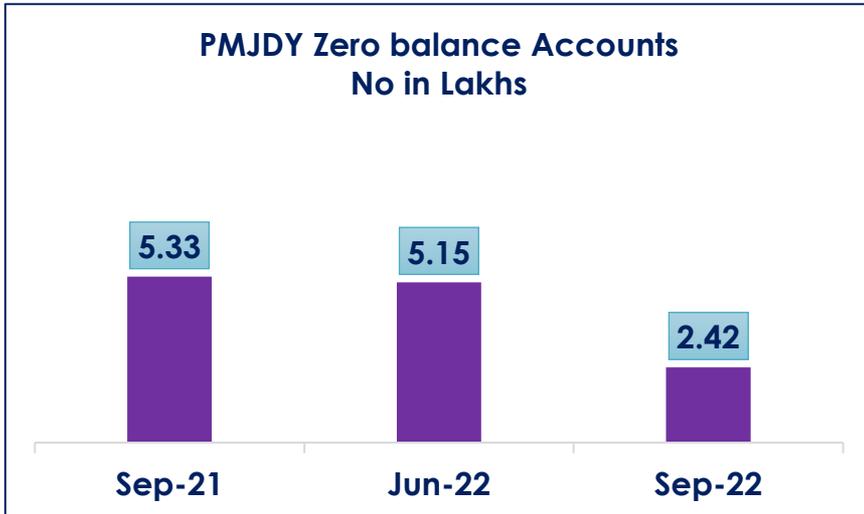
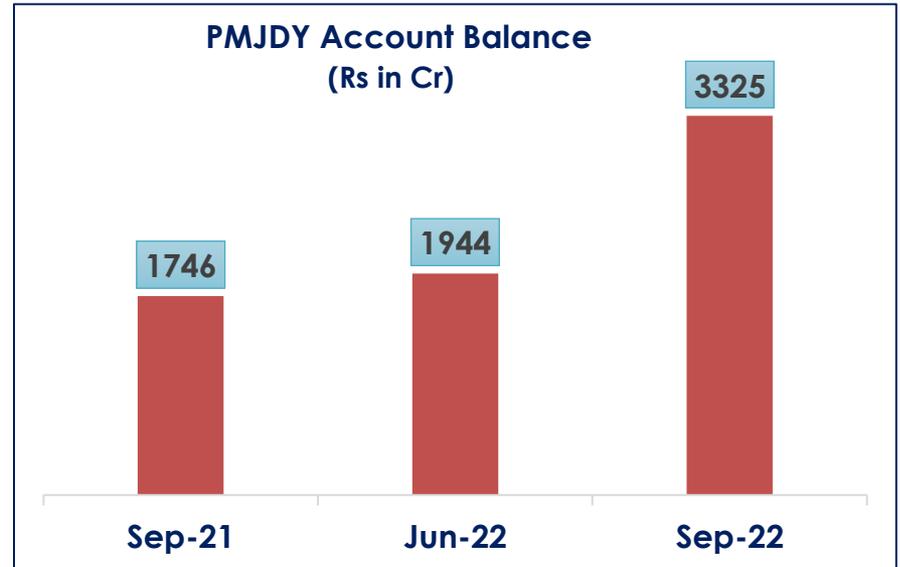
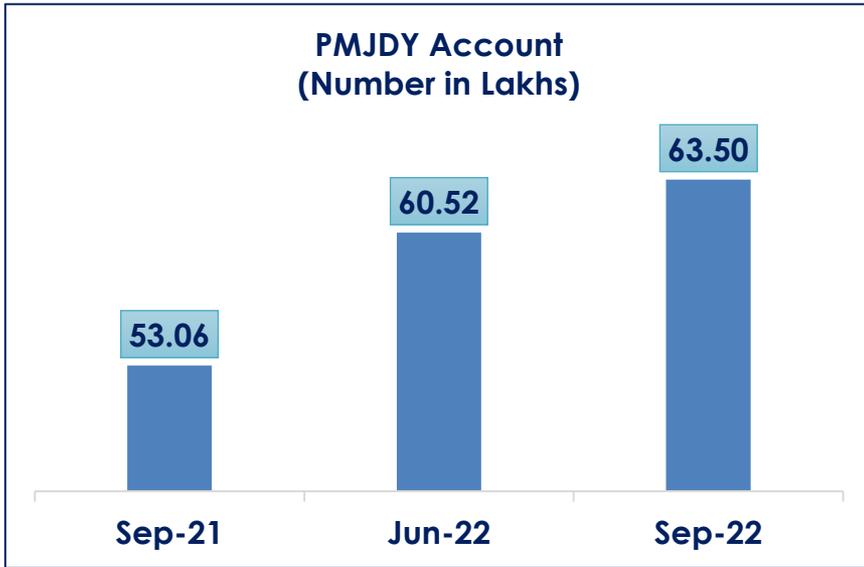
Credit RWA to Advance Ratio



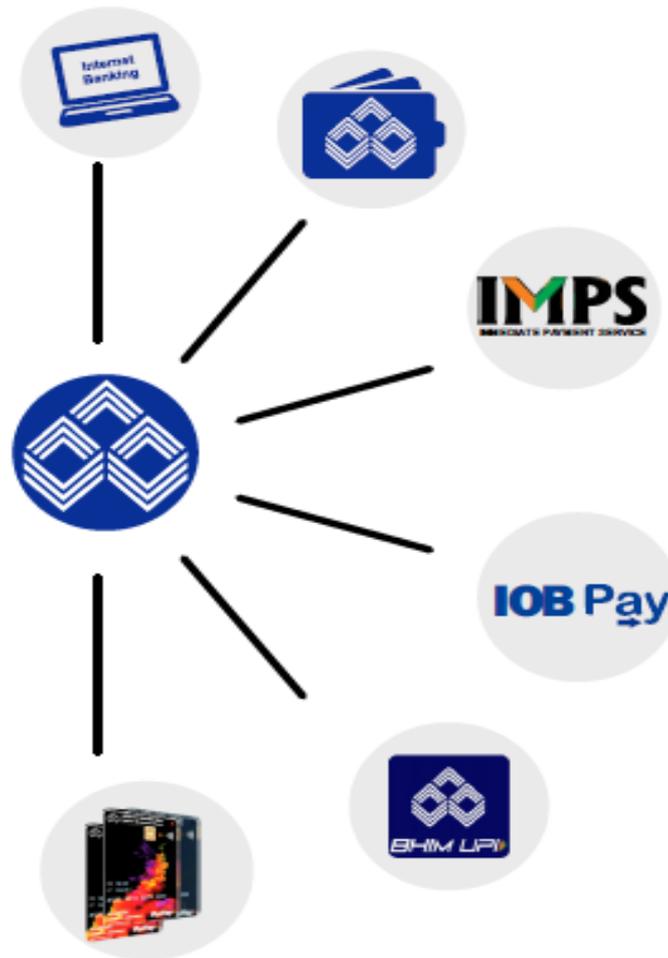
Total RWA to Advance Ratio



# FINANCIAL INCLUSION



# DIGITAL BANKING INITIATIVES



## INTERNET BANKING

Anytime Anywhere Banking with a wide range of Banking functionalities

## MOBILE BANKING

Mobile app which offers major banking functions at ease

## IMPS

24x7 instant fund transfer to other Banks through Internet Banking and Mobile Banking

## IOB PAY

Payment Gateway to merchants towards payment of bills/ fee

## BHIM IOB UPI

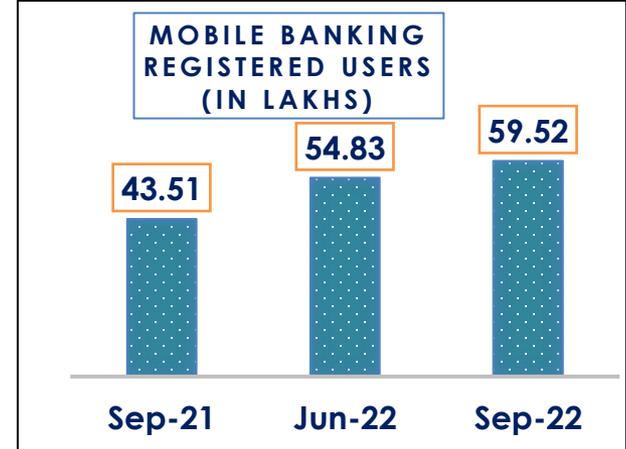
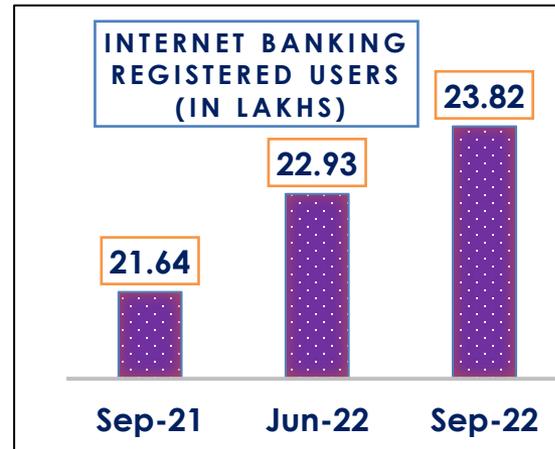
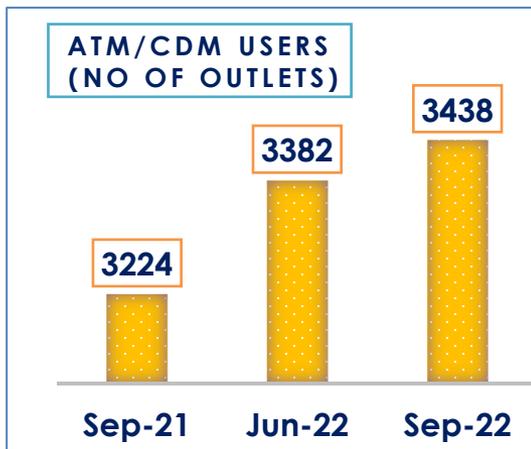
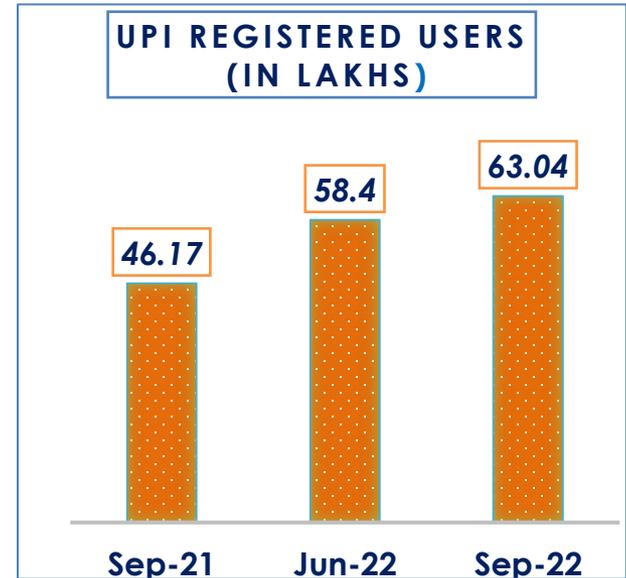
Send and receive money 24x7

## DEBIT CARDS

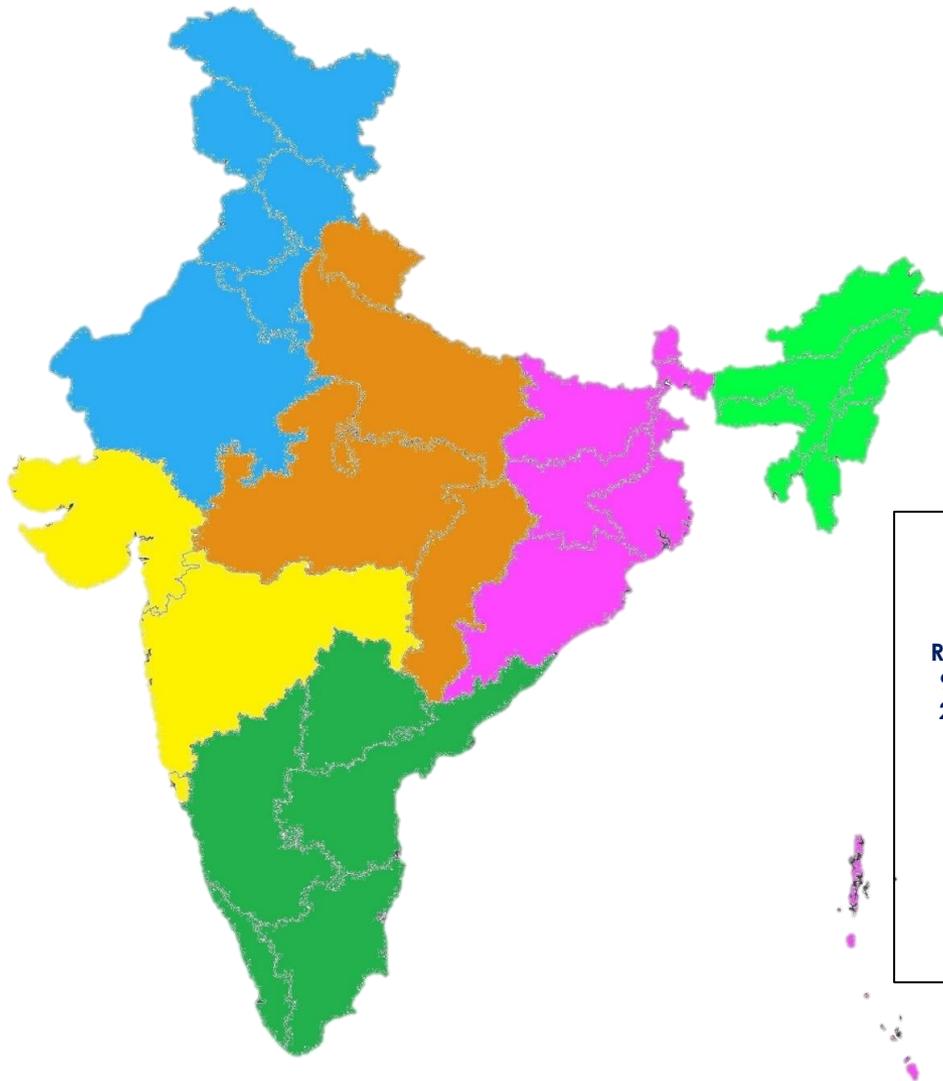
Wide range of Debit and Credit Cards available for shopping and cash withdrawal.

# DIGITAL BANKING INITIATIVES

Number of Users	Sep-21	Jun-22	Sep-22
Mobile Banking Registered Users (in Lakhs)	43.51	54.83	59.52
Internet Banking Registered Users (in Lakhs)	21.64	22.93	23.82
UPI Registered Users (in Lakhs)	46.17	58.40	63.04
ATMs / CDMs (No. of Outlets)	3224	3382	3438
Passbook Printing Kiosk (No. of Outlets)	2109	1693	2389
Bank on Wheels (No's)	15	15	15

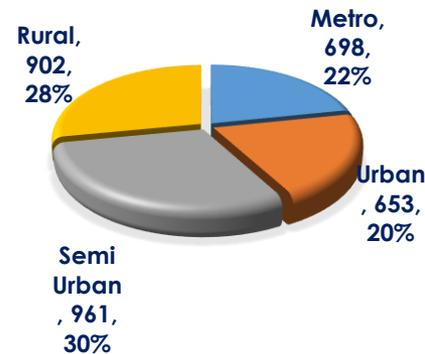


# CUSTOMER TOUCH POINTS PAN-INDIA as on 30.09.2022

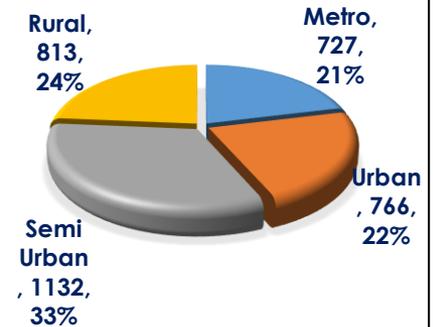


Region	Branch	ATM	BC
Northern	322	250	56
Eastern	384	318	283
Western	302	280	70
Southern	1799	2232	1622
Central	363	320	171
North Eastern	44	38	26
<b>Total</b>	<b>3214</b>	<b>3438</b>	<b>2228</b>

SEP-22 BRANCHES



SEP-22 ATM



## OVERSEAS FOOTPRINT

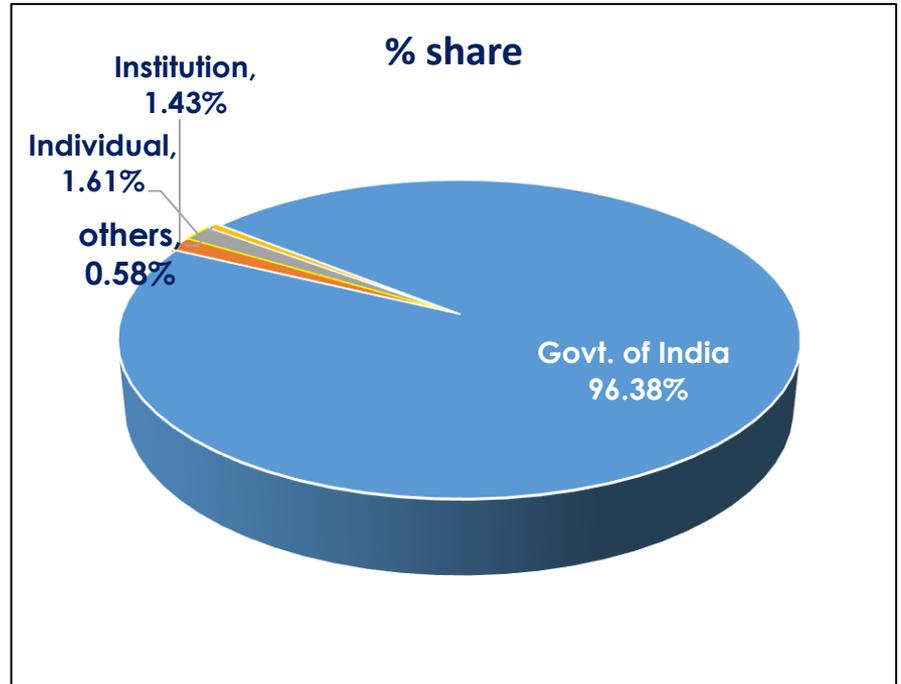
<b>Overseas Branches</b>	<b>Singapore</b>	<b>Hong Kong</b>	<b>Colombo</b>	<b>Bangkok</b>
<b>JV Subsidiary</b>	<b>Malaysia</b>			
<b>Remittance Centre</b>	<b>Singapore- Serengoon Road</b>			

### **STRATEGIC INVESTMENTS–JOINT VENTURE**

Indian Overseas Bank (35%) has a Joint Venture Bank in Malaysia with Bank of Baroda(40%) and Union Bank of India (25%), named “India International Bank (Malaysia) Berhad”

# SHARE HOLDING PATTERN

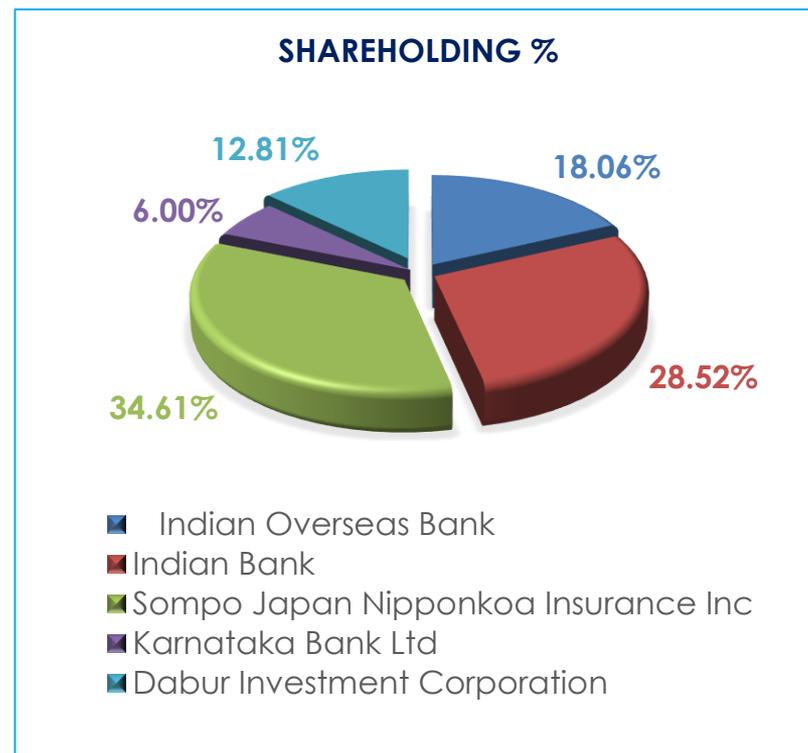
Category of Shareholder	%share
<b>Government of India</b>	<b>96.38%</b>
FI/Banks	1.25%
Foreign Portfolio Investor (Corporate)	0.08%
Mutual Funds	0.08%
Insurance Companies	0.02%
Individual	1.61%
ESOP/ESOS/ESPS	0.31%
Bodies Corporate	0.17%
NRI	0.05%
HUF	0.05%
Others	0.00%



## STRATEGIC INVESTMENTS – JOINT VENTURE

**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 of Entity	Shareholding %	Investment
Indian Overseas Bank	18.06%	66
Indian Bank	28.52%	105
Sompo Japan Nipponkoa Insurance Inc	34.61%	127
Karnataka Bank Ltd	6.00%	22
Dabur Investment Corporation	12.81%	47
<b>Total</b>	<b>100.00%</b>	<b>368</b>



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



As a part of Green Initiative, the Bank is moving towards Paperless banking through various initiatives such as Mobile Banking, Internet Banking, BHIMIOB UPI, Debit Cards, Management of ATMs/Cash Recyclers/Passbook Kiosks, IOB PAY etc.



For encouraging use of renewal energy, Bank offers special credit scheme – IOB SURYA for purchase renewable solar energy equipment Such as Solar Cookers, Solar Heaters & Home/Indoor Lighting Systems



Supporting environment friendly projects, bank extend credit facilities in renewable energy sector such as projects for installation of wind mills etc.



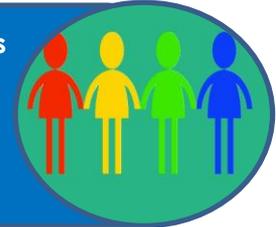
Supporting governments aims for becoming a 100% electric vehicle nation by 2030, Our Bank too have taken measures to motivate buying Electric Vehicles by offering attractive loans scheme with interest concessions .



IOB is committed to and involved in various social causes, the most prominent being women empowerment. The Sakthi - IOB Chidambaram Chettiar Memorial Trust which was established with an Objective to empower the Women Folk in the lower strata of society through vocational training



Credit facilities are being extended under various social service Schemes such as Credit Linkage to Women SHGs, PMSvanidhi, Mudra (Shishu) etc. Bank also encourages women borrowers by extending interest Concessions and offering special credit schemes such as IOB Sagarlakshmi, Bhoomishakti, IOB Mahila Plus etc.



Bank has developed an employee friendly working atmosphere within the organization through various welfare measures, training programs, Grievance redressal mechanism etc.



Financial Literacy is imparted through Financial Literacy Centers (SNEHA) established at 24 locations under Corporate Social Responsibility. The counsellors of these centers are educating the people in rural and urban areas with regard to various financial products and services available.





The Bank recognizes the critical importance of effective Corporate Governance for the safe and sound functioning of the Bank and lays emphasis on ensuring that structures, processes and systems are put in place to establish strategic objectives to serve the interest of the Bank and its stakeholders which also facilitate effective monitoring



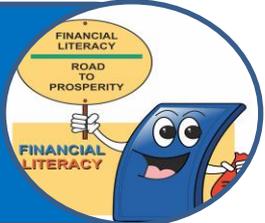
Bank is complying with all guidelines/regulations laid down by the Regulatory Authorities and Government of India from time to time. The Bank redresses the shareholders grievances without any delay. Bank has constituted internal committee constituted under Section 4 of the Sexual Harassment of Women at Workplace Act 2013.



Bank has put in place a strong online Grievance Redressal Mechanism in which customers can register their complaints through various Grievance Redressal Systems such as Standardized Public Grievance Redressal (SPGRS), Pensioners Grievance/Complaint Redressal System (PGRS)



Adhering to the directives of RBI, Bank has put in place Customer Right Policy with an objective of ensuring basic rights of the customer. It attempts to spell out the rights of the customer as also the responsibilities of the bank.



"Bank Hockey team with the Top Management after winning the State Level tournament at Madurai"



## DISCLAIMER

- ▶ Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.
- ▶ These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Overseas Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

# Thank You

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